









4,004,830,196 4,207,634,437

consolidated **BALANCE SHEET**

As at 31 March 2017

		Amount in Take
	31 March 2017	Amount in Taka 31 Dec 2016
PROPERTY AND ASSETS		
Cash	18,727,728,193	15,983,718,054
In hand (including foreign currencies)	1,874,814,328	2,079,897,416
Balance with Bangladesh Bank and its agent bank	1,07 1,01 1,020	2,070,007,110
(including foreign currencies)	16,852,913,865	13,903,820,638
Balance with other banks and financial institutions	19,252,935,789	13,615,107,372
In Bangladesh	18,700,325,683	10,983,805,427
Outside Bangladesh	552,610,106	2,631,301,945
*		
Money at call and on short notice	3,530,000,000	4,870,000,000
	27,638,634,631	39,711,806,539
Government	24,206,420,310	36,112,473,144
Others	3,432,214,321	3,599,333,395
Loans and advances/investments	166,062,887,101	166,539,916,390
Loans, cash credits, overdrafts, etc/investments	156,691,263,652	157,946,507,822
Bills purchased and discounted	9,371,623,449	8,593,408,568
Fixed assets including premises, furniture and fixtures	5,285,599,695	5,263,148,467
Other assets	9,499,791,016	8,882,423,376
Non - banking assets		
Total assets	249,997,576,425	254,866,120,198
LIABILITIES AND CAPITAL Liabilities		
Borrowings from other banks, financial institutions and agents	16,928,799,940	18,978,976,940
Subordinated non-convertible bonds	3,197,214,016	3,197,214,016
Deposits and other accounts	187,103,833,216	191,573,043,588
Current/Al-wadeeah current accounts and other accounts	35,823,742,626	34,554,219,481
Bills payable	2,229,389,466	4,902,979,613
Savings bank/Mudaraba savings bank deposits	29,133,764,123	27,793,803,978
Fixed deposits/Mudaraba fixed deposits	119,916,937,001	124,322,040,516
Bearer certificates of deposit	-	-
Other deposits	-	-
Other liabilities	23,575,789,499	22,253,446,818
Total liabilities	230,805,636,671	236,002,681,362
Capital/shareholders' equity		
Total shareholders' equity	19,191,939,753	18,863,438,836
Paid-up capital	8,812,599,100	8,812,599,100
Statutory reserve	6,670,378,079	6,533,632,030
Revaluation reserve	2,217,331,807	2,239,612,377
General reserve	8,166,144	8,166,144
Retained earnings	1,481,448,889	1,267,955,303
Foreign currency translation reserve	2,004,183	1,462,526
Non-controlling (minority) interest	11,551	11,355
• • • • • • • • • • • • • • • • • • • •		
Total liabilities and shareholders' equity	249,997,576,425	254,866,120,198
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	119,878,094,529	110,762,047,002

37,220,682,242

36,082,018,226

33,518,330,640

13,057,063,421

119,878,094,529 110,762,047,002

35,098,107,666 35,578,341,924

29,013,641,402

11,071,956,010

consolidated **PROFIT AND LOSS STATEMENT**

For the period ended 31 March 2017

		Amount in Taka
	31 March 2017	31 March 2016
OPERATING INCOME		
Interest income	3,702,798,616	3,479,578,274
Interest paid on deposits and borrowings, etc	2,591,457,025	2,639,955,819
Net interest income	1,111,341,591	839,622,455
Investment income	711,232,728	743,032,522
Commission, exchange and brokerage	695,106,821	630,091,036
Other operating income	141,760,686	121,251,429
, •	1,548,100,235	1,494,374,987
Total operating income (A)	2,659,441,826	2,333,997,442
OPERATING EXPENSES		
Salaries and allowances	601,944,575	569,625,107
Rent, taxes, insurance, electricity, etc	152,085,835	132,514,924
Legal expenses	4,629,474	3,678,613
Postage, stamp, telecommunication, etc	19,780,538	17,763,587
Stationery, printing, advertisements, etc	21,208,727	26,543,021
Managing Director's salary and fees	2,550,000	3,060,000
Directors' fees	1,012,000	760,400
Auditors' fees	437,511	395,478
Depreciation and repairs of Bank's assets	108,739,924	97,184,389
Other expenses	326,733,302	272,223,080
Total operating expenses (B)	1,239,121,886	1,123,748,599
Profit before provision (C=A-B)	1,420,319,940	1,210,248,843
Provision for loans and advances	574,125,385	765,017,277
Provision for off-balance sheet items	91,160,475	35,000,000
Provision for diminution in value of investments	-	-
Other provisions	-	_
Total provision (D)	665,285,860	800,017,277
Total profit before tax (C-D)	755,034,080	410,231,566
Provision for taxation	, ,	., . ,
Current tax	394,794,250	229,226,866
Deferred tax	10.000.000	-
20101104 141	404,794,250	229,226,866
Net profit after tax	350,239,830	181,004,700
Appropriations		101,001,100
Statutory reserve	136,746,048	77,341,558
General reserve	-	-
Retained surplus	213,493,782	103,663,142
Attributable to:		
Equity holders of Bank Asia Limited	213,493,586	103,663,033
Non-controlling (minority) interest	213,493,566	103,003,033
Non-controlling (minority) interest	213,493,782	103,663,142
Fornings Per Chare (EDC)	0.40	0.21
Earnings Per Share (EPS)	0.40	0.21

