Bank Asia Limited

Un-Audited Financial Statements for the year ended 31 March 2020

Bank Asia Limited and Its Subsidiaries Consolidated Balance Sheet as at 31 March 2020

	(()	Amount	
Particulars	Notes	31 March 2020	31 Dec 2019
PROPERTY AND ASSETS			
Cash	_	23,878,011,648	23,986,604,446
In hand (including foreign currencies)	4.1(a)	3,796,316,487	3,242,877,542
Balance with Bangladesh Bank and its agent bank			
(including foreign currencies)	4.2(a)	20,081,695,161	20,743,726,904
Balance with other banks and financial institutions	5(a)	16,960,297,216	23,634,997,570
In Bangladesh		15,385,874,945	19,875,113,514
Outside Bangladesh		1,574,422,271	3,759,884,056
Money at call and on short notice	6(a)	6,858,780,556	4,600,000,000
investments	7(a)	60,655,949,230	55,526,971,926
Government	()	57,192,120,496	52,197,323,349
Others		3,463,828,734	3,329,648,577
oans and advances/investments	8(a)	226,852,329,542	230,095,211,871
Loans, cash credits, overdrafts, etc/investments	ο(α <i>)</i>	207,446,197,372	210,835,675,997
Bills purchased and discounted		19,406,132,170	19,259,535,874
·	0(=)	-	
Fixed assets including premises, furniture and fixtures Other assets	9(a) 10(a)	7,004,453,165 9,199,963,766	7,065,893,231
Non - banking assets	10(a)	9,199,903,700	10,810,548,234
Total assets	•	351,409,785,123	355,720,227,278
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IABILITIES AND CAPITAL			
Liabilities Borrowings from other banks, financial institutions and agents	11(a)	31,147,594,851	34,382,128,495
Subordinated non-convertible bonds	11(a) 11(aa)	11,200,000,000	11,800,000,000
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Deposits and other accounts Current/Al-wadeeah current accounts and other accounts	12(a)	250,734,864,781 47,304,603,694	254,077,526,668 47,821,635,983
Bills payable		2,479,869,979	3,742,697,471
Savings bank/Mudaraba savings bank deposits		48,051,064,254	48,293,710,027
Fixed deposits/Mudaraba fixed deposits		152,899,326,854	154,219,483,187
Bearer certificates of deposit		-	-
Other deposits		-	-
Other liabilities	13(a)	32,300,833,488	30,873,993,667
Total liabilities	. , .	325,383,293,120	331,133,648,830
Capital/shareholders' equity	•		
Total shareholders' equity		26,026,492,003	24,586,578,448
Paid-up capital	14.2	11,659,068,600	11,659,068,600
Statutory reserve	15	9,478,652,274	9,052,555,407
Revaluation reserve	16(a)	2,148,897,673	2,065,683,636
General reserve		8,166,144	8,166,144
Retained earnings	17(a)	2,724,745,853	1,800,257,979
Foreign currency translation reserve		6,951,263	836,486
Non-controlling interest	17(b)	10,196	10,196
Total liabilities and shareholders' equity	:	351,409,785,123	355,720,227,278
Net Assets Value per Share		22.32	21.09
tot noocia talac per onale		22.32	21.03

Consolidated Balance Sheet as at 31 March 2020

		Amount in Taka	
Particulars	Notes	31 March 2020	31 Dec 2019
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	18	122,045,884,997	118,576,860,518
Acceptances and endorsements		37,666,761,658	39,192,489,873
Letters of guarantee		37,863,794,707	36,999,351,447
Irrevocable letters of credit		29,130,381,087	26,468,819,479
Bills for collection		17,384,947,545	15,916,199,719
Other contingent liabilities		-	-
Other commitments	_		2,040,416,443
Documentary credits and short term trade-related transac	tions	-	-
Forward assets purchased and forward deposits placed		-	2,040,416,443
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other of		-	-
Total off-balance sheet items including contingent	liabilities	122,045,884,997	120,617,276,961
.1	.4		
-sd-	-sd-	-80	
President and Managing Director	Director	Chair	man
-sd-			
-su-	-sd-		

Bank Asia Limited and Its Subsidiaries Consolidated Profit and Loss Account for the period ended 31 March 2020

Particulars Notes 31 March 2020 31 March 2019 OPERATING INCOME	ioi die period	ended 31 March 2020	Amount i	n Taka
Interest picome	Particulars	Notes		
Interest picome	OPERATING INCOME			
Interest paid on deposits and borrowings, etc 21(a) 3,820,541,388 3,397,891,291 1,780,967,590 2,139,307,895 1,198,951,291 435,375,943 2,243 1,289,951,291 435,375,943 2,243 220,799,128 217,098,520 2,212,391,595 2,212,391,595 3,629,388,811 3,993,359,185 3,669,146,706 2,212,391,595 3,629,388,811 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,769,146,706 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,185 3,993,359,18	Interest income	20(a)	5,601,508,978	5,537,199,135
Net interest income 1,780,967,590 2,139,307,895 Commission, exchange and brokerage 22(a) 1,298,951,291 435,375,943 Other operating income 24(a) 220,759,128 217,098,520 Total operating income (A) 25(a) 3,993,359,185 3,769,146,706 OPERATING EXPENSES 3 3,993,359,185 3,769,146,706 Salaries and allowances 25(a) 816,455,255 743,546,412 Rent, taxes, insurance, electricity, etc 26(a) 106,063,996 166,666,588 Legal expenses 27(a) 3,118,178 4,869,068 Postage, stamp, telecommunication, etc 28(a) 33,379,477 31,971,476 Stationery, printing, advertisements, etc 29(a) 33,492,522 36,610,982 Postage, stamp, telecommunication, etc 28(a) 33,379,477 31,971,476 Stationery, printing, advertisements, etc 29(a) 33,492,522 36,610,982 Directors' fees 31(a) 416,000 358,000 United States 31(a) 416,000 368,202 Depreciation and repairs of Ba				
Investment income 22(a) 1,298,951,291 435,375,943 200 692,681,176 977,364,348 200 692,681,176 977,364,348 200 692,681,176 697,364,348 200 692,681,176 697,364,348 200 692,681,176 773,464,348 200 759,128 217,098,520 2,212,391,595 3,629,38,811 3,993,359,185 3,769,146,706 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 200 2		(-,/		
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Other operating income 24(a) 2.20,759,128 2.17,098,520 Total operating income (A) 2,212,391,595 1,629,838,811 OPERATING EXPENSES 3,399,358,399,18S 3,769,146,706 Salaries and allowances 25(a) 816,455,255 743,546,412 Rent, taxes, insurance, electricity, etc 26(a) 106,063,996 166,666,588 166,666,588 166,666,588 186,455,255 743,546,412 4,600,068 90,689,068 166,666,588 186,455,255 743,546,412 4,600,068,996 166,666,588 2,666,665,588 1,81,178 4,869,068 90,689,068 1,619,649,968 1,619,649,686 1,81,171,178 4,869,068 1,619,649,068 1,736,733,047 31,971,476 534,000 3,454,000 3,454,000 3,545,000 3,544,000 3,545,000 3,545,000 3,544,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000 3,545,000				· ·
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Legal expenses 27(a) 3,118,178 4,869,068 Postage, stamp, telecommunication, etc 28(a) 33,379,477 31,971,476 Stationery, printing, advertisements, etc 29(a) 33,492,522 36,610,982 Managing Director's salary and fees 30 5,440,000 35,8000 Directors' fees 31(a) 416,000 358,000 Auditors' fees 32(a) 777,597 685,227 Depreciation and repairs of Bank's assets 33(a) 211,684,978 122,390,684 Other expenses 34(a) 525,905,079 420,550,068 Total operating expenses (B) 1,736,733,082 1,531,193,506 Profit before provision (C=A-B) 2,256,626,103 2,237,953,201 Provision for loans and advances/investments (69,278,823) (53,943,219) Specific provision 105,628,892 747,672,745 Provision for off-balance sheet items 3,283,996) 16,716,128 Provision for diminution in value of investments 3,000,000 - Other provision (D) 137,345,796 764,388,873 Total provisio		• •		
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Depreciation and repairs of Bank's assets 33(a) 211,684,978 122,390,684 Other expenses 34(a) 525,905,079 420,550,068 Total operating expenses (B) 1,736,733,082 1,531,193,506 Profit before provision (C=A-B) 2,256,626,103 2,237,953,201 Provision for loans and advances/investments (69,278,823) (53,943,219) Specific provision 174,907,715 801,615,964 Provision for off-balance sheet items (3,283,096) 16,716,128 Provision for diminution in value of investments 30,000,000 - Other provisions 5,000,000 - Total profit before tax (C-D) 137,345,796 764,388,873 Total profit before tax (C-D) 2,119,280,307 1,473,564,328 Provision for taxation 13.5.1(a) 765,076,621 784,444,600 Net profit after tax 1,354,203,686 689,119,728 Appropriations 15 426,096,867 290,517,316 Statutory reserve 15 426,096,867 290,517,316 General reserve 426,096,867 290,517,316 </td <td></td> <td>` '</td> <td></td> <td>•</td>		` '		•
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Total operating expenses (B) 1,736,733,082 1,531,193,506 Profit before provision (C=A-B) 2,256,626,103 2,379,53,201 Provision for loans and advances/investments \$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$		• •		
Profit before provision (C=A-B) 2,256,626,103 2,237,953,201 Provision for loans and advances/investments 669,278,823) (53,943,219) Specific provision 174,907,715 801,615,964 Specific provision for off-balance sheet items (3,283,096) 16,716,128 Provision for diminution in value of investments 30,000,000 - Other provisions 5,000,000 - Total provision (D) 137,345,796 764,388,873 Total profit before tax (C-D) 2,119,280,307 1,473,564,328 Provision for taxation 2,119,280,307 1,473,564,328 Current tax 13.5.1(a) 765,076,621 784,444,600 Net profit after tax 1,354,203,686 689,119,728 Appropriations 15 426,096,867 290,517,316 General reserve 15 426,096,867 290,517,316 Retained surplus 426,096,867 290,517,316 Attributable to: 928,106,819 398,602,497 Equity holders of Bank Asia Limited 928,106,819 398,602,497 Non-controlling interest 15	•	34(a) _		
Provision for loans and advances/investments (69,278,823) (53,943,219) General provision 174,907,715 801,615,964 105,628,892 747,672,745 Provision for off-balance sheet items (3,283,096) 16,716,128 Provision for diminution in value of investments 30,000,000 - Other provisions 5,000,000 - Total provision (D) 137,345,796 764,388,873 Total profit before tax (C-D) 2,119,280,307 1,473,564,328 Provision for taxation - - Current tax 13.5.1(a) 765,076,621 784,444,600 Net profit after tax 1,354,203,686 689,119,728 Appropriations 5 426,096,867 290,517,316 General reserve 15 426,096,867 290,517,316 Retained surplus 426,096,867 290,517,316 Attributable to: 928,106,819 398,602,497 Equity holders of Bank Asia Limited 928,106,819 398,602,497 Non-controlling interest 15 928,106,819 398,602,412		_		
General provision (69,278,823) (53,943,219) Specific provision 174,907,715 801,615,964 Provision for off-balance sheet items (3,283,096) 16,716,128 Provision for diminution in value of investments 30,000,000 - Other provisions 5,000,000 - Total provision (D) 137,345,796 764,388,873 Total profit before tax (C-D) 2,119,280,307 1,473,564,328 Provision for taxation 765,076,621 784,444,600 Current tax 13.5.1(a) 765,076,621 784,444,600 Net profit after tax 1,354,203,686 689,119,728 Appropriations 15 426,096,867 290,517,316 General reserve 15 426,096,867 290,517,316 Retained surplus 928,106,819 398,602,412 Attributable to: 928,106,819 398,602,397 Equity holders of Bank Asia Limited 928,106,819 398,602,412	Profit before provision (C=A-B)		2,256,626,103	2,237,953,201
Specific provision 174,907,715 801,615,964 Provision for off-balance sheet items 105,628,892 747,672,745 Provision for diminution in value of investments 30,000,000 16,716,128 Other provisions 5,000,000 - Total provision (D) 137,345,796 764,388,873 Total profit before tax (C-D) 2,119,280,307 1,473,564,328 Provision for taxation - - Current tax 13.5.1(a) 765,076,621 784,444,600 Deferred tax 1,354,203,686 689,119,728 Appropriations 1,354,203,686 689,119,728 Appropriations 15 426,096,867 290,517,316 General reserve - - - Retained surplus 928,106,819 398,602,412 Attributable to: 928,106,819 398,602,397 Equity holders of Bank Asia Limited 928,106,819 398,602,397 Non-controlling interest 928,106,819 398,602,412	Provision for loans and advances/investments			
Specific provision 174,907,715 801,615,964 Provision for off-balance sheet items 105,628,892 747,672,745 Provision for diminution in value of investments 30,000,000 16,716,128 Other provisions 5,000,000 - Total provision (D) 137,345,796 764,388,873 Total profit before tax (C-D) 2,119,280,307 1,473,564,328 Provision for taxation - - Current tax 13.5.1(a) 765,076,621 784,444,600 Deferred tax 1,354,203,686 689,119,728 Appropriations 1,354,203,686 689,119,728 Appropriations 15 426,096,867 290,517,316 General reserve - - - Retained surplus 928,106,819 398,602,412 Attributable to: 928,106,819 398,602,397 Equity holders of Bank Asia Limited 928,106,819 398,602,397 Non-controlling interest 928,106,819 398,602,412	General provision		(69,278,823)	(53,943,219)
Provision for off-balance sheet items 105,628,892 747,672,745 Provision for off-balance sheet items (3,283,096) 16,716,128 Provision for diminution in value of investments 30,000,000 - Other provisions 5,000,000 - Total profit before tax (C-D) 2,119,280,307 1,473,564,328 Provision for taxation - - - Current tax 13.5.1(a) 765,076,621 784,444,600 Net profit after tax 1,354,203,686 689,119,728 Appropriations - - Statutory reserve 15 426,096,867 290,517,316 General reserve 426,096,867 290,517,316 Retained surplus 928,106,819 398,602,412 Attributable to: - - Equity holders of Bank Asia Limited 928,106,819 398,602,397 Non-controlling interest - - - 928,106,819 398,602,412				
Provision for off-balance sheet items (3,283,096) 16,716,128 Provision for diminution in value of investments 30,000,000 - Other provisions 5,000,000 - Total profit before tax (C-D) 2,119,280,307 1,473,564,328 Provision for taxation - - - - Current tax Deferred tax 13.5.1(a) 765,076,621 784,444,600 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - <t< td=""><td></td><td>_</td><td></td><td></td></t<>		_		
Provision for diminution in value of investments 30,000,000 - Other provisions 5,000,000 - Total provision (D) 137,345,796 764,388,873 Total profit before tax (C-D) 2,119,280,307 1,473,564,328 Provision for taxation - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -	Provision for off-balance sheet items			
Other provisions 5,000,000 - Total provision (D) 137,345,796 764,388,873 Total profit before tax (C-D) 2,119,280,307 1,473,564,328 Provision for taxation - - 765,076,621 784,444,600 Current tax 13.5.1(a) 765,076,621 784,444,600 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -	Provision for diminution in value of investments			, , -
Total provision (D) 137,345,796 764,388,873 Total profit before tax (C-D) 2,119,280,307 1,473,564,328 Provision for taxation 13.5.1(a) 765,076,621 784,444,600 Current tax 13.5.1(a) 765,076,621 784,444,600 Poeferred tax 1,354,203,686 689,119,728 Appropriations 354,203,686 689,119,728 Statutory reserve 15 426,096,867 290,517,316 General reserve 2 - - Retained surplus 928,106,819 398,602,412 Attributable to: 928,106,819 398,602,397 Equity holders of Bank Asia Limited 928,106,819 398,602,397 Non-controlling interest 928,106,819 398,602,412	Other provisions			=
Total profit before tax (C-D) 2,119,280,307 1,473,564,328 Provision for taxation 13.5.1(a) 765,076,621 784,444,600 Current tax - - - Deferred tax 1,354,203,686 689,119,728 Net profit after tax 15 426,096,867 290,517,316 Appropriations Statutory reserve 15 426,096,867 290,517,316 General reserve - - - Retained surplus 928,106,819 398,602,412 Attributable to: - - - - Equity holders of Bank Asia Limited 928,106,819 398,602,397 Non-controlling interest - - - - - 928,106,819 398,602,412 - - - - - - - - - - - - - - - - - - - - - - - - - - -		_		764.388.873
Provision for taxation Current tax 13.5.1(a) 765,076,621 784,444,600 Net profit after tax 765,076,621 784,444,600 Net profit after tax 1,354,203,686 689,119,728 Appropriations 354,203,686 689,119,728 Appropriations 15 426,096,867 290,517,316 General reserve - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -				

