Bank Asia Limited and Its Subsidiaries Consolidated Balance Sheet As at 30 September 2016

		Amount in Taka		
		At	At	
	<u>Notes</u>	30 Sep 2016	31 Dec 2015	
PROPERTY AND ASSETS	47.5	12 0 45 40 4 6 45	12 450 007 052	
Cash	4(a)	13,945,494,647	12,470,996,852	
In hand (including foreign currencies)	4.1(a)	1,782,024,309	1,691,680,962	
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	4.2(a)	12,163,470,338	10,779,315,890	
	` '		10,779,313,690	
Balance with other banks and financial institutions	5(a)	2,203,892,551	8,779,031,163	
In Bangladesh		1,726,922,825	8,000,106,067	
Outside Bangladesh		476,969,726	778,925,096	
Money at call and on short notice	6(a)	4,860,000,000	3,230,000,000	
Investments	7(a)	43,482,828,529	47,162,324,547	
Government	` ′	39,656,661,122	43,717,224,029	
Others		3,826,167,407	3,445,100,518	
Loans and advances/investments	8(a)	159,959,851,363	139,004,595,335	
Loans, cash credits, overdrafts, etc/investments	0(a)	149,486,035,452	129,595,040,389	
Bills purchased and discounted		10,473,815,911	9,409,554,946	
•				
Fixed assets including premises, furniture and fixtures	9(a)	5,220,295,046	5,092,815,069	
Other assets	10(a)	8,122,545,011	9,925,844,072	
Non - banking assets Total assets		237,794,907,147	225,665,607,038	
Total assets		231,174,701,141	223,003,007,030	
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions and agents	11(a)	14,595,836,529	12,335,454,278	
Subordinated non-convertible bonds	11(aa)	3,197,214,016	3,315,440,646	
Deposits and other accounts	12(a)	180,304,982,700	170,145,826,321	
Current/Al-wadeeah current accounts and other accounts		33,134,902,235	29,928,959,572	
Bills payable Sovings hank/Mudaraha sovings hank denseits		2,297,431,782	3,936,675,238	
Savings bank/Mudaraba savings bank deposits Fixed deposits/Mudaraba fixed deposits		25,165,673,277 119,706,975,406	21,174,184,061 115,106,007,450	
Bearer certificates of deposit		119,700,973,400	113,100,007,430	
Other deposits		_	_	
•				
Other liabilities	13(a)	21,773,213,713	21,172,640,859	
Total liabilities		219,871,246,958	206,969,362,104	
Capital/shareholders' equity		17 022 660 190	19 606 244 024	
Total shareholders' equity Paid-up capital	14.2	17,923,660,189	18,696,244,934 8 302 051 530	
Statutory reserve	15	8,812,599,100 6,244,091,512	8,392,951,530 5,876,250,921	
Revaluation reserve	16(a)	2,336,690,804	2,549,629,842	
General reserve	10(u)	8,166,144	8,166,144	
Retained earnings	17(a)	520,547,309	1,867,693,933	
Foreign currency translation reserve	. (/	1,554,459	1,541,779	
Non-controlling (minority) interest	17(b)	10,861	10,785	
Total liabilities and shareholders' equity		237,794,907,147	225,665,607,038	

Bank Asia Limited and Its Subsidiaries Consolidated Balance Sheet As at 30 September 2016

		Amount	in Taka
		At	At
	<u>Notes</u>	30 Sep 2016	31 Dec 2015
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	18	108,433,721,051	94,579,682,894
Acceptances and endorsements		36,644,329,386	33,178,690,709
Letters of guarantee		34,907,728,358	29,263,667,968
Irrevocable letters of credit		26,110,752,963	23,093,149,701
Bills for collection		10,770,910,344	9,044,174,516
Other contingent liabilities		-	-
Other commitments		1,096,726,300	2,237,373,935
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		1,096,726,300	2,237,373,935
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other committee	ments	-	-
Total off-balance sheet items including contingent liabilities		109,530,447,351	96,817,056,829

-Sd- **Md. Arfan Ali** President & Managing Director -Sd-**Mashiur Rahman** Director -Sd-**A Rouf Chowdhury** Chairman

-Sd-**Imran Ahmed FCA, CISA** Chief Financial Officer -Sd-**Aminul Islam** Company Secretary

Bank Asia Limited and Its Subsidiaries Consolidated Profit and Loss Statement For the period ended 30 September 2016

		Amount in Taka				
	Notes	Jan to Sep 2016	Jan to Sep 2015	July to Sep 2016	July to Sep 2015	
OPERATING INCOME	-					
Interest income	20(a)	10,751,689,854	10,578,392,835	3,661,979,966	3,594,748,064	
Interest paid on deposits and borrowings, etc	21(a)	7,957,229,554	8,572,964,856	2,741,779,494	2,922,395,693	
Net interest income	-	2,794,460,300	2,005,427,979	920,200,472	672,352,371	
Investment income	22(a)	2,610,876,339	3,812,338,200	817,340,544	1,810,483,125	
Commission, exchange and brokerage	23(a)	1,889,454,944	1,467,430,071	569,776,476	506,769,401	
Other operating income	24(a)	445,300,376	402,251,303	118,270,279	133,583,171	
		4,945,631,659	5,682,019,574	1,505,387,299	2,450,835,697	
Total operating income (A)		7,740,091,959	7,687,447,553	2,425,587,771	3,123,188,068	
OPERATING EXPENSES						
Salaries and allowances	25(a)	1,837,120,804	1,564,171,963	662,584,864	591,823,367	
Rent, taxes, insurance, electricity, etc	26(a)	413,890,269	409,114,928	145,150,847	142,092,013	
Legal expenses	27(a)	12,126,666	8,585,706	4,170,003	3,267,697	
Postage, stamp, telecommunication, etc	28(a)	62,567,736	58,769,575	19,173,197	21,580,705	
Stationery, printing, advertisements, etc	29(a)	70,498,929	73,206,706	17,545,788	25,024,040	
Managing Director's salary and fees	30	12,775,484	13,480,000	4,955,484	6,360,000	
Directors' fees	31(a)	2,734,000	2,764,750	740,800	965,000	
Auditors' fees	32(a)	1,712,973	1,915,255	(249,262)	907,380	
Depreciation and repairs of Bank's assets	33(a)	329,075,411	330,015,238	118,489,000	111,766,802	
Other expenses	34(a)	884,819,871	761,885,410	290,273,011	259,470,414	
Total operating expenses (B)		3,627,322,143	3,223,909,531	1,262,833,732	1,163,257,418	
Profit before provision (C=A-B)		4,112,769,816	4,463,538,022	1,162,754,039	1,959,930,650	
Provision for loans and advances/investments						
General provision		(228,641,024)	933,201,100	(344,141,024)	(241,215,027)	
Specific provision		2,353,309,635	490,243,080	782,792,358	962,533,662	
1 1	-	2,124,668,611	1,423,444,180	438,651,334	721,318,635	
Provision for off-balance sheet items		127,633,906	168,759,107	(68, 266, 094)	18,804,927	
Provision for diminution in value of investments		5,646,298	30,000,000	(6,772,174)	30,000,000	
Other provisions		· · · · · -	10,000,000	-	10,000,000	
Total provision (D)	-	2,257,948,815	1,632,203,287	363,613,066	780,123,562	
Total profit before tax (C-D)	-	1,854,821,001	2,831,334,735	799,140,973	1,179,807,088	
Provision for taxation						
Current tax	13.4.1(a)	1,106,808,004	1,450,637,207	327,263,401	532,400,027	
Deferred tax	13.4.2(a)	56,362,025	=	56,362,025	-	
		1,163,170,029	1,450,637,207	383,625,426	532,400,027	
Net profit after tax	=	691,650,972	1,380,697,528	415,515,547	647,407,061	
Appropriations	_					
Statutory reserve	15	367,840,591	602,333,241	159,661,651	244,581,688	
General reserve	_	-	-	-	-	
	-	367,840,591	602,333,241	159,661,651	244,581,688	
Retained surplus	:	323,810,381	778,364,287	255,853,896	402,825,373	
Attributable to:	Ē					
Equity holders of Bank Asia Limited		323,810,305	778,365,151	255,853,879	402,825,575	
Non-controlling (minority) interest		76	(864)	17	(202)	
		323,810,381	778,364,287	255,853,896	402,825,373	
Earnings Per Share (EPS)	37(a)	0.78	1.57	0.47	0.73	

-Sd-	-Sd-	-Sd-
Md. Arfan Ali	Mashiur Rahman	A Rouf Chowdhury
President & Managing Director	Director	Chairman

-Sd-**Imran Ahmed FCA, CISA** Chief Financial Officer -Sd-**Aminul Islam** Company Secretary

Bank Asia Limited and Its Subsidiaries Consolidated Cash Flow Statement For the period ended 30 September 2016

		Amount	in Taka
	Notes	Jan to Sep 2016	Jan to Sep 2015
Cash flows from operating activities (A)			<u> </u>
Interest receipts		13,152,309,503	13,564,464,346
Interest payments		(7,957,229,554)	(8,572,964,856)
Fees and commission receipts		1,889,454,944	1,467,430,071
Cash payment to employees		(1,897,771,379)	(1,696,863,943)
Cash payment to suppliers		(122,839,477)	(121,486,601)
Income tax paid		(926,843,426)	(1,314,527,011)
Receipts from other operating activities	35 (a)	752,386,731	1,228,517,992
Payments for other operating activities	36 (a)	(1,390,480,291)	(1,255,998,669)
Operating profit before changes in operating assets & liabilities		3,498,987,051	3,298,571,329
Increase/(decrease) in operating assets and liabilities			
Loans and advances to customers		(20,955,256,028)	(10,547,639,241)
Other assets		(127,228,189)	(98,311,714)
Deposits from customers		10,159,156,379	16,742,472,831
Trading liabilities		2,260,382,251	(2,287,537,015)
Other liabilities		(204,938,320)	250,476,584
Net Increase/(decrease) in operating assets and liabilities		(8,867,883,907)	4,059,461,445
Net cash flows from operating activities		(5,368,896,856)	7,358,032,774
Cash flows from investing activities (B)			
Investments in treasury bills, bonds and others		4,060,562,907	147,222,491
Sale/(Purchase) of trading securities		(381,066,889)	(3,796,250,309)
Purchase of fixed assets		(404,371,911)	(118,061,614)
Net cash flows from/(used in) investing activities		3,275,124,107	(3,767,089,432)
Cash flows from financing activities (C)			
Payment for finance lease		(146,708)	(709,236)
Issue of floating rate non-convertible subordinated bonds		-	3,000,000,000
Adjustment of subordinated non-convertible bond		(118,226,630)	(133,595,784)
Dividend paid (cash dividend)		(1,258,942,730)	(381,497,797)
Net cash flows from/(used in) financing activities		(1,377,316,068)	2,484,197,183
Net increase/(decrease) in cash and cash equivalents (A+B+C)		(3,471,088,817)	6,071,601,541
Effects of exchange rate changes on cash and cash equivalents		-	-
Cash and cash equivalents at the beginning of the year		24,482,870,715	12,086,802,751
Cash and cash equivalents at the end of the period		21,011,781,898	18,158,404,292
Cash and cash equivalents:			
Cash		1,782,024,309	1,819,035,430
Balance with Bangladesh Bank and its agent bank(s)		12,163,470,338	11,183,142,634
Balance with other banks and financial institutions		2,203,892,551	1,903,274,728
Money at call and on short notice		4,860,000,000	3,250,000,000
Prize bonds		2,394,700	2,951,500
		21,011,781,898	18,158,404,292
Net Operating Cash Flows per Share		(6.09)	8.35

-Sd-	-Sd-	-Sd-
Md. Arfan Ali	Mashiur Rahman	A Rouf Chowdhury
President & Managing Director	Director	Chairman

-SdImran Ahmed FCA, CISA
Chief Financial Officer

-SdAminul Islam
Company Secretary

Bank Asia Limited and Its Subsidiaries Consolidated Statement of Changes in Equity For the period ended 30 September 2016

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 2015	7,629,955,940	5,051,466,882	2,682,592,433	8,166,474	661,265	1,229,245,329	16,602,088,323	10,781	16,602,099,104
Transferred during the period	-	602,333,241	-	-	-	(602,333,241)	-	-	-
Adjustment on revaluation of fixed assets and other	-	-	(97,496,954)	-	-	-	(97,496,954)	-	(97,496,954)
investment									
Transferred to retained earnings	-	-	-	(330)	-	330	-	-	-
Foreign currency translation for the period	-	-	-	-	1,319,589	-	1,319,589	-	1,319,589
Issue of bonus shares	762,995,590	-	-	-	-	(762,995,590)	-	-	-
Cash dividend paid						(381,497,797)	(381,497,797)		(381,497,797)
Net profit for the period	-	-	_	-	_	1,380,698,392	1,380,698,392	(864)	1,380,697,528
Balance as at 30 September 2015	8,392,951,530	5,653,800,123	2,585,095,479	8,166,144	1,980,854	863,117,423	17,505,111,553	9,917	17,505,121,470
Transferred during the period	-	222,450,798	-	-	-	(222,450,798)	-	-	-
Adjustment on revaluation of fixed assets and other	-	-	(35,465,637)	-	-	-	(35,465,637)	-	(35,465,637)
investment									
Foreign currency translation for opening retained earnings	-	-	-	-	(439,075)		(439,075)		(439,075)
Net profit for the period	-	-	-	-		1,227,027,308	1,227,027,308	868	1,227,028,176
Balance as at 31 December 2015	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
Adjustment on revaluation of fixed assets and other			(212,939,038)				(212,939,038)		(212,939,038)
investment	-	-		-	-		=	-	
Foreign currency translation for opening retained earnings	-	-	-	-	12,680	7,633,371	7,646,051	-	7,646,051
Issue of bonus shares	419,647,570	-	-	-	-	(419,647,570)	-	-	-
Cash dividend paid	-	-	-	-	-	(1,258,942,730)	(1,258,942,730)		(1,258,942,730)
Net profit for the period	-	-	-	-	-	691,650,896	691,650,896	76	691,650,972
Balance as at 30 September 2016	8,812,599,100	6,244,091,512	2,336,690,804	8,166,144	1,554,459	520,547,308	17,923,649,328	10,861	17,923,660,189

-Sd- -Sd- -Sd- -Sd- Md. Arfan Ali Mashiur Rahman A Rouf Chowdhury
President & Managing Director Director Chairman

-Sd- -Sd- -Sd- **Imran Ahmed FCA, CISA Aminul Islam** Chief Financial Officer Company Secretary

