

CONSOLIDATED BALANCE SHEET

As at 30 June 2025

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

OFF-BALANCE SHEET ITEMS

Contingent liabilities	125,510,592,374	130,037,883,477
Acceptances and endorsements	53,819,835,767	44,821,140,940
Letters of guarantee	26,843,763,830	26,869,526,977
Irrevocable letters of credit	27,388,227,552	39,630,946,979
Bills for collection	17,458,765,225	18,716,268,581
Other contingent liabilities	-	-
Other commitments	23,013,440,491	9,916,466,548
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	23,013,440,491	9,916,466,548
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-

Total off-balance sheet items including contingent liabilities	148,524,032,865	139,954,350,025
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CONSOLIDATED PROFIT AND LOSS ACCOUNT

For the period ended 30 June 2025

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

CONSOLIDATED CASH FLOW STATEMENT

For the period ended 30 June 2025

Particulars	Jan to June 2025	Jan to June 2024
Cash flows from operating activities (A)		
Interest receipts	20,979,577,237	18,760,920,630
Interest payments	(15,430,876,326)	(11,119,511,234)
Dividends receipts	413,178,626	155,858,694
Fees and commission receipts	2,022,641,358	2,951,108,798
Recoveries on loans previously written off	79,971,947	32,935,740
Cash payment to employees	(2,883,790,328)	(2,876,037,669)
Cash payment to suppliers	(126,368,228)	(120,840,230)
Income tax paid	(1,682,620,436)	(1,457,028,605)
Receipts from other operating activities	5,961,715,570	2,184,148,337
Payments for other operating activities	(1,682,637,255)	(1,535,385,196)
Operating profit before changes in operating assets & liabilities	7,708,592,165	6,976,169,265
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers and banks	6,552,938,261	(14,445,104,357)
Other assets	(950,486,348)	(3,044,956,555)
Deposits from customers and banks	30,581,007,567	39,135,894,989
Trading liabilities	6,039,143,665	3,571,118,389
Other liabilities	2,384,478,446	1,556,315,461
Net Increase/(decrease) in operating assets and liabilities	44,607,081,591	26,773,267,927
Net cash flows from operating activities	52,315,673,756	33,749,437,192
Cash flows from investing activities (B)		
Investments in treasury bills, bonds and others	(39,277,834,115)	(18,808,775,872)
Sale/(Purchase) of trading securities	(251,530,643)	6,951,665
(Purchase)/disposal of fixed assets including right-of-use assets	(88,973,877)	(70,359,858)
Net cash flows from/(used in) investing activities	(39,618,338,635)	(18,872,184,065)
Cash flows from financing activities (C)		
Coupon/dividend paid on perpetual bond	(183,061,815)	(183,793,356)
Adjustment of subordinated non-convertible bond	-	(1,000,000,000)
Payments for lease liability	(235,238,087)	(243,924,128)
Dividend paid (cash dividend)	(1,165,906,860)	(1,748,860,290)
Net cash flows from/(used in) financing activities	(1,584,206,782)	(3,176,577,774)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	11,113,128,359	11,700,675,353
Effects of exchange rate changes on cash and cash equivalents		
	-	-
Cash and cash equivalents at the beginning of the period	40,138,984,744	46,211,250,847
Cash and cash equivalents at the end of the period	51,252,113,103	57,911,926,200
Cash and cash equivalents:		
Cash	4,968,955,061	5,243,839,651
Balance with Bangladesh Bank and its agent bank(s)	36,505,233,907	20,408,989,020
Balance with other banks and financial institutions	9,772,312,435	32,254,297,229
Money at call and on short notice	-	-
Prize bonds	5,611,700	4,800,300
	51,252,113,103	57,911,926,200

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the period ended 30 June 2025

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

SELECTED EXPLANATORY NOTES TO
THE FINANCIAL STATEMENTS

For the period ended 30 June 2025