## **Bank Asia Limited**

Un-Audited Financial Statements for the period ended 30 September 2023

## Bank Asia Limited and Its Subsidiaries Consolidated Balance Sheet as at 30 September 2023

Amount in Taka				
Particulars	Notes	30 Sep 2023	31 Dec 2022	
PROPERTY AND ASSETS				
Cash		22,266,979,274	25,797,237,229	
In hand (including foreign currencies)	4.1(a)	3,278,961,128	4,087,822,688	
Balance with Bangladesh Bank and its agent bank				
(including foreign currencies)	4.2(a)	18,988,018,146	21,709,414,541	
Balance with other banks and financial institutions	5(a)	25,437,689,740	39,983,468,523	
In Bangladesh		21,781,841,037	37,345,770,086	
Outside Bangladesh		3,655,848,703	2,637,698,437	
Money at call and on short notice	6(a)	-	3,750,000,000	
Investments	7(a)	141,854,818,524	103,838,255,588	
Government	Ì	133,002,511,850	94,746,403,719	
Others		8,852,306,674	9,091,851,869	
Loans and advances/investments	8(a)	268,180,164,610	280,591,467,444	
Loans, cash credits, overdrafts, etc/investments	Γ	248,083,970,672	257,223,892,759	
Bills purchased and discounted		20,096,193,938	23,367,574,685	
Fixed assets including premises, furniture and fixtures	9(a)	5,438,480,982	5,704,012,877	
Other assets	10(a)	14,641,033,108	11,057,689,200	
Non - banking assets	10(a)	14,041,033,100	11,037,007,200	
Total assets	_	477,819,166,238	470,722,130,861	
LIABILITIES AND CAPITAL	=			
Liabilities				
Borrowings from other banks, financial institutions and agents	11(a)	30,001,008,323	51,024,080,743	
Subordinated non-convertible and perpetual bonds	11(aa)	8,340,000,000	9,340,000,000	
Deposits and other accounts	12(a)	360,862,160,519	337,853,124,886	
Current/Al-wadeeah current accounts and other accounts	Γ2(α)	72,264,781,804	68,534,148,051	
Bills payable		3,203,477,621	4,167,914,951	
Savings bank/Mudaraba savings bank deposits		81,649,157,976	78,812,880,761	
Fixed deposits/Mudaraba fixed deposits		203,744,743,118	186,338,181,123	
Bearer certificates of deposit		-	-	
Other deposits		-	-	
Other liabilities	13(a)	48,004,848,948	44,041,087,583	
Total liabilities	_	447,208,017,790	442,258,293,212	
Capital/shareholders' equity				
Total shareholders' equity	_	30,611,148,448	28,463,837,649	
Paid-up capital	14.2	11,659,068,600	11,659,068,600	
Statutory reserve	15	11,750,000,000	11,750,000,000	
General and other reserve	15.1 (a)	10,257,013	9,926,531	
Revaluation reserve	16(a)	2,459,304,128	2,117,047,124	
Retained earnings	17(a)	4,780,543,258	2,957,002,831	
Foreign currency translation reserve		(48,034,848)	(29,217,722)	
Non-controlling interest	17(b)	10,297	10,285	
Total liabilities and shareholders' equity	=	477,819,166,238	470,722,130,861	
Net Assets Value per Share		26.26	24.41	

## Consolidated Balance Sheet as at 30 September 2023

		Amount i	in Taka
Particulars	Notes	30 Sep 2023	31 Dec 2022
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	18	152,023,196,027	151,805,089,469
Acceptances and endorsements		54,972,269,349	57,460,996,543
Letters of guarantee		35,533,059,671	38,212,129,085
Irrevocable letters of credit		37,609,710,319	28,775,250,089
Bills for collection		23,908,156,688	27,356,713,752
Other contingent liabilities		-	-
Other commitments		13,767,534,529	1,758,182,995
Documentary credits and short term trade-related transactions	[	-	-,,
Forward assets purchased and forward deposits placed		13,767,534,529	1,758,182,995
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other comm	nitments	-	-
Total off-balance sheet items including contingent liabilitie	es .	165,790,730,556	153,563,272,464
-Sd- President and Managing Director Dir	-Sd- rector	-Sc Chair	_
-Sd- Chief Financial Officer Co	-Sd- mpany Secretary		

### Bank Asia Limited and Its Subsidiaries Consolidated Profit and Loss Account for the period ended 30 September 2023

**Amount in Taka** 

			Amount	ш така	
Particulars	Notes	Jan to Sep 2023	Jan to Sep 2022	July to Sep 2023	July to Sep 2022
OPERATING INCOME		_			
Interest income	20(a)	17,152,577,164	14,830,075,767	5,999,339,070	4,901,005,026
Interest paid on deposits and borrowings, etc	21(a)	12,592,693,010	10,854,302,297	4,133,368,838	3,872,983,187
Net interest income	` '	4,559,884,154	3,975,773,470	1,865,970,232	1,028,021,839
Investment income	22(a)	6,635,598,017	3,827,478,653	1,553,932,442	1,604,026,095
Commission, exchange and brokerage	23(a)	3,791,873,328	5,861,345,159	1,362,647,202	1,906,351,727
Other operating income	24(a)	938,804,776	797,372,881	289,354,420	241,152,734
		11,366,276,121	10,486,196,693	3,205,934,064	3,751,530,556
Total operating income (A)		15,926,160,275	14,461,970,163	5,071,904,296	4,779,552,395
OPERATING EXPENSES					
Salaries and allowances	25(a)	4,047,460,608	3,161,273,624	1,290,564,612	1,263,115,630
Rent, taxes, insurance, electricity, etc	26(a)	502,566,063	421,533,862	171,661,627	140,008,817
Legal expenses	27(a)	15,736,237	11,751,011	4,573,122	4,903,417
Postage, stamp, telecommunication, etc	28(a)	141,103,565	122,015,060	48,208,502	43,301,022
Stationery, printing, advertisements, etc	29(a)	118,736,594	120,261,942	36,799,504	33,518,508
Managing Director's salary and fees	30	11,080,000	16,330,692	2,980,000	5,383,492
Directors' fees	31(a)	3,100,500	3,072,000	600,000	1,000,000
Auditors' fees	32(a)	3,661,615	2,706,088	1,568,119	924,562
Depreciation and repairs of Bank's assets	33(a)	733,261,066	730,121,001	243,085,308	248,609,085
Other expenses	34(a)	1,593,988,993	1,537,519,441	508,395,143	537,745,551
Total operating expenses (B)	- ()	7,170,695,241	6,126,584,721	2,308,435,937	2,278,510,084
Profit before provision (C=A-B)		8,755,465,034	8,335,385,442	2,763,468,359	2,501,042,311
Provision for loans and advances/investments					
General provision		106,963,000	1,022,892,000	773,734,280	(452,108,000)
Specific provision		2,709,149,721	1,569,928,445	1,465,776,932	1,012,928,445
Specific provision	13.2(a)	2,816,112,721	2,592,820,445	2.239.511.212	560.820.445
Provision for off-balance sheet items	13.3	185,000,000	80,000,000	(190,000,000)	(205,000,000)
Provision for diminution in value of investme		172,752,523	-	(101,247,477)	30,000,000
Other provisions		-	90,000,000	(101,217,177)	-
Total provision (D)	34(c)	3,173,865,244	2,762,820,445	1,948,263,735	385,820,445
Total profit before tax (C-D)	5.(0)	5,581,599,790	5,572,564,997	815,204,624	2,115,221,866
Provision for taxation		-,,,	-,-:-,-:	,,	_,,,
Current tax	13.5.1(a)	1,761,405,565	2,448,026,066	537,770,175	1,316,947,005
Deferred tax	13.5.2	-	-,,,	-	-,,
		1,761,405,565	2,448,026,066	537,770,175	1,316,947,005
Net profit after tax		3,820,194,225	3,124,538,931	277,434,449	798,274,861
Appropriations					
Statutory reserve		-	933,624,660	-	248,433,350
Coupon/dividend on perpetual bond		247,463,014	25,016,438	61,805,479	25,016,438
General and other reserve		330,482	1,609,440	-	· · · · -
	15 (a)	247,793,496	960,250,538	61,805,479	273,449,788
Retained surplus		3,572,400,729	2,164,288,393	215,628,970	524,825,073
Attributable to:					
Equity holders of Bank Asia Limited		3,572,400,717	2,164,288,374	215,628,969	524,825,069
Non-controlling interest		12	19	1	4
-		3,572,400,729	2,164,288,393	215,628,970	524,825,073
Earnings Per Share (EPS)		3.06	2.68	0.18	0.68

-Sd-	-Sd-	-Sd-
President and Managing Director	Director	Chairman

-Sd- -Sd- Chief Financial Officer Company Secretary

## Bank Asia Limited and Its Subsidiaries Consolidated Cash Flow Statement for the period ended 30 September 2023

Amount	in	Taka

Particulars	Notes	30 Sep 2023	30 Sep 2022
Cash flows from operating activities (A)			
Interest receipts		22,082,916,534	18,945,646,734
Interest payments		(12,947,629,880)	(11,265,856,742)
Dividends receipts		285,346,391	23,317,821
Fees and commission receipts		3,791,873,328	5,861,345,159
Recoveries on loans previously written off		75,916,085	108,355,566
Cash payment to employees		(4,121,967,996)	(3,446,895,070)
Cash payment to suppliers		(189,069,224)	(200,136,064)
Income tax paid		(2,445,459,614)	(1,870,230,801)
Receipts from other operating activities	35 (a)	985,438,796	813,932,469
Payments for other operating activities	36 (a)	(2,271,236,973)	(2,114,928,154)
Operating profit before changes in operating assets & liabilities	es	5,246,127,447	6,854,550,918
Increase/(decrease) in operating assets and liabilities			
Loans and advances to customers and banks		12,411,302,834	(3,500,950,979)
Other assets		611,657,705	294,836,109
Deposits from customers and banks		23,009,035,633	16,975,596,405
Trading liabilities		(21,023,072,420)	6,526,692,181
Other liabilities		(362,374,600)	2,027,413,371
Net Increase/(decrease) in operating assets and liabilities		14,646,549,152	22,323,587,087
Net cash flows from operating activities		19,892,676,599	29,178,138,005
Cash flows from investing activities (B)			
Investments in treasury bills, bonds and others		(38,256,108,131)	(38,658,696,498)
Sale/(Purchase) of trading securities		239,545,195	(927,585,542)
(Purchase)/disposal of fixed assets		(397,546,118)	(657,285,111)
Net cash flows from/(used in) investing activities		(38,414,109,054)	(40,243,567,151)
Cash flows from financing activities ( C )			
Issuance of perpetual bond		-	1,610,000,000
Coupon/dividend paid on perpetual bond		(247,463,014)	(25,016,438)
Adjustment of subordinated non-convertible bond		(1,000,000,000)	(1,600,000,000)
Payments for lease liability		(307,930,379)	(314,657,258)
Dividend paid (cash dividend)		(1,748,860,290)	(1,748,860,290)
Net cash flows from/(used in) financing activities		(3,304,253,683)	(2,078,533,986)
Net increase/(decrease) in cash and cash equivalents (A+B+C)		(21,825,686,138)	(13,143,963,132)
Effects of exchange rate changes on cash and cash equivalents		-	-
Cash and cash equivalents at the beginning of the period		69,533,210,852	81,056,909,851
Cash and cash equivalents at the end of the period		47,707,524,714	67,912,946,719
Cash and cash equivalents:			
Cash		3,278,961,128	3,111,057,010
Balance with Bangladesh Bank and its agent bank(s)		18,988,018,146	17,475,990,064
Balance with other banks and financial institutions		25,437,689,740	32,173,172,745
Money at call and on short notice		-	15,150,000,000
Prize bonds		2,855,700	2,726,900
		47,707,524,714	67,912,946,719
		-	-
Net Operating Cash Flows per Share		17.06	25.03

-Sd- -Sd- -Sd- President and Managing Director Director Chairman

-Sd- -Sd- Chief Financial Officer Company Secretary

### Bank Asia Limited and Its Subsidiaries Consolidated Statement of Changes in Equity for the period ended 30 September 2023

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 2022	11,659,068,600	10,725,443,940	2,159,144,877	8,317,091	761,241	2,650,999,337	27,203,735,085	10,274	27,203,745,360
Transferred during the period	Ī	933,624,660	-	-	-	(933,624,660)	-	-	-
Adjustment on revaluation of fixed assets and other investment	i	-	43,636,232	-	-	ı	43,636,232	-	43,636,232
Foreign currency translation for opening retained earnings	-	=	-	-	-	(16,682,282)	(16,682,282)	-	(16,682,282)
Foreign currency translation for the period	-	-	-	-	164,788	-	164,788	-	164,788
Transferred to General and other reserve	i	-	-	1,609,440	-	(1,609,440)	-	-	-
Dividend paid (cash dividend)	ı	-	-	-	-	(1,748,860,290)	(1,748,860,290)	-	(1,748,860,290)
Coupon/dividend on perpetual bond	-	-	-	-	-	(25,016,438)	(25,016,438)	-	(25,016,438)
Net profit for the period	Ī	=	-	-	-	3,124,538,912	3,124,538,912	19	3,124,538,931
Balance as at 30 September 2022	11,659,068,600	11,659,068,600	2,202,781,109	9,926,531	926,029	3,049,745,139	28,581,516,007	10,293	28,581,526,301
Transferred during the period	-	90,931,400	-	-	-	(90,931,400)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	(32,018,733)	-	-	-	(32,018,733)	-	(32,018,733)
Transferred to retained earnings	-	-	(53,715,252)	-	-	53,715,252	-	-	-
Foreign currency translation for opening retained earnings	-	-	-	-	-	16,682,282	16,682,282	-	16,682,282
Foreign currency translation for the period	=	-	-	-	(30,143,751)	=	(30,143,751)	-	(30,143,751)
Net profit for the period	-	-	-	-	-	(72,208,442)	(72,208,442)	(8)	(72,208,450)
Balance as at 31 December 2022	11,659,068,600	11,750,000,000	2,117,047,124	9,926,531	(29,217,722)	2,957,002,831	28,463,827,363	10,285	28,463,837,649
Adjustment on revaluation of fixed assets and other investment	-	-	342,257,004	-	-	-	342,257,004	-	342,257,004
Foreign currency translation for the period	-	-	-	-	(18,817,126)	-	(18,817,126)	-	(18,817,126)
Dividend paid (cash dividend)	-	-	-	-	-	(1,748,860,290)	(1,748,860,290)	-	(1,748,860,290)
Coupon/dividend on perpetual bond	-	-	-	-	-	(247,463,014)	(247,463,014)	-	(247,463,014)
Net profit for the period	-	-	-	-	-	3,820,194,213	3,820,194,213	12	3,820,194,225
Balance as at 30 September 2023	11,659,068,600	11,750,000,000	2,459,304,128	10,257,013	(48,034,848)	4,780,543,258	30,611,138,150	10,297	30,611,148,448

-Sd- -Sd- President and Managing Director Director Chairman

-SdChief Financial Officer
-SdCompany Secretary

## Bank Asia Limited Balance Sheet as at 30 September 2023

Amount in Taka					
Particulars	Notes	30 Sep 2023	31 Dec 2022		
PROPERTY AND ASSETS					
Cash		22,266,873,406	25,797,153,695		
In hand (including foreign currencies)	4.1	3,278,855,260	4,087,739,154		
Balance with Bangladesh Bank and its agent bank					
(including foreign currencies)	4.2	18,988,018,146	21,709,414,541		
Balance with other banks and financial institutions	_	24,967,044,249	39,580,907,052		
In Bangladesh	5.1	21,528,528,294	37,117,023,982		
Outside Bangladesh	5.2	3,438,515,955	2,463,883,070		
Money at call and on short notice	6	-	3,750,000,000		
Investments	7	140,815,026,466	102,849,109,937		
Government		133,002,511,850	94,746,403,719		
Others		7,812,514,616	8,102,706,218		
Loans and advances/investments	8	265,496,858,923	277,870,358,403		
Loans, cash credits, overdrafts, etc/investments		245,400,664,985	254,502,783,718		
Bills purchased and discounted		20,096,193,938	23,367,574,685		
Fixed assets including premises, furniture and fixtures	9	5,355,243,418	5,615,910,981		
Other assets	10	16,467,544,185	12,937,503,504		
Non - banking assets		- -	-		
Total assets	_	475,368,590,647	468,400,943,572		
LIABILITIES AND CAPITAL					
Liabilities Borrowings from other banks, financial institutions and agents					
	1.1	20 001 000 222	51 024 090 742		
	11 (22)	30,001,008,323	51,024,080,743		
Subordinated non-convertible and perpetual bonds	11 (aa)	8,340,000,000	9,340,000,000		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts		8,340,000,000 360,613,363,234	9,340,000,000 337,695,417,437		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts  Current/Al-wadeeah current accounts and other accounts	11 (aa)	8,340,000,000 360,613,363,234 72,015,984,519	<b>9,340,000,000 337,695,417,437</b> 68,376,440,602		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts  Current/Al-wadeeah current accounts and other accounts  Bills payable	11 (aa)	8,340,000,000 360,613,363,234 72,015,984,519 3,203,477,621	9,340,000,000 337,695,417,437 68,376,440,602 4,167,914,951		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts  Current/Al-wadeeah current accounts and other accounts  Bills payable  Savings bank/Mudaraba savings bank deposits	11 (aa)	8,340,000,000 360,613,363,234 72,015,984,519 3,203,477,621 81,649,157,976	9,340,000,000 337,695,417,437 68,376,440,602 4,167,914,951 78,812,880,761		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts  Current/Al-wadeeah current accounts and other accounts  Bills payable  Savings bank/Mudaraba savings bank deposits  Fixed deposits/Mudaraba fixed deposits	11 (aa)	8,340,000,000 360,613,363,234 72,015,984,519 3,203,477,621	9,340,000,000 337,695,417,437 68,376,440,602 4,167,914,951		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts  Current/Al-wadeeah current accounts and other accounts  Bills payable  Savings bank/Mudaraba savings bank deposits  Fixed deposits/Mudaraba fixed deposits  Bearer certificates of deposit	11 (aa)	8,340,000,000 360,613,363,234 72,015,984,519 3,203,477,621 81,649,157,976	9,340,000,000 337,695,417,437 68,376,440,602 4,167,914,951 78,812,880,761		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts  Current/Al-wadeeah current accounts and other accounts  Bills payable  Savings bank/Mudaraba savings bank deposits  Fixed deposits/Mudaraba fixed deposits  Bearer certificates of deposit  Other deposits	11 (aa) 12	8,340,000,000 360,613,363,234 72,015,984,519 3,203,477,621 81,649,157,976 203,744,743,118	9,340,000,000 337,695,417,437 68,376,440,602 4,167,914,951 78,812,880,761 186,338,181,123		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts  Current/Al-wadeeah current accounts and other accounts  Bills payable  Savings bank/Mudaraba savings bank deposits  Fixed deposits/Mudaraba fixed deposits  Bearer certificates of deposit  Other deposits  Other liabilities	11 (aa)	8,340,000,000 360,613,363,234 72,015,984,519 3,203,477,621 81,649,157,976 203,744,743,118 45,691,679,832	9,340,000,000 337,695,417,437 68,376,440,602 4,167,914,951 78,812,880,761 186,338,181,123 - 41,701,194,297		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts  Current/Al-wadeeah current accounts and other accounts  Bills payable  Savings bank/Mudaraba savings bank deposits  Fixed deposits/Mudaraba fixed deposits  Bearer certificates of deposit  Other deposits  Other liabilities  Total liabilities	11 (aa) 12	8,340,000,000 360,613,363,234 72,015,984,519 3,203,477,621 81,649,157,976 203,744,743,118	9,340,000,000 337,695,417,437 68,376,440,602 4,167,914,951 78,812,880,761 186,338,181,123		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts  Current/Al-wadeeah current accounts and other accounts  Bills payable  Savings bank/Mudaraba savings bank deposits  Fixed deposits/Mudaraba fixed deposits  Bearer certificates of deposit  Other deposits  Other liabilities  Total liabilities  Capital/shareholders' equity	11 (aa) 12	8,340,000,000 360,613,363,234 72,015,984,519 3,203,477,621 81,649,157,976 203,744,743,118 - 45,691,679,832 444,646,051,389	9,340,000,000 337,695,417,437 68,376,440,602 4,167,914,951 78,812,880,761 186,338,181,123 - 41,701,194,297 439,760,692,477		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts  Current/Al-wadeeah current accounts and other accounts  Bills payable  Savings bank/Mudaraba savings bank deposits  Fixed deposits/Mudaraba fixed deposits  Bearer certificates of deposit  Other deposits  Other liabilities  Total liabilities  Capital/shareholders' equity  Total shareholders' equity	11 (aa) 12	8,340,000,000 360,613,363,234 72,015,984,519 3,203,477,621 81,649,157,976 203,744,743,118 45,691,679,832	9,340,000,000 337,695,417,437 68,376,440,602 4,167,914,951 78,812,880,761 186,338,181,123 - 41,701,194,297 439,760,692,477 28,640,251,095		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts  Current/Al-wadeeah current accounts and other accounts  Bills payable  Savings bank/Mudaraba savings bank deposits  Fixed deposits/Mudaraba fixed deposits  Bearer certificates of deposit  Other deposits  Other liabilities  Total liabilities  Capital/shareholders' equity  Total shareholders' equity  Paid-up capital	11 (aa) 12	8,340,000,000 360,613,363,234 72,015,984,519 3,203,477,621 81,649,157,976 203,744,743,118 - 45,691,679,832 444,646,051,389 30,722,539,258	9,340,000,000 337,695,417,437 68,376,440,602 4,167,914,951 78,812,880,761 186,338,181,123 - 41,701,194,297 439,760,692,477		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts  Current/Al-wadeeah current accounts and other accounts  Bills payable  Savings bank/Mudaraba savings bank deposits  Fixed deposits/Mudaraba fixed deposits  Bearer certificates of deposit  Other deposits  Other liabilities  Total liabilities	11 (aa) 12  13  - 14.2	8,340,000,000 360,613,363,234 72,015,984,519 3,203,477,621 81,649,157,976 203,744,743,118 - 45,691,679,832 444,646,051,389 30,722,539,258 11,659,068,600 11,750,000,000	9,340,000,000 337,695,417,437 68,376,440,602 4,167,914,951 78,812,880,761 186,338,181,123 - 41,701,194,297 439,760,692,477 28,640,251,095 11,659,068,600 11,750,000,000		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts  Current/Al-wadeeah current accounts and other accounts  Bills payable  Savings bank/Mudaraba savings bank deposits  Fixed deposits/Mudaraba fixed deposits  Bearer certificates of deposit  Other deposits  Other liabilities  Total liabilities  Capital/shareholders' equity  Total shareholders' equity  Paid-up capital  Statutory reserve  General and other reserve	11 (aa) 12  13  - 14.2 15	8,340,000,000 360,613,363,234 72,015,984,519 3,203,477,621 81,649,157,976 203,744,743,118 - 45,691,679,832 444,646,051,389 30,722,539,258 11,659,068,600	9,340,000,000 337,695,417,437 68,376,440,602 4,167,914,951 78,812,880,761 186,338,181,123		
Subordinated non-convertible and perpetual bonds  Deposits and other accounts  Current/Al-wadeeah current accounts and other accounts  Bills payable  Savings bank/Mudaraba savings bank deposits  Fixed deposits/Mudaraba fixed deposits  Bearer certificates of deposit  Other deposits  Other liabilities  Total liabilities  Capital/shareholders' equity  Total shareholders' equity  Paid-up capital  Statutory reserve	11 (aa) 12  13  14.2 15 15.1	8,340,000,000 360,613,363,234 72,015,984,519 3,203,477,621 81,649,157,976 203,744,743,118 - 45,691,679,832 444,646,051,389 30,722,539,258 11,659,068,600 11,750,000,000 8,166,144	9,340,000,000 337,695,417,437 68,376,440,602 4,167,914,951 78,812,880,761 186,338,181,123 - 41,701,194,297 439,760,692,477 28,640,251,095 11,659,068,600 11,750,000,000 8,166,144		

26.35

24.56

Net Assets Value per Share

## Balance Sheet as at 30 September 2023

		Amoun	t in Taka
Particulars	Notes	30 Sep 2023	31 Dec 2022
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	18	152,023,196,027	151,805,089,469
Acceptances and endorsements		54,972,269,349	57,460,996,543
Letters of guarantee		35,533,059,671	38,212,129,085
Irrevocable letters of credit		37,609,710,319	28,775,250,089
Bills for collection		23,908,156,688	27,356,713,752
Other contingent liabilities		-	-
Other commitments		13,767,534,529	1,758,182,995
Documentary credits and short term trade-related transactions	etions	-	-
Forward assets purchased and forward deposits placed		13,767,534,529	1,758,182,995
Undrawn note issuance and revolving underwriting facil	lities	-	-
Undrawn formal standby facilities, credit lines and other	commitments	-	-
Total off-balance sheet items including contingent lia	abilities	165,790,730,556	153,563,272,464
-Sd- President and Managing Director	-Sd- Director		Sd- airman
-Sd- Chief Financial Officer	-Sd- Company Secretary		