-sd-	-sd-	-sd-
President and Managing Director	Director	Chairman

-sd- -sd-

Bank Asia Limited and Its Subsidiaries Consolidated Cash Flow Statement for the period ended 31 March 2020

for the period ended 31 Ma	Amount in Taka			
Particulars	Notes	31 March 2020	31 March 2019	
Cash flows from operating activities (A)				
Interest receipts		6,654,436,436	5,339,596,375	
Interest payments		(3,438,358,065)	(3,218,607,813)	
Dividends receipts		6,355,903	6,952,302	
Fees and commission receipts		692,681,176	977,364,348	
Recoveries on loans previously written off		-	10,274,065	
Cash payment to employees		(875,039,800)	(784,642,405)	
Cash payment to suppliers		(50,764,430)	(51,805,313)	
Income tax paid		(502,470,235)	(347,558,930)	
Receipts from other operating activities	35 (a)	245,112,539	228,276,393	
Payments for other operating activities	36 (a)	(643,478,401)	(628,645,428)	
Operating profit before changes in operating assets & liabilities		2,088,475,123	1,531,203,595	
Increase/(decrease) in operating assets and liabilities				
Loans and advances to customers and banks		3,242,882,329	(5,255,998,429)	
Other assets		652,432,040	326,834,529	
Deposits from customers and banks		(3,342,661,887)	(440,021,054)	
Trading liabilities		(3,234,533,644)	3,842,073,923	
Other liabilities		1,454,814,724	819,847,120	
Net Increase/(decrease) in operating assets and liabilities		(1,227,066,438)	(707,263,910)	
Net cash flows from operating activities		861,408,685	823,939,684	
Cash flows from investing activities (B)				
Investments in treasury bills, bonds and others		(4,487,464,141)	5,439,628,880	
Sale/(Purchase) of trading securities		(134,180,157)	(30,281,242)	
(Purchase)/disposal of fixed assets including lease rental and right-of-use	assets	(163,986,783)	(117,674,959)	
Net cash flows from/(used in) investing activities		(4,785,631,081)	5,291,672,679	
Cash flows from financing activities (C)				
Adjustment of subordinated non-convertible bond		(600,000,000)	(600,000,000)	
Net cash flows from/(used in) financing activities		(600,000,000)	(600,000,000)	
Net increase/(decrease) in cash and cash equivalents (A+B+C)		(4,524,222,396)	5,515,612,363	
Effects of exchange rate changes on cash and cash equivalents		-	-	
Cash and cash equivalents at the beginning of the period		52,223,764,816	41,900,401,176	
Cash and cash equivalents at the end of the period		47,699,542,420	47,416,013,539	
Cash and cash equivalents:			1	
Cash		3,796,316,487	2,652,035,721	
Balance with Bangladesh Bank and its agent bank(s)		20,081,695,161	13,385,153,050	
Balance with other banks and financial institutions		16,960,297,216	29,477,077,668	
Money at call and on short notice		6,858,780,556	1,900,000,000	
Prize bonds		2,453,000	1,747,100	
		47,699,542,420	47,416,013,539	
Net Operating Cash Flows per Share		0.74	0.71	

-sd-	-sd-	-sd-
President and Managing Director	Director	Chairman

-sd--sd-Chief Financial Officer

Company Secretary

Bank Asia Limited and Its Subsidiaries Consolidated Statement of Changes in Equity for the period ended 31 March 2020

Amount in Taka

					Foreign			Non-	
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	currency translation reserve	Retained earnings	Total	controlling interest	Total equity
Balance as at 01 January 2019	11,103,874,860	8,268,393,179	2,120,032,204	8,166,144	2,462,381	1,686,898,121	23,189,826,890	11,799	23,189,838,689
Transferred during the period	-	290,517,316	-	-	-	(290,517,316)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	(22,987,798)	-	-	-	(22,987,798)	-	(22,987,798)
Foreign currency translation for opening retained earnings	-	-	-	-	-	(3,023,920)	(3,023,920)	-	(3,023,920)
Foreign currency translation for the period Net profit for the period	-	- -	- -	<u> </u>	1,890,208 -	- 689,119,713	1,890,208 689,119,713	- 15	1,890,208 689,119,728
Balance at 31 March 2019	11,103,874,860	8,558,910,495	2,097,044,406	8,166,144	4,352,590	2,082,476,598	23,854,825,093	11,814	23,854,836,907
Transferred during the period Adjustment on revaluation of fixed assets and other investment		493,644,912	22,354,494			(493,644,912) -	- 22,354,494		- 22,354,494
Transferred to retained earnings Foreign currency translation for opening retained earnings			(53,715,264)			53,715,264 (595,025)	1,693 (595,025)	(1,693)	- (595,025)
Foreign currency translation for the period Issue of bonus shares	555,193,740				(3,516,103)	- (555,193,740)	(3,516,104) -		(3,516,104)
Cash dividend paid Net profit for the period						(555,193,743) 1,268,691,844	(555,193,743) 1,268,691,843	75	(555,193,743) 1,268,691,919
Balance as at 31 December 2019	11,659,068,600	9,052,555,407	2,065,683,636	8,166,144	836,486	1,800,256,286	24,586,568,251	10,196	24,586,578,448
Transferred during the year	-	426,096,867	-	-	-	(426,096,867)	-	-	-
Adjustment on revaluation of fixed assets and other			83,214,037				83,214,037		83,214,037
investment	-	-	03,214,037	-	_	-	03,214,037	_	63,214,037
Foreign currency translation for opening retained earnings	-	-	-	-	-	(3,618,945)	(3,618,945)	-	(3,618,945)
Foreign currency translation for the period	-	-	-	-	6,114,777	-	6,114,777	-	6,114,777
Net profit for the period	-	-	-	-	-	1,354,203,686	1,354,203,686	-	1,354,203,686
Balance as at 31 March 2020	11.659.068.600	9,478,652,274	2.148.897.673	8.166.144	6.951.263	2.724.744.160	26.026.481.806	10.196	26.026.492.003

-sd- -sd- -sd- -sd- -sd- President and Managing Director Director Chairman

 $\begin{array}{ccc} & -sd- & & -sd- \\ \text{Chief Financial Officer} & \text{Company Secretary} \end{array}$

Bank Asia Limited Balance Sheet as at 31 March 2020

		Amount	in Taka
Particulars	Notes	31 March 2020	31 Dec 2019
PROPERTY AND ASSETS			
Cash		23,877,131,706	23,985,692,079
In hand (including foreign currencies)	4.1	3,795,436,545	3,241,965,175
Balance with Bangladesh Bank and its agent bank		, , ,	
(including foreign currencies)	4.2	20,081,695,161	20,743,726,904
Balance with other banks and financial institutions		16,456,091,840	23,113,553,804
In Bangladesh	5.1	15,001,808,846	19,491,968,105
Outside Bangladesh	5.2	1,454,282,994	3,621,585,699
Money at call and on short notice	6	6,858,780,556	4,600,000,000
Investments	7	60,027,382,404	54,932,579,936
Government		57,192,120,496	52,197,323,349
Others		2,835,261,908	2,735,256,587
Loans and advances/investments	8	224,090,571,348	227,298,956,048
Loans, cash credits, overdrafts, etc/investments		204,684,439,178	208,039,420,174
Bills purchased and discounted		19,406,132,170	19,259,535,874
Fixed assets including premises, furniture and fixtures	9	6,966,689,466	7,025,602,707
Other assets	10	11,341,564,397	12,843,989,123
Non - banking assets	_	<u> </u>	-
Total assets	•	349,618,211,717	353,800,373,697
LIABILITIES AND CAPITAL			
Liabilities	11	21 147 504 951	24 202 120 405
Borrowings from other banks, financial institutions and agents	11	31,147,594,851	34,382,128,495
Subordinated non-convertible bonds	11 (aa)	11,200,000,000	
Deposits and other accounts			11,800,000,000
	12	250,400,316,991	253,709,574,615
Current/Al-wadeeah current accounts and other accounts	12	250,400,316,991 46,970,055,904	253,709,574,615 47,453,683,930
Bills payable	12	250,400,316,991 46,970,055,904 2,479,869,979	253,709,574,615 47,453,683,930 3,742,697,471
Bills payable Savings bank/Mudaraba savings bank deposits	12	250,400,316,991 46,970,055,904 2,479,869,979 48,051,064,254	253,709,574,615 47,453,683,930 3,742,697,471 48,293,710,027
Bills payable Savings bank/Mudaraba savings bank deposits Fixed deposits/Mudaraba fixed deposits	12	250,400,316,991 46,970,055,904 2,479,869,979	253,709,574,615 47,453,683,930 3,742,697,471
Bills payable Savings bank/Mudaraba savings bank deposits Fixed deposits/Mudaraba fixed deposits Bearer certificates of deposit	12	250,400,316,991 46,970,055,904 2,479,869,979 48,051,064,254	253,709,574,615 47,453,683,930 3,742,697,471 48,293,710,027
Bills payable Savings bank/Mudaraba savings bank deposits Fixed deposits/Mudaraba fixed deposits Bearer certificates of deposit Other deposits		250,400,316,991 46,970,055,904 2,479,869,979 48,051,064,254 152,899,326,854	253,709,574,615 47,453,683,930 3,742,697,471 48,293,710,027 154,219,483,187
Bills payable Savings bank/Mudaraba savings bank deposits Fixed deposits/Mudaraba fixed deposits Bearer certificates of deposit Other deposits Other liabilities	12	250,400,316,991 46,970,055,904 2,479,869,979 48,051,064,254 152,899,326,854 - - - 30,671,483,587	253,709,574,615 47,453,683,930 3,742,697,471 48,293,710,027 154,219,483,187 - - - 29,163,552,669
Bills payable Savings bank/Mudaraba savings bank deposits Fixed deposits/Mudaraba fixed deposits Bearer certificates of deposit Other deposits Other liabilities Total liabilities		250,400,316,991 46,970,055,904 2,479,869,979 48,051,064,254 152,899,326,854	253,709,574,615 47,453,683,930 3,742,697,471 48,293,710,027 154,219,483,187 - - - 29,163,552,669
Bills payable Savings bank/Mudaraba savings bank deposits Fixed deposits/Mudaraba fixed deposits Bearer certificates of deposit Other deposits Other liabilities Total liabilities Capital/shareholders' equity		250,400,316,991 46,970,055,904 2,479,869,979 48,051,064,254 152,899,326,854 - - 30,671,483,587 323,419,395,429	253,709,574,615 47,453,683,930 3,742,697,471 48,293,710,027 154,219,483,187 - - 29,163,552,669 329,055,255,779
Bills payable Savings bank/Mudaraba savings bank deposits Fixed deposits/Mudaraba fixed deposits Bearer certificates of deposit Other deposits Other liabilities Total liabilities Capital/shareholders' equity Total shareholders' equity	13	250,400,316,991 46,970,055,904 2,479,869,979 48,051,064,254 152,899,326,854 - - - 30,671,483,587	253,709,574,615 47,453,683,930 3,742,697,471 48,293,710,027 154,219,483,187 - - 29,163,552,669 329,055,255,779 24,745,117,918
Bills payable Savings bank/Mudaraba savings bank deposits Fixed deposits/Mudaraba fixed deposits Bearer certificates of deposit Other deposits Other liabilities Total liabilities Capital/shareholders' equity Total shareholders' equity Paid-up capital		250,400,316,991 46,970,055,904 2,479,869,979 48,051,064,254 152,899,326,854 - - 30,671,483,587 323,419,395,429 26,198,816,288 11,659,068,600	253,709,574,615 47,453,683,930 3,742,697,471 48,293,710,027 154,219,483,187 - 29,163,552,669 329,055,255,779 24,745,117,918 11,659,068,600
Bills payable Savings bank/Mudaraba savings bank deposits Fixed deposits/Mudaraba fixed deposits Bearer certificates of deposit Other deposits Other liabilities Total liabilities Capital/shareholders' equity Total shareholders' equity Paid-up capital	13 .	250,400,316,991 46,970,055,904 2,479,869,979 48,051,064,254 152,899,326,854 - - 30,671,483,587 323,419,395,429	253,709,574,615 47,453,683,930 3,742,697,471 48,293,710,027 154,219,483,187 - 29,163,552,669 329,055,255,779 24,745,117,918 11,659,068,600 9,052,555,407
Bills payable Savings bank/Mudaraba savings bank deposits Fixed deposits/Mudaraba fixed deposits Bearer certificates of deposit Other deposits Other liabilities Total liabilities Capital/shareholders' equity Total shareholders' equity Paid-up capital Statutory reserve	13 14.2 15	250,400,316,991 46,970,055,904 2,479,869,979 48,051,064,254 152,899,326,854 30,671,483,587 323,419,395,429 26,198,816,288 11,659,068,600 9,478,652,274	253,709,574,615 47,453,683,930 3,742,697,471 48,293,710,027 154,219,483,187 - 29,163,552,669 329,055,255,779 24,745,117,918 11,659,068,600
Bills payable Savings bank/Mudaraba savings bank deposits Fixed deposits/Mudaraba fixed deposits Bearer certificates of deposit Other deposits Other liabilities Total liabilities Capital/shareholders' equity Total shareholders' equity Paid-up capital Statutory reserve Revaluation reserve	13 14.2 15	250,400,316,991 46,970,055,904 2,479,869,979 48,051,064,254 152,899,326,854 30,671,483,587 323,419,395,429 26,198,816,288 11,659,068,600 9,478,652,274 2,148,897,673	253,709,574,615 47,453,683,930 3,742,697,471 48,293,710,027 154,219,483,187 - - 29,163,552,669 329,055,255,779 24,745,117,918 11,659,068,600 9,052,555,407 2,065,683,636

Balance Sheet as at 31 March 2020

		Amount in Taka		
Particulars	Notes	31 March 2020	31 Dec 2019	
OFF-BALANCE SHEET ITEMS				
Contingent liabilities	18	122,045,884,997	118,576,860,518	
Acceptances and endorsements		37,666,761,658	39,192,489,873	
Letters of guarantee		37,863,794,707	36,999,351,447	
rrevocable letters of credit		29,130,381,087	26,468,819,479	
sills for collection		17,384,947,545	15,916,199,719	
Other contingent liabilities		-	-	
Other commitments	·	-	2,040,416,443	
Documentary credits and short term trade-related transactions		-	-	
Forward assets purchased and forward deposits placed		-	2,040,416,443	
Undrawn note issuance and revolving underwriting facilities		-	-	
Undrawn formal standby facilities, credit lines and other commitments		-	-	
Total off-balance sheet items including contingent liabilities		122,045,884,997	120,617,276,961	
-sd: President and Managing Director Direct	sd- or		-sd- Chairman	
-				

Bank Asia Limited Profit and Loss Account for the period ended 31 March 2020

for the period 6	ended 31 March 202		in Taka
Particulars	Notes	Amount i 31 March 2020	<u>п така</u> 31 March 2019
OPERATING INCOME	110000		
Interest income	20	5,599,990,733	5,479,643,838
Interest paid on deposits and borrowings, etc	21	3,820,541,388	3,397,125,708
Net interest income	L	1,779,449,345	2,082,518,130
Investment income	22	1,298,951,291	435,375,943
Commission, exchange and brokerage	23	668,821,171	931,904,115
Other operating income	24	214,343,050	209,583,321
		2,182,115,512	1,576,863,379
Total operating income (A)	·	3,961,564,857	3,659,381,509
OPERATING EXPENSES			
Salaries and allowances	25	792,830,353	719,866,791
Rent, taxes, insurance, electricity, etc	26	98,376,608	159,309,015
Legal expenses	27	2,786,498	4,532,892
Postage, stamp, telecommunication, etc	28	32,746,110	31,436,631
Stationery, printing, advertisements, etc	29	33,071,488	36,059,405
Managing Director's salary and fees	30	5,440,000	3,545,000
Directors' fees	31	416,000	312,000
Auditors' fees	32	317,000	225,000
Depreciation and repairs of Bank's assets	33	209,158,354	121,466,659
Other expenses	34	518,592,317	412,652,665
Total operating expenses (B)		1,693,734,728	1,489,406,058
Profit before provision (C=A-B)		2,267,830,129	2,169,975,451
Provision for loans and advances/investments			
General provision		(69,278,823)	(53,943,219)
Specific provision		174,907,715	754,615,964
	•	105,628,892	700,672,745
Provision for off-balance sheet items		(3,283,096)	16,716,128
Provision for diminution in value of investments		30,000,000	=
Other provisions	_	5,000,000	-
Total provision (D)	<u>-</u>	137,345,796	717,388,873
Total profit before tax (C-D)		2,130,484,333	1,452,586,578
Provision for taxation	•	1	
Current tax	13.5.1	760,000,000	759,491,408
Deferred tax		-	-
Provision for taxation	-	760,000,000	759,491,408
Net profit after tax	:	1,370,484,333	693,095,170
Appropriations		404 004 6	
Statutory reserve	15	426,096,867	290,517,316
General reserve	-	-	
Datained combine	-	426,096,867	290,517,316
Retained surplus	=	944,387,466	402,577,855
Earnings Per Share (EPS)	37	1.18	0.59

-sd-	-sd-	-sd-
President and Managing Director	Director	Chairman

 $\begin{array}{ccc} -sd- & & -sd- \\ \text{Chief Financial Officer} & \text{Company Secretary} \end{array}$

Bank Asia Limited Cash Flow Statement for the period ended 31 March 2020

		Amount in Taka		
Particulars	Notes	31 March 2020	31 March 2019	
Cash flows from operating activities (A)				
Interest receipts		6,603,159,048	5,229,779,938	
Interest payments		(3,388,598,922)	(3,165,581,141)	
Dividends receipts		6,355,903	6,952,302	
Fees and commission receipts		668,821,171	931,904,115	
Recoveries on loans previously written off		-	10,274,065	
Cash payment to employees		(851,414,898)	(760,962,784)	
Cash payment to suppliers		(50,343,396)	(51,253,736)	
Income tax paid		(480,142,437)	(339,593,456)	
Receipts from other operating activities	35	238,696,461	220,761,194	
Payments for other operating activities	36	(627,052,607)	(612,013,203)	
Operating profit before changes in operating assets & liabilities		2,119,480,323	1,470,267,294	
Increase/(decrease) in operating assets and liabilities				
Loans and advances to customers and banks		3,208,384,700	(5,249,593,749)	
Other assets		688,924,121	317,677,719	
Deposits from customers and banks		(3,309,257,624)	(476,136,056)	
Trading liabilities		(3,234,533,644)	3,854,020,011	
Other liabilities		1,514,598,600	819,073,713	
Net Increase/(decrease) in operating assets and liabilities		(1,131,883,847)	(734,958,362)	
Net cash flows from operating activities		987,596,476	735,308,932	
Cash flows from investing activities (B)				
Investments in treasury bills, bonds and others		(4,630,555,953)	5,439,628,880	
Sale/(Purchase) of trading securities		(100,005,321)	(3,046,443)	
(Purchase)/disposal of fixed assets including lease rental and right-of-use	e assets	(163,986,783)	(112,371,718)	
Net cash flows from/(used in) investing activities		(4,894,548,057)	5,324,210,719	
Cash flows from financing activities (C)				
Adjustment of subordinated non-convertible bond		(600,000,000)	(600,000,000)	
Net cash flows from/(used in) financing activities	ı	(600,000,000)	(600,000,000)	
Net increase/(decrease) in cash and cash equivalents (A+B+C)		(4,506,951,581)	5,459,519,651	
Effects of exchange rate changes on cash and cash equivalents		-	-	
Cash and cash equivalents at the beginning of the period		51,701,408,683	41,519,279,894	
Cash and cash equivalents at the end of the period		47,194,457,102	46,978,799,545	
Cash and cash equivalents:	1			
Cash		3,795,436,545	2,646,021,562	
Balance with Bangladesh Bank and its agent bank(s)		20,081,695,161	13,385,153,050	
Balance with other banks and financial institutions		16,456,091,840	29,045,877,833	
Money at call and on short notice		6,858,780,556	1,900,000,000	
Prize bonds		2,453,000	1,747,100	
		47,194,457,102	46,978,799,545	
Net Operating Cash Flows per Share		0.85	0.63	

