🖽 Bank Asia

FINANCIAL STATEMENTS (UN-AUDITED) FOR THE 1st QUARTER ENDED 31 March 2019

consolidated



31 March 2019

5,589,460,275

3.450.152.380

2,139,307,895

435,375,943

977.364.348

217,098,520

1,629,838,81

3,769,146,706

743,546,412

166.666.588

4.869.068

31,971,476

36,610,982

3,545,000

358,000

685,227

122,390,684

420,550,064 1,531,193,506

2,237,953,201

(53,943,219)

801,615,964 747,672,745

16,716,128

764,388,873

784,444,600

784.444.600

689,119,728

290,517,316

290,517,316

398.602.412

398,602,397

398.602.412

15

0.62

1,473,564,328

Amount in Taka

31 March 2018

4,813,105,056

3.015.424.328

1,797,680,728

544,017,588

704.442.890

157,853,013

1,406,313,491

3,203,994,219

629,372,017

171,662,373

5.760.356

21,675,856

19,922,539

3.050.000

1,087,200

110,856,034

<u>367,173,436</u> 1,331,027,050

1,872,967,169

435,770,630

171,448,617 607,219,247

49,412,221

656,631,468

616,044,738

626.044.738

590,290,963

243,195,757

243,195,757

347.095.206

347,095,195

347,0<u>95,206</u>

11

0.53

10,000,000

1,216,335,701

467,239





31 March 2019

5,339,596,375

6,952,302

977,364,348

10,274,065

(784,642,405)

(51,805,313)

(3,218,607,813)

Amount in Taka

31 March 2018

4.547.599.665

704,442,890

(642,981,825)

(33,748,778)

3,700,000

(2,650,636,073)

consolidated **BALANCE SHEET** As at 31 March 2019

As at 31 March 2019		Amount in Taka
	31 March 2019	31 Dec 2018
PROPERTY AND ASSETS		
Cash	16,037,188,771	15,555,719,854
In hand (including foreign currencies)	2,652,035,721	2,683,207,852
Balance with Bangladesh Bank and its agent bank		
(including foreign currencies)	13,385,153,050	12,872,512,002
Balance with other banks and financial institutions	29,477,077,668	26,243,135,322
In Bangladesh	27,223,910,149	23,753,126,357
Outside Bangladesh	2,253,167,519	2,490,008,965
Money at call and on short notice	1,900,000,000	100,000,000
Investments	31,134,854,804	36,544,202,442
Government	27,693,662,958	33,133,291,838
Others	3,441,191,846	3,410,910,604
Loans and advances/investments	222,808,930,264	217,552,931,835
Loans, cash credits, overdrafts, etc/investments	202,269,830,647	196,655,897,163
Bills purchased and discounted	20,539,099,617	20,897,034,672
Fixed assets including premises, furniture and fixtures	5,452,041,721	5,445,867,834
Other assets	8,059,480,168	7,786,013,371
Non - banking assets	-,,, -	
Total assets	314,869,573,396	309,227,870,658
	011,000,010,000	0001221101010000
LIABILITIES AND CAPITAL Liabilities		
Borrowings from other banks, financial institutions and agents	35,221,990,522	31,379,916,599
Subordinated non-convertible bonds	6,800,000,000	7,400,000,000
Deposits and other accounts	222,294,870,723	222,734,891,777
Current/Al-wadeeah current accounts and other accounts	45,323,795,753	47,487,805,711
Bills payable	2,727,731,459	4,124,678,804
Savings bank/Mudaraba savings bank deposits	39,721,844,780	39,558,517,712
Fixed deposits/Mudaraba fixed deposits	134,521,498,731	131,563,889,550
Bearer certificates of deposit	134,321,430,731	131,303,009,330
Other deposits	-	-
Other liabilities	26,697,875,245	24,523,223,592
Total liabilities	291,014,736,490	286,038,031,968
Capital/shareholders' equity	231,014,730,430	200,000,001,000
Total shareholders' equity	23,854,836,907	23,189,838,689
Paid-up capital	11,103,874,860	11,103,874,860
Statutory reserve	8,558,910,495	8,268,393,179
Revaluation reserve	2,097,044,406	2,120,032,204
General reserve	8,166,144	8,166,144
Retained earnings	2,082,476,598	1,686,898,121
Foreign currency translation reserve	4,352,590	2,462,381
Non-controlling (minority) interest	4,352,590	2,462,381
	,	
Total liabilities and shareholders' equity	314,869,573,396	309,227,870,658

OFF-BALANCE SHEFT ITEMS

Contingent liabilities	141,926,294,926
Acceptances and endorsements	49,809,884,136
Letters of guarantee	45,117,423,673
Irrevocable letters of credit	28,014,798,960
Bills for collection	18,984,188,157
Other contingent liabilities	-
Other commitments	
Forward assets purchased and forward deposits placed	389,429,290
Total off-balance sheet items including contingent liabilities	142,315,724,216

separate set of financial statements of the bank

BALANCE SHEET

LIABILITIES AND CAPITAL

Liabilities

As at 01 March 0010		
As at 31 March 2019		Amount in Taka
	31 March 2019	31 Dec 2018
PROPERTY AND ASSETS		
Cash	16,031,174,612	15,552,120,728
In hand (including foreign currencies)	2,646,021,562	2,679,608,726
Balance with Bangladesh Bank and its agent bank		
(including foreign currencies)	13,385,153,050	12,872,512,002
Balance with other banks and financial institutions	29,045,877,833	25,865,613,166
In Bangladesh	26,918,384,464	23,488,274,856
Outside Bangladesh	2,127,493,369	2,377,338,310
Money at call and on short notice	1,900,000,000	100,000,000
Investments	30,562,615,907	35,999,198,344
Government	27,693,662,958	33,133,291,838
Others	2,868,952,949	2,865,906,506
Loans and advances/investments	219,867,744,894	214,618,151,145
Loans, cash credits, overdrafts, etc/investments	199,328,645,277	193,721,116,473
Bills purchased and discounted	20,539,099,617	20,897,034,672
Fixed assets including premises, furniture and fixtures	5,437,638,645	5,431,553,592
Other assets	9,979,941,399	9,724,763,581
Non - banking assets	-	-
Total assets	312,824,993,290	307,291,400,556