## Bank Asia Limited Profit and Loss Account for the period ended 30 September 2023

Amount in Taka

			Amount	in Taka	
Particulars	Notes	Jan to Sep 2023	Jan to Sep 2022	July to Sep 2023	July to Sep 2022
OPERATING INCOME		•	•	•	•
Interest income	20	17,098,820,667	14,789,340,354	5,988,528,021	4,889,953,602
Interest paid on deposits and borrowings, etc	21	12,597,446,046	10,840,088,731	4,144,957,155	3,872,983,186
Net interest income		4,501,374,621	3,949,251,623	1,843,570,866	1,016,970,416
Investment income	22	6,635,598,017	3,827,478,653	1,553,932,442	1,604,026,095
Commission, exchange and brokerage	23	3,512,774,975	5,585,433,504	1,237,493,282	1,811,671,795
Other operating income	24	905,466,503	741,723,376	282,848,899	226,782,433
1 0		11,053,839,495	10,154,635,533	3,074,274,623	3,642,480,323
Total operating income (A)		15,555,214,116	14,103,887,156	4,917,845,489	4,659,450,739
OPERATING EXPENSES					
Salaries and allowances	25	3,927,857,176	3,066,204,849	1,252,163,229	1,226,775,244
Rent, taxes, insurance, electricity, etc	26	476,353,875	400,669,996	162,446,660	131,558,876
Legal expenses	27	15,289,509	11,062,062	4,559,900	4,457,073
Postage, stamp, telecommunication, etc	28	137,887,316	119,344,562	47,081,768	42,323,601
Stationery, printing, advertisements, etc	29	114,935,930	117,904,706	35,669,189	32,528,901
Managing Director's salary and fees	30	11,080,000	16,330,692	2,980,000	5,383,492
Directors' fees	31	2,776,000	2,808,000	600,000	824,000
Auditors' fees	32		600,000	845,000	150,000
Depreciation and repairs of Bank's assets	32	1,431,000	712,135,436	236,983,043	· · · · · · · · · · · · · · · · · · ·
	33 34	714,584,438	, ,	, ,	242,589,591
Other expenses	34	1,560,551,688	1,465,602,258	497,764,027	527,591,915
Total operating expenses (B)		6,962,746,932	5,912,662,561	2,241,092,816	2,214,182,693
Profit before provision (C=A-B)		8,592,467,184	8,191,224,595	2,676,752,673	2,445,268,046
Provision for loans and advances/investments					
General provision		106,963,000	1,022,892,000	799,335,789	(452,108,000)
Specific provision		2,709,149,721	1,484,928,445	1,465,776,932	984,928,445
	13.2	2,816,112,721	2,507,820,445	2,265,112,721	532,820,445
Provision for off-balance sheet items	13.3	185,000,000	80,000,000	(190,000,000)	(205,000,000)
Provision for diminution in value of investments	13.7	130,000,000	-	(144,000,000)	30,000,000
Other provisions	13.8	-	90,000,000	-	-
Total provision (D)	34(b)	3,131,112,721	2,677,820,445	1,931,112,721	357,820,445
Total profit before tax (C-D)		5,461,354,463	5,513,404,150	745,639,952	2,087,447,601
Provision for taxation					
Current tax	13.5.1	1,725,000,000	2,400,000,000	525,000,000	1,300,000,000
Deferred tax	13.5.2	-	-	-	-
		1,725,000,000	2,400,000,000	525,000,000	1,300,000,000
Net profit after tax		3,736,354,463	3,113,404,150	220,639,952	787,447,601
Appropriations					
Statutory reserve	15	-	933,624,660	-	248,433,350
Coupon/dividend on perpetual bond		247,463,014	25,016,438	61,805,479	25,016,438
General and other reserve		-	-	-	-
		247,463,014	958,641,098	61,805,479	273,449,788
Retained surplus		3,488,891,449	2,154,763,052	158,834,473	513,997,813
Earnings Per Share (EPS)		2.99	2.67	0.14	0.68

-Sd-	-Sd-	-Sd-
President and Managing Director	Director	Chairman

-Sd- -Sd- Chief Financial Officer Company Secretary

## Bank Asia Limited Cash Flow Statement for the period ended 30 September 2023

	<b>-,</b>	Amount	
Particulars	Notes	30 Sep 2023	30 Sep 2022
Cash flows from operating activities (A)			
Interest receipts		21,937,025,357	18,830,713,044
Interest payments		(12,860,248,236)	(11,177,444,899)
Dividends receipts		285,346,391	23,317,821
Fees and commission receipts		3,512,774,975	5,585,433,504
Recoveries on loans previously written off		75,916,085	108,355,566
Cash payment to employees		(4,002,364,564)	(3,351,826,295)
Cash payment to suppliers		(185,268,560)	(197,778,828)
Income tax paid		(2,403,970,538)	(1,809,952,237)
Receipts from other operating activities	35	952,100,523	758,282,964
Payments for other operating activities	36	(2,205,369,388)	(2,016,417,570)
Operating profit before changes in operating assets & liabilities	•	5,105,942,045	6,752,683,070
Increase/(decrease) in operating assets and liabilities			
Loans and advances to customers and banks		12,373,499,480	(3,477,201,926)
Other assets		735,799,877	261,535,867
Deposits from customers and banks		22,917,945,797	17,517,799,633
Trading liabilities		(21,023,072,420)	6,526,692,181
Other liabilities		(348,283,703)	2,168,308,959
Net Increase/(decrease) in operating assets and liabilities		14,655,889,031	22,997,134,714
Net cash flows from operating activities	•	19,761,831,076	29,749,817,784
Cash flows from investing activities (B)	•		
Investments in treasury bills, bonds and others		(38,256,108,131)	(38,658,696,498)
Sale/(Purchase) of trading securities		290,191,602	(896,881,852)
(Purchase)/disposal of fixed assets		(385,453,356)	(656,118,254)
Net cash flows from/(used in) investing activities	•	(38,351,369,885)	(40,211,696,604)
Cash flows from financing activities (C)	•		
Issuance of perpetual bond		-	1,610,000,000
Coupon/dividend paid on perpetual bond		(247,463,014)	(25,016,438)
Adjustment of subordinated non-convertible bond		(1,000,000,000)	(1,600,000,000)
Payments for lease liability		(307,930,379)	(314,657,258)
Dividend paid (cash dividend)		(1,748,860,290)	(1,748,860,290)
Net cash flows from/(used in) financing activities	•	(3,304,253,683)	(2,078,533,986)
Net increase/(decrease) in cash and cash equivalents (A+B+C)		(21,893,792,492)	(12,540,412,806)
Effects of exchange rate changes on cash and cash equivalents		-	-
Cash and cash equivalents at the beginning of the period		69,130,565,847	80,129,568,582
Cash and cash equivalents at the end of the period		47,236,773,355	67,589,155,776
Cash and cash equivalents:	;		
Cash		3,278,855,260	3,110,982,890
Balance with Bangladesh Bank and its agent bank(s)		18,988,018,146	17,475,990,064
Balance with other banks and financial institutions		24,967,044,249	31,849,455,922
Money at call and on short notice		-	15,150,000,000
Prize bonds		2,855,700	2,726,900
	•	47,236,773,355	67,589,155,776
Net Operating Cash Flows per Share	•	16.95	25.52

-Sd- -Sd- -Sd- President and Managing Director Director Chairman

-Sd- -Sd- Chief Financial Officer Company Secretary

# Bank Asia Limited Statement of Changes in Equity for the period ended 30 September 2023

Amount in Taka

						Amount in Taka
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General and other reserve	Retained earnings	Total
Balance as at 01 January 2022	11,659,068,600	10,725,443,940	2,159,144,877	8,166,144	2,804,815,058	27,356,638,619
Transferred during the period	-	933,624,660	-	-	(933,624,660)	-
Adjustment on revaluation of fixed assets and other investment	-	-	43,636,232	-	-	43,636,232
Dividend paid (cash dividend)	-	-	1	-	(1,748,860,290)	(1,748,860,290)
Coupon/dividend on perpetual bond	-	-	1	-	(25,016,438)	(25,016,438)
Net profit for the period	-	=	ı	-	3,113,404,150	3,113,404,150
Balance as at 30 September 2022	11,659,068,600	11,659,068,600	2,202,781,109	8,166,144	3,210,717,820	28,739,802,273
Transferred during the period	-	90,931,400		-	(90,931,400)	-
Adjustment on revaluation of fixed assets and other investment	-	-	(32,018,733)	-	=	(32,018,733)
Transferred to retained earnings	-	-	(53,715,252)	-	53,715,252	-
Net profit for the period	-	-		-	(67,532,445)	(67,532,445)
Balance as at 31 December 2022	11,659,068,600	11,750,000,000	2,117,047,124	8,166,144	3,105,969,227	28,640,251,095
Adjustment on revaluation of fixed assets and other investment	-	-	342,257,004	-	=	342,257,004
Dividend paid (cash dividend)	-	-		-	(1,748,860,290)	(1,748,860,290)
Coupon/dividend on perpetual bond	-	-	ı	-	(247,463,014)	(247,463,014)
Net profit for the period	-	-	-	-	3,736,354,463	3,736,354,463
Balance as at 30 September 2023	11,659,068,600	11,750,000,000	2,459,304,128	8,166,144	4,846,000,386	30,722,539,258

-Sd- -Sd- President and Managing Director -Sd- Director Chairman

-SdChief Financial Officer
-SdCompany Secretary

#### **Bank Asia Limited**

## Selected explanatory notes to the financial statements for the period ended 30 September 2023

- 1.1 Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2022. 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, 2023 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

2.5

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
2.1	Composition of Shareholders' Equity	Jan to Sep 2023	Jan to Sep 2022
	Paid-up capital (1,165,906,860 nos. Share Tk. 10 each)	11,659,068,600	11,659,068,600
	Statutory reserve	11,750,000,000	11,659,068,600
	General and other reserve	10,257,013	9,926,531
	Revaluation reserve	2,459,304,128	2,202,781,109
	Retained earnings	4,780,543,258	3,049,745,139
	Foreign currency translation reserve	(48,034,848)	926,029
	Non-controlling interest	10,297	10,293
		30,611,148,448	28,581,526,301
2.2	Net Assets Value per Share (NAV)		
	Total shareholders' equity	30,611,148,448	28,581,526,301
	Number of ordinary shares outstanding	1,165,906,860	1,165,906,860
	Net Assets Value per Share (NAV)	26.26	24.51
2.3	Earnings per share (EPS)		
	Net profit after tax (Numerator)	3,572,731,211	3,124,538,931
	Number of ordinary shares outstanding	1,165,906,860	1,165,906,860
	Earnings per share (EPS)	3.06	2.68
	Earnings per share (EPS) has increased as a result of increase in profit after tax.		
2.4	Net Operating Cash Flows per Share (NOCFPS)		
	Net cash flows from operating activities	19,892,676,599	29,178,138,005
	Number of ordinary shares outstanding	1,165,906,860	1,165,906,860
	Net Operating Cash Flows per Share (NOCFPS)	17.06	25.03
	Net Operating Cash Flow per Share (NOCFPS) decreased mainly due to decreased institutions.	d of Borrowings from ot	ther banks, financial

Reconciliation of effective tax rate	30-Sep	30-Sep-23	
	%	Amount	
Profit before provision		8,755,465,034	
Income Tax as per applicable tax rate	37.50%	3,283,299,388	
Tax exempted income (on govt. treasury securities)	-0.18%	(15,725,098)	
On probable deductible/non deductible expenses	-17.23%	(1,508,993,531)	
	20.09%	1,758,580,759	

Reconciliation of net profit with cash flows from operating activities	Jan to Sep 2023	Jan to Sep 2022
Profit before tax as per profit and loss account	5,581,599,790	5,572,564,997
Adjustment for non-cash items:		
Provision for Loans and advances	2,816,112,721	2,592,820,445
Provision for Off balance sheet items	185,000,000	80,000,000
Provision for Diminution in value of investments	172,752,523	-
Provision for other assets	-	90,000,000
Depreciation of Property plant and equipment	733,261,066	730,121,001
Increase/decrease in operating assets & liabilities:		
Loans and advances to customers	12,411,302,834	(3,500,950,979)
Other operating assets	611,657,705	294,836,109
Deposits from customers and banks	23,009,035,633	16,975,596,405
Other operating liabilities	(22,820,211,459)	6,185,967,457
Trading liabilities	(362,374,600)	2,027,413,371
Income tax paid	(2,445,459,614)	(1,870,230,801)
Cash flows from operating activities as per cash flow statement	19,892,676,599	29,178,138,005

#### 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 Limited

-SdPresident and Managing Director

Director

Chairman

-Sd
-Sd
Chief Financial Officer

Company Secretary

## **Bank Asia Limited**

## Notes to financial statements for the year ended 30 September 2023

		Amount i	
	Particulars	30-Sep-23	31-Dec-22
ı	Cash		
<b>4.</b> 1	In hand		
	Conventional and Islamic banking		
	Local currency	3,235,065,053	4,041,388,667
	Foreign currencies	43,790,207	46,350,487
	č	3,278,855,260	4,087,739,154
	Off-shore banking unit		-
		3,278,855,260	4,087,739,154
<b>l.1</b> (a)	Consolidated cash in hand		
	Bank Asia Limited	3,278,855,260	4,087,739,154
	Bank Asia Securities Limited	31,737	107
	BA Exchange Company (UK) Limited	15,343	56,806
	BA Express USA, Inc	58,788	26,621
		3,278,961,128	4,087,822,688
	Balance with Bangladesh Bank and its agent bank		
1.2	(including foreign currencies)		
	Conventional and Islamic banking		
	Balance with Bangladesh Bank		
	Local currency (statutory deposit)	16,708,940,781	19,189,473,087
	Foreign currencies	1,622,014,288	1,273,154,979
	Balance with agent bank (Sonali Bank Limited)	10,550,755,007	20,402,020,000
	Local currency	657,063,077	1,246,786,475
	Foreign currencies	-	-
		657,063,077	1,246,786,475
	000 1 1 1 1	18,988,018,146	21,709,414,541
	Off-shore banking unit	18,988,018,146	21,709,414,541
4.2(a)	Consolidated Balance with Bangladesh Bank and its agent bank (including foreign currencies)		
	Bank Asia Limited	18,988,018,146	21,709,414,541
	Bank Asia Securities Limited	-	
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	18,988,018,146	21,709,414,541
		10,700,010,140	21,707,414,541
5	Balance with other banks and financial institutions		
	In Bangladesh		
	Conventional and Islamic banking (Note 5.1)	21,528,528,294	36,107,023,982
	Off-shore banking unit	-	1,010,000,000
	Outside Bangladesh	21,528,528,294	37,117,023,982
	Conventional and Islamic banking (Note 5.2)	3,408,505,063	1,847,330,212
	Off-shore banking unit	30,010,892	616,552,858
		3,438,515,955	2,463,883,070
		24,967,044,249	39,580,907,052

		Amount	
	Particulars	30-Sep-23	31-Dec-22
5.1	Conventional and Islamic banking - In Bangladesh		
	Current accounts		
	Agrani Bank Limited	191,318,689	561,613,076
	Eastern Bank Limited	114,021,557	115,291,860
	Janata Bank Limited	82,921,990	101,497,290
	Rupali Bank Limited	111,236,775	325,865,606
	Pubali Bank Limited	125,831,769	323,414,066
	Standard Chartered Bank	21,262,542	47,832,108
	Sonali Bank Limited	357,712,411	270,498,621
	Trust Bank Limited	1	(49,858,209)
	Trust Dalik Lillined	(30,303,828)	
	Chart notice denocit accounts	974,001,905	1,696,154,418
	Short- notice deposit accounts	(10.040	600.564
	AB Bank Limited	610,049	602,564
	Bank Alfalah Limited	1,720,331	1,719,995
	Islami Bank Bangladesh Limited	196,009	192,805
	Di .	2,526,389	2,515,364
	Placements	10.022.000.000	22 100 251 200
	With Banking companies (5.1.1)	18,832,000,000	33,188,354,200
	With Non-banking financial institutions (5.1.2)	1,720,000,000	1,220,000,000
		20,552,000,000	34,408,354,200
		21,528,528,294	36,107,023,982
5.1.1	Details of Placement with Banking companies		
	In Local Currency:		
	EXIM Bank Limited	5,000,000,000	5,000,000,000
	Citizen Bank PLC	200,000,000	-
	Al-Arafah Islami Bank Ltd	2,000,000,000	_
	IFIC Bank Limited	2,000,000,000	2,500,000,000
	NRB Bank Limited	_	250,000,000
	United Commercial Bank Limited	3,500,000,000	3,500,000,000
	One Bank Limited	3,500,000,000	2,000,000,000
	Social Islami Bank Limited	_	2,200,000,000
	Marcantile Bank Limited		3,000,000,000
	Global Islami Bank Limited	-	500,000,000
		2.750.000.000	
	Standard Bank Limited	2,750,000,000 13,450,000,000	2,750,000,000 21,700,000,000
	In Foreign Currency:	13,430,000,000	21,700,000,000
	Islami Bank Bangladesh Limited	3,829,500,000	5,174,934,324
	Modhumoti Bank Limited	3,829,300,000	413,994,746
		- I	
	Premier Bank Limited	-	1,034,986,865
	Trust Bank Limited	-	1,034,986,865
	Marcantile Bank Limited	-	517,493,432
	Pubali Bank Limited	-	1,655,978,985
	Southeast Bank Limited	1,552,500,000	517,493,432
	The City Bank Limited	-	1,138,485,551
		5,382,000,000	11,488,354,200
		18,832,000,000	33,188,354,200
5.1.2	Details of Placement with Non-banking financial institutions		
	Investment Corporation of Bangladesh	1,570,000,000	1,070,000,000
	Union Capital Limited	150,000,000	150,000,000
		1,720,000,000	1,220,000,000
		<del></del>	

	Amount in Taka			
	Particulars	30-Sep-23	31-Dec-22	
5.2	Conventional and Islamic banking -Outside Bangladesh			
	Current accounts			
	Interest bearing:			
	Citibank NA, New York (USD)	291,617,387	887,996,838	
	Habib American Bank, New York	1,695,325,461	225,723,382	
	Mashreqbank PSC, New York (USD)	-	29,782,196	
	Zhejiang Chouzhou Commercial Bank (USD)	5,526,709	8,068,565	
	Zhejiang Chouzhou Commercial Bank (CNY)	33,796,463	22,396,916	
	Non-interest bearing:	2,026,266,020	1,173,967,897	
	AB Bank Limited, Mumbai	52,941,491	15,420,960	
	AKTIF Bank, Istanbul -JPY	2,404,416	1,442,647	
	Al Rajhi Bank K.S.A	18,915,057	56,770,209	
	Axis Bank Ltd, Mumbai (ACU)	51,268,255	16,979,847	
	Bank of Sydney	4.065.202	5,905,713	
	Bank Alfalah Limited, Karachi Pak (ACU)	4,065,382	12,874,139	
	Bhutan National Bank Limited, Thimphu	7,194,860	5,894,157	
	Citibank N.A., London (GBP)	6,517,638	50,057,073	
	Citi Bank N A London (Euro)	94,056	- 255 606	
	Commerzbank AG, Frankfurt (EURO)	69,518,229	5,255,696	
	Commerzbank AG, Frankfurt (USD)	531,562,288	14,444,095	
	Habib Metropolitan Bank Limited, Karachi	42,407,749	39,743,904	
	ICICI Bank Limited, Kowloon	9,407,896	9,519,691	
	ICICI Bank Limited, Mumbai	63,875,690	24,214,035	
	Mashredank PSC, Dubai	38,091,724	31,300,466	
	Mashreqbank PSC, Mumbai (EURO)	889,403	889,403	
	Muslim Commercial Bank Limited, Colombo	7,766,255	8,536,503	
	Nepal Bangladesh Bank Limited, Kathmandu	6,780,688	7,753,453	
	Riyad Bank, Riyadh ( SAR) Standard Chartered Bank, Mumbai	1,056,743	425,425	
	Standard Chartered Bank, Mumbal Standard Chartered Bank, New York	82,445,394 48,725,310	136,168,284	
	Unicredit Bank AG, Munich (EURO)/Hypovereins Bank, Munich (EURO)	46,723,310	199,197,607 10,734,092	
	Wells Fargo Bank NA, London (EURO)	289,942,876	10,622,519	
	Zurcher Kantonal Bank, Switzerland	7,837,573	9,212,397	
	Zurenei Kantonai Bank, Switzeriand	1,382,239,043	673,362,315	
		3,408,505,063	1,847,330,212	
	Placement with Off-shore Banking Unit	11,281,500,000	21,950,000	
	Less: Inter-company transactions with OBU	(11,281,500,000)	(21,950,000)	
	Less. Inter-company transactions with ODC	3,408,505,063	1,847,330,212	
		3,100,203,003	1,017,330,212	
5(a)	Consolidated Balance with other banks and financial institutions			
<b>5(a)</b>	Consolitated Balance with other balling and inflancial institutions			
	In Bangladesh			
	Bank Asia Limited	21,528,528,294	37,117,023,982	
	Bank Asia Securities Limited	557,806,354	598,386,033	
	BA Exchange Company (UK) Limited	-	-	
	BA Express USA, Inc	-	<u>-</u>	
	D. D	22,086,334,648	37,715,410,015	
	<u>Less</u> : Inter-company transactions	304,493,611	369,639,929	
	<u>====</u> :	21,781,841,037	37,345,770,086	
		,,,	, ,	
	Outside Bangladesh			
	Bank Asia Limited	3,438,515,955	2,463,883,070	
	Bank Asia Securities Limited	-,, - 10, > 0	-	
	BA Exchange Company (UK) Limited	19,336,021	16,002,011	
	BA Express USA, Inc	197,996,727	157,813,356	
	•	3,655,848,703	2,637,698,437	
		25,437,689,740	39,983,468,523	

		Particulars	30-Sep-23	31-Dec-22
6	Mor	ney at call and on short notice	CV 50F 20	01 200 22
· ·		money Lending		
		rt Notice Lending (Note 6.1)	- -	3,750,000,000
	Siloi	terrottee Boliding (10te 0.1)	-	3,750,000,000
6.1	Cha	ut Notice I anding	<del></del>	
0.1	SHO	rt Notice Lending		
		ta Bank Limited	-	-
		Bank Limited	-	750,000,000
	Agra	ani Bank Limited		3,000,000,000
6(0)	Con	solidated Money at call and on short notice	<del></del>	3,720,000,000
<b>6(a)</b>		·		2 7 7 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
		k Asia Limited	-	3,750,000,000
		k Asia Securities Limited Exchange Company (UK) Limited	-	-
		Express USA, Inc	- -	- -
	D. I	Express Cort, me	-	3,750,000,000
7	Inve	estments	<del></del>	
	Cov	ownwest (Note 7.1)	122 002 511 950	04.746.402.710
		ernment (Note 7.1) ers (Note 7.2)	133,002,511,850 7,812,514,616	94,746,403,719 8,102,706,218
	Our	118 (Note 1.2)	140,815,026,466	102,849,109,937
7.1	Cov	ernment		. , , ,
7.1				
	Conventional and Islamic banking (Note 7.1.1)	133,002,511,850	94,746,403,719	
	OII-	shore banking unit	133,002,511,850	94,746,403,719
			133,002,311,030	74,740,403,717
7.1.1		ventional and Islamic banking		
		sury bills	31,997,354,798	11,706,975,787
		asury bonds (Note 7.1.1.2)	101,002,301,352	83,036,922,832
	Priz	e bonds	2,855,700 133,002,511,850	2,505,100 94,746,403,719
			133,002,311,030	74,740,403,717
7.1.1.2		asury bonds		
		gladesh Bank Govt Investment Sukuk	4,317,750,000	4,317,750,000
		ars Bangladesh Government treasury bonds	43,025,338,726	10,902,872,630
		ars Bangladesh Government treasury bonds	14,003,611,699	14,592,612,284
	•	ears Bangladesh Government treasury bonds ears Bangladesh Government treasury bonds	25,578,804,376 9,690,133,236	32,482,075,380 12,792,604,704
		ears Bangladesh Government treasury bonds	4,386,663,315	7,949,007,834
	20 )	building account the account of the	101,002,301,352	83,036,922,832
7.2	Oth	arc	<del></del>	
1.4			5010 514 515	0.100.704.010
		ventional and Islamic banking (Note 7.2.1)	7,812,514,616	8,102,706,218
	OII-	shore banking unit	7,812,514,616	8,102,706,218
<b>7.3.1</b>				
7.2.1		ventional and Islamic banking		
	<b>a</b> )	Ordinary shares	440 454 504	110 151 501
		Quoted shares	449,174,694	449,174,694
		Unquoted share	154,453,427 603,628,121	104,645,029 553,819,723
	<b>b</b> )	Mutual Fund	003,020,121	555,019,725
	~,	1st Janata Bank Mutual fund	50,000,000	50,000,000
		EBL NRB Ist Mutual Fund	149,665,000	149,665,000
		1st Bangladesh Fixed Income Fund	250,000,000	250,000,000
		MBL 1st Mutual Fund	50,000,000	50,000,000
		EXIM Bank 1st Mutual Fund	119,221,495	119,221,495
			618,886,495	618,886,495