-sd-	-sd-	-sd-
President and Managing Director	Director	Chairman

-sd- -sd- Chief Financial Officer Company Secretary

Bank Asia Limited Statement of Changes in Equity for the period ended 31 March 2020

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Retained earnings	Total
Balance at 01 January 2019	11,103,874,860	8,268,393,179	2,120,032,204	8,166,144	1,839,667,438	23,340,133,826
Transferred during the year	-	290,517,316	-	-	(290,517,316)	-
Adjustment on revaluation of fixed assets and other investment	-	-	(22,987,798)	-	-	(22,987,798)
Net profit for the period	-	-	-	ı	693,095,170	693,095,170
Balance at 31 March 2019	11,103,874,860	8,558,910,495	2,097,044,406	8,166,144	2,242,245,293	24,010,241,198
Transferred during the year	-	493,644,912	-	-	(493,644,912)	-
Adjustment on revaluation of fixed assets and other investment	-	-	22,354,494	-	-	22,354,494
Transferred to retained earnings	-	-	(53,715,264)	-	53,715,264	-
Issue of bonus shares	555,193,740	-	-	-	(555,193,740)	-
Cash dividend paid	-				(555,193,743)	(555,193,743)
Net profit for the period	-	-	-	-	1,267,715,970	1,267,715,970
Balance at 31 December 2019	11,659,068,600	9,052,555,407	2,065,683,636	8,166,144	1,959,644,131	24,745,117,918
Transferred during the year	-	426,096,867	-	-	(426,096,867)	-
Adjustment on revaluation of fixed assets and other investment	-	-	83,214,037	-	-	83,214,037
Net profit for the period	-	-	-	ı	1,370,484,333	1,370,484,333
Balance at 31 March 2020	11,659,068,600	9,478,652,274	2,148,897,673	8,166,144	2,904,031,597	26,198,816,288

Company Secretary

-sd-	-sd-	-sd-
President and Managing Director	Director	Chairman
-sd-	-ed-	

Chief Financial Officer

Bank Asia Limited Selected explanatory notes to the financial statements for the period ended 31 March 2020

- 1.1 Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2019. Consolidated financial Statements include position of Bank Asia Limited, 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, 2019 of the accounting profit made by the Bank after considering some of the taxable add backs of income and expenditures including provision for loans.

Cash Flow Statement

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

2.0 Significant Notes

Paid-up capital (1,165,906,860 nos. Share Tk. 10 each) Statutory reserve 9,478,652,274 9,478,652,274 Revaluation reserve 2,148,897,673 2,148,897,673 General reserve 8,166,144 8,166,144 Retained earnings 2,904,031,597 2,724,745,853 Foreign currency translation reserve - 6,951,263 Non-controlling interest - 6,951,263 Non-controlling interest - 10,196 26,198,816,288 26,026,492,003 Number of ordinary shares outstanding 1,165,906,860 1,165,906,860 NAV per Share as at 31 March 2019 20.59 20.46 2.3 Earnings per share (EPS) 1,370,484,333 1,354,203,686 Number of ordinary shares outstanding 1,165,906,860 1,165,906,860 EPS for the period ended 31 March 2019 0.59 0.59 2.4 Net Operating Cash Flows per Share (NOCFPS) Net cash flows from operating activities 987,596,476 861,408,685 Number of ordinary shares outstanding 1,165,906,860 1,165,906,860 POCFPS for the period ended 31 March 2020 0.85 0.74	2.1	Composition of Shareholders' Equity	Solo	Consolidated
Revaluation reserve 2,148,897,673 2,148,897,673 General reserve 8,166,144 8,166,144 Retained earnings 2,904,031,597 2,724,745,853 Foreign currency translation reserve - 6,951,263 Non-controlling interest - 10,196 26,198,816,288 26,026,492,003		Paid-up capital (1,165,906,860 nos. Share Tk. 10 each)	11,659,068,600	11,659,068,600
General reserve Retained earnings 2,904,031,597 2,724,745,853				
Retained earnings				2,148,897,673
Foreign currency translation reserve Non-controlling interest - 10,196				
Non-controlling interest 10,196 26,198,816,288 26,026,492,003			2,904,031,597	
2.2 Net Assets Value per Share (NAV) Total shareholders' equity Number of ordinary shares outstanding NAV per Share as at 31 March 2020 NAV per Share as at 31 March 2019 2.3 Earnings per share (EPS) Net profit after tax (Numerator) Number of ordinary shares outstanding EPS for the period ended 31 March 2020 2.4 Net Operating Cash Flows per Share (NOCFPS) Net cash flows from operating activities NUCFPS for the period ended 31 March 2020 2.4 Net Operating Cash Flows per Share (NOCFPS) Number of ordinary shares outstanding NUCFPS for the period ended 31 March 2020 2.5 Sequence (NOCFPS) Net cash flows from operating activities NUCFPS for the period ended 31 March 2020 32.4 Net Operating Cash Flows per Share (NOCFPS) Number of ordinary shares outstanding NUCFPS for the period ended 31 March 2020 32.4 Net Operating Cash Flows per Share (NOCFPS) Number of ordinary shares outstanding NUCFPS for the period ended 31 March 2020 32.4 Net Operating Cash Flows per Share (NOCFPS) Number of ordinary shares outstanding NUCFPS for the period ended 31 March 2020 32.4 Net Operating Cash Flows per Share (NOCFPS) Number of ordinary shares outstanding NUCFPS for the period ended 31 March 2020 32.4 Net Operating Cash Flows per Share (NOCFPS) Number of ordinary shares outstanding NUCFPS for the period ended 31 March 2020 32.4 Net Operating Cash Flows per Share (NOCFPS) Number of ordinary shares outstanding NUCFPS for the period ended 31 March 2020 32.4 Net Operating Cash Flows per Share (NOCFPS)			-	, ,
2.2 Net Assets Value per Share (NAV) Total shareholders' equity Number of ordinary shares outstanding NAV per Share as at 31 March 2020 NAV per Share as at 31 March 2019 2.3 Earnings per share (EPS) Net profit after tax (Numerator) Number of ordinary shares outstanding EPS for the period ended 31 March 2019 2.4 Net Operating Cash Flows per Share (NOCFPS) Net cash flows from operating activities Number of ordinary shares outstanding Number of ordinary shares outstanding EPS for the period ended 31 March 2019 2.4 Net Operating Cash Flows per Share (NOCFPS) Net cash flows from operating activities Number of ordinary shares outstanding NOCFPS for the period ended 31 March 2020 3.85 3.64,408,685 Number of ordinary shares outstanding 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860		Non-controlling interest	76 100 016 200	
Total shareholders' equity Number of ordinary shares outstanding NAV per Share as at 31 March 2020 NAV per Share as at 31 March 2019 2.3 Earnings per share (EPS) Net profit after tax (Numerator) Number of ordinary shares outstanding EPS for the period ended 31 March 2020 2.4 Net Operating Cash Flows per Share (NOCFPS) Number of ordinary shares outstanding Number of ordinary shares outstanding EPS for the period ended 31 March 2019 2.4 Net Operating Cash Flows per Share (NOCFPS) Number of ordinary shares outstanding NUCFPS for the period ended 31 March 2020 3.5 26,198,816,288 26,026,492,003 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 1,165,906,860 NOCFPS for the period ended 31 March 2020 0.85 0.74			20,190,010,200	20,020,732,003
Number of ordinary shares outstanding NAV per Share as at 31 March 2020 1,165,906,860 1,165,906,860 NAV per Share as at 31 March 2019 20.59 20.46 2.3 Earnings per share (EPS) 20.59 20.46 Net profit after tax (Numerator) 1,370,484,333 1,354,203,686 Number of ordinary shares outstanding EPS for the period ended 31 March 2020 1.18 1.16 EPS for the period ended 31 March 2019 0.59 0.59 2.4 Net Operating Cash Flows per Share (NOCFPS) 987,596,476 861,408,685 Number of ordinary shares outstanding NOCFPS for the period ended 31 March 2020 1,165,906,860 1,165,906,860 NOCFPS for the period ended 31 March 2020 0.85 0.74	2.2	Net Assets Value per Share (NAV)		
NAV per Share as at 31 March 2020 22.47 22.32 NAV per Share as at 31 March 2019 20.59 20.46 2.3 Earnings per share (EPS) 1,370,484,333 1,354,203,686 Number of ordinary shares outstanding EPS for the period ended 31 March 2020 1,165,906,860 1,165,906,860 EPS for the period ended 31 March 2019 0.59 0.59 2.4 Net Operating Cash Flows per Share (NOCFPS) 987,596,476 861,408,685 Number of ordinary shares outstanding NOCFPS for the period ended 31 March 2020 1,165,906,860 1,165,906,860 NOCFPS for the period ended 31 March 2020 0.85 0.74		Total shareholders' equity	26,198,816,288	26,026,492,003
NAV per Share as at 31 March 2019 20.59 20.46 2.3 Earnings per share (EPS) Net profit after tax (Numerator)			1,165,906,860	
2.3 Earnings per share (EPS) Net profit after tax (Numerator) Number of ordinary shares outstanding EPS for the period ended 31 March 2020 EPS for the period ended 31 March 2019 2.4 Net Operating Cash Flows per Share (NOCFPS) Net cash flows from operating activities Number of ordinary shares outstanding NOCFPS for the period ended 31 March 2020 2.4 Net Operating Cash Flows per Share (NOCFPS) Net cash flows from operating activities 987,596,476 861,408,685 Number of ordinary shares outstanding NOCFPS for the period ended 31 March 2020 0.85 0.74		NAV per Share as at 31 March 2020	22.47	22.32
Net profit after tax (Numerator) 1,370,484,333 1,354,203,686 Number of ordinary shares outstanding 1,165,906,860 1,165,906,860 EPS for the period ended 31 March 2020 1.18 1.16 EPS for the period ended 31 March 2019 0.59 0.59 2.4 Net Operating Cash Flows per Share (NOCFPS) 861,408,685 Number of ordinary shares outstanding 987,596,476 861,408,685 Number of ordinary shares outstanding 1,165,906,860 1,165,906,860 NOCFPS for the period ended 31 March 2020 0.85 0.74		NAV per Share as at 31 March 2019	20.59	20.46
Number of ordinary shares outstanding 1,165,906,860 1,165,906,860 EPS for the period ended 31 March 2020 1.18 1.16 EPS for the period ended 31 March 2019 0.59 0.59 2.4 Net Operating Cash Flows per Share (NOCFPS) 861,408,685 861,408,685 Number of ordinary shares outstanding NOCFPS for the period ended 31 March 2020 1,165,906,860 1,165,906,860	2.3	Earnings per share (EPS)		
Number of ordinary shares outstanding 1,165,906,860 1,165,906,860 EPS for the period ended 31 March 2020 1.18 1.16 EPS for the period ended 31 March 2019 0.59 0.59 2.4 Net Operating Cash Flows per Share (NOCFPS) 861,408,685 861,408,685 Number of ordinary shares outstanding NOCFPS for the period ended 31 March 2020 1,165,906,860 1,165,906,860		Net profit after tax (Numerator)	1,370,484,333	1,354,203,686
EPS for the period ended 31 March 2019 2.4 Net Operating Cash Flows per Share (NOCFPS) Net cash flows from operating activities Number of ordinary shares outstanding NOCFPS for the period ended 31 March 2020 987,596,476 987,596,476 1,165,906,860 1,165,906,860 0.85 0.74				
2.4 Net Operating Cash Flows per Share (NOCFPS) Net cash flows from operating activities Number of ordinary shares outstanding NOCFPS for the period ended 31 March 2020 987,596,476 1,165,906,860 1,165,906,860 0.85 0.74		EPS for the period ended 31 March 2020	1.18	1.16
Net cash flows from operating activities987,596,476861,408,685Number of ordinary shares outstanding1,165,906,8601,165,906,860NOCFPS for the period ended 31 March 20200.850.74		EPS for the period ended 31 March 2019	0.59	0.59
Number of ordinary shares outstanding1,165,906,8601,165,906,860NOCFPS for the period ended 31 March 20200.850.74	2.4	Net Operating Cash Flows per Share (NOCFPS)		
Number of ordinary shares outstanding1,165,906,8601,165,906,860NOCFPS for the period ended 31 March 20200.850.74		Net cash flows from operating activities	987,596,476	861,408,685
· — — — — — — — — — — — — — — — — — — —				
NOCFPS for the period ended 31 March 2019 0.63 0.71		NOCFPS for the period ended 31 March 2020		0.74
		NOCFPS for the period ended 31 March 2019	0.63	0.71

The change was mainly due to increase of interest receipts and adjustment of loans and advances in terms of previous quarter

2.5 Credit Ratings of the bank

As per BRPD Circular no. 06 dated 5 July 2006, the bank has done its credit rating by Credit Rating Agency of Bangladesh (CRAB) based on the financial statements as at and for the year ended

December 31, 2018. The following ratings have been awarded:

			Ratings	
Periods	Date of Rating	Long Term	Short Term	Outlook
January to December 2018	June 27,2019	AA2	ST-2	Stable
January to December 2017	June 27,2018	AA2	ST-2	Stable

2.6 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.
- 3.0 The Board of Directors in its 428th meeting held on March 22, 2020 has recommended 10 % cash dividend subject to the approval of the shareholders at the next Annual General Meeting.

	For Bank Asia Limited	
-sd-	-sd-	-sd-
President & Managing Director	Director	Chairman
-sd-	-sd-	
Chief Financial Officer	Company Secretary	

Notes to financial statements for the year ended 31 March 2020

1		Amount i	
	Particulars	31 March 2020	31 Dec 2019
4	Cash		
4.1	In hand		
	Conventional and Islamic banking		
	Local currency	3,752,106,379	3,215,685,185
	Foreign currencies	43,330,166	26,279,990
		3,795,436,545	3,241,965,175
	Off-shore banking unit	3,795,436,545	3,241,965,175
4.1(a)	Consolidated cash in hand	3/1/33/130/3/13	3/2 11/303/173
+.1(a)	Bank Asia Limited	3,795,436,545	3,241,965,175
	Bank Asia Securities Limited	25,818	6,689
	BA Exchange Company (UK) Limited	854,124	905,678
	BA Express USA, Inc		
		3,796,316,487	3,242,877,542
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)	15,560,794,158	14,281,134,218
	Foreign currencies	3,976,943,103 19,537,737,261	5,483,798,564 19,764,932,782
	Balance with agent bank (Sonali Bank Limited)	19,337,737,201	19,704,932,762
	Local currency	543,957,900	978,794,122
	Foreign currencies	-	-
		543,957,900	978,794,122
	Off-shore banking unit	20,081,695,161	20,743,726,904
	on shore banking and	20,081,695,161	20,743,726,904
4.2(a)	Consolidated Balance with Bangladesh Bank and its agent bank (including foreign currencies)		
	Bank Asia Limited	20,081,695,161	20,743,726,904
	Bank Asia Securities Limited	· · · · · · · · · · · · · · · · · · ·	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	20,081,695,161	20,743,726,904
5	Balance with other banks and financial institutions	20/001/035/101	2011 1311 20130 1
•			
	In Bangladesh	15 001 000 046	10 401 000 105
	Conventional and Islamic banking (Note 5.1) Off-shore banking unit	15,001,808,846	19,491,968,105
		15,001,808,846	19,491,968,105
	Outside Bangladesh		2.462.055.240
	Conventional and Islamic banking (Note 5.2) Off-shore banking unit	1,421,062,965 33,220,029	3,163,855,218 457,730,481
	OIT-SHOLE DATKING WHIC	1,454,282,994	3,621,585,699
		16,456,091,840	23,113,553,804
5.1	Conventional and Islamic banking - In Bangladesh		
	Current accounts		
	AB Bank Limited	41,480	41,480
	Agrani Bank Limited Janata Bank Limited	225,219,797	242,743,542
	Rupali Bank Limited	27,777,455 170,055,890	74,235,985 106,657,418
	Pubali Bank Limited	134,705,930	181,718,255
	Standard Chartered Bank	11,028,429	258,270
	Sonali Bank Limited	215,388,157	276,432,774
	Trust Bank Limited	33,117,000 817,334,138	(5,022,218) 877,065,506

