Bank Asia PLC.
Un-Audited Financial Statements
for the period ended 30 September 2025

Bank Asia PLC. and Its Subsidiaries
Consolidated Balance Sheet as at 30 September 2025

Particulars	Notes	30 Sep 2025	31 Dec 2024
		Amount in Taka	
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 interest		10,347	10,330
Total liabilities and shareholders' equity		**588,408,397,740**	**535,312,197,170**
		-	**-**
Net Assets Value per Share		**29.28**	**24.80**

Consolidated Balance Sheet as at 30 September 2025

Particulars	Notes	30 Sep 2025	31 Dec 2024
		Amount in Taka	
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**

-Sd-	-Sd-	-Sd-
Managing Director	Director	Chairman of the Board
-Sd-	-Sd-	
Chief Financial Officer	Company Secretary	

Bank Asia PLC. and Its Subsidiaries
Consolidated Profit and Loss Account
for the period ended 30 September 2025

Amount in Taka

Particulars	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 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**

-Sd-
Managing Director

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary

Bank Asia PLC. and Its Subsidiaries
Consolidated Cash Flow Statement
for the period ended 30 September 2025

		Amount in Taka	
Particulars	**Notes**	**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
		-	-
Net Operating Cash Flows per Share		**41.42**	**29.92**

-Sd-
Managing Director

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary

Bank Asia PLC. and Its Subsidiaries

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

-Sd-
Managing Director

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary

Bank Asia PLC.
Balance Sheet as at 30 September 2025

		Amount in Taka	
Particulars	**Notes**	**30 Sep 2025**	**31 Dec 2024**
PROPERTY AND ASSETS			
Cash		**35,685,074,780**	**23,951,563,796**
In hand (including foreign currencies)	4.1	5,169,675,732	4,534,834,940
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	4.2	30,515,399,048	19,416,728,856
Balance with other banks and financial institutions		**7,603,767,383**	**15,580,470,190**
In Bangladesh	5.1	3,135,810,459	5,383,437,523
Outside Bangladesh	5.2	4,467,956,924	10,197,032,667
Money at call and on short notice	6	**9,000,000,000**	**-**
Investments	7	**220,284,721,375**	**176,881,979,607**
Government		210,871,233,208	167,143,008,408
Others		9,413,488,167	9,738,971,199
Loans and advances/investments	8	**286,551,431,629**	**293,725,599,998**
Loans, cash credits, overdrafts, etc/investments		266,470,397,182	279,158,623,748
Bills purchased and discounted		20,081,034,447	14,566,976,250
Fixed assets including premises, furniture and fixtures	9	**4,718,380,105**	**5,230,844,568**
Other assets	10	**21,898,042,978**	**17,531,359,503**
Non - banking assets		-	-
Total assets		**585,741,418,250**	**532,901,817,662**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	**22,826,501,397**	**18,114,043,540**
Subordinated non-convertible and perpetual bonds	11 (aa)	**7,680,250,000**	**7,680,250,000**
Deposits and other accounts	12	**445,799,661,072**	**416,559,450,234**
Current/Al-wadeeah current accounts and other accounts		73,568,161,959	74,070,386,950
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	13	**71,831,347,222**	**58,705,781,943**
Total liabilities		**548,137,759,691**	**501,059,525,717**
Capital/shareholders' equity			
Total shareholders' equity		**37,603,658,559**	**31,842,291,945**
Paid-up capital	14.2	12,824,975,460	11,659,068,600
Statutory reserve	15	12,736,287,035	11,750,000,000
General and other reserve	15.1	8,166,144	8,166,144
Revaluation reserve	16	7,914,776,949	4,300,808,341
Retained earnings	17	4,119,452,971	4,124,248,860
Total liabilities and shareholders' equity		**585,741,418,250**	**532,901,817,662**
		-	-
Net Assets Value per Share		**29.32**	**24.83**

Balance Sheet as at 30 September 2025

Particulars	Notes	30 Sep 2025	31 Dec 2024
		Amount in Taka	
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	18	**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**

-Sd-	-Sd-	-Sd-
Managing Director	Director	Chairman of the Board
-Sd-	-Sd-	
Chief Financial Officer	Company Secretary	

Bank Asia PLC.
Profit and Loss Account
for the period ended 30 September 2025

Particulars	Notes	Jan to Sep 2025	Jan to Sep 2024	July to Sep 2025	July to Sep 2024
		Amount in Taka			
OPERATING INCOME					
Interest income	20	20,779,844,515	22,405,252,766	6,808,049,904	8,069,090,649
Interest paid on deposits and borrowings, etc	21	22,874,337,536	17,358,716,759	7,775,977,927	6,500,662,864
Net interest income		**(2,094,493,021)**	**5,046,536,007**	**(967,928,023)**	**1,568,427,785**
Investment income	22	19,304,337,456	9,797,738,862	6,824,043,366	3,333,558,593
Commission, exchange and brokerage	23	2,533,160,550	3,833,400,338	661,603,470	1,141,355,455
Other operating income	24	1,102,838,948	1,097,308,779	356,961,578	322,380,729
		22,940,336,954	**14,728,447,979**	**7,842,608,414**	**4,797,294,777**
Total operating income (A)		**20,845,843,933**	**19,774,983,986**	**6,874,680,391**	**6,365,722,562**
OPERATING EXPENSES					
Salaries and allowances	25	4,395,792,345	4,164,514,259	1,567,743,784	1,306,571,841
Rent, taxes, insurance, electricity, etc	26	504,658,981	477,171,665	183,010,286	158,554,343
Legal expenses	27	32,026,821	15,696,843	9,839,574	3,839,143
Postage, stamp, telecommunication, etc	28	177,651,002	152,123,830	53,310,650	41,921,741
Stationery, printing, advertisements, etc	29	119,912,943	109,647,680	42,013,503	33,307,083
Managing Director's salary and fees	30	17,670,658	14,950,314	5,630,983	5,224,121
Directors' fees	31	3,871,667	3,368,795	1,608,333	1,340,000
Auditors' fees	32	4,364,500	661,000	1,996,000	165,000
Depreciation and repairs of Bank's assets	33	721,576,530	722,110,790	241,794,109	241,966,138
Other expenses	34	1,699,979,653	1,495,651,071	568,793,789	486,207,425
Total operating expenses (B)		**7,677,505,100**	**7,155,896,247**	**2,675,741,011**	**2,279,096,835**
Profit before provision (C=A-B)		**13,168,338,833**	**12,619,087,739**	**4,198,939,380**	**4,086,625,727**
Provision for loans and advances/investments					
General provision		(670,672,577)	(3,486,744,657)	(734,138,740)	(2,411,845,662)
Specific provision		9,248,076,236	11,052,158,300	4,264,956,149	6,196,703,973
	13.1.1 & 2	8,577,403,659	7,565,413,643	3,530,817,409	3,784,858,311
Provision for off-balance sheet items	13.1.3	(240,500,000)	175,000,000	(250,000,000)	(185,000,000)
Provision for diminution in value of investments	13.1.7	(100,000,000)	500,000,000	-	140,000,000
Other provisions	13.1.8 &	-	-	-	-
Total provision (D)	34(b)	8,236,903,659	8,240,413,643	3,280,817,409	3,739,858,311
Total profit before tax (C-D)		**4,931,435,174**	**4,378,674,096**	**918,121,971**	**346,767,416**
Provision for taxation					
Current tax	13.1.5	1,410,000,000	2,400,000,000	500,000,000	1,380,000,000
Deferred tax		-	-	-	-
		1,410,000,000	2,400,000,000	500,000,000	1,380,000,000
Net profit after tax		**3,521,435,174**	**1,978,674,096**	**418,121,971**	**(1,033,232,584)**
Appropriations					
Statutory reserve	15	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		-	-	-	-
		1,194,417,343	208,861,849	208,692,887	25,068,493
Retained surplus		**2,327,017,831**	**1,769,812,247**	**209,429,084**	**(1,058,301,077)**
Earnings Per Share (EPS)	37 (b)	**2.58**	**1.38**	**0.31**	**-0.83**

-Sd-
Managing Director

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary

Bank Asia PLC.
Cash Flow Statement
for the period ended 30 September 2025

Amount in Taka

Particulars	Notes	30 Sep 2025	30 Sep 2024
Cash flows from operating activities (A)			
Interest receipts		33,944,998,678	27,934,953,439
Interest payments		(23,126,805,047)	(17,546,059,775)
Dividends receipts		427,185,475	282,495,680
Fees and commission receipts		2,533,160,550	3,833,400,338
Recoveries on loans previously written off		85,878,684	44,077,429
Cash payment to employees		(4,563,269,369)	(3,999,010,366)
Cash payment to suppliers		(189,591,961)	(173,044,248)
Income tax paid		(2,707,266,888)	(1,495,877,737)
Receipts from other operating activities	35	7,561,004,428	3,199,241,618
Payments for other operating activities	36	(2,440,223,282)	(2,159,623,518)
Operating profit before changes in operating assets & liabilities		11,525,071,268	9,920,552,860
Increase/(decrease) in operating assets and liabilities			
Loans and advances to customers and banks		7,174,168,369	(3,313,053,199)
Other assets		(811,092,788)	(1,203,319,927)
Deposits from customers and banks		29,240,210,838	35,735,499,636
Trading liabilities		4,712,457,857	(2,648,844,489)
Other liabilities		725,305,990	(145,579,583)
Net Increase/(decrease) in operating assets and liabilities		41,041,050,266	28,424,702,438
Net cash flows from operating activities		52,566,121,534	38,345,255,298
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		325,483,032	18,418,417
(Purchase)/disposal of fixed assets		(146,532,976)	(131,378,487)
Net cash flows from/(used in) investing activities		(38,081,330,759)	(28,781,106,571)
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)		12,757,896,477	6,240,540,396
Effects of exchange rate changes on cash and cash equivalents		-	-
Cash and cash equivalents at the beginning of the period		39,536,331,286	45,756,585,083
Cash and cash equivalents at the end of the period		52,294,227,763	51,997,125,479
Cash and cash equivalents:			
Cash		5,169,675,732	4,829,089,779
Balance with Bangladesh Bank and its agent bank(s)		30,515,399,048	19,777,203,218
Balance with other banks and financial institutions		7,603,767,383	27,387,242,682
Money at call and on short notice		9,000,000,000	-
Prize bonds		5,385,600	3,589,800
		52,294,227,763	51,997,125,479
		-	-
Net Operating Cash Flows per Share		**40.99**	**29.90**

-Sd-	-Sd-	-Sd-
Managing Director	Director	Chairman of the Board
-Sd-	-Sd-	
Chief Financial Officer	Company Secretary	