Amount in Take	PROFIT AND LOSS STATEMENT
Amount in Taka	For the period ended 31 March 2019
31 Dec 2018	
	OPERATING INCOME
15,555,719,854	Interest income
2,683,207,852	Interest paid on deposits and borrowings, etc
	Net interest income
12,872,512,002	Investment income
26,243,135,322	Commission, exchange and brokerage
23,753,126,357	Other operating income
2,490,008,965	
100.000.000	Total operating income (A)
36,544,202,442	OPERATING EXPENSES
33,133,291,838	Salaries and allowances Rent, taxes, insurance, electricity, etc
3,410,910,604	Legal expenses
217,552,931,835	Postage, stamp, telecommunication, etc
196,655,897,163	Stationery, printing, advertisements, etc
20,897,034,672	Managing Director's salary and fees
5.445.867.834	Directors' fees
7,786,013,371	Auditors' fees
-	Depreciation and repairs of Bank's assets
309,227,870,658	Other expenses
	Total operating expenses (B)
	Profit before provision (C=A-B)
	Provision for loans and advances
31,379,916,599	General provision
7,400,000,000	Specific provision
222,734,891,777	
47.487.805.711	Provision for off-balance sheet items
1,101,000,111	Total provision (D)

136.225.517,128

48.569.391.593

41,312,967,803

30,327,687,774 16,015,469,958

1.233.739.359

137,459,256,487

eet items Total provision (D) Total profit before tax (C-D) Provision for taxation Current tax Deferred tax

Net profit after tax Appropriations Statutory reserve

General reserve Retained surplus Attributable to:

Equity holders of Bank Asia Limited Non-controlling (minority) interest

Earnings Per Share (EPS)

consolidated

STATEMENT OF CHANGES IN EQUITY For the period ended 31 March 2019

									AMOUNT IN TAKA
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Foreign Currency translation reserve	Retained earnings	Total	Non- controlling interest	Total equity
Balance at 01 January 2018	9,870,110,990	7,345,137,782	2,154,384,193	8,166,144	1,551,777	1,554,316,722	20,933,667,608	11,723	20,933,679,331
Transferred during the period	-	243,195,757	-	-	-	(243,195,757)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	1,515,980	-	-	-	1,515,980	-	1,515,980
Foreign currency translation for opening retained earnings	-	-	-	-	-	(2,846,079)	(2,846,079)	-	(2,846,079)
Foreign currency translation for the period	-	-	-	-	(24,854)	-	(24,854)	-	(24,854)
Net profit for the period	-	-	-	-	-	590,290,952	590,290,952	11	590,290,963
Balance as at 31 March 2018	9,870,110,990	7,588,333,539	2,155,900,173	8,166,144	1,526,922	1,898,565,839	21,522,603,607	11,734	21,522,615,341
Transferred during the period	-	680,059,640	-	-	-	(680,059,640)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	17,847,295	-	-	-	17,847,295	-	17,847,295
Transferred to retained earnings	-	-	(53,715,264)	-	-	53,715,264	-	-	-
Foreign currency translation for opening retained earnings	-	-	-	-	-	5,341,048	5,341,048	-	5,341,048
Foreign currency translation for the period	-	-	-	-	935,459	-	935,459	-	935,459
Issue of bonus shares	1,233,763,870	-	-	-	-	(1,233,763,870)	-	-	-
Net profit for the period	-	-	-	-	-	1,643,099,481	1,643,099,481	65	1,643,099,546
Balance as at 31 December 2018	11,103,874,860	8,268,393,179	2,120,032,204	8,166,144	2,462,381	1,686,898,121	23,189,826,890	11,799	23,189,838,689
Transferred during the period	-	290,517,316	-	-	-	(290,517,316)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	(22,987,798)	-	-	-	(22,987,798)	-	(22,987,798)
Foreign currency translation for opening retained earnings	-	-	-	-	-	(3,023,920)	(3,023,920)	-	(3,023,920)
Foreign currency translation for the period	-	-	-	-	1,890,208	-	1,890,208	-	1,890,208
Net profit for the period	-	-	-	-	-	689,119,713	689,119,713	15	689,119,728
Balance as at 31 March 2019	11,103,874,860	8,558,910,495	2,097,044,406	8,166,144	4,352,590	2,082,476,598	23,854,825,093	11,814	23,854,836,907

PROFIT AND LOSS STATEMENT

For the period ended 31 March 2019
OPERATING INCOME
Interest income
Interest paid on deposits and borrowings, etc
Net interest income
Investment income
Commission, exchange and brokerage
Other operating income
Total operating income (A)

	Amount in Taka	F
31 March 2019	31 March 2018	
or march 2010		C
5,479,643,838	4,796,249,069	Ir
3,397,125,708	3,014,334,030	Ir
2,082,518,130	1,781,915,039	D
435,375,943	544,017,588	F
931,904,115	675,267,074	R C
209,583,321	156,022,870	C
1,576,863,379	1,375,307,532	Ir
3,659,381,509	3,157,222,571	R
		P
719,866,791	611,865,578	0
159,309,015	164,774,025	lr
4,532,892	5,164,116	Ľ
31,436,631	21,043,160	0
36,059,405	19,349,938	D
3,545,000	3,050,000	Ti
312,000	1,032,000	0
225,000	-	Ň
121,466,659	109,674,132	N
412,652,665	358,659,369	C
1,489,406,058	1,294,612,318	Ir
2,169,975,451	1,862,610,253	S
(52.042.210)	425 770 620	(F
(53,943,219) 754,615,964	435,770,630	Ν
	161,448,617	C
700,672,745	597,219,247	A
16,716,128	49,412,221	N
717,388,873	646,631,468	N
1,452,586,578	1,215,978,785	E
759,491,408	610,000,000	C
-	10,000,000	C
759,491,408	620,000,000	C
693,095,170	595,978,785	С
033,033,170		B
290,517,316	243,195,757	N
		P
290,517,316	243,195,757	
402,577,855	352,783,028	N
0.62	0.54	N

