FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE 3rd QUARTER ENDED 30 September 2025

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

Bank Asia

consolidated
BALANCE SHEET
As at 30 September 2025

Amount in Taka

	30 Sep 2025	31 Dec 2024
PROPERTY AND ASSETS		
Cash	**35,685,208,411**	**23,988,516,011**
In hand (including foreign currencies)	5,169,809,363	4,571,787,155
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	30,515,399,048	19,416,728,856
Balance with other banks and financial institutions	**8,386,517,419**	**16,146,171,433**
In Bangladesh	3,507,999,289	5,603,874,673
Outside Bangladesh	4,878,518,130	10,542,296,760
Money at call and on short notice	**9,000,000,000**	**-**
Investments	**221,712,441,628**	**177,935,396,486**
Government	210,871,233,208	167,143,008,408
Others	10,841,208,420	10,792,388,078
Loans and advances/investments	**289,086,494,178**	**296,533,717,659**
Loans, cash credits, overdrafts, etc/investments	269,005,459,731	281,966,741,409
Bills purchased and discounted	20,081,034,447	14,566,976,250
Fixed assets including premises, furniture and fixtures	**4,761,397,284**	**5,289,381,960**
Other assets	**19,776,338,820**	**15,419,013,621**
Non - banking assets	**-**	**-**
Total assets	**588,408,397,740**	**535,312,197,170**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	**22,826,501,397**	**18,114,043,540**
Subordinated non-convertible and perpetual bonds	**7,680,250,000**	**7,680,250,000**
Deposits and other accounts	**446,152,664,216**	**416,727,954,479**
Current/Al-wadeeah current accounts and other accounts	73,921,165,103	74,238,891,195
Bills payable	2,883,915,547	3,075,190,059
Savings bank/Mudaraba savings bank deposits	95,267,858,067	90,330,134,211
Fixed deposits/Mudaraba fixed deposits	248,613,898,334	222,238,007,353
Special notice deposit	25,465,827,165	26,845,731,661
Bearer certificates of deposit	-	-
Other deposits	-	-
Other liabilities	**74,195,354,313**	**60,982,059,182**
Total liabilities	**550,854,769,926**	**503,504,307,201**
Capital/shareholders' equity		
Total shareholders' equity	**37,553,627,814**	**31,807,889,969**
Paid-up capital	12,824,975,460	11,659,068,600
Statutory reserve	12,736,287,035	11,750,000,000
General and other reserve	11,242,024	10,640,687
Revaluation reserve	7,914,776,949	4,300,808,341
Retained earnings	4,136,819,784	4,150,895,777
Foreign currency translation reserve	(70,483,785)	(63,533,766)
Non-controlling (minority) interest	10,347	10,330
Total liabilities and shareholders' equity	**588,408,397,740**	**535,312,197,170**
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	**119,077,268,928**	**130,037,883,477**
Acceptances and endorsements	44,542,880,819	44,821,140,940
Letters of guarantee	28,634,952,745	26,869,526,977
Irrevocable letters of credit	29,977,976,493	39,630,946,979
Bills for collection	15,921,458,871	18,716,268,581
Other contingent liabilities	-	-
Other commitments	**1,124,390,632**	**9,916,466,548**
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	1,124,390,632	9,916,466,548
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total off-balance sheet items including contingent liabilities	**120,201,659,560**	**139,954,350,025**

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PROFIT AND LOSS STATEMENT
For the period ended 30 September 2025