Bank Asia PLC.
Statement of Changes in Equity for the period ended 30 September 2024

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General and other reserve	Retained earnings	Total
Balance as at 01 January 2024	11,659,068,600	11,750,000,000	2,685,555,009	8,166,144	3,416,739,131	29,519,528,884
Adjustment on revaluation of fixed assets and other investment	-	-	1,479,394,152	-	-	1,479,394,152
Transferred to interest suspense					(3,330,727)	(3,330,727)
Cash dividend paid	-	-	-	-	(1,748,860,290)	(1,748,860,290)
Coupon/dividend on perpetual bond	-	-	-	-	(208,861,849)	(208,861,849)
Net profit for the period	-	-	-	-	1,978,674,096	1,978,674,096
Balance as at 30 September 2024	11,659,068,600	11,750,000,000	4,164,949,161	8,166,144	3,434,360,361	31,016,544,266
Adjustment on revaluation of fixed assets and other investment	-	-	189,574,432	-	-	189,574,432
Transferred to retained earnings			(53,715,252)	-	53,715,252	-
Coupon/dividend on perpetual bond	-	-	-	-	(159,752,260)	(159,752,260)
Net profit for the period	-	-	-	-	795,925,507	795,925,507
Balance as at 31 December 2024	11,659,068,600	11,750,000,000	4,300,808,341	8,166,144	4,124,248,860	31,842,291,945
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
Cash dividend paid	-	-	-	-	(1,165,906,860)	(1,165,906,860)
Issue of bonus shares	1,165,906,860	-	-	-	(1,165,906,860)	-
Coupon/dividend on perpetual bond	-	-	-	-	(208,130,308)	(208,130,308)
Net profit for the period	-	-	-	-	3,521,435,174	3,521,435,174
Balance as at 30 September 2025	12,824,975,460	12,736,287,035	7,914,776,949	8,166,144	4,119,452,971	37,603,658,559

-Sd-
Managing Director

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary

Bank Asia PLC.
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

	Amount in Taka	
	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)

Total shareholders' equity	37,553,627,814	30,959,713,250
Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
Net Assets Value per Share (NAV)	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)	3,304,626,116	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-Sep-25	
	%	**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**

2.8 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".

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.

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.

For Bank Asia PLC.

-Sd- Managing Director	-Sd- Director	-Sd- Chairman of the Board
-Sd- Chief Financial Officer	-Sd- Company Secretary	

	Particulars	Amount in Taka 30-Sep-25	31-Dec-24
4	**Cash**		
4.1	**In hand**		
	Conventional and Islamic banking		
	Local currency	5,115,077,717	4,469,590,485
	Foreign currencies	54,598,015	65,244,455
		5,169,675,732	4,534,834,940
	Off-shore banking unit	-	-
		5,169,675,732	4,534,834,940
4.1(a)	**Consolidated cash in hand**		
	Bank Asia PLC.	5,169,675,732	4,534,834,940
	Bank Asia Securities Limited	38,575	1,440
	BA Exchange Company (UK) Limited	-	19,851
	BA Express USA, Inc	95,056	36,930,924
		5,169,809,363	4,571,787,155
4.2	**Balance with Bangladesh Bank and its agent bank (including foreign currencies)**		
	Conventional and Islamic banking		
	Balance with Bangladesh Bank		
	Local currency (statutory deposit)	27,340,821,807	17,087,759,460
	Foreign currencies	2,318,106,053	1,504,551,700
		29,658,927,860	18,592,311,160
	Balance with agent bank (Sonali Bank PLC)		
	Local currency	856,471,188	824,417,696
	Foreign currencies	-	-
		856,471,188	824,417,696
		30,515,399,048	19,416,728,856
	Off-shore banking unit	-	-
		30,515,399,048	19,416,728,856
4.2(a)	**Consolidated Balance with Bangladesh Bank and its agent bank (including foreign currencies)**		
	Bank Asia PLC.	30,515,399,048	19,416,728,856
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		30,515,399,048	19,416,728,856
5	**Balance with other banks and financial institutions**		
	In Bangladesh		
	Conventional and Islamic banking (Note 5.1)	3,135,810,459	5,383,437,523
	Off-shore banking unit	-	-
		3,135,810,459	5,383,437,523
	Outside Bangladesh		
	Conventional and Islamic banking (Note 5.2)	4,442,399,492	9,913,648,751
	Off-shore banking unit	25,557,432	283,383,916
		4,467,956,924	10,197,032,667
		7,603,767,383	15,580,470,190

	Particulars	30-Sep-25	31-Dec-24
		Amount in Taka	
5.1	**Conventional and Islamic banking - In Bangladesh**		
	Current accounts		
	Agrani Bank PLC	199,503,003	273,927,643
	Eastern Bank PLC	185,312,276	120,750,853
	Janata Bank PLC	116,363,830	162,726,880
	Rupali Bank PLC	110,538,190	145,719,830
	Pubali Bank PLC	125,770,125	208,780,614
	Standard Chartered Bank	46,642,775	1,408,448
	Sonali Bank PLC	496,738,889	827,166,119
	Trust Bank Limited	(47,602,495)	(9,582,158)
		1,233,266,593	1,730,898,229
	Short- notice deposit accounts		
	AB Bank PLC	619,687	617,851
	Bank Alfalah Limited	1,721,577	1,722,187
	Islami Bank Bangladesh PLC	202,602	199,256
		2,543,866	2,539,294
		1,235,810,459	1,733,437,523
	Placements		
	With Banking companies (5.1.1)	-	3,500,000,000
	With Non-banking financial institutions (5.1.2)	1,900,000,000	150,000,000
		1,900,000,000	3,650,000,000
		3,135,810,459	5,383,437,523
5.1.1	**Details of Placement with Banking companies**		
	In Local Currency:		
	EXIM Bank PLC	-	3,500,000,000
		-	3,500,000,000
5.1.2	**Details of Placement with Non-banking financial institutions**		
	IDCL	1,750,000,000	-
	Union Capital Limited	150,000,000	150,000,000
		1,900,000,000	150,000,000
5.2	**Conventional and Islamic banking -Outside Bangladesh**		
	Current accounts		
	Interest bearing :		
	Citibank NA, New York (USD)	-	510,646,674
	Habib American Bank, New York	2,604,932,746	1,903,804,216
	Mashreqbank PSC, New York (USD)	1,048,304,463	1,692,433,829
	Wells Fargo Bank NA, New York (USD)	-	242,805,653
	Zhejiang Chouzhou Commercial Bank (USD)	17,616,899	5,179,704
	Zhejiang Chouzhou Commercial Bank (CNY)	15,477,836	11,023,732
		3,686,331,944	4,365,893,808
	Non-interest bearing :		
	AB Bank Limited, Mumbai	140,206,145	60,909,538
	AKTIF Bank, Istanbul -JPY	-	5,238,605
	Al Rajhi Bank K.S.A	22,671,478	6,159,442
	Axis Bank Ltd, Mumbai (ACU)	51,261,238	-
	Bank Alfalah Limited, Karachi Pak (ACU)	13,777,677	8,475,843
	Bhutan National Bank Limited, Thimphu	6,053,948	16,844,548
	Citibank N.A., London (GBP)	26,427,537	4,710,454
	Citibank N.A., London (EURO)	122,337	107,382
	Commerzbank AG, Frankfurt (EURO)	-	46,095,470
	Commerzbank AG, Frankfurt (USD)	19,613,169	20,617,640
	Habib Metropolitan Bank Limited, Karachi	19,372,045	7,137,877
	HDFC Bank, Mumbai	52,539,424	21,350,249
	ICICI Bank Limited, Kowloon	8,304,547	11,771,218
	ICICI Bank Limited, Mumbai	59,417,430	-

	Particulars	30-Sep-25	31-Dec-24
		Amount in Taka	
	JP Morgan Chase Bank N.A New York, U.S.A	-	5,271,983,344
	Mashreqbank PSC, Dubai	112,431,378	13,399,514
	Muslim Commercial Bank Limited, Colombo	6,707,733	7,122,503
	Nepal Bangladesh Bank Limited, Kathmandu	13,552,047	26,431,667
	Riyad Bank, Riyadh (SAR)	513,748	253,587
	Standard Chartered Bank, Mumbai	195,553,347	18,082,472
	Unicredit Bank AG, Munich (EURO)/Hypovereins Bank, Munich (EURO)	232,249	-
	Wells Fargo Bank Na, London (Euro)	-	1,063,590
	Zurcher Kantonal Bank, Switzerland	682,969	
	Standard Chartered Bank,HO,Tokyo	6,627,102.00	-
		756,067,548	5,547,754,943
		4,442,399,492	9,913,648,751
	Placement with Off-shore Banking Unit	8,384,987,500	11,077,800,000
	Less: Inter-company transactions with OBU	(8,384,987,500)	(11,077,800,000)
		4,442,399,492	9,913,648,751
5(a)	**Consolidated Balance with other banks and financial institutions**		
	In Bangladesh		
	Bank Asia PLC.	3,135,810,459	5,383,437,523
	Bank Asia Securities Limited	566,394,889	615,011,011
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		3,702,205,348	5,998,448,534
	Less: Inter-company transactions	194,206,059	394,573,861
		3,507,999,289	5,603,874,673
	Outside Bangladesh		
	Bank Asia PLC.	4,467,956,924	10,197,032,667
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	12,680,592	4,573,207
	BA Express USA, Inc	397,880,614	340,690,886
		4,878,518,130	10,542,296,760
		8,386,517,419	16,146,171,433
6	**Money at call and on short notice**		
	Call money Lending	-	-
	Short Notice Lending (Note 6.2)	9,000,000,000	-
		9,000,000,000	-
6.2	**Short Notice Lending**		
	City Bank PLC	6,000,000,000	-
	Mutual Trust Bank PLC.	2,000,000,000	
	Mercantile Bank PLC.	1,000,000,000	
		9,000,000,000	-
6(a)	**Consolidated Money at call and on short notice**		
	Bank Asia PLC.	9,000,000,000	-
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		9,000,000,000	-
7	**Investments**		
	Government (Note 7.1)	210,871,233,208	167,143,008,408
	Others (Note 7.2)	9,413,488,167	9,738,971,199
		220,284,721,375	176,881,979,607
7.1	**Government**		
	Conventional and Islamic banking (Note 7.1.1)	210,871,233,208	167,143,008,408
	Off-shore banking unit	-	-
		210,871,233,208	167,143,008,408