CASH FLOW STATEMENT

18 Cash flows from operating activities (A) 31 March 2019 31 March 2019 11 Interest receipts 5,229,779,938 4,479,138,777 1669 Interest payments 6,555,202 77 1309 Fees and commission receipts 931,904,115 675,267,074 1309 Fees and commission receipts 931,904,115 675,267,074 10,274,065 3,700,000 (760,962,784) (625,475,386) 10,274,065 3,700,000 (760,962,784) (625,475,386) 10,000 Gash payment to suppliers (51,253,736) (294,047,213) 11,000 payments for other operating activities (20,761,194) 158,978,994 10,000 Operating cash flow before changes in operating assets and liabilities (1,470,267,294) (,212,12,205) 1000 Other assets (5,249,593,749) (5,191,380,795) (73,901,766) 1100 rading liabilities (1,470,267,294) (,212,12,205) (5,94,903,444) 1000 Other liabilities (1,470,267,394) (,51,91,380,795) (,73,901,766) 1000 Other	ka	For the period ended 31 March 2019		Amount in Taka
Obsin for pertaing addition (y) 5,229,779,938 4,479,138,777 00 Dividends receipts 6,952,302 779,938 4,479,138,777 01 Dividends receipts 931,904,115 6,952,302 675,267,074 02 Cash payment to employees 10,274,065 3,700,000 676,267,748 6,952,302 6,75,267,074 02 Cash payment to employees 10,274,065 3,3176,177 10,274,065 3,3176,177 02 Cash payment to suppliers 10,274,065 1,470,267,744 158,978,994 02 Payments for other operating activities 10,227,670 (612,013,203) (55,197,28,670) 78 Operating cash flow before changes in operating assets and liabilities 1,470,267,294 1,212,722,525 1 Loans and advances to customers and banks (5,249,593,749) (5,191,380,795) (73,901,786) 07 trading liabilities 1,977,719 (73,901,786) (6,679,094,480 08 Uter assets 317,677,719 (73,901,786) (6,679,094,480 08 Deposits from customers and banks (73,958,362)			31 March 2019	31 March 2018
660 300 Interest payments Dividends receipts (3,165,581,141) 6,952,302 (2,57,940,874) 6,952,302 740 Recoveries on loans previously written off Cash payment to employees (760,962,784) (625,475,386) (625,475,386) (625,475,386) 741 Cash payment to suppliers (3,3165,171) (675,267,074) (625,475,386) 742 Cash payment to suppliers (3,3165,171) (625,475,386) 743 Receipts from other operating activities (33,953,456) (244,047,213) 744 Cash payment to suppliers (33,767,179) (612,013,203) (653,722,670) 747 Receipts from other operating assets and liabilities (476,136,056) (8,418,464,375) 748 Deprosits from customers and banks (5,249,593,749) (5,191,380,795) 749 Deprosits from customers and banks (74,6136,056) (8,418,464,375) 749 Deprosits from customers and banks (74,0136,056) (4,632,056,389) 741 Cash flows from investing activities (73,901,786) (5,904,808,414) 742 Net cash flows from investing activities (3,046,443) (17,127) 743 Divertiment o	0	Cash flows from operating activities (A)		
130 Dividends receipts (3,10,30,141) (2,37,340,874) 139 Fees and commission receipts 931,904,115 675,267,074 138 Recoveries on loans previously written off 10,274,065 3,700,000 170 Cash payment to suppliers (3,3,593,456) (294,047,213) 132 Income tax paid (33,933,456) (294,047,213) 133 Receipts from other operating activities (204,047,213) (553,722,670) 133 Payments for other operating activities (204,047,213) (553,722,670) 133 Deposits from oustomers and banks (5,249,593,749) (5,11,380,795) 133 Deposits from customers and banks (3,16,677,719) (7,3901,786) 134 Net cash flows from operating activities (3,346,443) (1,71,72) 134 Net cash flows from operating activities (3,046,443) (1,72,719) 135 Sale/(Purchase) of trading securities (3,046,443) (1,71,72) 135 Cash flows from investing activities (C) (600,000,000) (600,000,000) 1364/(Purchase) of trading securities (3,	<u>co</u>]	Interest receipts		4,479,138,777
33 Diridends receipts 0.322,302 -7.2 43 Fees and commission receipts 931,904,115 675,267,074 74 Recoveries on loans previously written off 10,274,065 3,700,000 74 Cash payment to employees (760,962,784) (625,475,386) 74 Cash payment to suppliers (33,953,456) (244,047,213) 77 Receipts from other operating activities 220,761,194 158,978,994 78 Operating cash flow before changes in operating assets & liabilities (14,70,267,294 1,212,722,525 10 Operating cash flow before changes in operating assets and liabilities (14,70,267,294 1,212,722,525 11 Loans and advances to customers and banks (5,249,593,749) (5,191,380,795) (73,901,786) 00 Other liabilities 3,854,020,011 6,679,094,480 10,99,844,063 1,994,443 1,994,844,063 1,994,844,063 1,994,844,063 1,999,844,063 1,994,844,063 1,994,844,063 1,994,844,063 1,712,71,786 1,29,722,855 1,692,082,889 (4,692,085,889) (4,692,085,889) (4,692,085,889) 1,29,4				(2,597,940,874)
383 Press and continues previously written off 10,274,065 3,700,004 744 Cash payment to employees (61,25,25,376) (33,176,177) 778 Operating cash flow before changes in operating assets & liabilities (612,013,203) (553,722,670) 778 Operating cash flow before changes in operating assets & liabilities (612,013,203) (553,722,670) 778 Operating cash flow before changes in operating assets & liabilities (612,013,203) (553,722,670) 778 Deposits from other operating assets and liabilities (612,013,203) (553,722,670) 778 Deposits from customers and banks (6,249,593,749) (5,191,380,795) 780 Other assets (33,954,460,011) (6,679,094,480) 791 Trading liabilities (73,964,360,20,01) (6,679,094,480) 792 Net Increase/(decrease) in operating assets and liabilities (73,4958,362) (5,904,808,414) 793 Sale/(Purchase)/sale of fixed assets (12,371,718) (10,99,844,063) 793 Sale/(Purchase) of trading securities (3,046,443) (17,127) 793 Sale/(Purchase) of trading securities<		Dividends receipts	6,952,302	-
174 Cash payment to employees 05,740,000 05,740,000 175 Cash payment to suppliers 070 05,742,753,861 05,722,670 178 Receipts from other operating activities 072,742,723 033,959,3456 (294,047,213) 178 Operating cash flow before changes in operating assets & liabilities 073,722,670 1,740,267,294 1,212,722,525 178 Operating cash flow before changes in operating assets and liabilities 1,470,267,294 1,212,722,525 178 Loans and advances to customers and banks 0,544,64,375,386,994 (612,013,203) (5,374,913,90,795) 179 Operating cash flow before changes in operating assets and liabilities 1,470,267,294 1,212,722,525 176 Ober ilabilities 0,376,77,19 (73,901,786) (8,418,464,375) 178 Deposits from customers and banks (5,904,808,414) (74,749,53,662) (5,904,808,414) 177 Net cash flows from operating activities (73,904,868) (74,998,362) (5,904,808,414) 179 Sale/(Purchase) of trading securities (112,371,718) (122,114,8162) (5,904,808,414) 179 Cash flows from investing activities (600,000,000)			931,904,115	