Amount in Taka

	Jan to Sep 2025	Jan to Sep 2024	July to Sep 2025	July to Sep 2024
OPERATING INCOME				
Interest income	20,848,673,368	22,503,453,688	6,849,877,250	8,099,978,471
Interest paid on deposits and borrowings, etc	22,876,921,116	17,370,377,426	7,775,977,927	6,500,662,864
Net interest income	**(2,028,247,748)**	**5,133,076,262**	**(926,100,677)**	**1,599,315,607**
Investment income	19,304,337,456	9,797,738,862	6,824,043,366	3,333,558,593
Commission, exchange and brokerage	2,773,430,925	4,187,325,216	750,789,567	1,236,216,418
Other operating income	1,178,341,260	1,130,883,346	397,998,921	336,091,344
	23,256,109,641	15,115,947,424	7,972,831,854	4,905,866,355
Total operating income (A)	**21,227,861,893**	**20,249,023,686**	**7,046,731,177**	**6,505,181,962**
OPERATING EXPENSES				
Salaries and allowances	4,549,716,323	4,305,672,867	1,620,562,174	1,353,720,490
Rent, taxes, insurance, electricity, etc	536,920,928	508,804,561	194,445,323	169,175,671
Legal expenses	32,622,348	16,050,281	9,929,716	3,467,984
Postage, stamp, telecommunication, etc	181,555,680	155,718,638	54,558,711	43,128,913
Stationery, printing, advertisements, etc	125,055,504	114,894,782	43,824,063	34,992,016
Managing Director's salary and fees	17,670,658	14,950,314	5,630,983	5,224,121
Directors' fees	4,691,167	3,632,795	1,964,833	1,428,000
Auditors' fees	6,847,086	3,311,431	2,433,542	838,435
Depreciation and repairs of Bank's assets	736,412,253	739,767,341	246,550,517	247,155,660
Other expenses	1,759,258,246	1,562,827,953	587,965,750	506,647,653
Total operating expenses (B)	**7,950,750,193**	**7,425,630,963**	**2,767,865,612**	**2,365,778,943**
Profit before provision (C=A-B)	**13,277,111,700**	**12,823,392,723**	**4,278,865,565**	**4,139,403,019**
Provision for loans and advances/investments				
General provision	(670,672,577)	(3,486,744,657)	(734,138,740)	(2,411,845,662)
Specific provision	9,305,676,236	11,129,758,300	4,314,956,149	6,231,703,973
	8,635,003,659	7,643,013,643	3,580,817,409	3,819,858,311
Provision for off-balance sheet items	(240,500,000)	175,000,000	(250,000,000)	(185,000,000)
Provision for diminution in value of investments	(84,000,000)	500,000,000	16,000,000	140,000,000
Other provisions	-	-	-	-
Total provision (D)	**8,310,503,659**	**8,318,013,643**	**3,346,817,409**	**3,774,858,311**
Total profit before tax (C-D)	**4,966,608,041**	**4,505,379,080**	**932,048,156**	**364,544,708**
Provision for taxation				
Current tax	1,453,851,617	2,449,832,162	533,011,237	1,395,917,908
Deferred tax	-	-	-	-
	1,453,851,617	2,449,832,162	533,011,237	1,395,917,908
Net profit after tax	**3,512,756,424**	**2,055,546,918**	**399,036,919**	**(1,031,373,200)**
Appropriations				
Statutory reserve	986,287,035	-	183,624,394	-
Coupon/dividend on perpetual bond	208,130,308	208,861,849	25,068,493	25,068,493
General and other reserve	601,337	383,674	-	-
	1,195,018,680	209,245,523	208,692,887	25,068,493
Retained surplus	**2,317,737,744**	**1,846,301,395**	**190,344,032**	**(1,056,441,693)**
Attributable to:				
Equity holders of Bank Asia PLC.	2,317,737,727	1,846,301,379	190,344,022	(1,056,441,696)
Non-controlling (minority) interest	17	16	10	3
	2,317,737,744	1,846,301,395	190,344,032	(1,056,441,693)
Earnings Per Share (EPS)	**2.58**	**1.44**	**0.29**	**-0.82**

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CASH FLOW STATEMENT
For the period ended 30 September 2025

Amount in Taka

	30 Sep 2025	30 Sep 2024
Cash flows from operating activities (A)		
Interest receipts	34,158,227,259	28,128,186,590
Interest payments	(23,273,788,355)	(17,652,752,671)
Dividends receipts	427,185,475	282,495,680
Fees and commission receipts	2,773,430,925	4,187,325,216
Recoveries on loans previously written off	85,878,684	44,077,429
Cash payment to employees	(4,717,193,347)	(4,140,168,974)
Cash payment to suppliers	(194,734,522)	(178,291,350)
Income tax paid	(2,747,416,542)	(1,565,220,604)
Receipts from other operating activities	7,636,506,740	3,232,816,185
Payments for other operating activities	(2,539,566,113)	(2,265,295,973)
Operating profit before changes in operating assets & liabilities	**11,608,530,204**	**10,073,171,528**
Increase/decrease in operating assets and liabilities		
Loans and advances to customers and banks	7,447,223,481	(3,396,103,062)
Other assets	(861,097,219)	(1,139,173,424)
Deposits from customers and banks	29,424,709,737	35,684,685,404
Trading liabilities	4,712,457,857	(2,648,844,489)
Other liabilities	788,831,057	(206,369,015)
Net Increase/decrease in operating assets and liabilities	**41,512,124,913**	**28,294,195,414**
Net cash flows from operating activities	**53,120,655,117**	**38,367,366,942**
Cash flows from investing activities (B)		
Investments in treasury bills, bonds and others	(38,260,280,815)	(28,668,146,501)
Sale/(Purchase) of trading securities	(48,820,342)	27,564,397
(Purchase)/disposal of fixed assets	(146,532,976)	(131,580,787)
Net cash flows from/(used in) investing activities	**(38,455,634,133)**	**(28,772,162,891)**
Cash flows from financing activities (C)		
Coupon/dividend paid on perpetual bond	(208,130,308)	(208,861,849)
Adjustment of subordinated non-convertible bond	-	(1,000,000,000)
Payments for lease liability	(352,857,130)	(365,886,192)
Dividend paid (cash dividend)	(1,165,906,860)	(1,748,860,290)
Net cash flows from/(used in) financing activities	(1,726,894,298)	(3,323,608,331)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	12,938,126,686	6,271,595,720
Effects of exchange rate changes on cash and cash equivalents	**-**	**-**
Cash and cash equivalents at the beginning of the period	**40,138,984,744**	**46,211,250,847**
Cash and cash equivalents at the end of the period	**53,077,111,430**	**52,482,846,567**
Cash and cash equivalents:		
Cash	5,169,809,363	4,829,281,282
Balance with Bangladesh Bank and its agent bank(s)	30,515,399,048	19,777,203,218
Balance with other banks and financial institutions	8,386,517,419	27,872,772,267
Money at call and on short notice	9,000,000,000	-
Prize bonds	5,385,600	3,589,800
	53,077,111,430	52,482,846,567