Second Subordinated Bond - Mutual Trust Bank   1,000,000,000   1,000,0000   1,000	-		Amount in Taka		
Non-Convertible Subordinated Bond - Premier Bank   Second Subordinated Bond - United Commercial Bank   Second Subordinated Bond - United Commercial Bank   1,000,000,000   1,000,000,000   20,000,000   3 Year Preference Share - Meghat General Mills Lud   40,000,000   40,000,000   3 Year Preference Share - Sushiara Power Co. Lud   40,000,000		Particulars	30-Sep-23	31-Dec-22	
Non-Convertible Subordinated Bond - Premier Bank   Second Subordinated Bond - Munual Trust Bank   Round Subordinated Bond - United Commercial Bank   Round Subordinated Bond - Subordinated Bond - Child   Round   Round Subordinated Bond Subordinated Bond - Child   Round   Round Subordinated Bond Subordinated Bank Lid   Round   Round Subordinated Bank Lid   Round Subordinated Bank Round Subordinated Round Subordinated Bank Round Subordinated Round		c) Bonds			
Second Subordinated Bond - Mutual Trust Bank   1,000,000,000   1,000,0000   1,000			-	500,000,000	
Fourth Subordinated Bond - United Commercial Bank   1,000,000,000   1,000,0000   5   20,0000   5   5   20,0000   5   5   20,0000   5   5   20,0000   5   5   20,0000   5   5   20,0000   5   5   20,0000   5   5   20,0000   5   5   20,0000   5   5   20,0000   5   5   20,0000   2   20,00000   2   20,00000   2   20,0000   2   20,0000   2   20,0000   2		Second Subordinated Bond - Mutual Trust Bank	80,000,000	80,000,000	
Second Subordinated Mudaraba Bond - Social Islami Bank Limited 5 Year Preference Share - Meghan Cement Mils Ltd 70,000,000 70,0000,000 5 Year Preference Share - Summit LNG Terminal Co. (Pvt) Ltd 40,000,000 40,0000, 10,000,000 1			1.000.000.000	1,000,000,000	
S Year Preference Share - Meghan Cement Mills Ltd 5 Year Preference Share - Summar Power Co. Ltd 4,000,000 6,000,000 1,000,000 1,000,000 1,000,000 1,000,000			-	20,000,000	
S Year Preference Share - Kushiara Power Co. Lid S Year Preference Share - Summit LNG Terminal Co. (Pvt) Ltd Perpetual Bond of Mutual Trust Bank Ltd Perpetual Bond of Mutual Trust Bank Ltd Perpetual Bond of Pubhal Bank Ltd Perpetual Bond of Pubhal Bank Ltd Perpetual Bond of Mercantile Bank Ltd Perpetual Bond of Mercantile Bank Ltd Perpetual Bond of Mercantile Bank Ltd So0,000,000 So0,0000,000 In 1,000,0000,000 So0,0000,000 So0,0000,000 So0,0000,000		5 Year Preference Share - Meghna Cement Mills Ltd	700,000,000	700,000,000	
5 Year Preference Share - Summit LNG Terminal Co. (Pvt) Ltd         40,000,000         40,000,000           Perpetual Bond of Mutual Turs Bank Ltd         1,000,000,000         1,000,000,00           Perpetual Bond of Pubali Bank Ltd         1,000,000,000         1,000,000,00           Perpetual Bond of Shahjalal Islamic Bank Ltd         500,000,000         1,000,000,00           1st Sukuk Trust BBML (Banglabandha Metal Ltd)         200,000,000         6,590,000,000           7st Special Bank Ltd         200,000,000         6,590,000,000           7st Special Bank Ltd         200,000,000         6,590,000,000           7st Special Bank Ltd         133,002,511,850         94,746,403,7           Bank Asia Limited         133,002,511,850         94,746,403,7           BA Express USA, Inc         133,002,511,850         94,746,403,7           Others         133,002,511,850         94,746,403,7           Bank Asia Securities Limited         1,039,792,058         989,145,6           Bank Asia Securities Limited         1,039,792,058         989,145,6           Bank Express USA, Inc         1,13,902,511,850         94,746,403,7           Bank Asia Securities Limited         1,039,792,058         989,145,6           Bank Express USA, Inc         2,14,24,24,24,24         1,039,792,058           Loans (ash		=		60,000,000	
Perpetual Bond of Mutual Trust Bank Ltd		5 Year Preference Share - Summit LNG Terminal Co. (Pvt) Ltd		40,000,00	
Perpetual Bond of United Commercial Bank		· · · · · · · · · · · · · · · · · · ·			
Perpetual Bond of Pubali Bank Ltd					
Perpetual Bond of Shahjalal Islamic Bank Ltd					
Perpetual Bond of Mercantile Bank Ltd					
St Sukuk Trust BBML (Banglabandha Metal Ltd)					
(a) Consolidated Investments  Government  Bank Asia Securities Limited  BA Exchange Company (UK) Limited  BA Express USA, Inc  Tothers  Bank Asia Limited  BA Express USA, Inc  Tothers  Bank Asia Limited  BA Express USA, Inc  Tothers  Bank Asia Securities Limited  BA Express USA, Inc  Tothers  Bank Asia Securities Limited  BA Express USA, Inc  Tothers  Bank Asia Securities Limited  BA Express USA, Inc  Tothers  Bank Asia Securities Limited  BA Express USA, Inc  Tothers  Bank Asia Securities Limited  BA Express USA, Inc  Tothers  Loans and advances/investments  Loans, cash credits, overdrafts, etc/investments (Note 8.1)  Bills purchased and discounted (Note 8.2)  Consumant and Islamic banking  Inside Bangladesh  Agricultural loan  Cash credit/Bai Murabaha (Muajjal)  Credit card  Cash credit/Bai Murabaha (Muajjal)  Credit for poverty alleviation scheme-micro credit  Bank Asia Securities Importance of the Security Securi				-	
(a) Consolidated Investments  Government  Bank Asia Limited BA Exchange Company (UK) Limited BA Exchange Company (UK) Limited Bank Asia Securities Limited Bank A		15t bukuk 11ust BBWE (Bunglabundha Wotai Eta)		6 930 000 00	
(a) Consolidated Investments  Government  Bank Asia Limited  Bank Asia Securities Limited  BA Exchange Company (UK) Limited  BA Express USA, Inc  Others  Bank Asia Limited  BA Express USA, Inc  Bank Asia Limited  BA Express USA, Inc  Others  Bank Asia Limited  BA Express USA, Inc  Bank Asia Limited  BA Exphange Company (UK) Limited  BA Express USA, Inc   8.852.306.674  9.091.851.8  8.852.306.674  9.091.851.8  245.400.664.985  2254.502.783.7  2254.502.783.7  2254.502.783.7  2254.502.783.7  2254.502.783.7  2254.502.783.7  2254.502.783.7  2254.502.783.7  2254.502.783.7  2254.502.783.7  2254.502.783.7  2254.502.783.7  2254.502.783.7  2265.496.858.923  2277.870.358.4  1.002.6907.91  1.059.855.7  1.059.650.7  1.059.855.7  1.050.6007.01  1.059.855.7  1.050.6007.01  1.059.855.7  1.050.6007.01  1.059.855.7  1.050.6007.01  1.059.855.7  1.050.6007.01  1.059.855.7  1.050.6007.01  1.059.855.7  1.050.6007.01  1.050.850.7  1.					
Sovernment	7(a)	Consolidated Investments		2,222,.23,22	
Bank Asia Limited   Ba Exchange Company (UK) Limited   BA Exchange Company (UK) Limited   BA Exchange Company (UK) Limited   Content of the property of the	(a)				
Bank Asia Securities Limited   BA Exchange Company (UK) Limited   BA Express USA, Inc   133,002,511,850   94,746,403,7			122 002 511 950	04 746 403 71	
BA Exchange Company (UK) Limited BA Express USA, Inc  133,002,511,850 94,746,403,7  Others  Bank Asia Limited Bank Asia Securities Limited BA Exchange Company (UK) Limited BA Express USA, Inc  8,852,306,674 141,854,818,524 103,838,255,5  Loans and advances/investments  Loans, cash credits, overdrafts, etc/investments (Note 8.1) Bills purchased and discounted (Note 8.2) 20,096,193,938 23,367,574,6 265,496,858,923 277,870,358,4  Loans, cash credits, overdrafts, etc/investments  Conventional and Islamic banking Inside Bangladesh Credit for poverty alleviation scheme-micro credit Consumer credit scheme Demand loan Express USA (Muajjal) Export Development Fund (EDF) Loans (General) Loan against trust receipts/ Bai Murabaha post import Overdrafts/ Quard against scheme 31,674,455,368 32,110,440,5 9acking credit Payment against documents Staff floan 1,702,607,107 1,819,849,6 Packing credit 1,735,748,440 1,811,818,828 Transport loan 1,735,748,440 1,811,818,818 Term loan- industrial 1,735,748,440 1,811,818,818 Term loan- industrial 1,563,454,781 1,563,454,781 1,563,454,781 1,563,7576 Overdrafts/ Quard against scheme 1,563,454,781 2,507,86,672,0  Outside Bangladesh  Off-shore banking unit			155,002,511,650	94,740,403,71	
BA Express USA, Inc			-	-	
133,002,511,850   94,746,403,7			-	-	
Others           Bank Asia Limited         7,812,514,616         8,102,706,2           Bank Asia Securities Limited         1,039,792,058         989,145,6           BA Exchange Company (UK) Limited         -         -           BA Express USA, Inc         8,852,306,674         9,091,851,8           Loans and advances/investments         -         103,838,255,5           Loans, cash credits, overdrafts, etc/investments (Note 8.1)         245,400,664,985         254,502,783,7           Bills purchased and discounted (Note 8.2)         20,096,193,938         23,367,574,6           Loans, cash credits, overdrafts, etc/investments         200,96,193,938         23,367,574,6           Conventional and Islamic banking         1         4,070,817,054         4,937,948,9           Inside Bangladesh         5,462,117,054         4,937,948,9         5,303,713,5           Credit Grand Islamic banking         6,730,815,887         5,303,713,5         5,203,713,5         2,7234,948,9         5,247,948,9         5,247,948,9         5,247,948,9         5,247,948,9         5,247,948,9         5,247,948,9         5,247,948,9         5,247,948,9         5,247,948,9         5,247,948,9         5,247,948,9         5,247,948,9         5,247,948,9         5,247,948,9         5,247,948,9         5,247,948,9         5,247,948,9		DA Express OSA, nic	133 002 511 850	94 746 403 71	
Bank Asia Limited		Others	155,002,511,050	74,740,403,71	
Bank Asia Securities Limited BA Exchange Company (UK) Limited BA Exchange Company (UK) Limited BA Express USA, Inc   .			7.812.514.616	8 102 706 21	
BA Exchange Company (UK) Limited BA Express USA, Inc    8,852,306,674   9,091,851,8     141,854,818,524   103,838,255,5     141,854,818,524   103,838,255,5     141,854,818,524   103,838,255,5     141,854,818,524   103,838,255,5     141,854,818,524   103,838,255,5     141,854,818,524   103,838,255,5     141,854,818,524   103,838,255,5     151,818,912,913,938   23,367,574,6     265,496,858,923   277,870,358,4     152,654,96,858,923   277,870,358,4     153,371,35   265,496,858,923   277,870,358,4     154,937,948,9   265,496,858,923   277,870,358,4     154,937,948,9   265,496,858,923   277,870,358,4     154,937,948,9   265,496,858,923   277,870,358,4     155,303,713,5   265,496,858,923   277,870,358,4     155,303,713,5   265,496,858,923   277,870,358,4     155,303,713,5   265,496,858,923   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,5   277,870,358,4     155,303,713,718,4   277,272,4     155,303,713,718,4   277,272,4     155,303,713,718,4   278,062,5     155,303,713,718,4   278,062,5     155,303,713,718,4   278,062,5     155,303,713,718,4   278,062,5     155,303,713,718,4   278,062,5     155,303,713,718,4   278,062,5     155,303,713,718,4   278,062,5     155,303,713,718,4   278,062,5     155,303,713,4   278,062,5     155,303,713,4   278,062,5     155,303,713,4   278,062,5     155,303,713,4   278,062,5     155,303,713,4   278,062,5     155,303,713,4   278,062,5     155,303,713,4   278,062,5     155,303,713,4   278,062,5     155,3					
BA Express USA, Inc			1,037,772,030	-	
R.852,306,674   9,091,851.8   141,854,818,524   103,838,255.5			_	_	
Loans and advances/investments   Loans, cash credits, overdrafts, etc/investments (Note 8.1)   245,400,664,985   254,502,783,7   20,096,193,938   23,367,574,6   265,496,858,923   277,870,358,4   277,870,3			8.852.306.674	9,091,851,86	
Loans, cash credits, overdrafts, etc/investments (Note 8.1)   245,400,664,985   254,502,783,7     Bills purchased and discounted (Note 8.2)   20,096,193,938   23,367,574,6     265,496,858,923   277,870,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4     277,370,358,4				103,838,255,58	
Bills purchased and discounted (Note 8.2)   20,096,193,938   23,367,574,6   265,496,858,923   277,870,358,4	8	Loans and advances/investments	-		
Bills purchased and discounted (Note 8.2)   20,096,193,938   23,367,574,6   265,496,858,923   277,870,358,4		Loans cash credits overdrafts etc/investments (Note 8.1)	245 400 664 985	254 502 783 71	
Loans, cash credits, overdrafts, etc/investments   Conventional and Islamic banking   Inside Bangladesh					
Conventional and Islamic banking   Inside Bangladesh   Agricultural loan   5,462,117,054   6,730,815,887   5,303,713,5   Credit card   4,070,817,739   3,631,193,8   Credit for poverty alleviation scheme-micro credit   8,134,399   8,247,9   Consumer credit scheme   16,056,640,074   15,781,494,6   Demand loan   45,739,751,728   27,234,992,8   Export Development Fund (EDF)   12,653,158,072   21,663,457,2   House building loans   1,026,007,107   1,059,855,7   Loans (General)   23,742,027,254   39,417,520,0   21,673,301,381   14,331,955,7   Overdrafts/ Quard against scheme   31,674,455,368   32,110,440,5   Packing credit   353,896,387   928,694,0   Payment against documents   1,702,422,195   1,891,324,8   Transport loan   1,735,748,440   1,811,882,8   Term loan- industrial   28,830,667,073   26,527,284,6   Term loan- others   53,933,434,493   48,696,524,1   Loan under Covit-19 stimulus package   1,563,457,76   250,786,672,0   Off-shore banking unit   3,663,707,409   3,716,111,6		paronased and discounted (2 total 5/2)		277,870,358,40	
Conventional and Islamic banking   Inside Bangladesh   Agricultural loan   5,462,117,054   6,730,815,887   5,303,713,5   Credit card   4,070,817,739   3,631,193,8   Credit for poverty alleviation scheme-micro credit   8,134,399   8,247,9   Consumer credit scheme   16,056,640,074   15,781,494,6   Demand loan   45,739,751,728   27,234,992,8   Export Development Fund (EDF)   12,653,158,072   21,663,457,2   House building loans   1,026,007,107   1,059,855,7   Loans (General)   23,742,027,254   39,417,520,0   23,742,027,254   39,417,520,0   23,742,027,254   39,417,520,0   23,742,027,254   39,417,520,0   23,742,027,254   39,417,520,0   23,742,027,254   39,417,520,0   23,742,027,254   39,417,520,0   23,742,027,254   39,417,520,0   23,742,027,254   39,417,520,0   23,742,027,254   39,417,520,0   23,742,027,254   39,417,520,0   23,742,027,254   39,417,520,0   23,742,027,254   39,417,520,0   31,674,455,368   32,110,440,5   32,830,663,87   928,694,0   31,674,455,368   32,110,440,5   353,896,387   928,694,0   31,674,455,368   32,110,440,5   353,896,387   928,694,0   31,674,455,368   32,110,440,5   353,896,387   328,693,693,7   328,693,693,7   328,893,667,073   328,893,893,893,893,893,893,893,893,893,89	8.1	Loans, cash credits, overdrafts, etc/investments			
Inside Bangladesh   Agricultural loan   5,462,117,054   4,937,948,9					
Agricultural loan Cash credit/Bai Murabaha (Muajjal) Credit card Credit card Credit for poverty alleviation scheme-micro credit  Statary Consumer credit scheme Consumer credit support to 16,056,640,074 Consumer credit spar scheme Consumer credit spar scheme Consumer credit spar scheme Coverdrafts/ Quard against scheme Coverdrafts/ Councerdit Coverdrafts/					
Cash credit/Bai Murabaha (Muajjal)         6,730,815,887         5,303,713,5           Credit card         4,070,817,739         3,631,193,8           Credit for poverty alleviation scheme-micro credit         8,134,399         8,247,9           Consumer credit scheme         16,056,640,074         15,781,494,6           Demand loan         45,739,751,728         27,234,992,8           Export Development Fund (EDF)         12,653,158,072         21,663,457,2           House building loans         1,026,007,107         1,059,855,7           Loans (General)         23,742,027,254         39,417,520,0           Loan against trust receipts/ Bai Murabaha post import         6,435,301,381         14,331,955,7           Overdrafts/ Quard against scheme         31,674,455,368         32,110,440,5           Packing credit         353,896,387         928,694,0           Payment against documents         18,108,144         128,062,5           Staff loan         1,702,422,195         1,891,324,8           Term loan- industrial         28,830,667,073         26,527,284,6           Term loan- others         53,933,434,493         48,696,524,1           Loan under Covit-19 stimulus package         1,563,454,781         5,322,077,7           Outside Bangladesh         241,736,957,576         250,		9	5.462.117.054	4.937.948.90	
Credit card       4,070,817,739       3,631,193,8         Credit for poverty alleviation scheme-micro credit       8,134,399       8,247,9         Consumer credit scheme       16,056,640,074       15,781,494,6         Demand loan       45,739,751,728       27,234,992,8         Export Development Fund (EDF)       12,653,158,072       21,663,457,2         House building loans       1,026,007,107       1,059,855,7         Loans (General)       23,742,027,254       39,417,520,0         Loan against trust receipts/ Bai Murabaha post import       6,435,301,381       14,331,955,7         Overdrafts/ Quard against scheme       31,674,455,368       32,110,440,5         Packing credit       353,896,387       928,694,0         Payment against documents       18,108,144       128,062,5         Staff loan       1,702,422,195       1,891,324,8         Transport loan       1,735,748,440       1,811,882,8         Term loan- industrial       28,830,667,073       26,527,284,6         Term loan- others       53,933,434,493       48,696,524,1         Loan under Covit-19 stimulus package       1,563,454,781       5,322,077,7         Outside Bangladesh       241,736,957,576       250,786,672,0         Off-shore banking unit       3,663,707,409       3					
Credit for poverty alleviation scheme-micro credit       8,134,399       8,247,9         Consumer credit scheme       16,056,640,074       15,781,494,6         Demand loan       45,739,751,728       27,234,992,8         Export Development Fund (EDF)       12,653,158,072       21,663,457,2         House building loans       1,026,007,107       1,059,855,7         Loans (General)       23,742,027,254       39,417,520,0         Loan against trust receipts/ Bai Murabaha post import       6,435,301,381       14,331,955,7         Overdrafts/ Quard against scheme       31,674,455,368       32,110,440,5         Packing credit       353,896,387       928,694,0         Payment against documents       18,108,144       128,062,5         Staff loan       1,702,422,195       1,891,324,8         Transport loan       1,735,748,440       1,811,882,8         Term loan- industrial       28,830,667,073       26,527,284,6         Term loan- others       53,933,434,493       48,696,524,1         Loan under Covit-19 stimulus package       1,563,454,781       5,322,077,7         Outside Bangladesh       -       -       241,736,957,576       250,786,672,0         Off-shore banking unit       3,663,707,409       3,716,111,6					
Consumer credit scheme       16,056,640,074       15,781,494,6         Demand loan       45,739,751,728       27,234,992,8         Export Development Fund (EDF)       12,653,158,072       21,663,457,2         House building loans       1,026,007,107       1,059,855,7         Loans (General)       23,742,027,254       39,417,520,0         Loan against trust receipts/ Bai Murabaha post import       6,435,301,381       14,331,955,7         Overdrafts/ Quard against scheme       31,674,455,368       32,110,440,5         Packing credit       353,896,387       928,694,0         Payment against documents       18,108,144       128,062,5         Staff loan       1,702,422,195       1,891,324,8         Term loan- industrial       28,830,667,073       26,527,284,6         Term loan- others       53,933,434,493       48,696,524,1         Loan under Covit-19 stimulus package       1,563,454,781       5,322,077,7         Outside Bangladesh       241,736,957,576       250,786,672,0         Off-shore banking unit       3,663,707,409       3,716,111,6			l l	8,247,94	
Demand loan       45,739,751,728       27,234,992,8         Export Development Fund (EDF)       12,653,158,072       21,663,457,2         House building loans       1,026,007,107       1,059,855,7         Loans (General)       23,742,027,254       39,417,520,0         Loan against trust receipts/ Bai Murabaha post import       6,435,301,381       14,331,955,7         Overdrafts/ Quard against scheme       31,674,455,368       32,110,440,5         Packing credit       353,896,387       928,694,0         Payment against documents       18,108,144       128,062,5         Staff loan       1,702,422,195       1,891,324,8         Transport loan       1,735,748,440       1,811,882,8         Term loan- industrial       28,830,667,073       26,527,284,6         Term loan- others       53,933,434,493       48,696,524,1         Loan under Covit-19 stimulus package       1,563,454,781       5,322,077,7         Outside Bangladesh       241,736,957,576       250,786,672,0         Off-shore banking unit       3,663,707,409       3,716,111,6		• •			
Export Development Fund (EDF)       12,653,158,072       21,663,457,2         House building loans       1,026,007,107       1,059,855,7         Loans (General)       23,742,027,254       39,417,520,0         Loan against trust receipts/ Bai Murabaha post import       6,435,301,381       14,331,955,7         Overdrafts/ Quard against scheme       31,674,455,368       32,110,440,5         Packing credit       353,896,387       928,694,0         Payment against documents       18,108,144       128,062,5         Staff loan       1,702,422,195       1,891,324,8         Transport loan       1,735,748,440       1,811,882,8         Term loan- industrial       28,830,667,073       26,527,284,6         Term loan- others       53,933,434,493       48,696,524,1         Loan under Covit-19 stimulus package       1,563,454,781       5,322,077,7         Outside Bangladesh       -       -       -         Off-shore banking unit       3,663,707,409       3,716,111,6					
House building loans Loans (General) Loan against trust receipts/ Bai Murabaha post import Overdrafts/ Quard against scheme Packing credit Payment against documents Staff loan Transport loan Term loan- industrial Term loan- others Loan under Covit-19 stimulus package  House building loans 1,026,007,107 23,742,027,254 39,417,520,0 39,417,520,0 31,674,455,368 32,110,440,5 353,896,387 928,694,0 18,108,144 128,062,5 18,91,324,8 17,702,422,195 18,91,324,8 18,11,882,8 28,830,667,073 26,527,284,6 48,696,524,1 53,933,434,493 48,696,524,1 53,22,077,7 241,736,957,576 250,786,672,0 Off-shore banking unit 3,663,707,409 3,716,111,6			l l		
Loans (General)       23,742,027,254       39,417,520,0         Loan against trust receipts/ Bai Murabaha post import       6,435,301,381       14,331,955,7         Overdrafts/ Quard against scheme       31,674,455,368       32,110,440,5         Packing credit       353,896,387       928,694,0         Payment against documents       18,108,144       128,062,5         Staff loan       1,702,422,195       1,891,324,8         Transport loan       1,735,748,440       1,811,882,8         Term loan- industrial       28,830,667,073       26,527,284,6         Term loan- others       53,933,434,493       48,696,524,1         Loan under Covit-19 stimulus package       1,563,454,781       5,322,077,7         Outside Bangladesh       -       -         Off-shore banking unit       3,663,707,409       3,716,111,6				1,059,855,71	
Overdrafts/ Quard against scheme       31,674,455,368       32,110,440,5         Packing credit       353,896,387       928,694,0         Payment against documents       18,108,144       128,062,5         Staff loan       1,702,422,195       1,891,324,8         Transport loan       1,735,748,440       1,811,882,8         Term loan- industrial       28,830,667,073       26,527,284,6         Term loan- others       53,933,434,493       48,696,524,1         Loan under Covit-19 stimulus package       1,563,454,781       5,322,077,7         Outside Bangladesh       -       -         Off-shore banking unit       3,663,707,409       3,716,111,6			l l	39,417,520,07	
Overdrafts/ Quard against scheme       31,674,455,368       32,110,440,5         Packing credit       353,896,387       928,694,0         Payment against documents       18,108,144       128,062,5         Staff loan       1,702,422,195       1,891,324,8         Transport loan       1,735,748,440       1,811,882,8         Term loan- industrial       28,830,667,073       26,527,284,6         Term loan- others       53,933,434,493       48,696,524,1         Loan under Covit-19 stimulus package       1,563,454,781       5,322,077,7         Outside Bangladesh       -       -         Off-shore banking unit       3,663,707,409       3,716,111,6		Loan against trust receipts/ Bai Murabaha post import	6,435,301,381	14,331,955,76	
Payment against documents       18,108,144       128,062,5         Staff loan       1,702,422,195       1,891,324,8         Transport loan       1,735,748,440       1,811,882,8         Term loan- industrial       28,830,667,073       26,527,284,6         Term loan- others       53,933,434,493       48,696,524,1         Loan under Covit-19 stimulus package       1,563,454,781       5,322,077,7         Outside Bangladesh       -       -         Off-shore banking unit       3,663,707,409       3,716,111,6		Overdrafts/ Quard against scheme	31,674,455,368	32,110,440,52	
Staff loan     1,702,422,195     1,891,324,8       Transport loan     1,735,748,440     1,811,882,8       Term loan- industrial     28,830,667,073     26,527,284,6       Term loan- others     53,933,434,493     48,696,524,1       Loan under Covit-19 stimulus package     1,563,454,781     5,322,077,7       Outside Bangladesh     -     241,736,957,576     250,786,672,0       Off-shore banking unit     3,663,707,409     3,716,111,6			353,896,387	928,694,04	
Transport loan         1,735,748,440         1,811,882,8           Term loan- industrial         28,830,667,073         26,527,284,6           Term loan- others         53,933,434,493         48,696,524,1           Loan under Covit-19 stimulus package         1,563,454,781         5,322,077,7           Outside Bangladesh         -         241,736,957,576         250,786,672,0           Off-shore banking unit         3,663,707,409         3,716,111,6			18,108,144	128,062,57	
Term loan- industrial       28,830,667,073       26,527,284,6         Term loan- others       53,933,434,493       48,696,524,1         Loan under Covit-19 stimulus package       1,563,454,781       5,322,077,7         241,736,957,576       250,786,672,0         Outside Bangladesh       -       -         Off-shore banking unit       3,663,707,409       3,716,111,6				1,891,324,86	
Term loan- others         53,933,434,493         48,696,524,1           Loan under Covit-19 stimulus package         1,563,454,781         5,322,077,7           Outside Bangladesh         241,736,957,576         250,786,672,0           Off-shore banking unit         3,663,707,409         3,716,111,6				1,811,882,85	
Loan under Covit-19 stimulus package       1,563,454,781       5,322,077,7         241,736,957,576       250,786,672,0         Outside Bangladesh       -       -         241,736,957,576       250,786,672,0         Off-shore banking unit       3,663,707,409       3,716,111,6				26,527,284,61	
Outside Bangladesh     241,736,957,576     250,786,672,0       Off-shore banking unit     241,736,957,576     250,786,672,0       3,663,707,409     3,716,111,6				48,696,524,19	
Outside Bangladesh         -		Loan under Covit-19 stimulus package			
Off-shore banking unit         241,736,957,576         250,786,672,0           3,663,707,409         3,716,111,6		Outella Barrala lask	241,736,957,576	250,786,672,05	
<b>Off-shore banking unit</b> 3,663,707,409 3,716,111,6		Outside Bangladesh	241 726 057 576	250 796 672 05	
		Off shows bonking unit			
2/15 / 100 / 66/1 085   25/1 502 702 7		OIT-SHOPE DAILKING UIIIL	245,400,664,985	254,502,783,71	