170 Cash payment to suppliers (10,502,736) (22,74,5360) 171 Cash payment to suppliers (51,253,736) (29,4047,213) 172 Deprosition other operating activities (29,4047,213) (29,4047,213) 178 Operating cash flow before changes in operating assets & liabilities (14,70,267,294) (21,212,722,525) 178 Operating cash flow before changes in operating assets & liabilities (14,70,267,294) (21,212,722,525) 178 Deposits from customers and banks (5,249,593,749) (6,19,034,480) 178 Deposits from customers and banks (33,176,177) (7,3901,786) 178 Deposits from customers and banks (31,76,77,719) (73,901,786) 178 Deposits from customers and banks (34,643,375) (6,679,094,480) 179 Cash flows from operating activities (73,903,932) (4,692,085,889) 178 Net Increase/(decrease) in operating activities (73,496,843) (17,172) 179 Cash flows from investing activities (12,371,718) (12,71,48,162) 178 Net Increase/(decrease) in investing activities (12,371,718)		Recoveries on loans previously written off	10,274,065	3,700,000
32 Locar payments to suppress (39, 593, 456) (29, 047, 213) 771 Receipts from other operating activities (39, 593, 456) (294, 047, 213) 778 Operating cash flow before changes in operating assets & liabilities (61,20,17,20,27,294) 1,212,722,525 1ncrease/(decrease) in operating assets and liabilities (476, 136,056) (8,418,464,375) (6,79,094,480,31) 100 Other assets (38,958,362) (6,79,094,480,31) (1,099,844,063) 101 Other assets (38,40,820,011) (1,099,844,063) (1,099,844,063) 101 Other liabilities (734,958,362) (5,094,808,414) (1,7127) 102 Other liabilities (3,046,443) (1,7127) (127,148,162) 118 Investments in treasury bills, bonds and others 5,439,628,880 (438,315,190) 117 Cash flows from funced in pinvesting activities (600,000,000) (600,000,000) 128 Net cash flows from/(used in) investing activities (6,697,99,480 (4,75,34,966,466) 129 Cash flows from/(used in) investing activities (6,000,000,000) (600,000,000)			(760,962,784)	(625,475,386)
Modified apard (503, 594, 507) (503, 594, 507) (503, 594, 507) 778 Payments for other operating activities (503, 594, 507) (503, 594, 507) 778 Payments for other operating activities (512, 013, 203) (553, 722, 670) 778 Operating cash flow before changes in operating assets & liabilities (524, 593, 749) (5191, 380, 795) 1000 Other assets 317, 677, 719 (73, 901, 786) 1000 Other assets 317, 677, 719 (73, 901, 786) 1000 Other assets 317, 677, 719 (73, 901, 786) 1000 Other liabilities 3, 854, 020, 011 (6, 679, 094, 480) 000 Trading liabilities (73, 4953, 363, 922) (5, 904, 808, 414) 1109 Net cash flows from operating activities (73, 4953, 368, 932) (4, 692, 085, 889) 118 Investments in treasury bills, bonds and others 5, 439, 628, 880 (438, 315, 190) 123 Net cash flows from financing activities (600, 000, 000) (600, 000, 000) 16 Investments of subordinated non-convertible bond (600, 000, 000) (600, 000, 000) </th <th></th> <th>Cash payment to suppliers</th> <th></th> <th>(33,176,177)</th>		Cash payment to suppliers		(33,176,177)
Payments for other operating activities 1220,701,154 130,576,554 Payments for other operating activities (612,013,203) (553,722,670) Operating cash flow before changes in operating assets & liabilities 1,470,267,294 1,212,722,525 Increase/(decrease) in operating assets and liabilities (5,249,593,749) (5,191,380,795) Other assets (64,76,136,056) (8,418,464,375) Other liabilities 3,854,020,011 (6,679,094,480 Other liabilities (3,495,8362) (5,904,808,414) Other liabilities (73,495,8362) (5,904,808,414) Net Increase/(decrease) in operating assets and liabilities (73,495,8362) (5,904,808,414) Net cash flows from operating activities (3,046,443) (17,127) Investments in treasury bills, bonds and others (3,046,443) (17,127) Sale/(Purchase)/sale of fixed assets (112,371,718) (122,7148,162) Net cash flows from/(used in) investing activities (6,00,000,000) (600,000,000) Cash flows from/(used in) financing activities (6,078,799,545 (1,587,566,369) Cash and cash equivalents at the beginning of the year (5,459,519,651 (5,857,566,369) Cash and cash equiv		Income tax paid	(339,593,456)	(294,047,213)
Operating cash flow before changes in operating assets & liabilities Increase/(decrease) in operating assets and liabilities Loans and advances to customers and banks 1,470,267,294 1,212,722,525 1000 Cash and advances to customers and banks (5,249,593,749) (5,191,380,795) 000 Cash and advances to customers and banks (5,249,593,749) (5,191,380,795) 000 Cash flows from customers and banks (6,679,094,480 (8,418,464,375) 000 Cher liabilities (734,958,362) (5,904,808,414) 000 Other liabilities (734,958,362) (5,904,808,414) 011 Net cash flows from operating activities (B) (4,692,085,889) (4,692,085,889) 013 Sale/(Purchase) factor fixed assets (112,371,718) (127,148,162) 014 Investments in treasury bills, bonds and others 5,324,210,719 (565,480,479) 015 Sale/(Purchase)/sale of fixed assets (112,371,718) (127,148,162) 017 Cash flows from financing activities (C) (600,000,000) (600,000,000) 019 Kat cash flows from (used in) financing activities (600,000,000) (600,000,000) 010 <	/1	Receipts from other operating activities	220,761,194	158,978,994
Operating cash moderating stronger and gasters and liabilities 1,410,201,234 1,212,122,323 1ncrease/(decrease) in operating assets and liabilities 1,410,201,234 1,212,122,323 16 Loans and advances to customers and banks (5,249,593,749) (5,191,380,795) 00 Other assets (476,136,056) (8,418,464,375) 01 Trading liabilities (3,854,020,011) (6,679,094,480) 01 Other liabilities (734,958,362) (5,904,808,414) 02 Net Increase/(decrease) in operating assets and liabilities (734,958,362) (4,692,085,889) 118 Investments in treasury bills, bonds and others 5,439,628,880 (438,315,190) 118 Investments of fixed assets (112,371,718) (127,148,162) 117 Cash flows from/(used in) investing activities (600,000,000) (600,000,000) 121 Cash flows from/(used in) financing activities (600,000,000) (600,000,000) 117 Cash flows from/(used in) financing activities (600,000,000) (600,000,000) 121 Cash and cash equivalents at the end of the period (6,978,799,545 (41,677,400,037 <th>70</th> <th>Payments for other operating activities</th> <td>(612,013,203)</td> <td>(553,722,670)</td>	70	Payments for other operating activities	(612,013,203)	(553,722,670)
16 Loans and advances to customers and banks (5,249,593,749) (5,191,380,795) 00 Other assets 317,677,719 (73,901,786) 01 Deposits from customers and banks (476,136,056) (8,418,464,375) 02 0.000 Other liabilities 384,020,011 (6,679,094,480) 03 0.000 Other liabilities (734,958,362) (5,504,808,414) 04 Net cash flows from operating activities (734,958,362) (4,692,085,889) 03 Cash flows from investing activities (B) (12,371,718) (127,148,162) 11 Net cash flows from/(used in) investing activities (3,046,443) (17,127) 01 Cash flows from financing activities (3,046,443) (17,127) 02 Net cash flows from/(used in) investing activities (3,046,443) (17,127) 03 Net cash flows from/(used in) financing activities (600,000,000) (600,000,000) 12 Cash flows from/(used in) financing activities (600,000,000) (600,000,000) 14 Cash flows from/(used in) financing activities (600,000,000) (600,000,000) 16 Cash flows from/(used in) financing activities <th></th> <th>Operating cash flow before changes in operating assets & liabilities</th> <th>1,470,267,294</th> <th>1,212,722,525</th>		Operating cash flow before changes in operating assets & liabilities	1,470,267,294	1,212,722,525