		Amount in Taka	
	Particulars	**30-Sep-25**	**31-Dec-24**
7.1.1	**Conventional and Islamic banking**		
	Treasury bills (Note 7.1.1.1)	104,091,523,450	55,683,178,935
	Treasury bonds (Note 7.1.1.2)	106,774,324,158	111,455,532,173
	Prize bonds	5,385,600	4,297,300
		210,871,233,208	167,143,008,408
7.1.1.1	**Treasury bills**		
	14 days treasury bills	-	-
	91 days treasury bills	-	1,000,146,118
	182 days treasury bills	-	25,795,419,555
	364 days treasury bills	104,091,523,450	28,887,613,262
		104,091,523,450	55,683,178,935
7.1.1.2	**Treasury bonds**		
	Bangladesh Bank Govt Investment Sukuk	4,972,924,000	4,405,244,000
	2 years Bangladesh Government treasury bonds	15,418,171,787	45,474,772,794
	3 Years FRT Treasury Bond	721,906,247	-
	5 years Bangladesh Government treasury bonds	11,819,195,454	11,633,459,206
	10 years Bangladesh Government treasury bonds	48,014,267,989	36,657,557,974
	15 years Bangladesh Government treasury bonds	8,690,182,232	8,690,182,232
	20 years Bangladesh Government treasury bonds	4,637,676,449	4,594,315,967
		106,774,324,158	111,455,532,173
7.2	**Others**		
	Conventional and Islamic banking (Note 7.2.1)	9,413,488,167	9,738,971,199
	Off-shore banking unit	-	-
		9,413,488,167	9,738,971,199
7.2.1	**Conventional and Islamic banking**		
	a) Ordinary shares		
	Quoted shares	406,395,084	464,049,694
	Unquoted share	156,206,588	156,035,010
		562,601,672	620,084,704
	b) Mutual Fund		
	1st Janata Bank Mutual fund	50,000,000	50,000,000
	EBL NRB Mutual Fund	149,665,000	149,665,000
	1st Bangladesh Fixed Income Fund	250,000,000	250,000,000
	MBL 1st Mutual Fund	50,000,000	50,000,000
	EXIM 1st Mutual Fund	119,221,495	119,221,495
		618,886,495	618,886,495
	c) Bonds		
	Second Subordinated Bond - BRAC Bank	1,000,000,000	1,000,000,000
	Fourth Subordinated Bond - Dhaka Bank	1,000,000,000	1,000,000,000
	Fourth Subordinated Bond - United Commercial Bank PLC	400,000,000	600,000,000
	5 Year Preference Share - Meghna Cement Mills Ltd	650,000,000	650,000,000
	5 Year Preference Share - Kushiara Power Co. Ltd	-	20,000,000
	Perpetual Bond of Mutual Trust Bank Ltd	1,000,000,000	1,000,000,000
	Perpetual Bond of United Commercial Bank PLC	1,000,000,000	1,000,000,000
	Perpetual Bond 2nd of United Commercial Bank PLC	500,000,000	500,000,000
	Perpetual Bond of Pubali Bank PLC	1,000,000,000	1,000,000,000
	Perpetual Bond of Shahjalal Islamic Bank PLC	500,000,000	500,000,000
	Perpetual Bond of Mercantile Bank PLC	1,030,000,000	1,030,000,000
	BBML 1st Sukuk Trust	152,000,000	200,000,000
		8,232,000,000	8,500,000,000
		9,413,488,167	9,738,971,199

	Particulars	30-Sep-25	31-Dec-24
		Amount in Taka	
7(a)	**Consolidated Investments**		
	Government		
	Bank Asia PLC.	210,871,233,208	167,143,008,408
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		210,871,233,208	167,143,008,408
	Others		
	Bank Asia PLC.	9,413,488,167	9,738,971,199
	Bank Asia Securities Limited	1,427,720,253	1,053,416,879
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		10,841,208,420	10,792,388,078
		221,712,441,628	177,935,396,486
8	**Loans and advances/investments**		
	Loans, cash credits, overdrafts, etc/investments (Note 8.1)	266,470,397,182	279,158,623,748
	Bills purchased and discounted (Note 8.2)	20,081,034,447	14,566,976,250
		286,551,431,629	293,725,599,998
8.1	**Loans, cash credits, overdrafts, etc/investments**		
	Conventional and Islamic banking		
	Inside Bangladesh		
	Agricultural loan	3,145,129,891	4,269,030,623
	Cash credit/Bai Murabaha (Muajjal)	5,786,205,640	8,743,852,800
	Credit card	4,768,792,436	4,604,800,179
	Credit for poverty alleviation scheme-micro credit	7,918,567	7,971,628
	Consumer credit scheme	14,100,183,997	15,751,403,899
	Demand loan	54,874,287,711	58,320,355,297
	Export Development Fund (EDF)	11,127,546,405	9,996,414,321
	House building loans	524,241,254	795,998,959
	Loans (General)	24,214,930,273	21,330,666,026
	Loan against trust receipts/ Bai Murabaha post import	4,943,253,493	7,400,726,991
	Overdrafts/ Quard against scheme	30,264,046,800	32,367,948,626
	Packing credit	523,442,658	184,426,737
	Payment against documents	827,643,231	919,036,015
	Staff loan	1,514,895,544	1,683,611,839
	Transport loan	125,756,608	1,658,149,517
	Term loan- industrial	41,821,554,962	37,733,965,825
	Term loan- others	65,612,479,182	70,099,071,175
	Loan under Covid-19 stimulus package	211,294,782	915,657,457
		264,393,603,434	276,783,087,914
	Outside Bangladesh	-	-
		264,393,603,434	276,783,087,914
	Off-shore banking unit	2,076,793,748	2,375,535,834
		266,470,397,182	279,158,623,748
8.2	**Bills purchased and discounted**		
	Conventional and Islamic banking	462,615,920	862,560,350
	Off-shore banking unit	19,618,418,527	13,704,415,900
		20,081,034,447	14,566,976,250
8.14	**Bills purchased and discounted**		
	Payable in Bangladesh	19,872,901,216	862,560,350
	Payable outside Bangladesh	208,133,231	13,704,415,900
		20,081,034,447	14,566,976,250

Particulars		Amount in Taka 30-Sep-25	31-Dec-24
8. (a)	**Consolidated Loans and advances/investments**		
	Loans, cash credits, overdrafts, etc/investments		
	Bank Asia PLC.	266,470,397,182	279,158,623,748
	Bank Asia Securities Limited	4,140,034,680	4,214,748,451
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		270,610,431,862	283,373,372,199
	Less: Inter-company transactions	1,604,972,131	1,406,630,790
		269,005,459,731	281,966,741,409
	Bills purchased and discounted		
	Bank Asia PLC.	20,081,034,447	14,566,976,250
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		20,081,034,447	14,566,976,250
		289,086,494,178	296,533,717,659
9	**Fixed assets including premises, furniture and fixtures**		
	Conventional and Islamic banking (Note 9.1)	4,715,596,965	5,230,844,568
	Off-shore banking unit	2,783,140	-
		4,718,380,105	5,230,844,568
9(a)	**Consolidated Fixed assets including premises, furniture and fixtures**		
	Bank Asia PLC.	4,718,380,105	5,230,844,568
	Bank Asia Securities Limited	39,346,363	54,419,795
	BA Exchange Company (UK) Limited	338,827	354,072
	BA Express USA, Inc	3,331,989	3,763,525
		4,761,397,284	5,289,381,960
10	**Other assets**		
	Conventional and Islamic banking (Note 10.1)	21,888,680,757	17,564,389,947
	Off-shore banking unit	102,125,392	20,889,400
	Less: inter transaction with OBU	92,763,171	53,919,844
		21,898,042,978	17,531,359,503
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	49,095,000	45,285,000
	Investment in BA Express USA Inc - incorporated in USA	116,918,400	115,200,000
		2,166,003,400	2,160,475,000
	Non-income generating other assets		
	Income receivable (Note 10.2)	3,399,434,938	2,653,267,276
	Stock of stamps	12,881,881	10,610,206
	Stationery, printing materials, etc	85,630,443	87,272,554
	Prepaid expenses	335,875,345	73,880,669
	Deposits and advance rent	523,160,045	521,177,158
	Advances, prepayments and others	1,472,829,009	777,358,281
	Advance income tax	13,209,948,295	10,502,681,407
	Receivable against government	55,758,410	39,448,641
	Sundry debtors	17,557,807	19,704,360
	Branch adjustment account	-	112,927,321
	Protested bills	127,124,671	123,764,671
	Receivable from BA Exchange Company (UK) Limited	92,450,604	77,120,426
	Receivable from BA Express USA Inc	323,226,975	346,908,665
	Excise duty recoverable	4,716,530	55,474,380
	Profit Receivable from Govt Investment Sukuk	62,082,404	2,318,932
		19,722,677,357	15,403,914,947
		21,888,680,757	17,564,389,947

Particulars		Amount in Taka 30-Sep-25	31-Dec-24
10(a)	**Consolidated Other assets**		
	Bank Asia PLC.	21,898,042,978	17,531,359,503
	Bank Asia Securities Limited	366,514,739	399,739,196
	BA Exchange Company (UK) Limited	1,472,152	1,739,382
	BA Express USA, Inc	90,888,660	69,330,951
		22,356,918,529	18,002,169,032
	Less: Inter- companies transactions		
	Investment in Bank Asia Securities Limited	1,999,990,000	1,999,990,000
	Investment in BA Exchange Company (UK) Limited	48,752,130	44,896,320
	Investment in BA Express USA, Inc	116,160,000	114,240,000
	Receivable from BA Exchange Company (UK) Limited	92,450,604	77,120,426
	Receivable from BA Exchange USA, Inc.	323,226,975	346,908,665
		19,776,338,820	15,419,013,621
11	**Borrowings from other banks, financial institutions and agents**		
	Conventional and Islamic banking (Note 11.1)	10,859,147,111	14,149,875,643
	Off-shore banking unit (Note 11.2)	20,352,341,786	15,041,967,897
	Less: Adjustment with Head Office	(8,384,987,500)	(11,077,800,000)
		22,826,501,397	18,114,043,540
11.1	**Conventional and Islamic banking**		
	In Bangladesh (Note 11.1.1)	10,859,147,111	14,149,875,643
	Outside Bangladesh	-	-
		10,859,147,111	14,149,875,643
11.1.1	**In Bangladesh**		
	Secured:	-	-
	Un secured:		
	Money at call and on short notice		
	State Bank of India	-	1,500,000,000
	Rupali Bank PLC	-	-
	Uttara Bank PLC	-	-
		-	1,500,000,000
	Borrowings		
	Bangladesh Bank Refinance	310,782,033	645,724,453
	Refinance under Stimulus Package Tk. 5000 Cr - Agri	3,975,566	115,250,566
	Refinance under Stimulus Package Tk. 3000 Cr - Agri	700,000	1,200,000
	Agri Refinance Under Tk. 5000 Crore	59,997,700	322,355,000
	Bangladesh Bank Borrowing under IPPF- II Fund	1,210,914,763	1,261,830,481
	Bangladesh Bank Borrowing under Long Term Financing Facilities (LTFF) scheme	-	334,042,955
	Bangladesh Bank Pre-Finance (SREUP)	253,624,374	343,913,026
	Borrowing A/C (AGRI Taka 10)	87,644,755	31,396,539
	Export development fund	5,994,093,639	5,951,891,516
	Bangladesh Bank Refinance Scheme for Pre Shipment Loan	1,700,000	354,950,000
	BB Refinance for SPCSSECP	392,452,095	988,845,354
	Bangladesh Bank Borrowing under CMSME Refinance (TL) SMESPD	677,055,677	877,138,695
	Bangladesh Bank Borrowing under Green Transformation Fund (GTF)	325,184,796	324,758,979
	Borrowing From SMEF for Stimulus Loan/Revolving Fund(Trem Loan)	248,397,680	295,998,000
	Unearned Income On Murabaha EFPF	747,656,178	116,246,031
	Restricted Mudaraba Bb A/C - TDF	513,967,855	582,153,017
	Refinance From BB Export Facilitation Fund	-	69,681,031
	SME Agro Based Product Under Refinance Scheme	31,000,000	32,500,000
		10,859,147,111	12,649,875,643
		10,859,147,111	14,149,875,643