		Amount in Taka		
	Particulars	30-Sep-23	31-Dec-22	
8.2	Bills purchased and discounted	<u> </u>		
0.2	•	1 102 025 200	1 007 074 077	
	Conventional and Islamic banking	1,103,935,389	1,996,974,277	
	Off-shore banking unit	18,992,258,549	21,370,600,408	
		20,096,193,938	23,367,574,685	
8.14	Bills purchased and discounted			
	Payable in Bangladesh	19,806,207,433	22,868,897,540	
	Payable outside Bangladesh	289,986,505	498,677,145	
	,	20,096,193,938	23,367,574,685	
0 ()				
8. (a)	Consolidated Loans and advances/investments			
	Loans, cash credits, overdrafts, etc/investments			
	Bank Asia Limited	245,400,664,985	254,502,783,718	
	Bank Asia Securities Limited	4,452,927,147	3,977,674,827	
	BA Exchange Company (UK) Limited	-	-	
	BA Express USA, Inc		-	
		249,853,592,132	258,480,458,545	
	Less: Inter-company transactions	1,769,621,460	1,256,565,786	
		248,083,970,672	257,223,892,759	
	Bills purchased and discounted			
	Bank Asia Limited	20,096,193,938	23,367,574,685	
	Bank Asia Securities Limited	-	-	
	BA Exchange Company (UK) Limited	-	-	
	BA Express USA, Inc		-	
		20,096,193,938	23,367,574,685	
		268,180,164,610	280,591,467,444	
9	Fixed assets including premises, furniture and fixtures			
		5 255 242 410	5 (15 010 001	
	Conventional and Islamic banking (Note 9.1)	5,355,243,418	5,615,910,981	
	Off-shore banking unit	5,355,243,418	5,615,910,981	
			3,013,910,961	
9(a)	Consolidated Fixed assets including premises, furniture and fixtures			
	Bank Asia Limited	5,355,243,418	5,615,910,981	
	Bank Asia Securities Limited	76,633,700	85,357,425	
	BA Exchange Company (UK) Limited	339,680	156,944	
	BA Express USA, Inc	6,264,184	2,587,527	
	1	5,438,480,982	5,704,012,877	
10	04			
10	Other assets			
	Conventional and Islamic banking (Note 10.1)	16,443,399,948	12,908,706,898	
	Off-shore banking unit	69,762,496	28,796,606	
	Less: Inter transaction between OBU and Conventional Banking	(45,618,259)	-	
		16,467,544,185	12,937,503,504	
10.1	Conventional and Islamic banking			
	_			
	Income generating other assets	1 000 000 000	1 000 000 000	
	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	37,815,000	37,815,000	
	Investment in BA Express USA Inc - incorporated in USA	99,360,000	99,358,272	
		2,137,165,000	2,137,163,272	
	Non-income generating other assets	2 552 552 205	1.005.100.000	
	Income receivable (Note 10.2)	2,762,552,205	1,297,139,289	
	Stock of stamps	11,577,120	10,256,387	
	Stationery, printing materials, etc	103,745,609	82,341,632	
	Prepaid expenses	115,941,251	12,782,227	
	Deposits and advance rent	485,147,438	483,667,668	
	Receivable from capital market	82,435	79,310	
	Advances, prepayments and others (Note 10.3)	305,236,719	172,788,146	

		Amount i	n Taka
	Particulars Particulars	30-Sep-23	31-Dec-22
	Advance income tax	9,868,505,959	7,468,535,415
	Receivable against government	118,765,555	56,096,601
	Sundry debtors	22,775,738	21,891,446
	Branch adjustment account	-	760,545,993
	Protested bills	123,764,671	123,764,671
	Receivable from BA Exchange Company (UK) Limited	58,770,315	56,646,548
	Receivable from BA Express USA Inc	274,692,491	200,189,787
	Excise duty recoverable	2,662,530	23,149,530
	Profit Receivable from Govt Investment Sukuk	52,014,912	1,668,976
	1 Torit Receivable from Govt investment Sukuk	14,306,234,948	10,771,543,626
		16,443,399,948	12,908,706,898
10.2	Income receivable		
10.2	Income receivable consists of interest accrued on investment including interest f	or stimulus nackage	
10.3	Advances, prepayments and others	or stilliards package.	
10.5			
	Advances, prepayments and others account consists of advance amount pa payment of rent for new branches of the Bank, advance against salary and legal		xed assets, advance
10(a)	Consolidated Other assets		
	Bank Asia Limited	16,467,544,185	12,937,503,504
	Bank Asia Securities Limited	564,492,180	452,050,976
	BA Exchange Company (UK) Limited	4,038,005	3,404,588
	BA Express USA, Inc	84,036,704	54,929,777
	Foreign currency effect for subsidiaries	-	-
		17,120,111,074	13,447,888,845
	Less: Inter- companies transactions		
	Investment in Bank Asia Securities Limited	1,999,990,000	1,999,990,000
	Investment in BA Exchange Company (UK) Limited	40,025,160	36,413,310
	Investment in BA Exchange Company (OK) Enimed  Investment in BA Express USA, Inc	105,600,000	96,960,000
	Receivable from BA Exchange Company (UK) Limited	58,770,315	56,646,548
	Receivable from BA Exchange USA, Inc.	274,692,491	200,189,787
	Receivable from DA Exchange USA, Inc.	14,641,033,108	11,057,689,200
11	Borrowings from other banks, financial institutions and agents		
	Conventional and Islamic banking (Note 11.1)	20,118,590,943	25,313,872,546
	Off-shore banking unit (Note 11.2)	21,163,917,380	25,732,158,197
	Less: Adjustment with Head Office	(11,281,500,000)	(21,950,000)
	<b> </b>	30,001,008,323	51,024,080,743
11.1	Conventional and Islamic banking		
	In Bangladesh (Note 11.1.1)	20,118,590,943	25,313,872,546
	Outside Bangladesh		-
		20,118,590,943	25,313,872,546
11.1.1	In Bangladesh		
	Secured:		-
	Un secured:		
	Money at call and on short notice		
	State Bank of India	740,000,000	_
	Standard Chartered Bank	250,000,000	
	Uttara Bank Limited	250,000,000	<u>-</u>
	Commercial Bank of Ceylon Ltd	150,000,000	_
	Commissional Dank of Cognon Did	1,390,000,000	
		1,550,000,000	-

	D (' 1	Amount 1	
	Particulars	30-Sep-23	31-Dec-22
	Borrowings		
	Bangladesh Bank Refinance	588,788,144	757,840,789
	Covid-19 Stimulus PKG-Tk. 5000 Cr - Export	298,222	127,591,942
	Refinance under Stimulus Package Tk. 5000 Cr - Agri	379,386,016	665,344,594
	Refinance under Stimulus Package Tk. 3000 Cr - Agri	631,278,125	622,543,292
	Bangladesh Bank Borrowing under IPPF- II Fund	1,386,598,985	1,431,345,451
	Bangladesh Bank Borrowing under Long Term Financing Facilities (LTFF) scheme	288,112,049	288,107,038
	SME Foundation Pre Finance	3,900,000	8,250,000
	Bangladesh Bank Pre-Finance (SREUP)	78,885,130	87,362,500
	Borrowing A/C (AGRI Taka 10)	38,015,948	302,794,616
	Borrowing From Joyeeta Foundation	8,245,000	26,490,000
	Export development fund	11,785,129,933	19,945,353,441
	Bangladesh Bank Refinance Scheme for Pre Shipment Loan	362,904,444	234,620,000
	BB Refinance for SPCSSECP	658,337,600	172,850,000
	Bangladesh Bank Borrowing under CMSME Refinance (TL) SMESPD	1,860,563,169	53,330,000
	Bangladesh Bank Borrowing under Green Transformation Fund (GTF)	355,679,833	428,668,883
	Borrowing From SMEF for Stimulus Loan/Revolving Fund(Trem Loan)	302,468,345	161,380,000
		20,118,590,943	25,313,872,546
	=	20,110,000,00	20,010,072,010
11.2	Borrowing at Off-shore banking unit		
	Secured:	-	-
	- -	-	
	Un secured:		
	Conventional Banking	11,990,000,000	27,270,000
	International Finance Corporation	1,466,666,960	2,020,000,202
	Borrowing - ECA	1,987,250,420	1,950,697,995
	Yes Bank, Mumbai	-	505,000,000
	SCB Singapore	-	1,515,000,000
	National Bank of RAK, UAE	-	2,525,000,000
	Bank Muscat, Oman	-	303,000,000
	Caixa Bank, Barcelona	1,100,000,000	7,342,700,000
	Standard Chartered Bank, Thailand	-	505,000,000
	HDFC, Gift City, Mumbai	-	1,010,000,000
	Bank Muscat SAOG	-	2,525,000,000
	Indusind Bank Limited	-	303,000,000
	Asian Development Bank	825,000,000	-
	State Bank of India, Hongkong	1,100,000,000	2,272,500,000
	Nepal Bangladesh Bank Limited	-	757,500,000
	DBS Bank Singapore	-	696,900,000
	First Abu Dhabi Bank	2,365,000,000	-
	Emirates Islami Bank	-	463,590,000
	Ajman Bank, U.A.E.	-	1,010,000,000
	Commercial Bank of Ceylon, OBU	330,000,000	<u>-</u>
		21,163,917,380	25,732,158,197
11(a)	= Consolidated Reprovings from other banks, financial institutions and agent	6	
11(a)	Consolidated Borrowings from other banks, financial institutions and agent	o.	
	Bank Asia Limited	30,001,008,323	51,024,080,743
	Bank Asia Securities Limited	1,769,621,460	1,256,565,786
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		31,770,629,783	52,280,646,529
	Less: Inter-company transactions	1,769,621,460	1,256,565,786
		30,001,008,323	51,024,080,743
11(00)	= Subardinated non-convertible and normatical bands		
11(aa)	Subordinated non-convertible and perpetual bonds		
	Subordinated Non-Convertible bond (Note 11(aa).1)	5,000,000,000	6,000,000,000
	Perpetual bond (Note 11(aa) 1)	3,340,000,000	3,340,000,000
	_	8,340,000,000	9,340,000,000
	=		

		Amount i	in Taka
	Particulars	30-Sep-23	31-Dec-22
11(aa).1	Subordinated Non-Convertible bond		
()			
	Subordinated Non-Convertible floating rate bond - 2 Agrani Bank Limited	50,000,000	100,000,000
	Dhaka Bank Limited	150,000,000	300,000,000
	Janata Bank Limited	50,000,000	100,000,000
	National Life Insurance Co.	100,000,000	200,000,000
	Pubali Bank Limited	200,000,000	400,000,000
	SABINCO	30,000,000	60,000,000
	Sadharan Bima Corporation	20,000,000	40,000,000
	Sonali Bank Limited	200,000,000	400,000,000
	Southeast Bank Limited	100,000,000	200,000,000
	Uttara Bank Limited	100,000,000	200,000,000
	Citara Bank Limited	1,000,000,000	2,000,000,000
		1,000,000,000	2,000,000,000
	Subordinated Non-Convertible floating rate bond - 3	2 000 000 000	2 000 000 000
	Agrani Bank Limited	2,000,000,000	2,000,000,000
	Eastern Bank Limited	800,000,000	800,000,000
	Trust Bank Limited	400,000,000	400,000,000
	Dutch-Bangla Bank Limited	400,000,000	400,000,000
	Pubali Bank Limited	400,000,000	400,000,000
		4,000,000,000	4,000,000,000
		5,000,000,000	6,000,000,000
11(aa).2	Perpetual bond		
	Institutional subscriber:		
	NCC Bank Limited	1,300,000,000	1,300,000,000
	Trust Bank Limited	110,000,000	110,000,000
	Jamuna Bank Limited	730,000,000	730,000,000
	Southeast Bank Limited	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
		3,340,000,000	3,340,000,000
12	Deposits and other accounts		
12	_	250 254 024 207	226 604 572 207
	Conventional and Islamic banking (Note 12.1)	359,354,024,307	336,694,572,297
	Off-shore banking unit	1,259,338,927	1,000,845,140 337,695,417,437
		360,613,363,234	337,093,417,437
	Deposits and other accounts		
	Current/Al-wadeeah current accounts and other accounts		
	Deposits from banks Deposits from customers	71,306,772,518	67,482,882,465
	Off-shore banking unit	709,212,001	893,558,137
	OII-shore banking unit	72,015,984,519	68,376,440,602
		72,013,964,319	08,370,440,002
	Bills payable	<u> </u>	
	Deposits from banks	-	-
	Deposits from customers	3,203,477,621	4,167,914,951
		3,203,477,621	4,167,914,951
	Savings bank/Mudaraba savings bank deposits		
	Deposits from banks	-	-
	Deposits from customers	81,649,157,976	78,812,880,761
		81,649,157,976	78,812,880,761
	Fixed deposits/Mudaraba fixed deposits		
	Deposits from banks	3,651,943	12,597,265
	Deposits from customers	203,190,964,249	186,218,296,855
	Off-shore banking unit	550,126,926	107,287,003
		203,744,743,118	186,338,181,123 337,695,417,437
		360,613,363,234	

