

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

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

		Amount in Taka	
Particulars	Notes	30 June 2025	31 Dec 2024
PROPERTY AND ASSETS			
Cash		41,474,188,968	23,988,516,011
In hand (including foreign currencies)	4.1(a)	4,968,955,061	4,571,787,155
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	4.2(a)	36,505,233,907	19,416,728,856
Balance with other banks and financial institutions	5(a)	9,772,312,435	16,146,171,433
In Bangladesh		6,133,459,531	5,603,874,673
Outside Bangladesh		3,638,852,904	10,542,296,760
Money at call and on short notice	6(a)	-	-
Investments	7(a)	217,464,761,244	177,935,396,486
Government		206,420,842,523	167,143,008,408
Others		11,043,918,721	10,792,388,078
Loans and advances/investments	8(a)	289,980,779,398	296,533,717,659
Loans, cash credits, overdrafts, etc/investments		267,130,869,843	281,966,741,409
Bills purchased and discounted		22,849,909,555	14,566,976,250
Fixed assets including premises, furniture and fixtures	9(a)	4,926,380,895	5,289,381,960
Other assets	10(a)	18,230,265,991	15,419,013,621
Non - banking assets		-	-
Total assets		581,848,688,931	535,312,197,170
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11(a)	24,153,187,205	18,114,043,540
Subordinated non-convertible and perpetual bonds	11(aa)	7,680,250,000	7,680,250,000
Deposits and other accounts	12(a)	447,308,962,046	416,727,954,479
Current/Al-wadeeah current accounts and other accounts		73,152,947,805	74,238,891,195
Bills payable		6,188,604,663	3,075,190,059
Savings bank/Mudaraba savings bank deposits		96,196,505,983	90,330,134,211
Fixed deposits/Mudaraba fixed deposits		243,893,084,510	222,238,007,353
Special notice deposit		27,877,819,085	26,845,731,661
Bearer certificates of deposit		-	-
Other deposits		-	-
Other liabilities	13(a)	68,854,945,718	60,982,059,182
Total liabilities		547,997,344,969	503,504,307,201
Capital/shareholders' equity			
Total shareholders' equity		33,851,343,962	31,807,889,969
Paid-up capital	14.2	12,824,975,460	11,659,068,600
Statutory reserve	15	12,552,662,641	11,750,000,000
General and other reserve	15.1 (a)	11,242,024	10,640,687
Revaluation reserve	16(a)	4,589,016,857	4,300,808,341
Retained earnings	17(a)	3,946,475,762	4,150,895,777
Foreign currency translation reserve		(73,039,119)	(63,533,766)
Non-controlling interest	17(b)	10,337	10,330
Total liabilities and shareholders' equity		581,848,688,931	535,312,197,170
		-	-
Net Assets Value per Share		26.39	24.80

Consolidated Balance Sheet as at 30 June 2025

		Amount in Taka	
Particulars	Notes	30 June 2025	31 Dec 2024
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	18	125,510,592,374	130,037,883,477
Acceptances and endorsements		53,819,835,767	44,821,140,940
Letters of guarantee		26,843,763,830	26,869,526,977
Irrevocable letters of credit		27,388,227,552	39,630,946,979
Bills for collection		17,458,765,225	18,716,268,581
Other contingent liabilities		-	-
Other commitments		23,013,440,491	9,916,466,548
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		23,013,440,491	9,916,466,548
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-balance sheet items including contingent liabilities		148,524,032,865	139,954,350,025

-Sd-
Managing Director (CC)

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary (Acting)

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

		Amount in Taka			
Particulars	Notes	Jan to June 2025	Jan to June 2024	Apr to June 2025	Apr to June 2024
OPERATING INCOME					
Interest income	20(a)	13,998,796,118	14,403,475,217	6,871,364,397	7,575,430,540
Interest paid on deposits and borrowings, etc	21(a)	15,100,943,189	10,869,714,562	8,045,659,197	5,802,580,402
Net interest income		(1,102,147,071)	3,533,760,655	(1,174,294,800)	1,772,850,138
Investment income	22(a)	12,480,294,090	6,464,180,269	6,743,365,153	3,851,547,364
Commission, exchange and brokerage	23(a)	2,022,641,358	2,951,108,798	813,108,557	1,363,470,627
Other operating income	24(a)	780,342,339	794,792,002	407,069,638	408,266,280
		15,283,277,787	10,210,081,069	7,963,543,348	5,623,284,271
Total operating income (A)		14,181,130,716	13,743,841,724	6,789,248,548	7,396,134,409
OPERATING EXPENSES					
Salaries and allowances	25(a)	2,929,154,149	2,951,952,377	1,467,802,064	1,511,646,311
Rent, taxes, insurance, electricity, etc	26(a)	342,475,605	339,628,890	178,391,755	175,147,446
Legal expenses	27(a)	22,692,632	12,582,297	9,955,061	6,227,051
Postage, stamp, telecommunication, etc	28(a)	126,996,969	112,589,725	54,177,110	61,063,166
Stationery, printing, advertisements, etc	29(a)	81,231,441	79,902,766	39,815,648	45,911,411
Managing Director's salary and fees	30	12,039,675	9,726,193	6,244,637	6,458,952
Directors' fees	31(a)	2,726,334	2,204,795	1,236,000	1,436,795
Auditors' fees	32(a)	4,413,544	2,472,996	2,864,711	1,487,917
Depreciation and repairs of Bank's assets	33(a)	489,861,736	492,611,681	244,480,563	247,642,754
Other expenses	34(a)	1,171,292,496	1,056,180,300	569,363,252	577,362,363
Total operating expenses (B)		5,182,884,581	5,059,852,020	2,574,330,801	2,634,384,166
Profit before provision (C=A-B)		8,998,246,135	8,683,989,704	4,214,917,747	4,761,750,243
Provision for loans and advances/investments					
General provision		2,947,054,476	(1,074,898,995)	2,679,054,476	(786,400,352)
Specific provision		2,107,131,774	4,898,054,327	673,112,229	2,988,773,034
	13.2(a)	5,054,186,250	3,823,155,332	3,352,166,705	2,202,372,682
Provision for off-balance sheet items	13.1.3	9,500,000	360,000,000	(60,000,000)	177,000,000
Provision for diminution in value of investments		(100,000,000)	360,000,000	(100,000,000)	240,000,000
Other provisions		-	-	(50,000,000)	-
Total provision (D)	34(c)	4,963,686,250	4,543,155,332	3,142,166,705	2,619,372,682
Total profit before tax (C-D)		4,034,559,885	4,140,834,372	1,072,751,042	2,142,377,561
Provision for taxation					
Current tax	13.5.1(a)	920,840,380	1,053,914,254	(380,736,220)	(165,721,034)
Deferred tax	13.5.2	-	-	-	-
		920,840,380	1,053,914,254	(380,736,220)	(165,721,034)
Net profit after tax		3,113,719,505	3,086,920,118	1,453,487,262	2,308,098,595
Appropriations					
Statutory reserve		802,662,641	-	802,662,641	-
Coupon/dividend on perpetual bond		183,061,815	183,793,356	183,061,815	158,724,863
General and other reserve		601,337	383,674	-	-
		986,325,793	184,177,030	985,724,456	158,724,863
Retained surplus		2,127,393,712	2,902,743,088	467,762,806	2,149,373,732
Attributable to:					
Equity holders of Bank Asia PLC.		2,127,393,705	2,902,743,075	467,762,804	2,149,373,729
Non-controlling interest		7	13	2	3
		2,127,393,712	2,902,743,088	467,762,806	2,149,373,732
Earnings Per Share (EPS)		2.29	2.26	0.99	1.68

-Sd-
Managing Director (CC)

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary (Acting)

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

		Amount in Taka	
Particulars	Notes	Jan to June 2025	Jan to June 2024
Cash flows from operating activities (A)			
Interest receipts		20,979,577,237	18,760,920,630
Interest payments		(15,430,876,326)	(11,119,511,234)
Dividends receipts		413,178,626	155,858,694
Fees and commission receipts		2,022,641,358	2,951,108,798
Recoveries on loans previously written off		79,971,947	32,935,740
Cash payment to employees		(2,883,790,328)	(2,876,037,669)
Cash payment to suppliers		(126,368,228)	(120,840,230)
Income tax paid		(1,624,820,436)	(1,457,028,605)
Receipts from other operating activities	35 (a)	5,961,715,570	2,184,148,337
Payments for other operating activities	36 (a)	(1,682,637,255)	(1,535,385,196)
Operating profit before changes in operating assets & liabilities		7,708,592,165	6,976,169,265
Increase/(decrease) in operating assets and liabilities			
Loans and advances to customers and banks		6,552,938,261	(14,445,104,357)
Other assets		(950,486,348)	(3,044,956,555)
Deposits from customers and banks		30,581,007,567	39,135,894,989
Trading liabilities		6,039,143,665	3,571,118,389
Other liabilities		2,384,478,446	1,556,315,461
Net Increase/(decrease) in operating assets and liabilities		44,607,081,591	26,773,267,927
Net cash flows from operating activities		52,315,673,756	33,749,437,192
Cash flows from investing activities (B)			
Investments in treasury bills, bonds and others		(39,277,834,115)	(18,808,775,872)
Sale/(Purchase) of trading securities		(251,530,643)	6,951,665
(Purchase)/disposal of fixed assets		(88,973,877)	(70,359,858)
Net cash flows from/(used in) investing activities		(39,618,338,635)	(18,872,184,065)
Cash flows from financing activities (C)			
Coupon/dividend paid on perpetual bond		(183,061,815)	(183,793,356)
Adjustment of subordinated non-convertible bond		-	(1,000,000,000)
Payments for lease liability		(235,238,087)	(243,924,128)
Dividend paid (cash dividend)		(1,165,906,860)	(1,748,860,290)
Net cash flows from/(used in) financing activities		(1,584,206,762)	(3,176,577,774)
Net increase/(decrease) in cash and cash equivalents (A+B+C)		11,113,128,359	11,700,675,353
Effects of exchange rate changes on cash and cash equivalents			
		-	-
Cash and cash equivalents at the beginning of the period		40,138,984,744	46,211,250,847
Cash and cash equivalents at the end of the period		51,252,113,103	57,911,926,200
Cash and cash equivalents:			
Cash		4,968,955,061	5,243,839,651
Balance with Bangladesh Bank and its agent bank(s)		36,505,233,907	20,408,989,020
Balance with other banks and financial institutions		9,772,312,435	32,254,297,229
Money at call and on short notice		-	-
Prize bonds		5,611,700	4,800,300
		51,252,113,103	57,911,926,200
		-	-
Net Operating Cash Flows per Share		40.79	26.32

-Sd-
Managing Director (CC)

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary (Acting)

Bank Asia PLC. and Its Subsidiaries
Consolidated Statement of Changes in Equity for the period ended 30 June 2025

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General and other reserve	Foreign currency translation reserve	Retained earnings	Total	Non-controlling interest	Total equity
Balance as at 01 January 2024	11,659,068,600	11,750,000,000	2,685,555,009	10,257,013	(52,606,167)	3,350,452,926	29,402,727,380	10,297	29,402,737,678
Adjustment on revaluation of fixed assets and other investment	-	-	356,416,611	-	-	-	356,416,611	-	356,416,611
Foreign currency translation for the period	-	-	-	-	(7,889,286)	-	(7,889,286)	-	(7,889,286)
Transferred to General and other reserve	-	-	-	383,674	-	(383,674)	-	-	-
Cash dividend paid	-	-	-	-	-	(1,748,860,290)	(1,748,860,290)	-	(1,748,860,290)
Coupon/dividend on perpetual bond	-	-	-	-	-	(183,793,356)	(183,793,356)	-	(183,793,356)
Net profit for the period	-	-	-	-	-	3,086,920,105	3,086,920,105	13	3,086,920,118
Balance as at 30 June 2024	11,659,068,600	11,750,000,000	3,041,971,620	10,640,687	(60,495,453)	4,504,335,711	30,905,521,164	10,310	30,905,531,475
Adjustment on revaluation of fixed assets and other investment	-	-	1,312,551,973	-	-	-	1,312,551,973	-	1,312,551,973
Transferred to retained earnings	-	-	(53,715,252)	-	-	53,715,252	-	-	-
Foreign currency translation for the period	-	-	-	-	(3,038,313)	-	(3,038,313)	-	(3,038,313)
Transferred to interest suspense	-	-	-	-	-	(3,330,727)	(3,330,727)	-	(3,330,727)
Coupon/dividend on perpetual bond	-	-	-	-	-	(184,820,753)	(184,820,753)	-	(184,820,753)
Net profit for the period	-	-	-	-	-	(219,003,706)	(219,003,706)	20	(219,003,686)
Balance as at 31 December 2024	11,659,068,600	11,750,000,000	4,300,808,341	10,640,687	(63,533,766)	4,150,895,777	31,807,879,638	10,330	31,807,889,969
Transferred during the period	-	802,662,641	-	-	-	(802,662,641)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	288,208,516	-	-	-	288,208,516	-	288,208,516
Foreign currency translation for the period	-	-	-	-	(9,505,353)	-	(9,505,353)	-	(9,505,353)
Transferred to General and other reserve	-	-	-	601,337	-	(601,337)	-	-	-
Issue of bonus shares	1,165,906,860	-	-	-	-	(1,165,906,860)	-	-	-
Cash dividend paid	-	-	-	-	-	(1,165,906,860)	(1,165,906,860)	-	(1,165,906,860)
Coupon/dividend on perpetual bond	-	-	-	-	-	(183,061,815)	(183,061,815)	-	(183,061,815)
Net profit for the period	-	-	-	-	-	3,113,719,498	3,113,719,498	7	3,113,719,505
Balance as at 30 June 2025	12,824,975,460	12,552,662,641	4,589,016,857	11,242,024	(73,039,119)	3,946,475,762	33,851,333,624	10,337	33,851,343,962

