

The Financial Statements are available at

(1,682,637,255)

7,708,592,165

6,552,938,261

(950.486.348) 30,581,007,567

6.039.143.665

2,384,478,446

44,607,081,591

52,315,673,756

(39,277,834,115)

(251,530,643)

(88,973,877)

(39,618,338,635)

(183,061,815)

(235,238,087)

(1,165,906,860) (1,584,206,762)

11,113,128,359

40,138,984,744

(1,535,385,196)

6,976,169,265

(14,445,104,357) (3,044,956,555)

39,135,894,989

3,571,118,389

1,556,315,461

26,773,267,927

33,749,437,192

(18.808.775.872)

(18,872,184,065)

(183,793,356) (1,000,000,000)

(243,924,128) (1,748,860,290)

(3,176,577,774)

11,700,675,353

46,211,250,847 57,911,926,200

(70,359,858)

CONSOLIDATED BALANCE SHEET

As at 30 June 2025		Amount in Taka
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	-	-

money at oan and on onort 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 - hanking assets	_	

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	07 077 040 005	00 045 704 004
	27,877,819,085	26,845,731,661
Bearer certificates of deposit	27,877,819,085	26,845,731,661

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

23,013,440,491

Other commitments
Documentary credits and short term trade-related transactions
Forward assets purchased and forward deposits placed
Undrawn note issuance and revolving underwriting facilities
Undrawn formal standby facilities, credit lines and other commitments
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CONSOLIDATED PROFIT AND LOSS ACCOUNT

Particulars	Jan to June 2025	Jan to June 2024	Apr to June 2025	Apr to June 2024	F
OPERATING INCOME					C
Interest income	13,998,796,118	14,403,475,217	6,871,364,397	7,575,430,540	lı
Interest paid on deposits and borrowings, etc	15,100,943,189	10,869,714,562	8,045,659,197	5,802,580,402	lı
Net interest income	(1,102,147,071)	3,533,760,655	(1,174,294,800)	1,772,850,138	С
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	F
Other operating income	780,342,339	794,792,002	407,069,638	408,266,280	F
	15,283,277,787	10,210,081,069	7,963,543,348	5,623,284,271	C
Total operating income (A)	14,181,130,716	13,743,841,724	6,789,248,548	7,396,134,409	C
					lı

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
_egal 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

Provis	ion for loan	s and adv	ances/inve	estment

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

2,127,393,705

2,127,393,712

2.29

2,902,743,075

2,902,743,088

2.26

467,762,804

0.99

2,149,373,729

1.68

467,762,806 2,149,373,732 P

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	Earnings Per Share (EPS)

Non-controlling interest

Equity holders of Bank Asia PLC.

Attributable to:

9,916,466,548

CONSOLIDATED CASH FLOW STATEMENT

Amount in Taka	For the period ended 30 June 2025		Amount in Taka
Apr to June 2024	Particulars .	Jan to June 2025	Jan to June 2024
	Cash flows from operating activities (A)		
7,575,430,540	Interest receipts	20,979,577,237	18,760,920,630
5,802,580,402	Interest payments	(15,430,876,326)	(11,119,511,234)
1,772,850,138	Dividends receipts	413,178,626	155,858,694
3,851,547,364	Fees and commission receipts	2,022,641,358	2,951,108,798
1,363,470,627	Recoveries on loans previously written off	79,971,947	32,935,740
408,266,280	• •		
5,623,284,271	Cash payment to employees	(2,883,790,328)	(2,876,037,669)
7,396,134,409	Cash payment to suppliers	(126,368,228)	(120,840,230)
	Income tax paid	(1,624,820,436)	(1,457,028,605)
1 511 6/6 211	Receipts from other operating activities	5,961,715,570	2,184,148,337

Payments for other operating activities	
Operating profit before changes in operating assets & liabilities	
Increase/(decrease) in operating assets and liabilities	

1	Operating profit before changes in operating assets & liabilitie
6	Increase/(decrease) in operating assets and liabilities
1	Loans and advances to customers and banks
2	Other assets
7	Deposits from customers and banks
4	Trading liabilities
3	Other liabilities
6	Net Increase/(decrease) in operating assets and liabilities
3	Net cash flows from operating activities
	Cash flows from investing activities (B)
2)	Investments in treasury bills, bonds and others
	Sale/(Purchase) of trading securities
4	(Purchase)/disposal of fixed assets including right-of-use assets