Bills payable (Note 1: Savings bank/Mudara Fixed deposits/Mudara  12.1.2a Current/Al-wadeeah Current/Al-wadeeah Other demand deposi Other demand deposi Foreign currency dep Unclaimed cash divide  12.1.2b Bills payable Bills payable - local of Bills payable - foreign	(Note 12.1.1) hers (Note 12.1.2)  mited  mers  current accounts and other accounts (Note 12.1.2a) 2.1.2b) has asvings deposits haba fixed deposits (Note 12.1.2c)  a current accounts and other accounts  current accounts  t - Local currency  t - Foreign currencies	3,651,943 359,350,372,364 359,354,024,307 39,004 2,399,163 605,729 608,047 3,651,943 71,306,772,518 3,203,477,621 81,649,157,976 203,190,964,249 359,350,372,364 23,502,451,292	12,597,265 336,681,975,032 336,694,572,297 39,176 11,352,208 601,789 604,092 12,597,265 67,482,882,465 4,167,914,951 78,812,880,761 186,218,296,855 336,681,975,032
Deposits from banks Deposits from custom  12.1.1 Deposits from banks Fixed deposit/SND AB Bank Limited EXIM Bank Limited Social Islami Bank Limited Social Islami Bank Limited In the second current/Al-wadeeah and Bills payable (Note 1) Savings bank/Mudara Fixed deposits/Mudara Fixed deposits/Mudara Current/Al-wadeeah and	(Note 12.1.1) hers (Note 12.1.2)  mited  mers  current accounts and other accounts (Note 12.1.2a) 2.1.2b) has asvings deposits haba fixed deposits (Note 12.1.2c)  a current accounts and other accounts  current accounts  t - Local currency  t - Foreign currencies	359,350,372,364 359,354,024,307 39,004 2,399,163 605,729 608,047 3,651,943 71,306,772,518 3,203,477,621 81,649,157,976 203,190,964,249 359,350,372,364 23,502,451,292	336,681,975,032 336,694,572,297 39,176 11,352,208 601,789 604,092 12,597,265 67,482,882,465 4,167,914,951 78,812,880,761 186,218,296,855
Deposits from custom  12.1.1 Deposits from banks Fixed deposit/SND AB Bank Limited EXIM Bank Limited Social Islami Bank Limited Trust Bank Limited  12.1.2 Deposits from custom Current/Al-wadeeah and Bills payable (Note 1) Savings bank/Mudara Fixed deposits/Mudara Fixed deposits/Mudara Current/Al-wadeeah and Current/Al-w	mited  mers  current accounts and other accounts ( Note 12.1.2a) 2.1.2b) ba savings deposits caba fixed deposits (Note 12.1.2c)  a current accounts and other accounts  current accounts  t - Local currency  t - Foreign currencies	359,350,372,364 359,354,024,307 39,004 2,399,163 605,729 608,047 3,651,943 71,306,772,518 3,203,477,621 81,649,157,976 203,190,964,249 359,350,372,364 23,502,451,292	336,681,975,032 336,694,572,297 39,176 11,352,208 601,789 604,092 12,597,265 67,482,882,465 4,167,914,951 78,812,880,761 186,218,296,855
12.1.1 Deposits from banks Fixed deposit/SND AB Bank Limited EXIM Bank Limited Social Islami Bank Limited Trust Bank Limited  12.1.2 Deposits from custor Current/Al-wadeeah a Bills payable (Note 1: Savings bank/Mudara Fixed deposits/Mudara Fixed deposits/Mudara Current/Al-wadeeah a Other demand deposi Other demand deposi Foreign currency dep Unclaimed cash divident	mited  mers  current accounts and other accounts ( Note 12.1.2a) 2.1.2b) ba savings deposits caba fixed deposits (Note 12.1.2c)  a current accounts and other accounts  current accounts t - Local currency t - Foreign currencies	39,004 2,399,163 605,729 608,047 3,651,943 71,306,772,518 3,203,477,621 81,649,157,976 203,190,964,249 359,350,372,364	336,694,572,297 39,176 11,352,208 601,789 604,092 12,597,265 67,482,882,465 4,167,914,951 78,812,880,761 186,218,296,855
Fixed deposit/SND AB Bank Limited EXIM Bank Limited Social Islami Bank Limited Trust Bank Limited  12.1.2 Deposits from custor Current/Al-wadeeah of Bills payable (Note 1) Savings bank/Mudar Fixed deposits/Mudar Fixed deposits/Mudar Current/Al-wadeeah of Other demand deposi Other demand deposi Foreign currency dep Unclaimed cash divident  12.1.2b Bills payable Bills payable - local of Bills payable - foreign	mers current accounts and other accounts ( Note 12.1.2a) 2.1.2b) ba savings deposits aba fixed deposits (Note 12.1.2c) a current accounts and other accounts current accounts t - Local currency t - Foreign currencies	39,004 2,399,163 605,729 608,047 3,651,943 71,306,772,518 3,203,477,621 81,649,157,976 203,190,964,249 359,350,372,364 23,502,451,292	39,176 11,352,208 601,789 604,092 12,597,265 67,482,882,465 4,167,914,951 78,812,880,761 186,218,296,855
Fixed deposit/SND AB Bank Limited EXIM Bank Limited Social Islami Bank Limited Trust Bank Limited  12.1.2 Deposits from custor Current/Al-wadeeah of Bills payable (Note 1) Savings bank/Mudar Fixed deposits/Mudar Fixed deposits/Mudar Current/Al-wadeeah of Other demand deposi Other demand deposi Foreign currency dep Unclaimed cash divident  12.1.2b Bills payable Bills payable - local of Bills payable - foreign	mers current accounts and other accounts ( Note 12.1.2a) 2.1.2b) ba savings deposits aba fixed deposits (Note 12.1.2c) a current accounts and other accounts current accounts t - Local currency t - Foreign currencies	2,399,163 605,729 608,047 3,651,943 71,306,772,518 3,203,477,621 81,649,157,976 203,190,964,249 359,350,372,364 23,502,451,292	11,352,208 601,789 604,092 12,597,265 67,482,882,465 4,167,914,951 78,812,880,761 186,218,296,855
AB Bank Limited EXIM Bank Limited Social Islami Bank Limited Trust Bank Limited  12.1.2 Deposits from custor Current/Al-wadeeah a Bills payable (Note 1: Savings bank/Mudara Fixed deposits/Mudara Fixed deposits/Mudara Current/Al-wadeeah Current/Al-wadeeah Other demand deposi Other demand deposi Foreign currency dep Unclaimed cash divident  12.1.2b Bills payable Bills payable - local of Bills payable - foreign	current accounts and other accounts ( Note 12.1.2a) 2.1.2b) 2.1.2b) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 3.1.2c 3.1.2c 4.2current accounts and other accounts 2.1.2c 3.2current accounts 3.2current accounts 4.2currency 5.2currency 6.2currency 6.	2,399,163 605,729 608,047 3,651,943 71,306,772,518 3,203,477,621 81,649,157,976 203,190,964,249 359,350,372,364 23,502,451,292	11,352,208 601,789 604,092 12,597,265 67,482,882,465 4,167,914,951 78,812,880,761 186,218,296,855
EXIM Bank Limited Social Islami Bank Li Trust Bank Limited  12.1.2 Deposits from custor Current/Al-wadeeah of Bills payable (Note 1: Savings bank/Mudara Fixed deposits/Mudara Fixed deposits/Mudara Current/Al-wadeeah of Other demand deposity Other demand deposity Foreign currency deputional deposition of the current of t	current accounts and other accounts ( Note 12.1.2a) 2.1.2b) 2.1.2b) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 3.1.2c 3.1.2c 4.2current accounts and other accounts 2.1.2c 3.2current accounts 3.2current accounts 4.2currency 5.2currency 6.2currency 6.	2,399,163 605,729 608,047 3,651,943 71,306,772,518 3,203,477,621 81,649,157,976 203,190,964,249 359,350,372,364 23,502,451,292	11,352,208 601,789 604,092 12,597,265 67,482,882,465 4,167,914,951 78,812,880,761 186,218,296,855
Social Islami Bank Li Trust Bank Limited  12.1.2 Deposits from custor Current/Al-wadeeah of Bills payable (Note 1) Savings bank/Mudara Fixed deposits/Mudara Fixed deposits/Mudara Current/Al-wadeeah of Other demand deposity Other demand deposity Foreign currency deputional cash dividents  12.1.2b Bills payable Bills payable - local of Bills payable - foreign	current accounts and other accounts ( Note 12.1.2a) 2.1.2b) 2.1.2b) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 3.1.2c 3.1.2c 4.2current accounts and other accounts 2.1.2c 3.2current accounts 3.2current accounts 4.2currency 5.2currency 6.2currency 6.	605,729 608,047 3,651,943 71,306,772,518 3,203,477,621 81,649,157,976 203,190,964,249 359,350,372,364 23,502,451,292	601,789 604,092 12,597,265 67,482,882,465 4,167,914,951 78,812,880,761 186,218,296,855
12.1.2 Deposits from custor Current/Al-wadeeah of Bills payable (Note 1: Savings bank/Mudara Fixed deposits/Mudara Fixed deposits/Mudara Current/Al-wadeeah of Other demand deposity Other demand deposity Foreign currency deput Unclaimed cash divides 12.1.2b Bills payable Bills payable - local of Bills payable - foreign	current accounts and other accounts ( Note 12.1.2a) 2.1.2b) 2.1.2b) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 2.1.2c) 3.1.2c 3.1.2c 4.2current accounts and other accounts 2.1.2c 3.2current accounts 3.2current accounts 4.2currency 5.2currency 6.2currency 6.	608,047 3,651,943 71,306,772,518 3,203,477,621 81,649,157,976 203,190,964,249 359,350,372,364 23,502,451,292	604,092 12,597,265 67,482,882,465 4,167,914,951 78,812,880,761 186,218,296,855
12.1.2 Deposits from custor Current/Al-wadeeah of Bills payable (Note 1) Savings bank/Mudara Fixed deposits/Mudara Fixed deposits/Mudara Current/Al-wadeeah of Other demand deposity Other demand deposity Foreign currency deput Unclaimed cash divides 12.1.2b Bills payable Bills payable - local of Bills payable - foreign	current accounts and other accounts ( Note 12.1.2a) 2.1.2b) ba savings deposits taba fixed deposits (Note 12.1.2c)  a current accounts and other accounts current accounts t - Local currency t - Foreign currencies	3,651,943 71,306,772,518 3,203,477,621 81,649,157,976 203,190,964,249 359,350,372,364 23,502,451,292	12,597,265 67,482,882,465 4,167,914,951 78,812,880,761 186,218,296,855
Current/Al-wadeeah of Bills payable (Note 1: Savings bank/Mudara Fixed deposits/Mudara Fixed deposits/Mudara Fixed deposits/Mudara Current/Al-wadeeah of Other demand deposits Other demand deposits Foreign currency deput Unclaimed cash divident Defension of the Payable Bills payable - local of Bills payable - foreign currency deput Defension of the Payable - local of Bills payable - foreign currency deput Defension of the Payable - local of Bills payable - foreign currency deput Defension of the Payable - local of Bills payable - foreign currency deput Defension of the Payable - local of Bills payable - foreign currency deput Defension of the Payable - local of Bills payable - foreign currency deput Defension of the Payable - local of Bills payable - foreign currency deput Defension of the Payable - local of Bills payable - foreign currency deput Defension of the Payable - local of Bills payable - foreign currency deput Defension of the Payable - local of Bills payable - foreign currency deput Defension of the Payable - local of Bills payable - foreign currency deput Defension of the Payable - local of Bills payable - foreign currency deput Defension of the Payable - local of Bills payable - foreign currency deput Defension of the Payable - local of Bills payable - local of Bi	current accounts and other accounts ( Note 12.1.2a) 2.1.2b) ba savings deposits taba fixed deposits (Note 12.1.2c)  a current accounts and other accounts current accounts t - Local currency t - Foreign currencies	71,306,772,518 3,203,477,621 81,649,157,976 203,190,964,249 359,350,372,364 23,502,451,292	67,482,882,465 4,167,914,951 78,812,880,761 186,218,296,855
Current/Al-wadeeah of Bills payable (Note 1: Savings bank/Mudara Fixed deposits/Mudara Fixed deposits/Mudara Fixed deposits/Mudara Current/Al-wadeeah of Other demand deposi Other demand deposi Foreign currency deput Unclaimed cash divident to Bills payable - local of Bills payable - foreign carreign	current accounts and other accounts ( Note 12.1.2a) 2.1.2b) ba savings deposits taba fixed deposits (Note 12.1.2c)  a current accounts and other accounts current accounts t - Local currency t - Foreign currencies	3,203,477,621 81,649,157,976 203,190,964,249 359,350,372,364 23,502,451,292	4,167,914,951 78,812,880,761 186,218,296,855
Bills payable (Note 1: Savings bank/Mudara Fixed deposits/Mudar  12.1.2a Current/Al-wadeeah Current/Al-wadeeah Other demand deposi Other demand deposi Foreign currency dep Unclaimed cash divid  12.1.2b Bills payable Bills payable - local of Bills payable - foreign	2.1.2b) ba savings deposits aba fixed deposits (Note 12.1.2c)  a current accounts and other accounts current accounts t - Local currency t - Foreign currencies	3,203,477,621 81,649,157,976 203,190,964,249 359,350,372,364 23,502,451,292	4,167,914,951 78,812,880,761 186,218,296,855
Savings bank/Mudara Fixed deposits/Mudara Fixed deposits/Mudara  12.1.2a Current/Al-wadeeala Current/Al-wadeeala Other demand deposi Other demand deposi Foreign currency dep Unclaimed cash divid  12.1.2b Bills payable Bills payable - local of Bills payable - foreign	aba savings deposits aba fixed deposits (Note 12.1.2c) a current accounts and other accounts current accounts t - Local currency t - Foreign currencies	81,649,157,976 203,190,964,249 359,350,372,364 23,502,451,292	78,812,880,761 186,218,296,855
Fixed deposits/Mudar  12.1.2a Current/Al-wadeeal Current/Al-wadeeal Other demand deposi Foreign currency dep Unclaimed cash divid  12.1.2b Bills payable Bills payable - local of Bills payable - foreign	aba fixed deposits (Note 12.1.2c)  a current accounts and other accounts  current accounts  t - Local currency  t - Foreign currencies	203,190,964,249 359,350,372,364 23,502,451,292	186,218,296,855
12.1.2a Current/Al-wadeeal Current/Al-wadeeal of Other demand deposi Other demand deposi Foreign currency dep Unclaimed cash divide  12.1.2b Bills payable Bills payable - local of Bills payable - foreign	a current accounts and other accounts current accounts t - Local currency t - Foreign currencies	359,350,372,364 23,502,451,292	
Current/Al-wadeeah of Other demand deposition Other demand deposition Foreign currency deput Unclaimed cash divident of the Company of the Co	current accounts  - Local currency  - Foreign currencies	23,502,451,292	336,681,975,032
Current/Al-wadeeah of Other demand deposition Other demand deposition Foreign currency deput Unclaimed cash divident of the Company of the Co	current accounts  - Local currency  - Foreign currencies		
Other demand deposi Other demand deposi Foreign currency dep Unclaimed cash divid  12.1.2b Bills payable Bills payable - local c Bills payable - foreign	t - Local currency t - Foreign currencies		
Other demand deposi Foreign currency deposition of the control of	t - Foreign currencies		24,733,889,452
Other demand deposi Foreign currency deposition of the control of	t - Foreign currencies	33,588,961,621	27,135,833,840
Unclaimed cash divident of the control of the contr		10,641,343,569	11,915,052,012
12.1.2b Bills payable  Bills payable - local of Bills payable - foreign	osits	3,586,631,044	3,665,056,408
Bills payable - local c Bills payable - foreign	end	33,003,251	33,050,753
Bills payable - local c Bills payable - foreign		71,306,772,518	67,482,882,465
Bills payable - foreign			
Bills payable - foreign	urrency	3,164,764,770	4,124,475,067
		38,712,851	43,439,884
Demand draft			-
		3,203,477,621	4,167,914,951
12.1.2c Fixed deposits/Mud	araba fixed deposits		
Fixed deposits/Mudar	aba fixed deposits	135,156,705,830	120,572,168,795
Special notice deposit	• :	31,878,012,432	27,292,815,442
Foreign currency dep	osits (interest bearing)	4,075,058	4,075,058
Deposit under scheme	es	36,152,170,929	38,349,237,560
		203,190,964,249	186,218,296,855
12.2 Payable on demand	and time deposits		
a) Demand depos	its		
	eeah current accounts and other accounts	24,199,048,285	25,660,498,342
	ludaraba savings deposits	7,348,424,218	7,093,159,268
	y deposits (non interest bearing)	14,227,974,613	15,580,108,420
Sundry deposits		33,588,961,621	27,135,833,840
Bills payable		3,203,477,621	4,167,914,951
		82,567,886,358	79,637,514,821
b) Time deposits	fordanch a construct demonstra	74 200 722 759	71 710 721 402
	Iudaraba savings deposits Mudaraba fixed deposits	74,300,733,758	71,719,721,493
	y deposits (interest bearing)	135,710,484,699 4,075,058	120,692,053,063 4,075,058
Special notice d		31,878,012,432	27,292,815,442
Security deposit		-	-
Deposits under		36,152,170,929	38,349,237,560
r		278,045,476,876	258,057,902,616
		360,613,363,234	337,695,417,437

	D (1.1	Amount in Taka		
	Particulars	30-Sep-23	31-Dec-22	
12(a)	Consolidated Deposits and other accounts			
	Current/Al-wadeeah current accounts and other accounts			
	Bank Asia Limited	72,015,984,519	68,376,440,60	
	Bank Asia Securities Limited	553,290,896	527,347,37	
	BA Exchange Company (UK) Limited	-	-	
	BA Express USA, Inc	72,569,275,415	68,903,787,98	
	<u>Less</u> : Inter-company transactions	304,493,611	369,639,92	
	Less. Inter-company transactions	72,264,781,804	68,534,148,05	
	Dilla payabla	72,201,701,001	00,231,110,03	
	Bills payable	2 202 455 621	4.167.014.05	
	Bank Asia Limited Bank Asia Securities Limited	3,203,477,621	4,167,914,95	
	BA Exchange Company (UK) Limited	- -	-	
	BA Express USA, Inc	- -	-	
		3,203,477,621	4,167,914,95	
	Savings bank/Mudaraba savings bank deposits			
	Bank Asia Limited	81,649,157,976	78,812,880,76	
	Bank Asia Securities Limited	-	70,012,000,70	
	BA Exchange Company (UK) Limited	-	-	
	BA Express USA, Inc			
		81,649,157,976	78,812,880,76	
	Fixed deposits/Mudaraba fixed deposits			
	Bank Asia Limited	203,744,743,118	186,338,181,12	
	Bank Asia Securities Limited	-	-	
	BA Exchange Company (UK) Limited	-	-	
	BA Express USA, Inc	-	-	
		203,744,743,118 360,862,160,519	186,338,181,12 337,853,124,88	
	0.0	300,802,100,317	337,033,124,00	
13	Other liabilities			
	Conventional and Islamic banking (Note 13.1)	45,670,725,615	41,692,136,09	
	Off-shore banking unit	20,954,217	9,058,20	
		45,691,679,832	41,701,194,29	
13.1	Conventional and Islamic banking			
	Provision for loans and advances/investments (Note 13.2)	18,003,500,000	19,080,000,00	
	Special general provision COVID-19 (Note 13.2.1)	481,000,000	530,000,00	
	Provision on off-balance sheet exposures (Note 13.3)	1,380,000,000	1,195,000,00	
	Interest suspense account (Note 13.4)	4,624,978,697	4,403,014,52	
	Provision for income tax including deferred tax (Note 13.5)	13,586,337,770	11,861,337,77	
	Provision for performance and festival bonus  Master card and Visa card payables	401,434,645 120,125,801	475,942,03 78,626,36	
	Expenditures and other payables	1,209,685,756	1,060,920,48	
	Provision for nostro accounts (Note 13.6)	1,209,003,730	1,000,920,40	
	Other payable	198,213,230	235,635,26	
	Provision for profit equalization	31,372,036	24,240,85	
	Provision for diminution in value of shares (Note 13.7)	493,383,553	363,383,55	
	Payable to Government	100,177,621	7,607,62	
	Provision for others (Note 13.8)	690,572,690	690,572,69	
	Rebate payable on good borrowers	67,700,000	67,700,00	
	Unearned income	805,835,182	806,303,26	
	Interest payable on subordinated non-convertible zero coupon bond	189,407,397	91,575,6	
	Branch adjustment account credit balance	3,126,576,046	-	
	Fraction Bonus Share	1,608,744	1,608,74	
	Nostro account credit balance	46,852,872	377,278,9	
	Lease liabilities (Note 13.9)	111,963,575	341,388,33	
		45,670,725,615	41,692,136,09	

		Amount i	n Taka
	Particulars Particulars	30-Sep-23	31-Dec-22
13.2	Provision for loans and advances/investments		
	General provision		
	Conventional and Islamic:		
	Balance as at 1 January	8,311,669,879	7,567,208,819
	Add: Provision made during the period	155,963,000	2,846,924,060
	Less: Transfer to Specific Provision	(2,983,500,000)	(2,102,463,000)
	Balance as at 30 Sept	5,484,132,879	8,311,669,879
	Off share Pouling Unit (ODU).		
	Off-shore Banking Unit (OBU): Balance as at 1 January	250 967 121	205 400 191
	Less: Provision no longer required	250,867,121	295,499,181 (44,632,060)
	Balance as at 30 Sept	250,867,121	250,867,121
	Balance as at 50 Sept	230,007,121	230,807,121
	A. Total general provision on loans and advances/investments	5,735,000,000	8,562,537,000
	Specific provision		
	Conventional and Islamic:		
	Balance as at 1 January	10,517,463,001	7,290,000,000
	Add/ Back: Recoveries of amounts previously written off	75,916,085	347,148,119
	Specific provision made during the period	2,709,149,721	1,726,641,239
	Transfer from General Provision	2,983,500,000	2,102,463,000
	Less: Write off/amicable settlement during the period	(4,017,528,807)	(948,789,357)
	Balance as at 30 Sept	12,268,500,000	10,517,463,001
	P. Total Specific provision on loans and advances/investments	12 269 500 000	10 517 462 001
	B. Total Specific provision on loans and advances/investments	12,268,500,000	10,517,463,001
	C. Total provision on loans and advances/investments (A+B)	18,003,500,000	19,080,000,001
13.2 (a)	Consolidated General Provision for loans and advances/investments		
	Opening Balance	10,665,000,000	7,862,708,000
	Add: Provision made during the period		
	Bank Asia Limited	155,963,000	2,846,924,060
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		155,963,000	2,846,924,060
	Less: Adjustments made during the period	455.052.000	(11.522.050)
	Bank Asia Limited	155,963,000	(44,632,060)
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	155.062.000	(44,622,060)
	Closing Balance	155,963,000 10,976,926,000	(44,632,060) 10,665,000,000
13.2(a)	Consolidated Provision for loans and advances/investments		
(11)	The state of the s		
	Balance as at 1 January	16,384,757,207	11,919,465,206
	Add/ Back: Recoveries of amounts previously written off	75,916,085	347,148,119
	Add: Provision made during the period		
	Bank Asia Limited	3,346,112,721	5,058,933,239
	Bank Asia Securities Limited	-	8,000,000
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		3,346,112,721	5,066,933,239
		19,806,786,013	17,333,546,564

		Amount in Taka		
	Particulars	30-Sep-23	31-Dec-22	
	Less: Write off/amicable settlement during the period			
	Less: Adjustments made during the period			
	Bank Asia Limited	(4,017,528,807)	(948,789,357)	
	Bank Asia Securities Limited	-	-	
	BA Exchange Company (UK) Limited	-	-	
	BA Express USA, Inc	- (4.017.539.907)	(0.49.790.257)	
	Balance as at 30 Sept	(4,017,528,807) 15,789,257,206	(948,789,357) 16,384,757,207	
12.2.1	1	13,707,237,200	10,304,737,207	
13.2.1	Special general provision COVID-19			
	Balance as at 1 January	530,000,000	865,000,000	
	Add: Provision made during the period	-	62,014,669	
	Less: Provision no longer required	49,000,000	397,014,669	
	Balance as at 30 Sept	481,000,000	530,000,000	
	Special general provision COVID-19 is maintained as per BRPD circular			
	circular letter no. 53 dated December 30, 2021 and BRPD circular letter n	io. 53 dated December 22, 2022	2.	
13.3	Dravision on off halance shoot avnesures			
13.3	Provision on off-balance sheet exposures			
	Balance as at 1 January	1,194,434,782	1,489,834,144	
	Add: Provision made during the period	185,000,000	1 400 024 144	
	Less: Adjustments made during the period	1,379,434,782	1,489,834,144 (295,399,362)	
	Balance as at 30 Sept	1,379,434,782	1,194,434,782	
	-	1,379,434,762	1,174,434,762	
	General provision maintained for OBU as at 01 January	565,218	165,856	
	Add: Provision made during the period	-	399,362	
	ride. Trovision made during the period	7 6 7 0 1 0		
	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require	$ \begin{array}{r} 565,218 \\ \hline 1,380,000,000 \end{array} $ ed for bills for collection and f	565,218 1,195,000,000 For counter guarantee	
13.5	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.	1,380,000,000	1,195,000,000	
13.5	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation	1,380,000,000 ed for bills for collection and f	1,195,000,000 for counter guarantee	
13.5	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)	1,380,000,000 ed for bills for collection and f	1,195,000,000 For counter guarantee 11,389,316,405	
13.5	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation	1,380,000,000 ed for bills for collection and f	1,195,000,000 For counter guarantee 11,389,316,405 472,021,365	
	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)	1,380,000,000 ed for bills for collection and f	1,195,000,000 For counter guarantee 11,389,316,405	
	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)	1,380,000,000 ed for bills for collection and f	1,195,000,000 For counter guarantee 11,389,316,405 472,021,365	
	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax	1,380,000,000 ed for bills for collection and f	1,195,000,000 For counter guarantee 11,389,316,405 472,021,365	
	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000	1,195,000,000 for counter guarantee 11,389,316,405 472,021,365 11,861,337,770 10,184,393,154 3,500,000,000	
	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period	1,380,000,000  ed for bills for collection and f  13,114,316,405  472,021,365  13,586,337,770  11,389,316,405	1,195,000,000 for counter guarantee 11,389,316,405 472,021,365 11,861,337,770 10,184,393,154 3,500,000,000 13,684,393,154	
	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405	1,195,000,000  for counter guarantee  11,389,316,405	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period  Balance as at 30 Sept	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000	1,195,000,000 for counter guarantee 11,389,316,405 472,021,365 11,861,337,770 10,184,393,154 3,500,000,000 13,684,393,154	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405	1,195,000,000  for counter guarantee  11,389,316,405	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period  Balance as at 30 Sept	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405	1,195,000,000  for counter guarantee  11,389,316,405	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period  Balance as at 30 Sept  Consolidated Provision for current tax  Balance as at 1 January  Add: Provision made during the period	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405	1,195,000,000  for counter guarantee  11,389,316,405	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period  Balance as at 30 Sept  Consolidated Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Bank Asia Limited	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405	1,195,000,000  for counter guarantee  11,389,316,405	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period  Balance as at 30 Sept  Consolidated Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Bank Asia Limited  Bank Asia Securities Limited	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405	1,195,000,000  for counter guarantee  11,389,316,405	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period  Balance as at 30 Sept  Consolidated Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Bank Asia Limited  Bank Asia Securities Limited  BA Exchange Company (UK) Limited	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405	1,195,000,000  for counter guarantee  11,389,316,405 472,021,365 11,861,337,770  10,184,393,154 3,500,000,000 13,684,393,154 2,295,076,749 11,389,316,405  10,479,561,029 3,500,000,000	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period  Balance as at 30 Sept  Consolidated Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Bank Asia Limited  Bank Asia Securities Limited	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405	1,195,000,000  for counter guarantee  11,389,316,405	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period  Balance as at 30 Sept  Consolidated Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Bank Asia Limited  Bank Asia Securities Limited  BA Exchange Company (UK) Limited	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405 - 13,114,316,405  11,714,373,370  1,725,000,000 36,405,565 - 1,761,405,565	1,195,000,000 for counter guarantee  11,389,316,405 472,021,365 11,861,337,770  10,184,393,154 3,500,000,000 13,684,393,154 2,295,076,749 11,389,316,405  10,479,561,029  3,500,000,000 67,972,708 3,567,972,708	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period  Balance as at 30 Sept  Consolidated Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Balance as at 1 January  Add: Provision made during the period  Balance as at 1 January  Add: Provision made during the period  Bank Asia Limited  Bank Asia Securities Limited  BA Exchange Company (UK) Limited  BA Express USA, Inc	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405	1,195,000,000 for counter guarantee  11,389,316,405 472,021,365 11,861,337,770  10,184,393,154 3,500,000,000 13,684,393,154 2,295,076,749 11,389,316,405  10,479,561,029  3,500,000,000 67,972,708 -	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period  Balance as at 30 Sept  Consolidated Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Bank Asia Limited  Bank Asia Securities Limited  BA Exchange Company (UK) Limited	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405 - 13,114,316,405  11,714,373,370  1,725,000,000 36,405,565 - 1,761,405,565	1,195,000,000 for counter guarantee  11,389,316,405 472,021,365 11,861,337,770  10,184,393,154 3,500,000,000 13,684,393,154 2,295,076,749 11,389,316,405  10,479,561,029  3,500,000,000 67,972,708 3,567,972,708	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period  Balance as at 30 Sept  Consolidated Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Bank Asia Limited  Bank Asia Securities Limited  BA Exchange Company (UK) Limited  BA Express USA, Inc  Less: Adjustments made during the period	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405 - 13,114,316,405  11,714,373,370  1,725,000,000 36,405,565 - 1,761,405,565	1,195,000,000 for counter guarantee  11,389,316,405 472,021,365 11,861,337,770  10,184,393,154 3,500,000,000 13,684,393,154 2,295,076,749 11,389,316,405  10,479,561,029  3,500,000,000 67,972,708 3,567,972,708 14,047,533,737	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period  Balance as at 30 Sept  Consolidated Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Bank Asia Limited  Bank Asia Securities Limited  BA Exchange Company (UK) Limited  BA Express USA, Inc  Less: Adjustments made during the period  Bank Asia Limited	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405 - 13,114,316,405  11,714,373,370  1,725,000,000 36,405,565 - 1,761,405,565	1,195,000,000 for counter guarantee  11,389,316,405 472,021,365 11,861,337,770  10,184,393,154 3,500,000,000 13,684,393,154 2,295,076,749 11,389,316,405  10,479,561,029  3,500,000,000 67,972,708 3,567,972,708 14,047,533,737 2,295,076,749	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period  Balance as at 30 Sept  Consolidated Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Bank Asia Limited  Bank Asia Securities Limited  BA Exchange Company (UK) Limited  BA Express USA, Inc  Less: Adjustments made during the period  Bank Asia Limited	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405 - 13,114,316,405  11,714,373,370  1,725,000,000 36,405,565 - 1,761,405,565	1,195,000,000  for counter guarantee  11,389,316,405	
13.5.1	Off-balance sheet exposures provision Balance as at 30 Sept  As per BRPD Circular No. 07, dated 21 June 2018 no provision is require provision is maintained based on BB rating grade.  Provision for taxation  Current tax (Note 13.5.1)  Deferred tax  Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Less: Adjustments made during the period  Balance as at 30 Sept  Consolidated Provision for current tax  Balance as at 1 January  Add: Provision made during the period  Bank Asia Limited  Bank Asia Securities Limited  BA Exchange Company (UK) Limited  BA Express USA, Inc  Less: Adjustments made during the period  Bank Asia Limited  Bank Asia Securities Limited	1,380,000,000  ed for bills for collection and f  13,114,316,405 472,021,365 13,586,337,770  11,389,316,405 1,725,000,000 13,114,316,405 - 13,114,316,405  11,714,373,370  1,725,000,000 36,405,565 - 1,761,405,565	1,195,000,000 for counter guarantee  11,389,316,405 472,021,365 11,861,337,770  10,184,393,154 3,500,000,000 13,684,393,154 2,295,076,749 11,389,316,405  10,479,561,029  3,500,000,000 67,972,708 3,567,972,708 14,047,533,737 2,295,076,749	

	Particulars			Amount in 30-Sep-23	31-Dec-22
-) D-f				30-8ср-23	31-Dec-22
a) Deferred Tax (asset)/lia	ability				
Particulars	Book value	Tax Base	(Deductible)/ Taxable		
<b>Opening Balance</b>					
Deferred Tax Asset				(2,958,036,469)	(2,050,312,500
Deferred Tax Liability				640,260,273	824,420,883
Net Deferred Tax Asset				(2,317,776,196)	(1,225,891,617
Net Deferred Tax Asset	as of Sep 30, 2023:				
Deferred Tax Asset:					
Loan loss provision	12,268,500,000	-	(9,814,800,000)	(3,680,550,000)	(2,958,036,469
Closing balance for the p	period (a)			(3,680,550,000)	(2,958,036,469)
Deferred Tax Liability:					
Interest receivable	2,762,552,205	-	2,762,552,205	1,035,957,077	486,427,233
Fixed assets	3,397,133,310	2,814,768,131	582,365,179	218,386,942	134,006,405
Right-of-use assets	60,575,462		60,575,462	22,715,798	19,826,635
Closing balance for the	period (b)	_	1,277,059,817	640,260,273	
Net Deferred Tax Asset	as of Sep 30, 2023 (a+	<b>b</b> )		(2,403,490,183)	(2,317,776,196)
Movement for the period	d				
Opening deferred tax asse	ets			(2,958,036,469)	(2,050,312,500)
Closing deferred tax asset	S			(3,680,550,000)	(2,958,036,469)
Changes for the period			_	(722,513,531)	(907,723,969)
Opening deferred tax liab	ilities			640,260,273	824,420,883
Closing deferred tax liabil	lities			1,277,059,817	640,260,273
Changes for the period			_	636,799,544	(184,160,610)
	iod		-	(85,713,987)	(1,091,884,579)