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

CASH FLOW STATEMENT For the period ended 31 March 2017

Cash flows from operating activities (A)

Interest receipts

Interest payments	(2,591,457,025)	(2,639,955,819)
Fees and commission receipts	695,106,821	630,091,036
Cash payment to employees	(611,310,341)	(509,625,106)
Cash payment to suppliers	(37,198,464)	(41,601,336)
Income tax paid	(416,938,587)	(588,487,375)
Receipts from other operating activities	171,573,143	128,484,001
Payments for other operating activities	(507,120,796)	(430,321,587)
Operating profit before changes in operating assets & liabilities	707,484,947	756,218,251
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers and banks	477,029,289	(8,009,083,566)
Other assets	279,399,872	(55,499,061)
Deposits from customers and banks	(4,469,210,372)	(3,000,829,254)
Trading liabilities	(2,050,177,000)	1,962,651,878
Other liabilities	(414,791,118)	46,517,877
Net Increase/(decrease) in operating assets and liabilities	(6,177,749,329)	(9,056,242,125)
Net cash flows from operating activities	(5,470,264,382)	(8,300,023,875)
Cash flows from investing activities (B)		
Investments in treasury bills, bonds and others	12,459,343,512	5,017,644,886
Sale/(Purchase) of trading securities	167,119,074	(116,217,097)
(Purchase)/disposal of fixed assets	(114,346,184)	(56,265,253)
Net cash flows from/(used in) investing activities	12,512,116,402	4,845,162,536
Cash flows from financing activities (C)		
Payment for finance lease Dividend paid (cash dividend)	(107,864)	(74,495)
Net cash flows from/(used in) financing activities	(107,864)	(74,495)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	7,041,744,156	(3,454,935,834)
Effects of exchange rate changes on cash and cash equivalents	7,041,744,100	(0,404,300,004)
Cash and cash equivalents at the beginning of the period	34,471,916,226	24,482,870,715
Cash and cash equivalents at the beginning of the period	41,513,660,382	21,027,934,881
Cash and cash equivalents:	11/010/000/002	21/02//00//00/
Cash	1,874,814,328	1,507,836,487
Balance with Bangladesh Bank and its agent bank(s)	16,852,913,865	12,167,593,884
Balance with other banks and financial institutions	19,252,935,789	5,248,521,010
Money at call and on short notice	3,530,000,000	2,100,000,000
Prize bonds	2,996,400	3,983,500
	41,513,660,382	21,027,934,881
Net Operating Cash Flows per Share	(6.21)	(9.42)

STATEMENT OF CHANGES IN EQUITY

									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 2016	8,392,951,530	5,876,250,921	2,549,629,842	8,166,144	1,541,779	1,867,693,933	18,696,234,149	10,785	18,696,244,934
Transferred during the period	-	77,341,558	-	-	-	(77,341,558)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	41,590,300	-	-	-	41,590,300	-	41,590,300
Foreign currency translation for opening retained earnings	-	-	-	-	-	2,089,452	2,089,452	-	2,089,452
Foreign currency translation for the period	-	-	-	-	(217,462)	-	(217,462)	-	(217,462)
Net profit for the period	-	-	-	-	-	181,004,591	181,004,591	109	181,004,700
Balance as at 31 March 2016	8,392,951,530	5,953,592,479	2,591,220,142	8,166,144	1,324,317	1,973,446,418	18,920,701,030	10,894	18,920,711,924
Transferred during the period	-	580,039,552	-	-	-	(580,039,552)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	(269,407,277)	-	-	-	(269,407,277)	-	(269,407,277)
Transferred to retained earnings	-	-	(82,200,488)	-	-	82,200,488	-	-	-
Foreign currency translation for opening retained earnings	-	-	-	-	-	9,966,616	9,966,616	-	9,966,616
Foreign currency translation for the period	-	-	-	-	138,209	-	138,209	-	138,209
Issue of bonus shares	419,647,570	-	-	-	-	(419,647,570)	-	-	-
Cash dividend paid	-	-	-	-	-	(1,258,942,730)	(1,258,942,730)	-	-
Net profit for the period	-	-	-	-	-	1,460,971,634	1,460,971,634	461	1,460,972,095
Balance as at 31 December 2016	8,812,599,100	6,533,632,030	2,239,612,377	8,166,144	1,462,526	1,267,955,303	18,863,427,481	11,355	18,863,438,836
Transferred during the period	-	136,746,048	-	-	-	(136,746,048)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	(22,280,570)	-	-	-	(22,280,570)	-	(22,280,570)
Foreign currency translation for the period	-	-	-	-	541,657	-	541,657	-	541,657
Net profit for the period	-	-	-	-	-	350,239,634	350,239,634	196	350,239,830
Balance as at 31 March 2017	8,812,599,100	6,670,378,079	2,217,331,807	8,166,144	2,004,183	1,481,448,889	19,394,095,315	11,551	19,191,939,753