Bank Asia Limited Balance Sheet As at 30 September 2016

Notes			Amount in Taka		
PROPERTY AND ASSETS					
Cash 4 13,944,657,883 12,469,737,907 In hand (including foreign currencies) 4.1 1,781,187,515 1,690,422,017 Balance with Bangladesh Bank and its agent bank (including foreign currencies) 4.2 12,163,470,338 10,779,315,890 Balance with other banks and financial institutions 1,849,396,300 8,275,831,706 10,00,515 75,61,200,515 75,61,200,515 744,4518,847 714,631,191 714,631,191 1424,871,453 7,561,200,515 74,600,000,000 3,230,000,000 3,230,000,000 10,000 10,000,000 3,230,000,000 10,000,000 3,000,000 3,000,000 10,000,000 3,000,000 3,000,000 10,000,000 3,000,000 3,000,000 10,000,000 3,000,000 4,000,000 3,000,000 3,000,000	DD ODEDWY AND A COPEG	Notes	30 Sep 2016	31 Dec 2015	
In hand (including foreign currencies)		4	13 044 657 853	12 460 737 907	
Balance with Bangladesh Bank and its agent bank (including foreign currencies) 4.2 12,163,470,338 10,779,315,890 Balance with other banks and financial institutions 5.1 1,849,396,300 8,275,831,706 In Bangladesh 5.1 1,424,877,453 7,561,200,515 Outside Bangladesh 5.2 424,518,847 714,631,191 Mone y at call and on short notice 6 4,860,000,000 3,230,000,000 Investments 7 43,097,487,563 46,942,774,876 Government 39,055,6661,122 43,171,224,029 Others 8 157,028,873,497 136,396,335,681 Loans, cash credits, overdrafts, etc/investments 8 157,028,873,497 136,396,335,681 Eised assets including premises, furniture and fixtures 9 5,206,110,619 5,075,506,799 Other assets 10 10,478,815,911 9,409,554,946 Eixed assets including premises, furniture and fixtures 9 5,206,110,619 5,075,506,799 Other assets 1 1,4392,102,782 12,296,115,548 Subordinated non-convertible bonds 11 14,392,102					
			1,701,107,313	1,000,122,017	
In Bangladesh		4.2	12,163,470,338	10,779,315,890	
In Bangladesh	Balance with other banks and financial institutions		1.849.396.300	8.275.831.706	
Outside Bangladesh 5.2 424,518,847 714,631,191 Money at call and on short notice 6 4,860,000,000 3,230,000,000 Investments 7 43,997,457,563 46,942,774,876 Government 39,656,661,122 43,717,224,029 Others 39,656,661,122 43,717,224,029 Jeans and advances/investments 8 157,028,873,497 136,396,335,681 Loans, cash credits, overdrafts, etc/investments 1 146,555,057,586 126,986,780,735 818 purchased and discounted 1 146,555,057,586 126,986,780,735 94,09,554,946 Fixed assets including premises, furniture and fixtures 9 5,206,110,619 5,075,506,799 10,146,684,932 11,957,122,419 Non - banking assets - 2 26,613,180,764 224,347,309,388 LIABILITIES AND CAPITAL Liabilities 1 14,392,102,782 12,296,115,548 Subordinated non-convertible bonds 11 11 14,392,102,782 12,296,115,548 Subordinated non-convertible bonds 11 14 14,392,102,782 12,296,115,548 <tr< td=""><td></td><td>5.1</td><td></td><td></td></tr<>		5.1			
Money at call and on short notice 6 4,860,000,000 3,230,000,000 Investments 7 43,097,457,563 46,942,774,876 Government 39,656,661,122 43,717,224,029 43,717,224,029 Others 39,656,661,122 43,717,224,029 43,717,224,029 Loans and advances/investments 8 15,028,873,497 136,396,335,681 Loans, cash credits, overdrafts, etc/investments 1 146,555,057,586 126,986,780,735 Bills purchased and discounted 9 5,206,110,619 9,409,554,946 Fixed assets including premises, furniture and fixtures 9 5,206,110,619 5,075,506,799 Other assets 10 10,146,684,932 11,957,122,419 Non - banking assets - - - - Liabilities - - - - - Borrowings from other banks, financial institutions and agents 11 43,392,102,782 12,296,115,548 3,315,440,646 Deposits and other accounts 11 43,902,102,782 12,296,115,548 3,315,440,646 Bills payable </td <td>-</td> <td></td> <td></td> <td></td>	-				
Total assets Tota	-				
Sovernment Others				, , ,	
Others 3,440,796,441 3,225,550,847 Loans and advances/investments 8 157,028,873,497 136,396,335,681 Loans, cash credits, overdrafts, etc/investments 146,555,057,586 126,986,780,735 9,409,554,946 Fixed assets including premises, furniture and fixtures 9 5,206,110,619 5,075,506,796 Other assets 10 10,146,684,932 11,957,122,419 Non - banking assets - - - Total assets 236,133,180,764 224,347,309,388 LIABILITIES AND CAPITAL Liabilities 11 14,392,102,782 12,296,115,548 Subordinated non-convertible bonds 11 (a) 3,197,214,016 3,315,440,646 Deposits and other accounts 180,000,858,041 169,827,340,391 Current/Al-wadeah current accounts and other accounts 32,830,777,576 29,610,473,642 Bills payable 25,165,673,277 21,174,184,061 Savings bank/Mudaraba fixed deposits 119,706,975,406 115,106,007,450 Bearer certificates of deposit 12,294,613,522,852 19,929,080,918 Total liabilities 13		,			
Loans and advances/investments 8 157,028,873,497 136,396,335,681 Loans, cash credits, overdrafts, etc/investments 146,555,057,586 126,986,780,735 Bills purchased and discounted 10,473,815,911 9,409,554,946 Fixed assets including premises, furniture and fixtures 9 5,206,110,619 5,075,506,799 Other assets 10 10,146,684,932 11,957,122,419 Non - banking assets 236,133,180,764 224,347,309,388 LIABILITIES AND CAPITAL Liabilities 11 (aa) 3,197,214,016 3,315,440,646 Subordinated non-convertible bonds 11 (aa) 3,197,214,016 3,315,440,646 Deposits and other accounts 180,000,858,041 169,827,340,391 Current/Al-wadeeah current accounts and other accounts 32,830,777,7576 29,610,473,642 Bills payable 2,297,431,782 3,936,675,238 Savings bank/Mudaraba fixed deposits 119,706,975,406 115,106,007,450 Bearer certificates of deposit 119,706,975,406 115,106,007,450 Bearer certificates of deposit 217,936,527,691 205,367,977,503 Capital/shareholders' eq					
Loans, cash credits, overdrafts, etc/investments Bills purchased and discounted 146,555,057,586 10,473,815,911 9,409,554,946 Fixed assets including premises, furniture and fixtures 9 5,206,110,619 5,075,506,799 Other assets 10 10,146,684,932 11,957,122,419 Non - banking assets 236,133,180,764 224,347,309,388 LIABILITIES AND CAPITAL Liabilities	I come and advanced formation	0			
Bills purchased and discounted 10,473,815,911 9,409,554,946 Fixed assets including premises, furniture and fixtures 9 5,206,110,619 5,075,506,799 Other assets 10 10,146,684,932 11,957,122,419 Non - banking assets - - - Classets 236,133,180,764 224,347,309,388 LIABILITIES AND CAPITAL Liabilities 8 3 14,392,102,782 12,296,115,548 Subordinated non-convertible bonds 11 (aa) 3,197,214,016 3,315,440,646 Deposits and other accounts 180,000,858,041 169,827,340,391 Current/Al-wadeach current accounts and other accounts 32,830,777,576 29,610,473,642 Bills payable 3,383,077,576 29,610,473,642 2,297,431,782 3,936,675,238 Savings bank/Mudaraba fixed deposits 119,706,975,406 115,106,074,501 115,106,074,501 115,106,074,501 Bearer certificates of deposit 1 20,346,352,852 19,929,080,918 Total liabilities 1 20,346,352,852 19,929,080,918 Total labilities		ð			
Fixed assets including premises, furniture and fixtures 9 5.206,110,619 5.075,506,799 Other assets 10 10,146,684,932 11,957,122,419 Non - banking assets 236,133,180,764 224,347,309,388 LIABILITIES AND CAPITAL Liabilities					
Other assets 10 10,146,684,932 11,957,122,419 Non - banking assets - - Total assets 236,133,180,764 224,347,309,388 LIABILITIES AND CAPITAL Liabilities In the properties of the banks, financial institutions and agents 11 14,392,102,782 12,296,115,548 Subordinated non-convertible bonds 11 (aa) 3,197,214,016 3,315,440,646 Deposits and other accounts 180,000,858,041 169,827,340,391 Current/Al-wadeeah current accounts and other accounts 32,830,777,576 29,610,473,642 Bills payable 2,297,431,782 3,936,675,238 Savings bank/Mudaraba savings bank deposits 25,165,673,277 21,174,184,061 Fixed deposits/Mudaraba fixed deposits 119,706,975,406 115,106,007,450 Bearer certificates of deposit 119,706,975,406 115,106,007,450 Bearer liabilities 13 20,346,352,852 19,929,080,918 Total liabilities 13 20,346,352,852 19,929,080,918 Total stareholders' equity 18,196,653,073 18,979,331,885 Paid	•	0	-		
Non - banking assets - - - Total assets 236,133,180,764 224,347,309,388 LIABILITIES AND CAPITAL Liabilities Total solution of the banks, financial institutions and agents 11 14,392,102,782 12,296,115,548 Subordinated non-convertible bonds 11 (aa) 3,197,214,016 3,315,440,646 Deposits and other accounts 180,000,858,041 169,827,340,391 Current/Al-wadeeah current accounts and other accounts 32,830,777,576 29,610,473,642 Bills payable 2,297,431,782 3,936,675,238 Savings bank/Mudaraba savings bank deposits 25,165,673,277 21,174,184,061 Fixed deposits/Mudaraba fixed deposits 119,706,975,406 115,106,007,450 Bearer certificates of deposit 19,706,975,406 15,106,007,450 Other liabilities 13 20,346,352,852 19,929,080,18 Total liabilities 217,936,527,691 205,367,977,503 Repital/shareholders' equity 18,196,653,073 18,979,331,885 Paid-up capital 14,2 8,812,599,100 8,392,951,530 Statu	= = · · · · · · · · · · · · · · · · · ·				
Total assets 236,133,180,764 224,347,309,388 LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial institutions and agents 11 14,392,102,782 12,296,115,548 Subordinated non-convertible bonds 11 (aa) 3,197,214,016 3,315,440,646 Deposits and other accounts 180,000,858,041 169,827,340,391 Current/Al-wadeeah current accounts and other accounts 32,830,777,576 29,610,473,642 Bills payable 32,830,777,576 29,610,473,642 Bills payable 2,297,431,782 3,936,675,238 Savings bank/Mudaraba savings bank deposits 119,706,975,406 115,106,007,450 Fixed deposits/Mudaraba fixed deposits 119,706,975,406 115,106,007,450 Bearer certificates of deposit 1 20,346,352,852 19,929,080,918 Total liabilities 13 20,346,352,852 19,929,080,918 Total liabilities 217,936,527,691 205,367,977,503 Satutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve <td></td> <td>10</td> <td>-</td> <td>-</td>		10	-	-	
LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial institutions and agents 11 14,392,102,782 12,296,115,548 Subordinated non-convertible bonds 11 (aa) 3,197,214,016 3,315,440,646 Deposits and other accounts 180,000,858,041 169,827,340,391 Current/Al-wadeeah current accounts 180,982,307,777,576 29,610,473,642 32,830,777,576 117,795,667,327 21,774,184,061 115,106,007,450 115,106,007,450 115,106,007,450 115,106,007,450 115,106,007,450 115,106,007,450 115,106,007,450 115,106,007,450	-		236,133,180,764	224,347,309,388	
Liabilities Borrowings from other banks, financial institutions and agents Subordinated non-convertible bonds 11 (aa) 14,392,102,782 12,296,115,548 Subordinated non-convertible bonds 11 (aa) 3,197,214,016 3,315,440,646 Deposits and other accounts 180,000,858,041 169,827,340,391 Current/Al-wadeeah current accounts and other accounts 32,830,777,576 29,610,473,642 Bills payable 2,297,431,782 3,936,675,238 Savings bank/Mudaraba savings bank deposits 25,165,673,277 21,174,184,061 Fixed deposits/Mudaraba fixed deposits 119,706,975,406 115,106,007,450 Bearer certificates of deposit - - - Other labilities 13 20,346,352,852 19,929,080,918 Total liabilities 13 20,346,352,852 19,929,080,918 Total shareholders' equity 18,196,653,073 18,979,331,885 Paid-up capital 14.2 8,812,599,100 8,392,951,530 Statutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve 16 2,336,690,804 2,549,629,842<	I I A DIT IMPEC A NID CLA DIMAT				
Borrowings from other banks, financial institutions and agents 11 14,392,102,782 12,296,115,548 Subordinated non-convertible bonds 11 (aa) 3,197,214,016 3,315,440,646 Deposits and other accounts 180,000,858,041 169,827,340,391 Current/Al-wadeeah current accounts and other accounts 32,830,777,576 29,610,473,642 Bills payable 2,297,431,782 3,936,675,238 Savings bank/Mudaraba savings bank deposits 25,165,673,277 21,174,184,061 Fixed deposits/Mudaraba fixed deposits 119,706,975,406 115,106,007,450 Bearer certificates of deposit - - Other labilities 13 20,346,352,852 19,929,080,918 Total liabilities 217,936,527,691 205,367,977,503 Capital/shareholders' equity 18,196,653,073 18,979,331,885 Paid-up capital 14.2 8,812,599,100 8,392,951,530 Statutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve 16 2,336,690,804 2,549,629,842 General reserve 8,166,144 8,166,144					
Subordinated non-convertible bonds 11 (aa) 3,197,214,016 3,315,440,646 Deposits and other accounts 180,000,858,041 169,827,340,391 Current/Al-wadeeah current accounts and other accounts 32,830,777,576 29,610,473,642 Bills payable 3,936,675,238 3,936,675,238 Savings bank/Mudaraba savings bank deposits 25,165,673,277 21,174,184,061 Fixed deposits/Mudaraba fixed deposits 119,706,975,406 115,106,007,450 Bearer certificates of deposit - - Other deposits 13 20,346,352,852 19,929,080,918 Total liabilities 217,936,527,691 205,367,977,503 Capital/shareholders' equity 18,196,653,073 18,979,331,885 Paid-up capital 14,2 8,812,599,100 8,392,951,530 Statutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve 16 2,336,690,804 2,549,629,842 General reserve 8,166,144 8,166,144 Retained earnings 17 795,105,513 2,152,333,448		11	14.392.102.782	12.296.115.548	
Deposits and other accounts 180,000,858,041 169,827,340,391 Current/Al-wadeeah current accounts and other accounts 32,830,777,576 29,610,473,642 Bills payable 2,297,431,782 3,936,675,238 Savings bank/Mudaraba savings bank deposits 25,165,673,277 21,174,184,061 Fixed deposits/Mudaraba fixed deposits 119,706,975,406 115,106,007,450 Bearer certificates of deposit - - Other labilities 13 20,346,352,852 19,929,080,918 Total liabilities 217,936,527,691 205,367,977,503 Capital/shareholders' equity 18,196,653,073 18,979,331,885 Paid-up capital 14.2 8,812,599,100 8,392,951,530 Statutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve 16 2,336,690,804 2,549,629,842 General reserve 8,166,144 8,166,144 Retained earnings 17 795,105,513 2,152,333,448					
Current/Al-wadeeah current accounts 32,830,777,576 29,610,473,642 Bills payable 2,297,431,782 3,936,675,238 Savings bank/Mudaraba savings bank deposits 25,165,673,277 21,174,184,061 Fixed deposits/Mudaraba fixed deposits 119,706,975,406 115,106,007,450 Bearer certificates of deposit - - Other deposits 13 20,346,352,852 19,929,080,918 Total liabilities 217,936,527,691 205,367,977,503 Capital/shareholders' equity 18,196,653,073 18,979,331,885 Paid-up capital 14.2 8,812,599,100 8,392,951,530 Statutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve 16 2,336,690,804 2,549,629,842 General reserve 8,166,144 8,166,144 Retained earnings 17 795,105,513 2,152,333,448		,			
Savings bank/Mudaraba savings bank deposits 25,165,673,277 21,174,184,061 Fixed deposits/Mudaraba fixed deposits 119,706,975,406 115,106,007,450 Bearer certificates of deposit - - Other deposits 13 20,346,352,852 19,929,080,918 Total liabilities 217,936,527,691 205,367,977,503 Capital/shareholders' equity 18,196,653,073 18,979,331,885 Paid-up capital 14.2 8,812,599,100 8,392,951,530 Statutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve 16 2,336,690,804 2,549,629,842 General reserve 8,166,144 8,166,144 Retained earnings 17 795,105,513 2,152,333,448	±				
Fixed deposits/Mudaraba fixed deposits 119,706,975,406 115,106,007,450 Bearer certificates of deposit - - Other deposits - - Other liabilities 13 20,346,352,852 19,929,080,918 Total liabilities 217,936,527,691 205,367,977,503 Capital/shareholders' equity 18,196,653,073 18,979,331,885 Paid-up capital 14.2 8,812,599,100 8,392,951,530 Statutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve 16 2,336,690,804 2,549,629,842 General reserve 8,166,144 8,166,144 8,166,144 Retained earnings 17 795,105,513 2,152,333,448	Bills payable		2,297,431,782	3,936,675,238	
Bearer certificates of deposit Other deposits - </td <td></td> <td></td> <td></td> <td></td>					
Other liabilities 13 20,346,352,852 19,929,080,918 Total liabilities 217,936,527,691 205,367,977,503 Capital/shareholders' equity 18,196,653,073 18,979,331,885 Paid-up capital 14.2 8,812,599,100 8,392,951,530 Statutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve 16 2,336,690,804 2,549,629,842 General reserve 8,166,144 8,166,144 8,166,144 Retained earnings 17 795,105,513 2,152,333,448			119,706,975,406	115,106,007,450	
Other liabilities 13 20,346,352,852 19,929,080,918 Total liabilities 217,936,527,691 205,367,977,503 Capital/shareholders' equity 18,196,653,073 18,979,331,885 Paid-up capital 14.2 8,812,599,100 8,392,951,530 Statutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve 16 2,336,690,804 2,549,629,842 General reserve 8,166,144 8,166,144 Retained earnings 17 795,105,513 2,152,333,448			-	-	
Total liabilities 217,936,527,691 205,367,977,503 Capital/shareholders' equity 18,196,653,073 18,979,331,885 Paid-up capital 14.2 8,812,599,100 8,392,951,530 Statutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve 16 2,336,690,804 2,549,629,842 General reserve 8,166,144 8,166,144 Retained earnings 17 795,105,513 2,152,333,448	*	13	20.346.352.852	19.929.080.918	
Capital/shareholders' equity Total shareholders' equity 18,196,653,073 18,979,331,885 Paid-up capital 14.2 8,812,599,100 8,392,951,530 Statutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve 16 2,336,690,804 2,549,629,842 General reserve 8,166,144 8,166,144 Retained earnings 17 795,105,513 2,152,333,448		15			
Total shareholders' equity 18,196,653,073 18,979,331,885 Paid-up capital 14.2 8,812,599,100 8,392,951,530 Statutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve 16 2,336,690,804 2,549,629,842 General reserve 8,166,144 8,166,144 Retained earnings 17 795,105,513 2,152,333,448					
Paid-up capital 14.2 8,812,599,100 8,392,951,530 Statutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve 16 2,336,690,804 2,549,629,842 General reserve 8,166,144 8,166,144 Retained earnings 17 795,105,513 2,152,333,448			18,196,653,073	18,979,331,885	
Statutory reserve 15 6,244,091,512 5,876,250,921 Revaluation reserve 16 2,336,690,804 2,549,629,842 General reserve 8,166,144 8,166,144 Retained earnings 17 795,105,513 2,152,333,448		14.2			
Revaluation reserve 16 2,336,690,804 2,549,629,842 General reserve 8,166,144 8,166,144 Retained earnings 17 795,105,513 2,152,333,448	· ·				
General reserve 8,166,144 8,166,144 Retained earnings 17 795,105,513 2,152,333,448	•				
Retained earnings 17 795,105,513 2,152,333,448					
		17			
	Total liabilities and shareholders' equity		236,133,180,764	224,347,309,388	

Bank Asia Limited Balance Sheet As at 30 September 2016

		Amount in Taka		
		At	At	
	Notes	30 Sep 2016	31 Dec 2015	
OFF-BALANCE SHEET ITEMS				
Contingent liabilities	18	108,433,721,051	94,579,682,894	
Acceptances and endorsements		36,644,329,386	33,178,690,709	
Letters of guarantee		34,907,728,358	29,263,667,968	
Irrevocable letters of credit		26,110,752,963	23,093,149,701	
Bills for collection		10,770,910,344	9,044,174,516	
Other contingent liabilities		-	-	
Other commitments		1,096,726,300	2,237,373,935	
Documentary credits and short term trade-related transactio	ns	-	-	
Forward assets purchased and forward deposits placed		1,096,726,300	2,237,373,935	
Undrawn note issuance and revolving underwriting facilitie	S	-	-	
Undrawn formal standby facilities, credit lines and other co	mmitments	-	-	
Total off-balance sheet items including contingent liabilities	S	109,530,447,351	96,817,056,829	

-Sd-	-Sd-	-Sd-
Md. Arfan Ali	Mashiur Rahman	A Rouf Chowdhury
President & Managing Director	Director	Chairman

-Sd- -Sd
Imran Ahmed FCA, CISA Aminul Islam
Chief Financial Officer Company Secretary

Bank Asia Limited Profit and Loss Statement For the period ended 30 September 2016

			Amount		
	Notes	Jan to Sep 2016	Jan to Sep 2015	July to Sep 2016	July to Sep 2015
OPERATING INCOME	• • •	10.550.000.005	10.050.051.500		2.510.012.110
Interest income	20	10,573,293,335	10,352,376,783	3,623,445,500	3,519,943,160
Interest paid on deposits and borrowings, etc	21	7,862,763,990	8,316,000,369	2,648,538,472	2,844,448,091
Net interest income	22	2,710,529,345	2,036,376,414	974,907,028	675,495,069
Investment income	22	2,610,876,339	3,812,338,200	817,340,544	1,810,483,125
Commission, exchange and brokerage Other operating income	23 24	1,791,318,341	1,368,658,339	539,909,413	470,495,641
Other operating income	24	428,964,797 4,831,159,477	393,965,105 5,574,961,644	117,839,285 1,475,089,242	129,951,211 2,410,929,977
Total operating income (A)		7,541,688,822	7,611,338,058	2,449,996,270	3,086,425,046
Salaries and allowances	25	1,787,819,632	1,514,293,024	645,840,154	573,844,458
Rent, taxes, insurance, electricity, etc	26	395,055,541	388,896,479	138,909,516	135,329,491
Legal expenses	27	10,837,689	7,074,368	3,915,096	2,775,946
Postage, stamp, telecommunication, etc	28	60,737,430	56,650,718	18,611,155	20,887,560
Stationery, printing, advertisements, etc	29	69,482,201	71,982,334	17,117,880	24,674,225
Managing Director's salary and fees	30	12,775,484	13,480,000	4,955,484	6,360,000
Directors' fees	31	2,504,000	2,690,000	704,000	965,000
Auditors' fees	32	148,000	165,000	(681,000)	50,000
Depreciation and repairs of Bank's assets	33	326,346,471	323,967,353	117,202,057	109,611,045
Other expenses	34	863,891,194	733,856,068	284,125,448	246,025,006
Total operating expenses (B)		3,529,597,642	3,113,055,344	1,230,699,790	1,120,522,731
Profit before provision (C=A-B)		4,012,091,180	4,498,282,714	1,219,296,480	1,965,902,315
Provision for loans and advances/investments					
General provision		(228,641,024)	933,201,100	(344,141,024)	(241,215,027)
Specific provision		2,273,895,342	344,656,302	833,395,342	925,403,974
		2,045,254,318	1,277,857,402	489,254,318	684,188,947
Provision for off-balance sheet items		127,633,906	168,759,107	(68,266,094)	18,804,927
Provision for diminution in value of investments		-	30,000,000	-	30,000,000
Other provisions		- 172 000 224	10,000,000	-	10,000,000
Total provision (D)		2,172,888,224	1,486,616,509	420,988,224	742,993,874
Total profit before tax (C-D) Provision for taxation		1,839,202,956	3,011,666,205	798,308,256	1,222,908,441
Current tax	13.4.1	1,093,637,975	1,439,728,000	323,637,975	528,071,056
Deferred tax	13.4.1	56,362,025	1,439,726,000	56,362,025	328,071,030
Deferred tax	13.4.2	1,150,000,000	1,439,728,000	380,000,000	528,071,056
Net profit after tax		689,202,956	1,571,938,205	418,308,256	694,837,385
Appropriations				-	
Statutory reserve	15	367,840,591	602,333,241	159,661,651	244,581,688
General reserve		-	-	-	-
D. () 1		367,840,591	602,333,241	159,661,651	244,581,688
Retained surplus	25	321,362,365	969,604,964	258,646,605	450,255,697
Earnings Per Share (EPS)	37	0.78	1.78	0.47	0.79

-Sd-Sd-Md. Arfan Ali

President & Managing Director

Mashiur Rahman

Director

-Sd-**Imran Ahmed FCA, CISA** Chief Financial Officer -Sd-**Aminul Islam** Company Secretary

-Sd-

A Rouf Chowdhury

Chairman

Bank Asia Limited Cash Flow Statement

For the period ended 30 September 2016

Notes	Amount i Jan to Sep 2016	n Taka Jan to Sep 2015
Cash flows from operating activities (A)	0mi to 50p 2010	oun to sep zote
Interest receipts	12,973,912,984	13,338,448,294
Interest payments	(7,862,763,990)	(8,316,000,369)
Fees and commission receipts	1,791,318,341	1,368,658,339
Cash payment to employees	(1,848,470,207)	(1,647,601,004)
Cash payment to suppliers	(121,807,026)	(120,262,229)
Income tax paid	(912,927,736)	(1,303,617,804)
Receipts from other operating activities 35	736,051,152	1,220,231,794
Payments for other operating activities 36	(1,345,802,630)	(1,202,679,678)
Operating profit before changes in operating assets & liabilities	3,409,510,888	3,337,177,343
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers	(20,632,537,816)	(11,076,064,635)
Other assets	(97,710,747)	(62,768,377)
Deposits from customers	10,173,517,650	16,436,742,686
Trading liabilities	2,095,987,234	(1,725,833,497)
Other liabilities	(334,616,146)	236,642,105
Net Increase/(decrease) in operating assets and liabilities	(8,795,359,825)	3,808,718,282
Net cash flows from operating activities	(5,385,848,937)	7,145,895,625
Cash flows from investing activities (B)		
Investments in treasury bills, bonds and others	4,060,562,907	147,222,491
Sale/(Purchase) of trading securities	(215,245,594)	(3,783,501,337)
Purchase of fixed assets	(404,115,767)	(117,611,414)
Net cash flows from/(used in) investing activities	3,441,201,545	(3,753,890,260)
Cash flows from financing activities (C) Payment for finance lease	(146,708)	(709,236)
Issue of floating rate non-convertible subordinated bonds	-	3,000,000,000
Adjustment of subordinated non-convertible bond	(118,226,630)	(133,595,784)
Dividend paid (cash dividend)	(1,258,942,730)	(381,497,797)
Net cash flows from/(used in) financing activities	(1,377,316,068)	2,484,197,183
Net increase/(decrease) in cash and cash equivalents (A+B+C)	(3,321,963,460)	5,876,202,548
Effects of exchange rate changes on cash and cash equivalents	(3,321,703,400)	3,070,202,340
Cash and cash equivalents at the beginning of the year	23,978,412,313	11,996,744,441
Cash and cash equivalents at the end of the period	20,656,448,853	17,872,946,989
Cash and cash equivalents:	-	
Cash	1,781,187,515	1,818,052,788
Balance with Bangladesh Bank and its agent bank(s)	12,163,470,338	11,183,142,634
Balance with other banks and financial institutions	1,849,396,300	1,618,800,067
Money at call and on short notice	4,860,000,000	3,250,000,000
Prize bonds	2,394,700	2,951,500
	20,656,448,853	17,872,946,989
Net Operating Cash Flows per Share	(6.11)	8.11

-Sd- -Sd- -Sd
Md. Arfan Ali Mashiur Rahman A Rouf Chowdhury
President & Managing Director Director Chairman

-Sd- -Sd- -Sd- **Imran Ahmed FCA, CISA Aminul Islam** Chief Financial Officer Company Secretary

Bank Asia Limited Statement of Changes in Equity For the period ended 30 September 2016

Amount in Taka

						Amount in Taka
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Retained earnings	Total
Balance at 01 January 2015	7,629,955,940	5,051,466,882	2,682,592,433	8,166,474	1,492,242,767	16,864,424,496
Transferred during the period	-	602,333,241	-	-	(602,333,241)	-
Adjustment on revaluation of fixed assets and other investment	-	-	(97,496,954)	-	-	(97,496,954)
Transferred to retained earnings	-	-	-	(330)	330	-
Issue of bonus shares	762,995,590	-	-	-	(762,995,590)	-
Cash dividend paid	-	-	-	-	(381,497,797)	(381,497,797)
Net profit for the period	_	-	-	_	1,571,938,205	1,571,938,205
Balance at 30 September 2015	8,392,951,530	5,653,800,123	2,585,095,479	8,166,144	1,317,354,674	17,957,367,950
Transferred during the period	-	222,450,798	-	-	(222,450,798)	-
Adjustment on revaluation of fixed assets and other investment	-	-	(35,465,637)	-	-	(35,465,637)
Net profit for the period	_	-	-	-	1,057,429,572	1,057,429,572
Balance at 31 December 2015	8,392,951,530	5,876,250,921	2,549,629,842	8,166,144	2,152,333,448	18,979,331,885
Transferred during the period	-	367,840,591	-	-	(367,840,591)	-
Adjustment on revaluation of fixed assets and other investment	-	-	(212,939,038)	-	-	(212,939,038)
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	-	-	-	-	689,202,956	689,202,956
Balance at 30 September 2016	8,812,599,100	6,244,091,512	2,336,690,804	8,166,144	795,105,513	18,196,653,073

-Sd- -Sd- -Sd- Md. Arfan Ali Mashiur Rahman A Rouf Chowdhury
President & Managing Director Director Chairman

-Sd- -Sd- Imran Ahmed FCA, CISA Aminul Islam
Chief Financial Officer Company Secretary

Bank Asia Limited Selected explanatory notes to the financial statements for the period ended September 30, 2016

- Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2015. 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 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.