Particulars		30-Sep-25	31-Dec-24
		Amount in Taka	
11.2	**Borrowing at Off-shore banking unit**		
	Secured :	-	-
	Un secured:		
	Conventional Banking	8,355,352,500	92,315,000
	International Finance Corporation	4,235,000,000	-
	Borrowing - ECA	1,469,989,286	13,088,092
		14,060,341,786	105,403,092
	In Bangladesh		
	Jamuna Bank PLC	-	-
	Outside Bangladesh		
	Asian Development Bank	605,000,000	-
	Caixa Bank, Barcelona	3,872,000,000	21,000,000
		6,292,000,000	21,000,000
		20,352,341,786	126,403,092
11(a)	**Consolidated Borrowings from other banks, financial institutions and agents**		
	Bank Asia PLC.	22,826,501,397	18,114,043,540
	Bank Asia Securities Limited	1,604,972,131	1,406,630,790
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		24,431,473,528	19,520,674,330
	Less: Inter-company transactions	1,604,972,131	1,406,630,790
		22,826,501,397	18,114,043,540
11(aa)	**Subordinated non-convertible and perpetual bonds**		
	Subordinated Non-Convertible bond (Note 11(aa)1)	4,000,000,000	4,000,000,000
	Perpetual bond (Note 11(aa) 2)	3,680,250,000	3,680,250,000
		7,680,250,000	7,680,250,000
11(aa)1	**Subordinated Non-Convertible bond**		
	Subordinated Non-Convertible floating rate bond - 3		
	Agrani Bank PLC	1,000,000,000	1,000,000,000
	Eastern Bank PLC	400,000,000	400,000,000
	Trust Bank PLC.	200,000,000	200,000,000
	Dutch-Bangla Bank PLC	200,000,000	200,000,000
	Pubali Bank PLC	200,000,000	200,000,000
		2,000,000,000	2,000,000,000
	Subordinated Non-Convertible floating rate bond - 4		
	Dutch-Bangla Bank PLC	2,000,000,000	2,000,000,000
		4,000,000,000	4,000,000,000
11(aa)2	**Perpetual bond**		
	Institutional subscriber:		
	NCC Bank PLC	1,300,000,000	1,300,000,000
	Trust Bank PLC.	110,000,000	110,000,000
	Jamuna Bank PLC	730,000,000	730,000,000
	Southeast Bank PLC	500,000,000	500,000,000
	NRB Bank Limited	200,000,000	200,000,000
		2,840,000,000	2,840,000,000
	Individual subscriber	500,000,000	500,000,000
	Public Offer	340,250,000	340,250,000
		3,680,250,000	3,680,250,000
12	**Deposits and other accounts**		
	Conventional and Islamic banking (Note 12.1)	444,537,684,849	415,217,761,107
	Off-shore banking unit	1,261,976,223	1,341,689,127
		445,799,661,072	416,559,450,234

Particulars	30-Sep-25	31-Dec-24
	Amount in Taka	
Current/Al-wadeeah current accounts and other accounts		
Deposits from banks	-	-
Deposits from customers (Note 12.1.2a)	73,215,382,025	73,624,873,691
Off-shore banking unit	352,779,934	445,513,259
	73,568,161,959	74,070,386,950
Bills payable		
Deposits from banks	-	-
Deposits from customers (Note 12.1.2b)	2,883,915,547	3,075,190,059
	2,883,915,547	3,075,190,059
Savings bank/Mudaraba savings bank deposits		
Deposits from banks	-	-
Deposits from customers	95,267,858,067	90,300,222,281
Off-shore banking unit	-	29,911,930
	95,267,858,067	90,330,134,211
Fixed deposits/Mudaraba fixed deposits		
Deposits from banks (Note 12.1.1)	9,735,285	23,327,667
Deposits from customers (Note 12.1.2c)	247,694,966,760	221,348,415,748
Off-shore banking unit	909,196,289	866,263,938
	248,613,898,334	222,238,007,353
Special notice deposit		
Deposits from banks	-	-
Deposits from customers (Note 12.1.2)	25,465,827,165	26,845,731,661
Off-shore banking unit	-	-
	25,465,827,165	26,845,731,661
	445,799,661,072	416,559,450,234

12.1 Conventional and Islamic banking

Deposits from banks (Note 12.1.1)	9,735,285	23,327,667
Deposits from customers (Note 12.1.2)	444,527,949,564	415,194,433,440
	444,537,684,849	415,217,761,107

12.1.1 Deposits from banks

Fixed deposit/SND: Islamic banking		
AB Bank PLC	38,588	38,680
EXIM Bank PLC	299,081	9,014,417
Social Islami Bank PLC	625,133	618,477
Eastern Bank PLC.	100,665	-
Trust Bank PLC.	628,941	622,245
	1,692,408	10,293,819
Fixed deposit/SND: Conventional banking		
Modhumoti Bank PLC	3,302,063	9,248,289
Probashi Kallyan Bank	4,314,456	3,367,610
Trust Bank PLC.	421,072	417,949
NRB Commercial Bank PLC.	5,286	-
	8,042,877	13,033,848
	9,735,285	23,327,667

12.1.2 Deposits from customers

Current/Al-wadeeah current accounts and other accounts (Note 12.1.2a)	73,215,382,025	73,624,873,691
Bills payable (Note 12.1.2b)	2,883,915,547	3,075,190,059
Savings bank/Mudaraba savings deposits	95,267,858,067	90,300,222,281
Fixed deposits/Mudaraba fixed deposits (Note 12.1.2c)	247,694,966,760	221,348,415,748
Special notice deposit	25,465,827,165	26,845,731,661
	444,527,949,564	415,194,433,440

Particulars		Amount in Taka 30-Sep-25	31-Dec-24
12.1.2a	**Current/Al-wadeeah current accounts and other accounts**		
	Current/Al-wadeeah current accounts	32,027,128,293	29,707,622,560
	Other demand deposit - Local currency	23,994,727,424	26,652,625,226
	Other demand deposit - Foreign currencies	13,904,274,275	12,069,254,016
	Foreign currency deposits	3,332,392,563	5,193,941,285
	Unclaimed cash dividend	49,622,641	55,350,448
		73,308,145,196	73,678,793,535
	Less: inter transaction with OBU	92,763,171	53,919,844
		73,215,382,025	73,624,873,691
12.1.2b	**Bills payable**		
	Bills payable - local currency	2,838,266,876	3,030,510,535
	Bills payable - foreign currencies	45,648,671	44,679,524
	Demand draft	-	-
		2,883,915,547	3,075,190,059
12.1.2c	**Fixed deposits/Mudaraba fixed deposits**		
	Fixed deposits/Mudaraba fixed deposits	203,094,454,667	182,635,463,981
	Foreign currency deposits (interest bearing)	1,230,026	4,738,474
	Deposit under schemes	44,599,282,067	38,708,213,293
		247,694,966,760	221,348,415,748
12.2	**Payable on demand and time deposits**		
	a) Demand deposits		
	Current/Al-wadeeah current accounts and other accounts	32,336,767,697	30,154,566,423
	Savings bank/Mudaraba savings deposits	8,574,107,226	8,129,712,079
	Foreign currency deposits (non interest bearing)	17,236,666,838	17,263,195,301
	Sundry deposits	23,994,727,424	26,652,625,226
	Bills payable	2,883,915,547	3,075,190,059
		85,026,184,732	85,275,289,088
	b) Time deposits		
	Savings bank/Mudaraba savings deposits	86,693,750,841	82,200,422,132
	Fixed deposits/Mudaraba fixed deposits	204,013,386,241	183,525,055,586
	Foreign currency deposits (interest bearing)	1,230,026	4,738,474
	Special notice deposit	25,465,827,165	26,845,731,661
	Deposits under schemes	44,599,282,067	38,708,213,293
		360,773,476,340	331,284,161,146
		445,799,661,072	416,559,450,234
12(a)	**Consolidated Deposits and other accounts**		
	Current/Al-wadeeah current accounts and other accounts		
	Bank Asia PLC.	73,568,161,959	74,070,386,950
	Bank Asia Securities Limited	547,209,203	563,078,106
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		74,115,371,162	74,633,465,056
	Less: Inter-company transactions	194,206,059	394,573,861
		73,921,165,103	74,238,891,195
	Bills payable		
	Bank Asia PLC.	2,883,915,547	3,075,190,059
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		2,883,915,547	3,075,190,059