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separate set of financial statements of the bank

Acceptances and endorsements

Letters of guarantee

Bills for collection

Irrevocable letters of credit

Other contingent liabilities

Total off-balance sheet items including contingent liabilities

BALANCE SHEET		
As at 31 March 2017		Amount in Taka
	31 March 2017	31 Dec 2016
PROPERTY AND ASSETS		
Cash	18,726,800,776	15,980,758,895
In hand (including foreign currencies)	1,873,886,911	2,076,938,257
Balance with Bangladesh Bank and its agent bank		
(including foreign currencies)	16,852,913,865	13,903,820,63
Balance with other banks and financial institutions	18,958,426,046	13,273,233,47
In Bangladesh	18,460,294,396	10,702,481,99
Outside Bangladesh	498,131,650	2,570,751,48
Money at call and on short notice	3,530,000,000	4,870,000,00
Investments	27,333,655,402	39,365,212,02
Government	24,206,420,310	36,112,473,14
Others	3,127,235,092	3,252,738,88
Loans and advances/investments	163,072,736,371	163,609,782,739
Loans, cash credits, overdrafts, etc/investments	153,701,112,922	155,016,374,17
Bills purchased and discounted	9,371,623,449	8,593,408,56
Fixed assets including premises, furniture and fixtures	5,271,781,514	5,249,722,48
Other assets	11,342,953,072	10,846,991,61
Non - banking assets	-	
Total assets	248,236,353,181	253,195,701,23
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	16,752,764,629	18,822,423,42
Subordinated non-convertible bonds	3,197,214,016	3,197,214,01
Deposits and other accounts	186,848,178,028	191,272,582,77
Current/Al-wadeeah current accounts and other accounts	35,568,087,438	34,253,758,67
Bills payable	2,229,389,466	4,902,979,61
Savings bank/Mudaraba savings bank deposits	29,133,764,123	27,793,803,97
Fixed deposits/Mudaraba fixed deposits	119,916,937,001	124,322,040,51
Bearer certificates of deposit	-	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Other deposits	_	
Other liabilities	22,108,269,111	20,865,003,29
Total liabilities	228,906,425,784	234,157,223,51
Capital/shareholders' equity		
Total shareholders' equity	19,329,927,397	19,038,477,72
Paid-up capital	8,812,599,100	8,812,599,10
Statutory reserve	6,670,378,079	6,533,632,03
Revaluation reserve	2,217,331,807	2,239,612,37
General reserve	8,166,144	8,166,14

PROFIT AND LOSS STATEMENT

or the period ended 31 March 2017		Amount in Taka
	31 March 2017	31 March 2016
OPERATING INCOME	07	01 maron 2010
Interest income	3,637,502,046	3,412,992,468
Interest paid on deposits and borrowings, etc	2,582,162,385	2,639,259,645
Net interest income	1,055,339,661	773,732,823
Investment income	711,232,728	743,032,522
Commission, exchange and brokerage	619,943,230	593,518,843
Other operating income	134,112,075	119,453,516
Salor operating moonto	1,465,288,033	1,456,004,881
Total operating income (A)	2,520,627,694	2,229,737,704
DPERATING EXPENSES	2,020,021,001	2,220,707,701
Salaries and allowances	586,015,729	554,130,783
Rent, taxes, insurance, electricity, etc	145,356,316	126,215,471
Legal expenses	4,329,285	3,163,877
Postage, stamp, telecommunication, etc	19,082,729	17,172,920
Stationery, printing, advertisements, etc	20,807,581	26,377,212
Managing Director's salary and fees	2,550,000	3,060,000
Directors' fees	920,000	696,000
Auditors' fees	4,600	030,000
Depreciation and repairs of Bank's assets	107,847,715	96,683,976
Other expenses	316,889,552	265,529,676
Total operating expenses (B)	1,203,803,507	1,093,029,915
Profit before provision (C=A-B)	1,316,824,187	1,136,707,789
Provision for loans and advances	541,933,470	715,000,000
Provision for off-balance sheet items	91,160,475	35,000,000
Provision for diminution in value of investments	91,100,475	33,000,000
Other provisions	-	-
·		750,000,000
Total provision (D)	633,093,945	750,000,000
Total profit before tax (C-D)	683,730,242	386,707,789
Provision for taxation	200 000 000	005 000 000
Current tax	360,000,000	225,000,000
Deferred tax	10,000,000	
	370,000,000	225,000,000
Net profit after tax	313,730,242	161,707,789
Appropriations		
Statutory reserve	136,746,048	77,341,558
General reserve	-	-
	136,746,048	77,341,558
Retained surplus	176,984,194	84,366,231
Earnings Per Share (EPS)	0.36	0.18