2 General:

- 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 presentation.
- c) This interim Financial Statements have been prepared in accordance with Bangladesh Accounting Standards (BAS) 34 "Interim Financial Reporting".
- Bonus Share of Tk. 419.64 million and Cash Dividend Tk. 1,258.94 million for the year ended December 31, 2015 was approved in the 17th AGM held on April 18, 2016. Issued bonus shares have been considered in the last year's presentation.

For Bank Asia Limited

-Sd- -Sd- -Sd- Arfan Ali Mashiur Rahman A Rouf Chowdhury
President & Managing Director Director Chairman

-SdImran Ahmed FCA, CISA
Chief Financial Officer

-SdAminul Islam
Company Secretary

A	Notes to	o financial statements for the period ended 30 September 2016	Amount in Taka	
Cach			At	At
Conventional and Islamic banking	4	Cash	50 Sept 2016	31 Dec 2013
Local currency	4.1	In hand		
Foreign currencies		Conventional and Islamic banking		
1,781,187,515		Local currency	1,765,341,719	1,684,148,099
Off-shore banking unit		Foreign currencies		
1,781,187,515 1,690,422,017 Bank Asia Limited 1,781,187,515 1,690,422,017 Bank Asia Securities Limited 1,781,187,515 1,690,422,017 Bank Asia Securities Limited 1,881,187,515 1,690,422,017 Ba Express USA, line 2,405,540 2,405,540 3,405,540 Aging Balance with Bangladesh Bank and its agent bank Conventional and Islamic banking 11,890,282,450 10,273,716,981 Balance with Bangladesh Bank 11,899,282,450 10,273,716,981 Foreign currencies 11,899,97,712 10,328,891,000 Balance with agent bank (Sonali Bank Limited) 11,899,282,450 10,273,716,981 Local currency (statutory deposit) 11,899,97,712 10,328,891,000 Foreign currencies 283,872,626 450,726,790 Foreign currencies 21,63,470,338 10,779,315,890 Grisbore banking unit 12,163,470,338 10,779,315,890 Bank Asia Limited 12,163,470,338 10,779,315,890 Bank Asia Limited 12,163,470,338 10,779,315,890 Bank Asia Limited 1,424,877,453 7,561,200,151 Bangladesh 1,424,877,453 7,561,200,151 Grisbore banking unit 1,424,877,453 7,561,200,151 Grisbore banking un		Off share hanking unit	1,781,187,515	1,690,422,017
Mark Asia Limited		On-shore banking unit	1.781.187.515	1.690.422.017
Bank Asia Securities Limited 58.58 of 1.14.947 BA Express USA, Inc 2.10.50 1.60.1680,000 BA Express USA, Inc 2.10.50 1.60.1680,000 Conventional and Islamic banking content of the bank and its agent bank Conventional and Islamic banking content of the bank and its agent bank Conventional and Islamic banking content of the bank and its agent bank Local currency (statutory deposit) 11.890,282,450 10.273,716,981 10.315,262 54.872,119 Provigin currencies 11.890,597,712 10.228,589,000 Balance with agent bank (Sonali Bank Limited) 12.83,872,620 450,726,799 Provigin currencies 283,872,620 Provigin currencies 283,872,620 Provigin currencies 283,872,620 Provigin currencies 283,872,620	4.1 (a)	Consolidated In hand		<u> </u>
BA Exchange Company (UK) Limited BA Express USA, Inc		Bank Asia Limited	1,781,187,515	1,690,422,017
BA Express USA, inc 240,540 79,7578 1,782,024,360 1,691,680,982 1,782,024,360 1,691,680,982 1,782,024,360 1,691,680,982 1,782,024,360 1,691,680,982 1,782,024,360 1,691,680,982 1,782,024,360 1,691,680,982 1,691,680,982 1,691,680,982 1,691,680,982 1,892,982,450 1,691,680,982 1,691,682,882,100 1,899,597,712 10,328,889,100 1,899,597,712 10,328,889,100 1,899,597,712 10,328,889,100 1,899,597,712 10,328,889,100 1,899,597,712 10,328,889,100 1,899,597,712 10,328,889,100 1,291,634,70,338 1,779,315,800 1,291,634,70,338 1,779,315,800 1,291,634,70,338 1,779,315,800 1,291,634,70,338 1,779,315,800 1,291,634,70,338 1,779,315,800 1,291,634,70,338 1,779,315,800 1,291,634,70,338 1,779,315,800 1,291,634,70,338 1,799,315,800 1,291,634,70,338 1,799,315,800 1,291,634,70,338 1,799,315,800 1,291,634,70,338 1,799,315,800 1,291,634,70,338 1,799,315,800 1,291,634,70,338 1,799,315,800 1,291,634,70,338 1,799,315,800 1,291,634,70,338 1,799,315,800 1,291,634,70,338 1,799,315,800 1,291,634,70,338 1,799,315,800 1,291,634,70,338 1,799,315,800 1,291,634,70,338 1,799,315,800 1,291,634,70,338 1,291,291,291,291,291,291,291,291,291,29				
1,782,024,309				
		BA Express USA, IIIC		
Balance with Bangladesh Bank 11,869,282,450 10,273,716,981 50,282,450 54,872,119 10,315,262 54,872,119 10,315,262 54,872,119 10,328,589,100 11,879,597,712 10,328,589,100 11,879,597,712 10,328,589,100 11,879,597,712 10,328,589,100 11,879,597,712 10,328,589,100 11,879,597,712 10,328,589,100 12,163,470,338 10,779,315,890 10,779,315,890 12,163,470,338 10,779,315,890 12,163,470,338 10,779,315,890 12,163,470,338 10,779,315,890 12,163,470,338 10,779,315,890 12,163,470,338 10,779,315,890 12,163,470,338 10,779,315,890 12,163,470,338 10,779,315,890	4.2	Balance with Bangladesh Bank and its agent bank	7.2.7.7.2.	, , ,
Local currency (statutory deposit) 11,869,282,450 10,315,262 54,872,110 10,315,262 54,872,110 10,315,262 54,872,110 10,328,589,100 10,315,262 54,872,110 10,328,589,100 10,338,589,100		Conventional and Islamic banking		
Local currency (statutory deposit) 11,869,282,450 10,315,262 54,872,110 10,315,262 54,872,110 10,315,262 54,872,110 10,328,589,100 10,315,262 54,872,110 10,328,589,100 10,338,589,100		Balance with Bangladesh Bank		
Balance with agent bank (Sonali Bank Limited) 11,879,597,712 10,328,589,100 10,328,589,100 10,328,589,100 10,328,589,100 10,328,589,100 10,328,589,100 10,328,589,100 10,328,589,100 12,163,470,338 10,779,315,890 12,163,470,338 10,779,315,890 12,163,470,338 10,779,315,890 12,163,470,338 10,779,315,890 10,779,		•	11,869,282,450	10,273,716,981
Balance with agent bank (Sonali Bank Limited)		Foreign currencies		
Local currency Foreign currencies 283,872,626 450,726,790 700		Delegation with a court hands (Court! Dealed insite 1)	11,879,597,712	10,328,589,100
Foreign currencies			283 872 626	450 726 790
Consolidated Balance with Bangladesh Bank and its agent bank Bank Asia Limited 12,163,470,338 10,779,315,890 Bank Asia Limited 12,163,470,338 10,779,315,890 Bank Asia Limited 12,163,470,338 10,779,315,890 Bank Asia Ceurities Limited 12,163,470,338 10,779,315,890 Bank Asia Securities Limited 12,163,470,338 10,779,315,890 Bank Exchange Company (UK) Limited 12,163,470,338 10,779,315,890 Bank Express USA, Inc 12,163,470,338 10,779,315,890 Bank Express USA, Inc 12,163,470,338 10,779,315,890 Balance with other banks and financial institutions 12,163,470,338 10,779,315,890 Bank Express USA, Inc 12,163,470,338 10,779,315,890 Bangladesh 14,248,77,453 7,561,200,515 Conventional and Islamic banking (Note 5.1.1) 1,424,877,453 7,561,200,515 Conventional and Islamic banking (Note 5.2.1) 323,078,456 667,400,444 Off-shore banking unit 323,0		· · · · · · · · · · · · · · · · · · ·	-	-
A.				450,726,790
1,163,470,338 10,779,315,890 4,2(a) Consolidated Balance with Bangladesh Bank and its agent bank Bank Asia Limited 12,163,470,338 10,779,315,890 Bank Asia Securities Limited 12,163,470,338 10,779,315,890 BA Exchange Company (UK) Limited 12,163,470,338 10,779,315,890 BA Express USA, Inc 12,163,470,338 10,779,315,890 Bank Asia Securities Limited 12,163,470,338 10,779,315,890 BA Express USA, Inc 12,163,470,338 10,779,315,890 BA Express USA, Inc 12,163,470,338 10,779,315,890 Bangladesh 14,24,877,453 10,793,15,890 Bangladesh 14,24,877,453 7,561,200,515 Off-shore banking unit 14,24,877,453 7,561,200,515 Conventional and Islamic banking (Note 5.2.1) 323,078,456 667,400,444 Off-shore banking unit 47,230,747 Off-shore banking unit 424,518,847 71,463,191 Off-shore banking unit 424,518,847 71,463,191 The Bangladesh 18,893,963,00 8,275,831,706 Conventional and Islamic banking 18			12,163,470,338	10,779,315,890
Act Bank Asia Limited 12,163,470,338 10,779,315,890 10,779,315,8		Off-shore banking unit	12 163 470 338	10 779 315 890
Bank Asia Limited Bank Asia Securities Limited	4.2(a)	Consolidated Balance with Bangladesh Bank and its agent bank	12,103,470,338	10,777,313,870
Bank Asia Securities Limited	()		12,163,470,338	10.779.315.890
Balance with other banks and financial institutions			-	-
1,163,470,338 10,779,315,890 10,77			-	-
S		BA Express USA, Inc	12 162 470 229	10 770 215 800
In Bangladesh	5	Ralance with other banks and financial institutions	12,103,470,336	10,779,313,690
Conventional and Islamic banking (Note 5.1.1)	5			
Off-shore banking unit		S .	1.424.877.453	7.561.200.515
Outside Bangladesh Conventional and Islamic banking (Note 5.2.1) 323,078,456 667,400,444 Off-shore banking unit 101,440,391 47,230,747 424,518,847 714,631,191 1,849,396,300 8,275,831,706 5.1. In Bangladesh Current accounts AB Bank Limited 41,480 41,480 41,480 Agrani Bank Limited 826,280 826,280 826,280 826,280 National Bank Limited 782,500 766,332 766,332 730,091 176,737,352 Standard Chartered Bank 274,125 424,319 424,319 Trust Bank Limited - 12,978,486 742,196,544 191,774,249 191,774,249 Short-notice deposit accounts 730,099 3,750,038 3,750,038 AB Bank Limited 526,403 513,475 18,335 1172,800 169,835 Uttara Bank Limited 2,159,304 2,155,993 2,155,993 2,155,993 2,155,993 2,155,993 2,155,993 2,155,993 2,155,993 2,155,993 2,155,993 2,155,993 2,155,993 2,155,993 2,155,993 2,155,993			-	-
Conventional and Islamic banking (Note 5.2.1) 323,078,456 101,440,391 47,230,747 424,518,847 714,631,191 1,849,396,300 8,275,831,706 71,631,191 1,849,396,300 8,275,831,706 71,631,191 1,849,396,300 8,275,831,706 71,631,191 1,849,396,300 8,275,831,706 71,231,200 71,23			1,424,877,453	7,561,200,515
Off-shore banking unit 101,440,391 47,230,747 424,518,847 714,631,191 1,849,396,300 8,275,831,706 5.1 In Bangladesh Current accounts AB Bank Limited 41,480 41,480 Agrani Bank Limited 826,280 826,280 National Bank Limited 782,500 766,332 Sonali Bank Limited 740,272,159 176,737,352 Standard Chartered Bank 274,125 424,319 Trust Bank Limited 742,196,544 191,774,249 Short- notice deposit accounts BRAC Bank Limited 730,099 3,750,038 AB Bank Limited 526,403 513,475 Islami Bank Bangladesh Limited 172,800 169,835 Uttara Bank Limited 2,159,904 2,155,993		Outside Bangladesh		
March Marc		e , ,		
5.1 In Bangladesh 5.1.1 Conventional and Islamic banking Current accounts AB Bank Limited 41,480 41,480 Agrani Bank Limited 826,280 826,280 National Bank Limited 782,500 766,332 Sonali Bank Limited 740,272,159 176,737,352 Standard Chartered Bank 274,125 424,319 Trust Bank Limited - 12,978,486 742,196,544 191,774,249 Short- notice deposit accounts BRAC Bank Limited 730,099 3,750,038 AB Bank Limited 526,403 513,475 Islami Bank Bangladesh Limited 172,800 169,835 Uttara Bank Limited 2,159,304 2,155,993		Off-shore banking unit		
5.1 In Bangladesh 5.1.1 Conventional and Islamic banking Current accounts AB Bank Limited 41,480 41,480 41,480 Agrani Bank Limited 826,280 826,280 826,280 826,280 National Bank Limited 782,500 766,332 742,159 766,332 742,159 742,159 742,159 742,159 742,159 742,196,544 191,774,249 742,196,544 191,774,249 742,196,544 191,774,249 742,196,544 191,774,249<				
Conventional and Islamic banking Current accounts 41,480 41,480 41,480 41,480 Agrani Bank Limited 826,280 <th>5.1</th> <th>In Bangladesh</th> <td>1,017,570,500</td> <td>0,273,031,700</td>	5.1	In Bangladesh	1,017,570,500	0,273,031,700
Current accounts AB Bank Limited 41,480 41,480 Agrani Bank Limited 826,280 826,280 National Bank Limited 782,500 766,332 Sonali Bank Limited 740,272,159 176,737,352 Standard Chartered Bank 274,125 424,319 Trust Bank Limited - 12,978,486 742,196,544 191,774,249 Short- notice deposit accounts BRAC Bank Limited 730,099 3,750,038 AB Bank Limited 526,403 513,475 Islami Bank Bangladesh Limited 172,800 169,835 Uttara Bank Limited 2,159,304 2,155,993		C		
AB Bank Limited 41,480 41,480 Agrani Bank Limited 826,280 826,280 National Bank Limited 782,500 766,332 Sonali Bank Limited 740,272,159 176,737,352 Standard Chartered Bank 274,125 424,319 Trust Bank Limited - 12,978,486 Short- notice deposit accounts BRAC Bank Limited 730,099 3,750,038 AB Bank Limited 526,403 513,475 Islami Bank Bangladesh Limited 172,800 169,835 Uttara Bank Limited 2,159,304 2,155,993		G		
Agrani Bank Limited 826,280 National Bank Limited 782,500 766,332 Sonali Bank Limited 740,272,159 176,737,352 Standard Chartered Bank 274,125 424,319 Trust Bank Limited - 12,978,486 Short- notice deposit accounts BRAC Bank Limited 730,099 3,750,038 AB Bank Limited 526,403 513,475 Islami Bank Bangladesh Limited 172,800 169,835 Uttara Bank Limited 2,159,304 2,155,993			41,480	41,480
Sonali Bank Limited 740,272,159 176,737,352 Standard Chartered Bank 274,125 424,319 Trust Bank Limited - 12,978,486 742,196,544 191,774,249 Short- notice deposit accounts BRAC Bank Limited 730,099 3,750,038 AB Bank Limited 526,403 513,475 Islami Bank Bangladesh Limited 172,800 169,835 Uttara Bank Limited 2,159,304 2,155,993		Agrani Bank Limited		
Standard Chartered Bank 274,125 424,319 Trust Bank Limited - 12,978,486 742,196,544 191,774,249 Short- notice deposit accounts BRAC Bank Limited 730,099 3,750,038 AB Bank Limited 526,403 513,475 Islami Bank Bangladesh Limited 172,800 169,835 Uttara Bank Limited 2,159,304 2,155,993			782,500	
Trust Bank Limited - 12,978,486 742,196,544 191,774,249 Short- notice deposit accounts BRAC Bank Limited 730,099 3,750,038 AB Bank Limited 526,403 513,475 Islami Bank Bangladesh Limited 172,800 169,835 Uttara Bank Limited 2,159,304 2,155,993				
Short- notice deposit accounts 742,196,544 191,774,249 BRAC Bank Limited 730,099 3,750,038 AB Bank Limited 526,403 513,475 Islami Bank Bangladesh Limited 172,800 169,835 Uttara Bank Limited 2,159,304 2,155,993			274,125	
Short- notice deposit accounts BRAC Bank Limited 730,099 3,750,038 AB Bank Limited 526,403 513,475 Islami Bank Bangladesh Limited 172,800 169,835 Uttara Bank Limited 2,159,304 2,155,993		Hust Bank Emitted	742.196.544	
BRAC Bank Limited 730,099 3,750,038 AB Bank Limited 526,403 513,475 Islami Bank Bangladesh Limited 172,800 169,835 Uttara Bank Limited 2,159,304 2,155,993			, 12,170,017	->-,111,219
AB Bank Limited 526,403 513,475 Islami Bank Bangladesh Limited 172,800 169,835 Uttara Bank Limited 2,159,304 2,155,993		Short- notice deposit accounts		
Islami Bank Bangladesh Limited 172,800 169,835 Uttara Bank Limited 2,159,304 2,155,993				
Uttara Bank Limited 2,159,304 2,155,993				
		· · · · · · · · · · · · · · · · · · ·		

5.2

5.2.1

5.3

Timancial statements for the period ended 50 September 2010	Amount in	ı Taka
	At 2016	At 2015
	30 Sept 2016	31 Dec 2015
Fixed deposit accounts/ MTDR		
Islamic Finance and Investment Limited	100,000,000	100,000,000
Hajj Finance Company Limited	-	500,000,000
Social Islami Bank Limited	- 942 202	300,000,000
Bank Alfalah limited Union Bank Limited	842,303	836,925 150,000,000
Union Bank Limited	100,842,303	1,050,836,925
	846,627,453	1,249,200,515
Outside Bangladesh		
Conventional and Islamic banking		
Current accounts		
Interest bearing:		
Citibank N.A., London (EURO)	- 1	159,182
Citibank N.A., London (GBP)	13,446,754	82,968,317
Citibank NA, New York (USD)	=	302,610
Habib American Bank, New York Mashreqbank psc, New York (USD)	36,388,009	144,425,283 850,164
Standard Chartered Bank, Mumbai	3,306,840	5,900,215
Standard Chartered Bank, New York	3,300,040	7,768,429
,	53,141,603	242,374,200
Non-interest bearing:		
AB Bank Limited, Mumbai	25,117,644	11,400,461
Al Rajhi Bank K.S.A	919,983	1,584,110
Bhutan National Bank Limited, Thimphu	8,347,336	3,130,597
Casisse Centrale Desjardins	188,262	139,953
Commerzbank AG, Frankfurt (EURO)	26,930,206	355,026,015
Commerzbank AG, Frankfurt (USD)	2,398,411	594,622
Habib Metropolitan Bank Limited, Karachi Habib Bank UK, London	-	274,569 928,580
ICICI Bank Limited, Kowloon	1,126,967	832,673
ICICI Bank Limited, Mumbai	22,270,184	20,363,433
JP Morgan Chase Bank N.A New York, U.S.A	-	6,627,865
Mashreqbank psc, Mumbai (EURO)	684,582	611,632
Muslim Commercial Bank Limited, Colombo	4,128,567	6,544,592
Muslim Commercial Bank Limited, Karachi	-	5,309,756
National Australia Bank Limited	234,654	538,034
Nepal Bangladesh Bank Limited, Kathmandu	-	1,174,790
Sonali Bank (UK) Limited, London	-	5,426,143
Saudi Hollandi K.S.A	30,734	109,714
UBAF, Tokyo	87,102,756	1,694,244
Unicredit Bank AG, Munich (EURO)/Hypovereins Bank, Munich (EURO)	1,058,500	772,144
Wells Fargo Bank NA, New York, (USD) Wells Fargo Bank NA, London, (Euro)	83,380,394	1,419,864
Zurcher Kantonal Bank, Switzerland	5,331,133 686,540	214,222 308,231
Zurener Kuntonar Bank, Switzerland	269,936,853	425,026,244
	323,078,456	667,400,444
Placements		
With Banking companies (Note 5.3.1 and 5.3.2)	578,250,000	6,312,000,000
	1 - 11	-
With Non-banking financial institutions (Note 5.3.3)	578,250,000	6,312,000,000