		<u>-</u>	
	Particulars	Amount i	in Taka 31 Dec 2019
		JI Mai Cii 2020	31 Dec 2013
	Short- notice deposit accounts	F72 200	FF0 FC2
	AB Bank Limited	572,299	558,562
	Bank Alfalah Limited	12,324	15,035
	Islami Bank Bangladesh Limited	182,867	180,283
	Uttara Bank Limited	57,218	48,719
	Fixed deposit accounts/ MTDR	824,708	802,599
	Islamic Finance and Investment Limited	240,000,000	150,000,000
	Hajj Finance Company Limited	150,000,000	150,000,000
	riajj i mance company Emilica	390,000,000	300,000,000
		1,208,158,846	1,177,868,105
	Placements	1/200/130/010	1/1//000/103
	With Banking companies	10,793,650,000	12,764,100,000
	With Non-banking financial institutions	3,000,000,000	5,550,000,000
	With Non-Building multida institutions	13,793,650,000	18,314,100,000
		15,001,808,846	19,491,968,105
	Details of Placement with Banking companies		25/ 152/500/200
	In Local Currency:		
	Jamuna Bank Limited	2,000,000,000	3,500,000,000
	Mercantile Bank Limited	1,000,000,000	1,000,000,000
	Mutual Trust Bank Limited	-	500,000,000
	National Bank Limited	1,000,000,000	1,000,000,000
	One Bank Limited	1,000,000,000	3,000,000,000
	Meghna Bank Limited	500,000,000	3,000,000,000
	Standard Bank Limited	3,000,000,000	2 000 000 000
	Standard Barik Limited	8,500,000,000	3,000,000,000 12,000,000,000
		8,500,000,000	12,000,000,000
	In Foreign Currency:		
	Mutual Trust Bank Limited	1,699,000,000	-
	Islami Bank Bangladesh Limited	424,750,000	-
	Modhumoti Bank Limited	169,900,000	764,100,000
		2,293,650,000	764,100,000
		10,793,650,000	12,764,100,000
	Details of Placement with Non-banking financial institutions		
	Delta Brac Housing Finance Corporation Limited	-	400,000,000
	Investment Corporation of Bangladesh	2,850,000,000	3,000,000,000
	IPDC Finance Limited	-	500,000,000
	IDCL Finance Limited	-	1,500,000,000
	Union Capital Limited	150,000,000	150,000,000
	onion capital Emitted	3,000,000,000	5,550,000,000
			, ,
5.2	Conventional and Islamic banking -Outside Bangladesh		
	Current accounts		
	Interest bearing:	4 020 644	467.404
	Citibank N.A., London (EURO)	4,038,644	467,484
	Citibank N.A., London (GBP)	11,859,030	12,159,468
	Citibank NA, New York (USD)	422 500 200	521,514,002
		422,590,389	
	Habib American Bank, New York	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1,811,044,754
	Mashreqbank PSC, New York (USD)	199,723,196	25,612,854
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai	199,723,196 53,538,014	25,612,854 44,364,590
	Mashreqbank PSC, New York (USD)	199,723,196 53,538,014 228,741,616	25,612,854 44,364,590 415,466,240
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai	199,723,196 53,538,014	25,612,854 44,364,590
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai Standard Chartered Bank, New York	199,723,196 53,538,014 228,741,616	25,612,854 44,364,590 415,466,240
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai Standard Chartered Bank, New York Non-interest bearing:	199,723,196 53,538,014 228,741,616	25,612,854 44,364,590 415,466,240 2,830,629,392
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai Standard Chartered Bank, New York Non-interest bearing: AB Bank Limited, Mumbai	199,723,196 53,538,014 228,741,616 920,490,889	25,612,854 44,364,590 415,466,240 2,830,629,392 8,937,928
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai Standard Chartered Bank, New York Non-interest bearing: AB Bank Limited, Mumbai Al Rajhi Bank K.S.A	199,723,196 53,538,014 228,741,616 920,490,889	25,612,854 44,364,590 415,466,240 2,830,629,392 8,937,928 28,689,207
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai Standard Chartered Bank, New York Non-interest bearing: AB Bank Limited, Mumbai Al Rajhi Bank K.S.A Bank of Sydney	199,723,196 53,538,014 228,741,616 920,490,889 - 14,863,923 2,688,899	25,612,854 44,364,590 415,466,240 2,830,629,392 8,937,928 28,689,207 2,484,730
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai Standard Chartered Bank, New York Non-interest bearing: AB Bank Limited, Mumbai Al Rajhi Bank K.S.A Bank of Sydney Bhutan National Bank Limited, Thimphu	199,723,196 53,538,014 228,741,616 920,490,889 	25,612,854 44,364,590 415,466,240 2,830,629,392 8,937,928 28,689,207 2,484,730 13,141,369
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai Standard Chartered Bank, New York Non-interest bearing: AB Bank Limited, Mumbai Al Rajhi Bank K.S.A Bank of Sydney Bhutan National Bank Limited, Thimphu Axis Bank Ltd, Mumbai (Acu)	199,723,196 53,538,014 228,741,616 920,490,889 	25,612,854 44,364,590 415,466,240 2,830,629,392 8,937,928 28,689,207 2,484,730 13,141,369 26,614,443
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai Standard Chartered Bank, New York Non-interest bearing: AB Bank Limited, Mumbai Al Rajhi Bank K.S.A Bank of Sydney Bhutan National Bank Limited, Thimphu Axis Bank Ltd, Mumbai (Acu) Commerzbank AG, Frankfurt (EURO)	199,723,196 53,538,014 228,741,616 920,490,889 	25,612,854 44,364,590 415,466,240 2,830,629,392 8,937,928 28,689,207 2,484,730 13,141,369 26,614,443 19,112,994
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai Standard Chartered Bank, New York Non-interest bearing: AB Bank Limited, Mumbai Al Rajhi Bank K.S.A Bank of Sydney Bhutan National Bank Limited, Thimphu Axis Bank Ltd, Mumbai (Acu) Commerzbank AG, Frankfurt (EURO) Commerzbank AG, Frankfurt (USD)	199,723,196 53,538,014 228,741,616 920,490,889 	25,612,854 44,364,590 415,466,240 2,830,629,392 8,937,928 28,689,207 2,484,730 13,141,369 26,614,443 19,112,994 6,400,719
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai Standard Chartered Bank, New York Non-interest bearing: AB Bank Limited, Mumbai Al Rajhi Bank K.S.A Bank of Sydney Bhutan National Bank Limited, Thimphu Axis Bank Ltd, Mumbai (Acu) Commerzbank AG, Frankfurt (EURO) Commerzbank AG, Frankfurt (USD) Habib Metropolitan Bank Limited, Karachi	199,723,196 53,538,014 228,741,616 920,490,889 	25,612,854 44,364,590 415,466,240 2,830,629,392 8,937,928 28,689,207 2,484,730 13,141,369 26,614,443 19,112,994 6,400,719 15,504,093
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai Standard Chartered Bank, New York Non-interest bearing: AB Bank Limited, Mumbai Al Rajhi Bank K.S.A Bank of Sydney Bhutan National Bank Limited, Thimphu Axis Bank Ltd, Mumbai (Acu) Commerzbank AG, Frankfurt (EURO) Commerzbank AG, Frankfurt (USD) Habib Metropolitan Bank Limited, Karachi Aktif Bank, Istanbul -Jpy	199,723,196 53,538,014 228,741,616 920,490,889 	25,612,854 44,364,590 415,466,240 2,830,629,392 8,937,928 28,689,207 2,484,730 13,141,369 26,614,443 19,112,994 6,400,719 15,504,093 2,537,702
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai Standard Chartered Bank, New York Non-interest bearing: AB Bank Limited, Mumbai Al Rajhi Bank K.S.A Bank of Sydney Bhutan National Bank Limited, Thimphu Axis Bank Ltd, Mumbai (Acu) Commerzbank AG, Frankfurt (EURO) Commerzbank AG, Frankfurt (USD) Habib Metropolitan Bank Limited, Karachi Aktif Bank, Istanbul -Jpy ICICI Bank Limited, Kowloon	199,723,196 53,538,014 228,741,616 920,490,889 	25,612,854 44,364,590 415,466,240 2,830,629,392 8,937,928 28,689,207 2,484,730 13,141,369 26,614,443 19,112,994 6,400,719 15,504,093 2,537,702 10,577,408
	Mashreqbank PSC, New York (USD) Standard Chartered Bank, Mumbai Standard Chartered Bank, New York Non-interest bearing: AB Bank Limited, Mumbai Al Rajhi Bank K.S.A Bank of Sydney Bhutan National Bank Limited, Thimphu Axis Bank Ltd, Mumbai (Acu) Commerzbank AG, Frankfurt (EURO) Commerzbank AG, Frankfurt (USD) Habib Metropolitan Bank Limited, Karachi Aktif Bank, Istanbul -Jpy	199,723,196 53,538,014 228,741,616 920,490,889 	25,612,854 44,364,590 415,466,240 2,830,629,392 8,937,928 28,689,207 2,484,730 13,141,369 26,614,443 19,112,994 6,400,719 15,504,093 2,537,702

Amount	in	Taka

	Particulars	31 March 2020	31 Dec 2019
	Mashreqbank PSC, Mumbai (EURO)	731,697	764,315
	Mashreqbank PSC, Dubai	42,032,005	44,358,240
	Muslim Commercial Bank Limited, Colombo	7,292,482	15,102,974
	Nepal Bangladesh Bank Limited, Kathmandu	15,098,069	7,489,419
	HDFC Bank, Mumbai	14,370,477	181,135
	Unicredit Bank AG, Munich (EURO)/Hypovereins Bank, Munich (EURO)	467,811	1,025,425
	Wells Fargo Bank NA, New York, (USD)	65,529,914	11,926,959
	Wells Fargo Bank NA, London, (Euro) Zurcher Kantonal Bank, Switzerland	1,497,166	3,616,182 1,832,183
	Zuicher Kantonai Bank, Switzenanu	500,572,076	333,225,826
		1,421,062,965	3,163,855,218
	Placement with Off-shore Banking Unit	3,228,100,000	1,139,358,801
	Less: Inter-company transactions	(3,228,100,000)	(1,139,358,801)
		1,421,062,965	3,163,855,218
5(a)	Consolidated Balance with other banks and financial institutions		
	In Bangladesh		
	Bank Asia Limited	15,001,808,846	19,491,968,105
	Bank Asia Securities Limited	440,907,212	390,202,061
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc		
	Land Taken annual kanana kinana	15,442,716,058	19,882,170,166
	<u>Less</u> : Inter-company transactions	56,841,113	7,056,652
	Outside Bangladesh	15,385,874,945	19,875,113,514
	Bank Asia Limited	1,454,282,994	3,621,585,699
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	36,638,218	44,673,605
	BA Express USA, Inc	83,501,059	93,624,752
		1,574,422,271	3,759,884,056
		16,960,297,216	23,634,997,570
6	Money at call and on short notice		
	Call money Lending (Note 6.1)	_	2,500,000,000
	Short Notice Lending (Note 6.2)	6,858,780,556	2,100,000,000
		6,858,780,556	4,600,000,000
6.1	Call Money Lending		
0.1			
	With Banking companies: Standard Bank Limited		300,000,000
	National Bank Limited	_	900,000,000
	NRB Bank Limited	_	300,000,000
	Midland Bank Limited	_	600,000,000
		-	2,100,000,000
	With non Banking financial institutions:		
	Delta Brac Housing	<u>-</u>	400,000,000
			2,500,000,000
6.2	Short Notice Lending		
	AB Bank Limited	-	1,500,000,000
	NRB Commercial Bank Limited	600,933,333	600,000,000
	National Bank Limited	500,000,000	-
	The City Bank Limited	2,503,013,890	-
	One Bank Limited	1,001,506,944	-
	Midland Bank Limited	500,777,778	-
	NCC Bank Limited	1,001,250,000	-
	IDCL Finance Limited	751,298,611	-
		6,858,780,556	2,100,000,000
6(a)	Consolidated Money at call and on short notice		
	Bank Asia Limited	6,858,780,556	4,600,000,000
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	6,858,780,556	4,600,000,000
		0,030,700,330	7,000,000,000

A	ın	ne	οι	ın	t i	n	T	al	ka	

		Parational and	Amount	
		Particulars	31 March 2020	31 Dec 2019
7	Inv	estments		
	Gov	ernment (Note 7.1)	57,192,120,496	52,197,323,349
		ers (Note 7.2)	2,835,261,908	2,735,256,587
	Otric	ers (Note 7.2)	60,027,382,404	54,932,579,936
	6		00,027,302,101	31,332,373,330
7.1		vernment		
		ventional and Islamic banking (Note 7.1.1)	57,192,120,496	52,197,323,349
	Off-	shore banking unit	-	<u> </u>
			57,192,120,496	52,197,323,349
7.1.1	Con	ventional and Islamic banking		
	Trea	asury bills (Note 7.1.1.1)	14,827,303,980	17,957,242,335
		asury bonds (Note 7.1.1.2)	42,362,363,516	34,237,918,214
		e bonds	2,453,000	2,162,800
			57,192,120,496	52,197,323,349
7.1.1.1	Tre	asury bills		
,		•	160,000,000	002 040 500
		days treasury bills	168,800,000	983,819,500
		days treasury bills	1,477,000,000	5,802,790,192
	304	days treasury bills	<u>13,181,503,980</u> 14,827,303,980	11,170,632,643 17,957,242,335
			14,027,303,980	17,937,242,333
7.1.1.2	Tre	asury bonds		
	Band	gladesh Bank Islamic bond	1,011,300,000	969,300,000
		ears Bangladesh Government treasury bonds	15,735,855,300	11,860,346,380
	•	ears Bangladesh Government treasury bonds	3,034,364,291	1,232,569,103
	,	vears Bangladesh Government treasury bonds	9,354,954,232	6,949,813,038
	,	vears Bangladesh Government treasury bonds	8,844,580,607	8,844,580,607
		years Bangladesh Government treasury bonds	4,381,309,086	4,381,309,086
			42,362,363,516	34,237,918,214
7.2	Oth	ers		
· · -				
		ventional and Islamic banking (Note 7.2.1)	2,835,261,908	2,735,256,587
		shore banking unit	75,315,401	137,586,963
	Less	s: Adjustment with OBU	<u>(75,315,401)</u> _ 2,835,261,908	(137,586,963) 2,735,256,587
			2,833,261,908	2,/33,230,36/
7.2.1	Con	ventional and Islamic banking		
	- \	Outhern shows		
	a)	Ordinary shares Ouoted shares	451 020 266	451 020 266
			451,939,366 226,748,911	451,939,366 226,743,590
		Unquoted share	678,688,277	678,682,956
			076,086,277	070,002,930
	b)	Mutual Fund		
	- 7	1st Janata Bank Mutual fund	50,000,000	50,000,000
		EBL NRB Ist 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 Bank 1st Mutual Fund	235,793,533	235,793,533
			735,458,533	735,458,533
	c)	Debentures		
		Beximco Denims Limited	9,537,605	9,537,605
		Beximco Textiles Limited	6,445,370	6,445,370
			15,982,975	15,982,975
	d)	Bonds		
		MTB Second subordinated bond	240,000,000	240,000,000
		UCB Second subordinated bond	180,000,000	180,000,000
		BSRM Steels Limited zero coupon bond	21,132,123	21,132,123
		Premier Bank Non-convert subordinated bond	500,000,000	500,000,000
		7 Year Preference Share of Summit BPL	54,000,000	54,000,000
		5 Year Pre.of Sh. Summit Gazipur II Power	50,000,000	50,000,000
		5 Year Pref.Sh.of Summit Lng Ter Co (Pvt)	100,000,000	100,000,000
		5 Year Pref.Sh.of Kushiara Power Co. Ltd	100,000,000	
		SIBL subordinated Mudaraba bond	80,000,000	80,000,000
		SIBL 2nd Mudaraba Subordinated Bond	80,000,000	80,000,000 1,305,132,123
			1,405,132,123 2,835,261,908	2,735,256,587
			2,033,201,300	/الالالالالالالالالالالالالالالالالالال

		Amount	in Taka
	Particulars	31 March 2020	31 Dec 2019
7.3	Investments classified as per Bangladesh Bank circular		
	Held for trading (HFT)	14,827,303,980	17,957,242,335
	Held to maturity (HTM)	41,351,063,516	33,268,618,214
	Other securities	3,849,014,908	3,706,719,387
		60,027,382,404	54,932,579,936
(a)	Consolidated Investments		
	Government		
	Bank Asia Limited	57,192,120,496	52,197,323,349
	Bank Asia Securities Limited		-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
	Others	57,192,120,496	52,197,323,349
	Bank Asia Limited	2,835,261,908	2,735,256,587
	Bank Asia Securities Limited	628,566,826	594,391,990
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		3,463,828,734	3,329,648,577
		60,655,949,230	55,526,971,926
3	Loans and advances/investments		
	Loans, cash credits, overdrafts, etc/investments (Note 8.1)	204,684,439,178	208,039,420,174
	Bills purchased and discounted (Note 8.2)	19,406,132,170	19,259,535,874
	bilis parchased and discounted (Note 6.2)	224,090,571,348	227,298,956,048
3.1	Loans, cash credits, overdrafts, etc/investments	-	
	Conventional and Islamic banking Inside Bangladesh		
	Agricultural loan	4,241,612,081	4,159,541,046
	Cash credit/Bai Murabaha (Muajjal)	5,243,765,510	5,200,792,123
	Credit card	2,651,272,909	2,516,315,246
	Credit for poverty alleviation scheme-micro credit	7,299,797	7,123,089
	Consumer credit scheme	12,453,074,958	12,187,585,434
	Demand loan	33,954,092,579	35,233,505,899
	Export Development Fund (EDF) House building loans	13,240,393,579 1,283,826,138	13,877,741,438 1,132,154,665
	Loans (General)/ Musharaka	17,714,501,063	22,237,867,700
	Loan against trust receipts/ Bai Murabaha post import	13,155,868,135	11,706,288,469
	Overdrafts/ Quard against scheme	36,274,937,922	36,888,315,235
	Packing credit	514,086,679	501,557,309
	Payment against documents	112,107,089	122,281,961
	Staff Loan	1,535,007,215	1,534,466,105
	Transport loan	1,826,018,975	1,876,229,886
	Term loan- industrial/ Hire purchase under Shirkatul Melk	21,649,610,653	21,034,437,536
	Term loan- others	34,852,389,851	35,140,657,300
		200,709,865,133	205,356,860,441
	Outside Bangladesh	200,709,865,133	=
			205,356 860 441
	<u>-</u>		205,356,860,441 2,682,559,733
	Off-shore banking unit	3,974,574,045 204,684,439,178	205,356,860,441 2,682,559,733 208,039,420,174
3.2	<u>-</u>	3,974,574,045	2,682,559,733
3.2	Off-shore banking unit	3,974,574,045 204,684,439,178	2,682,559,733 208,039,420,174
3.2	Off-shore banking unit Bills purchased and discounted	3,974,574,045	2,682,559,733
3.2	Off-shore banking unit Bills purchased and discounted Conventional and Islamic banking	3,974,574,045 204,684,439,178 2,333,678,846	2,682,559,733 208,039,420,174 2,370,138,131
	Off-shore banking unit Bills purchased and discounted Conventional and Islamic banking	3,974,574,045 204,684,439,178 2,333,678,846 17,072,453,324	2,682,559,733 208,039,420,174 2,370,138,131 16,889,397,743
	Off-shore banking unit Bills purchased and discounted Conventional and Islamic banking Off-shore banking unit	3,974,574,045 204,684,439,178 2,333,678,846 17,072,453,324	2,682,559,733 208,039,420,174 2,370,138,131 16,889,397,743
3.2 3.14	Off-shore banking unit Bills purchased and discounted Conventional and Islamic banking Off-shore banking unit Bills purchased and discounted	3,974,574,045 204,684,439,178 2,333,678,846 17,072,453,324 19,406,132,170	2,682,559,733 208,039,420,174 2,370,138,131 16,889,397,743 19,259,535,874