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

13.5.3	13.5.3 Reconciliation of effective tax rate		2023	Year 2022	
		%	Amount	%	Amount
	Profit before provision		8,592,467,184		10,694,804,944
	Income Tax as per applicable tax rate	37.50%	3,222,175,194	37.50%	4,010,551,854
	Tax exempted income (on govt. treasury securities)	-0.18%	(15,725,098)	-0.19%	(19,998,890)
	On probable deductible/non deductible expenses	-17.27%	(1,484,274,902)	-4.59%	(490,552,964)
		20.04%	1,722,175,194	32.73%	3,500,000,000
13.5.3(a	) Consolidated Reconciliation of effective ta	x rate			
	Profit before provision		8,755,465,034		10,869,236,428
	Income Tax as per applicable tax rate	37.50%	3,283,299,388	37.50%	4,075,963,661
	Tax exempted income (on govt. treasury securities)	-0.18%	(15,725,098)	-0.18%	(19,998,890)
	On probable deductible/non deductible expenses	-17.23%	(1,508,993,531)	-4.49%	(487,992,063)
		20.09%	1,758,580,759	32.83%	3,567,972,708
		•			

Δ	mo	unt	in	Ta	ka

Classified as bad and loss as per Bangladesh Bank BRPD Circular 14 dated June 25, 2001			Amount in Taka		
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 Banghadesh Bank. Bank is required to make provision regarding the un-reconciled debit halmace of notes account as at blanace sheet date. Adequate provision has been made for debit entries which are outstanding for more than 3 months.  13.7 Provision for diminution in value of shares  Balance as at 1 January Add: Provision for impairment loss of investment in subsidiaries and 493,833,553 and 53,383,553 and 53,381,553 and 53,381,581,591,591,591,591,591,591,591,591,591,59		Particulars	30-Sep-23	31-Dec-22	
Foreign Faxchange Policy Department of Bangladesh Bank, Bank is required to make provision regarding the un-reconcided debit balance of notes to account as at balance sheet date. Adequate provision has been made for debit entries which are outstanding for more than 3 months.    13.7	13.6	Provision for nostro accounts			
Balance as at January		Foreign Exchange Policy Department of Bangladesh Bank, Bank is required t debit balance of nostro account as at balance sheet date. Adequate provisio	o make provision regard	ing the un-reconciled	
Add. Provision for impairment loss of investment in subsidiaries   130,000,000   363,383,535   363,383,535   100,000   100,0	13.7	Provision for diminution in value of shares			
Add. Provision for impairment loss of investment in subsidiaries   130,000,000   363,383,535   363,383,535   100,000   100,0		Ralance as at 1 January	363 383 553	363 383 553	
Balance as at 30 Sept		•	· · ·	-	
Provision maintained   \$43,383.53   \$36,383.553   \$10,000   \$10,				363,383,553	
Surplus provision maintained   53,614,538   128,777,999		Provision requirement for quoted and unquoted share including subsidiaries	439,769,015	234,605,554	
Provision for other assets (Note 13.8.1)		Provision maintained	493,383,553	363,383,553	
Provision for other assets (Note 13.8.1) Provision for start up fund (Note 13.8.2)  78.344.687 78.		Surplus provision maintained	53,614,538	128,777,999	
Provision for start up fund (Note 13.8.2)	13.8	Provision for others			
Provision for other assets   Balance as at 1 January   612,228,003   393,106,522   Add: Provision made during the period   612,228,003   612,228,003   219,121,810   612,228,003   612		Provision for other assets (Note 13.8.1)	612,228,003	612,228,003	
Balance as at January   612,228,003   393,106,522   Add: Provision made during the period   2   219,121,481   Adjustment during the period   612,228,003		Provision for start up fund (Note 13.8.2)	78,344,687	78,344,687	
Balance as at J January			690,572,690	690,572,690	
Add: Provision made during the period Adjustment during the period Balance as at 30 Sept 6 612,228,003	13.8.1	Provision for other assets			
Add: Provision made during the period Adjustment during the period Balance as at 30 Sept 6 612,228,003		Rolongo oc et 1 January	612 228 003	202 106 522	
Adjustment during the period Balance as at 30 Sept   501,307,943   514,840,623     Provision requirement   501,307,943   514,840,623     Provision maintained   612,228,003   612,228,003     Surplus provision maintained   612,228,003   612,228,003     Crevision for others made for legal expenses, protested bills, expenditure related unreconciled entires and other assets that classified as bad and loss as per Bangladesh Bank BRPD Circular 14 dated Jun-25, 2001     Provision for start up fund   78,344,687   47,466,168     Adjustment during the period   78,344,687   47,466,168     Adjustment during the period   78,344,687   78,344,687   78,344,687     Adjustment during the year   78,344,687   78,344,687   78,344,687     Addi Addition during the period   78,505,623   104,674,165     Addi: Interest charge during the period   78,505,623   104,674,165     Addi: Addition during the period   78,505,623   104,674,165     Addi: Addit			012,220,003		
Provision requirement   501,307,943   514,840,623   Provision requirement   501,307,943   514,840,623   Provision maintained   612,228,003   612,228,003   Surplus provision maintained   612,228,003   612,228,0			_	217,121,401	
Provision requirement			612,228,003	612,228,003	
Provision maintained   Surplus provision maintained   Surplus provision maintained   Surplus provision maintained   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 BARPD Circular 14 dated Justice 25, 2001)    Provision for start up fund   Provision made during the period   Provision for Start up Fund has been maintained against 1% net profit after tax starting from the year 2020   Provision for Start up Fund has been maintained against 1% net profit after tax starting from the year 2020.    Passe Bangladesh Bank SMESPD Circular Letter no. 05 dated April 26, 201 Provision for Start up Fund has been maintained against 1% net profit after tax starting from the year 2020.    Passe Bangladesh Bank SMESPD Circular Letter no. 05 dated April 26, 201 Provision for Start up Fund has been maintained against 1% net profit after tax starting from the year 2020.    Passe Bangladesh Bank SMESPD Circular Letter no. 05 dated April 26, 201 Provision for Start up Fund has been maintained against 1% net profit after tax starting from the year 2020.    Passe Bangladesh Bank SMESPD Circular Letter no. 05 dated April 26, 201 Provision for Start up Fund has been maintained against 1% net profit after tax starting from the year 2020.    Passe Bangladesh Bank SMESPD Circular Letter no. 05 dated April 26, 201 Provision for Start up Fund has been maintained against 1% net profit after tax starting from the year 2020.    Passe Bank Bank Bank Bank Bank Bank Bank Bank		•			
Surplus provision maintained   110,920,060   97,387,380					
(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)  13.8.2 Provision for start up fund  Balance as at 1 January 78,344,687 47,466,168 Add: Provision made during the period For the year 2022 (1% of profit after tax) - 30,878,519 Adjustment during the year					
Classified as bad and loss as per Bangladesh Bank BRPD Circular 14 dated June 25, 2001		Surplus provision maintained	110,920,060	97,387,380	
Balance as at 1 January				and other assets that	
Add: Provision made during the period For the year 2022 (1% of profit after tax)	13.8.2	Provision for start up fund			
For the year 2022 (1% of profit after tax)			78,344,687	47,466,168	
Adjustment during the year   Balance as at 30 Sept   Ra,344,687   Ra				20 979 510	
Balance as at 30 Sept			- -	50,878,519	
Table   Tabl			78,344,687	78,344,687	
Balance as at 1 January       341,388,331       467,223,023         Add: Addition during the year       -       180,064,817         Add: Interest charge during the period       78,505,623       104,674,165         Less: Payment made during the period       307,930,379       410,573,674         Balance as at 30 Sept       111,963,575       341,388,331         The lease liabilities represents the present value of the lease payments discounting using the incremental borrowing rate as per IFRS 16 against which right-of- use assets has been arisen         13(a)       Consolidated Other liabilities         Bank Asia Limited       45,691,679,832       41,701,194,297         Bank Asia Securities Limite 2,212,588,814       2,307,288,620       2,259,945,347         BA Exchange Company (UK) Limited       67,766,600       65,969,666         BA Express USA, Inc       271,576,702       270,814,608			2001 Provision for Sta	rt up Fund has been	
Add: Addition during the year - 180,064,817 Add: Interest charge during the period 78,505,623 104,674,165 Less: Payment made during the period 307,930,379 410,573,674 Balance as at 30 Sept 111,963,575 341,388,331  The lease liabilities represents the present value of the lease payments discounting using the incremental borrowing rate as per IFRS 16 against which right-of- use assets has been arisen  13(a) Consolidated Other liabilities  Bank Asia Limited 45,691,679,832 41,701,194,297 Bank Asia Securities Limite 2,212,588,814 2,307,288,620 2,259,945,347 BA Exchange Company (UK) Limited 67,766,600 65,969,666 BA Express USA, Inc 271,576,702 270,814,608	13.9	Lease liabilities			
Add: Addition during the year - 180,064,817 Add: Interest charge during the period 78,505,623 104,674,165 Less: Payment made during the period 307,930,379 410,573,674 Balance as at 30 Sept 111,963,575 341,388,331  The lease liabilities represents the present value of the lease payments discounting using the incremental borrowing rate as per IFRS 16 against which right-of- use assets has been arisen  13(a) Consolidated Other liabilities  Bank Asia Limited 45,691,679,832 41,701,194,297 Bank Asia Securities Limite 2,212,588,814 2,307,288,620 2,259,945,347 BA Exchange Company (UK) Limited 67,766,600 65,969,666 BA Express USA, Inc 271,576,702 270,814,608		Balance as at 1 January	341.388.331	467.223.023	
Add: Interest charge during the period       78,505,623       104,674,165         Less: Payment made during the period       307,930,379       410,573,674         Balance as at 30 Sept       111,963,575       341,388,331         The lease liabilities represents the present value of the lease payments discounting using the incremental borrowing rate as per IFRS 16 against which right-of- use assets has been arisen         13(a)       Consolidated Other liabilities         Bank Asia Limited       45,691,679,832       41,701,194,297         Bank Asia Securities Limite 2,212,588,814       2,307,288,620       2,259,945,347         BA Exchange Company (UK) Limited       67,766,600       65,969,666         BA Express USA, Inc       271,576,702       270,814,608		•	-		
Less: Payment made during the period Balance as at 30 Sept       307,930,379       410,573,674         13(a)       Consolidated Other liabilities         Bank Asia Limited Bank Asia Securities Limite 2,212,588,814 BA Exchange Company (UK) Limited BA Express USA, Inc       45,691,679,832 41,701,194,297       41,701,194,297         BA Express USA, Inc       67,766,600 65,969,666       65,969,666			78,505,623		
Balance as at 30 Sept 111,963,575 341,388,331  The lease liabilities represents the present value of the lease payments discounting using the incremental borrowing rate as per IFRS 16 against which right-of- use assets has been arisen  13(a) Consolidated Other liabilities  Bank Asia Limited 45,691,679,832 41,701,194,297  Bank Asia Securities Limite 2,212,588,814 2,307,288,620 2,259,945,347  BA Exchange Company (UK) Limited 67,766,600 65,969,666  BA Express USA, Inc 271,576,702 270,814,608					
per IFRS 16 against which right-of- use assets has been arisen  13(a) Consolidated Other liabilities  Bank Asia Limited					
Bank Asia Limited       45,691,679,832       41,701,194,297         Bank Asia Securities Limite 2,212,588,814       2,307,288,620       2,259,945,347         BA Exchange Company (UK) Limited       67,766,600       65,969,666         BA Express USA, Inc       271,576,702       270,814,608			nting using the incremen	atal borrowing rate as	
Bank Asia Securities Limite 2,212,588,814       2,307,288,620       2,259,945,347         BA Exchange Company (UK) Limited       67,766,600       65,969,666         BA Express USA, Inc       271,576,702       270,814,608	13(a)	Consolidated Other liabilities			
Bank Asia Securities Limite 2,212,588,814       2,307,288,620       2,259,945,347         BA Exchange Company (UK) Limited       67,766,600       65,969,666         BA Express USA, Inc       271,576,702       270,814,608		Bank Asia Limited	45,691,679,832	41,701,194,297	
BA Exchange Company (UK) Limited       67,766,600       65,969,666         BA Express USA, Inc       271,576,702       270,814,608					
BA Express USA, Inc 271,576,702 270,814,608					
			48,338,311,754		

		Amount in	n Taka
	Particulars	30-Sep-23	31-Dec-22
	Less: Inter- companies transactions	<del> </del>	
	Receivable from BASL	_	_
	Receivable from BA Exchange (UK) Limited	58,770,315	56,646,548
	Receivable from BA Express USA, Inc	274,692,491	200,189,787
	The state of the s	48,004,848,948	44,041,087,583
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
		11,659,068,600	11,659,068,600
14.3	Initial public offer (IPO)		
15	Statutory reserve		
	Balance as at 1 January	11,750,000,000	10,725,443,940
	Addition during the period		1,024,556,060
	Balance as at 30 Sept	11,750,000,000	11,750,000,000
15.1	General and other reserve		
1011	Bank Asia Limited	8,166,144	8,166,144
15.1 (a)	Consolidated General and other reserve	0,100,144	0,100,144
15.1 (a)			
	Bank Asia Limited	8,166,144	8,166,144
	Bank Asia Securities Limited		
	Opening Balance	1,760,387	150,947
	Addition during the period	330,482	1,609,440
	Adjustment made during the period		- 1.500.005
	Closing Balance	2,090,869	1,760,387
		10,257,013	
16	Revaluation reserve		9,926,531
	Revaluation reserve		9,926,531
		81 606 524	<u> </u>
	HTM securities (Note 16.1)	81,606,524 500,770,685	82,779,825
	HTM securities (Note 16.1) HFT securities (Note 16.2)	500,770,685	82,779,825 157,340,380
16.1	HTM securities (Note 16.1)		82,779,825
10.1	HTM securities (Note 16.1) HFT securities (Note 16.2) Fixed Assets revaluation (Note 16.3)	500,770,685 1,876,926,919	82,779,825 157,340,380 1,876,926,919
	HTM securities (Note 16.1) HFT securities (Note 16.2)	500,770,685 1,876,926,919	82,779,825 157,340,380 1,876,926,919
	HTM securities (Note 16.1) HFT securities (Note 16.2) Fixed Assets revaluation (Note 16.3)	500,770,685 1,876,926,919	82,779,825 157,340,380 1,876,926,919
	HTM securities (Note 16.1) HFT securities (Note 16.2) Fixed Assets revaluation (Note 16.3)  Revaluation reserve on HTM securities	500,770,685 1,876,926,919 2,459,304,128	82,779,825 157,340,380 1,876,926,919 2,117,047,124
	HTM securities (Note 16.1) HFT securities (Note 16.2) Fixed Assets revaluation (Note 16.3)  Revaluation reserve on HTM securities  Balance at 1 January	500,770,685 1,876,926,919 2,459,304,128	82,779,825 157,340,380 1,876,926,919 2,117,047,124 61,048,535

			Amount	ın Taka
		Particulars	30-Sep-23	31-Dec-22
16.2	Revaluation	on reserve on HFT securities		
	Balance at		157,340,380	167,454,171
		revaluation on investments	534,809,140	449,360,664
		at for sale/maturity of securities	(191,378,835)	(459,474,455)
		,	500,770,685	157,340,380
16.3	Revaluation	on reserve on Fixed Assets		_
	Balance at		1,876,926,919	1,930,642,171
		on charged during the period	-	(53,715,252)
		6	1,876,926,919	1,876,926,919
16 (a)	Consolida	ted Revaluation reserve	<u> </u>	
	Bank Asia	Limited	2,459,304,128	2,117,047,124
		Securities Limited	-	2,117,047,124
		nge Company (UK) Limited	-	_
		ss USA, Inc	-	-
			2,459,304,128	2,117,047,124
17	Retained	earnings		
	Balance at		3,105,969,227	2,804,815,058
	Add:	Post - tax profit for the period	3,736,354,463	3,045,871,705
	1100.	Revaluation reserve transferred to retained earnings	-	53,715,252
			6,842,323,690	5,904,402,015
	Less:	Issue of cash dividend for the year 2022	1,748,860,290	-
		Issue of cash dividend for the year 2021	-	1,748,860,290
		Transfer to statutory reserve	-	1,024,556,060
		Coupon/dividend on perpetual bond	247,463,014	25,016,438
			1,996,323,304	2,798,432,788
			4,846,000,386	3,105,969,227
17(a)	Consolida	ted Retained earnings		
	Balance at	1 January	2,957,002,831	2,650,999,337
	Add/(Less	): Foreign exchange revaluation reserve for opening retained earnings	-	-
		Revaluation reserve transferred to retained earnings	-	53,715,252
		Post- tax profit for the period	3,820,194,225	3,052,330,481
	Less: Non	controlling interest	12	5 757 045 050
	Less:	Issue of cash dividend for the year 2022	6,777,197,044 1,748,860,290	5,757,045,059
	Less.	Issue of cash dividend for the year 2021	1,746,600,290	1,748,860,290
		Transferred to statutory reserve	_	1,024,556,060
		Coupon/dividend on perpetual bond	247,463,014	25,016,438
		Transferred to General and other reserve	330,482	1,609,440
			1,996,653,786	2,800,042,228
			4,780,543,258	2,957,002,831
<b>17</b> (b)	Non-conti	rolling (Minority) interest		
	Bank Asia	Securities Limited	10,297	10,285
	BA Excha	nge Company (UK) Limited	-	-
	BA Expres	ss USA, Inc	- 10.205	-
			10,297	10,285
18	_	nt liabilities		
		nal and Islamic banking	165,760,379,444	153,506,750,679
	Off-shore	banking unit	30,351,112	56,521,785
			165,790,730,556	153,563,272,464
		es and endorsements (Note 18.1)		
		ventional and Islamic banking	54,972,269,349	57,446,507,689
	Off-s	shore banking unit	54.072.260.240	14,488,854
			54,972,269,349	57,460,996,543

		Amount in Taka	
	Particulars Particulars	30-Sep-23	31-Dec-22
	Letters of guarantee		
	Conventional and Islamic banking (Note 18.2)	35,530,060,411	38,211,461,475
	Off-shore banking unit	2,999,260	667,610
		35,533,059,671	38,212,129,085
	Irrevocable letters of credit		
	Conventional and Islamic banking (Note 18.3)	37,602,647,989	28,759,170,485
	Off-shore banking unit	7,062,330	16,079,604
		37,609,710,319	28,775,250,089
	Bills for collection		
	Conventional and Islamic banking (Note 18.4)	23,887,867,166	27,331,428,035
	Off-shore banking unit	20,289,522	25,285,717
	Others and the same	23,908,156,688	27,356,713,752
	Other commitments  Conventional and Islamia hanking (Note 18.5)	12 767 524 520	1 759 192 005
	Conventional and Islamic banking (Note 18.5)	13,767,534,529	1,758,182,995
	Off-shore banking unit	13,767,534,529	1,758,182,995
		165,790,730,556	153,563,272,464
		103,770,730,330	155,565,272,464
18.1	Acceptances and endorsements		
	Conventional and Islamic banking	54,972,269,349	57,446,507,689
	Off-shore banking unit		14,488,854
		54,972,269,349	57,460,996,543
18.2	Letters of guarantee		
	Letters of guarantee (Local)	35,530,060,411	22,825,157,280
	Letters of guarantee (Locar)  Letters of guarantee (Foreign)	33,330,000,411	15,386,304,195
	Detters of guarantee (1 oreign)	35,530,060,411	38,211,461,475
			, , , , , ,
18.3	Irrevocable letters of credit		
	Letters of credit Back to Back (Inland)	4,150,748,854	3,399,516,690
	Letters of credit (General)	28,780,148,656	21,691,897,669
	Back to back L/C	4,671,750,479	3,667,756,126
		37,602,647,989	28,759,170,485
18.4	Bills for collection		
	Local bills for collection	14,912,468,509	16,968,980,243
	Foreign bills for collection	8,975,398,657	10,362,447,792
	·	23,887,867,166	27,331,428,035
18.5	Other commitments	<del></del>	
	Forward Assets Purchased and Forward Deposits Placed	13,767,534,529	1,758,182,995
	r of ward Assets r dichased and r of ward Deposits r faced	13,707,334,329	1,730,102,773

## 18.6 Workers' profit participation fund (WPPF)

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

		Amount in Taka			
	Particulars Particulars	30-Sep-23	31-Dec-22		
19	Income statement				
	Income:	22 444 254 045	10.502.501.105		
	Interest, discount and similar income (Note 19.1)	23,444,371,867	18,593,501,186		
	Dividend income (Note 22.1)	285,346,391	23,317,821		
	Fees, commission and brokerage (Note 19.2)	1,557,795,503	1,443,349,898		
	Gains/ less Losses arising from dealing securities	4.700.426	-		
	Gains/ less Losses arising from investment securities	4,700,426	4 1 42 002 606		
	Gains/ less Losses arising from dealing in foreign currencies (Note 23.1)	1,954,979,472	4,142,083,606		
	Income from non-banking assets Other operating income (Note 24)	905,466,503	741 722 276		
	Profit/ less Losses on interest rate changes	905,400,505	741,723,376		
	1 10110 1635 Losses on merest rate changes	28,152,660,162	24,943,975,887		
	Expenses:	20,132,000,102	24,543,573,007		
	Interest paid/profit shared on deposits and borrowings, etc (Note 21)	12,597,446,046	10,840,088,731		
	Administrative expenses (Note 19.3)	4,757,943,436	3,814,798,989		
	Other expenses (Note 34)	1,560,551,688	1,465,602,258		
	Depreciation on banks assets (Note 33.1)	644,251,808	632,261,314		
	Depreciation on banks assets (1 vote 55.1)	19,560,192,978	16,752,751,292		
		8,592,467,184	8,191,224,595		
19.1	Interest, discount and similar income				
17.1	•	17,000,000,667	14 700 240 254		
	Interest income/profit on investments (Note 20)	17,098,820,667	14,789,340,354		
	Interest on treasury bills/reverse repo/bills Interest income on corporate bonds	6,045,385,577 106,634,856	3,438,811,792		
	Interest income on corporate bonds  Interest on debentures	151,597,173	197,198,359 151,591,093		
	Income from investment in shares, bonds etc	131,397,173	131,391,093		
	Capital gain on Government securities and assets	41,933,594	16,559,588		
	Capital gain on Government securities and assets	23,444,371,867	18,593,501,186		
19.2	Fees, commission and brokerage				
	Commission	1 557 705 502	1 442 240 909		
	Brokerage	1,557,795,503	1,443,349,898		
	Dioketage	1,557,795,503	1,443,349,898		
19.3	Administrative expenses	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, -,,		
19.3	Administrative expenses				
	Salaries and allowances (Note 25)	3,927,857,176	3,066,204,849		
	Rent, taxes, insurance, electricity, etc (Note 26)	476,353,875	400,669,996		
	Legal expenses (Note 27)	15,289,509	11,062,062		
	Postage, stamp, telecommunication, etc (Note 28)	137,887,316	119,344,562		
	Stationery, printing, advertisement, etc (Note 29)	114,935,930	117,904,706		
	Managing Director's salary and fees (Note 30)	11,080,000	16,330,692		
	Directors' fees (Note 31)	2,776,000	2,808,000		
	Auditors' fees (Note 32)	1,431,000	600,000		
	Repair of Bank's assets (Note 33.1)	70,332,630	79,874,122		
		4,757,943,436	3,814,798,989		
20	Interest income/profit on investments				
	Conventional and Islamic banking (Note 20.1)	16,094,751,674	13,833,006,748		
	Off-shore banking unit	1,578,175,459	988,771,037		
	-	17,672,927,133	14,821,777,785		
	Less: inter transaction between OBU and Conventional banking	574,106,466	32,437,431		
		17,098,820,667	14,789,340,354		
20.1	Conventional and Islamic banking				
	Agricultural loan	318,011,657	234,957,704		
	Cash credit/Bai Murabaha (Muajjal)	318,613,309	287,684,180		
	Credit card	389,564,452	326,991,756		
	Credit for poverty alleviation scheme-micro credit	69,855	91,289		
	Consumer credit scheme	1,086,722,351	1,030,324,730		
	Demand loan	2,156,162,184	1,537,335,722		
		1 11			