consolidated
STATEMENT OF CHANGES IN EQUITY
For the period ended 30 September 2025

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General and other reserve	Foreign currency translation reserve	Retained earnings	Total	Non-controlling interest	Total equity
Balance as at 01 January 2024	**11,659,068,600**	**11,750,000,000**	**2,685,555,009**	**10,257,013**	**(52,606,167)**	**3,350,452,926**	**29,402,727,380**	**10,297**	**29,402,737,678**
Adjustment on revaluation of fixed assets and other investment	-	-	1,479,394,152	-	-	-	1,479,394,152	-	1,479,394,152
Transfer to interest suspense account						(3,330,727)	(3,330,727)		(3,330,727)
Foreign currency translation for the period	-	-			(16,912,632)	-	(16,912,632)	-	(16,912,632)
Transferred to General and other reserve	-	-		383,674	-	(383,674)			-
Cash dividend paid	-	-				(1,748,860,290)	(1,748,860,290)		(1,748,860,290)
Coupon/dividend on perpetual bond	-	-				(208,861,849)	(208,861,849)	-	(208,861,849)
Net profit for the period	-	-				2,055,546,902	2,055,546,902	16	2,055,546,918
Balance as at 30 September 2024	**11,659,068,600**	**11,750,000,000**	**4,164,949,161**	**10,640,687**	**(69,518,799)**	**3,444,563,288**	**30,959,702,936**	**10,313**	**30,959,713,250**
Adjustment on revaluation of fixed assets and other investment	-	-	189,574,432	-	-	-	189,574,432	-	189,574,432
Transferred to retained earnings	-	-	(53,715,252)	-	-	53,715,252	-	-	-
Foreign currency translation for the period	-	-	-	-	5,985,033	-	5,985,033	-	5,985,033
Coupon/dividend on perpetual bond	-	-	-	-	-	(159,752,260)	(159,752,260)	-	(159,752,260)
Net profit for the period	-	-	-	-	-	812,369,497	812,369,497	17	812,369,514
Balance as at 31 December 2024	**11,659,068,600**	**11,750,000,000**	**4,300,808,341**	**10,640,687**	**(63,533,766)**	**4,150,895,777**	**31,807,879,638**	**10,330**	**31,807,889,969**
Transferred during the period	-	986,287,035	-	-	-	(986,287,035)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	3,613,968,608	-	-	-	3,613,968,608	-	3,613,968,608
Foreign currency translation for the period	-	-	-	-	(6,950,019)	-	(6,950,019)	-	(6,950,019)
Transferred to General and other reserve	-	-	-	601,337	-	(601,337)	-	-	-
Issue of bonus shares	1,165,906,860					(1,165,906,860)			
Cash dividend paid	-	-	-	-	-	(1,165,906,860)	(1,165,906,860)	-	(1,165,906,860)
Coupon/dividend on perpetual bond	-	-	-	-	-	(208,130,308)	(208,130,308)	-	(208,130,308)
Net profit for the period	-	-	-	-	-	3,512,756,407	3,512,756,407	17	3,512,756,424
Balance as at 30 September 2025	**12,824,975,460**	**12,736,287,035**	**7,914,776,949**	**11,242,024**	**(70,483,785)**	**4,136,819,784**	**37,553,617,466**	**10,347**	**37,553,627,814**

SELECTED EXPLANATORY NOTES TO THE FINANCIAL STATEMENTS
For the period ended 30 September 2025

1.1 Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2024. Consolidated financial Statements include position of Bank Asia PLC., Bank Asia Securities Limited, BA Exchange Company (UK) Limited and BA Express USA Inc.