CASH FLOW STATEMENT

Cash flows from operating activities (A) Interest receipts 1,939,533,626 4 (2,582,162,385) (2,582,162,385) (2,582,162,385) (2,582,162,385) (2,582,162,385) (2,582,162,385) (2,582,162,385) (2,582,162,385) (2,582,162,385) (2,582,162,385) (2,582,162,385) (2,582,162,385) (2,582,162,385) (3,939,533,626 4,943,230 (3,943,232) (3,943,232) (3,943,232) (3,943,232) (4,943,232) (4,943,232) (4,943,232) (4,943,245) (4,9	I FLOW STATEWIENT		
Cash flows from operating activities (A) Interest receipts	od ended 31 March 2017		Amount in Taka
Interest receipts 1,582,33,626 1,682,381,626 1,682,381,626 1,682,381,626 1,682,381,626 1,682,381,626 1,682,381,628 1,682,381,485 1,682,381		31 March 2017	31 March 2016
Interest payments	rs from operating activities (A)		
Fees and commission receipts 619,943,230 Cash payment to employees (595,381,495) Cash payment to suppliers (36,797,318) Income tax paid (406,675,696) Receipts from other operating activities 163,924,532 Payments for other operating activities (489,024,618) Operating profit before changes in operating assets & liabilities 613,359,876 Increase/(decrease) in operating assets and liabilities 537,046,368 Loans and advances to customers and banks 537,046,368 Other assets 312,751,900 Deposits from customers and banks (349,267,802) Trading liabilities (2,069,658,795) Other liabilities (349,267,802) Net Increase/(decrease) in operating assets and liabilities (5,993,533,078) Net cash flows from operating activities (5,993,533,078) Recapt Investments in treasury bills, bonds and others 12,459,343,512 Sale/(Purchase) of trading securities 12,459,343,512 Sale/(Purchase) of trading securities 12,459,343,512 Sale/(Purchase) of fixed assets (107,864) Net cash flows from financing activities (C) <tr< td=""><td>ceipts</td><td>3,939,533,626</td><td>4,141,048,631</td></tr<>	ceipts	3,939,533,626	4,141,048,631
Cash payment to employees (595,381,495) (36,797,318) Cash payment to suppliers (36,797,318) (406,675,696) Receipts from other operating activities 163,924,532 (489,024,618) (489,024,618) Operating profit before changes in operating assets & liabilities 613,359,876 613,359,876 Increase/(decrease) in operating assets and liabilities 537,046,368 (8, 312,751,900) Other assets 312,751,900 (2, 069,658,795) (2, 069,658,795) Deposits from customers and banks (4,424,404,749) (2, 069,658,795) (2, 069,658,795) (2, 069,658,795) (2, 069,658,795) (2, 069,658,795) (2, 069,658,795) (2, 069,658,795) (2, 079,658,795) (2, 079,658,795) (2, 079,658,795) (2, 079,658,795) (2, 079,658,795) (2, 079,658,795) (2, 079,658,795) (2, 079,658,795) (3, 279,7802) (8, 279,383,533,078) (8, 279,383,533,078) (8, 279,383,533,078) (8, 279,383,533,078) (8, 279,383,533,078) (8, 279,383,533,078) (8, 279,383,533,078) (8, 279,383,533,078) (8, 279,383,533,078) (8, 279,383,533,078) (8, 279,383,533,078) (8, 279,383,533,078) (8, 279,383,533,078) (8, 279,383,533,078)	lyments	(2,582,162,385)	(2,639,259,645)
Cash payment to suppliers (36,797,318) (406,675,696) (60,675,696) (70,68,68) (8,65,359,675) (10,7,664) (10,7,664) (10,7,664) (10,7,664) (10,7,864) (10,7,864) (10,7,864) (10,7,864) (10,7,864) (10,7,864) (10,7,864) (10,7,864) (10,7,864) (10,7,864) (10,7,864) <td< td=""><td>commission receipts</td><td>619,943,230</td><td>593,518,843</td></td<>	commission receipts	619,943,230	593,518,843
Income tax paid (406,675,696) (163,924,532 163,924,532 (489,024,618)	nent to employees	(595,381,495)	(494,130,782)
Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets & liabilities Increase/(decrease) in operating assets and liabilities Loans and advances to customers and banks Other assets Deposits from customers and banks Other liabilities Other li	nent to suppliers	(36,797,318)	(41,435,527)
Payments for other operating activities Operating profit before changes in operating assets & liabilities Increase/(decrease) in operating assets and liabilities Loans and advances to customers and banks Other assets Other assets Other assets Other liabilities Ot	x paid	(406,675,696)	(584,336,515)
Operating profit before changes in operating assets & liabilities Increase/(decrease) in operating assets and liabilities 613,359,876 Loans and advances to customers and banks 537,046,368 (8,312,751,900) Deposits from customers and banks (4,424,404,749) (2,069,658,795) Trading liabilities (2,069,658,795) 1 Other liabilities (5,993,533,078) (8,08,73,202) Net cash flows from operating activities (5,980,173,202) (8,08,73,202) Net cash flows from investing activities (B) 12,459,343,512 5 Investments in treasury bills, bonds and others 12,459,343,512 5 Sale/(Purchase) of trading securities 125,503,789 (113,426,184) Net cash flows from (used in) investing activities 12,471,421,117 4 Cash flows from financing activities (C) 12,471,421,117 4 Payment for finance lease (107,864) (107,864) Dividend paid (cash dividend) - - Net cash flows from/(used in) financing activities 7,091,140,051 (3, 24,127,083,171 23 Cash and cash equivalents at the beginning of the period 41,218,223,222 20 </td <td>rom other operating activities</td> <td>163,924,532</td> <td>126,686,088</td>	rom other operating activities	163,924,532	126,686,088