-Sd-
Managing Director (CC)

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary (Acting)

Bank Asia PLC.
Balance Sheet as at 30 June 2025

		Amount in Taka	
Particulars	Notes	30 June 2025	31 Dec 2024
PROPERTY AND ASSETS			
Cash		41,474,046,701	23,951,563,796
In hand (including foreign currencies)	4.1	4,968,812,794	4,534,834,940
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	4.2	36,505,233,907	19,416,728,856
Balance with other banks and financial institutions		8,686,858,169	15,580,470,190
In Bangladesh	5.1	5,703,246,734	5,383,437,523
Outside Bangladesh	5.2	2,983,611,435	10,197,032,667
Money at call and on short notice	6	-	-
Investments	7	216,058,418,875	176,881,979,607
Government		206,420,842,523	167,143,008,408
Others		9,637,576,352	9,738,971,199
Loans and advances/investments	8	287,864,416,434	293,725,599,998
Loans, cash credits, overdrafts, etc/investments		265,014,506,879	279,158,623,748
Bills purchased and discounted		22,849,909,555	14,566,976,250
Fixed assets including premises, furniture and fixtures	9	4,878,555,271	5,230,844,568
Other assets	10	20,482,990,509	17,531,359,503
Non - banking assets		-	-
Total assets		579,445,285,959	532,901,817,662
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	24,153,187,204	18,114,043,540
Subordinated non-convertible and perpetual bonds	11 (aa)	7,680,250,000	7,680,250,000
Deposits and other accounts	12	447,250,593,528	416,559,450,234
Current/Al-wadeeah current accounts and other ac	-	73,094,579,287	74,070,386,950
Bills payable	-	6,188,604,663	3,075,190,059
Savings bank/Mudaraba savings bank deposits	-	96,196,505,983	90,330,134,211
Fixed deposits/Mudaraba fixed deposits	-	243,893,084,510	222,238,007,353
Special notice deposit	-	27,877,819,085	26,845,731,661
Bearer certificates of deposit		-	-
Other deposits		-	-
Other liabilities	13	66,476,410,238	58,705,781,943
Total liabilities		545,560,440,970	501,059,525,717
Capital/shareholders' equity			
Total shareholders' equity		33,884,844,989	31,842,291,945
Paid-up capital	14.2	12,824,975,460	11,659,068,600
Statutory reserve	15	12,552,662,641	11,750,000,000
General and other reserve	15.1	8,166,144	8,166,144
Revaluation reserve	16	4,589,016,857	4,300,808,341
Retained earnings	17	3,910,023,887	4,124,248,860
Total liabilities and shareholders' equity		579,445,285,959	532,901,817,662
		-	-
Net Assets Value per Share		26.42	24.83

Balance Sheet as at 30 June 2025

		Amount in Taka	
Particulars	Notes	30 June 2025	31 Dec 2024
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	18	125,510,592,374	130,037,883,477
Acceptances and endorsements		53,819,835,767	44,821,140,940
Letters of guarantee		26,843,763,830	26,869,526,977
Irrevocable letters of credit		27,388,227,552	39,630,946,979
Bills for collection		17,458,765,225	18,716,268,581
Other contingent liabilities		-	-
Other commitments		23,013,440,491	9,916,466,548
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		23,013,440,491	9,916,466,548
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-balance sheet items including contingent liabilities		148,524,032,865	139,954,350,025

-Sd-
Managing Director (CC)

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Director

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Chairman of the Board

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Chief Financial Officer

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Company Secretary (Acting)

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

		Amount in Taka			
Particulars	Notes	Jan to June 2025	Jan to June 2024	Apr to June 2025	Apr to June 2024
OPERATING INCOME					
Interest income	20	13,971,794,611	14,336,162,117	6,856,776,644	7,531,490,216
Interest paid on deposits and borrowings, etc	21	15,098,359,609	10,858,053,895	8,043,075,617	5,790,919,735
Net interest income		(1,126,564,998)	3,478,108,222	(1,186,298,973)	1,740,570,481
Investment income	22	12,480,294,090	6,464,180,269	6,743,365,153	3,851,547,364
Commission, exchange and brokerage	23	1,871,557,080	2,692,044,883	732,905,117	1,240,186,186
Other operating income	24	745,877,370	774,928,050	383,273,114	402,993,217
		15,097,728,540	9,931,153,202	7,859,543,384	5,494,726,767
Total operating income (A)		13,971,163,542	13,409,261,424	6,673,244,411	7,235,297,248
OPERATING EXPENSES					
Salaries and allowances	25	2,828,048,561	2,857,942,418	1,415,532,679	1,461,990,527
Rent, taxes, insurance, electricity, etc	26	321,648,695	318,617,322	168,039,502	164,819,520
Legal expenses	27	22,187,247	11,857,700	9,808,305	5,613,454
Postage, stamp, telecommunication, etc	28	124,340,352	110,202,089	52,909,284	59,877,805
Stationery, printing, advertisements, etc	29	77,899,440	76,340,597	37,905,165	44,126,189
Managing Director's salary and fees	30	12,039,675	9,726,193	6,244,637	6,458,952
Directors' fees	31	2,263,334	2,028,795	960,000	1,348,795
Auditors' fees	32	2,368,500	496,000	2,007,500	225,000
Depreciation and repairs of Bank's assets	33	479,782,421	480,144,652	239,597,997	241,416,055
Other expenses	34	1,131,185,864	1,009,443,646	551,747,403	547,115,009
Total operating expenses (B)		5,001,764,089	4,876,799,412	2,484,752,472	2,532,991,306
Profit before provision (C=A-B)		8,969,399,453	8,532,462,012	4,188,491,939	4,702,305,942
Provision for loans and advances/investments					
General provision		2,947,054,476	(1,074,898,995)	2,679,054,476	(786,400,352)
Specific provision		2,099,531,774	4,855,454,327	668,012,229	2,976,173,034
	13.1.1 & 2	5,046,586,250	3,780,555,332	3,347,066,705	2,189,772,682
Provision for off-balance sheet items	13.1.3	9,500,000	360,000,000	(60,000,000)	177,000,000
Provision for diminution in value of investment	13.1.7	(100,000,000)	360,000,000	(100,000,000)	240,000,000
Other provisions	13.1.8 & 9	-	-	(50,000,000)	-
Total provision (D)	34(b)	4,956,086,250	4,500,555,332	3,137,066,705	2,606,772,682
Total profit before tax (C-D)		4,013,313,203	4,031,906,680	1,051,425,234	2,095,533,260
Provision for taxation					
Current tax	13.1.5	910,000,000	1,020,000,000	(390,000,000)	(180,000,000)
Deferred tax		-	-	-	-
		910,000,000	1,020,000,000	(390,000,000)	(180,000,000)
Net profit after tax		3,103,313,203	3,011,906,680	1,441,425,234	2,275,533,260
Appropriations					
Statutory reserve	15	802,662,641	-	802,662,641	-
Coupon/dividend on perpetual bond		183,061,815	183,793,356	183,061,815	158,724,863
General and other reserve		-	-	-	-
		985,724,456	183,793,356	985,724,456	158,724,863
Retained surplus		2,117,588,747	2,828,113,324	455,700,778	2,116,808,397
Earnings Per Share (EPS)	37 (b)	2.28	2.21	0.98	1.65

-Sd-
Managing Director (CC)

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary (Acting)

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

		Amount in Taka	
Particulars	Notes	Jan to June 2025	Jan to June 2024
Cash flows from operating activities (A)			
Interest receipts		20,857,536,844	18,631,153,872
Interest payments		(15,333,253,860)	(11,045,396,909)
Dividends receipts		413,178,626	155,858,694
Fees and commission receipts		1,871,557,080	2,692,044,883
Recoveries on loans previously written off		79,971,947	32,935,740
Cash payment to employees		(2,782,684,740)	(2,782,027,710)
Cash payment to suppliers		(123,036,227)	(117,278,061)
Income tax paid		(1,604,641,765)	(1,440,000,993)
Receipts from other operating activities	35	5,927,250,601	2,164,284,385
Payments for other operating activities	36	(1,616,033,667)	(1,462,371,745)
Operating profit before changes in operating assets & liabilities		7,689,844,839	6,829,202,156
Increase/(decrease) in operating assets and liabilities			
Loans and advances to customers and banks		5,861,183,564	(14,424,195,394)
Other assets		(898,871,439)	(2,633,508,126)
Deposits from customers and banks		30,691,143,294	39,186,384,606
Trading liabilities		6,039,143,664	3,571,118,389
Other liabilities		2,097,361,269	1,136,410,405
Net Increase/(decrease) in operating assets and liabilities		43,789,960,352	26,836,209,880
Net cash flows from operating activities		51,479,805,191	33,665,412,036
Cash flows from investing activities (B)			
Investments in treasury bills, bonds and others		(39,277,834,115)	(18,808,775,872)
Sale/(Purchase) of trading securities		101,394,847	18,610,124
(Purchase)/disposal of fixed assets including right-of-use assets		(88,973,877)	(70,157,558)
Net cash flows from/(used in) investing activities		(39,265,413,145)	(18,860,323,306)
Cash flows from financing activities (C)			
Coupon/dividend paid on perpetual bond		(183,061,815)	(183,793,356)
Adjustment of subordinated non-convertible bond		-	(1,000,000,000)
Payments for lease liability		(235,238,087)	(243,924,128)
Dividend paid (cash dividend)		(1,165,906,860)	(1,748,860,290)
Net cash flows from/(used in) financing activities		(1,584,206,762)	(3,176,577,774)
Net increase/(decrease) in cash and cash equivalents (A+B+C)		10,630,185,284	11,628,510,956
Effects of exchange rate changes on cash and cash equivalents		-	-
Cash and cash equivalents at the beginning of the period		39,536,331,286	45,756,585,083
Cash and cash equivalents at the end of the period		50,166,516,570	57,385,096,039
Cash and cash equivalents:			
Cash		4,968,812,794	5,243,696,286
Balance with Bangladesh Bank and its agent bank(s)		36,505,233,907	20,408,989,020
Balance with other banks and financial institutions		8,686,858,169	31,727,610,433
Money at call and on short notice		-	-
Prize bonds		5,611,700	4,800,300
		50,166,516,570	57,385,096,039
Net Operating Cash Flows per Share		40.14	26.25

-Sd-
Managing Director (CC)

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary (Acting)

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

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General and other reserve	Retained earnings	Total
Balance as at 01 January 2024	11,659,068,600	11,750,000,000	2,685,555,009	8,166,144	3,416,739,131	29,519,528,884
Adjustment on revaluation of fixed assets and other investment	-	-	356,416,611	-	-	356,416,611
Cash dividend paid	-	-	-	-	(1,748,860,290)	(1,748,860,290)
Coupon/dividend on perpetual bond	-	-	-	-	(183,793,356)	(183,793,356)
Net profit for the period	-	-	-	-	3,011,906,680	3,011,906,680
Balance as at 30 June 2024	11,659,068,600	11,750,000,000	3,041,971,620	8,166,144	4,495,992,165	30,955,198,529
Adjustment on revaluation of fixed assets and other investment	-	-	1,312,551,973	-	-	1,312,551,973
Transferred to interest suspense	-	-	-	-	(3,330,727)	(3,330,727)
Transferred to retained earnings	-	-	(53,715,252)	-	53,715,252	-
Coupon/dividend on perpetual bond	-	-	-	-	(184,820,753)	(184,820,753)
Net profit for the period	-	-	-	-	(237,307,077)	(237,307,077)
Balance as at 31 December 2024	11,659,068,600	11,750,000,000	4,300,808,341	8,166,144	4,124,248,860	31,842,291,945
Transferred during the period	-	802,662,641	-	-	(802,662,641)	-
Adjustment on revaluation of fixed assets and other investment	-	-	288,208,516	-	-	288,208,516
Cash dividend paid	-	-	-	-	(1,165,906,860)	(1,165,906,860)
Issue of bonus shares	1,165,906,860	-	-	-	(1,165,906,860)	-
Coupon/dividend on perpetual bond	-	-	-	-	(183,061,815)	(183,061,815)
Net profit for the period	-	-	-	-	3,103,313,203	3,103,313,203
Balance as at 30 June 2025	12,824,975,460	12,552,662,641	4,589,016,857	8,166,144	3,910,023,887	33,884,844,989

-Sd-
Managing Director (CC)

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary (Acting)

Bank Asia Limited
Selected explanatory notes to the financial statements
for the period ended 30 June 2025

1.1 Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2021. 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, 2025 of the accounting profit made by the Bank after considering some of the taxable add backs of income and expenditures including provision for loans.