		Amount in Taka	
	Particulars	**30-Sep-25**	**31-Dec-24**
	Savings bank/Mudaraba savings bank deposits		
	Bank Asia PLC.	95,267,858,067	90,330,134,211
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		95,267,858,067	90,330,134,211
	Fixed deposits/Mudaraba fixed deposits		
	Bank Asia PLC.	248,613,898,334	222,238,007,353
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		248,613,898,334	222,238,007,353
	Special notice deposit		
	Bank Asia PLC.	9,735,285	23,327,667
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		9,735,285	23,327,667
		420,686,837,051	389,882,222,818
13	**Other liabilities**		
	Conventional and Islamic banking (Note 13.1)	71,831,307,620	58,705,213,917
	Off-shore banking unit	39,602	568,026
		71,831,347,222	58,705,781,943
13.1	**Conventional and Islamic banking**		
	Provision for loans and advances/investments (Note 13.1.1)	36,792,000,000	28,549,500,000
	Special general provision COVID-19 (Note 13.1.2)	-	-
	Provision on off-balance sheet exposures (Note 13.1.3)	1,255,000,000	1,495,500,000
	Interest suspense account (Note 13.1.4)	10,845,897,432	7,330,491,357
	Provision for income tax including deferred tax (Note 13.1.5)	17,020,781,623	15,610,781,623
	Provision for performance and festival bonus	432,776,256	600,253,280
	Master card and Visa card payables	129,138,150	82,128,983
	Expenditures and other payables	871,496,614	799,046,276
	Provision for nostro accounts	-	-
	Other payable	175,960,365	163,062,149
	Provision for profit equalization	51,372,036	51,372,036
	Provision for diminution in value of shares (Note 13.1.7)	933,383,553	1,033,383,553
	Payable to Government	86,922,621	12,257,621
	Provision for other assets (Note 13.1.8)	750,223,597	750,223,597
	Provision for start up fund (Note 13.1.9)	130,349,093	130,349,093
	Rebate payable on good borrowers	67,700,000	67,700,000
	Unearned income	928,194,056	1,380,795,499
	Interest payable on subordinated non-convertible zero coupon bond	143,762,465	28,519,727
	Branch adjustment account credit balance	388,338,279	-
	Fraction Bonus Share	1,608,744	1,608,744
	Nostro account credit balance	574,309,852	107,006,157
	Lease liabilities (Note 13.1.10)	252,092,884	511,234,222
		71,831,307,620	58,705,213,917

Particulars		Amount in Taka 30-Sep-25	31-Dec-24
13.1.1	**Provision for loans and advances/investments**		
	General provision		
	Conventional and Islamic:		
	Balance as at 1 January	5,706,643,725	6,005,564,248
	Add: Provision made during the year	-	-
	Less: Provision no longer required	(723,536,948)	(54,593,100)
	Less: Transfer to Specific Provision	-	(244,327,423)
	Balance as at 30 September	4,983,106,777	5,706,643,725
	Off-shore Banking Unit (OBU):		
	Balance as at 1 January	164,028,852	172,435,752
	Add: Provision made during the year	52,864,371	-
	Less: Provision no longer required	-	(8,406,900)
	Balance as at 30 September	216,893,223	164,028,852
	A. Total general provision on loans and advances/investments	5,200,000,000	5,870,672,577
	Specific provision		
	Conventional and Islamic:		
	Balance as at 1 January	22,678,827,423	15,582,115,387
	Add/ Back: Recoveries of amounts previously written off	85,878,684	229,445,620
	Specific provision made during the year	9,246,898,243	10,650,925,857
	Transfer from General Provision	-	244,327,423
	Less: Write off/amicable settlement during the year	(420,782,343)	(4,027,986,864)
	Balance as at 30 September	31,590,822,007	22,678,827,423
	Off-shore Banking Unit (OBU):		
	Balance as at 1 January	-	37,884,613
	Add: Provision made during the year	1,177,993	-
	Less: Provision no longer required	-	(37,884,613)
	Balance as at 30 September	1,177,993	-
	B. Total Specific provision on loans and advances/investments	31,592,000,000	22,678,827,423
	C. Total provision on loans and advances/investments (A+B)	36,792,000,000	28,549,500,000
13.1.2	**Special general provision COVID-19**		
	Balance as at 1 January	-	618,000,000
	Less: Provision no longer required	-	618,000,000
	Balance as at 30 September	-	-
13.1.3	**Provision on off-balance sheet exposures**		
	Balance as at 1 January	1,494,814,536	1,389,923,332
	Add: Provision made during the year	-	104,891,204
		1,494,814,536	1,494,814,536
	Less: Adjustments made during the year	(240,682,836)	-
	Balance as at 30 September	1,254,131,700	1,494,814,536
	Provision maintained for OBU as at 01 January	685,464	76,668
	Add: Provision made during the year	182,836	608,796
	Less: Provision no longer required	-	-
		868,300	685,464
	Off-balance sheet exposures provision Balance as at 30 September	1,255,000,000	1,495,500,000

As per BRPD Circular No. 07, dated 21 June 2018 no provision is required for bills for collection and for counter guarantee provision is maintained based on BB rating grade.

Particulars		Amount in Taka 30-Sep-25	31-Dec-24
13.1.5	**Provision for taxation**		
	Current tax (Note 13.1.5(a))	16,548,760,258	15,138,760,258
	Deferred tax	472,021,365	472,021,365
		17,020,781,623	15,610,781,623
13.1.5(a)	**Provision for current tax**		
	Balance as at 1 January	15,138,760,258	13,689,316,405
	Add: Provision made during the year	1,410,000,000	3,520,000,000
		16,548,760,258	17,209,316,405
	Less: Adjustments made during the year	-	2,070,556,147
	Balance as at 30 September	16,548,760,258	15,138,760,258

13.1.5(d) Deferred Tax (asset)/liability

Particulars	Book value	Tax Base	(Deductible)/ Taxable	30-Sep-25	31-Dec-24
Opening Balance					
Deferred Tax Asset				(6,378,420,213)	(4,393,125,000)
Deferred Tax Liability				989,887,601	863,797,370
Net Deferred Tax Asset				**(5,388,532,612)**	**(3,529,327,630)**
Net Deferred Tax Asset as of Sep 30, 2025:					
Deferred Tax Asset:					
Loan loss provision	31,592,000,000	-	(23,694,000,000)	(8,885,250,000)	(6,378,420,213)
Closing balance for the year (a)				**(8,885,250,000)**	**(6,378,420,213)**
Deferred Tax Liability:					
Interest receivable	3,399,434,938	-	3,399,434,938	1,274,788,102	994,975,229
Fixed assets	2,593,484,400	2,584,619,141	8,865,259	3,324,472	(709,140)
Right-of-use assets	(116,392,618)	-	(116,392,618)	(43,647,232)	(4,378,488)
Closing balance for the year (b)				**1,234,465,342**	**989,887,601**
Net Deferred Tax Asset as of Sep 30, 2025 (a+b)				**(7,650,784,658)**	**(5,388,532,612)**
Movement for the year					
Opening deferred tax assets				(6,378,420,213)	(4,393,125,000)
Closing deferred tax assets				(8,885,250,000)	(6,378,420,213)
Changes for the year				**(2,506,829,787)**	**(1,985,295,213)**
Opening deferred tax liabilities				989,887,601	863,797,370
Closing deferred tax liabilities				1,234,465,342	989,887,601
Changes for the year				**244,577,741**	**126,090,231**
Changes during the year				**(2,262,252,046)**	**(1,859,204,982)**

As per Bangladesh Bank, BRPD circular no. 11 dated December 12, 2011 deferred tax assets may be recognized but restrictions are to be followed if deferred tax assets is calculated and recognized based on the provisions against classified loan, advances; such as i. amount of the net income after tax increased due to recognition of deferred tax assets on such provision will not be distributed as divided. ii. the amount of deferred tax assets recognized on such provisions should be deducted while calculating the Regulatory Eligible Capital. iii. a description should be provided regarding deferred tax assets recognized on loan loss provision in the notes to the financial statements. On the other hand, deferred tax liabilities must be recognized for those items which are mentioned to recognize in IAS. Hence, the bank did not recognize deferred tax assets but recognize deferred tax liabilities when it arises.

Particulars		30-Sep-25	31-Dec-24
		Amount in Taka	

13.1.5(f) Reconciliation of effective tax rate

	Year 2025 %	Year 2025 Amount	Year 2024 %	Year 2024 Amount
Profit before provision		13,168,338,833		12,619,087,739
Income Tax as per applicable tax rate	37.50%	4,938,127,062	37.50%	4,732,157,902
Tax exempted income (on govt. treasury securities)	-11.00%	(1,448,624,590)	-7.68%	(472,934,889)
On probable deductible/non deductible expenses	-15.79%	(2,079,502,472)	-5.83%	(1,859,223,013)
	10.71%	1,410,000,000	23.99%	2,400,000,000

13.1.5(g) Consolidated Reconciliation of effective tax rate

	Year 2025 %	Year 2025 Amount	Year 2024 %	Year 2024 Amount
Profit before provision		13,277,111,700		12,823,392,723
Income Tax as per applicable tax rate	37.50%	4,978,916,888	37.50%	4,808,772,271
Tax exempted income (on govt. treasury securities)	-10.91%	(1,448,624,590)	-7.57%	(472,934,889)
On probable deductible/non deductible expenses	-15.64%	(2,076,440,681)	-5.91%	(1,886,005,220)
	10.95%	1,453,851,617	32.83%	2,449,832,162

13.1.6 Provision for nostro accounts

As per instructions contained in the circular letter no. FEPD (FEMO)/01/2005-677 dated 13 September 2005 issued by Foreign Exchange Policy Department of Bangladesh Bank, Bank is required to make provision regarding the un-reconciled debit balance of nostro account as at balance sheet date. Adequate provision has been made for debit entries which are outstanding for more than 3 months. Details of unrecognized entries are shown in Annex I.

