

FINANCIAL STATEMENTS

(UN-AUDITED)

FOR THE 3rd QUARTER ENDED 30 September 2026

Bank Asia

consolidated

BALANCE SHEET

As at 30 September 2026

	30 Sep 2026	31 Dec 2025
PROPERTY AND ASSETS		
Cash	49,774,967,522	41,859,416,647
In hand (including foreign currencies)	5,729,580,852	4,779,775,312
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	44,045,386,670	37,079,641,335
Balance with other banks and financial institutions	13,848,172,908	5,964,804,409
In Bangladesh	4,279,689,082	3,049,456,025
Outside Bangladesh	9,568,483,826	2,915,348,384
Money at call and on short notice	300,000,000	-
Investments	289,938,030,017	221,317,154,106
Government	268,724,940,158	209,265,325,344
Others	21,213,089,859	12,051,828,762
Loans and advances/investments	296,696,311,642	298,255,243,915
Loans, cash credits, overdrafts, etc/investments	266,860,079,727	268,049,496,814
Bills purchased and discounted	29,836,231,915	30,205,747,101
Fixed assets including premises, furniture and fixtures	4,576,066,169	5,018,735,837
Other assets	24,957,417,529	19,517,338,468
Non - banking assets	-	-
Total assets	680,090,965,787	591,932,693,400
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	33,883,444,056	27,363,243,478
Subordinated non-convertible and perpetual bonds	8,680,250,000	8,680,250,000
Deposits and other accounts	533,077,985,691	456,559,858,944
Current/Al-wadeeah current accounts and other accounts	77,393,316,985	77,207,710,970
Bills payable	3,032,267,480	2,969,916,537
Savings bank/Mudaraba savings bank deposits	106,340,562,061	98,587,427,106
Fixed deposits/Mudaraba fixed deposits	319,400,213,256	250,602,755,229
Special notice deposit	26,911,625,909	27,192,049,102
Bearer certificates of deposit	-	-
Other deposits	-	-
Other liabilities	64,842,807,037	64,159,676,667
Total liabilities	640,484,486,784	556,763,029,089
Capital/shareholders' equity		
Total shareholders' equity	39,606,479,003	35,169,664,311
Paid-up capital	13,915,098,370	12,824,975,460
Statutory reserve	13,915,098,370	12,771,163,687
General and other reserve	139,963,558	11,242,024
Revaluation reserve	5,597,146,766	4,713,948,715
Retained earnings	6,110,065,200	4,921,182,277
Foreign currency translation reserve	(70,963,842)	(72,918,293)
Non-controlling (minority) interest	70,581	70,441
Total liabilities and shareholders' equity	680,090,965,787	591,932,693,400
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	144,528,787,226	126,121,033,736
Acceptances and endorsements	47,151,398,467	54,522,651,455
Letters of guarantee	33,776,802,337	27,446,065,335
Irrevocable letters of credit	47,537,159,849	27,306,247,347
Bills for collection	16,063,426,573	16,846,069,599
Other contingent liabilities	-	-
Other commitments	1,832,269,919	-
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	1,832,269,919	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total off-balance sheet items including contingent liabilities	146,361,057,145	126,121,033,736