1.2 Provision for income tax has been shown @ 37.50 % as prescribed in Finance Act, 2025 of the accounting profit made by the Bank after considering some of the taxable add backs of income and expenditures including provision for loans.

1.3 Cash Flow Statement

Cash Flow Statement is prepared in accordance with International Accounting Standard (IAS) 7 'Cash Flow Statement' and under the guideline of Bangladesh Bank BRPD Circular no. 14 dated 25 June 2003 which is the mixture of direct and indirect method.

2.0 Significant Notes (Consolidated)

2.1 Composition of Shareholders' Equity

	30 Sep 2025	30 Sep 2024
Paid-up capital (1,282,497,546 nos. Share Tk. 10 each)	12,824,975,460	11,659,068,600
Statutory reserve	12,736,287,035	11,750,000,000
General and other reserve	11,242,024	10,640,687
Revaluation reserve	7,914,776,949	4,164,949,161
Retained earnings	4,136,819,784	3,444,563,288
Foreign currency translation reserve	(70,483,785)	(69,518,799)
Non-controlling interest	10,347	10,313
	37,553,627,814	30,959,713,250

2.2 Net Assets Value per Share (NAV)

	30 Sep 2025	30 Sep 2024
Total shareholders' equity	37,553,627,814	30,959,713,250
Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
NAV per Share	29.28	24.14

Issue of bonus share resulted in increase of statutory reserve and an increase in revaluation reserve against government securities resulted increased in Net Assets Value per Share (NAV) compared to last year.

2.3 Earnings per share (EPS)

Net profit after tax (Numerator)	304,626,116	1,846,685,069
Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
Earnings per share (EPS)	2.58	1.44

Operating profit increased due to higher investment income, which helped cover the decline in net interest income and rising operational expenses, resulting in an increased Earnings per Share (EPS).

2.4 Net Operating Cash Flows per Share (NOCFPS)

Net cash flows from operating activities	53,120,655,117	38,367,366,942
Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
Net Operating Cash Flows per Share (NOCFPS)	41.42	29.92

Net Operating Cash Flow per Share (NOCFPS) increased due to cash inflow by way of increase in Deposit and decrease of Loans and Advances.

2.5 Reconciliation of effective tax rate

	30 September 2025	
	%	Amount
Profit before provision		13,277,111,700
Income Tax as per applicable tax rate	37.50%	4,978,916,888
Tax exempted income (on govt. treasury securities)	-10.91%	(1,448,624,590)
On probable deductible/non deductible expenses	-15.64%	(2,076,440,681)
	10.95%	1,453,851,617

2.6 Reconciliation of net profit with cash flows from operating activities

	30 Sep 2025	30 Sep 2024
Profit before tax as per profit and loss account	4,966,608,041	4,505,379,080
Adjustment for non-cash items:		
Provision for Loans and advances	8,635,003,659	7,643,013,643
Provision for Off balance sheet items	(240,500,000)	175,000,000
Provision for Diminution in value of investments	(84,000,000)	500,000,000
Provision for other assets	-	-
Depreciation of Property plant and equipment	736,412,253	739,767,341
Increase/decrease in operating assets & liabilities:		
Loans and advances to customers	7,447,223,481	(3,396,103,062)
Other operating assets	(861,097,219)	(1,139,173,424)
Deposits from customers and banks	29,424,709,737	35,684,685,404
Other operating liabilities	5,054,880,650	(4,573,612,421)
Trading liabilities	788,831,057	(206,369,015)
Income tax paid	(2,747,416,542)	(1,565,220,604)
Cash flows from operating activities as per cash flow statement	53,120,655,117	38,367,366,942

2.7 10% Bonus Share (116,590,686 nos share) of Tk. 1,165.91 million and 10% Cash Dividend Tk. 1,165.91 million for the year ended December 31, 2024 was approved in the 552nd meeting held on April 30, 2025. The comparative Earnings per share (EPS) for 2024 has been restated to reflect the bonus issue.

2.8 As per Bangladesh Securities and Exchange Commission's directive no. BSEC/CMRRCD/2021-386/03 dated January 14, 2021 unclaimed stock dividend and right share is 4,808,038 nos. and unclaimed cash dividend is Tk. 55,296,319.85 out of which Tk. 5,673,678.81 has been transferred to "Capital Market Stabilization Fund".

3.0 General:

a) Figures appearing in these financial statements have been rounded off to the nearest Taka.
b) Figures of previous period have been rearranged wherever necessary to conform to current period's presentation.

Mohammad Ibrahim Khalil, FCA
Chief Financial Officer

Zahid Hasan
Company Secretary (acting)

Sohail R K Hussain
Managing Director

Sabeth Nayeem Choudhury
Director

Zakia Rouf Chowdhury
Chairman of the Boatd