Construction Construction<		Increase/(decrease) in operating assets and liabilities		
138 Deposits from customers and banks (37,4,740) 139 Deposits from customers and banks (476,136,056) 138 Trading liabilities (8,418,464,375) 139 Other liabilities (73,957,740) 140 Other liabilities (73,958,362) 159 (4,692,085,889) 150 Cash flows from operating activities (B) 151 Investments in treasury bills, bonds and others 5,439,628,880 153 Sale/(Purchase) of trading securities (3,046,443) 151 (17,173) (12,71,148,162) 153 Sale/(Purchase) fixed assets (112,371,718) 153 Net cash flows from funacing activities (3,046,443) 151 (Purchase)/sale of fixed assets (112,371,718) 153 Net cash flows from/(used in) investing activities (600,000,000) 151 Net cash flows from/(used in) financing activities (600,000,000) 151 Net cash flows from/(used in) financing activities (600,000,000) (600,000,000) 151 Cash and cash equivalents (A+B+C) 5,459,519,651 (5,857,566,369) 158 Effects of exchange rate changes on cash		Loans and advances to customers and banks		(5,191,380,795)
Deposite inform Customers and banks (476, 136,000) (6,478, 409, 475) Trading liabilities 3,854,020,011 (6,679,094,480) Other liabilities 819,073,713 (1,999,844,063) Net Increase/(decrease) in operating assets and liabilities (734,958,362) (5,904,808,414) Net cash flows from operating activities 735,308,932 (4,692,085,889) Cash flows from investing activities (B) (112,371,718) (127,148,162) Net cash flows from/(used in) investing activities (3,046,443) (17,127) (Purchase)/sale of fixed assets (112,371,718) (127,148,162) Net cash flows from/(used in) investing activities (600,000,000) (600,000,000) Cash flows from/(used in) innancing activities (600,000,000) (600,000,000) Net cash flows from/(used in) financing activities (600,000,000) (600,000,000) Net cash flows from/(used in) financing activities (600,000,000) (600,000,000) Cash and cash equivalents (A+B+C) Effects of exchange rate changes on cash and cash equivalents (4,537,566,369) Cash and cash equivalents at the end of the period 2,646,021,562 2,067,717,584 Balance with Ba				
1000 Other liabilities 0,073,034,400 1000 Other liabilities 819,073,713 1,099,844,063 1001 Response of the second			(476,136,056)	
Other natives 013(10,17,13) 1,193(04,103) 32 Net Increase/(decrease) in operating assets and liabilities (734,958,362) (5,904,808,414) 32 Net cash flows from operating activities 735,308,392 (4,692,085,889) 109 Cash flows from investing activities (B) (3,046,443) (17,127) 111 Cash flows from financing activities (3,046,443) (17,127) 112,371,718 (122,371,718) (127,148,162) 117 Cash flows from/(used in) investing activities 5,324,210,719 (565,480,479) 117 Cash flows from/(used in) financing activities (600,000,000) (600,000,000) 117 Cash flows from/(used in) financing activities (5,857,566,369) (5,857,566,369) 117 Cash and cash equivalents at the beginning of the year (4,978,799,545 41,677,400,037 118 Cash and cash equivalents at the end of the period 46,978,799,545 41,677,400,037 110 Cash 2,646,021,562 2,067,717,584 13,385,153,050 14,143,179,699 110 Cash Balance with Bangladesh Bank and its agent bank(s) 1,900,000,0		Trading liabilities	3,854,020,011	6,679,094,480
32 869 Net cash flows from operating activities Cash flows from investing activities (B) 735,308,932 (4,692,085,889) 118 Investments in treasury bills, bonds and others Sale/(Purchase) of trading securities 5,439,628,880 (438,315,190) 1253 Sale/(Purchase) of trading securities (3,046,443) (17,127) (Purchase)/sale of fixed assets (112,371,718) (127,148,162) 1300 Net cash flows from/(used in) investing activities 5,324,210,719 (565,480,479) 147 Adjustment of subordinated non-convertible bond (600,000,000) (600,000,000) 147 Adjustment of subordinated non-convertible bond (600,000,000) (600,000,000) 148 Investing activities (5,857,566,636) (5,857,566,636) 147 Cash and cash equivalents at the beginning of the year (4,597,799,545 (41,677,400,037 1000 Cash and cash equivalents: 2,646,021,562 2,067,717,584 13,385,153,050 14,143,179,699 29,045,877,833 14,143,179,699 140 Set of ex change and financial institutions 1,900,000,000 400,000,000 1,747,100 2,221,400 <t< th=""><th>00</th><th>Other liabilities</th><td>819,073,713</td><td>1,099,844,063</td></t<>	00	Other liabilities	819,073,713	1,099,844,063
1000 Net cash flows from investing activities (B) 733,306,332 (4,692,083,689) 118 Investments in treasury bills, bonds and others 5,439,628,880 (438,315,190) 118 Investments in treasury bills, bonds and others (3,046,443) (17,127) 118 Investments in treasury bills, bonds and others (3,046,443) (17,127) 111 (Purchase)/sale of fixed assets (112,371,718) (127,148,162) 117 Cash flows from financing activities (600,000,000) (600,000,000) 117 Cash flows from/(used in) financing activities (600,000,000) (600,000,000) 117 Cash flows from/(used in) financing activities (600,000,000) (600,000,000) 118 Investing activities (600,000,000) (600,000,000) 117 Cash flows from/(used in) financing activities (600,000,000) (600,000,000) 118 Investing activities (600,000,000) (600,000,000) (600,000,000) 118 Investing activities (600,000,000) (600,000,000) (600,000,000) 119 Effects of exchange rate changes on cash and cash equivalents - - - 110	-	Net Increase/(decrease) in operating assets and liabilities	(734,958,362)	(5,904,808,414)
Investments in treasury bills, bonds and others 5,439,628,880 (438,315,190) 108 Sale/(Purchase) of trading securities (3,046,443) (17,127) 109 (Purchase)/sale of fixed assets (112,371,718) (127,148,162) 101 (Purchase)/sale of fixed assets (12,371,718) (127,148,162) 101 (Purchase)/sale of fixed assets (12,371,718) (127,148,162) 101 (Purchase)/sale of fixed assets (122,371,718) (127,148,162) 101 Cash flows from/(used in) investing activities 5,324,210,719 (565,480,479) 101 Cash flows from/(used in) financing activities (600,000,000) (600,000,000) 102 Net cash flows from/(used in) financing activities (600,000,000) (600,000,000) 102 Net cash flows from/(used in) financing activities (600,000,000) (600,000,000) 12 Ket cash flows from/(used in) financing activities (47,534,966,406) (47,534,966,406) 13 Cash and cash equivalents at the end of the period 46,978,799,545 41,677,400,037 1000 Cash and cash equivalents: 2,646,021,562 2,067,717,			735,308,932	(4,692,085,889)
11 11 <td< th=""><th></th><th></th><th></th><th></th></td<>				