1.3 Cash Flow Statement

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

2.0 Significant Notes (Consolidated)

	Amount in Taka	
	30 June 2025	30 June 2024
2.1 Composition of Shareholders' Equity		
Paid-up capital (1,282,497,546 nos. Share Tk. 10 each)	12,824,975,460	11,659,068,600
Statutory reserve	12,552,662,641	11,750,000,000
General and other reserve	11,242,024	10,640,687
Revaluation reserve	4,589,016,857	3,041,971,620
Retained earnings	3,946,475,762	4,504,335,711
Foreign currency translation reserve	(73,039,119)	(60,495,453)
Non-controlling interest	10,337	10,310
	<u>33,851,343,962</u>	<u>30,905,531,475</u>

2.2 Net Assets Value per Share (NAV)

Total shareholders' equity	33,851,343,962	30,905,531,475
Number of ordinary shares outstanding	<u>1,282,497,546</u>	<u>1,282,497,546</u>
Net Assets Value per Share (NAV)	26.39	24.10

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

2.3 Earnings per share (EPS)

Net profit after tax (Numerator)	3,113,719,505	3,086,920,118
Number of ordinary shares outstanding	<u>1,282,497,546</u>	<u>1,282,497,546</u>
Earnings per share (EPS)	2.43	2.41

2.4 Net Operating Cash Flows per Share (NOCFPS)

Net cash flows from operating activities	52,315,673,756	33,749,437,192
Number of ordinary shares outstanding	<u>1,282,497,546</u>	<u>1,282,497,546</u>
Net Operating Cash Flows per Share (NOCFPS)	40.79	26.32

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

2.5 Reconciliation of effective tax rate

	30-Jun-25	
	%	Amount
Profit before provision		8,998,246,135
Income Tax as per applicable tax rate	37.50%	3,374,342,301
Tax exempted income (on govt. treasury securities)	-21.51%	(1,935,577,224)
On probable deductible/non deductible expenses	-5.76%	(517,924,697)
	<u>10.23%</u>	<u>920,840,380</u>

2.6 Reconciliation of net profit with cash flows from operating activities

Profit before tax as per profit and loss account

Adjustment for non-cash items:

Provision for Loans and advances
Provision for Off balance sheet items
Provision for Diminution in value of investments
Provision for other assets
Depreciation of Property plant and equipment

Increase/decrease in operating assets & liabilities:

Loans and advances to customers
Other operating assets
Deposits from customers and banks
Other operating liabilities
Trading liabilities
Income tax paid

Cash flows from operating activities as per cash flow statement

	30 June 2025	30 June 2024
Profit before tax as per profit and loss account	4,034,559,885	4,140,834,372
Adjustment for non-cash items:		
Provision for Loans and advances	5,054,186,250	3,823,155,332
Provision for Off balance sheet items	9,500,000	360,000,000
Provision for Diminution in value of investments	(100,000,000)	360,000,000
Provision for other assets	-	-
Depreciation of Property plant and equipment	489,861,736	492,611,681
Increase/decrease in operating assets & liabilities:		
Loans and advances to customers	6,552,938,261	(14,445,104,357)
Other operating assets	(950,486,348)	(3,044,956,555)
Deposits from customers and banks	30,581,007,567	39,135,894,989
Other operating liabilities	5,884,448,395	2,827,714,874
Trading liabilities	2,384,478,446	1,556,315,461
Income tax paid	(1,624,820,436)	(1,457,028,605)
Cash flows from operating activities as per cash flow statement	52,315,673,756	33,749,437,192

2.8 As per Bangladesh Securities and Exchange Commission's directive no. BSEC/CMRRCD/2021-386/03 dated January 14, 2021 unclaimed stock dividend and right share is 4,808,038 nos. and unclaimed cash dividend is Tk. 50,177,383.71 out of which Tk. 5,673,678.81 has been transferred to "Capital Market Stabilization Fund".

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

3.0 General:

a) Figures appearing in these financial statements have been rounded off to the nearest Taka.

b) Figures of previous period have been rearranged wherever necessary to conform to current period's presentation.

For Bank Asia PLC.

-Sd-
Managing Director (CC)

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary (Acting)

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

		Amount in Taka	
Particulars		30-Jun-25	31-Dec-24
4	Cash		
4.1	In hand		
	Conventional and Islamic banking		
	Local currency	4,903,445,886	4,469,590,485
	Foreign currencies	65,366,908	65,244,455
		4,968,812,794	4,534,834,940
	Off-shore banking unit	-	-
		4,968,812,794	4,534,834,940
4.1(a)	Consolidated cash in hand		
	Bank Asia PLC.	4,968,812,794	4,534,834,940
	Bank Asia Securities Limited	11,046	1,440
	BA Exchange Company (UK) Limited	15,931	19,851
	BA Express USA, Inc	115,290	36,930,924
		4,968,955,061	4,571,787,155
4.2	Balance with Bangladesh Bank and its agent bank (including foreign currencies)		
	Conventional and Islamic banking		
	Balance with Bangladesh Bank		
	Local currency (statutory deposit)	30,170,366,634	17,087,759,460
	Foreign currencies	5,446,778,151	1,504,551,700
		35,617,144,785	18,592,311,160
	Balance with agent bank (Sonali Bank PLC)		
	Local currency	888,089,122	824,417,696
	Foreign currencies	-	-
		888,089,122	824,417,696
		36,505,233,907	19,416,728,856
	Off-shore banking unit	-	-
		36,505,233,907	19,416,728,856
4.2(a)	Consolidated Balance with Bangladesh Bank and its agent bank (including foreign currencies)		
	Bank Asia PLC.	36,505,233,907	19,416,728,856
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		36,505,233,907	19,416,728,856
5	Balance with other banks and financial institutions		
	In Bangladesh		
	Conventional and Islamic banking (Note 5.1)	5,703,246,734	5,383,437,523
	Off-shore banking unit	-	-
		5,703,246,734	5,383,437,523
	Outside Bangladesh		
	Conventional and Islamic banking (Note 5.2)	3,020,010,885	9,913,648,751
	Off-shore banking unit	(36,399,450)	283,383,916
		2,983,611,435	10,197,032,667
		8,686,858,169	15,580,470,190

		Amount in Taka	
Particulars		30-Jun-25	31-Dec-24
5.1	Conventional and Islamic banking - In Bangladesh		
	Current accounts		
	Agrani Bank PLC	250,612,038	273,927,643
	Eastern Bank PLC	122,812,504	120,750,853
	Janata Bank PLC	133,459,375	162,726,880
	Rupali Bank PLC	150,939,237	145,719,830
	Pubali Bank PLC	197,068,961	208,780,614
	Standard Chartered Bank	43,033,408	1,408,448
	Sonali Bank PLC	1,172,835,589	827,166,119
	Trust Bank Limited	(20,058,244)	(9,582,158)
		2,050,702,868	1,730,898,229
	Short- notice deposit accounts		
	AB Bank PLC	619,687	617,851
	Bank Alfalah Limited	1,721,577	1,722,187
	Islami Bank Bangladesh PLC	202,602	199,256
		2,543,866	2,539,294
		2,053,246,734	1,733,437,523
	Placements		
	With Banking companies (5.1.1)	3,500,000,000	3,500,000,000
	With Non-banking financial institutions (5.1.2)	150,000,000	150,000,000
		3,650,000,000	3,650,000,000
		5,703,246,734	5,383,437,523
5.1.1	Details of Placement with Banking companies		
	In Local Currency:		
	EXIM Bank PLC	3,500,000,000	3,500,000,000
	In Foreign Currency:	-	-
		3,500,000,000	3,500,000,000
5.1.2	Details of Placement with Non-banking financial institutions		
	Union Capital Limited	150,000,000	150,000,000
5.2	Conventional and Islamic banking -Outside Bangladesh		
	Current accounts		
	Interest bearing :		
	Citibank NA, New York (USD)	813,309,119	510,646,674
	Habib American Bank, New York	1,140,291,004	1,903,804,216
	Mashreqbank PSC, New York (USD)	606,667,480	1,692,433,829
	Wells Fargo Bank NA, New York (USD)	-	242,805,653
	Zhejiang Chouzhou Commercial Bank (USD)	27,953,340	5,179,704
	Zhejiang Chouzhou Commercial Bank (CNY)	12,057,349	11,023,732
		2,600,278,292	4,365,893,808
	Non-interest bearing :		
	AB Bank Limited, Mumbai	42,833,638	60,909,538
	AKTIF Bank, Istanbul -JPY	-	5,238,605
	Al Rajhi Bank K.S.A	23,176,772	6,159,442
	Bank Alfalah Limited, Karachi Pak (ACU)	13,936,946	8,475,843
	Bhutan National Bank Limited, Thimphu	11,788,515	16,844,548
	Citibank N.A., London (GBP)	1,625,205	4,710,454
	Citibank N.A., London (EURO)	120,880	107,382
	Commerzbank AG, Frankfurt (EURO)	63,085,446	46,095,470
	Commerzbank AG, Frankfurt (USD)	4,078,256	20,617,640
	Habib Metropolitan Bank Limited, Karachi	42,672,256	7,137,877
	HDFC Bank, Mumbai	13,723,756	21,350,249
	ICICI Bank Limited, Kowloon	10,005,645	11,771,218
	ICICI Bank Limited, Mumbai	-	-

		Amount in Taka	
	Particulars	30-Jun-25	31-Dec-24
	JP Morgan Chase Bank N.A New York, U.S.A	-	5,271,983,344
	Mashreqbank PSC, Dubai	164,351,552	13,399,514
	Muslim Commercial Bank Limited, Colombo	7,283,353	7,122,503
	Nepal Bangladesh Bank Limited, Kathmandu	11,703,330	26,431,667
	Riyad Bank, Riyadh (SAR)	393,610	253,587
	Standard Chartered Bank, Mumbai	2,133,933	18,082,472
	Wells Fargo Bank Na, London (Euro)	-	1,063,590
	Zurcher Kantonal Bank, Switzerland	1,464,520	-
	Standard Chartered Bank,HO,Tokyo	5,354,979.00	-
		419,732,593	5,547,754,943
		3,020,010,885	9,913,648,751
	Placement with Off-shore Banking Unit	12,657,471,820	11,077,800,000
	<u>Less:</u> Inter-company transactions with OBU	(12,657,471,820)	(11,077,800,000)
		3,020,010,885	9,913,648,751
5(a)	Consolidated Balance with other banks and financial institutions		
	In Bangladesh		
	Bank Asia PLC.	5,703,246,734	5,383,437,523
	Bank Asia Securities Limited	839,722,265	615,011,011
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		6,542,968,999	5,998,448,534
	<u>Less:</u> Inter-company transactions	409,509,468	394,573,861
		6,133,459,531	5,603,874,673
	Outside Bangladesh		
	Bank Asia PLC.	2,983,611,435	10,197,032,667
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	1,239,188	4,573,207
	BA Express USA, Inc	654,002,281	340,690,886
		3,638,852,904	10,542,296,760
		9,772,312,435	16,146,171,433
6	Money at call and on short notice		
	Call money Lending	-	-
	Short Notice Lending	-	-
		-	-
6(a)	Consolidated Money at call and on short notice		
	Bank Asia PLC.	-	-
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		-	-
7	Investments		
	Government (Note 7.1)	206,420,842,523	167,143,008,408
	Others (Note 7.2)	9,637,576,352	9,738,971,199
		216,058,418,875	176,881,979,607
7.1	Government		
	Conventional and Islamic banking (Note 7.1.1)	206,420,842,523	167,143,008,408
	Off-shore banking unit	-	-
		206,420,842,523	167,143,008,408
7.1.1	Conventional and Islamic banking		
	Treasury bills	109,124,087,962	55,683,178,935
	Treasury bonds (Note 7.1.1.2)	97,291,142,861	111,455,532,173
	Prize bonds	5,611,700	4,297,300
		206,420,842,523	167,143,008,408