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PROFIT AND LOSS STATEMENT

For the period ended 30 September 2026

	Jan to Sep 2026	Jan to Sep 2025	July to Sep 2026	July to Sep 2025
OPERATING INCOME				
Interest income	21,201,204,622	20,848,673,368	6,797,324,360	6,849,877,250
Interest paid on deposits and borrowings, etc	25,543,435,793	22,876,921,116	9,057,553,451	7,775,977,927
Net interest income	(4,342,231,171)	(2,028,247,748)	(2,260,229,091)	(926,100,677)
Investment income	19,858,297,287	19,304,337,456	7,892,398,710	6,824,043,366
Commission, exchange and brokerage	2,288,397,331	2,773,430,925	939,797,551	750,789,567
Other operating income	1,317,505,584	1,178,341,260	344,315,857	397,998,921
	23,464,200,202	23,256,109,641	9,176,512,118	7,972,831,854
	19,121,969,031	21,227,861,893	6,916,283,027	7,046,731,177
Total operating income (A)				
OPERATING EXPENSES				
Salaries and allowances	5,279,471,072	4,549,716,323	1,932,957,241	1,620,562,174
Rent, taxes, insurance, electricity, etc	578,695,143	536,920,928	205,727,944	194,445,323
Legal expenses	35,365,498	32,622,348	11,822,943	9,929,716
Postage, stamp, telecommunication, etc	167,880,585	181,555,680	50,217,467	54,558,711
Stationery, printing, advertisements, etc	152,409,687	125,055,504	66,347,706	43,824,063
Managing Director's salary and fees	18,951,571	17,670,658	6,976,324	5,630,983
Directors' fees	3,542,667	4,691,167	544,000	1,964,833
Auditors' fees	9,605,262	6,847,086	4,477,887	2,433,542
Depreciation and repairs of Bank's assets	759,453,618	736,412,253	270,289,500	246,550,517
Other expenses	1,853,197,713	1,759,258,246	637,839,370	587,965,750
Total operating expenses (B)	8,858,572,816	7,950,750,193	3,187,200,382	2,767,865,612
Profit before provision (C=A-B)	10,263,396,215	13,277,111,700	3,729,082,645	4,278,865,565
Provision for loans and advances/investments				
General provision	1,451,500,000	(670,672,577)	(116,540,000)	(734,138,740)
Specific provision	2,615,946,379	9,305,676,236	1,680,519,998	4,314,956,149
	4,067,446,379	8,635,003,659	1,563,979,998	3,580,817,409
Provision for off-balance sheet items	205,120,000	(240,500,000)	(114,525,000)	(250,000,000)
Provision for diminution in value of investments	50,000,000	(84,000,000)	24,000,000	16,000,000
Other provisions	10,000,000	-	10,000,000	-
Total provision (D)	4,332,566,379	8,310,503,659	1,483,454,998	3,346,817,409
Total profit before tax (C-D)	5,930,829,836	4,966,608,041	2,245,627,647	932,048,156
Provision for taxation				
Current tax	1,209,127,804	1,453,851,617	168,511,128	533,011,237
Deferred tax	-	-	-	-
	1,209,127,804	1,453,851,617	168,511,128	533,011,237
	4,721,702,032	3,512,756,424	2,077,116,519	399,036,919
Net profit after tax				
Appropriations				
Statutory reserve	1,143,934,683	986,287,035	403,933,857	183,624,394
Coupon/dividend on perpetual bond	208,130,308	208,130,308	25,068,493	25,068,493
General and other reserve	508,154	601,337	-	-
	1,352,573,145	1,195,018,680	429,002,350	208,692,887
	3,369,128,887	2,317,737,744	1,648,114,169	190,344,032
Retained surplus				
Attributable to:				
Equity holders of Bank Asia PLC.	3,369,128,747	2,317,737,727	1,648,114,092	190,344,022
Non-controlling (minority) interest	140	17	77	10
	3,369,128,887	2,317,737,744	1,648,114,169	190,344,032
Earnings Per Share (EPS) (Restated 2025)	3.24	2.37	1.47	0.27

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CASH FLOW STATEMENT

For the period ended 30 September 2026

	Jan to Sep 2026	Jan to Sep 2025
Cash flows from operating activities (A)		
Interest receipts	38,184,862,256	34,158,227,259
Interest payments	(25,114,268,815)	(23,273,788,355)
Dividends receipts	307,899,837	427,185,475
Fees and commission receipts	2,288,397,331	2,773,430,925
Recoveries on loans previously written off	103,559,751	85,878,684
Cash payment to employees	(5,408,523,162)	(4,717,193,347)
Cash payment to suppliers	(246,808,615)	(194,734,522)
Income tax paid	(3,128,854,885)	(2,747,416,542)
Receipts from other operating activities	3,795,987,771	7,636,506,740
Payments for other operating activities	(2,670,934,008)	(2,539,566,113)
Operating profit before changes in operating assets & liabilities	8,111,317,461	11,608,530,204
Increase/decrease in operating assets and liabilities		
Loans and advances to customers and banks	1,558,932,273	7,447,223,481
Other assets	(1,084,883,378)	(861,097,219)
Deposits from customers and banks	76,518,126,747	29,424,709,737
Trading liabilities	6,520,200,578	4,712,457,857
Other liabilities	391,424,987	788,831,057
Net Increase/decrease in operating assets and liabilities	83,903,801,207	41,512,124,913
Net cash flows from operating activities	92,015,118,668	53,120,655,117
Cash flows from investing activities (B)		
Investments in treasury bills, bonds and others	(64,858,989,933)	(38,260,280,815)
Sale/(Purchase) of trading securities	(9,161,261,097)	(48,820,342)
(Purchase)/disposal of fixed assets	(233,154,188)	(146,532,976)
Net cash flows from/(used in) investing activities	(74,253,405,218)	(38,455,634,133)
Cash flows from financing activities (C)		
Coupon/dividend paid on perpetual bond	(208,130,308)	(208,130,308)
Payments for lease liability	(364,524,054)	(352,857,130)
Dividend paid (cash dividend)	(1,090,122,914)	(1,165,906,860)
Net cash flows from/(used in) financing activities	(1,662,777,276)	(1,726,894,298)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	16,098,936,174	12,938,126,686
Effects of exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents at the beginning of the period	47,828,812,556	40,138,984,744
Cash and cash equivalents at the end of the period	63,927,748,730	53,077,111,430
Cash and cash equivalents:		
Cash	5,729,580,852	5,169,809,363
Balance with Bangladesh Bank and its agent bank(s)	44,045,386,670	30,515,399,048
Balance with other banks and financial institutions	13,848,172,908	8,386,517,419
Money at call and on short notice	300,000,000	9,000,000,000
Prize bonds	4,608,300	5,985,600
	63,927,748,730	53,077,111,430

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STATEMENT OF CHANGES IN EQUITY