		Amount	
	Particulars	31 March 2020	31 Dec 2019
8. (a)	Consolidated Loans and advances/investments		
	Loans, cash credits, overdrafts, etc/investments		
	Bank Asia Limited	204,684,439,178	208,039,420,174
	Bank Asia Securities Limited	4,806,836,868	4,649,980,291
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	 -	
		209,491,276,046	212,689,400,465
	Less: Inter-company transactions	2,045,078,674	1,853,724,468
	Bills purchased and discounted	207,446,197,372	210,835,675,997
	Bank Asia Limited	10 406 122 170	10 250 525 974
	Bank Asia Securities Limited	19,406,132,170	19,259,535,874
	BA Exchange Company (UK) Limited	-	_
	BA Express USA, Inc	-	_
		19,406,132,170	19,259,535,874
		226,852,329,542	230,095,211,871
9	Fixed assets including premises, furniture and fixtures		
	Conventional and Islamic banking (Note 9.1)	6,966,689,466	7,025,602,707
	Off-shore banking unit	0,300,003, 1 00	7,023,002,707
	on shore building drift	6,966,689,466	7,025,602,707
9(a)	Consolidated Fixed assets including premises, furniture and fixtures		, , , , , , , , , , , , , , , , , , , ,
J(u)	Bank Asia Limited	6 066 600 466	7 025 602 707
	Bank Asia Securities Limited	6,966,689,466 33,618,519	7,025,602,707 35,734,740
	BA Exchange Company (UK) Limited	1,380,067	1,797,251
	BA Express USA, Inc	2,765,113	2,758,533
	Bit Express out y the	7,004,453,165	7,065,893,231
10	Other assets	=======================================	
	Conventional and Islamic banking (Note 10.1)	11,293,622,356	12,794,895,226
	Off-shore banking unit	47,942,041	49,093,897
		11,341,564,397	12,843,989,123
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	29,670,000	33,300,000
	Investment in BA Express USA Inc - incorporated in USA	81,552,000	81,504,000
		2,111,212,000	2,114,794,000
	Non-income generating other assets	<u> </u>	
	Income receivable (Note 10.2)	1,272,648,749	1,007,575,087
	Stock of stamps	8,829,719	8,488,149
	Stationery, printing materials, etc	68,945,527	64,887,379
	Prepaid expenses	182,572,005	1,802,233
	Deposits and advance rent	316,555,833	340,391,863
	Receivable from capital market	75,284	-
	Advances, prepayments and others (Note 10.3)	356,360,723	244,111,397
	Advance income tax (Note 10.4)	6,159,490,052	7,236,912,463
	Receivable against government	284,344,096	138,341,463
	Sundry debtors	70,807,197	62,639,097
	Branch adjustment account Adjustment account debit	_	1,152,362,220
	Protested bills	68,035,265	- 68,035,265
	Receivable from BA Exchange Company (UK) Limited	145,259,546	83,868,721
	Receivable from BA Express USA Inc	237,302,780	219,844,009
	Excise duty recoverable	11,183,580	50,841,880
	Excess day recordable	9,182,410,356	10,680,101,226
		11,293,622,356	12,794,895,226

10.2 Income receivable

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

10.3 Advances, prepayments and others

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

_		_		_	
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10.6 Receivable from Government in connection with Rangs Properties

The Bank has a receivable from Government in connection with demolition of Rangs Bhaban in 2008 situated at 113-116 Old Airport Road, Dhaka-1215. Bank Asia had a purchased floor at 3rd floor of the Building, where from the then Scotia Branch used to run. Total receivable in this regard is Tk. 3,19,52,365 (Taka three crore nineteen lac fifty two thousand three hundred sixty five) which was eventually written-off from the Book considering uncertainty and prolonged legal proceedings.

10(a) Consolidated Other assets

Bank Asia Limited Bank Asia Securities Limited BA Exchange Company (UK) Limited BA Express USA, Inc	11,341,564,397 272,803,702 2,240,792 79,031,485 11,695,640,376	12,843,989,123 302,091,372 2,376,043 78,843,426 13,227,299,964
Less: Inter- companies transactions	11,053,040,570	13,227,233,304
Investment in Bank Asia Securities Limited	1,999,990,000	1,999,990,000
Investment in BA Exchange Company (UK) Limited	32,553,000	32,553,000
Investment in BA Express USA, Inc	80,496,000	80,496,000
Receivable from BA Exchange Company (UK) Limited	145,259,546	83,868,721
Receivable from BA Exchange USA, Inc.	237,302,780	219,844,009
	9,199,963,766	10,810,548,234

10(aa) Demutualization membership of Dhaka Stock Exchange

The majority owned (99.99%) subsidiary company of the Bank, Bank Asia Securities Limited (BASL) has acquired the membership of Dhaka Stock Exchange for Tk.153,119,000. As per the scheme of Demutualization of DSE, BASL being the initial shareholders of DSE, is entitled to receive 7,215,106 shares of Tk. 10 each, totaling Tk. 72,151,060.

Under section 14(Ka) of Demutualization Act 2013, Share Purchase Agreement (SPA) executed between Dhaka Stock Exchange Ltd. (DSE) and its strategic investors namely Shenzhen Stock Exchange (SZSE) and Shanghai Stock Exchange (SSE) and completed the sale of 25% (Twenty-five percent) DSE shares to SZSE and SSE. In this connection, BASL sold 1,803,777 number of share at the rate of Tk.21 per share totaling Tk. 37,879,317. Currently BASL holding 5,411,329 shares at a cost of totaling Tk. 114,839,239

The Scheme is not yet completed and these shares are also currently not traded. Hence the actual fair value is not readily ascertainable. However, management expect the fair value to be similar or more that the current revalued amount. Once more clarity about the Scheme and related factors are available a determination of fair value and related adjustments including impairment assessment, if any shall be made at that time.

11 Borrowings from other banks, financial institutions and agents

	Conventional and Islamic banking (Note 11.1)	13,634,077,758	15,905,617,561
	Off-shore banking unit (Note 11.2)	20,741,617,093	19,615,869,735
	Less: Adjustment with Head Office	(3,228,100,000)	(1,139,358,801)
	2007 Adjustificit Marrieda Office	31,147,594,851	34,382,128,495
11.1	Conventional and Islamic banking		
	In Bangladesh (Note 11.1.1)	13,634,077,758	15,905,617,561
	Outside Bangladesh	-	-
	-	13,634,077,758	15,905,617,561
11.1.1	In Bangladesh		
	Secured:		<u>-</u>
	Un secured:		
	Money at call and on short notice		
	Arab Bangladesh Bank Limited		1,500,000,000
		-	1,500,000,000
	Borrowings		
	Bangladesh Bank (BB) refinance	286,111,140	206,595,589
	Borrowing from BB under Long Term Financing Facilities (LTFF) scheme	429,384,824	459,465,745
	SME Foundation Pre Finance	21,272,607	23,422,607
	Borrowing A/C (AGRI Taka 10)	34,104,018	31,223,040
	Borrowing- Green finance refinance	40,000,000	50,000,000
	Export development fund	12,823,205,169	13,634,910,580
	Onshore export discount	75,315,401	137,586,963
		13,709,393,159	14,543,204,524
	Less: Inter borrowings between OBU and Conventional Banking	(75,315,401)	(137,586,963)
		13,634,077,758	15,905,617,561

		Amount i	n Taka
	Particulars	31 March 2020	31 Dec 2019
11.2	Borrowing at Off-shore banking unit		
	Secured :	<u>-</u>	-
	Un secured:	_	
	Conventional Banking	3,193,900,000	1,125,267,792
	International Finance Corporation	6,724,000,000	6,708,000,000
	Borrowing - ECA	1,768,096,516	362,158,541
	Standard Chartered Bank, Singapore	2,609,752,500	2,728,059,750
	First Gulf Bank	420,250,000	419,250,000
	National Bank of Ras Al Khaimah	840,500,000	1,844,700,000
	United Bank Limited, UAE	840,500,000	838,500,000
	HDFC, Gift City, Mumbai	756,450,000	1,257,750,000
	Noor Islami Bank, Dubai, UAE	730,430,000	1,090,050,000
	Abu Dhabi Commercial bank	840,500,000	838,500,000
	State Bank of India	504,300,000	-
	The Commercial Bank, Qatar	168,100,000	503,100,000
	DBS Bank Singapore	1,512,900,000	1,509,300,000
	Banca Valsabbina SCPA Vestone Italy	108,498,077	108,239,902
	Sanima Bank, Nepal	453,870,000	282,993,750
		20,741,617,093	19,615,869,735
11(a)	Consolidated Borrowings from other banks, financial institutions and agents		
	Bank Asia Limited	31,147,594,851	34,382,128,495
	Bank Asia Securities Limited	2,045,078,674	1,853,724,468
	BA Exchange Company (UK) Limited	=	-
	BA Express USA, Inc	=	-
	•	33,192,673,525	36,235,852,963
	Less: Inter-company transactions	2,045,078,674	1,853,724,468
		31,147,594,851	34,382,128,495
11(aa)	Subordinated Non-Convertible bonds		
	Subordinated Non-Convertible floating rate bond		
	Agrani Bank Limited	80,000,000	120,000,000
	BRAC Bank Limited	40,000,000	60,000,000
	Janata Bank Limited	100,000,000	150,000,000
	Mercantile Bank Limited	200,000,000	300,000,000
	One Bank Limited	240,000,000	360,000,000
	Pubali Bank Limited	100,000,000	150,000,000
	Rupali Bank Limited	240,000,000	360,000,000
	Sonali Bank Limited	200,000,000	300,000,000 1,800,000,000
	Subordinated Non-Convertible floating rate bond	1,200,000,000	1,800,000,000
	Agrani Bank Limited	250,000,000	250,000,000
	Dhaka Bank Limited	750,000,000	750,000,000
	Janata Bank Limited	250,000,000	250,000,000
	National Life Insurance Co	500,000,000	500,000,000
	Pubali Bank Limited	1,000,000,000	1,000,000,000
	Sabinco	150,000,000	150,000,000
	Sadharan Bima Corporation	100,000,000	100,000,000
	Sonali Bank Limited	1,000,000,000	1,000,000,000
	Southeast Bank Limited	500,000,000	500,000,000
	Uttara Bank Limited	500,000,000	500,000,000
	ottara barik Emilica	5,000,000,000	5,000,000,000
	Subordinated Non-Convertible floating rate bond	2 500 000 000	2 500 000 000
	Agrani Bank Limited	2,500,000,000	2,500,000,000
	Eastern Bank Limited	1,000,000,000	1,000,000,000
	Trust Bank Limited	500,000,000	500,000,000
	Dutch-Bangla Bank Limited	500,000,000	500,000,000
	Pubali Bank Limited	500,000,000	500,000,000
		5,000,000,000 11,200,000,000	5,000,000,000
		11,200,000,000	11,800,000,000

		Amount	
	Particulars	31 March 2020	31 Dec 2019
12	Deposits and other accounts		
	Conventional and Islamic banking (Note 12.1)	250,028,051,672	253,114,207,271
	Off-shore banking unit	372,265,319	595,367,344
		250,400,316,991	253,709,574,615
	Deposits and other accounts		
	Current/Al-wadeeah current accounts and other accounts		
	Deposits from banks	-	-
	Deposits from customers	46,653,016,310	47,005,242,314
	Off-shore banking unit	317,039,594	448,441,616
		46,970,055,904	47,453,683,930
	Bills payable		
	Deposits from banks		-
	Deposits from customers	2,479,869,979 2,479,869,979	3,742,697,471 3,742,697,471
	Continue hant /Mindowsky environs hants demonstra	2,479,009,979	3,742,037,471
	Savings bank/Mudaraba savings bank deposits Deposits from banks		
	Deposits from customers	48,051,064,254	48,293,710,027
	Deposits from customers	48,051,064,254	48,293,710,027
	Fixed deposits/Mudaraba fixed deposits	,,,,,,,	., ,, .
	Deposits from banks	7,954,615	1,654,615
	Deposits from customers	152,836,146,514	154,070,902,844
	Off-shore banking unit	55,225,725	146,925,728
		152,899,326,854	154,219,483,187
		250,400,316,991	253,709,574,615
12.1	Conventional and Islamic banking		
	Deposits from banks (Note 12.1.1)	7,954,615	1,654,615
	Deposits from customers (Note 12.1.2)	250,020,097,057	253,112,552,656
		250,028,051,672	253,114,207,271
12.1.1	Deposits from banks		
	Fixed deposit/SND		
	AB Bank Limited	40,107	40,107
	EXIM Bank Limited	6,756,585	456,585
	Social Islami Bank Limited	577,859	577,859
	Trust Bank Limited	580,064 7,954,615	580,064 1,654,615
		7,957,015	1,037,013
12.1.2	Deposits from customers		
	Current/Al-wadeeah current accounts and other accounts (Note 12.1.2a)	46,653,016,310	47,005,242,314
	Bills payable (Note 12.1.2b)	2,479,869,979	3,742,697,471
	Savings bank/Mudaraba savings deposits	48,051,064,254	48,293,710,027
	Fixed deposits/Mudaraba fixed deposits (Note 12.1.2c)	152,836,146,514	154,070,902,844
		250,020,097,057	253,112,552,656
12.1.2a	Current/Al-wadeeah current accounts and other accounts		
	Current/Al-wadeeah current accounts	15,869,645,317	17,441,207,887
	Other demand deposit - Local currency	23,800,445,508	22,733,007,110
	Other demand deposit - Foreign currencies	5,276,226,968	5,227,954,342
	Foreign currency deposits	1,706,698,517	1,603,072,975
	Export retention quota		-
		46,653,016,310	47,005,242,314
12.1.2b	Bills payable		
	Bills payable - local currency	2,423,655,543	3,669,925,828
	Bills payable - foreign currencies	56,214,436	72,771,643
	Demand draft	<u> </u>	-
		2,479,869,979	3,742,697,471
12.1.2c	Fixed deposits/Mudaraba fixed deposits		
	Fixed deposits/Mudaraba fixed deposits	91,569,524,056	91,651,024,581
	Special notice deposit	24,454,257,359	27,251,216,317
	Foreign currency deposits (interest bearing)	3,331,759	3,364,448
	Deposit under schemes	36,809,033,340	35,165,297,498
		152,836,146,514	154,070,902,844

_	_		_	
Amo	unt	in	Ta	ka

	Particulars	Amount 31 March 2020	in Taka 31 Dec 2019
12.2	Payable on demand and time deposits	31 March 2020	31 Dec 2013
12.2	•		
	a) Demand deposits Current/Al-wadeeah current accounts and other accounts	16,186,684,911	17,889,649,503
	Savings bank/Mudaraba savings deposits	4,324,595,783	4,346,433,902
	Foreign currency deposits (non interest bearing)	6,982,925,485	6,831,027,317
	Sundry deposits	23,800,445,508	22,733,007,110
	Bills payable	2,479,869,979	3,742,697,471
		53,774,521,666	55,542,815,303
	b) Time deposits		
	Savings bank/Mudaraba savings deposits	43,726,468,471	43,947,276,125
	Fixed deposits/Mudaraba fixed deposits	91,632,704,396	91,799,604,924
	Foreign currency deposits (interest bearing)	3,331,759	3,364,448
	Special notice deposit	24,454,257,359	27,251,216,317
	Security deposits	-	-
	Deposits under schemes	36,809,033,340	35,165,297,498
		196,625,795,325	198,166,759,312
		<u>250,400,316,991</u>	253,709,574,615
L2(a)	Consolidated Deposits and other accounts		
	Commentation of the comment		
	Current/Al-wadeeah current accounts and other accounts	46 070 OFF 004	47 4E2 C02 020
	Bank Asia Limited Bank Asia Securities Limited	46,970,055,904 391,388,903	47,453,683,930 375,008,705
	BA Exchange Company (UK) Limited	391,366,903	3/3,006,703
	BA Express USA, Inc	_	_
	BY Express 657, The	47,361,444,807	47,828,692,635
	<u>Less</u> : Inter-company transactions	56,841,113	7,056,652
	<u>Less</u> . Their company dansactions	47,304,603,694	47,821,635,983
	Bills payable	17,501,005,051	17,021,033,303
	Bank Asia Limited	2 470 960 070	2 742 607 471
	Bank Asia Securities Limited	2,479,869,979	3,742,697,471
	BA Exchange Company (UK) Limited	_	-
	BA Express USA, Inc	-	_
	BY Express only the	2,479,869,979	3,742,697,471
	Savings bank/Mudaraba savings bank deposits		-, , ,
		40.051.064.254	40 202 710 027
	Bank Asia Limited	48,051,064,254	48,293,710,027
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	48,051,064,254	48,293,710,027
	Fixed deposits/Mudaraba fixed deposits	40,031,004,234	70,233,710,027
	•		
	Bank Asia Limited	152,899,326,854	154,219,483,187
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc		-
		152,899,326,854	154,219,483,187
		250,734,864,781	254,077,526,668
13	Other liabilities		
	Company and Indexis have a 12 (A) (A)	20 662 622 717	20 450 472 27
	Conventional and Islamic banking (Note 13.1)	30,662,690,515	29,159,473,351
	Off-shore banking unit	8,793,072 30,671,483,587	4,079,318 29,163,552,669
		30,071,463,367	29,103,332,009
13.1	Conventional and Islamic banking		
	Dravision for loans and advances/investments (Note 12.2)	12 202 042 117	12 270 116 020
	Provision for loans and advances/investments (Note 13.2) Provision on off-balance sheet exposures (Note 13.3)	12,383,843,117 958,367,489	12,279,116,920 961,650,585
	Interest suspense account (Note 13.4)	2,409,348,958	2,014,114,905
	Provision for income tax including deferred tax (Note 13.5)	9,778,189,603	10,575,874,451
	Provision for performance and festival bonus	229,842,442	288,426,987
	Master card and Visa card payables	41,896,166	37,032,028
	· ·	560,312,252	385,368,729
	Expenditures and other payables	200,212,232	303,300,723
	Expenditures and other payables Provision for nostro accounts (Note 13.6)	=	-
	Provision for nostro accounts (Note 13.6)	- 102.298.071	- 82.626.07 ⁹
	Provision for nostro accounts (Note 13.6) Other payable	- 102,298,071 10,978,177	
	Provision for nostro accounts (Note 13.6)	- 102,298,071 10,978,177 213,383,553	82,626,079 19,403,976 183,383,553