Increase/(decrease) in operating assets and liabilities S37,046,368 Cans and advances to customers and banks S37,046,368 Cans and advances to customers and banks Cans assets Cans assets Cash and cash equivalents at the beginning of the period Cash and cash equivalents Cash and cash equivalents at the bend of the period Cash and cash equivalents Cash and cash equivalen	for other operating activities	(489,024,618)	(415,763,449)
Loans and advances to customers and banks 537,046,368 (8, 312,751,900) Deposits from customers and banks (4,424,404,749) (2, 7, 1,900) (2, 1,7,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,	profit before changes in operating assets & liabilities	613,359,876	686,327,644
Other assets 312,751,900 Deposits from customers and banks (4,424,404,749) Trading liabilities (2,069,658,795) Other liabilities (349,267,802) Net Increase/(decrease) in operating activities (5,993,533,078) Net cash flows from operating activities (B) (8,7380,173,202) Investments in treasury bills, bonds and others 12,459,343,512 Sale/(Purchase) of trading securities 125,503,789 (Purchase)/sale of fixed assets (113,426,184) Net cash flows from/(used in) investing activities 12,471,421,117 Cash flows from financing activities (C) (107,864) Payment for finance lease (107,864) Dividend paid (cash dividend) - Net cash flows from/(used in) financing activities (107,864) Net increase/(decrease) in cash and cash equivalents (A+B+C) 7,091,140,051 (3,81,27,083,171 Cash and cash equivalents at the beginning of the period 34,127,083,171 23 Cash and cash equivalents: 41,218,223,222 20 Cash and cash equivalents: 1,873,886,911 1 Balance with Bangladesh Bank and its agent bank(s) 18,8	(decrease) in operating assets and liabilities		
Deposits from customers and banks	advances to customers and banks	537,046,368	(8,015,364,145)
Trading liabilities (2,069,658,795) 1 Other liabilities (349,267,802) 1 Net Increase/(decrease) in operating assets and liabilities (5,993,533,078) (8, Net cash flows from operating activities (6,380,173,202) (8, Cash flows from investing activities (B) 12,459,343,512 5 Investments in treasury bills, bonds and others 12,550,3789 (Purchase)/sale of fixed assets (113,426,184) 1 Net cash flows from/(used in) investing activities 12,471,421,117 4 Cash flows from financing activities (C) 2 (107,864) Payment for finance lease (107,864) (107,864) Dividend paid (cash dividend) - (107,864) Net increase/(decrease) in cash and cash equivalents (A+B+C) 7,091,140,051 (3, Effects of exchange rate changes on cash and cash equivalents 34,127,083,171 23 Cash and cash equivalents at the beginning of the period 41,218,223,222 20 Cash and cash equivalents: 1,873,886,911 1 Balance with Bangladesh Bank and its agent bank(s) 18,552,913,865 1 Balanc	ets	312,751,900	(21,850,653)
Other liabilities (349,267,802) Net Increase/(decrease) in operating assets and liabilities (5,993,533,078) (8, Net cash flows from operating activities (5,380,173,202) (8, Cash flows from investing activities (B) Investments in treasury bills, bonds and others 12,459,343,512 5 Sale/(Purchase) of trading securities 125,503,789 (Purchase)/sale of fixed assets (113,426,184) 1 Net cash flows from/(used in) investing activities 12,471,421,117 4 Cash flows from financing activities (C) 2 (107,864) 1 Payment for finance lease (107,864) 1 7,091,140,051 (3, Dividend paid (cash dividend) - 7,091,140,051 (3, (3, 1 1 2 3 34,127,083,171 23 2 2 2 2 2 2 2 2 2 2 2 2 2 2 34,127,083,171 2 3 4,1218,223,222 2 2 2 2 2 2 2 2 2 2 <	rom customers and banks	(4,424,404,749)	(2,924,549,511)
Net Increase/(decrease) in operating assets and liabilities (5,993,533,078) (8, Net cash flows from operating activities (5,380,173,202) (8, 6,380,173,202) (1,248,223,222,22 (107,864) (107,864) (107,864) (107,864) (107,864) (107,864) (107,864) (107,864) (107,864) (107,864) (107,864) (107,864) (107,864) (107,864) (107,864) (107,864) (107,864)	bilities	(2,069,658,795)	1,972,215,215
Net cash flows from operating activities (5,380,173,202) (8, Cash flows from investing activities (B) 12,459,343,512 5 Sale/(Purchase) of trading securities 125,503,789 (113,426,184) (Purchase)/sale of fixed assets (113,426,184) 12,471,421,117 4 Cash flows from/(used in) investing activities 12,471,421,117 4 Cash flows from financing activities (C) (107,864) (107,864) Payment for finance lease (107,864) (107,864) Dividend paid (cash dividend) (107,864) (107,864) Net increase/(decrease) in cash and cash equivalents (A+B+C) 7,091,140,051 (3, 23, 23, 23, 23, 23, 23, 23, 23, 23, 2	lities	(349,267,802)	26,577,570
Cash flows from investing activities (B) Investments in treasury bills, bonds and others 12,459,343,512 5 Sale/(Purchase) of trading securities 125,503,789 (113,426,184) (Purchase)/sale of fixed assets (113,426,184) 12,471,421,117 4 Cash flows from/(used in) investing activities 12,471,421,117 4 Cash flows from financing activities (C) (107,864) 1 Payment for finance lease (107,864) 1 Dividend paid (cash dividend) 8	ase/(decrease) in operating assets and liabilities	(5,993,533,078)	(8,962,971,523)