			Amount in	n Taka
			At 30 Sept 2016	At 31 Dec 2015
			30 Sept 2010	31 Dec 2013
	5.3.1	Placement- with Banking companies (Local Currency):		••••••
		NRB Bank Limited Jamuna Bank Limited	-	200,000,000
		Midland Bank Limited Midland Bank Limited	-	800,000,000 250,000,000
		AB Bank Limited		800,000,000
		Premier Bank	500,000,000	-
		Standard Bank Limited	-	800,000,000
		Dhaka Bank Limited	-	1,000,000,000
		Meghna Bank Limited	-	200,000,000
	522	Discount with Dealine committee (Ferrier Comment)	500,000,000	4,050,000,000
	5.3.2	Placement- with Banking companies (Foreign Currency): Mutual Trust Bank Limited		212,000,000
		Eastern Bank Limited	-	312,000,000 780,000,000
		Islami Bank Bangladesh Limited	-	1,170,000,000
		Modhumoti Bank Limited	78,250,000	1,170,000,000
		Wouldmon Bank Emilion	78,250,000	2,262,000,000
			578,250,000	6,312,000,000
5(a)	Consolid	lated Balance with other banks and financial institutions		
D(u)	In Bangl			
		ia Limited	1,424,877,453	7,561,200,515
	Bank As	ia Securities Limited	313,200,222	444,415,554
		ange Company (UK) Limited	-	-
	BA Expr	ess USA, Inc		-
		· ·	1,738,077,675	8,005,616,069
	Less: Into	er-company transactions	11,154,850 1,726,922,825	5,510,002
	Outside	Bangladesh	1,720,922,823	8,000,106,067
		ia Limited	424,518,847	714,631,191
		ia Securities Limited	-	-
		ange Company (UK) Limited	6,779,529	11,453,875
	BA Expr	ess USA, Inc	45,671,350	52,840,030
			476,969,726	778,925,096
_			2,203,892,551	8,779,031,163
6	•	t call and on short notice		
	Call mon	nking companies (Note 6.1)	2 250 000 000	1 720 000 000
		n-banking financial institutions	2,250,000,000 2,610,000,000	1,730,000,000 1,500,000,000
	WILLI NO	n-oaliking iniancial institutions	4,860,000,000	3,230,000,000
6.1	Call Mo	ney- with Banking companies:	1,000,000,000	2,220,000,000
	Trust Ba	nk Limited	-	200,000,000
	The City	Bank Limited	700,000,000	550,000,000
	AB Bank	Limited	-	600,000,000
		nk Limited	240,000,000	180,000,000
		Credit and Commerce Bank Limited	-	200,000,000
		mmercial Bank Limited	110,000,000	-
		le Bank Limited	700,000,000	-
		Bank Limited Bank Limited	250,000,000 250,000,000	-
	Januara 1	Jank Emilied	2,250,000,000	1,730,000,000
6.2	Call Mo	ney- with non Banking companies	,,	,,,
	Investme	nt Corporation of Bangladesh	2,000,000,000	1,500,000,000
	IDLC (B	D) Limited	170,000,000	-
		ance Company (Bangladesh) Limited	100,000,000	-
		esh Industrial Finance Corporation	20,000,000	
		ac Housing	210,000,000	-
	Phoenix	Leasing	110,000,000	1 500 000 000
			2,610,000,000	1,500,000,000

Notes to	o financial statements for the period ended 30 September 2016	Amount is	n Taka
		At 30 Sept 2016	At 31 Dec 2015
6(a)	Consolidated Money at call and on short notice		
	Bank Asia Limited	4,860,000,000	3,230,000,000
	Bank Asia Securities Limited	-	-
	BA Express USA, Inc BA Exchange Company (UK) Limited	=	=
	BA Exchange Company (OK) Elithted	4,860,000,000	3,230,000,000
7	Investments		
	Government (Note 7.1)	39,656,661,122	43,717,224,029
	Others (Note 7.2)	3,440,796,441	3,225,550,847
7.1	Government	43,097,457,563	46,942,774,876
7.1	Conventional and Islamic banking (Note 7.1.1)	20 656 661 122	42 717 224 020
	Off-shore banking unit	39,656,661,122	43,717,224,029
		39,656,661,122	43,717,224,029
7.1.1	Conventional and Islamic banking		
	Treasury bills (Note 7.1.1.1)	21,131,793,252	12,398,308,492
	Treasury bonds (Note 7.1.1.2)	16,955,020,817	22,826,335,573
	30 Days Bangladesh Bank bills	1,567,452,353	8,489,737,264
	Prize bonds	2,394,700 39,656,661,122	2,842,700 43,717,224,029
7.1.1.1	Treasury bills	57,050,001,122	15,717,221,022
	7 days treasury bills	11,044,235,015	_
	91 days treasury bills	2,506,901,691	-
	182 days treasury bills	1,485,106,282	3,955,418,886
	364 days treasury bills	6,095,550,264	8,442,889,606
		21,131,793,252	12,398,308,492
7.1.1.2	Treasury bonds		
	Bangladesh Bank Islamic bond	444,200,000	316,500,000
	2 years Bangladesh Government treasury bonds	54,805,883	4,423,112,974
	5 years Bangladesh Government treasury bonds 10 years Bangladesh Government treasury bonds	4,504,469,124	4,504,469,124
	15 years Bangladesh Government treasury bonds	6,351,676,732 5,357,143,643	7,982,384,397 5,357,143,643
	20 years Bangladesh Government treasury bonds	242,725,435	242,725,435
		16,955,020,817	22,826,335,573
7.2	Others		
1.2		2 440 706 441	2 225 550 947
	Conventional and Islamic banking (Note 7.2.1) Off-shore banking unit	3,440,796,441 410,444,725	3,225,550,847 268,320,000
	Less: Adjustment with OBU	(410,444,725)	(268,320,000)
	·	3,440,796,441	3,225,550,847
7.2.1	Conventional and Islamic banking		
	a) Ordinary shares		
	Quoted shares	635,037,194	575,132,992
	Unquoted share	93,592,612	145,529,880
	b) Mutual Fund	728,629,806	720,662,872
	1st Janata Bank Mutual fund	50,000,000	50,000,000
	EBL NRB Ist Mutual Fund	149,665,000	149,665,000
	Ist Bangladesh Fixed Income Fund	250,000,000	250,000,000
	MBL 1st Mutual Fund	50,000,000	50,000,000
	EXIM Bank 1st Mutual Fund	248,021,219	248,740,000
	c) Debentures	747,686,219	748,405,000
	Beximco Denims Limited	9,537,605	9,537,605
	Beximco Textiles Limited	6,445,370	6,445,370
		15,982,975	15,982,975

Notes to financial statements for the period ended 30 September 2016

Note				Amount	
Monts					
MTBL subordinated bond				30 Sept 2016	31 Dec 2015
MTB Second subordinated bond		d)	Bonds		
UCB Second subordinated bond 19.997,441			MTBL subordinated bond	112,500,000	112,500,000
BSRM Steels Limited zero coupon bond 199,997,441			MTB Second subordinated bond	400,000,000	400,000,000
Permier Bank Non-convert subordinated bond \$00,000,000 200,000,000 140,000,000 83RSML Coupon bond \$6,000,000 820,000,000 200,0			UCB Second subordinated bond	300,000,000	300,000,000
Permier Bank Non-convert subordinated bond \$00,000,000 200,000,000 140,000,000 83RSML Coupon bond \$6,000,000 820,000,000 200,0			BSRM Steels Limited zero coupon bond		· · ·
Prime Bank Limited Coupon bond 140,000,000 140,000,000 388,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 1,848,497,441 1,440,500,000 200,000,000 1,848,497,441 1,440,500,000 1,848,497,441 1,440,500,000 1,848,497,441 1,440,500,000 1,848,497,441 1,000,000,000 1,848,497,441 1,000,000,000 1,848,497,441 1,000,000,000 1,848,497,441 1,000,000,000 1,848,497,441 1,000,000,000 1,848,497,441 1,000,000,000 1,848,497,441 1,840,500,000 1,848,497,441 1,840,500,000 1,848,497,441 1,840,500,000 1,840,494,491 1,840,500,600 1,840,494,491 1,840,500,600 1,840,494,491 1,840,500,600 1,840,494,491 1,840,500,600 1,840,494,491 1,840,500,600 1,840,494,491 1,840,500,600 1,840,494,491 1,840,500,600 1,840,494,491 1,840,500,600 1,840,494,491 1,840,500,600 1,840,494,491 1,840,500,600 1,840,494,491 1,840,500,600 1,840,494,491 1,840,500,600 1,840,494,491 1,840,500,600 1,840,494,491 1,840,500,60			1		200,000,000
BSRNL Coupon bond Sibls subordinated Mudarabn bond 1,848,497,441 1,440,500,000 200,000,000					
SIBL subordinated Mudaraba bond					· · ·
c) Investment in commercial paper Investments With Banking companies (Note 7.2.1(a)) With Non-banking financial institutions (Note 7.2.1(a)))(Note 7.2.1(b)) 7.2.1(a) Placement with Non-banking financial institutions Placement with Off-shore Banking Unit Less : Adjustment with OBU Represent Science Service S					
Post Investment in commercial paper 100,000,000 3			SIBL subordinated Mudaraba bond		
Investment in commercial paper 100,000,000 300,000,000 100,000,0				1,848,497,441	1,440,500,000
100,000,000 300,000,000		e)			
Placements			Investment in commercial paper	100,000,000	300,000,000
With Banking companies (Note 7.2.1(a))				100,000,000	300,000,000
With Non-banking financial institutions (Note 7.2.1(a))(Note 7.2.1(b))		f)	Placements		
With Non-banking financial institutions (Note 7.2.1(a))(Note 7.2.1(b))			With Banking companies (Note 7.2.1(a))	-	-
7.2.1(a) Placement with Non-banking financial institutions Placement with Off-shore Banking Unit 4,773,250,000 2,028,000,000 4,773,250,000 2,028,000,000 4,773,250,000 2,028,000,000 2,028				_	_
			6		
				3 440 796 441	3 225 550 847
Placement with Off-shore Banking Unit		721	(a) Diagoment with Non-hanking financial institutions	3,110,770,111	3,223,330,017
Less : Adjustment with OBU		7.2.1		4 772 250 000	2 029 000 000
Less : Adjustment with OBU			Placement with Off-shore Banking Unit		
Held for trading (HFT)					
Held for trading (HFT)			Less : Adjustment with OBU	(4,773,250,000)	(2,028,000,000)
Held for trading (HFT)				<u> </u>	-
Held to maturity (HTM)	7.3	Inve	stments classified as per Bangladesh Bank circular:		
Held to maturity (HTM)		Held	for trading (HFT)	20.055.593.187	26.142.981.291
Other securities 3,887,391,141 3,544,893,547 43,097,457,563 46,942,774,876 7(a) Consolidated Investments Covernment Bank Asia Limited Bank Asia Securities Limited Bank Asia Securities Limited Bank Asia Securities Limited Bank Asia Securities Limited Bank Asia Securities Limited Bank As					
			• • •		
		Othe	1 securities		
Sovernment Bank Asia Limited 39,656,661,122 43,717,224,029 Bank Asia Securities Limited 39,656,661,122 43,717,224,029 Bank Asia Securities Limited 3,9,656,661,122 43,717,224,029 A3,717,224,029 A3,717,224,021,029 A3,717,224,021,029 A3,717,224,021,021 A3,828,128,129 A3,828,128,129 A3,828,128 A3,837,021 A3,828,128 A3,837,021 A3,8235,146 A3,8235,	=()		111 (17)	43,071,431,303	40,942,774,670
Bank Asia Limited 39,656,661,122 43,717,224,029 Bank Asia Securities Limited - - - - -	7(a)	Cons	solidated Investments		
Bank Asia Securities Limited BA Express USA, Inc		Gov	ernment		
BA Express USA, Inc		Bank	Asia Limited	39,656,661,122	43,717,224,029
BA Exchange Company (UK) Limited 39,656,661,122 43,717,224,029		Bank	Asia Securities Limited	-	-
Others 39,656,661,122 43,717,224,029 Bank Asia Limited 3,440,796,441 3,225,550,847 Bank Asia Securities Limited 385,370,966 219,549,671 BA Exchange Company (UK) Limited - - BA Express USA, Inc 3,826,167,407 3,445,100,518 43,482,828,529 47,162,324,547 8 Loans and advances/investments 146,555,057,586 126,986,780,735 Bills purchased and discounted (Note 8.2) 10,473,815,911 9,409,554,946 157,028,873,497 136,396,335,681 8.1 Loans, cash credits, overdrafts, etc/investments Conventional and Islamic banking 5,883,191,967 26,068,572,073 Inside Bangladesh 25,883,191,967 26,068,572,073 Cash credit/Bai Murabaha (Muajjal) 3,806,595,191 1,240,217,716 Loans (General)/ Musharaka 32,816,791,217 25,657,793,569 House building loans 799,334,143 363,244,511 Loan against trust receipts/ Bai Murabaha post import 10,304,244,342 9,778,733,091 Payment against documents 6,612,625,449 5,482,235		BA I	Express USA, Inc	-	-
Sank Asia Limited 3,440,796,441 3,225,550,847 Bank Asia Securities Limited 385,370,966 219,549,671 BA Exchange Company (UK) Limited		BA I	Exchange Company (UK) Limited	-	-
Bank Asia Limited 3,440,796,441 3,225,550,847 Bank Asia Securities Limited 385,370,966 219,549,671 BA Exchange Company (UK) Limited - - - -				39,656,661,122	43,717,224,029
Bank Asia Securities Limited 385,370,966 219,549,671 BA Exchange Company (UK) Limited - - -		Othe	ers		
Bank Asia Securities Limited 385,370,966 219,549,671 BA Exchange Company (UK) Limited - - -		Bank	Asia Limited	3,440,796,441	3,225,550,847
BA Exchange Company (UK) Limited 3,826,167,407 3,445,100,518 43,482,828,529 47,162,324,547		Bank	Asia Securities Limited		
BA Express USA, Inc - - - - - - - - -					
3,826,167,407 3,445,100,518 43,482,828,529 47,162,324,547				_	_
Reserve		2.11	55, p. 1055	3 826 167 407	3 445 100 518
Loans and advances/investments Loans, cash credits, overdrafts, etc/investments (Note 8.1) 146,555,057,586 126,986,780,735 10,473,815,911 9,409,554,946 157,028,873,497 136,396,335,681 126,986,780,735 10,473,815,911 9,409,554,946 157,028,873,497 136,396,335,681 126,986,780,735 126,986,780,735 127,028,873,497 136,396,335,681 127,028,873,497 136,396,335,681 127,028,873,497 136,396,335,681 127,028,873,497 127,028,873,497 128,028,191 128,028,1					
Loans, cash credits, overdrafts, etc/investments (Note 8.1) Bills purchased and discounted (Note 8.2) 10,473,815,911 9,409,554,946 157,028,873,497 136,396,335,681 8.1 Loans, cash credits, overdrafts, etc/investments Conventional and Islamic banking Inside Bangladesh Overdrafts/ Quard against deposit Cash credit/Bai Murabaha (Muajjal) Loans (General)/ Musharaka 32,816,791,217 25,657,793,569 House building loans 10,304,244,342 9,778,733,091 Payment against documents Consumer credit scheme 138,308,188 83,837,021 Consumer credit scheme					., . , . ,
Loans, cash credits, overdrafts, etc/investments (Note 8.1) Bills purchased and discounted (Note 8.2) 10,473,815,911 9,409,554,946 157,028,873,497 136,396,335,681 8.1 Loans, cash credits, overdrafts, etc/investments Conventional and Islamic banking Inside Bangladesh Overdrafts/ Quard against deposit Cash credit/Bai Murabaha (Muajjal) Loans (General)/ Musharaka 32,816,791,217 25,657,793,569 House building loans 10,304,244,342 9,778,733,091 Payment against documents Consumer credit scheme 138,308,188 83,837,021 Consumer credit scheme	Q	Logi	ne and advancee/invectmente		
Bills purchased and discounted (Note 8.2) 10,473,815,911 9,409,554,946 157,028,873,497 136,396,335,681 157,028,873,497 136,396,335,681 157,028,873,497 136,396,335,681 157,028,873,497 136,396,335,681 157,028,873,497 136,396,335,681 157,028,873,497 136,396,335,681 157,028,873,497 157,0	O				444004 = 00 = 44
8.1 Loans, cash credits, overdrafts, etc/investments Conventional and Islamic banking Inside Bangladesh Overdrafts/ Quard against deposit Cash credit/Bai Murabaha (Muajjal) Loans (General)/ Musharaka House building loans Loan against trust receipts/ Bai Murabaha post import Payment against documents Consumer credit scheme 157,028,873,497 136,396,335,681 25,883,191,967 26,068,572,073 28,883,191,967 29,068,572,073 28,883,191,967 29,088,791,217 25,657,793,569 10,304,244,342 20,778,733,091 20,000,000,000,000,000,000 20,000,000,0					
8.1 Loans, cash credits, overdrafts, etc/investments Conventional and Islamic banking Inside Bangladesh Overdrafts/ Quard against deposit Cash credit/Bai Murabaha (Muajjal) Loans (General)/ Musharaka 132,816,791,217 25,657,793,569 House building loans 10,304,244,342 10,304,244,342 11,240,217,716 25,657,793,569 10,304,244,342 25,883,191,967 26,068,572,073 26,068,572,073 27,073 28,816,791,217 29,657,793,569 20,793,34,143 20,793,34,143 20,778,733,091 20,778,733,091 20,778,733,091 21,330,344,341 22,351,46		Bills	purchased and discounted (Note 8.2)		
Conventional and Islamic banking Inside Bangladesh Overdrafts/ Quard against deposit 25,883,191,967 26,068,572,073 Cash credit/Bai Murabaha (Muajjal) 3,806,595,191 1,240,217,716 Loans (General)/ Musharaka 32,816,791,217 25,657,793,569 House building loans 799,334,143 363,244,511 Loan against trust receipts/ Bai Murabaha post import 10,304,244,342 9,778,733,091 Payment against documents 138,308,188 83,837,021 Consumer credit scheme 6,612,625,449 5,482,235,146				157,028,873,497	136,396,335,681
Conventional and Islamic banking Inside Bangladesh Overdrafts/ Quard against deposit 25,883,191,967 26,068,572,073 Cash credit/Bai Murabaha (Muajjal) 3,806,595,191 1,240,217,716 Loans (General)/ Musharaka 32,816,791,217 25,657,793,569 House building loans 799,334,143 363,244,511 Loan against trust receipts/ Bai Murabaha post import 10,304,244,342 9,778,733,091 Payment against documents 138,308,188 83,837,021 Consumer credit scheme 6,612,625,449 5,482,235,146					
Inside Bangladesh Overdrafts/ Quard against deposit 25,883,191,967 26,068,572,073 Cash credit/Bai Murabaha (Muajjal) 3,806,595,191 1,240,217,716 Loans (General)/ Musharaka 32,816,791,217 25,657,793,569 House building loans 799,334,143 363,244,511 Loan against trust receipts/ Bai Murabaha post import 10,304,244,342 9,778,733,091 Payment against documents 138,308,188 83,837,021 Consumer credit scheme 6,612,625,449 5,482,235,146	8.1	Loai	ns, cash credits, overdrafts, etc/investments		
Inside Bangladesh Overdrafts/ Quard against deposit 25,883,191,967 26,068,572,073 Cash credit/Bai Murabaha (Muajjal) 3,806,595,191 1,240,217,716 Loans (General)/ Musharaka 32,816,791,217 25,657,793,569 House building loans 799,334,143 363,244,511 Loan against trust receipts/ Bai Murabaha post import 10,304,244,342 9,778,733,091 Payment against documents 138,308,188 83,837,021 Consumer credit scheme 6,612,625,449 5,482,235,146		Con	ventional and Islamic banking		
Overdrafts/ Quard against deposit 25,883,191,967 26,068,572,073 Cash credit/Bai Murabaha (Muajjal) 3,806,595,191 1,240,217,716 Loans (General)/ Musharaka 32,816,791,217 25,657,793,569 House building loans 799,334,143 363,244,511 Loan against trust receipts/ Bai Murabaha post import 10,304,244,342 9,778,733,091 Payment against documents 138,308,188 83,837,021 Consumer credit scheme 6,612,625,449 5,482,235,146					
Cash credit/Bai Murabaha (Muajjal) 3,806,595,191 1,240,217,716 Loans (General)/ Musharaka 32,816,791,217 25,657,793,569 House building loans 799,334,143 363,244,511 Loan against trust receipts/ Bai Murabaha post import 10,304,244,342 9,778,733,091 Payment against documents 138,308,188 83,837,021 Consumer credit scheme 6,612,625,449 5,482,235,146				25 883 191 967	26 068 572 073
Loans (General)/ Musharaka 32,816,791,217 25,657,793,569 House building loans 799,334,143 363,244,511 Loan against trust receipts/ Bai Murabaha post import 10,304,244,342 9,778,733,091 Payment against documents 138,308,188 83,837,021 Consumer credit scheme 6,612,625,449 5,482,235,146					
House building loans 799,334,143 363,244,511 Loan against trust receipts/ Bai Murabaha post import 10,304,244,342 9,778,733,091 Payment against documents 138,308,188 83,837,021 Consumer credit scheme 6,612,625,449 5,482,235,146			\ 33 /		
Loan against trust receipts/ Bai Murabaha post import 10,304,244,342 9,778,733,091 Payment against documents 138,308,188 83,837,021 Consumer credit scheme 6,612,625,449 5,482,235,146					
Payment against documents 138,308,188 83,837,021 Consumer credit scheme 6,612,625,449 5,482,235,146					
Consumer credit scheme 6,612,625,449 5,482,235,146					
1,029,030,946 1,372,176,280					
		ı ran	sport юан	1,029,050,946	1,5/2,1/6,280

