

# Agrani Bank Limited

## Balance Sheet

As at 31 December 2019

(Amount in BDT)

|  | Notes | 31 Dec 2019            | 31 Dec 2018            |
|--|-------|------------------------|------------------------|
| <b>PROPERTY &amp; ASSETS</b>   |       |                        |                        |
| <b>Cash:</b>   | 03    | <b>45,176,713,081</b>  | <b>37,115,199,280</b>  |
| Cash in hand (including foreign currencies)                                    |       | 5,568,685,401          | 3,893,319,059          |
| Balance with Bangladesh Bank and its agent bank (including foreign currencies) |       | 39,608,027,680         | 33,221,880,221         |
| <b>Balance with Other Banks and Financial Institutions:</b>                    | 04    | <b>69,347,615,845</b>  | <b>125,643,681,585</b> |
| In Bangladesh  |       | 60,705,747,553         | 119,099,906,202        |
| Outside Bangladesh   |       | 8,641,868,292          | 6,543,775,383          |
| <b>Money at Call and Short Notice</b>  | 05    | <b>530,000,000</b>     | <b>690,000,000</b>     |
| <b>Investments:</b>  | 06    | <b>199,676,488,412</b> | <b>159,230,242,911</b> |
| Government   |       | 118,417,287,345        | 98,746,591,974         |
| Others   |       | 81,259,201,067         | 60,483,650,937         |
| <b>Loans and advances:</b>   | 07    | <b>465,827,129,638</b> | <b>395,753,029,491</b> |
| Loans, cash credit & overdraft etc.  |       | 461,182,740,403        | 393,223,434,542        |
| Bills discounted and purchased   |       | 4,644,389,235          | 2,529,594,949          |
| <b>Fixed assets</b> including land, building, furniture and fixtures           | 08    | <b>14,597,911,041</b>  | <b>14,783,579,480</b>  |
| <b>Other Assets</b>  | 09    | <b>58,362,684,859</b>  | <b>55,524,785,411</b>  |
| <b>Non-banking Assets</b>  | 9.5   | <b>412,754,628</b>     | <b>412,754,628</b>     |
| <b>total Assets</b>  |       | <b>853,931,297,504</b> | <b>789,153,272,786</b> |
| <b>LIABILITIES &amp; CAPITAL</b>   |       |                        |                        |
| <b>Liabilities:</b>  |       |                        |                        |
| <b>Borrowings from Other Banks, Financial Institutions and Agents</b>          | 10    | <b>11,587,700,882</b>  | <b>16,529,390,694</b>  |
| <b>Subordinated debt</b>   | 10.5  | <b>7,000,000,000</b>   | <b>7,000,000,000</b>   |
| <b>Deposit and Other Accounts:</b>   | 11    | <b>692,243,331,687</b> | <b>621,927,230,672</b> |
| Current deposits & other accounts  |       | 175,305,761,135        | 157,080,929,433        |
| Bills payable  |       | 9,251,661,857          | 8,875,779,435          |
| Savings bank deposits  |       | 203,618,624,785        | 177,292,217,218        |
| Fixed deposits   |       | 304,067,283,910        | 278,678,304,586        |
| <b>Other Liabilities</b>   | 12    | <b>100,668,949,332</b> | <b>102,110,537,215</b> |
| <b>Total Liabilities</b>   |       | <b>811,499,981,901</b> | <b>747,567,158,581</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>20,904,230,147</b>  | <b>20,090,349,590</b>  |
| Statutory reserve  | 14    | 9,278,754,586          | 8,496,114,213          |
| General reserve  | 15    | 548,555,335            | 537,060,150            |
| Risk Fund  | 15.1  | 100,000,000            | 80,000,000             |
| Asset revaluation reserve  | 16    | 10,976,920,226         | 10,977,175,227         |
| Revaluation & amortization reserve   | 17    | 1,027,274,722          | 1,455,903,925          |
| Retained surplus/(deficit)   | 18.1  | (223,129,666)          | (683,079,710)          |
| <b>Total Shareholders' Equity</b>  |       | <b>42,431,315,603</b>  | <b>41,586,114,205</b>  |
| <b>Total Liabilities and Shareholders' Equity</b>                              |       | <b>853,931,297,504</b> | <b>789,153,272,786</b> |