Sale (1 unlase) of utaling sections (1,0,04,44) (1(1,27) (Purchase)/sale of fixed assets (112,371,718) (127,148,162) (30) Net cash flows from financing activities 5,324,210,719 (565,480,479) (17) Cash flows from financing activities (600,000,000) (600,000,000) (200,000,000) (600,000,000) (600,000,000) (600,000,000) (21) Net cash flows from/(used in) financing activities (600,000,000) (600,000,000) (22) Net cash flows from/(used in) financing activities (600,000,000) (600,000,000) (28) Effects of exchange rate changes on cash and cash equivalents (47,534,966,406) (47,534,966,406) (200) Cash and cash equivalents at the end of the period 46,978,799,545 41,677,400,037 (200) Cash 2,646,021,562 2,067,717,584 (330) Balance with Bangladesh Bank and its agent bank(s) 13,385,153,050 14,143,179,699 (34) Balance with other banks and financial institutions 1,900,000,000 400,000,000 (35) Prize bonds 1,747,100 2,221,400				(438,315,190)
330 Net cash flows from/(used in) investing activities 5,324,210,719 (565,480,479) 177 Cash flows from financing activities (C) (600,000,000) (600,000,000) 121 Adjustment of subordinated non-convertible bond (600,000,000) (600,000,000) 122 Net cash flows from/(used in) financing activities (600,000,000) (600,000,000) 122 Net cash flows from/(used in) financing activities (600,000,000) (600,000,000) 123 Net cash flows from/(used in) financing activities (600,000,000) (600,000,000) 124 Net cash flows from/(used in) financing activities (600,000,000) (600,000,000) 126 Effects of exchange rate changes on cash and cash equivalents (5,459,519,651) (5,857,566,369) 126 Cash and cash equivalents at the end of the period 46,978,799,545 41,677,400,037 1200 Cash and cash equivalents: 2,646,021,562 2,067,717,584 13,385,153,050 14,143,179,699 29,045,877,833 25,064,281,355 13,090,000,000 H,000,000,000 400,000,000 400,000,000 1747,100 2,221,400 1,	53	· · · · · ·		
117 Cash flows from financing activities (C) 5,324,210,719 (303,480,479) 47 Adjustment of subordinated non-convertible bond (600,000,000) (600,000,000) 21 Net cash flows from/(used in) financing activities (600,000,000) (600,000,000) 28 Ket cash flows from/(used in) financing activities (600,000,000) (600,000,000) 68 Net increase/(decrease) in cash and cash equivalents (A+B+C) 5,459,519,651 (5,857,566,369) 7 Cash and cash equivalents at the beginning of the year 41,519,279,894 47,534,966,406 7 Cash and cash equivalents: 2,646,021,562 2,067,717,584 7 Cash Balance with Bangladesh Bank and its agent bank(s) 13,385,153,050 14,143,179,699 8 Balance with other banks and financial institutions 29,045,877,833 25,064,281,355 7 Money at call and on short notice 1,747,100 2,221,400	20			
Cash nows from marcing activities (A) (600,000,000) (71,7,740,00,037) (71,7534,179,699) (71,717,584) (71,710) (72,21,400) (71,71,00) (71,71,00) (72,21,400) (71,71,00) (71,71,00) (71,71,00) (71,71,00) (71,71,00) (71,71,00) (71,71,00) (71,71,00) (71,71,00) (71,71,00)			5,324,210,719	(565,480,479)
21 Net cash flows from/(used in) financing activities (000,000,000) (000,000,000) 68 Net increase/(decrease) in cash and cash equivalents (A+B+C) (600,000,000) (600,000,000) 68 Net increase/(decrease) in cash and cash equivalents (A+B+C) 5,459,519,651 (600,000,000) 785 Effects of exchange rate changes on cash and cash equivalents 41,519,279,894 47,534,966,406 700 Cash and cash equivalents at the end of the period 46,978,799,545 41,677,400,037 700 Cash 2,646,021,562 2,067,717,584 71 Salance with Bangladesh Bank and its agent bank(s) 13,385,153,050 14,143,179,699 757 Money at call and on short notice 1,900,000,000 400,000,000 9rize bonds 1,747,100 2,221,400				
68 Net increase/(decrease) in cash and cash equivalents (A+B+C) [corr] 785 Effects of exchange rate changes on cash and cash equivalents 5,459,519,651 (5,857,566,369) 700 Cash and cash equivalents at the beginning of the year 41,519,279,894 47,534,966,406 700 Cash and cash equivalents: 41,677,400,037 41,677,400,037 700 Cash and cash equivalents: 2,646,021,562 2,067,717,584 700 Cash 29,045,877,833 25,064,281,355 701 Money at call and on short notice 1,900,000,000 400,000,000 9 Prize bonds 1,747,100 2,221,400				
85 Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at the beginning of the year 41,519,279,894 47,534,966,406 000 Cash and cash equivalents at the end of the period 46,978,799,545 41,677,400,037 001 Cash and cash equivalents at the end of the period 46,978,799,545 41,677,400,037 002 Cash and cash equivalents: 2,646,021,562 2,067,717,584 003 Balance with Bangladesh Bank and its agent bank(s) 13,385,153,050 14,143,179,699 014 S5 Money at call and on short notice 1,900,000,000 400,000,000 9 Prize bonds 1,747,100 2,221,400				
Cash and cash equivalents at the beginning of the year 41,519,279,894 47,534,966,406 000 Cash and cash equivalents at the beginning of the year 46,978,799,545 41,677,400,037 001 Cash and cash equivalents at the end of the period 46,978,799,545 41,677,400,037 001 Cash and cash equivalents: 2,646,021,562 2,067,717,584 002 Cash 29,045,877,833 25,064,281,355 157 Money at call and on short notice 1,900,000,000 400,000,000 Prize bonds 1,747,100 2,221,400 2,221,400			5,459,519,651	(5,857,566,369)
00 Cash and cash equivalents at the end of the period 46,978,799,545 41,677,400,037 00 Cash and cash equivalents: 2,646,021,562 2,067,717,584 85 Balance with Bangladesh Bank and its agent bank(s) 13,385,153,050 14,143,179,699 57 Money at call and on short notice 1,900,000,000 400,000,000 Prize bonds 1,747,100 2,221,400	85		-	-
Observe of the period 40,576,735,045 41,077,400,057 Cash and cash equivalents: 2,646,021,562 2,067,717,584 00 Cash 13,385,153,050 14,143,179,699 Balance with bangladesh Bank and its agent bank(s) 29,045,877,833 25,064,281,355 57 Money at call and on short notice 1,900,000,000 400,000,000 - Prize bonds 1,747,100 2,221,400	00			
Cash 2,646,021,562 2,067,717,584 85 Balance with Bangladesh Bank and its agent bank(s) 13,385,153,050 14,143,179,699 Balance with other banks and financial institutions 29,045,877,833 25,064,281,355 757 Money at call and on short notice 1,900,000,000 400,000,000 - Prize bonds 1,747,100 2,221,400		· ·	46,978,799,545	41,677,400,037
Balance with Bangladesh Bank and its agent bank(s) 13,385,153,050 14,143,179,699 Balance with other banks and financial institutions 29,045,877,833 25,064,281,355 57 Money at call and on short notice 1,900,000,000 400,000,000 - Prize bonds 1,747,100 2,221,400		Cash and cash equivalents:		
Balance with other banks and financial institutions 29,045,877,833 25,064,281,355 '57 Money at call and on short notice 1,900,000,000 400,000,000 Prize bonds 1,747,100 2,221,400		Cash		
57 Money at call and on short notice 1,900,000,000 400,000,000 Prize bonds 1,747,100 2,221,400	85		13,385,153,050	
Prize bonds 1,747,100 2,221,400				
	57			
	-	Prize bonds	1,747,100	2,221,400
46,978,799,545 41,677,400,037			46,978,799,545	41,677,400,037
V28 Net Operating Cash Flows per Share 54 0.66		Net Operating Cash Flows per Share	0.66	(4.23)