		Amount in Taka	
Particulars		30-Jun-25	31-Dec-24
7.1.1.2 Treasury bonds			
Bangladesh Bank Govt Investment Sukuk	4,972,924,000	4,405,244,000	
2 years Bangladesh Government treasury bonds	17,019,776,801	45,474,772,794	
3 Years FRT Treasury Bond	165,326,300	-	
5 years Bangladesh Government treasury bonds	11,575,485,930	11,633,459,206	
10 years Bangladesh Government treasury bonds	42,268,107,631	36,657,557,974	
15 years Bangladesh Government treasury bonds	8,690,182,232	8,690,182,232	
20 years Bangladesh Government treasury bonds	4,599,339,967	4,594,315,967	
	<u>97,291,142,861</u>	<u>111,455,532,173</u>	
7.2 Others			
Conventional and Islamic banking (Note 7.2.1)	9,637,576,352	9,738,971,199	
Off-shore banking unit	-	-	
	<u>9,637,576,352</u>	<u>9,738,971,199</u>	
7.2.1 Conventional and Islamic banking			
a) Ordinary shares			
Quoted shares	406,395,084	464,049,694	
Unquoted share	156,294,773	156,035,010	
	<u>562,689,857</u>	<u>620,084,704</u>	
b) Mutual Fund			
1st Janata Bank Mutual fund	50,000,000	50,000,000	
EBL NRB Mutual Fund	149,665,000	149,665,000	
1st Bangladesh Fixed Income Fund	250,000,000	250,000,000	
MBL 1st Mutual Fund	50,000,000	50,000,000	
EXIM 1st Mutual Fund	119,221,495	119,221,495	
	<u>618,886,495</u>	<u>618,886,495</u>	
c) Bonds			
Second Subordinated Bond - BRAC Bank	1,000,000,000	1,000,000,000	
Fourth Subordinated Bond - Dhaka Bank	1,000,000,000	1,000,000,000	
Fourth Subordinated Bond - United Commercial Bank PLC	600,000,000	600,000,000	
5 Year Preference Share - Meghna Cement Mills Ltd	650,000,000	650,000,000	
5 Year Preference Share - Kushiara Power Co. Ltd	-	20,000,000	
Perpetual Bond of Mutual Trust Bank Ltd	1,000,000,000	1,000,000,000	
Perpetual Bond of United Commercial Bank PLC	1,000,000,000	1,000,000,000	
Perpetual Bond 2nd of United Commercial Bank PLC	500,000,000	500,000,000	
Perpetual Bond of Pubali Bank PLC	1,000,000,000	1,000,000,000	
Perpetual Bond of Shahjalal Islamic Bank PLC	500,000,000	500,000,000	
Perpetual Bond of Mercantile Bank PLC	1,030,000,000	1,030,000,000	
BBML 1st Sukuk Trust	176,000,000	200,000,000	
	<u>8,456,000,000</u>	<u>8,500,000,000</u>	
	<u>9,637,576,352</u>	<u>9,738,971,199</u>	
7(a) Consolidated Investments			
Government			
Bank Asia PLC.	206,420,842,523	167,143,008,408	
Bank Asia Securities Limited	-	-	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	<u>206,420,842,523</u>	<u>167,143,008,408</u>	
Others			
Bank Asia PLC.	9,637,576,352	9,738,971,199	
Bank Asia Securities Limited	1,406,342,369	1,053,416,879	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	<u>11,043,918,721</u>	<u>10,792,388,078</u>	
	<u>217,464,761,244</u>	<u>177,935,396,486</u>	

		Amount in Taka	
	Particulars	30-Jun-25	31-Dec-24
8	Loans and advances/investments		
	Loans, cash credits, overdrafts, etc/investments (Note 8.1)	265,014,506,879	279,158,623,748
	Bills purchased and discounted (Note 8.2)	22,849,909,555	14,566,976,250
		<u>287,864,416,434</u>	<u>293,725,599,998</u>
8.1	Loans, cash credits, overdrafts, etc/investments		
	Conventional and Islamic banking		
	Inside Bangladesh		
	Agricultural loan	3,281,541,174	4,269,030,623
	Cash credit/Bai Murabaha (Muajjal)	6,436,133,285	8,743,852,800
	Credit card	4,795,379,857	4,604,800,179
	Credit for poverty alleviation scheme-micro credit	7,919,567	7,971,628
	Consumer credit scheme	14,685,229,584	15,751,403,899
	Demand loan	51,627,337,667	58,320,355,297
	Export Development Fund (EDF)	10,029,855,900	9,996,414,321
	House building loans	620,110,645	795,998,959
	Loans (General)	20,683,726,227	21,330,666,026
	Loan against trust receipts/ Bai Murabaha post import	7,106,584,642	7,400,726,991
	Overdrafts/ Quard against scheme	31,485,981,123	32,367,948,626
	Packing credit	316,920,568	184,426,737
	Payment against documents	1,418,510,117	919,036,015
	Staff loan	1,545,166,759	1,683,611,839
	Transport loan	136,261,608	1,658,149,517
	Term loan- industrial	40,561,705,357	37,733,965,825
	Term loan- others	67,702,845,232	70,099,071,175
	Loan under Covid-19 stimulus package	414,092,754	915,657,457
		<u>262,855,302,066</u>	<u>276,783,087,914</u>
	Outside Bangladesh	-	-
		<u>262,855,302,066</u>	<u>276,783,087,914</u>
	Off-shore banking unit	2,159,204,813	2,375,535,834
		<u>265,014,506,879</u>	<u>279,158,623,748</u>
8.2	Bills purchased and discounted		
	Conventional and Islamic banking	370,874,657	862,560,350
	Off-shore banking unit	22,479,034,898	13,704,415,900
		<u>22,849,909,555</u>	<u>14,566,976,250</u>
8.14	Bills purchased and discounted		
	Payable in Bangladesh	22,759,343,047	862,560,350
	Payable outside Bangladesh	90,566,508	13,704,415,900
		<u>22,849,909,555</u>	<u>14,566,976,250</u>
8. (a)	Consolidated Loans and advances/investments		
	Loans, cash credits, overdrafts, etc/investments		
	Bank Asia PLC.	265,014,506,879	279,158,623,748
	Bank Asia Securities Limited	4,146,525,120	4,214,748,451
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>269,161,031,999</u>	<u>283,373,372,199</u>
	Less: Inter-company transactions	2,030,162,156	1,406,630,790
		<u>267,130,869,843</u>	<u>281,966,741,409</u>
	Bills purchased and discounted		
	Bank Asia PLC.	22,849,909,555	14,566,976,250
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>22,849,909,555</u>	<u>14,566,976,250</u>
		<u>289,980,779,398</u>	<u>296,533,717,659</u>

		Amount in Taka	
	Particulars	30-Jun-25	31-Dec-24
9	Fixed assets including premises, furniture and fixtures		
	Conventional and Islamic banking (Note 9.1)	4,878,299,206	5,230,844,568
	Off-shore banking unit	256,065	-
		<u>4,878,555,271</u>	<u>5,230,844,568</u>
9(a)	Consolidated Fixed assets including premises, furniture and fixtures		
	Bank Asia PLC.	4,878,555,271	5,230,844,568
	Bank Asia Securities Limited	44,114,365	54,419,795
	BA Exchange Company (UK) Limited	370,664	354,072
	BA Express USA, Inc	3,340,595	3,763,525
		<u>4,926,380,895</u>	<u>5,289,381,960</u>
10	Other assets		
	Conventional and Islamic banking (Note 10.1)	20,522,508,074	17,564,389,947
	Off-shore banking unit	42,645,983	20,889,400
	Less: inter transaction with OBU	82,163,548	53,919,844
		<u>20,482,990,509</u>	<u>17,531,359,503</u>
10.1	Conventional and Islamic banking		
	Income generating other assets		
	Investment in Bank Asia Securities Ltd - incorporated in Bangladesh	1,999,990,000	1,999,990,000
	Investment in BA Exchange Company (UK) Limited - incorporated in UK	49,410,000	45,285,000
	Investment in BA Express USA Inc - incorporated in USA	117,801,600	115,200,000
		<u>2,167,201,600</u>	<u>2,160,475,000</u>
	Non-income generating other assets		
	Income receivable (Note 10.2)	3,094,887,962	2,653,267,276
	Stock of stamps	11,923,456	10,610,206
	Stationery, printing materials, etc	96,348,596	87,272,554
	Prepaid expenses	352,717,069	73,880,669
	Deposits and advance rent	521,513,061	521,177,158
	Advances, prepayments and others (Note 10.3)	1,228,941,334	777,358,281
	Advance income tax	12,107,323,172	10,502,681,407
	Receivable against government	29,180,313	39,448,641
	Sundry debtors	14,677,412	19,704,360
	Branch adjustment account	131,967,428	112,927,321
	Protested bills	123,764,671	123,764,671
	Receivable from BA Exchange Company (UK) Limited	81,343,916	77,120,426
	Receivable from BA Express USA Inc	537,248,085	346,908,665
	Excise duty recoverable	8,166,830	55,474,380
	Profit Receivable from Govt Investment Sukuk	15,303,169	2,318,932
		<u>18,355,306,474</u>	<u>15,403,914,947</u>
		<u>20,522,508,074</u>	<u>17,564,389,947</u>
10(a)	Consolidated Other assets		
	Bank Asia PLC.	20,482,990,509	17,531,359,503
	Bank Asia Securities Limited	441,063,879	399,739,196
	BA Exchange Company (UK) Limited	1,084,300	1,739,382
	BA Express USA, Inc	90,489,924	69,330,951
		<u>21,015,628,612</u>	<u>18,002,169,032</u>
	<u>Less:</u> Inter- companies transactions		
	Investment in Bank Asia Securities Limited	1,999,990,000	1,999,990,000
	Investment in BA Exchange Company (UK) Limited	50,044,620	44,896,320
	Investment in BA Express USA, Inc	116,736,000	114,240,000
	Receivable from BA Exchange Company (UK) Limited	81,343,916	77,120,426
	Receivable from BA Exchange USA, Inc.	537,248,085	346,908,665
		<u>18,230,265,991</u>	<u>15,419,013,621</u>

		Amount in Taka	
Particulars		30-Jun-25	31-Dec-24
11	Borrowings from other banks, financial institutions and agents		
	Conventional and Islamic banking (Note 11.1)	13,608,385,335	14,149,875,643
	Off-shore banking unit (Note 11.2)	23,202,273,689	15,041,967,897
	Less: Adjustment with Head Office	(12,657,471,820)	(11,077,800,000)
		<u>24,153,187,204</u>	<u>18,114,043,540</u>
11.1	Conventional and Islamic banking		
	In Bangladesh (Note 11.1.1)	13,608,385,335	14,149,875,643
	Outside Bangladesh	-	-
		<u>13,608,385,335</u>	<u>14,149,875,643</u>
11.1.1	In Bangladesh		
	Secured:	-	-
	Un secured:		
	Money at call and on short notice		
	State Bank of India	1,650,000,000	1,500,000,000
	Rupali Bank PLC	2,000,000,000	-
	Uttara Bank PLC	1,000,000,000	-
		<u>4,650,000,000</u>	<u>1,500,000,000</u>
	Borrowings		
	Bangladesh Bank Refinance	377,183,253	645,724,453
	Refinance under Stimulus Package Tk. 5000 Cr - Agri	17,035,566	115,250,566
	Refinance under Stimulus Package Tk. 3000 Cr - Agri	1,200,000	1,200,000
	Agri Refinance Under Tk. 5000 Crore	190,907,700	322,355,000
	Bangladesh Bank Borrowing under IPPF- II Fund	1,210,914,763	1,261,830,481
	Bangladesh Bank Borrowing under Long Term Financing Facilities (LTFF) scheme	-	334,042,955
	Bangladesh Bank Pre-Finance (SREUP)	282,673,136	343,913,026
	Borrowing A/C (AGRI Taka 10)	48,777,818	31,396,539
	Export development fund	3,979,799,928	5,951,891,516
	Bangladesh Bank Refinance Scheme for Pre Shipment Loan	1,700,000	354,950,000
	BB Refinance for SPCSSECP	542,217,305	988,845,354
	Bangladesh Bank Borrowing under CMSME Refinance (TL) SMESPD	738,947,405	877,138,695
	Bangladesh Bank Borrowing under Green Transformation Fund (GTF)	349,929,103	324,758,979
	Borrowing From SMEF for Stimulus Loan/Revolving Fund(Trem Loan)	293,725,000	295,998,000
	Unearned Income On Murabaha EFPF	331,816,993	116,246,031
	Restricted Mudaraba Bb A/C - TDF	560,057,365	582,153,017
	Refinance From BB Export Facilitation Fund	-	69,681,031
	SME Agro Based Product Under Refinance Scheme	31,500,000	32,500,000
		<u>8,958,385,335</u>	<u>12,649,875,643</u>
		<u>13,608,385,335</u>	<u>14,149,875,643</u>
11.2	Borrowing at Off-shore banking unit		
	Secured :	-	-
	Un secured:		
	Conventional Banking	12,544,195,200	92,315,000
	International Finance Corporation	4,256,000,000	-
	Borrowing - ECA	1,477,278,489	13,088,092
		<u>18,277,473,689</u>	<u>105,403,092</u>
	In Bangladesh	-	-
	Outside Bangladesh		
	Asian Development Bank	912,000,000	-
	Caixa Bank, Barcelona	4,012,800,000	21,000,000
		<u>4,924,800,000</u>	<u>21,000,000</u>
		<u>23,202,273,689</u>	<u>126,403,092</u>