Amount in Taka

At 30 Sept 2016 37,792,028,956 51 Staff Loan 1,196,876,795 Credit card 1,237,453,573 51 Small and medium enterprise (SME) 3,578,223,018 Export Development Fund (EDF) 9,250,211,650 25,202,11,65	At 31 Dec 2015 7,089,737,174
Term loan- industrial	
Term loan- others/ Hire purchase under Shirkatul Melk 37,792,028,956 Staff Loan 1,196,876,795 Credit card 1,237,453,573 Small and medium enterprise (SME) 3,5782,230,18 Export Development Fund (EDF) 9,250,211,650 R3,233,577 Id.3,251,153,083 Id.3,257,153,083 Id.3,257,085 Id.3,203,094,503 Id.4,255,057,586	7 080 727 174
Term loan- others/ Hire purchase under Shirkatul Melk 37,792,028,956 Staff Loan 1,196,876,795 Credit card 1,237,453,573 Small and medium enterprise (SME) 3,5782,230,18 Export Development Fund (EDF) 9,250,211,650 R3,233,577 Id.3,251,153,083 Id.3,257,153,083 Id.3,257,085 Id.3,203,094,503 Id.4,255,057,586	
Staff Loan	35,884,085,008
Credit card 1,237,453,573 3,578,223,018 2,3778,223,018 2,250,211,650 2,250,211,650 2,250,211,650 2,250,211,650 2,250,211,650 2,230,23,577 143,351,153,083 143,351,153,083 143,351,153,083 143,351,153,083 143,351,153,083 143,351,153,083 143,351,153,083 146,555,057,586 143,351,153,083 146,555,057,586 143,351,153,083 146,555,057,586 143,351,153,083 146,555,057,586 143,351,153,083 146,555,057,586 143,351,153,083 146,555,057,586 143,351,153,083 146,555,057,586 143,351,1591 146,555,057,586 143,351,1591 146,555,057,586 143,351,591 146,555,057,586 143,351,591 146,555,057,586 143,351,591 146,555,057,586 143,351,591 146,555,057,586 144,351,591 146,555,057,586 144,351,591 146,555,057,586 144,555,	1,241,675,689
Small and medium enterprise (SME) 3.578,223,018 2.520,111,650 2.520,11	
Export Development Fund (EDF)	1,147,963,907
Credit for poverty alleviation scheme-micro credit	3,414,655,444
Outside Bangladesh Outside Bangladesh Off-shore banking unit Off-shore banking unit 8.2 Bills purchased and discounted Conventional and Islamic banking Off-shore banking unit 8.14 Bills purchased and discounted Payable in Bangladesh Payable outside Bangladesh Payable in	6,856,433,607
Outside Bangladesh	8,306,310 125,689,666,546
8.2 Bills purchased and discounted Conventional and Islamic banking 2,301,823,886 Off-shore banking unit 8,171,992,025 8.14 Bills purchased and discounted Payable in Bangladesh 9,094,259,064 Payable outside Bangladesh 1,379,556,847 Payable outside Bangladesh 10,473,815,911 8.(a) Consolidated Loans and advances/investments Bank Asia Limited 146,555,057,586 Bank Asia Securities Limited 5,330,988,112 BA Exchange Company (UK) Limited - BA Express USA, Inc - Less: Inter- companies transactions 2,400,010,246 Less: Inter- companies transactions 2,400,010,246 Bank Asia Securities Limited 10,473,815,911 Bank Asia Securities Limited 10,473,815,911 Bank Asia Securities Limited - Bank Asia Securities Limited 10,473,815,911 Bank Asia Securities Limited - Bank Asia Securities Limited 5,206,110,619 Gonventional and Islamic banking (Note 9.1) 5,206,110,619 Off-shore banking unit 5,206,110,619 <td>-</td>	-
R.2 Bills purchased and discounted 2,301,823,886 0ff-shore banking unit 8,171,992,025 10,473,815,911 8.14 Bills purchased and discounted Payable in Bangladesh 1,379,556,847 10,473,815,911 8.(a) Consolidated Loans and advances/investments 10,473,815,911 8.(a) Consolidated Loans and advances/investments 10,473,815,911 8.(b) Consolidated Loans and advances/investments 146,555,057,586 Bank Asia Limited 146,555,057,586 Bank Asia Securities Limited 5,330,988,112 BA Exchange Company (UK) Limited 5,330,988,112 BA Express USA, Inc 151,886,045,698 2,400,010,246 149,486,035,452 181	125,689,666,546
8.2 Bills purchased and discounted	16,576,539
Conventional and Islamic banking	126,986,780,735
State Stat	0.214.667.020
10,473,815,911	9,314,667,929
Sills purchased and discounted Payable in Bangladesh 9,094,259,064 1,379,556,847 1,379,556,847 10,473,815,911 10,473,815,911 146,555,057,586	94,887,017
Payable in Bangladesh 9,094,259,064 Payable outside Bangladesh 1,379,556,847 10,473,815,911 10,473,815,911 10,473,815,911 10,473,815,911 10,473,815,911 10,473,815,911 1,04	9,409,554,946
Payable outside Bangladesh 1,379,556,847 10,473,815,911 10,473,815	9 274 000 905
Section Sect	8,274,990,805
8.(a) Consolidated Loans and advances/investments Loans, cash credits, overdrafts, etc/investments Bank Asia Limited Bank Asia Securities Limited BA Exchange Company (UK) Limited BA Express USA, Inc 151,886,045,698 Less: Inter- companies transactions 2,400,010,246 149,486,035,452 Bills purchased and discounted Bank Asia Limited Bank Asia Limited Bank Asia Securities Limited Bank Asia Securities Limited BA Exchange Company (UK) Limited BA Express USA, Inc 10,473,815,911 BA Express USA, Inc 110,473,815,911 159,959,851,363 9 Fixed assets including premises, furniture and fixtures Conventional and Islamic banking (Note 9.1) Off-shore banking unit 5,206,110,619 9(a) Consolidated Fixed assets including premises, furniture and fixtures Bank Asia Limited 5,206,110,619 Bank Asia Limited 5,206,110,619 Bank Asia Securities Limited 5,206,110,619	1,134,564,141 9,409,554,946
Bank Asia Limited	
Bank Asia Limited	
Bank Asia Securities Limited 5,330,988,112 BA Exchange Company (UK) Limited	126,986,780,735
BA Exchange Company (UK) Limited	5,488,271,756
BA Express USA, Inc	-
151,886,045,698 2,400,010,246 149,486,035,452 149,486,035,452 149,486,035,452 149,486,035,452 149,486,035,452 10,473,815,911 10,473,815,911 18 10,473,815,911 18 10,473,815,911 18 10,473,815,911 18 10,473,815,911 18 18 18 18 18 18 18	_
Less: Inter- companies transactions	132,475,052,491
Bills purchased and discounted Bank Asia Limited 10,473,815,911 Bank Asia Securities Limited	2,880,012,102
Bank Asia Limited	129,595,040,389
Bank Asia Securities Limited	0.400.554.046
BA Exchange Company (UK) Limited - 1	9,409,554,946
BA Express USA, Inc	-
10,473,815,911 159,959,851,363	-
9 Fixed assets including premises, furniture and fixtures Conventional and Islamic banking (Note 9.1) 5,206,110,619 Off-shore banking unit - 5,206,110,619 9(a) Consolidated Fixed assets including premises, furniture and fixtures Bank Asia Limited 5,206,110,619 Bank Asia Securities Limited 698,868	- 100 551 015
9 Fixed assets including premises, furniture and fixtures Conventional and Islamic banking (Note 9.1) 5,206,110,619 Off-shore banking unit 5,206,110,619 9(a) Consolidated Fixed assets including premises, furniture and fixtures Bank Asia Limited 5,206,110,619 Bank Asia Securities Limited 698,868	9,409,554,946 139,004,595,335
Conventional and Islamic banking (Note 9.1) 5,206,110,619 Off-shore banking unit	139,004,393,333
Off-shore banking unit 9(a) Consolidated Fixed assets including premises, furniture and fixtures Bank Asia Limited Bank Asia Securities Limited 698,868	
Off-shore banking unit 9(a) Consolidated Fixed assets including premises, furniture and fixtures Bank Asia Limited Bank Asia Securities Limited 698,868	5,075,506,799
9(a) Consolidated Fixed assets including premises, furniture and fixtures Bank Asia Limited 5,206,110,619 Bank Asia Securities Limited 698,868	-
Bank Asia Limited5,206,110,619Bank Asia Securities Limited698,868	5,075,506,799
Bank Asia Limited5,206,110,619Bank Asia Securities Limited698,868	
Bank Asia Securities Limited 698,868	5 075 506 700
	5,075,506,799 1,071,096
BA Exchange Company (UK) Limited 5,619,483	7,479,587
BA Express USA, Inc 7,866,076	8,757,587
5,220,295,046	5,092,815,069
10 Other assets	
Conventional and Islamic banking (Note 10.1) 10,136,700,827	11,941,026,682
Off-shore banking unit 9,984,105	16,095,737
10,146,684,932	11,957,122,419
10.1 Conventional and Islamic banking	
Income generating other assets	
Investment in Bank Asia Securities Ltd - incorporated in Bangladesh 1,999,990,000	1,999,990,000
Investment in BA Exchange Company (UK) Limited - incorporated in UK 33,000,000	36,000,000
Investment in BA Express USA Inc - incorporated in USA 75,120,000	74,880,000
2,108,110,000	2,110,870,000

Notes to financial statements for the period ended 30 September 2016

	Amount i	n Taka
	At	At
	30 Sept 2016	31 Dec 2015
Non-income generating other assets	 -	
Income receivable (Note 10.2)	652,791,710	749,621,375
Stock of stamps	5,370,791	4,437,741
Stationery, printing materials, etc	29,630,997	24,225,777
Prepaid expenses	12,385,870	4,597,953
Deposits and advance rent	275,738,369	286,441,642
Due from Capital Market Division of the Bank	5,274,842	4,999,998
Branch adjustment account (Note 10.3)	-	-
Advances, prepayments and others (Note 10.3)	119,588,145	78,979,432
Advance income tax	6,028,858,198	8,232,300,531
Receivable against government	209,783,142	192,578,533
Sundry debtors	66,864,932	81,128,329
Adjustment account debit	187,868,789	-
Protested bills	66,997,265	73,897,265
Receivable from BA Exchange Company (UK) Limited	41,863,571	38,788,424
Receivable from BA Express USA Inc	93,444,329	52,180,322
Excise duty recoverable	1,429,620	5,979,360
BA General debit balance	230,700,257	-
	8,028,590,827	9,830,156,682
	10,136,700,827	11,941,026,682
Income receivable		

10.2

Income receivable consists of interest accrued on investment and other income.

10.3 Advances, prepayments and others

Advances, prepayments and others account consists of advance amount paid for purchasing of fixed assets, advance payment of rent for new branches of the Bank, advance against salary and legal expenses, etc.

10.4 Receivable from Government in connection with Rangs Properties:

The Bank has a receivable from Government in connection with demolition of Rangs Bhaban in 2008 situated at 113-116 Old Airport Road, Dhaka-1215. Bank Asia had a purchased floor at 3rd floor of the Building, where from the then Scotia Branch used to run. Total receivable in this regard is Tk. 3,19,52,365.00 (Taka three crore nineteen lac fifty two thousand three hundred sixty five) which was eventually written-off from the Book considering uncertainty and prolonged legal proceedings.

10(a)	Consolidated Other assets				
	Bank Asia Limited				

()			
	Bank Asia Limited	10,146,684,932	11,957,122,419
	Bank Asia Securities Limited	164,271,068	141,764,313
	BA Exchange Company (UK) Limited	3,088,899	2,541,447
	BA Express USA, Inc	53,846,684	29,742,877
	•	10,367,891,583	12,131,171,056
	<u>Less</u> : Inter- companies transactions		
	Investment in Bank Asia Securities Limited	1,999,990,000	1,999,990,000
	Investment in BA Exchange Company (UK) Limited	29,941,830	34,248,240
	Investment in BA Express USA, Inc	74,832,000	75,120,000
	Receivable from BASL	5,274,842	4,999,998
	Receivable from BA Exchange Company (UK) Limited	41,863,571	38,788,424
	Receivable from BA Exchange USA, Inc.	93,444,329	52,180,322
		8,122,545,011	9,925,844,072
11	Borrowings from other banks, financial institutions and agents		
	Conventional and Islamic banking (Note 11.1)	7,683,813,856	6,344,881,709
	Off-shore banking unit	11,481,538,926	7,979,233,839
	Less: Adjustment with Head Office	(4,773,250,000)	(2,028,000,000)
		14,392,102,782	12,296,115,548
11.1	Conventional and Islamic banking		
	In Bangladesh (Note 11.1.1)	7,683,813,856	6,344,881,709
	Outside Bangladesh	· · · · · -	-
		7,683,813,856	6,344,881,709
11.1.1	In Bangladesh		
11.1.1	8		
	Secured:	-	
	Un secured:		
	Money at call and on short notice		
	State Bank of India	<u> </u>	150,000,000
		<u> </u>	150,000,000

Notes to	nnancial statements for the period ended 30 September 2016	Amount i	n Taka
		At	At
	Borrowings	30 Sept 2016	31 Dec 2015
	Bangladesh Bank (Islamic)	500,000,000	_
	Bangladesh Bank refinance	80,765,163	111,663,096
	SME Foundation Pre Finance	40,000,000	45,000,000
	Borrowing A/C (AGRI Taka 10)	5,870,544	12,534,753
	Borrowing A/C Jute refinance	-	15,000,000
	Bio-Gas Plant refinance	916,666	-
	Borrowing- Green finance refinance	180,000,000	-
	Export development fund	6,876,261,483	6,010,683,860
	Onshore export discount fund	410,444,725	268,320,000
	Loss - Inter homewines hetween ODII and Conventional Donline	8,094,258,581 (410,444,725)	6,463,201,709 (268,320,000)
	Less: Inter borrowings between OBU and Conventional Banking	7,683,813,856	6,344,881,709
11(a)	Consolidated Borrowings from other banks, financial institutions and agents	14 202 102 702	12 206 115 540
	Bank Asia Limited	14,392,102,782	12,296,115,548
	Bank Asia Securities Limited	2,603,743,993	2,919,350,832
	BA Exchange Company (UK) Limited BA Express USA, Inc	-	-
	BA Express OSA, IIIC	16,995,846,775	15,215,466,380
	Less: Inter borrowings between OBU and Conventional Banking	2,400,010,246	2,880,012,102
	Less . Inter borrowings between OBO and Conventional Banking	14,595,836,529	12,335,454,278
11(aa)	Subordinated Non-Convertible bonds		,,,
	Subordinated Non-Convertible Zero Coupon bond		
	A.K Khan & Company Limited	82,171,739	131,432,375
	AB Bank 1st Mutual Fund	12,481,576	19,964,080
	EBL First Mutual Fund	3,284,087	5,252,844
	EBL NRB Mutual Fund	6,547,712	10,472,960
	EXIM Bank 1st Mutual Fund	13,146,578	21,027,740
	First Bangladesh Fixed Income Fund	69,006,746	110,375,180
	IFIC Bank 1st Mutual Fund	3,273,856	5,236,480
	Industrial and Infrastructure Development Finance Company Limited (IIDFC)	4,027,866	6,442,507 5,236,480
	Popular Life 1st Mutual Fund	3,273,856 197,214,016	5,236,480 315,440,646
	Subordinated Non-Convertible floating rate bond	200,000,000	200,000,000
	Agrani Bank Limited BRAC Bank Limited	200,000,000	200,000,000
	Janata Bank Limited	100,000,000 250,000,000	100,000,000 250,000,000
	Mercantile Bank Limited	500,000,000	500,000,000
	One Bank Limited	600,000,000	600,000,000
	Pubali Bank Limited	250,000,000	250,000,000
	Rupali Bank Limited	600,000,000	600,000,000
	Sonali Bank Limited	500,000,000	500,000,000
		3,000,000,000	3,000,000,000
		3,197,214,016	3,315,440,646
12	Deposits and other accounts		
	Conventional and Islamic banking (Note 12.1)	179,717,200,970	168,779,426,028
	Off-shore banking unit	283,657,071	1,047,914,363
		180,000,858,041	169,827,340,391
	Deposits and other accounts		
	Current/Al-wadeeah current accounts and other accounts Deposits from banks		
	Deposits from customers	32,615,396,884	28,576,124,590
	Deposits from customers	32,615,396,884	28,576,124,590
	Bills payable		
	Deposits from banks	-	-
	Deposits from customers	2,297,431,782	3,936,675,238
		2,297,431,782	3,936,675,238
	Savings bank/Mudaraba savings bank deposits		
	Deposits from banks	25 165 672 277	21 174 194 061
	Deposits from customers	25,165,673,277 25,165,673,277	21,174,184,061 21,174,184,061
		43,103,073,477	41,174,184,001

11016316	, 111141	iciai statements for the period chiefe 50 September 2010		T. 1
			Amount	
			At 30 Sept 2016	At 31 Dec 2015
	Five	d deposits/Mudaraba fixed deposits	30 Sept 2010	31 Dec 2013
		osits from banks		28,516,974
		osits from customers	119,638,699,027	115,063,925,165
			119,638,699,027	115,092,442,139
			179,717,200,970	168,779,426,028
12.1	Conv	ventional and Islamic banking		
	Depo	osits from banks (Note 12.1.1)	_	28,516,974
		osits from customers (Note 12.1.2)	179,717,200,970	168,750,909,054
		, ,	179,717,200,970	168,779,426,028
12.1.1	Depo	osits from banks		
	Fixe	d deposit/SND		
		Bank Limited	-	40,218
	EXI	M Bank Limited	-	19,906,448
	Sona	li Bank Limited	-	7,500,000
	Socia	al Islami Bank Limited	-	534,138
	Trust	t Bank Limited	<u> </u>	536,170
				28,516,974
	Bang	gladesh Bank Refinance		
				28,516,974
12.1.2	Depo	osits from customers		
	Curre	ent/Al-wadeeah current accounts and other accounts (Note 12.1.2a)	32,615,396,884	28,576,124,590
	Bills	payable (Note 12.1.2b)	2,297,431,782	3,936,675,238
	Savii	ngs bank/Mudaraba savings deposits	25,165,673,277	21,174,184,061
	Fixed	d deposits/Mudaraba fixed deposits (Note 12.1.2c)	119,638,699,027	115,063,925,165
		• • • • • • • • • • • • • • • • • • • •	179,717,200,970	168,750,909,054
12.1.29	Curi	rent/Al-wadeeah current accounts and other accounts		
12.1.24			11 505 122 150	11 222 510 142
		ent/Al-wadeeah current accounts	11,695,122,460	11,223,610,142
		r demand deposit - Local currency	15,494,236,867	13,198,114,224
		r demand deposit - Foreign currencies	4,048,650,922	3,397,550,856
	Fore	ign currency deposits	1,377,386,635	756,849,368
			32,615,396,884	28,576,124,590
12.1.2b	Bills	s payable		
	Bills	payable - local currency	2,291,245,788	3,930,474,264
	Bills	payable - foreign currencies	6,185,994	6,200,974
			2,297,431,782	3,936,675,238
12.1.2c	Fixe	d deposits/Mudaraba fixed deposits		
			(7.052.(12.074	66 067 210 525
		d deposits/Mudaraba fixed deposits	67,953,613,874	66,067,219,535
		ial notice deposit	18,578,060,544	17,363,342,993
		ign currency deposits (interest bearing)	3,116,593	3,132,058
	Depo	osit under schemes	33,103,908,016	31,630,230,579
			119,638,699,027	115,063,925,165
12.2	Paya	able on demand and time deposits		
	a)	Demand deposits		
		Current/Al-wadeeah current accounts and other accounts	11,910,503,152	12,257,959,194
		Savings bank/Mudaraba savings deposits	2,264,910,595	1,905,676,565
		Foreign currency deposits (non interest bearing)	5,426,037,557	4,154,400,224
		Sundry deposits	15,494,236,867	13,198,114,224
		Bills payable	2,297,431,782	3,936,675,238
		1 7	37,393,119,953	35,452,825,445
	b)	Time deposits	,,	, ,, -
	/	Savings bank/Mudaraba savings deposits	22,900,762,682	19,268,507,496
		Fixed deposits/Mudaraba fixed deposits	68,021,890,253	66,109,301,820
		Foreign currency deposits (interest bearing)	3,116,593	3,132,058
		Special notice deposits (merest bearing)	18,578,060,544	17,363,342,993
		Deposits under schemes	33,103,908,016	31,630,230,579
		Deposits ander senemes	142,607,738,088	134,374,514,946
			180,000,858,041	169,827,340,391
			100,000,000,0+1	107,027,340,371

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
12(a)	Consolidated Deposits and other accounts		31 Bec 2013
	Current/Al-wadeeah current accounts and other accounts		
	Bank Asia Limited	32,830,777,576	29,610,473,642
	Bank Asia Securities Limited	315,279,509	323,995,932
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	33,146,057,085	29,934,469,574
	<u>Less</u> : Inter-company transactions	11,154,850	5,510,002
	<u>Less</u> . Inter company dansactions	33,134,902,235	29,928,959,572
	Bills payable		
	Bank Asia Limited	2,297,431,782	3,936,675,238
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	2 207 421 792	2 026 675 229
	Carings hank/Mudanaha sarings hank danasits	2,297,431,782	3,936,675,238
	Savings bank/Mudaraba savings bank deposits Bank Asia Limited	25,165,673,277	21,174,184,061
	Bank Asia Securities Limited	23,103,073,277	21,174,104,001
	BA Exchange Company (UK) Limited	_	_
	BA Express USA, Inc	-	-
		25,165,673,277	21,174,184,061
	Fixed deposits/Mudaraba fixed deposits		
	Bank Asia Limited	119,706,975,406	115,106,007,450
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	119,706,975,406	115,106,007,450
13	Other liabilities	119,700,973,400	113,100,007,430
	Conventional and Islamic banking (Note 13.1)	20,346,352,852	19,901,699,382
	Off-shore banking unit	-	27,381,536
	Ç	20,346,352,852	19,929,080,918
13.1	Conventional and Islamic banking		
	Provision for loans and advances/investments (Note 13.2)	- 7,298,578,741	5,996,663,988
	Provision on off-balance sheet exposures (Note 13.3)	- 1,095,804,474	968,170,568
	Interest suspense account	1,553,540,815	1,329,213,289
	Provision for income tax including deferred tax (Note 13.4)	7,993,292,466	10,199,628,405
	Provision for performance and festival bonus	167,291,663	227,942,238
	Master card and Visa card payables Expenditures and other payables	4,797,788	852,192
	Obligation under finance lease (Note 13.5)	74,827,338 129,839	69,672,602 2,137,300
	Provision for nostro accounts (Note 13.6)	129,839	2,137,300
	Other payable	76,572,871	58,670,181
	Provision for profit equalisation	13,776,927	21,128,871
	Provison for Smart Junior Saver A/c	, , , , , , , , , , , , , , , , , , ,	101,196
	Provision for diminution in value of shares (Note 13.7)	143,383,553	143,383,553
	Payable to Government	406,944,621	61,196,920
	Provision for others (Note 13.8)	134,822,336	134,822,336
	Unearned income	458,762,038	181,953,218
	Clearing adjustment account	113,626,850	63,374,050
	Interest payable on subordinated non-covertable zero coupon bond	51,564,074	155,988,585
	Branch adjustment account credit balance Nostro account credit balance	414,069	286,799,890
	ATM/POS settlement account	659,834,475 86,281,114	-
	Foreing currency exchange for OBU	12,106,800	_
	Totaling currency exchange for obe	20,346,352,852	19,901,699,382
13.2	Provision for loans and advances/investments		
	A. General		
	Balance at the beginning of the year	2,997,793,755	1,090,135,458
	Add: Provision made during the period		
	On general loans and advances/investments etc.	(255,179,756)	1,517,658,297
	Transfer from Provision for diminution in value of shares	-	160,000,000
	Transfer from Specific Provision	-	230,000,000
		(255,179,756)	1,907,658,297