13.1.7 Provision for diminution in value of shares

	30-Sep-25	31-Dec-24
Balance as at 1 January	1,033,383,553	453,383,553
Add: Provision for impairment loss of investment	(100,000,000)	580,000,000
Less: Transfer to provision for other assets	-	-
Balance as at 30 September	933,383,553	1,033,383,553
Provision requirement for quoted and unquoted share including subsidiaries	920,883,499	901,605,929
Provision maintained	933,383,553	1,033,383,553
Surplus provision maintained	12,500,054	131,777,624

13.1.8 Provision for other assets

	30-Sep-25	31-Dec-24
Balance as at 1 January	750,223,597	638,269,593
Add: Provision made during the year	-	111,954,004
Balance as at 30 September	750,223,597	750,223,597
Provision requirement	746,837,171	721,200,000
Provision maintained	750,223,597	750,223,597
Surplus provision maintained	3,386,426	29,023,597

(Provision for others made for legal expenses, protested bills, expenditure related unreconciled entries and other assets that classified as bad and loss as per Bangladesh Bank BRPD Circular 14 dated June 25, 2001)

13.1.9 Provision for start up fund

	30-Sep-25	31-Dec-24
Balance as at 1 January	130,349,093	102,303,097
Add: Provision made during the year		
For the year 2025 (1% of profit after tax)	-	-
For the year 2024 (1% of profit after tax)	-	28,045,996
Balance as at 30 September	130,349,093	130,349,093

(As per Bangladesh Bank SMESPD Circular Letter no. 05 dated April 26, 2021 Provision for Start up Fund has been maintained against 1% net profit after tax starting from the year 2020)

13(a) Consolidated Other liabilities

Particulars	Amount in Taka 30-Sep-25	31-Dec-24
Bank Asia PLC.	71,831,347,222	58,705,781,943
Bank Asia Securities Limited	2,315,211,885	2,299,018,376
BA Exchange Company (UK) Limited	78,160,715	65,356,495
BA Express USA, Inc	386,312,070	335,931,459
Foreign currency effect for subsidiaries	-	-
	74,611,031,892	61,406,088,273
Less: Inter- companies transactions		
Receivable from BASL	-	-
Receivable from BA Exchange (UK) Limited	92,450,604	77,120,426
Receivable from BA Express USA, Inc	323,226,975	346,908,665
	74,195,354,313	60,982,059,182

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	563,724,800	563,724,800
364,010,770 (2010: 243,901,270) ordinary shares of Taka 10 each		
Issued as bonus shares	3,640,107,700	3,640,107,700
Right shares issued 25% for the year 2010	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	419,647,570
Issued as bonus shares 12% for the year 2016	1,057,511,890	1,057,511,890
Issued as bonus shares 12.50% for the year 2017	1,233,763,870	1,233,763,870
Issued as bonus shares 5% for the year 2018	555,193,740	555,193,740
Issued as bonus shares 10% for the year 2024	1,165,906,860	-
	12,824,975,460	11,659,068,600

14.3 Initial public offer (IPO)

Out of the total issued, subscribed and fully paid up capital of the Bank 2,000,000 ordinary shares of Taka 100 each amounting to Taka 200,000,000 was raised through public offering of shares in 2003

15 Statutory reserve

Balance as at 1 January	11,750,000,000	11,750,000,000
Addition during the year	986,287,035	-
Balance as at 30 September	12,736,287,035	11,750,000,000

15.1 General and other reserve

Bank Asia PLC.	8,166,144	8,166,144

15.1 (a) Consolidated General and other reserve

Bank Asia PLC.	8,166,144	8,166,144
Bank Asia Securities Limited		
Balance as at 1 January	2,474,543	2,090,869
Addition during the year	601,337	383,674
Adjustment made during the year	-	-
Balance as at 30 September	3,075,880	2,474,543
	11,242,024	10,640,687

16 Revaluation reserve

Particulars	30-Sep-25	31-Dec-24
	Amount in Taka	
HTM securities (Note 16.1)	99,513,941	99,513,941
HFT securities (Note 16.2)	6,045,766,593	2,431,797,985
Fixed Assets revaluation (Note 16.3)	1,769,496,415	1,769,496,415
	7,914,776,949	4,300,808,341

16.1 Revaluation reserve on HTM securities

Balance at 1 January	99,513,941	107,009,414
Gain from revaluation on investments	-	20,294,026
Adjustment for sale/maturity of securities	-	(27,789,499)
	99,513,941	99,513,941

16.2 Revaluation reserve on HFT securities

Balance at 1 January	2,431,797,985	755,333,928
Gain from revaluation on investments	20,304,968,273	7,691,378,826
Adjustment for sale/maturity of securities	(16,690,999,665)	(6,014,914,769)
	6,045,766,593	2,431,797,985

16.3 Revaluation reserve on Fixed Assets

Balance at 1 January	1,769,496,415	1,823,211,667
Depreciation charged during the year	-	(53,715,252)
	1,769,496,415	1,769,496,415

16 (a) Consolidated Revaluation reserve

Bank Asia PLC.	7,914,776,949	4,300,808,341
Bank Asia Securities Limited	-	-
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	7,914,776,949	4,300,808,341

17 Retained earnings

Balance at 1 January		4,124,248,860	3,416,739,131
Add:	Post - tax profit for the year	3,521,435,174	2,774,599,603
	Revaluation reserve transferred to retained earnings	-	53,715,252
		7,645,684,034	6,245,053,986
Less:	Issue of cash dividend for the year 2023	-	1,748,860,290
	Issue of cash dividend for the year 2024	1,165,906,860	-
	Issue of stock dividend for the year 2024	1,165,906,860	
	Transfer to interest suspense account during the year	-	3,330,727
	Coupon/dividend on perpetual bond	208,130,308	368,614,109
	Transfer to statutory reserve	986,287,035	-
		3,526,231,063	2,120,805,126
		4,119,452,971	4,124,248,860

17(a) Consolidated Retained earnings

Balance at 1 January		4,150,895,777	3,350,452,926
Add/(Less):	Revaluation reserve transferred to retained earnings	-	53,715,252
	Post- tax profit for the year	3,512,756,424	2,867,916,432
Less: Non controlling interest		17	33
		7,663,652,184	6,272,084,577
Less:	Issue of cash dividend for the year 2023	-	1,748,860,290
	Issue of cash dividend for the year 2024	1,165,906,860	-
	Issue of stock dividend for the year 2024	1,165,906,860	
	Transfer to interest suspense account during the year	-	3,330,727
	Coupon/dividend on perpetual bond	208,130,308	368,614,109
	Transferred to General and other reserve	601,337	383,674
	Transfer to statutory reserve	986,287,035	-
		3,526,832,400	2,121,188,800
		4,136,819,784	4,150,895,777

17(b) Non-controlling (Minority) interest

Particulars		Amount in Taka 30-Sep-25	Amount in Taka 31-Dec-24
	Bank Asia Securities Limited	10,347	10,330
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		10,347	10,330
18	**Contingent liabilities**		
	Conventional and Islamic banking	120,114,829,597	139,885,803,645
	Off-shore banking unit	86,829,963	68,546,380
		120,201,659,560	139,954,350,025
18.1	**Acceptances and endorsements**		
	Conventional and Islamic banking	44,542,880,819	44,821,140,940
	Off-shore banking unit	-	-
		44,542,880,819	44,821,140,940
18.2	**Letters of guarantee (Note 18.2.1)**		
	Conventional and Islamic banking	28,631,653,559	26,866,282,323
	Off-shore banking unit	3,299,186	3,244,654
		28,634,952,745	26,869,526,977
18.2.1	**Letters of guarantee**		
	Letters of guarantee (Local)	23,851,033,498	20,430,302,227
	Letters of guarantee (Foreign)	4,783,919,247	6,439,224,750
		28,634,952,745	26,869,526,977
18.3	**Irrevocable letters of credit (Note 18.3.1)**		
	Conventional and Islamic banking	29,894,445,716	39,565,645,253
	Off-shore banking unit	83,530,777	65,301,726
		29,977,976,493	39,630,946,979
18.3.1	**Irrevocable letters of credit**		
	Letters of credit Back to Back (Inland)	3,205,299,977	4,431,060,857
	Letters of credit (General)	22,530,024,800	26,532,262,009
	Back to back L/C	4,159,120,939	8,667,624,113
		29,894,445,716	39,630,946,979
18.4	**Bills for collection (Note 18.4.1)**		
	Conventional and Islamic banking	15,921,458,871	18,716,268,581
	Off-shore banking unit	-	-
		15,921,458,871	18,716,268,581
18.4.1	**Bills for collection**		
	Local bills for collection	10,653,111,447	11,584,579,830
	Foreign bills for collection	5,268,347,424	7,131,688,751
		15,921,458,871	18,716,268,581
18.5	**Other commitments (Note 18.5.1)**		
	Conventional and Islamic banking	1,124,390,632	9,916,466,548
	Off-shore banking unit	-	-
		1,124,390,632	9,916,466,548
		120,201,659,560	139,954,350,025
18.5.1	**Other commitments**		
	Forward Assets Purchased and Forward Deposits Placed	1,124,390,632	9,916,466,548

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.

Bank Asia PLC.
Notes to financial statements for the year ended 30 September 2025

		Amount in Taka	
	Particulars	**Jan to Sept 2025**	**Jan to Sept 2024**
19	**Income statement**		
	Income:		
	Interest, discount and similar income (Note 19.1)	39,637,162,529	31,920,495,948
	Dividend income (Note 22.1)	427,185,475	282,495,680
	Fees, commission and brokerage (Note 19.2)	1,196,026,239	1,452,054,701
	Gains/ less Losses arising from dealing securities	-	-
	Gains/ less Losses arising from investment securities	19,833,967	-
	Gains/ less Losses arising from dealing in foreign currencies (Note 23.1)	1,337,134,311	2,381,345,637
	Income from non-banking assets	-	-
	Other operating income (Note 24)	1,102,838,948	1,097,308,779
	Profit/ less Losses on interest rate changes	-	-
		43,720,181,469	37,133,700,745
	Expenses:		
	Interest paid/profit shared on deposits and borrowings, etc (Note 21)	22,874,337,536	17,358,716,759
	Administrative expenses (Note 19.3)	5,325,627,935	5,001,530,954
	Other expenses (Note 34)	1,699,979,653	1,495,651,071
	Depreciation on banks assets (Note 33.1)	651,897,512	658,714,222
		30,551,842,636	24,514,613,006
		13,168,338,833	12,619,087,739
19.1	**Interest, discount and similar income**		
	Interest income/profit on investments (Note 20)	20,779,844,515	22,405,252,766
	Interest on treasury bills/reverse repo/bills	11,676,277,155	7,186,953,972
	Interest income on corporate bonds	270,622,849	71,847,341
	Interest on debentures	472,086,497	154,509,030
	Income from investment in shares, bonds etc	-	-
	Capital gain on Government securities and assets	6,438,331,513	2,101,932,839
		39,637,162,529	31,920,495,948
19.2	**Fees, commission and brokerage**		
	Commission	1,196,026,239	1,452,054,701
	Brokerage	-	-
		1,196,026,239	1,452,054,701
19.3	**Administrative expenses**		
	Salaries and allowances (Note 25)	4,395,792,345	4,164,514,259
	Rent, taxes, insurance, electricity, etc (Note 26)	504,658,981	477,171,665
	Legal expenses (Note 27)	32,026,821	15,696,843
	Postage, stamp, telecommunication, etc (Note 28)	177,651,002	152,123,830
	Stationery, printing, advertisement, etc (Note 29)	119,912,943	109,647,680
	Managing Director's salary and fees (Note 30)	17,670,658	14,950,314
	Directors' fees (Note 31)	3,871,667	3,368,795
	Auditors' fees (Note 32)	4,364,500	661,000
	Repair of Bank's assets (Note 33.1)	69,679,018	63,396,568
		5,325,627,935	5,001,530,954
20	**Interest income/profit on investments**		
	Conventional and Islamic banking (Note 20.1)	20,074,067,776	21,412,477,391
	Off-shore banking unit	1,199,454,289	1,339,892,866
		21,273,522,065	22,752,370,257
	Less: inter transaction between OBU and Conventional banking	493,677,550	347,117,491
		20,779,844,515	22,405,252,766