		Amount in Taka	
Particulars		30-Jun-25	31-Dec-24
11(a)	Consolidated Borrowings from other banks, financial institutions and agents		
	Bank Asia PLC.	24,153,187,204	18,114,043,540
	Bank Asia Securities Limited	2,030,162,157	1,406,630,790
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		26,183,349,361	19,520,674,330
	Less: Inter-company transactions	2,030,162,156	1,406,630,790
		24,153,187,205	18,114,043,540
11(aa)	Subordinated non-convertible and perpetual bonds		
	Subordinated Non-Convertible bond (Note 11(aa)1)	4,000,000,000	4,000,000,000
	Perpetual bond (Note 11(aa) 2)	3,680,250,000	3,680,250,000
		7,680,250,000	7,680,250,000
11(aa)1	Subordinated Non-Convertible bond		
	Subordinated Non-Convertible floating rate bond - 3		
	Agrani Bank PLC	1,000,000,000	1,000,000,000
	Eastern Bank PLC	400,000,000	400,000,000
	Trust Bank PLC.	200,000,000	200,000,000
	Dutch-Bangla Bank PLC	200,000,000	200,000,000
	Pubali Bank PLC	200,000,000	200,000,000
		2,000,000,000	2,000,000,000
	Subordinated Non-Convertible floating rate bond - 4		
	Dutch-Bangla Bank PLC	2,000,000,000	2,000,000,000
		4,000,000,000	4,000,000,000
11(aa)2	Perpetual bond		
	Institutional subscriber:		
	NCC Bank PLC	1,300,000,000	1,300,000,000
	Trust Bank PLC.	110,000,000	110,000,000
	Jamuna Bank PLC	730,000,000	730,000,000
	Southeast Bank PLC	500,000,000	500,000,000
	NRB Bank Limited	200,000,000	200,000,000
		2,840,000,000	2,840,000,000
	Individual subscriber	500,000,000	500,000,000
	Public Offer	340,250,000	340,250,000
		3,680,250,000	3,680,250,000
12	Deposits and other accounts		
	Conventional and Islamic banking (Note 12.1)	445,952,983,879	415,217,761,107
	Off-shore banking unit	1,297,609,649	1,341,689,127
		447,250,593,528	416,559,450,234
	Current/Al-wadeeah current accounts and other accounts		
	Deposits from banks	-	-
	Deposits from customers (Note 12.1.2a)	72,645,025,566	73,624,873,691
	Off-shore banking unit	449,553,721	445,513,259
		73,094,579,287	74,070,386,950
	Bills payable		
	Deposits from banks	-	-
	Deposits from customers (Note 12.1.2b)	6,188,604,663	3,075,190,059
		6,188,604,663	3,075,190,059
	Savings bank/Mudaraba savings bank deposits		
	Deposits from banks	-	-
	Deposits from customers	96,181,727,549	90,300,222,281
	Off-shore banking unit	14,778,434	29,911,930
		96,196,505,983	90,330,134,211

		Amount in Taka	
Particulars		30-Jun-25	31-Dec-24
Fixed deposits/Mudaraba fixed deposits			
Deposits from banks (Note 12.1.1)	57,741,139	23,327,667	
Deposits from customers (Note 12.1.2c)	243,002,065,877	221,348,415,748	
Off-shore banking unit	833,277,494	866,263,938	
	243,893,084,510	222,238,007,353	
Special notice deposit			
Deposits from banks (Note 12.1.1)	-	-	
Deposits from customers (Note 12.1.2c)	27,877,819,085	26,845,731,661	
Off-shore banking unit	-	-	
	27,877,819,085	26,845,731,661	
	447,250,593,528	416,559,450,234	
12.1 Conventional and Islamic banking			
Deposits from banks (Note 12.1.1)	57,741,139	23,327,667	
Deposits from customers (Note 12.1.2)	445,895,242,740	415,194,433,440	
	445,952,983,879	415,217,761,107	
12.1.1 Deposits from banks			
Fixed deposit/SND: Islamic banking			
AB Bank PLC	38,588	38,680	
EXIM Bank PLC	47,299,081	9,014,417	
Social Islami Bank PLC	625,133	618,477	
Trust Bank PLC.	628,941	622,245	
	48,591,743	10,293,819	
Fixed deposit/SND: Conventional banking			
Modhumoti Bank PLC	3,302,611	9,248,289	
Probashi Kallyan Bank	5,420,254	3,367,610	
Trust Bank PLC.	421,072	417,949	
NRB Commercial Bank PLC.	5,459	-	
	9,149,396	13,033,848	
	57,741,139	23,327,667	
12.1.2 Deposits from customers			
Current/AI-wadeeah current accounts and other accounts (Note 12.1.2a)	72,645,025,566	73,624,873,691	
Bills payable (Note 12.1.2b)	6,188,604,663	3,075,190,059	
Savings bank/Mudaraba savings deposits	96,181,727,549	90,300,222,281	
Fixed deposits/Mudaraba fixed deposits (Note 12.1.2c)	243,002,065,877	221,348,415,748	
Special notice deposit	27,877,819,085	26,845,731,661	
	445,895,242,740	415,194,433,440	
12.1.2a Current/AI-wadeeah current accounts and other accounts			
Current/AI-wadeeah current accounts	30,966,724,837	29,707,622,560	
Other demand deposit - Local currency	23,652,607,873	26,652,625,226	
Other demand deposit - Foreign currencies	13,243,109,757	12,069,254,016	
Foreign currency deposits	4,820,242,942	5,193,941,285	
Unclaimed cash dividend	44,503,705	55,350,448	
	72,727,189,114	73,678,793,535	
Less: inter transaction with OBU	82,163,548	53,919,844	
	72,645,025,566	73,624,873,691	
12.1.2b Bills payable			
Bills payable - local currency	6,142,599,104	3,030,510,535	
Bills payable - foreign currencies	46,005,559	44,679,524	
Demand draft	-	-	
	6,188,604,663	3,075,190,059	

		Amount in Taka	
Particulars		30-Jun-25	31-Dec-24
12.1.2c	Fixed deposits/Mudaraba fixed deposits		
	Fixed deposits/Mudaraba fixed deposits	200,984,887,155	182,635,463,981
	Foreign currency deposits (interest bearing)	1,238,787	4,738,474
	Deposit under schemes	42,015,939,935	38,708,213,293
		<u>243,002,065,877</u>	<u>221,348,415,748</u>
12.2	Payable on demand and time deposits		
a)	Demand deposits		
	Current/Al-wadeeah current accounts and other accounts	31,378,618,715	30,154,566,423
	Savings bank/Mudaraba savings deposits	8,657,685,538	8,129,712,079
	Foreign currency deposits (non interest bearing)	18,063,352,699	17,263,195,301
	Sundry deposits	23,652,607,873	26,652,625,226
	Bills payable	6,188,604,663	3,075,190,059
		<u>87,940,869,488</u>	<u>85,275,289,088</u>
b)	Time deposits		
	Savings bank/Mudaraba savings deposits	87,538,820,445	82,200,422,132
	Fixed deposits/Mudaraba fixed deposits	201,875,905,788	183,525,055,586
	Foreign currency deposits (interest bearing)	1,238,787	4,738,474
	Special notice deposit	27,877,819,085	26,845,731,661
	Security deposits	-	-
	Deposits under schemes	42,015,939,935	38,708,213,293
		<u>359,309,724,040</u>	<u>331,284,161,146</u>
		<u>447,250,593,528</u>	<u>416,559,450,234</u>
12(a)	Consolidated Deposits and other accounts		
	Current/Al-wadeeah current accounts and other accounts		
	Bank Asia PLC.	73,094,579,287	74,070,386,950
	Bank Asia Securities Limited	467,877,986	563,078,106
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>73,562,457,273</u>	<u>74,633,465,056</u>
	<u>Less: Inter-company transactions</u>	<u>409,509,468</u>	<u>394,573,861</u>
		<u>73,152,947,805</u>	<u>74,238,891,195</u>
	Bills payable		
	Bank Asia PLC.	6,188,604,663	3,075,190,059
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>6,188,604,663</u>	<u>3,075,190,059</u>
	Savings bank/Mudaraba savings bank deposits		
	Bank Asia PLC.	96,196,505,983	90,330,134,211
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>96,196,505,983</u>	<u>90,330,134,211</u>
	Fixed deposits/Mudaraba fixed deposits		
	Bank Asia PLC.	243,893,084,510	222,238,007,353
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>243,893,084,510</u>	<u>222,238,007,353</u>
		<u>419,431,142,961</u>	<u>389,882,222,818</u>

		Amount in Taka	
Particulars		30-Jun-25	31-Dec-24
13	Other liabilities		
	Conventional and Islamic banking (Note 13.1)	66,476,410,238	58,705,213,917
	Off-shore banking unit	-	568,026
		<u>66,476,410,238</u>	<u>58,705,781,943</u>
13.1	Conventional and Islamic banking		
	Provision for loans and advances/investments (Note 13.1.1)	33,255,000,995	28,549,500,000
	Special general provision COVID-19 (Note 13.1.2)	-	-
	Provision on off-balance sheet exposures (Note 13.1.3)	1,505,000,000	1,495,500,000
	Interest suspense account	9,556,674,676	7,330,491,357
	Provision for income tax including deferred tax (Note 13.1.5)	16,520,781,623	15,610,781,623
	Provision for performance and festival bonus	645,617,101	600,253,280
	Master card and Visa card payables	74,038,206	82,128,983
	Expenditures and other payables	793,423,525	799,046,276
	Provision for nostro accounts (Note 13.1.6)	-	-
	Other payable	178,943,256	163,062,149
	Provision for profit equalization	51,372,036	51,372,036
	Provision for diminution in value of shares (Note 13.1.7)	933,383,553	1,033,383,553
	Payable to Government	305,477,621	12,257,621
	Provision for other assets (Note 13.1.8)	750,223,597	750,223,597
	Provision for start up fund (Note 13.1.9)	130,349,093	130,349,093
	Rebate payable on good borrowers	67,700,000	67,700,000
	Unearned income	974,145,522	1,380,795,499
	Interest payable on subordinated non-convertible zero coupon bond	7,946,574	28,519,727
	Branch adjustment account credit balance	-	-
	Fraction Bonus Share	1,608,744	1,608,744
	Nostro account credit balance	386,250,786	107,006,157
	Lease liabilities	338,473,330	511,234,222
		<u>66,476,410,238</u>	<u>58,705,213,917</u>
13.1.1	Provision for loans and advances/investments		
	General provision		
	Conventional and Islamic:		
	Balance as at 1 January	5,706,643,725	6,005,564,248
	Add: Provision made during the year	2,947,054,476	-
	Less: Provision no longer required	-	(54,593,100)
	Less: Transfer to Specific Provision	(2,892,727,053)	(244,327,423)
	Balance as at 30 June	<u>5,760,971,148</u>	<u>5,706,643,725</u>
	Off-shore Banking Unit (OBU):		
	Balance as at 1 January	164,028,852	172,435,752
	Less: Provision no longer required	-	(8,406,900)
	Balance as at 30 June	<u>164,028,852</u>	<u>164,028,852</u>
	A. Total general provision on loans and advances/investments	<u>5,925,000,000</u>	<u>5,870,672,577</u>
	Specific provision		
	Conventional and Islamic:		
	Balance as at 1 January	22,678,827,423	15,582,115,387
	Add/ Back: Recoveries of amounts previously written off	79,971,947	229,445,620
	Specific provision made during the year	2,099,531,774	10,650,925,857
	Transfer from General Provision	2,892,727,053	244,327,423
	Less: Write off/amicable settlement during the year	(421,057,202)	(4,027,986,864)
	Balance as at 30 June	<u>27,330,000,995</u>	<u>22,678,827,423</u>
	Off-shore Banking Unit (OBU):		
	Balance as at 1 January	-	37,884,613
	Less: Provision no longer required	-	(37,884,613)
	Balance as at 30 June	<u>-</u>	<u>-</u>
	B. Total Specific provision on loans and advances/investments	<u>27,330,000,995</u>	<u>22,678,827,423</u>
	C. Total provision on loans and advances/investments (A+B)	<u>33,255,000,995</u>	<u>28,549,500,000</u>

		Amount in Taka	
Particulars		30-Jun-25	31-Dec-24
13.1.2 Special general provision COVID-19			
Balance as at 1 January	-	618,000,000	
Less: Provision no longer required	-	618,000,000	
Balance as at 30 June	-	-	

Special general provision COVID-19 is maintained as per BRPD circular letter no. 56 dated December 10, 2020, BRPD circular letter no. 53 dated December 30, 2021 and BRPD circular letter no. 53 dated December 22, 2022.