	Provision for others (Note 13.8)	31 March 2020 177,218,755	31 Dec 2019 172,218,755
	,	177.218.755	172 210 755
	,		1/2,210,/33
	Rebate payable on good borrowers	67,700,000	67,700,000
	Unearned income	682,854,512	665,377,497
	Interest payable on subordinated non-covertable zero coupon bond	431,942,466	230,843,837
	Branch adjustment account credit balance	96,693,096	-
	Fraction Bonus Share	2,768,571	2,768,571
	ATM/POS settlement account	21,904,208	76,439,468
	Nostro account credit balance	1,412,707,877	1 100 700 200
	Lease liabilities (Note 13.9)	1,028,263,581 30,662,690,515	1,108,769,389 29,159,473,351
		30,002,090,313	29,139,473,331
3.5	Provision for taxation		
	Current tax (Note 13.5.1)	9,306,168,238	10,103,853,086
	Deferred tax (Note 13.5.2)	472,021,365	472,021,365
		9,778,189,603	10,575,874,451
3.5.1	Provision for current tax		
	Balance as at 1 January	10,103,853,086	8,143,853,086
	Add: Provision made during the year	760,000,000	1,960,000,000
		10,863,853,086	10,103,853,086
	Less: Adjustments made during the year	1,557,684,848	-
	Balance as at 31 December	9,306,168,238	10,103,853,086
3.5.2	Provision for deferred tax		
	Balance as at 1 January	472,021,365	472,021,365
	Provision made for deferred tax liabilities	-	-
	Provision made for deferred tax assets		-
		472,021,365	472,021,365
3.6	Provision for nostro accounts		
	As per instructions contained in the circular letter no. FEPD (FEMO)/01/2005-6 Exchange Policy Department of Bangladesh Bank, Bank is required to make provinostro account as at balance sheet date. Adequate provision has been made for dimenths. Details of unrecognized entries are shown in Annex I.	ision regarding the un-reconc	iled debit balance o
3.7	Provision for diminution in value of shares		
	Balance as at 1 January	183,383,553	263,383,553
	Add: Provision for impairment loss of investment in subsidiaries	30,000,000	-
	Less: Transfer to general provision for loans and advances/investments		(80,000,000)
	Balance as at 31 December	213,383,553	183,383,553
	Provision requirement for quoted and unqouted share including subsidiaries	181,864,912	169,694,780
	Provision maintained	213,383,553	183,383,553
	Surplus provison maintained	31,518,641	13,688,773
		31/310/3 :1	13/000/110
3.8	Provion for others	172 210 755	147 210 755
	Balance as at 1 January Add: Provision made during the year	172,218,755 5,000,000	147,218,755 25,000,000
	Balance as at 31 December	177,218,755	172,218,755
	Provision requirement	173,486,000	167,112,000
	Provision maintained	177 218 755	172 218 755
	Provision maintained Surplus provison maintained	<u>177,218,755</u> 3,732,755	172,218,755 5,106,755

Consolidated Other liabilities Bank Asia Limited 30,671,483,587 29,163,552,669 Bank Asia Securities Limited 1,707,121,734 1,704,550,663 BA Exchange Company (UK) Limited 87,071,803 92,327,339 BA Express USA, Inc 217,793,974 217,275,726 32,683,471,098 31,177,706,397 Less: Inter- companies transactions Receivable from BASL 75,284 - Receivable from BA Exchange (UK) Limited 145,259,546 83,868,721 Receivable from BA Express USA, Inc 237,302,780 219,844,009	(Provision for others made for legal expenses, protested bills, expenditure related classified as bad and loss as per Bangladesh Bank BRPD Circular 14 dated June 25, 2001		and other assets that
Bank Asia Securities Limited 1,707,121,734 1,704,550,663 BA Exchange Company (UK) Limited 87,071,803 92,327,339 BA Express USA, Inc 217,793,974 217,275,726 32,683,471,098 31,177,706,397 Less: Inter- companies transactions Receivable from BASL 75,284 - Receivable from BA Exchange (UK) Limited 145,259,546 83,868,721 Receivable from BA Express USA, Inc 237,302,780 219,844,009	Consolidated Other liabilities		
BA Exchange Company (UK) Limited 87,071,803 92,327,339 BA Express USA, Inc 217,793,974 217,275,726 32,683,471,098 31,177,706,397 Less: Inter- companies transactions *** Receivable from BASL 75,284 - Receivable from BA Exchange (UK) Limited 145,259,546 83,868,721 Receivable from BA Express USA, Inc 237,302,780 219,844,009	Bank Asia Limited	30,671,483,587	29,163,552,669
BA Express USA, Inc 217,793,974 217,275,726 32,683,471,098 31,177,706,397 Less: Inter- companies transactions T5,284 - Receivable from BASL 75,284 - Receivable from BA Exchange (UK) Limited 145,259,546 83,868,721 Receivable from BA Express USA, Inc 237,302,780 219,844,009	Bank Asia Securities Limited	1,707,121,734	1,704,550,663
Less: Inter- companies transactions 32,683,471,098 31,177,706,397 Receivable from BASL 75,284 - Receivable from BA Exchange (UK) Limited 145,259,546 83,868,721 Receivable from BA Express USA, Inc 237,302,780 219,844,009	BA Exchange Company (UK) Limited	87,071,803	92,327,339
Less: Inter- companies transactions 75,284 - Receivable from BASL 75,284 - Receivable from BA Exchange (UK) Limited 145,259,546 83,868,721 Receivable from BA Express USA, Inc 237,302,780 219,844,009	BA Express USA, Inc	217,793,974	217,275,726
Receivable from BASL 75,284 - Receivable from BA Exchange (UK) Limited 145,259,546 83,868,721 Receivable from BA Express USA, Inc 237,302,780 219,844,009		32,683,471,098	31,177,706,397
<u> </u>	Receivable from BASL Receivable from BA Exchange (UK) Limited	145,259,546	, ,

		Amount i	
	Particulars	31 March 2020	31 Dec 2019
14	Share capital		
14.1	Authorized capital		
	1,500,000,000 ordinary shares of Taka 10 each	15,000,000,000	15,000,000,000
14.2	Issued, subscribed and fully paid up capital		
	56,372,480 ordinary shares of Taka 10 each issued for cash 364,010,770 (2010: 243,901,270) ordinary shares of Taka 10 each	563,724,800	563,724,800
	Issued as bonus shares	3,640,107,700	3,640,107,700
	Right shares issued 25% for the year 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
	133ded as borius shares 3 % for the year 2010	11,659,068,600	11,659,068,600
14.3	Initial public offer (IPO)		22/003/000/000
	Out of the total issued, subscribed and fully paid up capital of the Bank 2,000, Taka 200,000,000 was raised through public offering of shares in 2003	ooo orumary shares or raka 100 e	acir amounting to
15	Statutory reserve		
	Balance as at 1 January	9,052,555,407	8,268,393,179
	Add: Addition during the year (20% of pre-tax profit)	426,096,867	784,162,228
	Balance as at 31 December	9,478,652,274	9,052,555,407
16	Revaluation reserve		
	HTM securities (Note 16.1)	20,176,016	20,176,016
	HFT securities (Note 16.2)	90,648,970	7,434,933
	Fixed Assets revaluation (Note 16.3)	2,038,072,687	2,038,072,687
	,	2,148,897,673	2,065,683,636
16.1	Revaluation reserve on HTM securities		
	Balance at 1 January	20,176,016	16,504,049
	Gain from revaluation on investments	20,170,010	14,919,561
	Adjustment for sale/maturity of securities	_	(11,247,594
	Adjustification suicifinationly of securities	20,176,016	20,176,016
16.2	Revaluation reserve on HFT securities	=======================================	,
	Palance at 1 January	7 424 022	11 740 204
	Balance at 1 January	7,434,933	11,740,204
	Gain from revaluation on investments	281,712,427	492,331,474
	Adjustment for sale/maturity of securities	(198,498,390)	(496,636,745
		90,648,970	7,434,933
16.3	Revaluation reserve on Fixed Assets		
	Balance at 1 January	2,038,072,687	2,091,787,951
	Depreciation charged during the year	-	(53,715,264
	Depression charged during the year	2,038,072,687	2,038,072,687
16 (a)	Consolidated Revaluation reserve	 =	
- (-)		2 4 40 007 672	2.005.002.003
	Bank Asia Limited	2,148,897,673	2,065,683,636
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc		- 2.005.002.002
		2,148,897,673	2,065,683,636

2,065,683,636

2,148,897,673

		n Ta	

		Amount	in Taka
	Particulars	31 March 2020	31 Dec 2019
17	Retained earnings		
	D	1.050.644.424	4 020 667 420
	Balance at 1 January	1,959,644,131	1,839,667,438
	Add: Post - tax profit fot the year	1,370,484,333	1,960,811,140
	Revaluation reserve transferred to retained earnings	2 220 120 464	53,715,264
	Lassy Teaus of homes shares for the year 2017	3,330,128,464	3,854,193,842
	Less: Issue of bonus shares for the year 2017	-	-
	Issue of cash dividend for the year 2018	-	555,193,743
	Issue of bonus shares for the year 2018	426 006 967	555,193,740
	Transfer to statutory reserve	426,096,867	784,162,228
		426,096,867 2,904,031,597	1,894,549,711 1,959,644,131
17(a)	Consolidated Retained earnings		,,-
17 (u)	<u>-</u>		
	Balance at 1 January	1,800,257,979	1,686,898,121
	Add: Foreign exchange revaluation reserve for opening retained earnings	(3,618,945)	(3,618,945)
	Revaluation reserve transferred to retained earnings		53,715,264
	Post- tax profit for the year	1,354,203,686	1,957,811,647
	Adjustment of non controlling interest	-	1,693
	<u>Less</u> : Non controlling interest		90
		3,150,842,720	3,694,807,690
	Less: Issue of bonus shares for the year 2017	-	-
	Issue of cash dividend for the year 2018	-	555,193,743
	Issue of bonus shares for the year 2018	-	555,193,740
	Transferred to statutory reserve	426,096,867	784,162,228
		426,096,867	1,894,549,711
		2,724,745,853	1,800,257,979
17(b)	Non-controlling (Minority) interest		
	Bank Asia Securities Limited	10,196	10,196
	BA Exchange Company (UK) Limited	-	10,130
	BA Exchange Company (OK) Elimited BA Express USA, Inc	_	-
	DA EXPIESS USA, ITIC	10,196	10,196
18	Contingent liabilities	10,150	10,150
10	Contingent habilities		
	Conventional and Islamic banking	122,032,005,040	120,585,944,792
	Off-shore banking unit	13,879,957	31,332,169
		122,045,884,997	120,617,276,961
	Acceptances and endorsements (Note 18.1)		
	Conventional and Islamic banking	37,665,209,483	39,190,434,015
	Off-shore banking unit	1,552,175	2,055,858
		37,666,761,658	39,192,489,873
	Letters of guarantee	07.060.000.076	26 222 254 445
	Conventional and Islamic banking (Note 18.2)	37,862,802,076	36,999,351,447
	Off-shore banking unit	992,631	-
	Towards as he had been as formally	37,863,794,707	36,999,351,447
	Irrevocable letters of credit	20 110 045 026	26 420 542 460
	Conventional and Islamic banking (Note 18.3)	29,119,045,936	26,439,543,168
	Off-shore banking unit	11,335,151 29,130,381,087	29,276,311
	Dillo for collection	29,130,381,087	26,468,819,479
	Bills for collection	17 204 047 545	15 016 100 710
	Conventional and Islamic banking (Note 18.4)	17,384,947,545	15,916,199,719
	Off-shore banking unit	17,384,947,545	15,916,199,719
	Other commitments	17,50 1,7 17,5 15	13,510,155,715
	Conventional and Islamic banking (Note 18.5)	_ 1	2,040,416,443
	Off-shore banking unit	_	-
	on shore banking and	<u> </u>	2,040,416,443
		122,045,884,997	120,617,276,961
			.,,.,.,.,
101	Accontances and endercoments		
18.1	Acceptances and endorsements		
18.1	Conventional and Islamic banking	37,665,209,483	39,190,434,015
18.1	-	37,665,209,483 	39,190,434,015 2,055,858 39,192,489,873

		Amount	in Taka
	Particulars	31 March 2020	31 Dec 2019
18.2	Letters of guarantee		
	Letters of guarantee (Local)	23,274,144,031	23,279,766,953
	Letters of guarantee (Foreign)	14,589,650,676	13,719,584,494
		37,863,794,707	36,999,351,447
18.3	Irrevocable letters of credit		
	Letters of credit Back to Back (Inland)	3,262,369,421	3,394,140,530
	Letters of credit (General)	22,981,130,077	19,708,039,248
	Back to back L/C	2,875,546,438	3,337,363,390
		29,119,045,936	26,439,543,168
18.4	Bills for collection		
	Local bills for collection	10,409,490,386	10,467,042,903
	Foreign bills for collection	6,975,457,159	5,449,156,816
		17,384,947,545	15,916,199,719
18.5	Other commitments		
	Forward Assets Purchased and Forward Deposits Placed	<u></u>	2,040,416,443

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.