Investments in treasury bills, bonds and others 12,459,343,512 5 Sale/(Purchase) of trading securities 125,503,789 (Purchase)/sale of fixed assets (113,426,184) Net cash flows from/(used in) investing activities 12,471,421,117 4 Cash flows from financing activities (C) Payment for finance lease (107,864) Dividend paid (cash dividend) - Net ach flows from/(used in) financing activities (107,864) Net increase/(decrease) in cash and cash equivalents (A+B+C) Effects of exchange rate changes on cash and cash equivalents (107,864) Cash and cash equivalents at the beginning of the period 34,127,083,171 23 Cash and cash equivalents: 20 Cash and cash equivalents: 20 Cash and cash equivalents: 1,873,886,911 1 Balance with Bangladesh Bank and its agent bank(s) 16,852,913,865 12 Balance with other banks and financial institutions 18,958,426,046 4 Money at call and on short notice 2,996,400 Prize bonds 2,996,400 4 41,218,223,222 20 Cash and cash equivalents 2,996,400 2 Cash and cash equivalents 2,471,421,117 4 Cash and cash equivalents 3,4127,083,171 23 Cash and cash equivalents at the end of the period 3,4127,083,171 23 Cash and cash equivalents 2,471,421,117 4 Cash and cash equivalents 2,471,421,117 4 Cash and cash equivalents 4,41218,223,222 20 Cash and cash equivalents 4,41218,2	flows from operating activities	(5,380,173,202)	(8,276,643,879)
Sale/(Purchase) of trading securities 125,503,789 (Purchase)/sale of fixed assets (113,426,184) Net cash flows from/(used in) investing activities 12,471,421,117 4 Cash flows from financing activities (C) (107,864) Payment for finance lease (107,864) Dividend paid (cash dividend) (107,864) Net cash flows from/(used in) financing activities (107,864) Net increase/(decrease) in cash and cash equivalents (A+B+C) 7,091,140,051 (3, Effects of exchange rate changes on cash and cash equivalents 34,127,083,171 23 Cash and cash equivalents at the beginning of the period 34,127,083,171 23 Cash and cash equivalents: 1,873,886,911 1 Cash and cash equivalents: 1 16,852,913,865 1 Cash 1 1,873,886,911 1 Balance with Bangladesh Bank and its agent bank(s) 18,958,426,046 4 Money at call and on short notice 3,530,000,000 2 Prize bonds 41,218,223,222 20	rs from investing activities (B)		
Purchase /sale of fixed assets (113,426,184) Net cash flows from/(used in) investing activities 12,471,421,117 4 Cash flows from financing activities (C) Payment for finance lease (107,864) Dividend paid (cash dividend) - Net cash flows from/(used in) financing activities Net increase/(decrease) in cash and cash equivalents (A+B+C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at the beginning of the period 34,127,083,171 23 Cash and cash equivalents: 20 Cash and cash equivalents: 20 Cash and cash equivalents: 1,873,886,911 1 Balance with Bangladesh Bank and its agent bank(s) 16,852,913,865 12 Balance with other banks and financial institutions 18,958,426,046 4 Money at call and on short notice 2,996,400 Prize bonds 41,218,223,222 20 Cash and cash equivalents: 2,996,400 2 Cash and cash equivalents at the end of the period 3,530,000,000 2 Cash and cash equivalents at the end of the period 3,530,000,000 2 Cash and cash equivalents at the end of the period 3,530,000,000 2 Cash and cash equivalents at the end of the period 3,530,000,000 2 Cash and cash equivalents at the end of the period 3,530,000,000 2 Cash and cash equivalents at the end of the period 3,530,000,000 2 Cash and cash equivalents at the end of the period 3,530,000,000 2 Cash and cash equivalents at the end of the period 3,530,000,000 2 Cash and cash equivalents at the end of the period 3,530,000,000 2 Cash and cash equivalents at the end of the period 3,530,000,000 2 Cash and cash equivalents at the	ts in treasury bills, bonds and others	12,459,343,512	5,017,644,886
Net cash flows from/(used in) investing activities Cash flows from financing activities (C) Payment for finance lease Dividend paid (cash dividend) Net increase/(decrease) in cash and cash equivalents (A+B+C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents: Cash and cash equivalents at the beginning of the period 34,127,083,171 23 41,218,223,222 20 Cash and cash equivalents: Cash and cash equivalents: Cash and cash equivalents at the beginning of the period 41,218,223,222 20 At 1,27,083,171 23 41,218,223,222 20 At 2,996,400 41,218,223,222 20 At 2,996,400 41,218,223,222 20	hase) of trading securities	125,503,789	(44,006,222)
Cash flows from financing activities (C) (107,864) Payment for finance lease (107,864) Dividend paid (cash dividend) (107,864) Net cash flows from/(used in) financing activities (107,864) Net increase/(decrease) in cash and cash equivalents (A+B+C) 7,091,140,051 (3, 20,000,000) Effects of exchange rate changes on cash and cash equivalents 34,127,083,171 23 Cash and cash equivalents at the beginning of the period 41,218,223,222 20 Cash and cash equivalents: 20 Cash and cash equivalents: 1,873,886,911 1 Balance with Bangladesh Bank and its agent bank(s) 16,852,913,865 1 Balance with other banks and financial institutions 18,958,426,046 4 Money at call and on short notice 3,530,000,000 2 Prize bonds 41,218,223,222 20	/sale of fixed assets	(113,426,184)	(56,265,253)