The Financial Statements are available at www.bankasia-bd.com

CASH FLOW STATEMENT For the period ended 31 March 2019

Cash flows from operating activities (A)

Recoveries on loans previously written off

consolidated

Interest receipts

Interest payments

Dividends receipts

Fees and commission receipts

Cash payment to employees

Cash payment to suppliers

	(0.,000,0.0)	(00), 00, 00, 00, 00, 00, 00, 00, 00, 00,
Income tax paid	(347,558,930)	(298,950,723)
Receipts from other operating activities	228,276,393	160,809,137
Payments for other operating activities	(628,645,428)	(570,876,460)
Operating cash flow before changes in operating assets & liabilities	1,531,203,595	1,219,357,833
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers and banks	(5,255,998,429)	(5,091,710,771)
Other assets	326,834,529	(65,904,340)
Deposits from customers and banks	(440,021,054)	(8,359,643,495)
Trading liabilities	3,842,073,923	6,503,010,028
Other liabilities	819,847,120	1,066,899,889
Net Increase/(decrease) in operating assets and liabilities	(707,263,910)	(5,947,348,690)
Net cash flows from operating activities	823,939,684	(4,727,990,857)
Cash flows from investing activities (B)		
Investments in treasury bills, bonds and others	5,439,628,880	(438,315,190)
Sale/(Purchase) of trading securities	(30,281,242)	(55,136,542)
(Purchase)/disposal of fixed assets	(117,674,959)	(127,165,265)
Net cash flows from/(used in) investing activities	5,291,672,679	(620,616,997)
Cash flows from financing activities (C)		
Adjustment of subordinated non-convertible bond	(600,000,000)	(600,000,000)
Net cash flows from/(used in) financing activities	(600,000,000)	(600,000,000)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	5,515,612,363	(5,948,607,854)
Effects of exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents at the beginning of the period	41,900,401,176	48,012,769,325
Cash and cash equivalents at the end of the period	47,416,013,539	42,064,161,471
Cash and cash equivalents:		
Cash	2,652,035,721	2,071,155,171
Balance with Bangladesh Bank and its agent bank(s)	13,385,153,050	14,143,179,699
Balance with other banks and financial institutions	29,477,077,668	25,447,605,201
Money at call and on short notice Prize bonds	1,900,000,000 1,747,100	400,000,000 2,221,400
	1,747,100	2,221,400

Net Operating Cash Flows per Share

47,416,013,539 42,064,161,471 0.74 (4.26)Amount in Taka

Borrowings from other banks, financial institutions and agents	35,172,694,124	31,318,674,113
Subordinated non-convertible bonds	6,800,000,000	7,400,000,000
Deposits and other accounts	221,995,580,188	222,471,716,244
Current/Al-wadeeah current accounts and other accounts	45,024,505,218	47,224,630,178
Bills payable	2,727,731,459	4,124,678,804
Savings bank/Mudaraba savings bank deposits	39,721,844,780	39,558,517,712
Fixed deposits/Mudaraba fixed deposits	134,521,498,731	131,563,889,550
Bearer certificates of deposit	-	-
Other deposits	-	-
Other liabilities	24,846,477,780	22,760,876,373
Total liabilities	288,814,752,092	283,951,266,730
Capital/shareholders' equity		
Total shareholders' equity	24,010,241,198	23,340,133,826
Paid-up capital	11,103,874,860	11,103,874,860
Statutory reserve	8,558,910,495	8,268,393,179
Revaluation reserve	2,097,044,406	2,120,032,204
General reserve	8,166,144	8,166,144
Retained earnings	2,242,245,293	1,839,667,438
Total liabilities and shareholders' equity	312,824,993,290	307,291,400,556
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	141,926,294,926	136,225,517,128
Acceptances and endorsements	49,809,884,136	48,569,391,593
Letters of guarantee	45,117,423,673	41,312,967,803
Irrevocable letters of credit	28,014,798,960	30,327,687,774
Bills for collection	18,984,188,157	16,015,469,958
Other contingent liabilities	-	-
Other commitments		
Forward assets purchased and forward deposits placed	389,429,290	1,233,739,359
Total off-balance sheet items including contingent liabilities	142,315,724,216	137,459,256,487