		Amount i	
	Particulars Particulars	Jan to Mar 2020	Jan to Mar 201
.9	Income statement		
	Income:		
	Interest, discount and similar income (Note 19.1)	6,892,586,121	5,906,737,94
	Dividend income (Note 22.1)	6,355,903	6,952,30
	Fees, commission and brokerage (Note 19.2)	330,732,899	388,604,66
	Gains/ less Losses arising from dealing securities	330,732,633	500,001,00
	Gains/ less Losses arising from investment securities	_	1,329,5
	Gains/ less Losses arising from dealing in foreign currencies (Note 23.1)	338,088,272	543,299,4
	· · · · · · · ·	338,088,272	373,233,7
	Income from non-banking assets	214 242 050	200 502 3
	Other operating income (Note 24)	214,343,050	209,583,3
	Profit/ less Losses on interest rate changes	7 792 106 245	7.056.507.2
	Expenses:	7,782,106,245	7,056,507,2
	F		
	Interest paid/profit shared on deposits and borrowings, etc (Note 21)	3,820,541,388	3,397,125,7
	Administrative expenses (Note 19.3)	983,255,965	970,481,0
	Other expenses (Note 34)	518,592,317	412,652,6
	Depreciation on banks assets (Note 33.1)	191,886,446	106,272,3
		5,514,276,116	4,886,531,7
		2,267,830,129	2,169,975,4
.1	Interest, discount and similar income		
	Interest income/profit on investments (Note 20)	5,599,990,733	5,479,643,8
	Interest on treasury bills/reverse repo/bills	1,229,383,911	382,249,0
	Interest income on corporate bonds	38,858,066	34,996,6
	Interest income on corporate bonds Interest on debentures	30,030,000	34,990,0
	Income from investment in shares, bonds etc	-	•
	•	24,353,411	9,848,3
	Capital gain on Government securities and assets		
	Figures of previous year have been rearranged, wherever considered necessary	6,892,586,121	5,906,737,9
a 2	Figures of previous year have been rearranged, wherever considered necessary,	6,892,586,121	5,906,737,9
9.2	Figures of previous year have been rearranged, wherever considered necessary, Fees, commission and brokerage	6,892,586,121	5,906,737,9
9.2	Fees, commission and brokerage Commission	6,892,586,121	5,906,737,9
).2	Fees, commission and brokerage	6,892,586,121 to conform the current year's p	5,906,737,5 resentation. 388,604,6
0.2	Fees, commission and brokerage Commission	6,892,586,121 to conform the current year's p	5,906,737,9 resentation. 388,604,6
	Fees, commission and brokerage Commission Brokerage Administrative expenses	6,892,586,121 to conform the current year's p 330,732,899 - 330,732,899	5,906,737,5 resentation. 388,604,6 388,604,6
	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25)	6,892,586,121 to conform the current year's p 330,732,899 - 330,732,899 - 792,830,353	5,906,737,9 resentation. 388,604,6 388,604,6 719,866,7
	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25) Rent, taxes, insurance, electricity, etc (Note 26)	6,892,586,121 to conform the current year's p 330,732,899 330,732,899 792,830,353 98,376,608	5,906,737,5 resentation. 388,604,6 388,604,6 719,866,7 159,309,0
	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25) Rent, taxes, insurance, electricity, etc (Note 26) Legal expenses (Note 27)	6,892,586,121 to conform the current year's p 330,732,899 330,732,899 792,830,353 98,376,608 2,786,498	5,906,737,9 resentation. 388,604,6 388,604,6 719,866,7 159,309,0 4,532,8
	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25) Rent, taxes, insurance, electricity, etc (Note 26) Legal expenses (Note 27) Postage, stamp, telecommunication, etc (Note 28)	6,892,586,121 to conform the current year's p 330,732,899 330,732,899 792,830,353 98,376,608 2,786,498 32,746,110	5,906,737,5 resentation. 388,604,6 388,604,6 719,866,7 159,309,0 4,532,8 31,436,6
	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25) Rent, taxes, insurance, electricity, etc (Note 26) Legal expenses (Note 27) Postage, stamp, telecommunication, etc (Note 28) Stationery, printing, advertisement, etc (Note 29)	6,892,586,121 to conform the current year's p 330,732,899 330,732,899 792,830,353 98,376,608 2,786,498 32,746,110 33,071,488	5,906,737,5 resentation. 388,604,6 388,604,6 719,866,7 159,309,0 4,532,8 31,436,6 36,059,4
	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25) Rent, taxes, insurance, electricity, etc (Note 26) Legal expenses (Note 27) Postage, stamp, telecommunication, etc (Note 28) Stationery, printing, advertisement, etc (Note 29) Managing Director's salary and fees (Note 30)	6,892,586,121 = to conform the current year's p 330,732,899 = 330,732,899 = 792,830,353 98,376,608 2,786,498 32,746,110 33,071,488 5,440,000	5,906,737,9 resentation. 388,604,6 388,604,6 719,866,7 159,309,0 4,532,8 31,436,6 36,059,4 3,545,0
	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25) Rent, taxes, insurance, electricity, etc (Note 26) Legal expenses (Note 27) Postage, stamp, telecommunication, etc (Note 28) Stationery, printing, advertisement, etc (Note 29) Managing Director's salary and fees (Note 30) Directors' fees (Note 31)	6,892,586,121 to conform the current year's p 330,732,899 330,732,899 792,830,353 98,376,608 2,786,498 32,746,110 33,071,488 5,440,000 416,000	5,906,737,5 resentation. 388,604,6 388,604,6 719,866,7 159,309,0 4,532,8 31,436,6 36,059,4 3,545,0 312,0
	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25) Rent, taxes, insurance, electricity, etc (Note 26) Legal expenses (Note 27) Postage, stamp, telecommunication, etc (Note 28) Stationery, printing, advertisement, etc (Note 29) Managing Director's salary and fees (Note 30) Directors' fees (Note 31) Auditors' fees (Note 32)	6,892,586,121 to conform the current year's p 330,732,899	5,906,737,5 resentation. 388,604,6 388,604,6 719,866,7 159,309,0 4,532,8 31,436,6 36,059,4 3,545,0 312,0 225,0
	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25) Rent, taxes, insurance, electricity, etc (Note 26) Legal expenses (Note 27) Postage, stamp, telecommunication, etc (Note 28) Stationery, printing, advertisement, etc (Note 29) Managing Director's salary and fees (Note 30) Directors' fees (Note 31)	6,892,586,121 to conform the current year's p 330,732,899	5,906,737,9 resentation. 388,604,6 388,604,6 719,866,7 159,309,0 4,532,8 31,436,6 36,059,4 3,545,0 312,0 225,0 15,194,3
.3	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25) Rent, taxes, insurance, electricity, etc (Note 26) Legal expenses (Note 27) Postage, stamp, telecommunication, etc (Note 28) Stationery, printing, advertisement, etc (Note 29) Managing Director's salary and fees (Note 30) Directors' fees (Note 31) Auditors' fees (Note 32) Repair of Bank's assets (Note 33.1)	6,892,586,121 to conform the current year's p 330,732,899	5,906,737,9 resentation. 388,604,6 388,604,6 719,866,7 159,309,0 4,532,8 31,436,6 36,059,4 3,545,0 312,0 225,0 15,194,3
	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25) Rent, taxes, insurance, electricity, etc (Note 26) Legal expenses (Note 27) Postage, stamp, telecommunication, etc (Note 28) Stationery, printing, advertisement, etc (Note 29) Managing Director's salary and fees (Note 30) Directors' fees (Note 31) Auditors' fees (Note 32)	6,892,586,121 to conform the current year's p 330,732,899	5,906,737,9 resentation. 388,604,6 388,604,6 719,866,7 159,309,0 4,532,8 31,436,6 36,059,4 3,545,0 312,0 225,0 15,194,3
).3	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25) Rent, taxes, insurance, electricity, etc (Note 26) Legal expenses (Note 27) Postage, stamp, telecommunication, etc (Note 28) Stationery, printing, advertisement, etc (Note 29) Managing Director's salary and fees (Note 30) Directors' fees (Note 31) Auditors' fees (Note 32) Repair of Bank's assets (Note 33.1)	6,892,586,121 to conform the current year's p 330,732,899	5,906,737,9 resentation. 388,604,6 388,604,6 719,866,7 159,309,0 4,532,8 31,436,6 36,059,4 3,545,0 312,0 225,0 15,194,3 970,481,0
).3	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25) Rent, taxes, insurance, electricity, etc (Note 26) Legal expenses (Note 27) Postage, stamp, telecommunication, etc (Note 28) Stationery, printing, advertisement, etc (Note 29) Managing Director's salary and fees (Note 30) Directors' fees (Note 31) Auditors' fees (Note 32) Repair of Bank's assets (Note 33.1) Interest income/profit on investments	6,892,586,121 to conform the current year's p 330,732,899 - 330,732,899 792,830,353 98,376,608 2,786,498 32,746,110 33,071,488 5,440,000 416,000 317,000 17,271,908 983,255,965	5,906,737,9 resentation. 388,604,6 388,604,6 719,866,7 159,309,0 4,532,8 31,436,6 36,059,4 3,545,0 312,0 225,0 15,194,3 970,481,0
.3	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25) Rent, taxes, insurance, electricity, etc (Note 26) Legal expenses (Note 27) Postage, stamp, telecommunication, etc (Note 28) Stationery, printing, advertisement, etc (Note 29) Managing Director's salary and fees (Note 30) Directors' fees (Note 31) Auditors' fees (Note 32) Repair of Bank's assets (Note 33.1) Interest income/profit on investments Conventional and Islamic banking (Note 20.1)	6,892,586,121 to conform the current year's p 330,732,899 330,732,899 792,830,353 98,376,608 2,786,498 32,746,110 33,071,488 5,440,000 416,000 317,000 17,271,908 983,255,965	5,906,737,9 resentation. 388,604,6 388,604,6 388,604,6 719,866,7 159,309,0 4,532,8 31,436,6 36,059,4 3,545,0 312,0 225,0 15,194,3 970,481,0
).3	Fees, commission and brokerage Commission Brokerage Administrative expenses Salaries and allowances (Note 25) Rent, taxes, insurance, electricity, etc (Note 26) Legal expenses (Note 27) Postage, stamp, telecommunication, etc (Note 28) Stationery, printing, advertisement, etc (Note 29) Managing Director's salary and fees (Note 30) Directors' fees (Note 31) Auditors' fees (Note 32) Repair of Bank's assets (Note 33.1) Interest income/profit on investments Conventional and Islamic banking (Note 20.1)	6,892,586,121 to conform the current year's p 330,732,899 330,732,899 792,830,353 98,376,608 2,786,498 32,746,110 33,071,488 5,440,000 416,000 317,000 17,271,908 983,255,965 5,351,331,365 265,863,987	5,906,737,9 resentation.

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		Amount	
	Particulars	Jan to Mar 2020	Jan to Mar 2019
20.1	Conventional and Islamic banking		
	Agricultural loan	91,625,644	63,287,708
	Cash credit/Bai Murabaha (Muajjal)	114,515,767	116,517,086
	Credit card	111,723,090	90,981,178
	Credit for poverty alleviation scheme-micro credit	21,428	138,014
	Consumer credit scheme	341,614,762	303,875,106
	Demand loan	944,605,179	891,994,320
	Export Development Fund (EDF)	50,978,448	68,147,590
	House building loan	31,283,669	27,555,852
	Loans (General)/Musharaka	530,847,754	456,722,076
	Loans against trust receipts/ Bai Murabaha post import	343,321,666	336,232,795
	Overdrafts/ Quard against scheme	1,021,139,136	999,868,687
	Packing credit	10,525,453	10,795,996
	Payment against documents	3,556,604	3,922,265
	Staff loan	19,641,846	17,288,771
	Transport loan	50,986,951	46,996,367
	Term loan- industrial	551,202,840	565,962,121
	Term loan- others/ Hire purchase under Shirkatul Melk	612,726,917	569,215,521
	Foreign bills purchased	4,030,537	3,394,161
	Local bills purchased	47,908,119	55,717,059
	Total interest/profit on loans and advances/investments	4,882,255,810	4,628,612,673
	Interest/profit on balance with other banks and financial institutions	443,628,576	552,593,259
	Interest/profit received from foreign banks	25,446,979	3,072,848
		5,351,331,365	5,184,278,780
20(a)	Consolidated Interest income/profit on investments		
	Bank Asia limited	5,599,990,733	5,479,643,838
	Bank Asia Securities Ltd	51,277,388	109,816,437
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc		=
		5,651,268,121	5,589,460,275
	Less: Inter-company transactions	49,759,143	52,261,140
		5,601,508,978	5,537,199,135
21	Interest paid/profit shared on deposits and borrowings etc.		
	Conventional and Islamic banking (Note 21.1)	3,652,397,051	3,167,988,462
	Off-shore banking unit	185,348,956	233,941,533
	on shore building unic	3,837,746,007	3,401,929,995
	Less: inter transaction with OBU	17,204,619	4,804,287
	EC35. Inter-dansaction with Obo	3,820,541,388	3,397,125,708
21.1	Conventional and Islamic banking	5/020/012/00	5/537/1229/-00
	Interest paid/profit shared on deposits		
	Fixed deposits/ Mudaraba Fixed deposit	1,480,310,989	1,243,302,064
	Scheme deposits	1,316,956,488	1,269,434,911
	Sanchaya plus	1,935,237	4,780,225
	Savings deposits/ Mudaraba Savings bank	338,621,077	286,797,909
	Savings deposits/ induataba Savings bank		172,103,385
		100 207 075	
	Special notice deposits	198,207,075	
	Special notice deposits	198,207,075 3,336,030,866	2,976,418,494
	Special notice deposits Interest on borrowings and others	3,336,030,866	2,976,418,494
	Special notice deposits Interest on borrowings and others Local banks including Bangladesh Bank	3,336,030,866 10,765,644	2,976,418,494
	Special notice deposits Interest on borrowings and others Local banks including Bangladesh Bank Interest on subordinated non-covertable bond	3,336,030,866 10,765,644 305,449,314	2,976,418,494 29,840,938 161,385,534
	Special notice deposits Interest on borrowings and others Local banks including Bangladesh Bank	3,336,030,866 10,765,644 305,449,314 151,227	2,976,418,494 29,840,938 161,385,534 343,496
	Special notice deposits Interest on borrowings and others Local banks including Bangladesh Bank Interest on subordinated non-covertable bond	3,336,030,866 10,765,644 305,449,314 151,227 316,366,185	2,976,418,494 29,840,938 161,385,534 343,496 191,569,968
	Special notice deposits Interest on borrowings and others Local banks including Bangladesh Bank Interest on subordinated non-covertable bond Foreign banks	3,336,030,866 10,765,644 305,449,314 151,227	2,976,418,494 29,840,938 161,385,534 343,496
21(a)	Special notice deposits Interest on borrowings and others Local banks including Bangladesh Bank Interest on subordinated non-covertable bond	3,336,030,866 10,765,644 305,449,314 151,227 316,366,185	2,976,418,494 29,840,938 161,385,534 343,496 191,569,968
21(a)	Special notice deposits Interest on borrowings and others Local banks including Bangladesh Bank Interest on subordinated non-covertable bond Foreign banks	3,336,030,866 10,765,644 305,449,314 151,227 316,366,185 3,652,397,051 3,820,541,388	2,976,418,494 29,840,938 161,385,534 343,496 191,569,968
21(a)	Special notice deposits Interest on borrowings and others Local banks including Bangladesh Bank Interest on subordinated non-covertable bond Foreign banks Consolidated Interest Expenses/profit paid on Deposits	3,336,030,866 10,765,644 305,449,314 151,227 316,366,185 3,652,397,051	2,976,418,494 29,840,938 161,385,534 343,496 191,569,968 3,167,988,462
21(a)	Special notice deposits Interest on borrowings and others Local banks including Bangladesh Bank Interest on subordinated non-covertable bond Foreign banks Consolidated Interest Expenses/profit paid on Deposits Bank Asia limited	3,336,030,866 10,765,644 305,449,314 151,227 316,366,185 3,652,397,051 3,820,541,388	2,976,418,494 29,840,938 161,385,534 343,496 191,569,968 3,167,988,462 3,397,125,708
21(a)	Interest on borrowings and others Local banks including Bangladesh Bank Interest on subordinated non-covertable bond Foreign banks Consolidated Interest Expenses/profit paid on Deposits Bank Asia limited Bank Asia Securities Ltd	3,336,030,866 10,765,644 305,449,314 151,227 316,366,185 3,652,397,051 3,820,541,388 49,759,143	2,976,418,494 29,840,938 161,385,534 343,496 191,569,968 3,167,988,462 3,397,125,708 53,026,672
21(a)	Special notice deposits Interest on borrowings and others Local banks including Bangladesh Bank Interest on subordinated non-covertable bond Foreign banks Consolidated Interest Expenses/profit paid on Deposits Bank Asia limited Bank Asia Securities Ltd BA Exchange Company (UK) Limited	3,336,030,866 10,765,644 305,449,314 151,227 316,366,185 3,652,397,051 3,820,541,388 49,759,143 3,870,300,531	2,976,418,494 29,840,938 161,385,534 343,496 191,569,968 3,167,988,462 3,397,125,708 53,026,672 3,450,152,380
21(a)	Special notice deposits Interest on borrowings and others Local banks including Bangladesh Bank Interest on subordinated non-covertable bond Foreign banks Consolidated Interest Expenses/profit paid on Deposits Bank Asia limited Bank Asia Securities Ltd BA Exchange Company (UK) Limited	3,336,030,866 10,765,644 305,449,314 151,227 316,366,185 3,652,397,051 3,820,541,388 49,759,143	2,976,418,494 29,840,938 161,385,534 343,496 191,569,968 3,167,988,462 3,397,125,708 53,026,672