13.1.3 Provision on off-balance sheet exposures

Balance as at 1 January	1,494,814,536	1,389,923,332
Add: Provision made during the year	9,500,000	104,891,204
	1,504,314,536	1,494,814,536
Less: Adjustments made during the year	-	-
Balance as at 30 June	1,504,314,536	1,494,814,536
Provision maintained for OBU as at 01 January	685,464	76,668
Add: Provision made during the year	-	608,796
Less: Provision no longer required	-	-
	685,464	685,464
Off-balance sheet exposures provision Balance as at 30 June	1,505,000,000	1,495,500,000

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

13.1.5 Provision for taxation

Current tax (Note 13.1.5(a))	16,048,760,258	15,138,760,258
Deferred tax	472,021,365	472,021,365
	16,520,781,623	15,610,781,623

13.1.5(a) Provision for current tax

Balance as at 1 January	15,138,760,258	13,689,316,405
Add: Provision made during the year	910,000,000	3,520,000,000
	16,048,760,258	17,209,316,405
Less: Adjustments made during the year	-	2,070,556,147
Balance as at 30 June	16,048,760,258	15,138,760,258

13.1.5(d) Deferred Tax (asset)/liability

Particulars	Book value	Tax Base	(Deductible)/ Taxable		
Opening Balance					
Deferred Tax Asset			(6,378,420,213)	(4,393,125,000)	
Deferred Tax Liability			989,887,601	863,797,370	
Net Deferred Tax Asset			(5,388,532,612)	(3,529,327,630)	
Net Deferred Tax Asset as of June 30, 2025:					
Deferred Tax Asset:					
Loan loss provision	27,330,000,995	-	(20,497,500,746)	(7,686,562,780)	(6,378,420,213)
Closing balance for the year (a)			(7,686,562,780)	(6,378,420,213)	
Deferred Tax Liability:					
Interest receivable	3,094,887,962	-	3,094,887,962	1,160,582,986	994,975,229
Fixed assets	2,736,908,721	2,621,797,272	115,111,449	43,166,793	(709,140)
Right-of-use assets	4,079,623	-	4,079,623	1,529,859	(4,378,488)
Closing balance for the year (b)			1,205,279,638	989,887,601	
Net Deferred Tax Asset as of June 30, 2025 (a+b)			(6,481,283,142)	(5,388,532,612)	

Particulars	Amount in Taka	
	30-Jun-25	31-Dec-24
Movement for the year		
Opening deferred tax assets	(6,378,420,213)	(4,393,125,000)
Closing deferred tax assets	(7,686,562,780)	(6,378,420,213)
Changes for the year	(1,308,142,567)	(1,985,295,213)
Opening deferred tax liabilities	989,887,601	863,797,370
Closing deferred tax liabilities	1,205,279,638	989,887,601
Changes for the year	215,392,037	126,090,231
Changes during the year	(1,092,750,530)	(1,859,204,982)

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

13.1.5(f) Reconciliation of effective tax rate

	Year 2025		Year 2024	
	%	Amount	%	Amount
Profit before provision		8,969,399,453		17,089,656,603
Income Tax as per applicable tax rate	37.50%	3,363,524,795	37.50%	6,408,621,226
Tax exempted income (on govt. treasury securities)	-21.58%	(1,935,577,224)	-7.68%	(1,313,001,187)
On probable deductible/non deductible expenses	-5.77%	(517,947,571)	-5.83%	(4,075,620,039)
	10.15%	910,000,000	23.99%	1,020,000,000

13.1.5(g) Consolidated Reconciliation of effective tax rate

	Year 2025		Year 2024	
	%	Amount	%	Amount
Profit before provision		8,998,246,135		17,335,576,226
Income Tax as per applicable tax rate	37.50%	3,374,342,301	37.50%	6,500,841,085
Tax exempted income (on govt. treasury securities)	-21.51%	(1,935,577,224)	-7.57%	(1,313,001,187)
On probable deductible/non deductible expenses	-5.76%	(517,924,697)	-5.91%	(4,133,925,644)
	10.23%	920,840,380	32.83%	1,053,914,254

13.1.6 Provision for nostro accounts

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

13.1.7 Provision for diminution in value of shares

Balance as at 1 January	1,033,383,553	453,383,553
Add: Provision for impairment loss of investment	(100,000,000)	580,000,000
Less: Transfer to provision for other assets	-	-
Balance as at 30 June	<u>933,383,553</u>	<u>1,033,383,553</u>
Provision requirement for quoted and unquoted share including subsidiaries	886,047,529	901,605,929
Provision maintained	933,383,553	1,033,383,553
Surplus provision maintained	<u>47,336,024</u>	<u>131,777,624</u>

		Amount in Taka	
Particulars		30-Jun-25	31-Dec-24
13.1.8	Provision for other assets		
	Balance as at 1 January	750,223,597	638,269,593
	Add: Provision made during the year	-	111,954,004
	Balance as at 30 June	750,223,597	750,223,597
	Provision requirement	746,837,171	721,200,000
	Provision maintained	750,223,597	750,223,597
	Surplus provision maintained	3,386,426	29,023,597
	(Provision for others made for legal expenses, protested bills, expenditure related unreconciled entries and other assets that classified as bad and loss as per Bangladesh Bank BRPD Circular 14 dated June 25, 2001)		
13.1.9	Provision for start up fund		
	Balance as at 1 January	130,349,093	102,303,097
	Add: Provision made during the year		
	For the year 2025 (1% of profit after tax)	-	-
	For the year 2024 (1% of profit after tax)	-	28,045,996
	Balance as at 30 June	130,349,093	130,349,093
	(As per Bangladesh Bank SMESPD Circular Letter no. 05 dated April 26, 2001 Provision for Start up Fund has been maintained against 1% net profit after tax starting from the year 2020)		
13(a)	Consolidated Other liabilities		
	Bank Asia PLC.	66,476,410,238	58,705,781,943
	Bank Asia Securities Limited	2,309,062,586	2,299,018,376
	BA Exchange Company (UK) Limited	58,580,564	65,356,495
	BA Express USA, Inc	629,484,331	335,931,459
	Foreign currency effect for subsidiaries	-	-
		69,473,537,719	61,406,088,273
	Less: Inter- companies transactions		
	Receivable from BASL	-	-
	Receivable from BA Exchange (UK) Limited	81,343,916	77,120,426
	Receivable from BA Express USA, Inc	537,248,085	346,908,665
		68,854,945,718	60,982,059,182
14	Share capital		
14.1	Authorized capital		
	1,500,000,000 ordinary shares of Taka 10 each	15,000,000,000	15,000,000,000
14.2	Issued, subscribed and fully paid up capital		
	56,372,480 ordinary shares of Taka 10 each issued for cash	563,724,800	563,724,800
	364,010,770 (2010: 243,901,270) ordinary shares of Taka 10 each		
	Issued as bonus shares	3,640,107,700	3,640,107,700
	Right shares issued 25% for the year 2010	1,050,958,100	1,050,958,100
	Issued as bonus shares 20% for the year 2011	1,050,958,120	1,050,958,120
	Issued as bonus shares 10% for the year 2012	630,574,870	630,574,870
	Issued as bonus shares 10% for the year 2013	693,632,350	693,632,350
	Issued as bonus shares 10% for the year 2014	762,995,590	762,995,590
	Issued as bonus shares 5% for the year 2015	419,647,570	419,647,570
	Issued as bonus shares 12% for the year 2016	1,057,511,890	1,057,511,890
	Issued as bonus shares 12.50% for the year 2017	1,233,763,870	1,233,763,870
	Issued as bonus shares 5% for the year 2018	555,193,740	555,193,740
	Issued as bonus shares 5% for the year 2024	1,165,906,860	-
		12,824,975,460	11,659,068,600
14.3	Initial public offer (IPO)		
	Out of the total issued, subscribed and fully paid up capital of the Bank 2,000,000 ordinary shares of Taka 100 each amounting to Taka 200,000,000 was raised through public offering of shares in 2003		

		Amount in Taka	
Particulars		30-Jun-25	31-Dec-24
15	Statutory reserve		
	Balance as at 1 January	11,750,000,000	11,750,000,000
	Addition during the year	802,662,641	-
	Balance as at 30 June	12,552,662,641	11,750,000,000
15.1	General and other reserve		
	Bank Asia PLC.	8,166,144	8,166,144
15.1 (a)	Consolidated General and other reserve		
	Bank Asia PLC.	8,166,144	8,166,144
	Bank Asia Securities Limited		
	Balance as at 1 January	2,474,543	2,090,869
	Addition during the year	601,337	383,674
	Adjustment made during the year	-	-
	Balance as at 30 June	3,075,880	2,474,543
		11,242,024	10,640,687
16	Revaluation reserve		
	HTM securities (Note 16.1)	99,513,941	99,513,941
	HFT securities (Note 16.2)	2,720,006,501	2,431,797,985
	Fixed Assets revaluation (Note 16.3)	1,769,496,415	1,769,496,415
		4,589,016,857	4,300,808,341
16.1	Revaluation reserve on HTM securities		
	Balance at 1 January	99,513,941	107,009,414
	Gain from revaluation on investments	-	20,294,026
	Adjustment for sale/maturity of securities	-	(27,789,499)
		99,513,941	99,513,941
16.2	Revaluation reserve on HFT securities		
	Balance at 1 January	2,431,797,985	755,333,928
	Gain from revaluation on investments	10,670,383,789	7,691,378,826
	Adjustment for sale/maturity of securities	(10,382,175,273)	(6,014,914,769)
		2,720,006,501	2,431,797,985
16.3	Revaluation reserve on Fixed Assets		
	Balance at 1 January	1,769,496,415	1,823,211,667
	Depreciation charged during the year	-	(53,715,252)
		1,769,496,415	1,769,496,415
16 (a)	Consolidated Revaluation reserve		
	Bank Asia PLC.	4,589,016,857	4,300,808,341
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		4,589,016,857	4,300,808,341
17	Retained earnings		
	Balance at 1 January	4,124,248,860	3,416,739,131
	Add: Post - tax profit for the year	3,103,313,203	2,774,599,603
	Revaluation reserve transferred to retained earnings	-	53,715,252
		7,227,562,063	6,245,053,986
	Less: Issue of cash dividend for the year 2023	-	1,748,860,290
	Issue of cash dividend for the year 2024	1,165,906,860	-
	Issue of stock dividend for the year 2024	1,165,906,860	-
	Transfer to interest suspense account during the year	-	3,330,727
	Coupon/dividend on perpetual bond	183,061,815	368,614,109
	Transfer to statutory reserve	802,662,641	-
		3,317,538,176	2,120,805,126
		3,910,023,887	4,124,248,860

		Amount in Taka	
Particulars		30-Jun-25	31-Dec-24
17(a)	Consolidated Retained earnings		
	Balance at 1 January	4,150,895,777	3,350,452,926
	Add/(Less): Revaluation reserve transferred to retained earnings	-	53,715,252
	Post- tax profit for the year	3,113,719,505	2,867,916,432
	<u>Less: Non controlling interest</u>	<u>7</u>	<u>33</u>
		7,264,615,275	6,272,084,577
	Less: Issue of cash dividend for the year 2023	-	1,748,860,290
	Issue of cash dividend for the year 2024	1,165,906,860	-
	Issue of stock dividend for the year 2024	1,165,906,860	-
	Transfer to interest suspense account during the year	-	3,330,727
	Coupon/dividend on perpetual bond	183,061,815	368,614,109
	Transferred to General and other reserve	601,337	383,674
	Transfer to statutory reserve	802,662,641	-
		3,318,139,513	2,121,188,800
		3,946,475,762	4,150,895,777
17(b)	Non-controlling (Minority) interest		
	Bank Asia Securities Limited	10,337	10,330
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		10,337	10,330
18	Contingent liabilities		
	Conventional and Islamic banking	148,485,437,025	139,885,803,645
	Off-shore banking unit	38,595,840	68,546,380
		148,524,032,865	139,954,350,025
18.1	Acceptances and endorsements		
	Conventional and Islamic banking	53,819,835,767	44,821,140,940
	Off-shore banking unit	-	-
		53,819,835,767	44,821,140,940
18.2	Letters of guarantee		
	Conventional and Islamic banking	26,840,448,284	26,866,282,323
	Off-shore banking unit	3,315,546	3,244,654
		26,843,763,830	26,869,526,977
18.2.1	Letters of guarantee		
	Letters of guarantee (Local)	20,149,473,089	20,430,302,227
	Letters of guarantee (Foreign)	6,694,290,741	6,439,224,750
		26,843,763,830	26,869,526,977
18.3	Irrevocable letters of credit		
	Conventional and Islamic banking	27,352,947,258	39,565,645,253
	Off-shore banking unit	35,280,294	65,301,726
		27,388,227,552	39,630,946,979
18.3.1	Irrevocable letters of credit		
	Letters of credit Back to Back (Inland)	3,161,632,776	4,431,060,857
	Letters of credit (General)	20,450,913,024	26,532,262,009
	Back to back L/C	3,698,990,222	8,667,624,113
		27,311,536,022	39,630,946,979

		Amount in Taka	
Particulars		30-Jun-25	31-Dec-24
18.4	Bills for collection		
	Conventional and Islamic banking	17,458,765,225	18,716,268,581
	Off-shore banking unit	-	-
		17,458,765,225	18,716,268,581
18.4.1	Bills for collection		
	Local bills for collection	11,155,230,442	11,584,579,830
	Foreign bills for collection	6,303,534,783	7,131,688,751
		17,458,765,225	18,716,268,581
18.5	Other commitments		
	Conventional and Islamic banking	23,013,440,491	9,916,466,548
	Off-shore banking unit	-	-
		23,013,440,491	9,916,466,548
		148,524,032,865	139,954,350,025
18.5.1	Other commitments		
	Forward Assets Purchased and Forward Deposits Placed	23,013,440,491	9,916,466,548
18.6	Workers' profit participation fund (WPPF)		