Notes to financial statements for the period ended 30 September 2016

			Amount ii	
			At 2016	At 21 Dec 2015
			30 Sept 2016	31 Dec 2015
		Less: Provision no longer required		
		Specific provision	(170,000,000)	-
		Written off	(541,374,539)	-
			(711,374,539)	-
		Balance at the end of the period	2,031,239,460	2,997,793,755
	В.	Specific		
	2.	Balance at the beginning of the year	2,911,650,000	3,981,260,000
		Less:	2,911,000,000	2,701,200,000
		Transfer to General Provision	_	(230,000,000)
		Write off/amicable settlement during the period	(227,047,274)	(974,270,489)
		Write on anneasie settlement during the period	(227,047,274)	(1,204,270,489)
		Add/ Back: Recoveries of amounts previously written off	25,082,248	55,044,236
		Transfer from General Provision	170,000,000	33,044,230
			2,273,895,342	70.616.252
		Specific provision made during the period		79,616,253 134,660,489
		Balance at the end of the period	2,468,977,590 5,153,580,316	2,911,650,000
	C.	Total provision on loans and advances/investments (A+B)	7,184,819,776	
	C.	Total provision on loans and advances/investments (A+D)	/,184,819,776	5,909,443,755
	D.	General provision maintained for OBU as at 01 January	87,220,233	65,651,343
	ъ.	Add: Provision made during the period	26,538,732	21,568,890
		Provision on loans and advances for OBU	113,758,965	87,220,233
	E.	Total provision on loans and advances/investments (C+D)	7,298,578,741	5,996,663,988
	E.	Total provision on loans and advances/investments (C+D)	7,238,378,741	3,990,003,988
13.3	Prov	vision on off-balance sheet exposures		
	Bala	nce at 1 January	966,878,338	713,516,428
	Add	: Provision made during the period	126,422,911	253,361,910
			1,093,301,249	966,878,338
	Less	: Adjustments made during the period		
	Bala	ance at the end of the year	1,093,301,249	966,878,338
	Gen	eral provision maintained for OBU as at 01 January	1,292,230	1,755,118
		: Provision made during the period	1,210,995	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		:: Adjustments made during the period	-,,	(462,888)
	2000	n regustration made during the period	2,503,225	1,292,230
	Bala	nce at the end of the period	1,095,804,474	968,170,568
		r		,
13.4	Prov	vision for taxation		
	Curr	rent tax (Note 13.4.1)	7,569,409,076	9,832,107,040
		erred tax (Note 13.4.2)	423,883,390	367,521,365
		,	7,993,292,466	10,199,628,405
13.4.1	Prov	rision for current tax		
	Bala	ince at 1 January	9,832,107,040	8,297,368,394
	Add	: Provision made during the period	1,093,637,975	1,534,738,646
			10,925,745,015	9,832,107,040
	Less	: Adjustments made during the period	3,356,335,939	-
			7,569,409,076	9,832,107,040
13.4.2		vision for deferred tax		
	Bala	ance at 1 January	367,521,365	352,260,011
	Prov	rision made for deferred tax liabilities:		
	Cha	rged/(credited) to profit and loss statement	56,362,025	15,261,354
	Cha	rged/(credited) to revaluation reserve		-
			56,362,025	15,261,354
			423,883,390	367,521,365
	Prov	vision made for deferred tax assets		-
			423,883,390	367,521,365

Amount in Taka

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
13.4.1(a) Consolidated Provision for current tax		
	Current Tax		
	Bank Asia Limited	1,093,637,975	1,534,738,646
	Bank Asia Securities Limited BA Exchange Company (UK) Limited	13,170,029	15,183,964
	BA Express USA, Inc	-	150,625
	•	1,106,808,004	1,550,073,235
13.4.2(a) Consolidated provision for deferred tax		
	Bank Asia Limited	56,362,025	15,261,354
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	56,362,025	15,261,354
13.5	Obligation under finance lease	30,302,023	13,201,334
13.5	Furniture, fixtures and equipment		
	Computer and accessories	-	-
	Motor vehicles	129,839	2,137,300
	Building	-	-
		129,839	2,137,300
13.6	Provision for nostro accounts		
12.7	Exchange Policy Department of Bangladesh Bank, Bank is required to make provision nostro account as at balance sheet date. Adequate provision has been made for debit e months. Details of unrecognized entries are shown in Annex I.		
13.7	Provision for diminution in value of shares		
	Balance at the beginning of the year	143,383,553	303,383,553
	Less: Transfer to general provision for loans and advances/investments Add: Provision made during the period	-	(160,000,000)
	Balance at the end of the period	143,383,553	143,383,553
	Provision requirement	65,378,647	96,659,798
	Provision maintained	143,383,553	143,383,553
	Surplus provison maintained	78,004,906	46,723,755
44.0			
13.8	Provion for others	124 922 226	124 022 226
	Balance at the beginning of the year	134,822,336	124,822,336
	Adjustment Add: Provision made during the period	-	10,000,000
	Balance at the end of the period	134,822,336	134,822,336
	•	:	· · ·
	Provision requirement	100,048,000	108,844,000
	Provision maintained	134,822,336	134,822,336
	Surplus provison maintained	34,774,336	25,978,336
	(Provision for others made for legal expenses, protested bills, expenditure related classified as bad and loss as per Bangladesh Bank BRPD Circular 14 dated June 25, 20		nd other assets that
13(a)	Consolidated Other liabilities		
	Bank Asia Limited	20,346,352,852	19,929,080,918
	Bank Asia Securities Limited	1,442,887,862	1,234,291,546
	BA Exchange Company (UK) Limited	37,899,071	47,822,793
	BA Express USA, Inc	86,656,670	57,414,346
	Foreign currency effect for subsidiaries	-	-
		21,913,796,455	21,268,609,603
	Less: Inter- companies transactions	# ** * * * * * * * * * * * * * * * * *	
	Receivable from BASL	5,274,842	4,999,998
	Receivable from BA Exchange (UK) Limited	41,863,571	38,788,424
	BA Express USA, Inc	93,444,329	52,180,322
		21,773,213,713	21,172,640,859

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
14	Share capital		
14.1	Authorized capital		
	1,500,000,000 ordinary shares of Taka 10 each	15,000,000,000	15,000,000,000
14.2	Issued, subscribed and fully paid up capital		
	56,372,480 ordinary shares of Taka 10 each issued for cash 364,010,770 (2010: 243,901,270) ordinary shares of Taka 10 each	563,724,800	563,724,800
	issued as bonus shares	3,640,107,700	3,640,107,700
	Right shares issued 25% for the year 2011	1,050,958,100	1,050,958,100
	Issued as bonus shares 20% for the year 2011	1,050,958,120	1,050,958,120
	Issued as bonus shares 10% for the year 2012	630,574,870	630,574,870
	Issued as bonus shares 10% for the year 2013	693,632,350	693,632,350
	Issued as bonus shares 10% for the year 2014	762,995,590	762,995,590
	Issued as bonus shares 5% for the year 2015	419,647,570 8,812,599,100	8,392,951,530
14.3	Initial public offer (IPO)	0,012,055,100	0,0,2,,01,000
14.5	Out of the total issued, subscribed and fully paid up capital of the Bank 2,000,0 Taka 200,000,000 was raised through public offering of shares in 2003.	000 ordinary shares of Taka 100 e	each amounting to
15	Statutory reserve		
	Balance at the beginning of the year	5,876,250,921	5,051,466,882
	Add: Addition during the year (20% of pre-tax profit)	367,840,591	824,784,039
	Balance at the end of the period	6,244,091,512	5,876,250,921
16	Revaluation reserve		
	HTM securities (Note 16.1)	2,016,673	3,305,385
	HFT securities (Note 16.2)	53,255,164	264,905,490
	Fixed Assets revaluation (Note 16.3)	2,281,418,967	2,281,418,967
	Trace Assets revaluation (1996-19.5)	2,336,690,804	2,549,629,842
16.1	Revaluation reserve on HTM securities		
	Balance at 1 January	3,305,385	1,502,377
	Gain from revaluation on investments	-	1,808,365
	Adjustment for sale/maturity of securities	(1,288,712)	(5,357)
		2,016,673	3,305,385
16.2	Revaluation reserve on HFT securities		
	Balance at 1 January	264,905,490	344,223,506
	Gain from revaluation on investments	1,697,816,656	2,757,754,279
	Adjustment for sale/maturity of securities	(1,909,466,982)	(2,837,072,295)
		53,255,164	264,905,490
16.3	Revaluation reserve on Fixed Assets		
	Balance at 1 January	2,281,418,967	2,336,866,550
	Depreciation charged during the period	<u> </u>	(55,447,583)
		2,281,418,967	2,281,418,967
16 (a)	Consolidated Revaluation reserve		
	Bank Asia Limited	2,336,690,804	2,549,629,842
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc		
		2,336,690,804	2,549,629,842

	•	Amount in Taka	
		At 2016	At 31 Dec 2015
17	Retained earnings	30 Sept 2016	31 Dec 2013
	Balance at 1 January	2,152,333,448	1,492,242,767
	Add: Post - tax profit fot the year	689,202,956	2,573,920,194
	Revaluation reserve transferred to retained earnings	-	55,447,583
	Transfer from share premium account	-	330
	Less: Issue of bonus shares for the year 2015	419,647,570	-
	Issue of cash dividend for the year 2015 Issue of bonus shares for the year 2014	1,258,942,730	- 762,995,590
	Issue of cash dividend for the year 2014	<u>-</u>	381,497,797
	Transfer to statutory reserve	367,840,591	824,784,039
	·	795,105,513	2,152,333,448
17(a)	Consolidated Retained earnings		
	Balance at 1 January	1,867,693,933	1,229,245,329
	Add: Foreign exchange revaluation reserve for opening retained earnings	7,633,371	2,208,087
	Transfer from share premium account	-	330
	Revaluation reserve transferred to retained earnings	-	55,447,583
	Post- tax profit for the year	691,650,972	2,550,070,034
	Less: Non controlling interest	76	4
		2,566,978,200	3,836,971,359
	Less: Issue of bonus shares for the year 2015	419,647,570	-
	Issue of cash dividend for the year 2015	1,258,942,730	-
	Issue of bonus shares for the year 2014	-	762,995,590
	Issue of cash dividend for the year 2014	267.040.501	381,497,797
	Transferred to statutory reserve	367,840,591 2,046,430,891	824,784,039 1,969,277,426
		520,547,309	1,867,693,933
17(c)	Non-controlling (Minority) interest		
	Bank Asia Securities Limited	10,861	10,785
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	10.061	- 10.705
18	Contingent liabilities	10,861	10,785
10	Conventional and Islamic banking	100 290 124 940	06 697 922 792
	Off-shore banking unit	109,280,124,840 250,322,511	96,687,833,782 129,223,047
		109,530,447,351	96,817,056,829
	Acceptances and endorsements (Note 18.1)	26.524.210.422	22 000 044 250
	Conventional and Islamic banking Off-shore banking unit	36,534,210,423 110,118,963	33,090,944,368 87,746,341
	On-shore banking unit	36,644,329,386	33,178,690,709
	Letters of guarantee		
	Conventional and Islamic banking (Note 18.2)	34,907,728,358	29,263,667,968
	Off-shore banking unit	34,907,728,358	29,263,667,968
	Irrevocable letters of credit	31,707,720,330	27,203,007,700
	Conventional and Islamic banking (Note 18.3)	26,023,262,429	23,063,033,545
	Off-shore banking unit	87,490,534 <u>26,110,752,963</u>	30,116,156 23,093,149,701
	Bills for collection	20,110,732,903	25,095,149,701
	Conventional and Islamic banking (Note 18.4)	10,718,197,330	9,032,813,966
	Off-shore banking unit	52,713,014	11,360,550
	Other commitments	10,770,910,344	9,044,174,516
	Other commitments Conventional and Islamic banking (Note 18.5)	1,096,726,300	2,237,373,935
	Off-shore banking unit	-	
		1,096,726,300	2,237,373,935
		109,530,447,351	96,817,056,829

Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At	At
		30 Sept 2016	31 Dec 2015
18.1	Acceptances and endorsements		
	Conventional and Islamic banking	36,534,210,423	33,090,944,368
	Off-shore banking unit	110,118,963	87,746,341
		36,644,329,386	33,178,690,709
18.2	Letters of guarantee		
	Letters of guarantee (Local)	34,907,728,358	29,263,667,968
	Letters of guarantee (Foreign)	-	-
		34,907,728,358	29,263,667,968
18.3	Irrevocable letters of credit		
	Letters of credit Back to Back (Inland)	2,462,571,739	2,758,335,159
	Letters of credit (General)	20,833,882,478	18,156,171,640
	Back to back L/C	2,726,808,212	2,148,526,746
		26,023,262,429	23,063,033,545
18.4	Bills for collection		
	Local bills for collection	5,326,108,791	4,236,763,760
	Foreign bills for collection	5,392,088,539	4,796,050,206
		10,718,197,330	9,032,813,966
18.5	Other commitments		
	Forward Assets Purchased and Forward Deposits Placed	1,096,726,300	2,237,373,935
		1,096,726,300	2,237,373,935
18.6	Workers' profit participation fund (WPPF)		

As per Bangladesh Labour Act 2006 and SRO no. 336/Law/2010, all companies falling within the scope of WPPF are required to provide 5% of its profit before charging such expense to their eligible employees within the stipulated time. Bank obtained opinion from its legal advisor regarding this issue which stated that the Bank is not required to make provision for WPPF as it is not within the scope of WPPF. As such the Bank did not make any provision during the year for WPPF.

19 Income statement

	Income:		
	Interest, discount and similar income (Note 19.1)	13,113,006,733	14,139,319,560
	Dividend income (Note 22)	37,014,108	18,751,027
	Fees, commission and brokerage (Note 19.2)	949,323,856	824,494,836
	Gains/ less Losses arising from dealing securities	-	-
	Gains/ less Losses arising from investment securities	34,148,833	6,644,396
	Gains/ less Losses arising from dealing in foreign currencies (Note 23.1)	841,994,485	544,163,503
	Income from non-banking assets	-	-
	Other operating income (Note 24)	428,964,797	393,965,105
	Profit/ less Losses on interest rate changes	-	-
		15,404,452,812	15,927,338,427
	Expenses:		
	Interest paid/profit shared on deposits and borrowings, etc (Note 21)	7,862,763,990	8,316,000,369
	Administrative expenses (Note 19.3)	2,391,684,802	2,103,511,820
	Other expenses (Note 34)	863,891,194	733,856,068
	Depreciation on banks assets (Note 33.1)	274,021,646	275,687,456
		11,392,361,632	11,429,055,713
		4,012,091,180	4,498,282,714
19.1	Interest, discount and similar income		
	Interest income/profit on investments (Note 20)	10,573,293,335	10,360,898,325
	Interest on treasury bills/reverse repo/bills	2,055,026,608	2,820,370,808
	Interest on debentures	-	1,443,750
	Income from investment in shares, bonds etc	248,763,376	161,120,617
	Capital gain on Government securities and assets	235,923,414	795,486,060
		13,113,006,733	14,139,319,560

Figures of previous year have been rearranged, wherever considered necessary, to conform the current year's presentation.

19.2 Fees, commission and brokerage

Commission	949,323,856	824,494,836
Brokerage	-	-
	949,323,856	824,494,836

		Amount in Taka	
		At	At
		30 Sept 2016	31 Dec 2015
19.3	Administrative expenses		
	Salaries and allowances (Note 25)	1,787,819,632	1,514,293,024
	Rent, taxes, insurance, electricity, etc (Note 26)	395,055,541	388,896,479
	Legal expenses (Note 27)	10,837,689	7,074,368
	Postage, stamp, telecommunication, etc (Note 28) Stationery, printing, advertisement, etc (Note 29)	60,737,430	56,650,718
	Managing Director's salary and fees (Note 30)	69,482,201 12,775,484	71,982,334 13,480,000
	Directors' fees (Note 31)	2,504,000	2,690,000
	Auditors' fees (Note 32)	148,000	165,000
	Repair of Bank's assets (Note 33.1)	52,324,825	48,279,897
	•	2,391,684,802	2,103,511,820
20	Interest income/profit on investments		
	Conventional and Islamic banking (Note 20.1)	10,216,567,972	10,116,664,126
	Off-shore banking unit	434,485,757	294,471,966
	•	10,651,053,729	10,411,136,092
	Less: inter transaction between OBU and Conventional banking	77,760,394	58,759,309
		10,573,293,335	10,352,376,783
20.1	Conventional and Islamic banking		
	Loans (General)/Musharaka	6,894,207	3,021,560
	Loans against trust receipts/ Bai Murabaha post import	685,845,075	854,863,654
	Packing credit	23,477,489	15,310,313
	House building loan	51,972,104	20,665,850
	Payment against documents	175,772,865	159,688,061
	Cash credit/Bai-Muajjal	224,752,179	81,225,437
	Overdraft/ Quard against deposit	1,992,999,903	2,227,995,644
	Consumer credit scheme	579,996,520	489,590,750
	Staff loan	43,453,978	50,487,469
	Local bills purchased	67,049,975	110,457,208
	Foreign bills purchased	7,694,499	7,775,801
	Interest income from credit card	172,854,845	160,832,165
	Term loan- others/ Hire purchase Shirkatul Melk	2,201,486,435	2,360,705,364
	Term loan- industrial	769,389,169	732,527,589
	Demand loan	1,904,856,995	1,431,377,733
	Transport loan	119,316,926	124,826,257
	Sachsondo - SME	370,542,833	317,160,190
	Export development fund	106,149,154	112,545,635
	Agricultural loan	136,154,795	3,198,585
	Other loans and advances	335,038,568	689,456,813
	BA General Account	(658,690)	3,777,242
	Total interest/profit on loans and advances/investments	9,975,039,824	9,957,489,320
	Interest/profit on balance with other banks and financial institutions Interest/profit received from foreign banks	238,930,923 2,597,225	158,415,491 759,315
	interest profit received from foreign banks	10,216,567,972	10,116,664,126
		10,210,001,712	10,110,001,120
20(a)	Consolidated Interest income/profit on investments		
	Bank Asia limited	10,573,293,335	10,352,376,783
	BA Exchange Company (UK) Limited	-	-
	Bank Asia Securities Ltd	178,396,519	226,016,052
	BA Express USA, Inc	10,751,689,854	10,578,392,835
	Less: Inter-company transactions	10,731,069,634	10,376,392,633
		10,751,689,854	10,578,392,835
21	Interest paid/profit shared on deposits and borrowings etc.		
		7 630 775 334	8 160 725 620
	Conventional and Islamic banking (Note 21.1)	7,630,775,334	8,160,725,620
	Off-shore banking unit	309,749,050 7,940,524,384	214,034,058 8,374,759,678
	Less: inter transaction with OBU	77,760,394	58,759,309
	Less, inter transaction with ODU	7,862,763,990	8,316,000,369
		1,002,100,770	0,510,000,507

110163	o infancial statements for the period ended 50 september 2010	Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
21.1	Conventional and Islamic banking		
	Interest paid/profit shared on deposits		
	Fixed deposits/ Mudaraba Fixed deposit	2,922,508,939	3,957,881,920
	Scheme deposits	3,358,850,709	103,622,018
	Sanchaya plus	112,483,811	471,918,409
	Savings deposits/ Mudaraba Savings bank	500,279,126	376,222,189
	Special notice deposits	405,871,056	2,843,264,700
	Interest on borrowings and others	7,299,993,641	7,752,909,236
	-	14 606 100	151 704 257
	Local banks including Bangladesh Bank	14,606,198	151,794,357
	Interest on subordinated non-covertable bond Foreign banks	316,059,065	182,514
	roleigh banks	116,430 330,781,693	255,839,513 407,816,384
		7,630,775,334	8,160,725,620
21(a)	Consolidated Interest Expenses/profit paid on Deposits Bank Asia limited	7,862,763,990	8,316,000,369
	BA Exchange Company (UK) Limited	7,802,703,990	6,510,000,509
	Bank Asia Securities Ltd	94,465,564	256,964,487
	BA Express USA, Inc	74,403,304	230,704,407
		7,957,229,554	8,572,964,856
	Less: Inter-company transactions	7.057.220.554	9 572 064 956
		7,957,229,554	8,572,964,856
22	Investment income		
	Conventional and Islamic banking (Note 22.1)	2,610,876,339	3,803,816,658
	Off-shore banking unit	2,610,876,339	8,521,542 3,812,338,200
		2,010,070,339	3,012,330,200
22.1	Conventional and Islamic Banking	404.440.445	
	Interest on treasury bills	486,463,617	691,163,721
	Interest on treasury bonds	1,552,178,922	2,111,116,790
	Interest on Islamic bonds	14,852,676	12,705,091
	Prime Bank Ltd subordinated bonds MTBL unsecured subordinated convertible bonds	10 124 247	11,948,194
		10,134,247 139,743,676	13,483,570 32,485,410
	Interest on placement Capital gain from investment in shares		
	Dividend on shares	34,148,833 37,014,108	6,644,396 18,751,027
	Interest on debentures	37,014,106	1,443,750
	Capital gain on Government securities	235,923,414	795,486,060
	Interest on Bangladesh Steel Re-rolling Mills (BSRM)	7,388,332	9,100,000
	Interest on Zero Coupon Bond BSRM	1,213,503	-
	Interest income on investment in commercial paper	6,079,167	87,682,509
	MTBL second subordinated bond	30,263,013	-
	Interest on reverse repo	1,531,393	5,385,206
	Interest on Zero Coupon Bond	-	766,139
	UCB second subordinated bond	22,314,041	5,654,795
	Interest on Premier Bank non-convertible subordinated bonds	31,627,397	-
		2,610,876,339	3,803,816,658
22(a)	Consolidated investment income		
	Bank Asia Limited	2,610,876,339	3,812,338,200
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc		
	I see Inter comments transcetions	2,610,876,339	3,812,338,200
	<u>Less</u> : Inter-company transactions	2,610,876,339	3,812,338,200
		<u> </u>	·
23	Commission, exchange and brokerage		
	Conventional and Islamic banking (Note 23.1)	1,788,400,368	1,365,991,457
	Off-shore banking unit	2,917,973	2,666,882
		1,791,318,341	1,368,658,339