	Particulars	Jan to Sept 2025	Jan to Sept 2024
		Amount in Taka	
20.1	**Conventional and Islamic banking**		
	Agricultural loan	319,727,933	428,611,610
	Cash credit/Bai Murabaha (Muajjal)	503,692,047	457,381,567
	Credit card	490,157,947	397,739,175
	Credit for poverty alleviation scheme-micro credit	-	91,000
	Consumer credit scheme	1,295,039,670	1,451,088,354
	Demand loan	4,611,675,764	5,322,918,902
	Export Development Fund (EDF)	269,248,846	280,687,998
	House building loan	65,459,025	90,229,444
	Loans (General)	1,332,095,053	1,490,514,101
	Loans against trust receipts/ Bai Murabaha post import	785,702,411	715,039,242
	Overdrafts/ Quard against scheme	2,690,570,335	2,802,155,088
	Packing credit	31,399,292	27,729,687
	Payment against documents	74,958,378	4,197,525
	Staff loan	38,747,129	52,820,315
	Transport loan	102,931,941	153,452,015
	Term loan- industrial	3,235,547,290	2,696,853,960
	Term loan- others	2,830,571,627	3,232,941,452
	Foreign bills purchased	3,586,449	8,533,208
	Local bills purchased	44,617,807	67,024,849
	Loan Under Covit-19 Stimulus Package	3,832,983	33,838,229
	Total interest/profit on loans and advances/investments	18,729,561,927	19,713,847,721
	Interest/profit on balance with other banks and financial institutions	942,116,795	1,483,488,461
	Interest/profit received from foreign banks	402,389,054	215,141,209
		20,074,067,776	21,412,477,391
20(a)	**Consolidated Interest income/profit on investments**		
	Bank Asia PLC.	20,779,844,515	22,405,252,766
	Bank Asia Securities Ltd	213,228,581	193,233,151
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		20,993,073,096	22,598,485,917
	Less: Inter-company transactions	144,399,728	95,032,229
		20,848,673,368	22,503,453,688
21	**Interest paid/profit shared on deposits and borrowings etc.**		
	Conventional and Islamic banking (Note 21.1)	22,406,224,213	16,699,470,352
	Off-shore banking unit	961,790,873	1,006,363,898
		23,368,015,086	17,705,834,250
	Less: inter transaction with OBU	493,677,550	347,117,491
		22,874,337,536	17,358,716,759
21.1	**Conventional and Islamic banking**		
	Interest paid/profit shared on deposits		
	Fixed deposits/ Mudaraba Fixed deposit	13,003,614,752	9,104,629,988
	Scheme deposits	3,693,305,171	3,363,778,481
	Sanchaya plus	424,681	6,875,812
	Savings deposits/ Mudaraba Savings bank	1,608,491,804	1,357,149,027
	Special notice deposits	963,093,518	875,989,238
		19,268,929,926	14,708,422,546
	Interest on borrowings and others		
	Local banks including Bangladesh Bank	2,752,684,594	1,746,712,607
	Interest on subordinated non-convertible bond	367,710,249	234,630,139
	Foreign banks	16,899,444	9,705,060
		3,137,294,287	1,991,047,806
		22,406,224,213	16,699,470,352

	Particulars	Jan to Sept 2025	Jan to Sept 2024
		Amount in Taka	
21(a)	**Consolidated Interest Expenses/profit paid on Deposits**		
	Bank Asia PLC.	22,874,337,536	17,358,716,759
	Bank Asia Securities Ltd	146,983,308	106,692,896
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		23,021,320,844	17,465,409,655
	Less: Inter-company transactions	144,399,728	95,032,229
		22,876,921,116	17,370,377,426
22	**Investment income**		
	Conventional and Islamic banking (Note 22.1)	19,304,337,456	9,797,738,862
	Off-shore banking unit	-	-
		19,304,337,456	9,797,738,862
22.1	**Conventional and Islamic Banking**		
	Interest on treasury bills	9,036,789,311	3,050,185,754
	Interest on treasury bonds	2,600,350,627	4,095,568,210
	Interest income on corporate bonds	270,622,849	71,847,341
	Capital gain from investment in shares	19,833,967	-
	Dividend on shares	427,185,475	282,495,680
	Profit on Govt Investment SUKUK	472,086,497	154,509,030
	Capital gain on Government securities	6,438,331,513	2,101,932,839
	Interest on reverse repo	1,739,959	2,068,226
		19,304,337,456	9,797,738,862
22(a)	**Consolidated investment income**		
	Bank Asia PLC.	19,304,337,456	9,797,738,862
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		19,304,337,456	9,797,738,862
	Less: Inter-company transactions	-	-
		19,304,337,456	9,797,738,862
23	**Commission, exchange and brokerage**		
	Conventional and Islamic banking (Note 23.1)	2,529,151,119	3,815,429,658
	Off-shore banking unit	4,009,431	17,970,680
		2,533,160,550	3,833,400,338
23.1	**Conventional and Islamic Banking**		
	Commission on L/C	759,925,296	960,841,364
	Fees and commission including Export	224,943,424	249,518,616
	Commission on L/G	181,662,531	192,248,576
	Commission on export	3,966,114	4,077,622
	Commission on PO, DD, TT, TC, etc	19,471,927	22,963,590
	Other commission	2,047,516	4,434,253
		1,192,016,808	1,434,084,021
	Foreign exchange gain	1,337,134,311	2,381,345,637
		2,529,151,119	3,815,429,658
23(a)	**Consolidated Commission, exchange and brokerage**		
	Bank Asia PLC.	2,533,160,550	3,833,400,338
	Bank Asia Securities Ltd	105,118,072	133,092,648
	BA Exchange Company (UK) Limited	34,420,389	29,712,116
	BA Express USA, Inc	100,731,914	191,120,114
		2,773,430,925	4,187,325,216

Particulars		Jan to Sept 2025	Jan to Sept 2024
		Amount in Taka	
24	**Other operating income**		
	Conventional and Islamic banking (Note 24.1)	1,085,930,459	1,083,079,009
	Off-shore banking unit	16,908,489	14,229,770
		1,102,838,948	1,097,308,779
24.1	**Conventional and Islamic banking**		
	Locker charge	9,965,330	10,195,350
	Service and other charges	585,589,360	584,655,161
	Master/Visa card fees and charges	345,128,156	354,073,680
	Postage/telex/SWIFT/fax recoveries	81,600,479	83,834,682
	Non-operating income	28,811,170	17,332,320
	Rebate on nostro account	34,835,964	32,987,816
		1,085,930,459	1,083,079,009
24(a)	**Consolidated other operating income**		
	Bank Asia PLC.	1,102,838,948	1,097,308,779
	Bank Asia Securities Ltd	75,502,312	33,574,567
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		1,178,341,260	1,130,883,346
25	**Salaries and allowances**		
	Conventional and Islamic banking (Note 25.1)	4,386,016,636	4,156,664,893
	Off-shore banking unit	9,775,709	7,849,366
		4,395,792,345	4,164,514,259
25.1	**Conventional and Islamic banking**		
	Basic salary	1,691,831,956	1,560,050,914
	Allowances	1,584,113,893	1,420,957,528
	Festival bonus	310,516,207	368,640,412
	Gratuity	275,000,000	310,000,000
	Provident fund contribution	164,554,580	152,016,039
	Performance bonus	360,000,000	345,000,000
		4,386,016,636	4,156,664,893
25(a)	**Consolidated Salaries and allowances**		
	Bank Asia PLC.	4,395,792,345	4,164,514,259
	Bank Asia Securities Ltd	89,867,791	83,426,527
	BA Exchange Company (UK) Limited	18,794,061	20,152,987
	BA Express USA, Inc	45,262,126	37,579,094
		4,549,716,323	4,305,672,867
26	**Rent, taxes, insurance, electricity etc.**		
	Conventional and Islamic banking (Note 26.1)	503,365,275	475,916,404
	Off-shore banking unit	1,293,706	1,255,261
		504,658,981	477,171,665
26.1	**Conventional and Islamic banking**		
	Rent, rate and taxes (Note 26.1.1)	40,987,218	23,622,576
	Insurance	258,741,401	233,033,629
	Power and electricity	109,920,864	106,123,413
	Interest portion on lease liabilities (Note 26.1.1)	93,715,792	113,136,786
		503,365,275	475,916,404

	Particulars	Jan to Sept 2025	Jan to Sept 2024
		Amount in Taka	
26(a)	**Consolidated Rent, taxes, insurance, electricity etc.**		
	Bank Asia PLC.	504,658,981	477,171,665
	Bank Asia Securities Ltd	6,291,820	6,225,675
	BA Exchange Company (UK) Limited	4,828,324	4,994,286
	BA Express USA, Inc	21,141,803	20,412,935
		536,920,928	508,804,561
27	**Legal expenses**		
	Conventional and Islamic banking (Note 27.1)	30,208,521	15,696,843
	Off-shore banking unit	1,818,300	-
		32,026,821	15,696,843
27.1	**Conventional and Islamic Banking**		
	Legal expenses	30,208,521	15,696,843
	Other professional charges	-	-
		30,208,521	15,696,843
27(a)	**Consolidated Legal expenses**		
	Bank Asia PLC.	32,026,821	15,696,843
	Bank Asia Securities Ltd	52,340	70,695
	BA Exchange Company (UK) Limited	332,022	26,018
	BA Express USA, Inc	211,165	256,725
		32,622,348	16,050,281
28	**Postage, stamps, telecommunication etc.**		
	Conventional and Islamic banking (Note 28.1)	176,945,845	151,488,500
	Off-shore banking unit	705,157	635,330
		177,651,002	152,123,830
28.1	**Conventional and Islamic banking**		
	Telephone, courier and postage	91,977,339	80,087,885
	Master/VISA card process fee	43,516,121	31,596,374
	ATM charge	3,777,020	3,224,488
	SWIFT and Reuter charge	34,187,931	33,537,690
	Internet	3,487,434	3,042,063
		176,945,845	151,488,500
28(a)	**Consolidated Postage, stamps, telecommunication etc.**		
	Bank Asia PLC.	177,651,002	152,123,830
	Bank Asia Securities Ltd	2,510,949	2,393,618
	BA Exchange Company (UK) Limited	200,813	362,205
	BA Express USA, Inc	1,192,916	838,985
		181,555,680	155,718,638
29	**Stationery, printing, advertisements etc.**		
	Conventional and Islamic banking (Note 29.1)	119,855,299	109,568,266
	Off-shore banking unit	57,644	79,414
		119,912,943	109,647,680
29.1	**Conventional and Islamic banking**		
	Office and security stationery	41,413,625	45,302,862
	Calendar, diary, souvenir, etc	18,085,576	18,535,482
	ATM card /Supplies And Stationeries	42,229,979	29,583,631
	Books and periodicals	1,168,498	887,807
	Publicity and advertisement	16,957,621	15,258,484
		119,855,299	109,568,266