Payment for finance lease Dividend paid (cash dividend) Net cash flows from/(used in) financing activities Net increase/(decrease) in cash and cash equivalents (A+B+C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period Cash and cash equivalents: Cash Balance with Bangladesh Bank and its agent bank(s) Balance with other banks and financial institutions Money at call and on short notice Prize bonds (107,864) 7,091,140,051 (3, 41,27,083,171 23 41,218,223,222 20 20 21 21 22 24 21 24 21 22 24 24 24 24 25 26 26 27 28 28 29 29 20 20 20 20 20 20 20 21 21 21 21 22 21 21 22 22 22 23 24 24 24 24 24 24 24 24 24 24 24 24 24	flows from/(used in) investing activities	12,471,421,117	4,917,373,411
Dividend paid (cash dividend)	rs from financing activities (C)		
Net cash flows from/(used in) financing activities Net increase/(decrease) in cash and cash equivalents (A+B+C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period Cash and cash equivalents: Cash Balance with Bangladesh Bank and its agent bank(s) Balance with other banks and financial institutions Money at call and on short notice Prize bonds (107,864) 7,091,140,051 34,127,083,171 23 41,218,223,222 20 20 1,873,886,911 1 16,852,913,865 1 12 1 18,958,426,046 4 4 4 1,218,223,222 2 0 4 1,218,223,222 2 0 4 1,218,223,222 2 0 4 1,218,223,222 2 0	or finance lease	(107,864)	(74,495)
Net increase/(decrease) in cash and cash equivalents (A+B+C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period Cash and cash equivalents: Cash Balance with Bangladesh Bank and its agent bank(s) Balance with other banks and financial institutions Money at call and on short notice Prize bonds T,091,140,051 34,127,083,171 23 41,218,223,222 20 1,873,886,911 11 12,873,886,911 12 14,958,426,046 4 4,518,223,222 20 41,218,223,222 20 41,218,223,222 20	aid (cash dividend)	-	-
Effects of exchange rate changes on cash and cash equivalents 34,127,083,171 23 Cash and cash equivalents at the beginning of the period 41,218,223,222 20 Cash and cash equivalents: 1,873,886,911 1 Cash 16,852,913,865 12 Balance with Bangladesh Bank and its agent bank(s) 18,958,426,046 4 Money at call and on short notice 3,530,000,000 2 Prize bonds 41,218,223,222 20	flows from/(used in) financing activities	(107,864)	(74,495)
Cash and cash equivalents at the beginning of the period 34,127,083,171 23 Cash and cash equivalents at the end of the period 41,218,223,222 20 Cash and cash equivalents: 1,873,886,911 1 Balance with Bangladesh Bank and its agent bank(s) 16,852,913,865 12 Balance with other banks and financial institutions 18,958,426,046 4 Money at call and on short notice 3,530,000,000 2 Prize bonds 41,218,223,222 20	ase/(decrease) in cash and cash equivalents (A+B+C)	7,091,140,051	(3,359,344,964)
Cash and cash equivalents at the end of the period 41,218,223,222 20 Cash and cash equivalents: 1,873,886,911 1 Cash 1,873,886,911 1 Balance with Bangladesh Bank and its agent bank(s) 16,852,913,865 12 Balance with other banks and financial institutions 18,958,426,046 4 Money at call and on short notice 3,530,000,000 2 Prize bonds 41,218,223,222 20	exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents: Cash 1,873,886,911 1 Balance with Bangladesh Bank and its agent bank(s) 16,852,913,865 1 Balance with other banks and financial institutions 18,958,426,046 4 Money at call and on short notice 3,530,000,000 2 Prize bonds 2,996,400 4 41,218,223,222 20	cash equivalents at the beginning of the period	34,127,083,171	23,978,412,313
Cash 1,873,886,911 1 Balance with Bangladesh Bank and its agent bank(s) 16,852,913,865 1 Balance with other banks and financial institutions 18,958,426,046 4 Money at call and on short notice 3,530,000,000 2 Prize bonds 41,218,223,222 20	cash equivalents at the end of the period	41,218,223,222	20,619,067,349
Balance with Bangladesh Bank and its agent bank(s) 16,852,913,865 12 Balance with other banks and financial institutions 18,958,426,046 4 Money at call and on short notice 3,530,000,000 2 Prize bonds 2,996,400 4 41,218,223,222 20	cash equivalents:		
Balance with other banks and financial institutions 18,958,426,046 4 Money at call and on short notice 3,530,000,000 2 Prize bonds 2,996,400 41,218,223,222 20		1,873,886,911	1,505,956,571
Money at call and on short notice 3,530,000,000 2 Prize bonds 2,996,400 41,218,223,222 20	ith Bangladesh Bank and its agent bank(s)	16,852,913,865	12,167,593,884
Prize bonds 2,996,400	ith other banks and financial institutions	18,958,426,046	4,841,533,394
41,218,223,222 20	call and on short notice	3,530,000,000	2,100,000,000
	S	2,996,400	3,983,500
		41,218,223,222	20,619,067,349
	ting Cash Flows per Share	(6.11)	(9.39)
(0.11)	ang odon none por ondre	(0.11)	(3.33)