ļ	(Purchase)/disposal of fixed assets including right-of-use
	Net cash flows from/(used in) investing activities
,	Cash flows from financing activities (C)

0	Cash flows from financing activities (C)
_	Coupon/dividend paid on perpetual bond
2 1	Adjustment of subordinated non-convertible bond
•	Payments for lease liability
)	Dividend paid (cash dividend)
_	Net cash flows from/(used in) financing activities
1)	Net increase/(decrease) in cash and cash equivalents (A+B+C)
5	Effects of exchange rate changes on cash and cash equivalent
	Cash and cash equivalents at the beginning of the period
3	Cash and cash equivalents at the end of the period
_	Cash and cash equivalents:
2	

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 202**5**

To the period ended 30 Julie 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 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

- 1.1 Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2024. 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, 2025 of the accounting profit made by the Bank after considering some of the taxable add backs of income and expenditures including provision for loans.
- 1.3 Cash Flow Statement
 - Cash Flow Statement is prepared in accordance with International Accounting Standard (IAS) 7 'Cash Flow Statement' and under the guideline of Bangladesh Bank BRPD Circular no. 14 dated 25 June 2003 which is the mixture of direct and indirect method.

2.0 Significant Notes (Consolidated)

Foreign currency translation reserve

Retained earnings

Non-controlling interest

2.1 Composition of Shareholders' Equity Paid-up capital (1,282,497,546 nos. Share Tk. 10 each) Statutory reserve General and other reserve Revaluation reserve

Alloult III Taka					
30 June 2025	30 June 2024				
12,824,975,460	11,659,068,600				
12,552,662,641	11,750,000,000				
11,242,024	10,640,687				
4,589,016,857	3,041,971,620				
3,946,475,762	4,504,335,711				
(73,039,119)	(60,495,453)				
10,337	10,310				
33,851,343,962	30,905,531,475				

Amount in Taka

Net Assets Value per Share (NAV)	30 June 2025	30 June 2024
Total shareholders' equity	33,851,343,962	30,905,531,475
Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
Net Assets Value per Share (NAV)	26.39	24.10

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

2.3 Earnings per share (EPS)

2.2

2.5

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

2.4 Net Operating Cash Flows per Share (NOCFPS)

On probable deductible/non deductible expenses

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

and decrease of Louris and Advances.		
	30-Ju	n-25
	%	Amount
Reconciliation of effective tax rate		· ·
Profit before provision		8,998,246,135
Income Tay as per applicable tay rate	27 500/	2 274 242 201

	30-Jun-25		
	%	Amount	_
Reconciliation of effective tax rate		·	2
Profit before provision		8,998,246,135	
Income Tax as per applicable tax rate	37.50%	3,374,342,301	_
Tax exempted income (on govt. treasury	-21.51%	(1,935,577,224)	3

Profit before tax as per profit and loss account	4,034,559,885	4,140,834,372
Adjustment for non-cash items:		
Provision for Loans and advances	5,054,186,250	3,823,155,332
Provision for Off balance sheet items	9,500,000	360,000,000
Provision for Diminution in value of investments	(100,000,000)	360,000,000
Provision for other assets	- 1	-
Depreciation of Property plant and equipment	489,861,736	492,611,681
ncrease/decrease in operating assets & liabilities:		
Loans and advances to customers	6,552,938,261	(14,445,104,357)
Other operating assets	(950,486,348)	(3,044,956,555)
Deposits from customers and banks	30,581,007,567	39,135,894,989
Other operating liabilities	5 884 448 395	2 827 714 874

2.6 Reconciliation of net profit with cash flows from operating activities 30 June 2025 30 June 2024

Cash flows from operating activities as per cash flow statement 52,315,673,756 33,749,437,192

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

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

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

Trading liabilities

Income tax paid

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

Chief Financial Officer



Company Secretary (Acting)







-5.76% (517,924,697)

10.23%

920,840,380



2.384.478.446

(1,624,820,436)

1.556.315.461

(1,457,028,605)

Director