	Particulars	30-Sep-23	31-Dec-22
	Export Development Fund (EDF)	263,539,961	243,918,338
	House building loan	74,394,507	85,161,295
	Loans (General)	1,929,051,960	1,544,535,795
	Loans against trust receipts/ Bai Murabaha post import	488,486,014	499,907,823
	Overdrafts/ Quard against scheme	2,071,692,118	2,048,194,960
	Packing credit	34,379,033	42,896,628
	Payment against documents	8,170,653	16,952,450
	Staff loan	64,492,480	63,850,929
	Transport loan	127,573,251	130,283,297
	Term loan- industrial	1,632,190,985	1,624,282,749
	Term loan- others	1,857,898,071	1,624,761,325
	Foreign bills purchased	4,835,103	31,340,104
	Local bills purchased	66,678,539	95,831,383
	Loan Under Covit-19 Stimulus Pkg	141,659,793	388,841,090
	Total interest/profit on loans and advances/investments	13,034,186,276	11,858,143,547
	Interest/profit on balance with other banks and financial institutions	2,901,424,559	1,965,961,260
	Interest/profit received from foreign banks	159,140,839	8,901,941
		16,094,751,674	13,833,006,748
20(2)	Consolidated Interest in complements on investments		
20(a)	Consolidated Interest income/profit on investments  Bank Asia limited	17,000,000,667	14 700 240 254
	Bank Asia ilmited Bank Asia Securities Ltd	17,098,820,667	14,789,340,354
		145,891,177	114,933,690
	BA Express USA Inc.	-	-
	BA Express USA, Inc	17,244,711,844	14,904,274,044
	Less: Inter-company transactions	92,134,680	74,198,277
	Less. Inter-company transactions	17,152,577,164	14,830,075,767
21	Interest paid/profit shared on deposits and borrowings etc.		
		11 007 704 500	10 200 600 426
	Conventional and Islamic banking (Note 21.1)	11,897,704,580	10,208,690,426
	Off-shore banking unit	1,273,847,932 13,171,552,512	663,835,736
	Less: inter transaction with OBU	574,106,466	10,872,526,162 32,437,431
	Less. litter transaction with OBC	12,597,446,046	10,840,088,731
21.1	Conventional and Islamic banking	, , , , , , , , , , , , , , , , , , ,	
	Interest paid/profit shared on deposits		
	Fixed deposits/ Mudaraba Fixed deposit	5,894,934,952	4,278,880,591
	Scheme deposits	3,689,042,486	3,929,511,543
	Sanchaya plus	32,016,284	32,276,234
	Savings deposits/ Mudaraba Savings bank	1,214,329,695	1,044,284,920
	Special notice deposits	626,217,202	466,015,587
	Special notice deposits	11,456,540,619	9,750,968,875
	Interest on borrowings and others		
	Local banks including Bangladesh Bank	75,369,382	22,555,569
	Interest on subordinated non-convertible bond	360,633,972	433,831,235
	Foreign banks	5,160,607	1,334,747
		441,163,961 11,897,704,580	457,721,551 10,208,690,426
21(-)	Constituted Later of Four construction (Charles of the Charles of	11,097,704,300	10,208,090,420
21(a)	Consolidated Interest Expenses/profit paid on Deposits		
	Bank Asia limited	12,597,446,046	10,840,088,731
	Bank Asia Securities Ltd	87,381,644	88,411,843
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	12,684,827,690	10,928,500,574
	Less: Inter-company transactions	92,134,680	74,198,277
	2000. Inter company transactions	12,592,693,010	10,854,302,297
		-2,0,2,0,010	,,,/

Investment income	Investment income		Particulars	30-Sep-23	31-Dec-22
Conventional and Islamic banking (Note 22.1)	Conventional and Islamic banking (Note 22.1)			30-3ep-23	51-Dec-22
Diff-shore banking unit	Diff-shore banking unit	22	Investment income		
			<u> </u>	6,635,598,017	3,827,478,653
			Off-shore banking unit	6 625 500 017	2 927 479 652
Interest on treasury bills	Interest on treasury bills		~	0,033,398,017	3,021,470,033
Interest on treasury bonds	Interest on treasury bonds	22.1	Conventional and Islamic Banking		
Interest income on corporate bonds	Interest income on corporate bonds				
Capital gain from invesment in shares   2,80,46,30   2,31,17,81,170   151,591,019   23,317,81,170   151,591,019   23,317,81,170   151,591,019   23,317,81,01	Capital gain from investment in shares   4,700,426   7.				
Profit on Shares	Profit on Shares				197,198,359
Profit on Govr Investment SUKUK	Profit on Gover Investment SUKUK   151,597,173   151,591,093   Capital gain on Government securities   141,935,95,88   Interest on reverse repo   1,150,976,500   163,090,217   3,827,478,653   22(a)   Consolidated investment income		. •		- 23 317 821
Capital gain on Government securities	Capital gain on Government securities			, , ,	
22(a)   Consolidated investment income   Bank Asia Limited   6,635,598,017   3,827,478,653   Bank Asia Limited   6,635,598,017   3,827,478,653   Bank Asia Securities Limited	22(a)   Consolidated investment income   Bank Asia Limited   6.635,598,017   3,827,478,653   Bank Asia Scurities Limited				
Bank Asia Limited	Bank Asia Limited   6,635,598,017   3,827,478,653   Bank Asia Securities Limited			6,635,598,017	3,827,478,653
Bank Asia Securities Limited BA Exchange Company (UK) Limited BA Express USA, Inc   6,635,598,017   3,827,478,653   23   Commission, exchange and brokerage   Conventional and Islamic banking (Note 23.1)   3,496,386,510   5,548,344,317   16,388,465   37,099,187   3,512,774,975   5,585,433,504   23.1   Conventional and Islamic Banking   Commission on L/C   1,040,317,987   878,683,585   Fees and commission including Export   221,141,411   221,218,682   Commission on L/G   238,552,177   264,556,012   Commission on export   10,208,415   8,535,006   Commission on export   1,941,407,038   1,406,250,111   Foreign exchange gain   1,954,479,472   4,142,083,606   0,404,308,605   0,548,334,317   23(a)   Consolidated Commission, exchange and brokerage   Bank Asia limited   3,112,774,975   5,585,433,504   3,406,386,510   5,548,334,317   23(a)   Consolidated Commission, exchange and brokerage   Bank Asia limited   3,512,774,975   5,585,433,504   3,406,386,510   5,548,334,317   23(a)   Consolidated Commission, exchange and brokerage   Bank Asia limited   29,339,433   20,699,091   3,791,873,328   5,861,345,159   24   Other operating income   29,339,433   20,699,091   20,546,530   20,	Bank Asia Securities Limited	22(a)	Consolidated investment income		
Bank Asia Securities Limited BA Exchange Company (UK) Limited BA Express USA, Inc   6,635,598,017   3,827,478,653   23   Commission, exchange and brokerage   Conventional and Islamic banking (Note 23.1)   3,496,386,510   5,548,334,317   0ff-shore banking unit   16,388,465   37,099,187   3,512,774,975   5,585,433,504   23,11   Conventional and Islamic Banking   Commission on L/C   1,040,317,987   878,683,585   Fees and commission including Export   221,114,1411   22,121,868   22,218,682   Commission on L/G   238,552,177   264,556,012   Commission on export   10,208,415   8,535,006   Commission on export   1,194,1407,038   1,406,250,111   Forcign exchange gain   1,544,407,038   1,406,250,711   Forcign exchange gain   1,544,979,472   4,142,083,606   3,496,386,510   5,548,334,317   23(a)   Consolidated Commission, exchange and brokerage   Bank Asia limited   3,112,774,975   5,585,433,504   Bank Asia limited   3,110,06,117   158,272,373   BA Exchange Company (UK) Limited   29,339,433   20,699,091   BA Express USA, Inc   138,752,803   96,940,191   318,752,803   96,940,191   37,918,73,328   5,861,345,159   24   Other operating income   2,979,090   9,740,450   2,905,466,503   741,723,376   24,142,533,464   24	Bank Asia Securities Limited		Bank Asia Limited	6 635 598 017	3 827 478 653
BA Express USA, Inc	BA Express USA, Inc			-	-
Commission, exchange and brokerage	Commission, exchange and brokerage		BA Exchange Company (UK) Limited	-	-
Conventional and Islamic banking (Note 23.1)   3,496,386,510   5,548,334,317     Off-shore banking unit   16,388,465   37,099,187     3,512,774,975   5,585,433,504     Conventional and Islamic Banking     Commission on L/C	Conventional and Islamic banking (Note 23.1)   3,496,386,510   5,548,334,317     Off-shore banking unit   16,388,465   37,099,187     3,512,774,975   5,585,433,504     Conventional and Islamic Banking     Commission on L/C		BA Express USA, Inc	<u> </u>	
Conventional and Islamic banking (Note 23.1)   3,496,386,510   5,548,334,317     Off-shore banking unit   16,388,465   37,099,187     3,512,774,975   5,585,433,504     Conventional and Islamic Banking     Commission on L/C	Conventional and Islamic banking (Note 23.1)   3,496,386,510   5,548,334,317   Off-shore banking unit   16,388,465   37,099,187   3,512,774,975   5,585,433,504     23.1   Conventional and Islamic Banking			6,635,598,017	3,827,478,653
Conventional and Islamic Banking   16,388,465   37,099,187   3,512,774,975   5,585,433,504	Off-shore banking unit   16,388,465   37,099,187   3,512,774,975   5,585,433,504     23.1   Conventional and Islamic Banking	23	Commission, exchange and brokerage		
23.1   Conventional and Islamic Banking   Commission on L/C	23.1   Conventional and Islamic Banking   Commission on L/C   1,040,317,987   878,683,585   Fees and commission including Export   221,141,411   221,218,682   Commission on L/G   233,852,177   264,556,012   Commission on export   10,208,415   8,535,006   Commission on PO, DD, TT, TC, etc   21,198,118   28,514,608   Qther commission   29,988,930   4,742,818   4,407,038   1,406,250,711   Foreign exchange gain   1,541,407,038   1,406,250,711   Foreign exchange gain   1,954,974,72   4,142,083,606   3,496,386,510   5,548,334,317   23(a)   Consolidated Commission, exchange and brokerage   Bank Asia Securities Ltd   111,006,117   158,272,373   BA Exchange Company (UK) Limited   29,339,433   20,699,091   BA Express USA, Inc   138,752,803   96,940,191   3,791,873,328   5,861,345,159   24   Other operating income   29,339,433   20,699,091   20,339,433   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,339,331   20,33		Conventional and Islamic banking (Note 23.1)	3,496,386,510	5,548,334,317
Conventional and Islamic Banking   Commission on L/C   1,040,317,987   878,683,585   Fees and commission including Export   221,141,411   221,218,682   Commission on L/G   238,552,177   264,556,012   Commission on export   10,208,415   8,535,006   Commission on PO, DD, TT, TC, etc   21,198,118   28,514,608   Other commission   9,988,930   4,742,818   1,541,407,038   1,406,250,711   Foreign exchange gain   1,943,497,472   4,142,083,606   3,496,386,510   5,548,334,317   23(a)   Consolidated Commission, exchange and brokerage   Bank Asia limited   3,512,774,975   5,585,433,504   Bank Asia Securities Ltd   111,006,117   158,272,373   BA Exchange Company (UK) Limited   29,339,433   20,699,091   BA Express USA, Inc   138,752,803   96,940,191   3,791,873,328   5,861,345,159   24   Other operating income   Conventional and Islamic banking (Note 24.1)   894,908,691   732,429,845   Off-shore banking unit   10,557,812   9,293,531   905,466,503   741,723,376   24.1   Conventional and Islamic banking   Conventional and Islamic banking   Service and other charges   9,790,990   9,740,450   905,466,503   741,723,376   24.1   Conventional and Islamic banking   Conventional and Islamic banking   Service and other charges   9,790,990   9,740,450   9,7	Commission on L/C		Off-shore banking unit	16,388,465	
Commission on L/C	Commission on L/C			3,512,774,975	5,585,433,504
Fees and commission including Export	Fees and commission including Export	23.1	Conventional and Islamic Banking		
Fees and commission including Export	Fees and commission including Export		Commission on L/C	1,040,317,987	878,683,585
Commission on export   10,208,415   8,535,006   Commission on PQ, DD, TT, TC, etc   21,198,118   28,514,608   Qther commission   9,988,930   4,742,818   1,541,407,038   1,406,250,711   Foreign exchange gain   1,954,979,472   4,142,083,606   3,496,386,510   5,548,334,317   23(a)   Consolidated Commission, exchange and brokerage   Bank Asia limited   3,512,774,975   5,585,433,504   Bank Asia Securities Ltd   111,006,117   158,272,373   BA Exchange Company (UK) Limited   29,339,433   20,699,091   BA Express USA, Inc   138,752,803   96,940,191   3,791,873,328   5,861,345,159   24   Other operating income   Software of the properties of	Commission on export   10,208,415   8,535,006   Commission on PO, DD, TT, TC, etc   21,198,118   28,514,608   0ther commission   9,988,930   4,742,818   1,541,407,038   1,406,250,711   1,541,407,038   1,406,250,711   1,954,979,472   4,142,083,606   3,496,386,510   5,548,334,317   23(a)   Consolidated Commission, exchange and brokerage   Bank Asia limited   3,512,774,975   5,585,433,504   Bank Asia Securities Ltd   111,006,117   158,272,373   BA Exchange Company (UK) Limited   29,339,433   20,699,091   BA Express USA, Inc   138,752,803   96,940,191   3,791,873,328   5,861,345,159   24   Other operating income   200,000,000,000,000,000,000,000,000,000		Fees and commission including Export		
Commission on PO, DD, TT, TC, etc   21,198,118   9,988,930   4,742,818   1,541,407,038   1,406,250,711   1,954,979,472   4,142,083,606   3,496,386,510   5,548,334,317   23(a)   Consolidated Commission, exchange and brokerage   Bank Asia limited   3,512,774,975   5,585,433,504   Bank Asia Securities Ltd   111,006,117   158,272,373   BA Exchange Company (UK) Limited   29,339,433   20,699,091   BA Express USA, Inc   138,752,803   96,940,191   3,791,873,328   5,861,345,159   24   Other operating income   Conventional and Islamic banking (Note 24.1)   894,908,691   732,429,845   0ff-shore banking unit   19,557,812   9,293,531   905,466,503   741,723,376   24.1   Conventional and Islamic banking   Service and other charges   9,790,990   9,740,450   Service and other charges   406,364,838   306,114,037   Master/Visa card fees and charges   406,364,838   306,114,037   Master/Visa card fees and charges   342,553,834   267,025,290   Postage/telex/SWIFT/fax recoveries   90,270,793   95,879,493   Non-operating income   15,987,288   15,271,034	Commission on PO, DD, TT, TC, etc Other commission   9,888,930   4,742,818   1,541,407,038   1,406,250,711   1,954,147,07,38   1,406,250,711   1,954,979,472   4,142,083,606   3,496,386,510   5,548,334,317   23(a)   Consolidated Commission, exchange and brokerage   Bank Asia limited   3,512,774,975   5,585,433,504   Bank Asia Securities Ltd   111,006,117   158,272,373   BA Exchange Company (UK) Limited   29,339,433   20,699,091   BA Express USA, Inc   138,752,803   96,940,191   3,791,873,328   5,861,345,159   24   Other operating income   Conventional and Islamic banking (Note 24.1)   894,908,691   732,429,845   905,466,503   741,723,376   241   Conventional and Islamic banking   Conventional and Islamic b		Commission on L/G	238,552,177	264,556,012
Other commission         9,988,930         4,742,818           Foreign exchange gain         1,541,407,038         1,406,250,711           1,954,979,472         4,142,083,606           3,496,386,510         5,548,334,317           23(a)         Consolidated Commission, exchange and brokerage           Bank Asia limited         3,512,774,975         5,585,433,504           Bank Asia Securities Ltd         111,006,117         158,272,373           BA Exchange Company (UK) Limited         29,339,433         20,699,091           BA Express USA, Inc         138,752,803         96,940,191           3,791,873,328         5,861,345,159           24         Other operating income         894,908,691         732,429,845           Off-shore banking unit         10,557,812         9,293,531           Off-shore banking unit         90,5466,503         741,723,376           24.1         Conventional and Islamic banking         9,790,990         9,740,450           Service and other charges         9,790,990         9,740,450           Master/Visa card fees and charges         342,553,834         267,025,290           Postage/telex/SWIFT/fax recoveries         90,270,793         95,879,493           Non-operating income         15,987,288         15,271,034 <td>Other commission         9,988,930         4,742,818           Foreign exchange gain         1,541,407,038         1,406,250,711           1,954,979,472         4,142,083,606           3,496,386,510         5,548,334,317           23(a)         Consolidated Commission, exchange and brokerage           Bank Asia limited         3,512,774,975         5,585,433,504           Bank Asia Securities Ltd         111,006,117         158,272,373           BA Exchange Company (UK) Limited         29,339,433         20,699,091           BA Express USA, Inc         138,752,803         96,940,191           3,791,873,328         5,861,345,159           24         Other operating income         894,908,691         732,429,845           Off-shore banking unit         10,557,812         9,293,531           Off-shore banking unit         905,466,503         741,723,376           24.1         Conventional and Islamic banking         9,790,990         9,740,450           Service and other charges         9,790,990         9,740,450           Service and other charges         406,364,838         306,114,037           Master/Visa card fees and charges         342,553,834         267,025,290           Postage/telex/SWIFT/fax recoveries         90,270,793         95,879,493</td> <td></td> <td></td> <td></td> <td></td>	Other commission         9,988,930         4,742,818           Foreign exchange gain         1,541,407,038         1,406,250,711           1,954,979,472         4,142,083,606           3,496,386,510         5,548,334,317           23(a)         Consolidated Commission, exchange and brokerage           Bank Asia limited         3,512,774,975         5,585,433,504           Bank Asia Securities Ltd         111,006,117         158,272,373           BA Exchange Company (UK) Limited         29,339,433         20,699,091           BA Express USA, Inc         138,752,803         96,940,191           3,791,873,328         5,861,345,159           24         Other operating income         894,908,691         732,429,845           Off-shore banking unit         10,557,812         9,293,531           Off-shore banking unit         905,466,503         741,723,376           24.1         Conventional and Islamic banking         9,790,990         9,740,450           Service and other charges         9,790,990         9,740,450           Service and other charges         406,364,838         306,114,037           Master/Visa card fees and charges         342,553,834         267,025,290           Postage/telex/SWIFT/fax recoveries         90,270,793         95,879,493				
Toreign exchange gain   1,541,407,038   1,406,250,711   1,954,979,472   4,142,083,606   3,496,386,510   5,548,334,317   1,954,979,472   4,142,083,606   3,496,386,510   5,548,334,317   1,006,117   158,272,373   1,006,117   158,272,373   1,006,117   158,272,373   1,006,117   158,272,373   1,006,117   1,00	1,541,407,038   1,406,250,711     1,954,979,472   4,142,083,606     3,496,386,510   5,548,334,317     23(a)   Consolidated Commission, exchange and brokerage     Bank Asia limited   3,512,774,975   5,585,433,504     Bank Asia Securities Ltd   111,006,117   158,272,373     BA Exchange Company (UK) Limited   29,339,433   20,699,091     BA Express USA, Inc   138,752,803   96,940,191     3,791,873,328   5,861,345,159     24   Other operating income				
Foreign exchange gain   1,954,979,472   4,142,083,606   3,496,386,510   5,548,334,317     23(a)   Consolidated Commission, exchange and brokerage     Bank Asia limited   3,512,774,975   5,585,433,504     Bank Asia Securities Ltd   111,006,117   158,272,373     BA Exchange Company (UK) Limited   29,339,433   20,699,091     BA Express USA, Inc   138,752,803   96,940,191     BA Express USA, Inc   138,752,803   96,940,191     3,791,873,328   5,861,345,159     24   Other operating income   894,908,691   732,429,845     Off-shore banking unit   10,557,812   9,293,531     Off-shore banking unit   10,557,812   9,293,531     Off-shore banking unit   10,557,812   9,293,531     Off-shore banking unit   2,700,900   9,740,450     Service and other charges   9,790,990   9,740,450     Service and other charges   406,364,838   306,114,037     Master/Visa card fees and charges   342,553,834   267,025,290     Postage/telex/SWIFT/fax recoveries   90,270,793   95,879,493     Non-operating income   15,987,288   15,271,034	Foreign exchange gain   1,954,979,472   4,142,083,606   3,496,386,510   5,548,334,317     23(a)   Consolidated Commission, exchange and brokerage     Bank Asia limited   3,512,774,975   5,585,433,504     Bank Asia lemited   111,006,117   158,272,373     BA Exchange Company (UK) Limited   29,339,433   20,699,091     BA Express USA, Inc   138,752,803   96,940,191     3,791,873,328   5,861,345,159     24   Other operating income		Other commission		
23(a)   Consolidated Commission, exchange and brokerage   Bank Asia limited   3,512,774,975   5,585,433,504     Bank Asia limited   3,512,774,975   5,585,433,504     Bank Asia Securities Ltd   111,006,117   158,272,373     BA Exchange Company (UK) Limited   29,339,433   20,699,091     BA Express USA, Inc   138,752,803   96,940,191     3,791,873,328   5,861,345,159     24 Other operating income	23(a)   Consolidated Commission, exchange and brokerage     Bank Asia limited   3,512,774,975   5,585,433,504     Bank Asia Securities Ltd   111,006,117   158,272,373     BA Exchange Company (UK) Limited   29,339,433   20,699,091     BA Express USA, Inc   138,752,803   96,940,191     3,791,873,328   5,861,345,159     24		Foreign exchange gain		
Bank Asia limited       3,512,774,975       5,585,433,504         Bank Asia Securities Ltd       111,006,117       158,272,373         BA Exchange Company (UK) Limited       29,339,433       20,699,091         BA Express USA, Inc       138,752,803       96,940,191         3,791,873,328       5,861,345,159         24 Other operating income         Conventional and Islamic banking (Note 24.1)       894,908,691       732,429,845         Off-shore banking unit       10,557,812       9,293,531         24.1 Conventional and Islamic banking       9,790,990       9,740,450         Service and other charges       406,364,838       306,114,037         Master/Visa card fees and charges       342,553,834       267,025,290         Postage/telex/SWIFT/fax recoveries       90,270,793       95,879,493         Non-operating income       15,987,288       15,271,034	Bank Asia limited         3,512,774,975         5,585,433,504           Bank Asia Securities Ltd         111,006,117         158,272,373           BA Exchange Company (UK) Limited         29,339,433         20,699,091           BA Express USA, Inc         138,752,803         96,940,191           3,791,873,328         5,861,345,159           24 Other operating income           Conventional and Islamic banking (Note 24.1)         894,908,691         732,429,845           Off-shore banking unit         10,557,812         9,293,531           905,466,503         741,723,376           24.1         Conventional and Islamic banking         894,908,691         732,429,845           Locker charge         9,790,990         9,740,450           Service and other charges         406,364,838         306,114,037           Master/Visa card fees and charges         342,553,834         267,025,290           Postage/telex/SWIFT/fax recoveries         90,270,793         95,879,493           Non-operating income         15,987,288         15,271,034           Rebate on nostro account         29,940,948         38,399,541				
Bank Asia limited       3,512,774,975       5,585,433,504         Bank Asia Securities Ltd       111,006,117       158,272,373         BA Exchange Company (UK) Limited       29,339,433       20,699,091         BA Express USA, Inc       138,752,803       96,940,191         3,791,873,328       5,861,345,159         24 Other operating income         Conventional and Islamic banking (Note 24.1)       894,908,691       732,429,845         Off-shore banking unit       10,557,812       9,293,531         24.1 Conventional and Islamic banking       9,790,990       9,740,450         Service and other charges       406,364,838       306,114,037         Master/Visa card fees and charges       342,553,834       267,025,290         Postage/telex/SWIFT/fax recoveries       90,270,793       95,879,493         Non-operating income       15,987,288       15,271,034	Bank Asia limited         3,512,774,975         5,585,433,504           Bank Asia Securities Ltd         111,006,117         158,272,373           BA Exchange Company (UK) Limited         29,339,433         20,699,091           BA Express USA, Inc         138,752,803         96,940,191           3,791,873,328         5,861,345,159           24 Other operating income           Conventional and Islamic banking (Note 24.1)         894,908,691         732,429,845           Off-shore banking unit         10,557,812         9,293,531           905,466,503         741,723,376           24.1         Conventional and Islamic banking         894,908,691         732,429,845           Locker charge         9,790,990         9,740,450           Service and other charges         406,364,838         306,114,037           Master/Visa card fees and charges         342,553,834         267,025,290           Postage/telex/SWIFT/fax recoveries         90,270,793         95,879,493           Non-operating income         15,987,288         15,271,034           Rebate on nostro account         29,940,948         38,399,541	23(a)	Consolidated Commission, eychange and brokerage		
Bank Asia Securities Ltd       111,006,117       158,272,373         BA Exchange Company (UK) Limited       29,339,433       20,699,091         BA Express USA, Inc       138,752,803       96,940,191         24 Other operating income         Conventional and Islamic banking (Note 24.1)       894,908,691       732,429,845         Off-shore banking unit       10,557,812       9,293,531         24.1 Conventional and Islamic banking       905,466,503       741,723,376         24.1 Conventional and Islamic banking       9,790,990       9,740,450         Service and other charges       406,364,838       306,114,037         Master/Visa card fees and charges       342,553,834       267,025,290         Postage/telex/SWIFT/fax recoveries       90,270,793       95,879,493         Non-operating income       15,987,288       15,271,034	Bank Asia Securities Ltd       111,006,117       158,272,373         BA Exchange Company (UK) Limited       29,339,433       20,699,091         BA Express USA, Inc       138,752,803       96,940,191         24 Other operating income       Conventional and Islamic banking (Note 24.1)       894,908,691       732,429,845         Off-shore banking unit       10,557,812       9,293,531         905,466,503       741,723,376         24.1 Conventional and Islamic banking       9,790,990       9,740,450         Service and other charges       406,364,838       306,114,037         Master/Visa card fees and charges       342,553,834       267,025,290         Postage/telex/SWIFT/fax recoveries       90,270,793       95,879,493         Non-operating income       15,987,288       15,271,034         Rebate on nostro account       29,940,948       38,399,541	<b>2</b> 3( <b>u</b> )		2 512 774 075	E 505 122 501
BA Exchange Company (UK) Limited 29,339,433 20,699,091 BA Express USA, Inc 138,752,803 96,940,191 3,791,873,328 5,861,345,159 24 Other operating income  Conventional and Islamic banking (Note 24.1) 894,908,691 732,429,845 91,293,531 905,466,503 741,723,376 24.1 Conventional and Islamic banking  Locker charge 9,790,990 9,740,450 Service and other charges 406,364,838 306,114,037 Master/Visa card fees and charges 90,270,793 95,879,493 Non-operating income 15,987,288 15,271,034	BA Exchange Company (UK) Limited       29,339,433       20,699,091         BA Express USA, Inc       138,752,803       96,940,191         24 Other operating income         Conventional and Islamic banking (Note 24.1)       894,908,691       732,429,845         Off-shore banking unit       10,557,812       9,293,531         24.1 Conventional and Islamic banking         Locker charge       9,790,990       9,740,450         Service and other charges       406,364,838       306,114,037         Master/Visa card fees and charges       342,553,834       267,025,290         Postage/telex/SWIFT/fax recoveries       90,270,793       95,879,493         Non-operating income       15,987,288       15,271,034         Rebate on nostro account       29,940,948       38,399,541				
BA Express USA, Inc   138,752,803   96,940,191   3,791,873,328   5,861,345,159   24   Other operating income   Conventional and Islamic banking (Note 24.1)   894,908,691   732,429,845   905,466,503   741,723,376   24.1   Conventional and Islamic banking   Locker charge   9,790,990   9,740,450   Service and other charges   406,364,838   306,114,037   Master/Visa card fees and charges   90,270,793   95,879,493   Non-operating income   15,987,288   15,271,034	BA Express USA, Inc   138,752,803   96,940,191   3,791,873,328   5,861,345,159				
24 Other operating income         Conventional and Islamic banking (Note 24.1)       894,908,691       732,429,845         Off-shore banking unit       10,557,812       9,293,531         905,466,503       741,723,376         24.1       Conventional and Islamic banking         Locker charge       9,790,990       9,740,450         Service and other charges       406,364,838       306,114,037         Master/Visa card fees and charges       342,553,834       267,025,290         Postage/telex/SWIFT/fax recoveries       90,270,793       95,879,493         Non-operating income       15,987,288       15,271,034	Conventional and Islamic banking (Note 24.1)   894,908,691   732,429,845   Off-shore banking unit   10,557,812   9,293,531   905,466,503   741,723,376				
Conventional and Islamic banking (Note 24.1) Off-shore banking unit  10,557,812 9,293,531 905,466,503 741,723,376  24.1 Conventional and Islamic banking  Locker charge Service and other charges Service and other charges Master/Visa card fees and charges Postage/telex/SWIFT/fax recoveries Non-operating income  894,908,691 732,429,845 9,293,531 905,466,503 741,723,376  24.1 Conventional and Islamic banking  406,364,838 306,114,037 905,290 905,270,793 95,879,493 Non-operating income	Conventional and Islamic banking (Note 24.1) Off-shore banking unit  24.1 Conventional and Islamic banking  Locker charge Service and other charges Service and other charges Master/Visa card fees and charges Postage/telex/SWIFT/fax recoveries Non-operating income Rebate on nostro account  894,908,691 732,429,845 9,293,531 741,723,376  99,293,531 29,740,450 29,790,990 9,740,450 306,114,037 406,364,838 306,114,037 407,025,290 90,270,793 95,879,493 15,271,034 Rebate on nostro account			3,791,873,328	5,861,345,159
Off-shore banking unit         10,557,812         9,293,531           905,466,503         741,723,376           24.1         Conventional and Islamic banking         9,790,990         9,740,450           Locker charge         9,790,990         9,740,450           Service and other charges         406,364,838         306,114,037           Master/Visa card fees and charges         342,553,834         267,025,290           Postage/telex/SWIFT/fax recoveries         90,270,793         95,879,493           Non-operating income         15,987,288         15,271,034	Off-shore banking unit         10,557,812         9,293,531           24.1         Conventional and Islamic banking         Value         Postage         9,790,990         9,740,450           Service and other charges         406,364,838         306,114,037           Master/Visa card fees and charges         342,553,834         267,025,290           Postage/telex/SWIFT/fax recoveries         90,270,793         95,879,493           Non-operating income         15,987,288         15,271,034           Rebate on nostro account         29,940,948         38,399,541	24	Other operating income		
Off-shore banking unit         10,557,812         9,293,531           905,466,503         741,723,376           24.1         Conventional and Islamic banking         9,790,990         9,740,450           Locker charge         9,790,990         9,740,450           Service and other charges         406,364,838         306,114,037           Master/Visa card fees and charges         342,553,834         267,025,290           Postage/telex/SWIFT/fax recoveries         90,270,793         95,879,493           Non-operating income         15,987,288         15,271,034	Off-shore banking unit         10,557,812         9,293,531           24.1         Conventional and Islamic banking         Value         Postage         9,790,990         9,740,450           Service and other charges         406,364,838         306,114,037           Master/Visa card fees and charges         342,553,834         267,025,290           Postage/telex/SWIFT/fax recoveries         90,270,793         95,879,493           Non-operating income         15,987,288         15,271,034           Rebate on nostro account         29,940,948         38,399,541		Conventional and Islamic banking (Note 24.1)	894 908 691	732 429 845
Z4.1         Conventional and Islamic banking         905,466,503         741,723,376           Locker charge         9,790,990         9,740,450           Service and other charges         406,364,838         306,114,037           Master/Visa card fees and charges         342,553,834         267,025,290           Postage/telex/SWIFT/fax recoveries         90,270,793         95,879,493           Non-operating income         15,987,288         15,271,034	24.1         Conventional and Islamic banking         905,466,503         741,723,376           Locker charge         9,790,990         9,740,450           Service and other charges         406,364,838         306,114,037           Master/Visa card fees and charges         342,553,834         267,025,290           Postage/telex/SWIFT/fax recoveries         90,270,793         95,879,493           Non-operating income         15,987,288         15,271,034           Rebate on nostro account         29,940,948         38,399,541				
Locker charge       9,790,990       9,740,450         Service and other charges       406,364,838       306,114,037         Master/Visa card fees and charges       342,553,834       267,025,290         Postage/telex/SWIFT/fax recoveries       90,270,793       95,879,493         Non-operating income       15,987,288       15,271,034	Locker charge       9,790,990       9,740,450         Service and other charges       406,364,838       306,114,037         Master/Visa card fees and charges       342,553,834       267,025,290         Postage/telex/SWIFT/fax recoveries       90,270,793       95,879,493         Non-operating income       15,987,288       15,271,034         Rebate on nostro account       29,940,948       38,399,541				
Service and other charges       406,364,838       306,114,037         Master/Visa card fees and charges       342,553,834       267,025,290         Postage/telex/SWIFT/fax recoveries       90,270,793       95,879,493         Non-operating income       15,987,288       15,271,034	Service and other charges       406,364,838       306,114,037         Master/Visa card fees and charges       342,553,834       267,025,290         Postage/telex/SWIFT/fax recoveries       90,270,793       95,879,493         Non-operating income       15,987,288       15,271,034         Rebate on nostro account       29,940,948       38,399,541	24.1	Conventional and Islamic banking		
Service and other charges       406,364,838       306,114,037         Master/Visa card fees and charges       342,553,834       267,025,290         Postage/telex/SWIFT/fax recoveries       90,270,793       95,879,493         Non-operating income       15,987,288       15,271,034	Service and other charges       406,364,838       306,114,037         Master/Visa card fees and charges       342,553,834       267,025,290         Postage/telex/SWIFT/fax recoveries       90,270,793       95,879,493         Non-operating income       15,987,288       15,271,034         Rebate on nostro account       29,940,948       38,399,541		_	9.790.990	9.740.450
Master/Visa card fees and charges       342,553,834       267,025,290         Postage/telex/SWIFT/fax recoveries       90,270,793       95,879,493         Non-operating income       15,987,288       15,271,034	Master/Visa card fees and charges       342,553,834       267,025,290         Postage/telex/SWIFT/fax recoveries       90,270,793       95,879,493         Non-operating income       15,987,288       15,271,034         Rebate on nostro account       29,940,948       38,399,541				
Non-operating income 15,987,288 15,271,034	Non-operating income         15,987,288         15,271,034           Rebate on nostro account         29,940,948         38,399,541				
	Rebate on nostro account         29,940,948         38,399,541				
kepate on nostro account         29,940,948         38,399,541					
804 008 601 722 420 845	074,700,071		Repate on nostro account		
<u> </u>				074,700,071	132,427,043