1101051	o immedia suitements for the period ended ov september 2010	Amount in	ı Taka
		At 2016	At 21 Dec 2015
23.1	Conventional and Islamic Banking	30 Sept 2016	31 Dec 2015
23.1	Commission on L/C	595,610,528	566,603,852
	Fees and commission	92,103,913	55,957,784
	Commission on L/G	230,607,654	173,046,339
	Commission on export	6,403,831	6,773,644
	Commission on PO, DD, TT, TC, etc	12,137,276	9,626,283
	Other commission	9,542,681	9,820,052
		946,405,883	821,827,954
	Foreign exchange gain	841,994,485	544,163,503
		1,788,400,368	1,365,991,457
23(a)	Consolidated Commission, exchange and brokerage		
	Bank Asia limited	1,791,318,341	1,368,658,339
	Bank Asia Securities Ltd	68,156,070	69,659,152
	BA Exchange Company (UK) Limited	13,799,739	9,650,868
	BA Express USA, Inc	16,180,794 1,889,454,944	19,461,712 1,467,430,071
		1,007,434,744	1,407,450,071
24	Other operating income	414.005.040	201 55 002
	Conventional and Islamic banking (Note 24.1)	414,897,048	381,776,982
	Off-shore banking unit	14,067,749 428,964,797	12,188,123 393,965,105
24.1	Conventional and Islamic banking	120,501,757	373,703,103
2	Locker charge	7,588,413	7,099,700
	Service and other charges	189,216,592	165,255,678
	Master/Visa card fees and charges	86,142,277	80,968,714
	Postage/telex/SWIFT/fax recoveries	88,586,097	78,883,483
	Profit on sale of fixed assets	62,999	2,469,486
	Non-operating income	10,828,436	10,087,954
	Rebate on nostro account	27,574,942	28,702,178
	Other income from brokerage	4,897,292	8,309,789
		414,897,048	381,776,982
24(a)	Consolidated other operating income		
	Bank Asia Limited	428,964,797	393,965,105
	Bank Asia Securities Ltd	16,335,579	8,286,198
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		445,300,376	402,251,303
25	Salaries and allowances		
	Conventional and Islamic banking (Note 25.1)	1,787,819,632	1,514,293,024
	Off-shore banking unit		-
		1,787,819,632	1,514,293,024
25.1	Conventional and Islamic banking		
	Basic salary	642,348,207	571,111,776
	Allowances	666,057,037	568,271,678
	Festival bonus	142,303,517	123,757,973
	Gratuity	117,000,000	140,568,379
	Provident fund contribution	60,110,871	50,583,218
	Performance bonus	160,000,000	60,000,000
		1,787,819,632	1,514,293,024
25(a)	Consolidated Salaries and allowances		
(••)	Bank Asia Limited	1,787,819,632	1,514,293,024
	Bank Asia Securities Ltd	30,312,099	29,756,073
	BA Exchange Company (UK) Limited	4,769,799	4,682,623
	BA Express USA, Inc	14,219,274	15,440,243
	1	1,837,120,804	1,564,171,963

A	Notes t	o financial statements for the period ended 30 September 2016	Amount in Taka	
60 Rent, taxes, insurance, electricity etc. 394,988,423 388,704,108 70 70 conventional and Islamic banking (Note 26.1) 394,988,423 388,306,479 26.1 Conventional and Islamic banking 221,500,927 8.1 18,300,300 305,085,5541 388,306,479 26.1 Conventional and Islamic banking 221,500,927 60,604,943 388,704,198 26.0 Consolidated Rent, taxes, insurance, electricity etc. 395,055,141 388,896,479 26.0 Assia Limited 395,055,141 388,896,479 8 and Asia Limited 395,055,141 388,896,479 8 and Asia Limited 395,055,141 388,896,479 8 and Expenses USA, Inc 472,2298 5,573,946 2 Egal expenses 472,2298 7,074,368 27.1 Legal expenses 10,837,689 7,074,368 27.1 Conventional and Islamic Banking (Note 27.1) 10,837,689 7,074,368 27.1 Conventional and Islamic Banking 10,837,689 7,074,368 27.1 Conventional and Islamic Banking 10,837,689 7,074,				
Conventional and Islamic banking Note 26.1) 394,984,21 391,181 302,281 303,085,471 303,085,485 303,0	26	Rent taxes insurance electricity etc.	30 Sept 2016	31 Dec 2015
Off-shore banking unit 87,118 192,284 Conventional and Islamic banking 48,70,200 38,859,55,241 38,859,55,241 Rent, rate and taxes 224,410,933 221,500,927 Power and electricity 610,670,196 106,570,196 106,570,198 106,570,196 106,570,196 38,830,470 Bank Asia Limited 395,055,541 388,896,479 888,896,479 888,896,479 888,896,479 89,111,113 89,105,060 888,896,479 89,105,05,541 89,105,060 888,896,479 89,105,05,541 89,105,060 888,896,479 89,105,060 89,105,05,541 89,105,060 89,105,060 89,105,060 89,806,479 89,105,060 89,806,479 89,105,060 89,806,479	20	· · · · · · · · · · · · · · · · · · ·	394 968 423	388 704 108
26.1 Conventional and Islamic banking 395,055,541 388,896,479 Rent, rate and taxes Insurance 224,616,933 221,500,927 Insurance Insurance 106,709,106 106,598,328 Power and electricity 334,968,422 388,704,108 26(a) Consolidated Rent, taxes, insurance, electricity etc. 888,804,719 Bank Asia Icumited 99,111,113 89,160,08 Bank Asia Securities Ltd 9,111,113 89,160,08 BA Express USA, Inc 417,2298 52,284,95 27 Legal expenses 10,837,689 7,074,368 Conventional and Islamic banking (Note 27.1) 10,837,689 7,074,368 Off-shore banking unit 10,837,689 7,074,368 27.1 Conventional and Islamic Banking 10,837,689 7,074,368 27.2 Conventional and Islamic Banking 10,837,689 7,074,368 27.1 Conventional and Islamic Banking 10,837,689 7,074,368 27.2 Conventional and Islamic Banking 10,837,689 7,074,368 27.2 Conventional and Islamic Banking 10,837,689<		9 \ ,	, , , , , , , , , , , , , , , , , , ,	
Rent, rate and taxes 124,616,933 221,500,927 160,709,106 106,509,106 106,509,106 106,509,106 106,509,106 106,509,106 106,509,106 106,509,106 106,509,106 106,509,106 106,509,106 106,509,106 106,509,106 106,509,106 106,509,107 106,500,107 106,5				
Rent, rate and taxes Insurance In	26.1	Conventional and Islamic banking	 -	
Insurance		_	224.616.933	221.500.927
26(a) Consolidated Rent, taxes, insurance, electricity etc.		·		
		Power and electricity		60,604,943
Bank Asia Limited 395,055,541 388,896,479 Bank Asia Securities Ltd 9,111,113 8,916,008 BA Express USA, Inc 4,722,298 5,238,495 27 Legal expenses 413,890,269 7,074,368 Conventional and Islamic banking (Note 27.1) 10,837,689 7,074,368 27.1 Conventional and Islamic Banking 10,837,689 7,074,368 27.1 Conventional and Islamic Banking 10,837,689 7,074,368 27.1 Conventional and Islamic Banking 10,837,689 7,074,368 27.2 Consolidated Legal expenses 10,837,689 7,074,368 27.0 Consolidated Legal expenses 10,837,689 7,074,368 27.0 Consolidated Legal expenses 10,837,689 7,074,368 28. Bank Asia Ecutifies Ltd 14,895.5 27,378 Bank Asia Securities Ltd 14,895.5 27,378 BA Express USA, Inc 981,783 13,388,049 Conventional and Islamic banking (Note 28.1) 60,335,543 56,407,443 Off-shore banking unit 60,335,543 56,407,443 <td></td> <td></td> <td>394,968,423</td> <td>388,704,198</td>			394,968,423	388,704,198
Bank Asia Securities Ltd 9,11,113 8,916,008 BA Exchange Company (UK) Limited 5,001,317 5,973,946 413,800,269 409,114,928 5,328,495 413,800,269 409,114,928 413,800,269 409,114,928 413,800,269 409,114,928 413,800,269 409,114,928 413,800,269 409,114,928 413,800,269 409,114,928 413,800,269 409,114,928 413,800,269 409,114,928 413,800,269 413,800,269 409,114,928 413,800,269 409,114,928 413,800,269 409,114,928 413,800,269 413,8	26(a)	Consolidated Rent, taxes, insurance, electricity etc.		
BA Exchange Company (UK) Limited BA Express USA, Inc 4,722,208 5,238,405 4,722,208 4,001,402,809 4,001,402,809 4,001,402,409 4,001,402,409 4,001,402,409 4,001,402,409 4,001,402,409 4,001,402,409 4,001,402,409 4		Bank Asia Limited	395,055,541	388,896,479
BA Express USA, Inc			9,111,113	8,916,008
		BA Express USA, Inc		
Conventional and Islamic banking (Note 27.1) 10.837,689 7.074,368 10.837,689 1.0			413,070,207	407,114,720
Off-shore banking unit 10,837,689 7,074,368 7,	21	•		
27.1 Conventional and Islamic Banking Legal expenses 10.837,689 7,074,368 7,074,368 10.837,689 7,074,368 10.837,689 7,074,368 7,			10,837,689	7,074,368
Conventional and Islamic Banking		OII-shore danking unit	10.837.689	7.074.368
Legal expenses	27.1	Conventional and Islamic Ranking		. , ,
Other professional charges 7.074,368 27(a) Consolidated Legal expenses Bank Asia Limited Bank Asia Securities Ltd 10,837,689 7,074,368 Bank Asia Limited Bank Expense Company (UK) Limited BA Express USA, Inc 158,239 145,911 BA Express USA, Inc 981,783 1,338,049 28 Postage, stamps, telecommunication etc. Value of 1,212,666 8,585,706 28 Postage, stamps, telecommunication etc. 00,335,543 56,407,443 60,737,430 56,607,188 29 Conventional and Islamic banking (Note 28.1) 60,335,543 56,607,188 24,275 60,737,430 56,650,718 28,175 28,907,188 28,807,007 28,807,007 28,807,007 28,907,007 1,400,403 28,907,007 1,400,403 28,907,007 1,400,403 28,907,007 1,400,403 28,907,007 1,400,403 28,907,007 1,400,403 28,907,007 1,400,403 28,907,007 1,400,403 28,907,007 1,400,403 28,907,007 1,400,403 28,907,007 1,400,403 28,907,007 1,600,403 56,650,718	27.1	Ç		
27(a) Consolidated Legal expenses 10,837,689 7,074,368 Bank Asia Limited 10,837,689 7,074,368 Bank Asia Securities Ltd 148,955 27,378 BA Exchange Company (UK) Limited 158,239 145,911 BA Express USA, Inc 981,783 1,338,049 28 Postage, stamps, telecommunication etc. V Conventional and Islamic banking (Note 28.1) 60,335,543 56,407,443 Off-shore banking unit 401,887 243,275 60,737,430 56,650,718 28.1 Conventional and Islamic banking 35,640,667 38,837,604 Master/VISA card process fee 21,597,787 5,254,940 ATM charge 35,640,667 38,837,604 SWIFT and Reuter charge 1,043,722 89,579,27 Internet 1,324,194 1,616,929 28.6 Consolidated Postage, stamps, telecommunication etc. 80,335,543 56,407,443 28.7 Consolidated Postage, stamps, telecommunication etc. 80,335,543 56,650,718 Bank Asia Securities Ltd 60,373,430 56,650,718 </td <td></td> <td>• •</td> <td>10,837,689</td> <td>7,074,368</td>		• •	10,837,689	7,074,368
27(a) Consolidated Legal expenses Bank Asia Limited 10,837,689 7,074,368 Bank Asia Limited 144,955 27,378 BA Exchange Company (UK) Limited 158,239 145,911 BA Express USA, Inc 981,733 1,338,049 28 Postage, stamps, telecommunication etc. Conventional and Islamic banking (Note 28.1) 60,335,543 56,407,443 Off-shore banking unit 401,887 243,275 28.1 Conventional and Islamic banking 401,887 243,275 Postage stamps telecommunication etc. 25,249,404 401,887 243,275 28.1 Conventional and Islamic banking 35,640,667 38,837,604 Master/VISA card process fee 21,597,787 5,254,940 ATM charge 36,9173 1,740,043 SWIFT and Reuter charge 1,403,722 8,957,927 Internet 1,324,194 1,616,292 28(a) Consolidated Postage, stamps, telecommunication etc. 8 Bank Asia Securities Ltd 60,737,430 56,650,718 Bank Exchange Company (UK) Limited 294,919		Other professional charges	10.837.689	7.074.368
Bank Asia Limited 10,837,689 7,074,368 Bank Asia Securities Ltd 148,955 27,378 BA Exchange Company (UK) Limited 158,239 145,911 BA Express USA, Inc 981,783 1,338,049 28 Postage, stamps, telecommunication etc. Value (12,126,666) 8,585,706 28 Postage, stamps, telecommunication etc. 60,335,543 56,407,443 Off-shore banking unit 401,887 243,275 60,737,430 56,650,718 28.1 Conventional and Islamic banking 401,887 243,275 7 Elephone, courier and postage 35,640,667 38,837,604 Master/VISA card process fee 21,597,787 5,254,940 ATM charge 369,173 1,740,043 SWIFT and Reuter charge 1,324,194 1,616,929 Internet 1,324,194 1,616,929 28(a) Consolidated Postage, stamps, telecommunication etc. 8 Bank Asia Limited 60,335,543 56,650,718 Bank Asia Securities Ltd 1,324,094 1,680,310 BA Express USA, Inc				.,,
Bank Asia Securities Ltd 148,955 27,378 BA Exchange Company (UK) Limited 158,239 145,911 BA Express USA, Inc 981,783 1,338,049 28 Postage, stamps, telecommunication etc. V 28 Postage, stamps, telecommunication etc. 60,335,543 56,407,443 Off-shore banking unit 401,887 243,275 7 Conventional and Islamic banking 35,640,667 38,837,604 8 Master/VISA card process fee 21,597,787 5,254,940 ATM charge 369,173 1,740,043 SWIFT and Reuter charge 1,403,722 8,957,927 Internet 1,324,194 1,616,929 28(a) Consolidated Postage, stamps, telecommunication etc. 60,335,543 56,650,718 Bank Asia Limited 60,737,430 56,650,718 Bank Asia Securities Ltd 1,324,094 1,680,310 BA Exchange Company (UK) Limited 294,919 219,511 BA Express USA, Inc 211,293 210,036 BA Express USA, Inc 211,293 21,020 Conventional and Islamic b	27(a)	Consolidated Legal expenses		
BA Exchange Company (UK) Limited BA Express USA, Inc 981,783 1,338,049 981,783 1,338,049 12,126,666 8,585,706 12,126,666 8,585,706 12,126,666 8,585,706 12,126,666 8,585,706 12,126,666 8,585,706 12,126,666 8,585,706 12,126,666 8,585,706 12,126,666 8,585,706 12,126,666 8,585,706 12,126,666 8,585,706 12,126,666 8,585,706 12,126,718 12,126,7				
BA Express USA, Inc 981,783 1,338,049 12,126,666 8,585,706				
28 Postage, stamps, telecommunication etc. Conventional and Islamic banking (Note 28.1) 60,335,543 56,407,443 Off-shore banking unit 401,887 243,275 28.1 Conventional and Islamic banking Conventional and Islamic banking Telephone, courier and postage Master/VISA card process fee 35,640,667 38,837,604 ATM charge Master/VISA card process fee 21,597,787 5,254,940 ATM charge Master charge Internet 1,403,722 8,957,927 Internet 1,324,194 1,616,929 Internet 60,335,543 56,607,18 Bank Asia Limited Bank Asia Securities Ltd 60,737,430 56,650,718 Bank Asia Securities Ltd 1,324,094 1,680,310 BA Express USA, Inc 294,919 211,293 219,511 BA Express USA, Inc 211,293 219,036 62,567,36 58,769,575 29 Stationery, printing, advertisements etc. Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -				
Conventional and Islamic banking (Note 28.1) 60,335,543 56,407,443 Off-shore banking unit 401,887 243,275 28.1 Conventional and Islamic banking Telephone, courier and postage 35,640,667 38,837,604 Master/VISA card process fee 21,597,787 5,254,940 ATM charge 369,173 1,740,043 SWIFT and Reuter charge 1,403,722 8,957,927 Internet 1,324,194 1,616,929 Bank Asia Limited 60,737,430 56,650,718 Bank Asia Securities Ltd 1,324,094 1,680,310 BA Exchange Company (UK) Limited 294,919 219,511 BA Express USA, Inc 211,293 219,036 Stationery, printing, advertisements etc. 2 Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -		Bit Express Cort, life		
Conventional and Islamic banking (Note 28.1) 60,335,543 56,407,443 Off-shore banking unit 401,887 243,275 28.1 Conventional and Islamic banking Telephone, courier and postage 35,640,667 38,837,604 Master/VISA card process fee 21,597,787 5,254,940 ATM charge 369,173 1,740,043 SWIFT and Reuter charge 1,403,722 8,957,927 Internet 1,324,194 1,616,929 Bank Asia Limited 60,737,430 56,650,718 Bank Asia Securities Ltd 1,324,094 1,680,310 BA Exchange Company (UK) Limited 294,919 219,511 BA Express USA, Inc 211,293 219,036 Stationery, printing, advertisements etc. 2 Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -			 -	
Off-shore banking unit 401,887 243,275 28.1 Conventional and Islamic banking 35,640,667 38,837,604 Telephone, courier and postage Mastert/VISA card process fee ATM charge A	28	Postage, stamps, telecommunication etc.		
28.1 Conventional and Islamic banking Telephone, courier and postage 35,640,667 38,837,604 Master/VISA card process fee 21,597,787 5,254,940 ATM charge 369,173 1,740,043 SWIFT and Reuter charge 1,403,722 8,957,927 Internet 1,324,194 1,616,929 28(a) Consolidated Postage, stamps, telecommunication etc. 8ank Asia Limited 60,737,430 56,650,718 Bank Asia Securities Ltd 1,324,094 1,680,310 BA Exchange Company (UK) Limited 294,919 219,511 BA Express USA, Inc 211,293 219,036 56,567,736 58,769,575 29 Stationery, printing, advertisements etc. Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -		The state of the s	60,335,543	56,407,443
Conventional and Islamic banking Telephone, courier and postage 35,640,667 38,837,604 Master/VISA card process fee 21,597,787 5,254,940 ATM charge 369,173 1,740,043 SWIFT and Reuter charge 1,403,722 8,957,927 Internet 1,324,194 1,616,929 60,335,543 56,407,443		Off-shore banking unit		
Telephone, courier and postage 35,640,667 38,837,604 Master/VISA card process fee 21,597,787 5,254,940 ATM charge 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,17			60,737,430	56,650,718
Telephone, courier and postage 35,640,667 38,837,604 Master/VISA card process fee 21,597,787 5,254,940 ATM charge 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,173 1,740,043 369,17	28.1	Conventional and Islamic banking		
Master/VISA card process fee 21,597,787 5,254,940 ATM charge 369,173 1,740,043 SWIFT and Reuter charge 1,403,722 8,957,927 Internet 1,324,194 1,616,929 60,335,543 56,407,443 28(a) Consolidated Postage, stamps, telecommunication etc. V Bank Asia Limited 60,737,430 56,650,718 Bank Asia Securities Ltd 1,324,094 1,680,310 BA Exchange Company (UK) Limited 294,919 219,511 BA Express USA, Inc 211,293 219,036 62,567,736 58,769,575 29 Stationery, printing, advertisements etc. Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -		_	35 640 667	38 837 604
SWIFT and Reuter charge 1,403,722 8,957,927 Internet 1,324,194 1,616,929 60,335,543 56,407,443 28(a) Consolidated Postage, stamps, telecommunication etc. Bank Asia Limited 60,737,430 56,650,718 Bank Asia Securities Ltd 1,324,094 1,680,310 BA Exchange Company (UK) Limited 294,919 219,511 BA Express USA, Inc 211,293 219,036 BA Express USA, Inc 62,567,736 58,769,575 29 Stationery, printing, advertisements etc. Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -		· · ·		
Internet 1,324,194 1,616,929 28(a) Consolidated Postage, stamps, telecommunication etc. Section of Consolidated Postage, stamps, telecommunication etc. Bank Asia Limited 60,737,430 56,650,718 Bank Asia Securities Ltd 1,324,094 1,680,310 BA Exchange Company (UK) Limited 294,919 219,511 BA Express USA, Inc 211,293 219,036 62,567,736 58,769,575 29 Stationery, printing, advertisements etc. Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -		•	369,173	1,740,043
28(a) Consolidated Postage, stamps, telecommunication etc. Bank Asia Limited 60,737,430 56,650,718 Bank Asia Securities Ltd 1,324,094 1,680,310 BA Exchange Company (UK) Limited 294,919 219,511 BA Express USA, Inc 211,293 219,036 62,567,736 58,769,575 29 Stationery, printing, advertisements etc. Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -		· · · · · · · · · · · · · · · · · · ·		
28(a) Consolidated Postage, stamps, telecommunication etc. Bank Asia Limited 60,737,430 56,650,718 Bank Asia Securities Ltd 1,324,094 1,680,310 BA Exchange Company (UK) Limited 294,919 219,511 BA Express USA, Inc 211,293 219,036 62,567,736 58,769,575 29 Stationery, printing, advertisements etc. Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -		Internet		
Bank Asia Limited 60,737,430 56,650,718 Bank Asia Securities Ltd 1,324,094 1,680,310 BA Exchange Company (UK) Limited 294,919 219,511 BA Express USA, Inc 211,293 219,036 62,567,736 58,769,575 29 Stationery, printing, advertisements etc. Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -	•••		00,333,343	30,407,443
Bank Asia Securities Ltd 1,324,094 1,680,310 BA Exchange Company (UK) Limited 294,919 219,511 BA Express USA, Inc 211,293 219,036 62,567,736 58,769,575 29 Stationery, printing, advertisements etc. Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -	28(a)			
BA Exchange Company (UK) Limited 294,919 219,511 BA Express USA, Inc 211,293 219,036 62,567,736 58,769,575 29 Stationery, printing, advertisements etc. Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -				
BA Express USA, Inc 211,293 219,036 62,567,736 58,769,575 29 Stationery, printing, advertisements etc. Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -				
29 Stationery, printing, advertisements etc. Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -				
Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -		•		
Conventional and Islamic banking (Note 29.1) 69,466,478 71,982,334 Off-shore banking unit 15,723 -	29	Stationery, printing, advertisements etc.		
Off-shore banking unit 15,723 -			69.466.478	71.982.334
69,482,201 71,982,334		The state of the s		-
			69,482,201	71,982,334