		Amount in Taka	
	Particulars	**Jan to Sept 2025**	**Jan to Sept 2024**
29(a)	**Consolidated Stationery, printing, advertisements etc.**		
	Bank Asia PLC.	119,912,943	109,647,680
	Bank Asia Securities Ltd	1,019,736	938,919
	BA Exchange Company (UK) Limited	2,846,911	2,595,223
	BA Express USA, Inc	1,275,914	1,712,960
		125,055,504	114,894,782
30	**Managing Director's salary and fees**		
	Basic salary	8,550,000	7,272,414
	House rent allowance	3,150,000	2,679,310
	Entertainment allowances	225,000	191,379
	Festival bonus	1,900,000	1,900,000
	Utility allowance and others	3,395,658	2,524,452
	House maintenance allowance	450,000	382,759
		17,670,658	14,950,314
31	**Directors' fees**		
	Directors' fees	3,871,667	3,368,795
		3,871,667	3,368,795
31(a)	**Consolidated Directors' fees**		
	Bank Asia PLC.	3,871,667	3,368,795
	Bank Asia Securities Ltd.	819,500	264,000
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		4,691,167	3,632,795
32	**Auditors' fees**		
	Audit fees	4,364,500	661,000
	Others	-	-
		4,364,500	661,000
32(a)	**Consolidated Auditors fees**		
	Bank Asia PLC.	4,364,500	661,000
	Bank Asia Securities Ltd	-	-
	BA Exchange Company (UK) Limited	240,016	657,758
	BA Express USA, Inc	2,242,570	1,992,673
		6,847,086	3,311,431
33	**Depreciation and repair of Bank's assets**		
	Conventional and Islamic banking (Note 33.1)	721,404,039	722,066,686
	Off-shore banking unit	172,491	44,104
		721,576,530	722,110,790
33.1	**Conventional and Islamic banking**		
	Depreciation		
	Owned assets	385,696,872	398,794,972
	Leased assets	266,028,149	259,875,146
		651,725,021	658,670,118
	Repairs		
	Building	14,621,191	13,000,464
	Furniture and fixtures	5,311,705	3,311,664
	Equipments	21,796,025	16,250,447
		41,728,921	32,562,575
	Maintenance	27,950,097	30,833,993
		721,404,039	722,066,686

Particulars		Amount in Taka Jan to Sept 2025	Jan to Sept 2024
33(a)	**Consolidated Depreciation and repairs of Bank's assets**		
	Bank Asia PLC.	721,576,530	722,110,790
	Bank Asia Securities Ltd	13,669,973	17,404,167
	BA Exchange Company (UK) Limited	410,428	131,552
	BA Express USA, Inc	755,322	120,832
		736,412,253	739,767,341
34	**Other expenses**		
	Conventional and Islamic banking (Note 34.1)	1,666,541,952	1,492,509,535
	Off-shore banking unit	33,437,701	3,141,536
		1,699,979,653	1,495,651,071
34.1	**Conventional and Islamic banking**		
	Car expenses	385,450,136	379,308,323
	Contractual service expenses	526,160,935	571,754,544
	Computer expenses	230,920,604	179,723,628
	Other management and administrative expenses	338,409,409	245,218,611
	Entertainment	25,997,602	28,487,364
	AGM/EGM expenses	900,000	1,042,345
	Payment to superannuation fund	5,490,000	5,490,000
	Donation and subscription to institutions	131,848,066	64,881,185
	Travelling expenses	13,964,685	13,892,592
	Training and internship	4,561,479	2,710,943
	Directors' travelling expenses	2,839,036	-
		1,666,541,952	1,492,509,535
34(a)	**Consolidated other expenses**		
	Bank Asia PLC.	1,699,979,653	1,495,651,071
	Bank Asia Securities Ltd	11,135,151	11,481,807
	BA Exchange Company (UK) Limited	8,643,939	5,904,039
	BA Express USA, Inc	39,499,503	49,791,036
		1,759,258,246	1,562,827,953
35	**Receipts from other operating activities**		
	Conventional and Islamic banking (Note 35.1)	7,544,095,939	3,185,011,848
	Off-shore banking unit	16,908,489	14,229,770
		7,561,004,428	3,199,241,618
35.1	**Conventional and Islamic banking**		
	Locker charge	9,965,330	10,195,350
	Service and other charges	585,589,360	584,655,161
	Master card fees and charges	345,128,156	354,073,680
	Postage/telex/SWIFT/ fax recoveries	81,600,479	83,834,682
	Non-business income	6,521,812,614	2,152,252,975
		7,544,095,939	3,185,011,848
35(a)	**Consolidated Receipts from other operating activities**		
	Bank Asia PLC.	7,561,004,428	3,199,241,618
	Bank Asia Securities Ltd	75,502,312	33,574,567
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		7,636,506,740	3,232,816,185
36	**Payments for other operating activities**		
	Conventional and Islamic banking (Note 36.1)	2,405,491,875	2,155,226,721
	Off-shore banking unit	34,731,407	4,396,797
		2,440,223,282	2,159,623,518

		Amount in Taka	
	Particulars	**Jan to Sept 2025**	**Jan to Sept 2024**
36.1	**Conventional and Islamic banking**		
	Rent, rates and taxes	503,365,275	475,916,404
	Legal expenses	32,026,821	15,696,843
	Directors' fees	3,871,667	3,368,795
	Postage, stamp, telecommunication, etc	177,651,002	152,123,830
	Other expenses	1,666,541,952	1,492,509,535
	Managing Director's salary	17,670,658	14,950,314
	Auditors' fee	4,364,500	661,000
		2,405,491,875	2,155,226,721
36(a)	**Payments for other operating activities**		
	Bank Asia PLC.	2,440,223,282	2,159,623,518
	Bank Asia Securities Ltd	20,809,760	20,435,795
	BA Exchange Company (UK) Limited	14,245,114	11,944,306
	BA Express USA, Inc	64,287,957	73,292,354
		2,539,566,113	2,265,295,973
37	**Net Assets Value per Share (NAV)**		
	Total shareholders' equity	37,603,658,559	31,842,291,945
	Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
	Net Assets Value per Share (NAV)	29.32	24.83
37(a)	**Consolidated Net Assets Value per Share (NAV)**		
	Total shareholders' equity	37,553,627,814	31,807,889,969
	Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
	Net Assets Value per Share (NAV)	29.28	24.80
37(b)	**Earnings per share (EPS)**		
	Net profit after tax (Numerator)	3,313,304,866	1,769,812,247
	Number of ordinary shares outstanding (Denominator)	1,282,497,546	1,282,497,546
	Earnings per share (EPS)	2.58	1.38
37(c)	**Consolidated Earnings per share (EPS)**		
	Net profit after tax (Numerator)	3,304,626,116	1,846,685,069
	Number of ordinary shares outstanding (Denominator)	1,282,497,546	1,282,497,546
	Earnings per share (EPS)	2.58	1.44
37(d)	**Net Operating Cash Flows per Share (NOCFPS)**		
	Net cash flows from operating activities	52,566,121,534	38,345,255,298
	Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
	Net Operating Cash Flows per Share (NOCFPS)	40.99	29.90
37(e)	**Consolidated 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

Particulars	Amount in Taka Jan to Sept 2025	Jan to Sept 2024
38 Reconciliation of net profit with cash flows from operating activities (Solo basis)		
Profit before tax as per profit and loss account	**4,931,435,174**	**4,378,674,096**
Adjustment for non-cash items:		
Provision for Loans and advances	8,577,403,659	7,565,413,643
Provision for Off balance sheet items	(240,500,000)	175,000,000
Provision for Diminution in value of investments	(100,000,000)	500,000,000
Provision for other assets	-	-
Depreciation of Property plant and equipment	721,576,530	722,110,790
Foreign exchange gain/(loss)		
Profit on sale of fixed assets	-	-
Increase/decrease in operating assets & liabilities:		
Loans and advances to customers	7,174,168,369	(3,313,053,199)
Other operating assets	(811,092,788)	(1,203,319,927)
Deposits from customers and banks	29,240,210,838	35,735,499,636
Other operating liabilities	5,054,880,650	(4,573,612,421)
Trading liabilities	725,305,990	(145,579,583)
Income tax paid	(2,707,266,888)	(1,495,877,737)
Cash flows from operating activities as per cash flow statement	**52,566,121,534**	**38,345,255,298**

38 (a) Reconciliation of net profit with cash flows from operating activities (Consolidated basis)

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
Foreign exchange gain/(loss)	-	-
Profit on sale of fixed assets	-	-
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**

Bank Asia PLC.

Notes to financial statements for the year ended 30 September 2025

41 Related Party Transactions

While making any related party transactions the management always pays proper attention to economic efficiency and competitive pricing and necessary approval of Bangladesh Bank and other authorities had been obtained wherever applicable.

Significant related party transactions of the Bank for the period **January – September 2025** is given below:

Name of the organization	Relationship	Service Type	Transaction Amount (Tk)
Agro Food Services Ltd.	Common Directors/ Close family members Director	Office Rent	67,679,713
Ranks ITT Ltd.	-do-	Network Connectivity fees	16,750,597
Shield Security Service	-do-	Security Service providers	6,545,990
Reliance Insurance	-do-	Insurance Service	41,145,490
Ali Estates Limited	-do-	Office Rent	58,429,342
M/s. M Ahmed Tea & Land Co. Limited	-do-	Office Rent	306,900

During the year 2021, Directors and their interest in different entities are given in Annexure F:

41.1 Key Management personnel compensation

Transactions with Key Management personnel of the Bank for the period January – September 2025 is given below:

Particulars	Amount Tk
Short-term employee benefit	147,806,704

Key Management personnel includes Managing Director, 03 no. Additional Managing Director, 09 nos. Deputy Managing Director including Company Secretary, Head of Internal Control & Compliance Division, 10 nos Senior Executive Vice President and Chief Financial Officer.

Key management personnel get car facilities and leave fare assistance as per existing company policy. In addition gratuity, benevolent and superannuation fund benefits are provided as per service rule if eligible.