	Particulars	30-Sep-23	31-Dec-22
24(a)	Consolidated other operating income		
()	Bank Asia Limited	905,466,503	741,723,376
	Bank Asia Securities Ltd	31,540,124	55,649,505
	BA Exchange Company (UK) Limited	1,798,149	-
	BA Express USA, Inc	<u></u>	-
		938,804,776	797,372,881
25	Salaries and allowances		
	Conventional and Islamic banking (Note 25.1)	3,919,805,981	3,059,318,427
	Off-shore banking unit	8,051,195	6,886,422
		3,927,857,176	3,066,204,849
25.1	Conventional and Islamic banking		
	Basic salary	1,483,203,975	1,208,409,133
	Allowances	1,333,751,221	1,190,164,193
	Festival bonus	349,756,415	255,435,041
	Gratuity	290,000,000	198,900,000
	Provident fund contribution	143,094,370	116,410,060
	Performance bonus	320,000,000	90,000,000
		3,919,805,981	3,059,318,427
25(a)	Consolidated Salaries and allowances		
	Bank Asia Limited	3,927,857,176	3,066,204,849
	Bank Asia Securities Ltd	80,963,213	64,620,488
	BA Exchange Company (UK) Limited	13,448,058	10,486,982
	BA Express USA, Inc	25,192,161	19,961,305
	BA Express OSA, Inc	4,047,460,608	3,161,273,624
26	Rent, taxes, insurance, electricity etc.	=======================================	
	Conventional and Islamic banking (Note 26.1)	476,107,661	400,465,077
	Off-shore banking unit	246,214	204,919
		476,353,875	400,669,996
26.1	Conventional and Islamic banking		
	Rent, rate and taxes (Note 26.1.1)	73,447,929	48,292,603
	Insurance	230,664,096	181,240,338
	Power and electricity	93,490,013	92,438,489
	Interest portion on lease liabilities (Note 26.1.1)	78,505,623	78,493,647
		476,107,661	400,465,077
26(a)	Consolidated Rent, taxes, insurance, electricity etc.		
	Bank Asia Limited	476,353,875	400,669,996
	Bank Asia Securities Ltd	6,526,429	7,297,449
	BA Exchange Company (UK) Limited	5,320,040	2,096,538
	BA Express USA, Inc	14,365,719	11,469,879
		502,566,063	421,533,862
27	Legal expenses		_
	Conventional and Islamic banking (Note 27.1)	15,289,509	10,989,183
	Off-shore banking unit	13,207,307	72,879
	•	15,289,509	11,062,062
27.1	Conventional and Islamic Banking		
	Legal expenses	15,289,509	10,989,183
	Other professional charges		<u> </u>
		15,289,509	10,989,183

		Amount in	Taka
	Particulars Particulars	30-Sep-23	31-Dec-22
27(a)	Consolidated Legal expenses	_	
	Bank Asia Limited	15,289,509	11,062,062
	Bank Asia Securities Ltd	44,660	496,384
	BA Exchange Company (UK) Limited	322,650	192,565
	BA Express USA, Inc	79,418	-
	DIT Emplose Cort, Inc	15,736,237	11,751,011
28	Postage, stamps, telecommunication etc.		
	Conventional and Islamic banking (Note 28.1)	137,465,531	118,798,274
	Off-shore banking unit	421,785	546,288
•••		137,887,316	119,344,562
28.1	Conventional and Islamic banking		
	Telephone, courier and postage	74,427,410	70,369,948
	Master/VISA card process fee	27,229,692	22,940,036
	ATM charge	3,030,528	2,690,900
	SWIFT and Reuter charge	29,748,199	19,263,018
	Internet	3,029,702 137,465,531	3,534,372 118,798,274
28(a)	Consolidated Postage, stamps, telecommunication etc.	=======================================	110,770,271
- ()	Bank Asia Limited	137,887,316	119,344,562
	Bank Asia Securities Ltd	2,179,535	1,965,776
	BA Exchange Company (UK) Limited	314,221	274,433
	BA Express USA, Inc	722,493	430,289
	,	141,103,565	122,015,060
29	Stationery, printing, advertisements etc.		
	Conventional and Islamic banking (Note 29.1)	114,836,028	117,842,333
	Off-shore banking unit	99,902	62,373
		114,935,930	117,904,706
29.1	Conventional and Islamic banking		
	Office and security stationery	49,033,105	49,468,571
	Calendar, diary, souvenir, etc	18,000,000	13,081,956
	ATM card /Supplies And Stationeries	29,917,628	18,981,215
	Books and periodicals	1,240,735	1,539,417
	Publicity and advertisement	16,644,560	34,771,174
		114,836,028	117,842,333
29(a)	Consolidated Stationery, printing, advertisements etc.		
	Bank Asia Limited	114,935,930	117,904,706
	Bank Asia Securities Ltd	786,598	506,642
	BA Exchange Company (UK) Limited	1,515,798	1,230,436
	BA Express USA, Inc	1,498,268 118,736,594	620,158 120,261,942
30	Managing Director's salary and fees	110,730,374	120,201,742
30	Basic salary	5,850,000	7,574,283
	House rent allowance	675,000	1,712,478
	Entertainment allowances	-	389,355
	Incentive bonus	650,000	1,471,100
	Festival bonus	1,430,000	2,129,600
	Utility allowance and others	1,575,000	929,097
	House maintenance allowance	900,000	418,710
	Provident fund	-	738,069
	Leave fare assistance	-	968,000
	Deave fare assistance		

	Particulars	30-Sep-23	31-Dec-22
31	Directors' fees		
	Directors' fees	2,776,000	2,808,000
		2,776,000	2,808,000
31(a)	Consolidated Directors' fees		
	Bank Asia Limited	2,776,000	2,808,000
	Bank Asia Securities Ltd.	324,500	264,000
	BA Exchange Company (UK) Limited BA Express USA, Inc	-	-
	BA Express USA, Inc	3,100,500	3,072,000
32	Auditors' fees	<del></del>	
	Audit fees	1,431,000	600,000
	Others	-	-
		1,431,000	600,000
32(a)	Consolidated Auditors fees		
	Bank Asia Limited	1,431,000	600,000
	Bank Asia Securities Ltd	-	-
	BA Exchange Company (UK) Limited	592,623	495,167
	BA Express USA, Inc	1,637,992 3,661,615	1,610,921 2,706,088
33	Depreciation and repair of Bank's assets		,,
	Conventional and Islamic banking (Note 33.1)	714,551,505	712,120,216
	Off-shore banking unit	32,933	15,220
		714,584,438	712,135,436
33.1	Conventional and Islamic banking		
	Depreciation		
	Owned assets	407,187,585	628,600,967
	Leased assets	237,031,290	3,645,127
	Depreciation	644,218,875	632,246,094
	Repairs Building	10,402,810	8,446,330
	Furniture and fixtures	2,929,561	3,105,195
	Equipments	15,897,304	15,488,066
		29,229,675	27,039,591
	Maintenance	41,102,955 714,551,505	52,834,531 712,120,216
33(a)	Consolidated Depreciation and repairs of Bank's assets	714,331,303	712,120,210
()		714 504 420	712 125 126
	Bank Asia Limited Bank Asia Securities Ltd	714,584,438 18,443,727	712,135,436
	BA Exchange Company (UK) Limited	120,763	16,492,460 159,884
	BA Express USA, Inc	112,138	1,333,221
	1	733,261,066	730,121,001
34	Other expenses		
	Conventional and Islamic banking (Note 34.1)	1,549,658,735	1,452,331,708
	Off-shore banking unit	10,892,953	13,270,550
		1,560,551,688	1,465,602,258

	Particulars	30-Sep-23	31-Dec-22
		30-3cp-23	31-DCC-22
34.1	Conventional and Islamic banking		
		251,652,561	200.051.000
	Car expenses	351,652,561	298,951,880
	Contractual service expenses	568,828,536	587,024,570
	Computer expenses	147,195,759	112,596,932
	Other management and administrative expenses	252,585,644	266,417,000
	Entertainment	26,217,447	38,785,653
	AGM/EGM expenses	1,177,150	- - -
	Payment to superannuation fund	5,490,000	5,490,000
	Donation and subscription to institutions	182,050,105	122,948,332
	Travelling expenses	12,137,836	9,967,943
	Training and internship	2,323,697 1,549,658,735	10,149,398
		1,349,036,733	1,432,331,706
34(a)	Consolidated other expenses		
	Bank Asia Limited	1,560,551,688	1,465,602,258
	Bank Asia Securities Ltd	9,903,331	10,364,949
	BA Exchange Company (UK) Limited	2,684,450	2,699,542
	BA Express USA, Inc	20,849,524	58,852,692
	BIT Express Cort, Inc	1,593,988,993	1,537,519,441
25	Descints from other enoughing activities		1,007,015,111
35	Receipts from other operating activities	041.542.511	740,000,400
	Conventional and Islamic banking (Note 35.1)	941,542,711	748,989,433
	Off-shore banking unit	10,557,812	9,293,531
		952,100,523	758,282,964
35.1	Conventional and Islamic banking		
	Locker charge	9,790,990	9,740,450
	Service and other charges	406,364,838	306,114,037
	Master card fees and charges	342,553,834	267,025,290
	Postage/telex/SWIFT/ fax recoveries	90,270,793	95,879,493
	Non-business income	92,562,256	70,230,163
	Ton business meome	941,542,711	748,989,433
35(a)	Consolidated Receipts from other operating activities		
33(a)		0.72.100.722	750 202 054
	Bank Asia Limited	952,100,523	758,282,964
	Bank Asia Securities Ltd	31,540,124	55,649,505
	BA Exchange Company (UK) Limited	1,798,149	-
	BA Express USA, Inc	985,438,796	813,932,469
	<u>Less</u> : inter- companies transactions	983,438,790 -	613,932,409
	<u> </u>	985,438,796	813,932,469
		<u> </u>	
36	Payments for other operating activities		
	Conventional and Islamic banking (Note 36.1)	2,194,230,221	2,002,942,101
	Off-shore banking unit	11,139,167	13,475,469
		2,205,369,388	2,016,417,570
36.1	Conventional and Islamic banking		
	Rent, rates and taxes	476,107,661	400,465,077
	Legal expenses	15,289,509	11,062,062
	Directors' fees	2,776,000	2,808,000
	Postage, stamp, telecommunication, etc	137,887,316	119,344,562
	Other expenses	1,549,658,735	1,452,331,708
	Managing Director's salary	11,080,000	16,330,692
	Auditors' fee	1,431,000	600,000
		2,194,230,221	2,002,942,101

	Particulars	30-Sep-23	31-Dec-22
		30-3ер-23	31-Dec-22
<b>36(a)</b>	Payments for other operating activities		
	Bank Asia Limited	2,205,369,388	2,016,417,570
	Bank Asia Securities Ltd	18,978,455	20,388,558
	BA Exchange Company (UK) Limited	9,233,984	5,758,245
	BA Express USA, Inc	37,655,146	72,363,781
	I was a second	2,271,236,973	2,114,928,154
37	Earnings per share (EPS)		
31		2 400 001 440	2 112 101 150
	Net profit after tax (Numerator)	3,488,891,449	3,113,404,150
	Number of ordinary shares outstanding (Denominator)	1,165,906,860	1,165,906,860
	Earnings per share (EPS)	2.99	2.67
37(a)	Consolidated Earnings per share (EPS)		
	Net profit after tax (Numerator)	3,572,731,211	3,124,538,931
	Number of ordinary shares outstanding (Denominator)	1,165,906,860	1,165,906,860
	Earnings per share (EPS)	3.06	2.68
38	Reconciliation of net profit with cash flows from operating activities (Solo	basis)	
	Profit before tax as per profit and loss account	5,461,354,463	5,513,404,150
	Adjustment for non-cash items:		
	Provision for Loans and advances	2,816,112,721	2,507,820,445
	Provision for Off balance sheet items	185,000,000	80,000,000
	Provision for Diminution in value of investments	130,000,000	-
	Provision for other assets	-	90,000,000
	Depreciation of Property plant and equipment	714,584,438	712,135,436
	Depresentation of Property plant and equipment	71,501,100	, 12,100, 100
	Increase/decrease in operating assets & liabilities:		
	Loans and advances to customers	12,373,499,480	(3,477,201,926)
	Other operating assets	735,799,877	261,535,867
	Deposits from customers and banks	22,917,945,797	17,517,799,633
	Other operating liabilities	(22,820,211,459)	6,185,967,457
	Trading liabilities	(348,283,703)	2,168,308,959
	Income tax paid	(2,403,970,538)	(1,809,952,237)
	Cash flows from operating activities as per cash flow statement	19,761,831,076	29,749,817,784
38 (a)	Reconciliation of net profit with cash flows from operating activities (Cons	rolidated basis)	
30 (a)		5,581,599,790	5 572 564 007
	Profit before tax as per profit and loss account	5,581,599,790	5,572,564,997
	Adjustment for non-cash items:		
	Provision for Loans and advances	2,816,112,721	2,592,820,445
	Provision for Off balance sheet items	185,000,000	80,000,000
	Provision for Diminution in value of investments	172,752,523	-
	Provision for other assets	172,732,323	90,000,000
	Depreciation of Property plant and equipment	733,261,066	730,121,001
		,,,	,,
	Increase/decrease in operating assets & liabilities:	10 411 202 024	(2 500 050 050)
	Loans and advances to customers	12,411,302,834	(3,500,950,979)
	Other operating assets	611,657,705	294,836,109
	Deposits from customers and banks	23,009,035,633	16,975,596,405
	Other operating liabilities	(22,820,211,459)	6,185,967,457
	Trading liabilities	(362,374,600)	2,027,413,371
	Income tax paid	(2,445,459,614)	(1,870,230,801)
	Cash flows from operating activities as per cash flow statement	19,892,676,599	29,178,138,005

#### **Bank Asia Limited**

Notes to financial statements for the year ended 30 September 2023

#### 39 Related Party Transactions

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

Significant related party transactions of the Bank for the period January - September 2023 is given below:

Significant related party transactions of the Bank for the period variating. September 2020 is given below.					
Name of the organization	Relationship	Service Type	Transaction Amount (Tk)		
Agro Food Services Ltd.	Common Directors/ Close family members Director	Office Rent	13,328,735		
Garda Shield Security Service Ltd.	-do-	Maintenance	524,911		
Rangs workshop Ltd	-do-	Car repair and Services	105,049		
Ranks ITT Ltd.	-do-	Network Connectivity fees	18,850,737		
DHS Motors	-do-	Car providers & Car repair and Services	85,421		
Shield Security Service	-do-	Security Service providers	383,978,026		
Reliance Insurance	-do-	Insurance Service	42,423,388		
Ali Estates Limited	-do-	Office Rent	118,785,956		
M/s. M Ahmed Tea & Land Co. Limited	-do-	Office Rent	297,000		
Opex Fashions Limited	-do-	Office Rent	5,898,022		

#### 39.1 Key Management personnel compensation

Transactions with Key Management personnel of the Bank for the period January – September 2023 is given below:

	2		1	1		U	
Particulars							Amount Tk
Short-term employe	e benef	it					131,722,108

Key Management personnel includes President and Managing Director, 02 no. Additional Managing Director, 04 nos. Deputy Managing Director, 12 nos Senior Executive Vice President including Company Secretary, Head of Internal Control & Compliance Division and Chief Financial Officer.

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