1 (otes t	o infancial statements for the period chief by September 2010	Amount in	ı Taka
		At 30 Sept 2016	At 31 Dec 2015
29.1	Conventional and Islamic banking		
	Office and security stationery	32,877,335	32,302,141
	Calendar, diary, souvenir, etc	8,013,740	7,226,850
	ATM card /Supplies And Stationeries	3,607,918	-
	Books and periodicals	1,497,895	1,131,051
	Publicity and advertisement	23,469,590 69,466,478	31,322,292 71,982,334
29(a)	Consolidated Stationery, printing, advertisements etc.	09,400,478	/1,962,334
29(a)	Bank Asia Limited	69,466,478	71,982,334
	Bank Asia Securities Ltd	354,239	200,860
	BA Exchange Company (UK) Limited	170,346	98,171
	BA Express USA, Inc	507,866	925,341
	1 , .	70,498,929	73,206,706
30	Managing Director's salary and fees		
		5 902 226	6 200 000
	Basic salary House rent allowance	5,803,226 750,806	6,300,000 675,000
	Entertainment allowances	150,161	135,000
	Incentive bonus	1,000,000	1,000,000
	Festival bonus	1,200,000	1,400,000
	Utility allowance and others	299,194	315,000
	House maintenance allowance	1,091,775	1,125,000
	Provident fund	580,323	630,000
	Leave fare assistance	1,900,000	1,900,000
		12,775,484	13,480,000
31	Directors' fees		
	Directors' fees	2,504,000	2,690,000
21(a)	Consolidated Directors' fees	2,504,000	2,690,000
31(a)	Bank Asia Limited	2,504,000	2,690,000
	Bank Asia Securities Ltd.	230,000	74,750
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		2,734,000	2,764,750
32	Auditors' fees		
	Statutory audit fees	148,000	165,000
22()		148,000	165,000
32(a)	Consolidated Auditors fees	149,000	165,000
	Bank Asia Limited Bank Asia Securities Ltd	148,000	165,000
	BA Exchange Company (UK) Limited	460,487	526,545
	BA Express USA, Inc	1,104,486	1,223,710
	2.1.2.p.1655	1,712,973	1,915,255
33	Depreciation and repair of Bank's assets		
	Conventional and Islamic banking (Note 33.1)	326,346,471	323,743,989
	Off-shore banking unit	-	223,364
		326,346,471	323,967,353
33.1	Conventional and Islamic banking		
	Depreciation		
	Owned assets	273,421,277	272,029,089
	Leased assets	600,369	3,435,003
		274,021,646	275,464,092
	Repairs	11 022 260	10 547 240
	Building Furniture and fixtures	11,033,269 173,572	10,547,340 482,626
	Equipments	3,511,186	3,027,544
	<u> ганрисию</u>	14,718,027	14,057,510
	Maintenance	37,606,798	34,222,387
		326,346,471	323,743,989
		520,570,77	323,1 73,707

1,000		Amount in Taka	
		At	At
		30 Sept 2016	31 Dec 2015
33(a)	Consolidated Depreciation and repairs of Bank's assets		
	Bank Asia Limited	326,346,471	323,967,353
	Bank Asia Securities Ltd	372,227	3,609,364
	BA Exchange Company (UK) Limited	1,198,583	1,672,424
	BA Express USA, Inc	1,158,130	766,097
		329,075,411	330,015,238
34	Other expenses		
	Conventional and Islamic banking (Note 34.1)	856,537,160	726,426,654
	Off-shore banking unit	7,354,034	7,429,414
		863,891,194	733,856,068
34.1	Conventional and Islamic banking		
	Car expenses	200,992,654	177,471,061
	Contractual service expenses	291,304,479	215,249,777
	Computer expenses	102,093,286	97,953,720
	Other management and administrative expenses	122,522,560	123,580,436
	Entertainment	30,328,492	24,641,425
	AGM/EGM expenses	15,339,710	10,110,154
	Office plantation	3,643,233	3,829,752
	Payment to superannuation fund	1,800,000	1,800,000
	Finance charge for lease assets	146,708	709,236
	Donation and subscription to institutions	60,686,191	47,760,711
	Travelling expenses	20,592,298	17,210,196
	Training and internship		
	· ·	7,008,379	5,980,266
	Directors' travelling expenses	79,170 856,537,160	129,920 726,426,654
34(a)	Consolidated other expenses		
0 1(4)	Bank Asia Limited	863,891,194	733,856,068
	Bank Asia Securities Ltd	13,156,962	19,213,632
	BA Exchange Company (UK) Limited	1,521,009	1,792,601
	BA Express USA, Inc	6,250,706	7,023,109
	DA Express USA, IIIC	884,819,871	761,885,410
		7. 7 7	,,,,,,
34(b)	Provision for loans and advances/investments and off-balance sheet items		
	Conventional and Islamic banking	1,433,763,958	407,406,025
	Off-shore banking unit	26,538,732	41,785,264
		1,460,302,690	449,191,289
	Break up of provision for loans and advances/Investments is shown below:		
	General provision	(0.51.77.20-1	9.125 0
	Conventional and Islamic banking	(966,554,295)	74,427,862
	Off-shore banking unit	26,538,732	43,159,444
	Specific provision	(940,015,563)	117,587,306
	Conventional and Islamic banking	2,273,895,342	79,616,253
	Off-shore banking unit	2,273,073,342	77,010,233
	On-shote banking unit	2,273,895,342	79,616,253
	Adjust with General provision		
		2,273,895,342	79,616,253
	Provision for off-balance sheet items	104 100 04 1	050 051 015
	Conventional and Islamic banking	126,422,911	253,361,910
	Off-shore banking unit	- 10: 100 01:	(1,374,180)
		126,422,911	251,987,730
		1,460,302,690	449,191,289

According Acco	Notes t	o financial statements for the period ended 50 September 2010	Amount in Taka	
			At	At
Bank Asia Limited 2,172,888,214 309,037,393 309,03	24(-)	Constituted Description shows for the conservational conservation		
Bank Asia Securites Limited: Specific Provision 79,414,293 52,526,765 Provision for diminution in value of investments 5,646,298 7.6,615 Provision for diminution in value of investments 5,646,298 7.6,615 BA Exchange Company (UK) Limited 7.6,152,748,815	34(c)			
Provision for diminution in value of investments			2,172,888,224	309,037,393
Other provisions		•		52,526,765
BA Exchange Company (UK) Limited BA Express USA, Inc			-	-
BA Express USA, inc		BA Exchange Company (UK) Limited	85,060,591	52,526,765
Seceipts from other operating activities		- · · · · · · · · · · · · · · · · · · ·		<u>-</u>
Conventional and Islamic banking (Note 35.1)			2,257,948,815	361,564,158
Off-shore banking unit 14,067,749 12,188,123 35.1 Conventional and Islamic banking 373,051,152 1,220,231,794 B. Locker charge 7,588,413 7,099,700 Service and other charges 189,216,592 165,255,678 Master card fees and charges 86,142,277 80,968,714 Non-operating income 350,480,02 71,888,438 35(a) Consolidated Receipts from other operating activities 16,335,579 8,286,096 35(a) Consolidated Receipts from other operating activities 736,051,152 1,220,231,744 Bank Asia Limited 736,051,152 1,220,231,744 Bank Asia Company (UK) Limited 752,386,731 1,228,517,992 BA Express USA, Inc 752,386,731 1,228,517,992 Less: inter- companies transactions 752,386,731 1,228,517,992 Less: inter- companies transactions 752,386,731 1,228,517,992 Applied Payments for other operating activities 1,338,361,478 1,202,487,373 Applied Payments for other operating activities 1,338,361,478 1,202,487,373 Service and Lages 394,968	35	Receipts from other operating activities		
		Q , , , ,		
S.1. Conventional and Islamic banking		Off-shore banking unit		
Locker charge	35.1	Conventional and Islamic banking	750,051,152	1,220,231,771
Service and other charges 189,216,592 165,255,678 Master card fees and charges 86,142,277 80,968,714 Postage/felex/SWIFT/ fax recoveries 88,586,092 78,883,483 Non-operating income 350,4002 875,836,096 35(a) Consolidated Receipts from other operating activities 736,051,152 1,220,231,794 Bank Asia Limited 736,051,152 1,220,231,794 82,861,98 BA Exchange Company (UK) Limited 752,386,731 1,228,517,992 BA Express USA, Inc 752,386,731 1,228,517,992 Less: inter-companies transactions 752,386,731 1,228,517,992 36 Payments for other operating activities 1,338,361,478 1,202,487,397 Conventional and Islamic banking (Note 36.1) 1,338,361,478 1,202,487,397 Off-shore banking unit 7,441,152 192,281 Eagl expenses 10,837,689 7,074,368 Directors' fees 2,504,000 2,690,000 Postage, stamp, telecommunication, etc 60,737,430 56,650,318,832 Other expenses 85,639,452 73,338,832	2011	<u>-</u>	7.588.413	7.099.700
Postage/telex/SWIFT/ far recoveries 88,586,097 78,883,483 300,400,004 875,836,096 72,1983,400 1208,043,671 120				
Non-operating income 350,450,024 875,336,096 35(a) Consolidated Receipts from other operating activities 350,450,01,152 1,220,231,794 Bank Asia Limited 736,051,152 1,220,231,794 8,286,198 BAR Exchange Company (UK) Limited 1,6335,579 8,286,198 BA Express USA, Inc 752,386,731 1,228,517,992 Less: inter-companies transactions 752,386,731 1,228,517,992 Conventional and Islamic banking (Note 36.1) 1,338,361,478 1,202,487,397 Off-shore banking unit 7,441,152 192,281 36.1 Conventional and Islamic banking 34,968,423 388,896,479 Posted sexpenses 10,837,689 7,074,368 Directors' fees 2,040,000 2,690,000 Postage, stamp, telecommunication, etc 60,373,430 56,650,718 Other expenses 856,390,452 733,338,832 Managing Director's salary 1,277,548 1,377,000 Autiors' fee 1,480,000 1,338,361,478 1,202,487,397 Autiors' fee 1,480,000 1,333,361,478 1,202,487,397		Master card fees and charges	86,142,277	80,968,714
		· ·		
Sign Consolidated Receipts from other operating activities Bank Asia Limited 736,051,152 1,220,231,794 Bank Asia Securities Ltd 16,335,579 8,286,198 BA Exchange Company (UK) Limited -		Non-operating income		
Bank Asia Limited 736,051,152 1,220,231,794 Bank Asia Securities Ltd 16,335,579 8,286,198 BA Exchange Company (UK) Limited 752,386,731 1,228,517,992 1,228			/21,983,403	1,208,043,671
Bank Asia Securities Ltd BA Exchange Company (UK) Limited BA Express USA, Inc 16,335,579 8,286,198 BA Express USA, Inc 752,386,731 - 752,386,731 1,228,517,992 Less: inter- companies transactions 752,386,731 1,228,517,992 36 Payments for other operating activities 1,338,361,478 1,202,487,397 - 2,281 Conventional and Islamic banking (Note 36.1) 1,335,802,630 1,202,679,678 36.1 Conventional and Islamic banking 8 Rent, rates and taxes 394,968,423 388,896,479 Legal expenses 10,837,689 7,074,368 Directors' fees 2,504,000 2,690,000 Postage, stamp, telecommunication, etc 60,737,430 56,650,718 Other expenses 856,390,432 733,338,832 Managing Director's salary 12,775,484 13,672,000 Auditors' fee 148,000 165,000 40(a) Payments for other operating activities Bank Asia Limited 1,345,802,630 1,202,679,678 Bank Asia Securities Ltd 23,971,124 29,912,078 Bah Exchange Company (UK) Limited	35(a)	Consolidated Receipts from other operating activities		
BA Exchange Company (UK) Limited BA Express USA, Inc				
BA Express USA, Inc				8,286,198
Less: inter-companies transactions		- · · · · · · · · · · · · · · · · · · ·	-	-
Payments for other operating activities Conventional and Islamic banking (Note 36.1) 1,338,361,478 1,202,487,397 0ff-shore banking unit 7,441,152 192,281 1,345,802,630 1,202,679,678		Bri Express Cort, Inc	752,386,731	1,228,517,992
Conventional and Islamic banking (Note 36.1) 1,338,361,478 1,202,487,397 0 7,441,152 192,281 1,345,802,630 1,202,679,678 1,345,802,630 1,202,679,678 1,345,802,630 1,202,487,397 1,345,802,630 1,3		<u>Less</u> : inter- companies transactions	<u> </u>	-
Conventional and Islamic banking (Note 36.1) 1,338,361,478 1,202,487,397 Off-shore banking unit 7,441,152 192,281 36.1 Conventional and Islamic banking 394,968,423 388,896,479 Rent, rates and taxes 394,968,423 388,896,479 Legal expenses 10,837,689 7,074,368 Directors' fees 2,504,000 2,690,000 Postage, stamp, telecommunication, etc 60,737,430 56,650,718 Other expenses 856,390,452 733,338,832 Managing Director's salary 12,775,484 13,672,000 Auditors' fee 148,000 165,000 Auditors' fee 1,338,361,478 1,202,487,397 36(a) Payments for other operating activities 1,345,802,630 1,202,679,678 Bank Asia Limited 1,345,802,630 1,202,679,678 Bank Asia Securities Ltd 23,971,124 29,912,078 BA Exchange Company (UK) Limited 7,435,971 8,658,514 BA Express USA, Inc 13,270,566 15,132,399			752,386,731	1,228,517,992
Off-shore banking unit 7,441,152 192,281 36.1 Conventional and Islamic banking 8 394,968,423 388,896,479 Legal expenses 10,837,689 7,074,368 3,089,000 2,690,000 2,690,000 2,690,000 2,690,000 2,690,000 2,690,000 2,690,000 2,600,000 2,690,000 2,690,000 2,600,000 2,690,000 2,690,000 2,690,000 2,690,000 2,690,000 2,690,000 2,690,000 2,690,000 2,690,000 2,690,000 2,690,000<	36	Payments for other operating activities		
36.1 Conventional and Islamic banking Interventional and Islamic banking Rent, rates and taxes 394,968,423 388,896,479 Legal expenses 10,837,689 7,074,368 Directors' fees 2,504,000 2,690,000 Postage, stamp, telecommunication, etc 60,737,430 56,650,718 Other expenses 856,390,452 733,338,832 Managing Director's salary 12,775,484 13,672,000 Auditors' fee 148,000 165,000 1,338,361,478 1,202,487,397 36(a) Payments for other operating activities Bank Asia Limited 1,345,802,630 1,202,679,678 Bank Asia Securities Ltd 23,971,124 29,912,078 BA Exchange Company (UK) Limited 7,435,971 8,658,514 BA Express USA, Inc 13,270,566 15,132,399		Conventional and Islamic banking (Note 36.1)	1,338,361,478	1,202,487,397
36.1 Conventional and Islamic banking Rent, rates and taxes 394,968,423 388,896,479 Legal expenses 10,837,689 7,074,368 Directors' fees 2,504,000 2,690,000 Postage, stamp, telecommunication, etc 60,737,430 56,650,718 Other expenses 856,390,452 733,338,832 Managing Director's salary 12,775,484 13,672,000 Auditors' fee 148,000 165,000 1,338,361,478 1,202,487,397 36(a) Payments for other operating activities Bank Asia Limited 1,345,802,630 1,202,679,678 Bank Asia Securities Ltd 23,971,124 29,912,078 BA Exchange Company (UK) Limited 7,435,971 8,658,514 BA Express USA, Inc 13,270,566 15,132,399		Off-shore banking unit		
Rent, rates and taxes 394,968,423 388,896,479 Legal expenses 10,837,689 7,074,368 Directors' fees 2,504,000 2,690,000 Postage, stamp, telecommunication, etc 60,737,430 56,650,718 Other expenses 856,390,452 733,338,832 Managing Director's salary 12,775,484 13,672,000 Auditors' fee 148,000 165,000 1,338,361,478 1,202,487,397 36(a) Payments for other operating activities Bank Asia Limited 1,345,802,630 1,202,679,678 Bank Asia Securities Ltd 23,971,124 29,912,078 BA Exchange Company (UK) Limited 7,435,971 8,658,514 BA Express USA, Inc 13,270,566 15,132,399			1,345,802,630	1,202,679,678
Legal expenses 10,837,689 7,074,368 Directors' fees 2,504,000 2,690,000 Postage, stamp, telecommunication, etc 60,737,430 56,650,718 Other expenses 856,390,452 733,338,832 Managing Director's salary 12,775,484 13,672,000 Auditors' fee 148,000 165,000 Auditors' fee other operating activities Bank Asia Limited 1,345,802,630 1,202,679,678 Bank Asia Securities Ltd 23,971,124 29,912,078 BA Exchange Company (UK) Limited 7,435,971 8,658,514 BA Express USA, Inc 13,270,566 15,132,399	36.1	Conventional and Islamic banking		
Legal expenses 10,837,689 7,074,368 Directors' fees 2,504,000 2,690,000 Postage, stamp, telecommunication, etc 60,737,430 56,650,718 Other expenses 856,390,452 733,338,832 Managing Director's salary 12,775,484 13,672,000 Auditors' fee 148,000 165,000 Auditors' fee other operating activities Bank Asia Limited 1,345,802,630 1,202,679,678 Bank Asia Securities Ltd 23,971,124 29,912,078 BA Exchange Company (UK) Limited 7,435,971 8,658,514 BA Express USA, Inc 13,270,566 15,132,399		Rent, rates and taxes	394,968,423	388.896.479
Directors' fees 2,504,000 2,690,000 Postage, stamp, telecommunication, etc 60,737,430 56,650,718 Other expenses 856,390,452 733,338,832 Managing Director's salary 12,775,484 13,672,000 Auditors' fee 148,000 165,000 Auditors' fee 1,338,361,478 1,202,487,397 Bank Asia Limited 1,345,802,630 1,202,679,678 Bank Asia Securities Ltd 23,971,124 29,912,078 BA Exchange Company (UK) Limited 7,435,971 8,658,514 BA Express USA, Inc 13,270,566 15,132,399				
Other expenses 856,390,452 733,338,832 Managing Director's salary 12,775,484 13,672,000 Auditors' fee 148,000 165,000 36(a) Payments for other operating activities Bank Asia Limited 1,345,802,630 1,202,679,678 Bank Asia Securities Ltd 23,971,124 29,912,078 BA Exchange Company (UK) Limited 7,435,971 8,658,514 BA Express USA, Inc 13,270,566 15,132,399				
Managing Director's salary 12,775,484 13,672,000 Auditors' fee 148,000 165,000 1,338,361,478 1,202,487,397 36(a) Payments for other operating activities Bank Asia Limited 1,345,802,630 1,202,679,678 Bank Asia Securities Ltd 23,971,124 29,912,078 BA Exchange Company (UK) Limited 7,435,971 8,658,514 BA Express USA, Inc 13,270,566 15,132,399		2 · 1 · · · · · · · · · · · · · · · · · · ·	60,737,430	56,650,718
Auditors' fee 148,000 / 1,338,361,478 165,000 / 1,338,361,478 36(a) Payments for other operating activities Bank Asia Limited 1,345,802,630 / 23,971,124 1,202,679,678 / 29,912,078 Bank Asia Securities Ltd 23,971,124 / 29,912,078 29,912,078 / 32,971 BA Exchange Company (UK) Limited 7,435,971 / 38,658,514 8,658,514 / 32,209 BA Express USA, Inc 13,270,566 / 15,132,399		ı		
36(a) Payments for other operating activities 1,338,361,478 1,202,487,397 Bank Asia Limited 1,345,802,630 1,202,679,678 Bank Asia Securities Ltd 23,971,124 29,912,078 BA Exchange Company (UK) Limited 7,435,971 8,658,514 BA Express USA, Inc 13,270,566 15,132,399				
Bank Asia Limited 1,345,802,630 1,202,679,678 Bank Asia Securities Ltd 23,971,124 29,912,078 BA Exchange Company (UK) Limited 7,435,971 8,658,514 BA Express USA, Inc 13,270,566 15,132,399		Auditors fee		
Bank Asia Limited 1,345,802,630 1,202,679,678 Bank Asia Securities Ltd 23,971,124 29,912,078 BA Exchange Company (UK) Limited 7,435,971 8,658,514 BA Express USA, Inc 13,270,566 15,132,399	36(a)	Payments for other operating activities		
Bank Asia Securities Ltd 23,971,124 29,912,078 BA Exchange Company (UK) Limited 7,435,971 8,658,514 BA Express USA, Inc 13,270,566 15,132,399			1 3/15 802 630	1 202 679 679
BA Exchange Company (UK) Limited 7,435,971 8,658,514 BA Express USA, Inc 13,270,566 15,132,399				
BA Express USA, Inc 13,270,566 15,132,399				
1,390,480,291 1,256,382,669		- · · · · · · · · · · · · · · · · · · ·		
			1,390,480,291	1,256,382,669

Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At	At
		30 Sept 2016	31 Dec 2015
37	Earnings per share (EPS)		
	Net profit after tax (Numerator)	689,202,956	1,571,938,205
	Number of ordinary shares outstanding (Denominator)	839,295,153	839,295,153
	Issue of bonus shares 5%	41,964,757	41,964,757
	Number of ordinary shares outstanding (Denominator)	881,259,910	881,259,910
	Earnings per share (EPS)	0.78	1.78

Earnings per share has been calculated in accordance with BAS 33: "Earnings Per Share (EPS)". Earnings per share for previous period has been restated since the bonus issue is an issue without consideration of cash. It is treated as if it has occurred prior to the beginning of 2015, the earliest period reported. Actual EPS for June 2015 was Taka 1.87.

37(a) Consolidated Earnings per share (EPS)

Net profit after tax (Numerator)	691,650,972	1,380,697,528
Number of ordinary shares outstanding (Denominator)	881,259,910	881,259,910
Earnings per share (EPS)	0.78	1.57