,113	
.000	Salaries and allowances
,244	Rent, taxes, insurance, electricity, etc
,178	Legal expenses
.804	Postage, stamp, telecommunication, etc
,712	Stationery, printing, advertisements, etc
.550	Managing Director's salary and fees
,000	Directors' fees
-	Auditors' fees
,373	Depreciation and repairs of Bank's assets
,373 ,730	Other expenses
,730	Total operating expenses (B)
,826	Profit before provision (C=A-B)
,860	Provision for loans and advances
,179	General provision
,204	Specific provision
,144	
,438	Provision for off-balance sheet items
, 430 ,556	Total provision (D)
,000	Total profit before tax (C-D)
	Provision for taxation
,128	Current tax
,593	Deferred tax
,803	Doronou dax
,774	Net profit after tax
,958	Appropriations
,300	Statutory reserve
-	General reserve
250	General 1858178
<u>,359</u> ,487	Retained surplus
,407	Earnings Per Share (EPS)
	Lamings rei Share (LrS)

OPERATING EXPENSES

SELECTED EXPLANATORY NOTES TO THE FINANCIAL STATEMENTS

For the period ended 31 March 2019

Basis for Preparation of Financial Statements

Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2018. Consolidated financial Statements include position of Bank Asia Limited, Bank Asia Securities Limited, BA Exchange Company (UK) Limited and BA Express USA Inc.

Provision for income tax has been shown @ 37.50 % as prescribed in Finance Act, 2018 of the accounting profit made by the Bank after considering some of the taxable add backs of income and expenditures including provision for loans.

Cash Flow Statement:

Cash Flow Statement is prepared in accordance with Bangladesh Accounting Standard (BAS) 7 'Cash Flow Statement' and under the guideline of Bangladesh Bank BRPD Circular no. 14 dated 25 June 2003. The Statement shows the components of changes in cash and cash equivalents during the period. Significant Notes

Composition of Shareholders' Equity

	Gummer		
NAV per Share as at 31 March 2018	19.50	19.38	
NAV per Share as at 31 March 2019	21.62	21.48	
Number of ordinary shares outstanding	1,110,387,486	1,110,387,486	3.1
Total shareholders' equity	24,010,241,198	23,854,836,907	
Net Assets Value per Share (NAV)			
	24,010,241,198	23,854,836,907	3.0
Non-controlling interest		11,814	
Foreign currency translation reserve	-	4,352,590	
Retained earnings	2,242,245,293	2,082,476,598	
General reserve	8,166,144	8,166,144	
Revaluation reserve	2,097,044,406	2,097,044,406	2.0
Statutory reserve	8,558,910,495	8,558,910,495	2.5
Paid-up capital (1,110,387,486 nos. Share Tk. 10	each) 11,103,874,860	11,103,874,860	
	Solo	Consolidated	
composition of onarcholacic Equity			

CTATENAENIT	OF CHANGES IN EQUITY

For the period ended 31 March 2019

							á i
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Retained earnings	Total	
Balance at 01 January 2018	9,870,110,990	7,345,137,782	2,154,384,193	8,166,144	1,676,694,455	21,054,493,564	
Transferred during the period	-	243,195,757	-	-	(243,195,757)	-	
Adjustment on revaluation of fixed		_	1,515,980			1,515,980	
assets and other investment			1,010,000			1,010,000	2.0
Net profit for the period	-	-	-	-	595,978,785	595,978,785	- 2.1
Balance at 31 March 2018	9,870,110,990	7,588,333,539	2,155,900,173	8,166,144	2,029,477,483	21,651,988,328	2.1
Transferred during the period	-	680,059,640	-	-	(680,059,640)	-	
Adjustment on revaluation of fixed	-	-	17,847,295	-	-	17,847,295	
assets and other investment			(50.715.004)			, ,	
Transferred to retained earnings	-	-	(53,715,264)	-	53,715,264	-	
Issue of bonus shares	1,233,763,870	-	-	-	(1,233,763,870)	-	
Net profit for the period	-	-	-	-	1,670,298,202	1,670,298,202	_
Balance at 31 December 2018	11,103,874,860	8,268,393,179	2,120,032,204	8,166,144	1,839,667,438	23,340,133,826	
Transferred during the period	-	290,517,316	-	-	(290,517,316)	-	
Adjustment on revaluation of fixed assets and other investment	-	-	(22,987,798)	-	-	(22,987,798)	
Net profit for the period	-	-	-	-	693,095,170	693,095,170	2.2
Balance at 31 March 2019	11,103,874,860	8,558,910,495	2,097,044,406	8,166,144	2,242,245,293	24,010,241,198	

	nevaluation reserve	2,097,044,400	2,097,044,400		
	General reserve	8,166,144	8,166,144		Periods
	Retained earnings	2,242,245,293	2,082,476,598		
	Foreign currency translation reserve	-	4,352,590		January to Decembe
	Non-controlling interest	-	11,814		January to Decembe
		24,010,241,198	23,854,836,907	3.0	General:
2.2	Net Assets Value per Share (NAV)				a) Figures appearing
	Total shareholders' equity	24,010,241,198	23,854,836,907		b) Figures of previou current period's pres
	Number of ordinary shares outstanding	1,110,387,486	1,110,387,486	3.1	The Board of Directo
	NAV per Share as at 31 March 2019	21.62	21.48		cash dividend and 5
~	NAV per Share as at 31 March 2018	19.50	19.38		Annual General Mee
È		film f			

Lamings per snare (Li G)			
Net profit after tax (Numerator)	693,095,170	689,119,728	
Number of ordinary shares outstanding	1,110,387,486	1,110,387,486	
EPS for the period ended 31 March 2019	0.62	0.62	
EPS for the period ended 31 March 2018	0.54	0.53	

Solo

Consolidated

Net Operating Cash Flows per Share (NOCFPS)

Earnings per share (EPS)

2.3

2.4

let cash flows from operating activities	735,308,932	823,939,684
lumber of ordinary shares outstanding	1,110,387,486	1,110,387,486
NOCFPS for the period ended 31 March 2019	0.66	0.74
IOCFPS for the period ended 31 March 2018	(4.23)	(4.26)

The change was mainly due to increase of interest receipts and deposit inflows over previous quarter. Credit Ratings of the bank

		Credit		
Periods	Date of Rating	Long Term	Short Term	Outlook
January to December 2017	June 27,2018	AA2	ST-2	Stable
January to December 2016	June 21,2017	AA2	ST-2	Stable

g in these financial statements have been rounded off to the nearest Taka. ous period have been rearranged wherever necessary to conform to esentation

tors in its 404^{th} meeting held on March 21, 2019 has recommended 5% 5% stock dividend subject to the approval of the shareholders at the next eting.

A. J. Dowthury

A. Rouf Chowdhury

Chairman

Mohammad Ibrahim Khalil FCA **Chief Financial Officer**

Sheikh Mohammad Anisuzzaman **Company Secretary**

- ANDU SMAM

Md. Arfan Ali

President and Managing Director

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Amount in Taka

Directo