Investment income			Amount	
Conventional and Islamic banking (Note 22.1) 1,298,951,291 1,35,375,943 1,298,951,291 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943 1,35,375,943		Particulars	Jan to Mar 2020	Jan to Mar 2019
Off-shore banking unit	22	Investment income		
1,298,951,291 415,275,943 129,0107,997 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271 19,665,271		Conventional and Islamic banking (Note 22.1)	1,298,951,291	435,375,943
		Off-shore banking unit	<u> </u>	
Interest on treasury binds			1,298,951,291	435,375,943
Interest on treasury bonds	22.1	Conventional and Islamic Banking		
Interest on treasury bonds		Interest on treasury hills	290 107 897	19 606 271
Interest income on corporate bonds		•		
Interest on Islamic bonds Capital gain from investment in shares Dividend on shares Capital gain from investment in shares Capital gain on Covernment securities 1,24,333,411 1,279,533 1,279,577 1,282,483,411 1,279,591,279 1,279,591,279 22(a) Consolidated investment income Bank Asia Ismitted Bank Asia Ismitted Bark Exchange Company (UK) Limitted Bark Asia Ismited Bark As		·		
Capital gain from investment in shares 1,20,503, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 20,203, 2		•		
Dividend on shares				
Capital gain on Government securities 1,527,41,57 6,362,434 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 435,375,943 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,298,951,291 1,29		·	6.355.903	
Interest on reverse repo			, ,	
22(a)				
200 September				
Bank Asia Limited 1,298,951,291 435,375,943	22(a)	Consolidated investment income	=======================================	, ,
Bank Asia Securities Limited	()		1,298,951,291	435,375,943
BA Express USA, Inc			-	-
BA Express USA, Inc			-	-
1,298,951,291 435,375,943 435,375,943 23,375,943 23,375,943 23,375,943 23,375,943 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057 24,311,057			-	-
Conventional and Islamic banking (Note 23.1)		F	1,298,951,291	435,375,943
Off-shore banking unit 1,451,174 2,431,067 668,821,717 331,904,175	23	Commission, exchange and brokerage		<u> </u>
Off-shore banking unit 1,451,174 2,431,067 668,821,717 331,904,175		Conventional and Islamic banking (Note 23.1)	667.369.997	929,473,048
Conventional and Islamic Banking 193,000,105 236,085,580 766,821,171 931,904,115 766,8821,171 931,904,115 766,8821,175 766,8821,175 777,598,725 786,120,385,740 777,7538,725 786,120,385,740 777,7538,725 786,120,385,740 777,7538,725 786,120,385,740 777,7538,725 786,120,385,740 777,7538,725 786,120,385,740 777,7538,725 786,120,385,740 777,7538,725 786,120,385,740 777,7538,725 786,120,385,740 777,7538,725 786,120,385,740 777,7538,725 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 786,120,385,720 78		<u> </u>		
Commission on L/C		on onore pariting and		
Fees and commission including Export 49,849,982 54,047,590 Commission on L/G 77,538,725 86,120,345 Commission on export 772,759 2,455,740 Commission on PO, DD, TT, TC, etc 6,847,424 5,112,232 Other commission 332,9281,725 335,112 Foreign exchange gain 332,9281,725 543,299,449 23(a) Consolidated Commission, exchange and brokerage Bank Asia limited 668,821,171 931,904,115 Bank Asia Securities Ltd 23,660,005 36,027,966 BA Exchange Company (UK) Limited 2,594,000 977,364,348 BA Express USA, Inc 207,827,754 202,840,133 Off-shore banking unit 207,827,754 202,840,133 Off-shore banking unit 6,515,296 6,743,188 Locker charge 2,594,900 3,096,625 Service and other charges 80,520,036 98,323,367 Master/Visa card fees and charges 2,594,900 3,096,625 Service and other charges 80,520,036 98,323,367 Master/Visa card fees and charges 2,594,900 </td <td>23.1</td> <td>Conventional and Islamic Banking</td> <td></td> <td>, ,</td>	23.1	Conventional and Islamic Banking		, ,
Fees and commission including Export 49,849,982 54,047,590 Commission on L/G 77,538,725 86,120,345 Commission on export 772,759 2,455,740 Commission on PO, DD, TT, TC, etc 6,847,424 5,112,232 Other commission 332,9281,725 335,112 Foreign exchange gain 332,9281,725 543,299,449 23(a) Consolidated Commission, exchange and brokerage Bank Asia limited 668,821,171 931,904,115 Bank Asia Securities Ltd 23,660,005 36,027,966 BA Exchange Company (UK) Limited 2,594,000 977,364,348 BA Express USA, Inc 207,827,754 202,840,133 Off-shore banking unit 207,827,754 202,840,133 Off-shore banking unit 6,515,296 6,743,188 Locker charge 2,594,900 3,096,625 Service and other charges 80,520,036 98,323,367 Master/Visa card fees and charges 2,594,900 3,096,625 Service and other charges 80,520,036 98,323,367 Master/Visa card fees and charges 2,594,900 </td <td></td> <td>Commission on L/C</td> <td>193,000,050</td> <td>236,085,580</td>		Commission on L/C	193,000,050	236,085,580
Commission on L/G		Fees and commission including Export	49,849,982	
Commission on export 772,759 2,455,740 Commission on PO, DD, TT, TC, etc 6,847,424 5,112,232 Other commission 1,272,785 2,352,112 329,281,725 386,173,599 792,9479,048 23(a) Consolidated Commission, exchange and brokerage 667,369,997 929,473,048 23(a) Eank Asia limited 668,821,171 931,904,115 BAR Asia Securities Ltd 23,860,005 36,027,966 BA Exchange Company (UK) Limited 2,3860,005 36,027,966 BA Express USA, Inc 20,7827,754 977,364,348 24 Other operating income 207,827,754 202,840,133 Off-shore banking unit 6,515,296 6,743,188 24.1 Conventional and Islamic banking 207,827,754 202,840,133 25.5 Service and other charges 9,594,900 3,096,625 Service and other charges 9,594,900 3,096,625 Service and other charges 9,594,900 98,323,367 Master/Visa card fees and charges 9,594,900 93,096,625 Service and other charges<		<u> </u>		
Commission on PO, DD, TT, TC, etc 6,847,424 (1,272,785) 5,112,232 (2,32,112) Poreign exchange gain 329,281,725 (67,369,997) 338,088,272 (543,299,449) 23(a) Consolidated Commission, exchange and brokerage Bank Asia limited Bank Asia limited Bank Asia Securities Ltd 668,821,171 (23,860,005) 36,027,966 (36,821,761) 931,904,115 (23,860,005) 36,027,966 (37,847,764) 36,027,966 (37,847,764) 36,027,966 (37,847,764) 37,983,471 (37,948,471) 37,983,471 (37,948,471) 37,983,471 (37,948,471) 37,943,478 (37,948,471) 37,943,478 (37,948,471) 37,943,478 (37,948,471) 37,943,478 (37,948,471) 37,943,478 (37,948,471) 37,944,976 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,948,471) 37,944,348 (37,94		Commission on export		
Other commission 1,272,785 2,352,112 Foreign exchange gain 332,9281,725 386,173,599 23(a) Consolidated Commission, exchange and brokerage 667,369,997 929,473,048 23(a) Consolidated Commission, exchange and brokerage 8ank Asia limited 668,821,171 931,904,115 Bank Asia Securities Ltd 23,860,005 36,027,966 BA Exchange Company (UK) Limited 2,798,3471 BA Express USA, Inc 692,681,176 977,364,348 24 Other operating income 207,827,754 202,840,133 Off-shore banking unit 207,827,754 202,840,133 Off-shore banking unit 207,827,754 202,840,133 Off-shore banking unit 80,510,206 6,743,188 24.1 Conventional and Islamic banking 207,827,754 202,840,133 Master/Usa card fees and charges 80,520,036 98,323,367 Service and other charges 80,520,036 98,323,367 Master/Usa card fees and charges 78,036,475 55,636,126 Postage/telex/SWIFI/fax recoveries 284,000 171,800 Pr		·		
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Master/Visa card fees and charges 78,036,475 55,636,126 Postage/telex/SWIFT/fax recoveries 29,234,889 30,418,343 Profit on sale of fixed assets 284,000 171,800 Non-operating income 2,687,425 1,472,020 Rebate on nostro account 10,275,169 10,258,023 Other income from brokerage 4,194,860 3,463,829 207,827,754 202,840,133 24(a) Consolidated other operating income Bank Asia Limited 214,343,050 209,583,321 Bank Asia Securities Ltd 6,416,078 7,515,199 BA Exchange Company (UK) Limited - - BA Express USA, Inc - -		<u> </u>		
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Non-operating income 2,687,425 1,472,020 Rebate on nostro account 10,275,169 10,258,023 Other income from brokerage 4,194,860 3,463,829 207,827,754 202,840,133 24(a) Consolidated other operating income Bank Asia Limited 214,343,050 209,583,321 Bank Asia Securities Ltd 6,416,078 7,515,199 BA Exchange Company (UK) Limited - - BA Express USA, Inc - -		=		
Rebate on nostro account Other income from brokerage 10,275,169 4,194,860 3,463,829 207,827,754 202,840,133 24(a) Consolidated other operating income Bank Asia Limited Bank Asia Securities Ltd Bank Asia Securities Ltd BA Exchange Company (UK) Limited BA Express USA, Inc 214,343,050 209,583,321 6,416,078 7,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,199 1,515,1				
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24(a) Consolidated other operating income Bank Asia Limited 214,343,050 209,583,321 Bank Asia Securities Ltd 6,416,078 7,515,199 BA Exchange Company (UK) Limited - - BA Express USA, Inc - -				
24(a) Consolidated other operating income Bank Asia Limited 214,343,050 209,583,321 Bank Asia Securities Ltd 6,416,078 7,515,199 BA Exchange Company (UK) Limited - - BA Express USA, Inc - -		Other income from brokerage		
Bank Asia Limited 214,343,050 209,583,321 Bank Asia Securities Ltd 6,416,078 7,515,199 BA Exchange Company (UK) Limited - - BA Express USA, Inc - -	24(a)	Consolidated other operating income	- · · · · · · · · · · · · · · · · · · ·	, ,
Bank Asia Securities Ltd 6,416,078 7,515,199 BA Exchange Company (UK) Limited - - BA Express USA, Inc - -	(~)		_	
BA Exchange Company (UK) Limited BA Express USA, Inc				
BA Express USA, Inc			6,416,078	7,515,199
			-	-
		BA Express USA, Inc	220 750 420	217 000 520
			220,759,128	217,098,520

	Daukiaulaua	Amount i	
	Particulars	Jan to Mar 2020	Jan to Mar 2019
25	Salaries and allowances		
	Conventional and Islamic banking (Note 25.1)	792,830,353	719,866,791
	Off-shore banking unit	-	713,000,731
		792,830,353	719,866,791
25.1	Conventional and Islamic banking		
	Basic salary	312,949,764	294,721,198
	Allowances	350,397,776	300,575,891
	Gratuity	38,100,000	38,100,000
	Provident fund contribution	31,382,813	26,469,702
	Performance bonus	60,000,000	60,000,000
		792,830,353	719,866,791
25(a)	Consolidated Salaries and allowances		
	Bank Asia Limited	792,830,353	719,866,791
	Bank Asia Securities Ltd	15,694,797	15,757,509
	BA Exchange Company (UK) Limited	2,677,233	2,729,750
	BA Express USA, Inc	5,252,872	5,192,362
		816,455,255	743,546,412
26	Rent, taxes, insurance, electricity etc.		
	Conventional and Islamic banking (Note 26.1)	98,311,944	159,245,036
	Off-shore banking unit	64,664	63,979
	On-Shore banking unit	98,376,608	159,309,015
26.1	Conventional and Islamic banking		103/003/010
20.1	_	201 761	07 704 200
	Rent, rate and taxes (Note 26.1.1)	381,761	97,784,380
	Insurance	48,565,721	43,372,778
	Power and electricity Interest portion on lease liabilities (Note 26.1.1)	17,742,536 31,621,926	18,087,878
	Therest portion on lease habilities (Note 20.1.1)	98,311,944	159,245,036
		<u> </u>	· ·
26(a)	Consolidated Rent, taxes, insurance, electricity etc.		
	Bank Asia Limited	98,376,608	159,309,015
	Bank Asia Securities Ltd	4,293,508	3,953,187
	BA Exchange Company (UK) Limited	1,593,111	1,624,361
	BA Express USA, Inc	1,800,769	1,780,025
		106,063,996	166,666,588
27	Legal expenses		
	0 1 1 17 1 1 1 1 27 0	2 574 000	4 522 002
	Conventional and Islamic banking (Note 27.1)	2,574,929	4,532,892
	Off-shore banking unit	<u>211,569</u> 2,786,498	4,532,892
27.1	Conventional and Islamic Banking		.,,,,,,,,,
_,	Continuous una Islamic Banking		
	Legal expenses	2,574,929	4,532,892
	Other professional charges	-	-
		2,574,929	4,532,892
27(a)	Consolidated Legal expenses		
	Bank Asia Limited	2,786,498	4,532,892
	Bank Asia Securities Ltd	2,760,496	4,332,692
	BA Exchange Company (UK) Limited	267,121	272,361
	BA Express USA, Inc	64,559	63,815
	5. (<u>5. (5.)</u>	3,118,178	4,869,068
28	Postage, stamps, telecommunication etc.		
	Conventional and Islamic banking (Note 28.1)	32,642,834	31,091,736
	Off-shore banking unit	103,276	31,091,736
	5 S St. S Dutining with	32,746,110	31,436,631
		32,770,110	31, 130,031

		Amount in	така
	Particulars	Jan to Mar 2020 Ja	n to Mar 2019
28.1	Conventional and Islamic banking		
20.1	-	20.002.005	10 510 010
	Telephone, courier and postage	20,063,985	18,519,049
	Master/VISA card process fee	10,023,522	5,532,247
	ATM charge	351,151	343,370
	SWIFT and Reuter charge	2,030,280	6,331,590
	Internet	<u> 173,896</u>	365,480
		32,642,834	31,091,736
28(a)	Consolidated Postage, stamps, telecommunication etc.		
	Bank Asia Limited	32,746,110	31,436,631
	Bank Asia Securities Ltd	464,113	364,432
	BA Exchange Company (UK) Limited	99,853	101,812
	BA Express USA, Inc	69,401	68,601
	,	33,379,477	31,971,476
			
29	Stationery, printing, advertisements etc.		
	Conventional and Islamic banking (Note 29.1)	33,059,197	36,044,254
	Off-shore banking unit	12,291	15,151
	on onore burning unit	33,071,488	36,059,405
20.4	Community and and Talamia boulders		
29.1	Conventional and Islamic banking		
	Office and security stationery	17,389,905	15,900,413
	Calendar, diary, souvenir, etc	6,000,000	6,001,440
	ATM card /Supplies And Stationeries	(1,228,039)	6,108,246
	Books and periodicals	393,732	385,847
	Publicity and advertisement	10,503,599	7,648,308
		33,059,197	36,044,254
29(a)	Consolidated Stationery, printing, advertisements etc.		
	Bank Asia Limited	33,071,488	36,059,405
	Bank Asia Securities Ltd	138,599	269,639
	BA Exchange Company (UK) Limited	88,547	90,284
	BA Express USA, Inc	193,888	191,654
		33,492,522	36,610,982
30	Managing Director's salary and fees	<u> </u>	
	Basic salary	2,400,000	1,950,000
	House rent allowance	600,000	375,000
	Entertainment allowances	150,000	75,000
	Incentive bonus	800,000	500,000
	Utility allowance and others	300,000	300,000
	House maintenance allowance	150,000	150,000
	Provident fund	240,000	195,000
	Leave fare assistance	800,000	-
		5,440,000	3,545,000
31	Directors' fees	<u> </u>	
	Directors' fees	416,000	312,000
		416,000	312,000
31(a)	Consolidated Directors' fees		•
31(a)	Bank Asia Limited	416,000	312,000
	Bank Asia Securities Ltd.	410,000	46,000
	BA Exchange Company (UK) Limited	_	
	BA Express USA, Inc	_	_
	BY EXPICES ON IT INC	416,000	358,000
			333/333
32	Auditors' fees		
	Audit fees	317,000	225,000
	Others	517,000	223,000
	Outers	317,000	225,000
22(2)	Consolidated Auditors fees		,
32(a)			
	Bank Asia Limited	317,000	225,000
	Bank Asia Securities Ltd		-
	BA Exchange Company (UK) Limited	158,497	161,607
		•	
	BA Express USA, Inc	302,100 777,597	298,620 685,227

	Particulars	Jan to Mar 2020	Jan to Mar 2019
33	Depreciation and repair of Bank's assets	Juli to Flui 2020	Juli to Hui 2015
33	Depreciation and repair of bank's assets		
	Conventional and Islamic banking (Note 33.1)	209,158,354	121,466,659
	Off-shore banking unit	200 150 254	- 121 466 650
		209,158,354	121,466,659
33.1	Conventional and Islamic banking		
	Depreciation	191,886,446	106,272,328
	Repairs:	2 224 254	0.000.505
	Building Furniture and fixtures	2,021,361 566,335	2,062,527 688,680
	Equipments	4,082,817	2,963,442
	-4F	6,670,513	5,714,649
	Maintenance	10,601,395	9,479,682
		209,158,354	121,466,659
33(a)	Consolidated Depreciation and repairs of Bank's assets		
	Bank Asia Limited	209,158,354	121,466,659
	Bank Asia Securities Ltd	2,116,221	505,572
	BA Exchange Company (UK) Limited	410,403	418,453
	BA Express USA, Inc	211,684,978	122,390,684
34	Other expenses	211,001,370	122,330,001
J -	other expenses		
	Conventional and Islamic banking (Note 34.1)	512,681,100	409,620,916
	Off-shore banking unit	5,911,217	3,031,749
		518,592,317	412,652,665
34.1	Conventional and Islamic banking		
	Car expenses	80,093,368	80,043,380
	Contractual service expenses	180,811,175	172,239,184
	Computer expenses Other management and administrative expenses	36,191,984 76,851,973	30,542,087 52,648,683
	Commission paid to agents	60,440,258	25,802,828
	Entertainment	12,558,031	10,746,766
	AGM/EGM expenses	730	975,000
	Payment to superannuation fund	1,830,000	1,830,000
	Donation and subscription to institutions	56,421,015	25,654,073
	Travelling expenses Training and internship	2,920,736 4,557,530	5,032,809 4,099,606
	Directors' travelling expenses	4,300	6,500
	2. Colors during expenses	512,681,100	409,620,916
34(a)	Consolidated other expenses		
	Bank Asia Limited	518,592,317	412,652,665
	Bank Asia Securities Ltd	3,964,142	4,565,512
	BA Exchange Company (UK) Limited	701,615	715,378
	BA Express USA, Inc	2,647,005	2,616,513
		525,905,079	420,550,068
35	Receipts from other operating activities		
	Conventional and Islamic banking (Note 35.1)	232,181,165	214,018,006
	Off-shore banking unit	6,515,296	6,743,188
	-	238,696,461	220,761,194
35.1	Conventional and Islamic banking		
	Locker charge	2,594,900	3,096,625
	Service and other charges Master card fees and charges	80,520,036 78,036,475	98,323,367 55,636,126
	Postage/telex/SWIFT/ fax recoveries	29,234,889	30,418,343
	Non-business income	41,794,865	26,543,545
		232,181,165	214,018,006
35(a)	Consolidated Receipts from other operating activities		
(-)		220 000 401	220 761 104
	Bank Asia Limited Bank Asia Securities Ltd	238,696,461 6,416,078	220,761,194 7,515,199
	BA Exchange Company (UK) Limited	-	
	BA Express USA, Inc		<u>-</u>
		245,112,539	228,276,393

		Amount	in Taka
	Particulars	Jan to Mar 2020	Jan to Mar 2019
36	Payments for other operating activities		
	Conventional and Islamic banking (Note 36.1)	621,076,726	608,917,475
	Off-shore banking unit	5,975,881	3,095,728
		627,052,607	612,013,203
36.1	Conventional and Islamic banking		
	Rent, rates and taxes	66,690,018	159,245,036
	Legal expenses	2,786,498	4,532,892
	Directors' fees	416,000	312,000
	Postage, stamp, telecommunication, etc	32,746,110	31,436,631
	Other expenses	512,681,100	409,620,916
	Managing Director's salary	5,440,000	3,545,000
	Auditors' fee	317,000	225,000
		621,076,726	608,917,475
36(a)	Payments for other operating activities		
	Bank Asia Limited	627,052,607	612,013,203
	Bank Asia Securities Ltd	8,721,763	8,929,131
	BA Exchange Company (UK) Limited	2,820,197	2,875,519
	BA Express USA, Inc	4,883,834	4,827,574
		643,478,401	628,645,428
37	Earnings per share (EPS)		
	Net profit after tax (Numerator)	1,370,484,333	693,095,170
	Number of ordinary shares outstanding (Denominator)	1,110,387,486	1,110,387,486
	Issue of bonus shares 5%	55,519,374	55,519,374
	Number of ordinary shares outstanding (Denominator)	1,165,906,860	1,165,906,860

Earnings per share has been calculated in accordance with IAS 33: "Earnings Per Share (EPS)". Earnings per share for previous period has been restated since the bonus issue is an issue without consideration of cash. It is treated as if it has occurred prior to the beginning of 2019, the earliest period reported. Actual EPS for March 2019 was Taka 0.62.

0.59

1.18

37(a) Consolidated Earnings per share (EPS)

Earnings per share (EPS)

Net profit after tax (Numerator)	1,354,203,686	689,119,728
Number of ordinary shares outstanding (Denominator)	1,165,906,860	1,165,906,860
Earnings per share (EPS)	1.16	0.59

Bank Asia Limited

Notes to financial statements for the year ended 31 March 2020

40 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 - March 2020 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	5,441,157
Romask Ltd	-do-	Printing	27,188,150
Rangs Industries Ltd.	-do-	Electronics items provider	425,200
Garda Shield Security Service Ltd.	-do-	Maintenance	825,730
Rangs workshop Ltd	-do-	Car repair and Services	384,179
Ranks ITT Ltd.	-do-	Network Connectivity fees	4,160,025
Shield Security Service	-do-	Security Service providers	82,463,249
Green Bangla	-do-	Tree Plantation	119,331
Reliance Insurance	-do-	Insurance Service	37,591,271
The Daily Star	-do-	Advertising	1,289,380
Rangs Limited	-do-	Car providers	19,914,330
Ali Estates Limited	-do-	Office Rent	22,981,394
Rangs Power Tech Limited	-do-	Machinery Equipments provider	1,990,000
M/s. M Ahmed Tea & Land Co. Lim	-do-	Office Rent	90,000
Opex Fashions Limited	-do-	Office Rent	827,212
ERA Infotech	Associate Company	Software vendor	20,951,700

40.1 Key Management personnel compensation

Transactions with Key Management personnel of the Bank for the period January – March 2020 is given below:

Particulars	Amount Tk
Short-term employee benefit	25,804,721

Key Management personnel includes President and Managing Director, 06 nos. Deputy Managing Director, 06 nos Senior Executive Vice President, Company Secretary, Head of Internal Control & Compliance Division 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.