For the period ended 30 September 2026

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 2025	11,659,068,600	11,750,000,000	4,300,808,341	10,640,687	(63,533,766)	4,150,895,777	31,807,879,638	10,330	31,807,889,969
Transferred during the year	-	986,287,035	-	-	-	(986,287,035)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	3,613,968,608	-	-	-	3,613,968,608	-	3,613,968,608
Foreign currency translation for the period	-	-	-	-	(6,950,019)	-	(6,950,019)	-	(6,950,019)
Transferred to General and other reserve	-	-	-	601,337	-	(601,337)	-	-	-
Issue of bonus shares	1,165,906,860	-	-	-	-	(1,165,906,860)	-	-	-
Cash dividend paid	-	-	-	-	-	(1,165,906,860)	(1,165,906,860)	-	(1,165,906,860)
Coupon/dividend on perpetual bond	-	-	-	-	-	(208,130,308)	(208,130,308)	-	(208,130,308)
Net profit for the period	-	-	-	-	-	3,512,756,407	3,512,756,407	17	3,512,756,424
Balance as at 30 September 2025	12,824,975,460	12,736,287,035	7,914,776,949	11,242,024	(70,483,785)	4,136,819,784	37,553,617,466	10,347	37,553,627,814
Transferred during the period	-	34,876,652	-	-	-	(34,876,652)	-	60,000	60,000
Adjustment on revaluation of fixed assets and other investment	-	-	(3,149,511,039)	-	-	-	(3,149,511,039)	-	(3,149,511,039)
Transferred to retained earnings	-	-	(51,317,195)	-	-	51,317,195	-	-	-
Foreign currency translation for the period	-	-	-	-	(2,434,508)	-	(2,434,508)	-	(2,434,508)
Coupon/dividend on perpetual bond	-	-	-	-	-	(159,894,692)	(159,894,692)	-	(159,894,692)
Net profit for the period	-	-	-	-	-	927,816,642	927,816,642	94	927,816,736
Balance as at 31 December 2025	12,824,975,460	12,771,163,687	4,713,948,715	11,242,024	(72,918,293)	4,921,182,278	35,169,593,870	70,441	35,169,664,311
Transferred during the period	-	1,143,934,683	-	128,213,380	-	(1,143,934,683)	128,213,380	-	128,213,380
Adjustment on revaluation of fixed assets and other investment	-	-	883,198,051	-	-	-	883,198,051	-	883,198,051
Foreign currency translation for the period	-	-	-	-	1,954,451	-	1,954,451	-	1,954,451
Transferred to General and other reserve	-	-	-	508,154	-	(508,154)	-	-	-
Issue of bonus shares	1,090,122,910	-	-	-	-	(1,090,122,910)	-	-	-
Cash dividend paid	-	-	-	-	-	(1,090,122,914)	(1,090,122,914)	-	(1,090,122,914)
Coupon/dividend on perpetual bond	-	-	-	-	-	(208,130,308)	(208,130,308)	-	(208,130,308)
Net profit for the period	-	-	-	-	-	4,721,701,892	4,721,701,892	140	4,721,702,032
Balance as at 30 September 2026	13,915,098,370	13,915,098,370	5,597,146,766	139,963,558	(70,963,842)	6,110,065,201	39,606,408,422	70,581	39,606,479,003

SELECTED EXPLANATORY NOTES TO THE FINANCIAL STATEMENTS

For the period ended 30 September 2026

- 1.1

Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2025. Consolidated financial Statements include position of Bank Asia PLC., Bank Asia Securities Limited, BA Exchange Company (UK) Limited and BA Express USA Inc.
- 1.2

Provision for income tax has been shown @ 37.50 % as prescribed in Finance Act, 2026 of the accounting profit made by the Bank after considering some of the taxable add backs of income and expenditures including provision for loans.
- 1.3

Cash Flow Statement
Cash Flow Statement is prepared in accordance with International Accounting Standard (IAS) 7 'Cash Flow Statement' and under the guideline of Bangladesh Bank BRPD Circular no. 14 dated 25 June 2003 which is the mixture of direct and indirect method.
- 2.0

Significant Notes (Consolidated)
- 2.1

Composition of Shareholders' Equity

	30 Sep 2026	30 Sep 2025
Paid-up capital (1,391,509,837 nos. Share Tk. 10 each)	13,915,098,370	12,824,975,460
Statutory reserve	13,915,098,370	12,736,287,035
General and other reserve	139,963,558	11,242,024
Revaluation reserve	5,597,146,766	7,914,776,949
Retained earnings	6,110,065,200	4,136,819,784
Foreign currency translation reserve	(70,963,842)	(70,483,785)
Non-controlling interest	70,581	10,347
	39,606,479,003	37,553,627,814

- 2.2

Net Assets Value per Share (NAV)

	30 Sep 2026	30-Sep-25
Total shareholders' equity	39,606,479,003	37,553,627,814
Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
NAV per Share (Restated 2025)	28.46	26.99
- 2.3

Earnings per share (EPS)

	4,513,571,724	3,304,626,116
Net profit after tax (Numerator)	4,513,571,724	3,304,626,116
Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
Earnings per share (EPS) (Restated 2025)	3.24	2.37

Higher net profit after tax resulted increased in Earnings per Share (EPS) compared to same quarter of last year.