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

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

		Amount in Taka	
Particulars		Jan to June 2025	Jan to June 2024
19	Income statement		
	Income:		
	Interest, discount and similar income (Note 19.1)	26,019,076,108	20,644,483,692
	Dividend income (Note 22.1)	413,178,626	155,858,694
	Fees, commission and brokerage (Note 19.2)	833,760,675	1,050,700,281
	Gains/ <u>less</u> Losses arising from dealing securities	-	-
	Gains/ <u>less</u> Losses arising from investment securities	19,833,967	-
	Gains/ <u>less</u> Losses arising from dealing in foreign currencies (Note 23.1)	1,037,796,405	1,641,344,602
	Income from non-banking assets	-	-
	Other operating income (Note 24)	745,877,370	774,928,050
	Profit/ <u>less</u> Losses on interest rate changes	-	-
		<u>29,069,523,151</u>	<u>24,267,315,319</u>
	Expenses:		
	Interest paid/profit shared on deposits and borrowings, etc (Note 21)	15,098,359,609	10,858,053,895
	Administrative expenses (Note 19.3)	3,435,932,591	3,428,148,578
	Other expenses (Note 34)	1,131,185,864	1,009,443,646
	Depreciation on banks assets (Note 33.1)	434,645,634	439,207,188
		<u>20,100,123,698</u>	<u>15,734,853,307</u>
		<u>8,969,399,453</u>	<u>8,532,462,012</u>
19.1	Interest, discount and similar income		
	Interest income/profit on investments (Note 20)	13,971,794,611	14,336,162,117
	Interest on treasury bills/reverse repo/bills	6,460,197,398	4,768,655,500
	Interest income on corporate bonds	192,159,233	48,990,246
	Interest on debentures	233,385,602	101,319,494
	Income from investment in shares, bonds etc	-	-
	Capital gain on Government securities and assets	5,161,539,264	1,389,356,335
		<u>26,019,076,108</u>	<u>20,644,483,692</u>
19.2	Fees, commission and brokerage		
	Commission	833,760,675	1,050,700,281
	Brokerage	-	-
		<u>833,760,675</u>	<u>1,050,700,281</u>
19.3	Administrative expenses		
	Salaries and allowances (Note 25)	2,828,048,561	2,857,942,418
	Rent, taxes, insurance, electricity, etc (Note 26)	321,648,695	318,617,322
	Legal expenses (Note 27)	22,187,247	11,857,700
	Postage, stamp, telecommunication, etc (Note 28)	124,340,352	110,202,089
	Stationery, printing, advertisement, etc (Note 29)	77,899,440	76,340,597
	Managing Director's salary and fees (Note 30)	12,039,675	9,726,193
	Directors' fees (Note 31)	2,263,334	2,028,795
	Auditors' fees (Note 32)	2,368,500	496,000
	Repair of Bank's assets (Note 33.1)	45,136,787	40,937,464
		<u>3,435,932,591</u>	<u>3,428,148,578</u>
20	Interest income/profit on investments		
	Conventional and Islamic banking (Note 20.1)	13,541,589,405	13,735,185,936
	Off-shore banking unit	800,217,814	860,098,452
		<u>14,341,807,219</u>	<u>14,595,284,388</u>
	Less: inter transaction between OBU and Conventional banking	370,012,608	259,122,271
		<u>13,971,794,611</u>	<u>14,336,162,117</u>

		Amount in Taka	
Particulars		Jan to June 2025	Jan to June 2024
20.1	Conventional and Islamic banking		
	Agricultural loan	218,389,406	292,229,097
	Cash credit/Bai Murabaha (Muajjal)	353,778,916	290,342,929
	Credit card	317,567,421	264,226,785
	Credit for poverty alleviation scheme-micro credit	-	91,000
	Consumer credit scheme	875,143,120	952,907,332
	Demand loan	3,101,622,048	3,349,577,169
	Export Development Fund (EDF)	156,897,002	180,811,340
	House building loan	47,147,583	61,725,015
	Loans (General)	909,576,312	975,418,040
	Loans against trust receipts/ Bai Murabaha post import	587,210,235	386,261,301
	Overdrafts/ Quard against scheme	1,783,954,870	1,833,643,414
	Packing credit	18,739,044	17,087,812
	Payment against documents	39,899,144	3,710,428
	Staff loan	26,905,342	36,248,039
	Transport loan	98,222,910	97,062,939
	Term loan- industrial	2,116,824,544	1,671,266,663
	Term loan- others	1,911,578,546	2,118,187,697
	Foreign bills purchased	2,392,191	4,412,096
	Local bills purchased	35,773,862	47,705,242
	Loan Under Covit-19 Stimulus Package	3,242,497	28,812,977
	Total interest/profit on loans and advances/investments	12,604,864,993	12,611,727,315
	Interest/profit on balance with other banks and financial institutions	648,953,491	1,072,737,087
	Interest/profit received from foreign banks	287,770,921	50,721,534
		<u>13,541,589,405</u>	<u>13,735,185,936</u>
20(a)	Consolidated Interest income/profit on investments		
	Bank Asia PLC.	13,971,794,611	14,336,162,117
	Bank Asia Securities Ltd	122,040,393	129,766,758
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>14,093,835,004</u>	<u>14,465,928,875</u>
	Less: Inter-company transactions	95,038,886	62,453,658
		<u>13,998,796,118</u>	<u>14,403,475,217</u>
21	Interest paid/profit shared on deposits and borrowings etc.		
	Conventional and Islamic banking (Note 21.1)	14,830,198,060	10,442,645,419
	Off-shore banking unit	638,174,157	674,530,747
		<u>15,468,372,217</u>	<u>11,117,176,166</u>
	Less: inter transaction with OBU	370,012,608	259,122,271
		<u>15,098,359,609</u>	<u>10,858,053,895</u>
21.1	Conventional and Islamic banking		
	Interest paid/profit shared on deposits		
	Fixed deposits/ Mudaraba Fixed deposit	8,483,999,700	5,680,957,231
	Scheme deposits	2,388,227,722	2,214,860,883
	Sanchaya plus	402,611	5,102,005
	Savings deposits/ Mudaraba Savings bank	1,035,553,650	883,012,797
	Special notice deposits	659,958,588	582,500,539
		<u>12,568,142,271</u>	<u>9,366,433,455</u>
	Interest on borrowings and others		
	Local banks including Bangladesh Bank	2,036,692,128	909,202,246
	Interest on subordinated non-convertible bond	214,321,098	161,357,809
	Foreign banks	11,042,563	5,651,909
		<u>2,262,055,789</u>	<u>1,076,211,964</u>
		<u>14,830,198,060</u>	<u>10,442,645,419</u>

		Amount in Taka	
Particulars		Jan to June 2025	Jan to June 2024
21(a)	Consolidated Interest Expenses/profit paid on Deposits		
	Bank Asia PLC.	15,098,359,609	10,858,053,895
	Bank Asia Securities Ltd	97,622,466	74,114,325
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		15,195,982,075	10,932,168,220
	Less: Inter-company transactions	95,038,886	62,453,658
		15,100,943,189	10,869,714,562
22	Investment income		
	Conventional and Islamic banking (Note 22.1)	12,480,294,090	6,464,180,269
	Off-shore banking unit	-	-
		12,480,294,090	6,464,180,269
22.1	Conventional and Islamic Banking		
	Interest on treasury bills	5,440,652,847	1,918,032,871
	Interest on treasury bonds	993,010,073	2,823,186,190
	Interest income on corporate bonds	192,159,233	48,990,246
	Capital gain from investment in shares	19,833,967	-
	Dividend on shares	413,178,626	155,858,694
	Profit on Govt Investment SUKUK	233,385,602	101,319,494
	Capital gain on Government securities	5,161,539,264	1,389,356,335
	Interest on reverse repo	1,739,959	-
		12,480,294,090	6,464,180,269
22(a)	Consolidated investment income		
	Bank Asia PLC.	12,480,294,090	6,464,180,269
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		12,480,294,090	6,464,180,269
	Less: Inter-company transactions	-	-
		12,480,294,090	6,464,180,269
23	Commission, exchange and brokerage		
	Conventional and Islamic banking (Note 23.1)	1,868,429,710	2,681,490,679
	Off-shore banking unit	3,127,370	10,554,204
		1,871,557,080	2,692,044,883
23.1	Conventional and Islamic Banking		
	Commission on L/C	536,708,100	689,194,559
	Fees and commission including Export	160,642,373	177,061,681
	Commission on L/G	115,699,931	154,768,068
	Commission on export	2,929,880	2,522,829
	Commission on PO, DD, TT, TC, etc	13,287,589	12,992,955
	Other commission	1,365,432	3,605,985
		830,633,305	1,040,146,077
	Foreign exchange gain	1,037,796,405	1,641,344,602
		1,868,429,710	2,681,490,679
23(a)	Consolidated Commission, exchange and brokerage		
	Bank Asia PLC.	1,871,557,080	2,692,044,883
	Bank Asia Securities Ltd	45,799,394	90,628,122
	BA Exchange Company (UK) Limited	30,423,018	20,929,004
	BA Express USA, Inc	74,861,866	147,506,789
		2,022,641,358	2,951,108,798
24	Other operating income		
	Conventional and Islamic banking (Note 24.1)	734,273,943	764,646,160
	Off-shore banking unit	11,603,427	10,281,890
		745,877,370	774,928,050

		Amount in Taka	
Particulars		Jan to June 2025	Jan to June 2024
24.1	Conventional and Islamic banking		
	Locker charge	6,093,980	6,407,750
	Service and other charges	400,671,370	424,827,762
	Master/Visa card fees and charges	229,970,363	242,316,664
	Postage/telex/SWIFT/fax recoveries	54,875,935	57,734,100
	Non-operating income	16,984,906	12,808,343
	Rebate on nostro account	25,677,389	20,551,541
		<u>734,273,943</u>	<u>764,646,160</u>
24(a)	Consolidated other operating income		
	Bank Asia PLC.	745,877,370	774,928,050
	Bank Asia Securities Ltd	34,464,969	19,863,952
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>780,342,339</u>	<u>794,792,002</u>
25	Salaries and allowances		
	Conventional and Islamic banking (Note 25.1)	2,821,729,698	2,852,730,839
	Off-shore banking unit	6,318,863	5,211,579
		<u>2,828,048,561</u>	<u>2,857,942,418</u>
25.1	Conventional and Islamic banking		
	Basic salary	1,091,944,993	1,013,572,241
	Allowances	1,003,265,012	936,819,320
	Festival bonus	200,090,935	368,634,655
	Gratuity	180,000,000	180,000,000
	Provident fund contribution	106,428,758	98,704,623
	Performance bonus	240,000,000	255,000,000
		<u>2,821,729,698</u>	<u>2,852,730,839</u>
25(a)	Consolidated Salaries and allowances		
	Bank Asia PLC.	2,828,048,561	2,857,942,418
	Bank Asia Securities Ltd	61,151,899	58,344,861
	BA Exchange Company (UK) Limited	11,716,668	10,038,305
	BA Express USA, Inc	28,237,021	25,626,793
		<u>2,929,154,149</u>	<u>2,951,952,377</u>
26	Rent, taxes, insurance, electricity etc.		
	Conventional and Islamic banking (Note 26.1)	320,830,614	318,447,241
	Off-shore banking unit	818,081	170,081
		<u>321,648,695</u>	<u>318,617,322</u>
26.1	Conventional and Islamic banking		
	Rent, rate and taxes (Note 26.1.1)	25,319,117	13,582,758
	Insurance	166,601,713	165,741,595
	Power and electricity	66,432,589	63,698,364
	Interest portion on lease liabilities (Note 26.1.1)	62,477,195	75,424,524
		<u>320,830,614</u>	<u>318,447,241</u>
26.1.1	The amount represents actual rent expense before adjustment as per IFRS 16: Leases. Business segment wise actual rent expense is given below:		
	Conventional banking	252,006,574	123,547,860
	Islamic banking	8,550,630	4,331,097
	Off-shore banking unit	818,081	83,945
		<u>261,375,285</u>	<u>127,962,902</u>