STATEMENT OF CHANGES IN EQUITY

Total off-balance sheet items including contingent liabilities

Total liabilities and shareholders' equity

OFF-BALANCE SHEET ITEMS Contingent liabilities

Acceptances and endorsements

Letters of guarantee

Revaluation reserve

Net profit for the period

Balance at 31 March 2017

Irrevocable letters of credit Bills for collection

Other contingent liabilities

r the period ended 31 March 2017						AIIIUUIIL III Idha
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Retained earnings	Total
Balance at 01 January 2016	8,392,951,530	5,876,250,921	2,549,629,842	8,166,144	2,152,333,448	18,979,331,885
Statutory reserve	-	77,341,558	-	-	(77,341,558)	-
Revaluation reserve	-	-	41,590,300	-	-	41,590,300
Net profit for the period	-	-	-	-	161,707,789	161,707,789
ssue of bonus shares	-	-	-	-	-	-
Cash dividend paid		-	-	-	-	-
Balance at 31 March 2016	8,392,951,530	5,953,592,479	2,591,220,142	8,166,144	2,236,699,679	19,182,629,974
Fransferred during the period	-	580,039,552	-	-	(580,039,552)	-
Adjustment on revaluation of fixed assets and other investment	-		(269,407,277)	-	-	(269,407,277)
Fransferred to retained earnings	-	-	(82,200,488)	-	82,200,488	-
Net profit for the period	-	-	-	-	1,384,197,758	1,384,197,758
ssue of bonus shares	419,647,570				(419,647,570)	-
Cash dividend paid					(1,258,942,730)	(1,258,942,730)
Balance at 31 December 2016	8,812,599,100	6,533,632,030	2,239,612,377	8,166,144	1,444,468,074	19,038,477,725
Statutory reserve	-	136,746,048	-	-	(136,746,048)	-

248,236,353,181 253,195,701,236

119,878,094,529 110,762,047,002

119,878,094,529 110,762,047,002

35,098,107,666

35,578,341,924

29,013,641,402

11,071,956,010

37,220,682,242

36,082,018,226

33,518,330,640

13,057,063,421

FINANCIAL



DISCLOSURE								
	31	March 2017	31	March 2016				
	Taka Solo	Taka Consolidated	Taka Solo	Taka Consolidated				
Net Asset Value (NAV) per Share	21.93	21.78	21.77	21.47				
Earnings per Share (EPS)	0.36	0.40	0.18	0.21				
Net Operating Cash Flow per Share (NOCFPS)	(6.11)	(6.21)	(9.39)	(9.42)				

SELECTED EXPLANATORY NOTES TO THE FINANCIAL STATEMENTS

For the period ended 31 March 2017

- 1.1.1 Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2016. Consolidated financial Statements include position of Bank Asia Limited, Bank Asia Securities Limited, BA Exchange Company (UK) Limited and BA Express USA Inc.
- 1.1.2 Provision for income tax has been shown @ 40 % as prescribed in Finance Act, 2016 of the accounting profit made by the Bank after considering some of the taxable add backs of income and disallowances of expenditures including provision for loans.
- - a) Figures appearing in these financial statements have been rounded off to the nearest Taka. b) Figures of previous year have been rearranged wherever necessary to conform to current year's
- $2.1.1 \quad \text{The Board of Directors in its 360th meeting held on April 16, 2017 has recommended stock dividend @ 12\%}$ subject to the approval of the shareholders at the next Annual General Meeting.



8,812,599,100

6,670,378,079



(22,280,570)



(22,280,570)