		Amount in Taka	
	Particulars	Jan to June 2025	Jan to June 2024
26(a)	Consolidated Rent, taxes, insurance, electricity etc.		
	Bank Asia PLC.	321,648,695	318,617,322
	Bank Asia Securities Ltd	3,387,523	4,517,803
	BA Exchange Company (UK) Limited	3,118,493	3,421,462
	BA Express USA, Inc	14,320,894	13,072,303
		<u>342,475,605</u>	<u>339,628,890</u>
27	Legal expenses		
	Conventional and Islamic banking (Note 27.1)	20,368,347	11,857,700
	Off-shore banking unit	1,818,900	-
		<u>22,187,247</u>	<u>11,857,700</u>
27.1	Conventional and Islamic Banking		
	Legal expenses	20,368,347	11,857,700
	Other professional charges	-	-
		<u>20,368,347</u>	<u>11,857,700</u>
27(a)	Consolidated Legal expenses		
	Bank Asia PLC.	22,187,247	11,857,700
	Bank Asia Securities Ltd	36,000	3,700
	BA Exchange Company (UK) Limited	258,153	608,914
	BA Express USA, Inc	211,232	111,983
		<u>22,692,632</u>	<u>12,582,297</u>
28	Postage, stamps, telecommunication etc.		
	Conventional and Islamic banking (Note 28.1)	123,726,212	109,664,938
	Off-shore banking unit	614,140	537,151
		<u>124,340,352</u>	<u>110,202,089</u>
28.1	Conventional and Islamic banking		
	Telephone, courier and postage	59,377,476	56,291,344
	Master/VISA card process fee	31,000,330	21,379,098
	ATM charge	2,521,609	2,187,045
	SWIFT and Reuter charge	28,498,057	27,730,432
	Internet	2,328,740	2,077,019
		<u>123,726,212</u>	<u>109,664,938</u>
28(a)	Consolidated Postage, stamps, telecommunication etc.		
	Bank Asia PLC.	124,340,352	110,202,089
	Bank Asia Securities Ltd	1,704,073	1,565,084
	BA Exchange Company (UK) Limited	130,268	258,618
	BA Express USA, Inc	822,276	563,934
		<u>126,996,969</u>	<u>112,589,725</u>
29	Stationery, printing, advertisements etc.		
	Conventional and Islamic banking (Note 29.1)	77,850,945	76,281,895
	Off-shore banking unit	48,495	58,702
		<u>77,899,440</u>	<u>76,340,597</u>
29.1	Conventional and Islamic banking		
	Office and security stationery	29,702,013	31,592,829
	Calendar, diary, souvenir, etc	12,335,526	12,535,482
	ATM card /Supplies And Stationeries	26,501,787	20,098,602
	Books and periodicals	736,030	586,375
	Publicity and advertisement	8,575,589	11,468,607
		<u>77,850,945</u>	<u>76,281,895</u>

		Amount in Taka	
Particulars		Jan to June 2025	Jan to June 2024
29(a)	Consolidated Stationery, printing, advertisements etc.		
	Bank Asia PLC.	77,899,440	76,340,597
	Bank Asia Securities Ltd	322,016	853,943
	BA Exchange Company (UK) Limited	2,025,988	1,343,458
	BA Express USA, Inc	983,997	1,364,768
		<u>81,231,441</u>	<u>79,902,766</u>
30	Managing Director's salary and fees		
	Basic salary	5,700,000	4,422,414
	House rent allowance	2,100,000	1,629,310
	Entertainment allowances	150,000	116,379
	Festival bonus	1,900,000	1,900,000
	Utility allowance and others	1,889,675	1,425,331
	House maintenance allowance	300,000	232,759
		<u>12,039,675</u>	<u>9,726,193</u>
31	Directors' fees		
	Directors' fees	2,263,334	2,028,795
		<u>2,263,334</u>	<u>2,028,795</u>
31(a)	Consolidated Directors' fees		
	Bank Asia PLC.	2,263,334	2,028,795
	Bank Asia Securities Ltd.	463,000	176,000
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>2,726,334</u>	<u>2,204,795</u>
32	Auditors' fees		
	Audit fees	2,368,500	496,000
	Others	-	-
		<u>2,368,500</u>	<u>496,000</u>
32(a)	Consolidated Auditors fees		
	Bank Asia PLC.	2,368,500	496,000
	Bank Asia Securities Ltd	-	-
	BA Exchange Company (UK) Limited	238,295	424,429
	BA Express USA, Inc	1,806,749	1,552,567
		<u>4,413,544</u>	<u>2,472,996</u>
33	Depreciation and repair of Bank's assets		
	Conventional and Islamic banking (Note 33.1)	479,759,882	480,127,921
	Off-shore banking unit	22,539	16,731
		<u>479,782,421</u>	<u>480,144,652</u>
33.1	Conventional and Islamic banking		
	Depreciation		
	Owned assets	257,189,259	265,944,570
	Leased assets	177,433,836	173,245,887
		<u>434,623,095</u>	<u>439,190,457</u>
	Repairs		
	Building	9,792,615	8,534,159
	Furniture and fixtures	3,777,856	2,205,341
	Equipments	12,734,844	10,495,204
		<u>26,305,315</u>	<u>21,234,704</u>
	Maintenance		
		<u>18,831,472</u>	<u>19,702,760</u>
		<u>479,759,882</u>	<u>480,127,921</u>

		Amount in Taka	
Particulars		Jan to June 2025	Jan to June 2024
33(a)	Consolidated Depreciation and repairs of Bank's assets		
	Bank Asia PLC.	479,782,421	480,144,652
	Bank Asia Securities Ltd	9,225,790	12,289,360
	BA Exchange Company (UK) Limited	349,818	98,609
	BA Express USA, Inc	503,707	79,060
		<u>489,861,736</u>	<u>492,611,681</u>
34	Other expenses		
	Conventional and Islamic banking (Note 34.1)	1,108,911,399	1,007,272,229
	Off-shore banking unit	22,274,465	2,171,417
		<u>1,131,185,864</u>	<u>1,009,443,646</u>
34.1	Conventional and Islamic banking		
	Car expenses	256,385,466	253,229,470
	Contractual service expenses	371,951,756	391,180,163
	Computer expenses	147,936,343	105,232,559
	Other management and administrative expenses	222,876,384	176,812,508
	Entertainment	18,406,248	20,445,060
	AGM/EGM expenses	600,000	742,345
	Payment to superannuation fund	3,660,000	3,660,000
	Donation and subscription to institutions	74,949,423	49,594,775
	Travelling expenses	6,351,151	4,508,760
	Training and internship	3,034,092	1,866,589
	Directors' travelling expenses	2,760,536	-
		<u>1,108,911,399</u>	<u>1,007,272,229</u>
34(a)	Consolidated other expenses		
	Bank Asia PLC.	1,131,185,864	1,009,443,646
	Bank Asia Securities Ltd	7,884,794	8,799,114
	BA Exchange Company (UK) Limited	5,413,595	2,787,507
	BA Express USA, Inc	26,808,243	35,150,033
		<u>1,171,292,496</u>	<u>1,056,180,300</u>
35	Receipts from other operating activities		
	Conventional and Islamic banking (Note 35.1)	5,915,647,174	2,154,002,495
	Off-shore banking unit	11,603,427	10,281,890
		<u>5,927,250,601</u>	<u>2,164,284,385</u>
35.1	Conventional and Islamic banking		
	Locker charge	6,093,980	6,407,750
	Service and other charges	400,671,370	424,827,762
	Master card fees and charges	229,970,363	242,316,664
	Postage/telex/SWIFT/ fax recoveries	54,875,935	57,734,100
	Non-business income	5,224,035,526	1,422,716,219
		<u>5,915,647,174</u>	<u>2,154,002,495</u>
35(a)	Consolidated Receipts from other operating activities		
	Bank Asia PLC.	5,927,250,601	2,164,284,385
	Bank Asia Securities Ltd	34,464,969	19,863,952
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>5,961,715,570</u>	<u>2,184,148,337</u>
36	Payments for other operating activities		
	Conventional and Islamic banking (Note 36.1)	1,592,941,121	1,460,030,247
	Off-shore banking unit	23,092,546	2,341,498
		<u>1,616,033,667</u>	<u>1,462,371,745</u>

		Amount in Taka	
Particulars		Jan to June 2025	Jan to June 2024
36.1	Conventional and Islamic banking		
	Rent, rates and taxes	320,830,614	318,447,241
	Legal expenses	22,187,247	11,857,700
	Directors' fees	2,263,334	2,028,795
	Postage, stamp, telecommunication, etc	124,340,352	110,202,089
	Other expenses	1,108,911,399	1,007,272,229
	Managing Director's salary	12,039,675	9,726,193
	Auditors' fee	2,368,500	496,000
		<u>1,592,941,121</u>	<u>1,460,030,247</u>
36(a)	Payments for other operating activities		
	Bank Asia PLC.	1,616,033,667	1,462,371,745
	Bank Asia Securities Ltd	13,475,390	15,061,701
	BA Exchange Company (UK) Limited	9,158,804	7,500,930
	BA Express USA, Inc	43,969,394	50,450,820
		<u>1,682,637,255</u>	<u>1,535,385,196</u>
37	Net Assets Value per Share (NAV)		
	Total shareholders' equity	33,884,844,989	31,842,291,945
	Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
	Net Assets Value per Share (NAV)	<u>26.42</u>	<u>24.83</u>
37(a)	Consolidated Net Assets Value per Share (NAV)		
	Total shareholders' equity	33,851,343,962	31,807,889,969
	Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
	Net Assets Value per Share (NAV)	<u>26.39</u>	<u>24.80</u>
37(b)	Earnings per share (EPS)		
	Net profit after tax (Numerator)	2,920,251,388	2,828,113,324
	Number of ordinary shares outstanding (Denominator)	1,282,497,546	1,282,497,546
	Earnings per share (EPS)	<u>2.28</u>	<u>2.21</u>
37(c)	Consolidated Earnings per share (EPS)		
	Net profit after tax (Numerator)	2,930,657,690	2,903,126,762
	Number of ordinary shares outstanding (Denominator)	1,282,497,546	1,282,497,546
	Earnings per share (EPS)	<u>2.29</u>	<u>2.26</u>
37(d)	Net Operating Cash Flows per Share (NOCFPS)		
	Net cash flows from operating activities	51,479,805,191	33,665,412,036
	Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
	Net Operating Cash Flows per Share (NOCFPS)	<u>40.14</u>	<u>26.25</u>
37(e)	Consolidated Net Operating Cash Flows per Share (NOCFPS)		
	Net cash flows from operating activities	52,315,673,756	33,749,437,192
	Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
	Net Operating Cash Flows per Share (NOCFPS)	<u>40.79</u>	<u>26.32</u>

		Amount in Taka	
Particulars		Jan to June 2025	Jan to June 2024
38	Reconciliation of net profit with cash flows from operating activities (Solo basis)		
	Profit before tax as per profit and loss account	4,013,313,203	4,031,906,680
	Adjustment for non-cash items:		
	Provision for Loans and advances	5,046,586,250	3,780,555,332
	Provision for Off balance sheet items	9,500,000	360,000,000
	Provision for Diminution in value of investments	(100,000,000)	360,000,000
	Provision for other assets	-	-
	Depreciation of Property plant and equipment	479,782,421	480,144,652
	Foreign exchange gain/(loss)	-	-
	Profit on sale of fixed assets	-	-
	Increase/decrease in operating assets & liabilities:		
	Loans and advances to customers	5,861,183,564	(14,424,195,394)
	Other operating assets	(898,871,439)	(2,633,508,126)
	Deposits from customers and banks	30,691,143,294	39,186,384,606
	Other operating liabilities	5,884,448,394	2,827,714,874
	Trading liabilities	2,097,361,269	1,136,410,405
	Income tax paid	(1,604,641,765)	(1,440,000,993)
	Cash flows from operating activities as per cash flow statement	51,479,805,191	33,665,412,036

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

	Profit before tax as per profit and loss account	4,034,559,885	4,140,834,372
	Adjustment for non-cash items:		
	Provision for Loans and advances	5,054,186,250	3,823,155,332
	Provision for Off balance sheet items	9,500,000	360,000,000
	Provision for Diminution in value of investments	(100,000,000)	360,000,000
	Provision for other assets	-	-
	Depreciation of Property plant and equipment	489,861,736	492,611,681
	Foreign exchange gain/(loss)	-	-
	Profit on sale of fixed assets	-	-
	Increase/decrease in operating assets & liabilities:		
	Loans and advances to customers	6,552,938,261	(14,445,104,357)
	Other operating assets	(950,486,348)	(3,044,956,555)
	Deposits from customers and banks	30,581,007,567	39,135,894,989
	Other operating liabilities	5,884,448,395	2,827,714,874
	Trading liabilities	2,384,478,446	1,556,315,461
	Income tax paid	(1,624,820,436)	(1,457,028,605)
	Cash flows from operating activities as per cash flow statement	52,315,673,756	33,749,437,192

Bank Asia PLC.

Notes to financial statements for the year ended 30 June 2025

41 Related Party Transactions

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

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

Name of the organization	Relationship	Service Type	Transaction Amount (Tk)
Agro Food Services Ltd.	Common Directors/ Close family members Director	Office Rent	61,354,952
Ranks ITT Ltd.	-do-	Network Connectivity fees	11,153,017
Shield Security Service	-do-	Security Service providers	4,759,260
Reliance Insurance	-do-	Insurance Service	41,121,886
Ali Estates Limited	-do-	Office Rent	38,946,228
M/s. M Ahmed Tea & Land Co. Limited	-do-	Office Rent	198,000

41.1 Key Management personnel compensation

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

Particulars	Amount Tk
Short-term employee benefit	102,208,873

Key Management personnel includes Managing Director, 03 no. Additional Managing Director, 07 nos. Deputy Managing Director including Company Secretary, Head of Internal Control & Compliance Division, 09 nos Senior Executive Vice President and Chief Financial Officer.

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