16,469,691,237

2,761,016,422

13,708,674,815

30,082,732,346

28,705,007,184

33,752,547,929

30,179,507,413

3.573.040.516

208.081.141.530

187,219,048,887

20.862.092.643

5.442.971.961

9.210.371.051

35,097,116,945

7.400.000.000

210,584,660,032

43.960.112.542

3,178,238,875

38,485,338,791

124,960,969,824

26,987,223,419

22,970,455,658

11 103 874 860

8,134,263,942

2,174,519,084

1,547,552,165

303,039,456,054

46,205,829,560

41,026,861,374

15,252,121,777

8,166,144

2,067,700

11,762

20.69

136,408,429,326 135,839,309,791

136,408,429,326 136,156,444,076

303,039,456,054 290,946,272,783

280,069,000,396 270,012,593,452

1,377,725,162

consolidated

As at 30 September 2018

PROPERTY AND ASSETS

(including foreign currencies)

Cash

In Bangladesh

Investments

Government

Other assets

Total assets

Liabilities

Bills payable

Other deposits

Other liabilities

Total liabilities

Paid-up capital

Statutory reserve

General reserve

Retained earnings

Revaluation reserve

Non - banking assets

LIABILITIES AND CAPITAL

Subordinated non-convertible bonds

Fixed deposits/Mudaraba fixed deposits

Deposits and other accounts

Bearer certificates of deposit

Capital/shareholders' equity

Foreign currency translation reserve

Total liabilities and shareholders' equity

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 Total off-balance sheet items including contingent liabilities

Non-controlling (minority) interest

Net Assets Value per Share

OFF-BALANCE SHEET ITEMS

Contingent liabilities Acceptances and endorsements

Letters of guarantee

Bills for collection

Irrevocable letters of credit

Other contingent liabilities Other commitments

Total shareholders' equity

Others

Outside Bangladesh

BALANCE SHEET

In hand (including foreign currencies)

Money at call and on short notice

Loans and advances/investments

Bills purchased and discounted

Loans, cash credits, overdrafts, etc/investments

Fixed assets including premises, furniture and fixtures

Borrowings from other banks, financial institutions and agents

Current/Al-wadeeah current accounts and other accounts

Savings bank/Mudaraba savings bank deposits

Balance with Bangladesh Bank and its agent bank

Balance with other banks and financial institutions

Amount in Taka

31 Dec 2017

17,933,208,773

1,994,978,583

15,938,230,190

30,077,880,452

29,087,820,840

28,145,350,291

24,431,255,000

3,714,095,291

200.328.423.831

184,322,321,558

16,006,102,273

5,344,230,907

9 117 178 530

30,465,558,247

207,283,945,687

8.092.588.885

42.242.103.482

3,968,967,652

34,496,938,426

24,170,500,633

20.933.679.331

9.870.110.990

7,345,137,782

2,154,384,193

1,554,316,722

290 946.272,783

42,864,351,001

40,615,034,541

37.891.236.914

14,468,687,335

317,134,285

317.134.285

8,166,144

1,551,777

11,723

18.85

Attributable to:

Non-controlling interest

consolidated

Earnings Per Share (EPS)

Equity holders of Bank Asia Limited

126,575,936,127

990,059,612





CASH FLOW STATEMENT

For the period ended 30 September 2018

Cash flows from operating activities (A)

Recoveries on loans previously written off

Receipts from other operating activities

Payments for other operating activities

Deposits from customers and banks

Loans and advances to customers and banks

Net cash flows from operating activities

Cash flows from investing activities (B)

Sale/(Purchase) of trading securities

(Purchase)/disposal of fixed assets

Payment for finance lease

Investments in treasury bills, bonds and others

Cash flows from financing activities (C)

Issuance of subordinated non-convertible bond

Adjustment of subordinated non-convertible bond

Net cash flows from/(used in) financing activities

Cash and cash equivalents at the end of the period

Balance with Bangladesh Bank and its agent bank(s)

Balance with other banks and financial institutions

Net increase/(decrease) in cash and cash equivalents (A+B+C)

Effects of exchange rate changes on cash and cash equivalents

Cash and cash equivalents at the beginning of the period

Net cash flows from/(used in) investing activities

Operating profit before changes in operating assets & liabilities

Increase/(decrease) in operating assets and liabilities

Net Increase/(decrease) in operating assets and liabilities

consolidated

Interest receipts

Interest payments

Dividends receipts

Income tax paid

Other assets

Trading liabilities

Other liabilities

Fees and commission receipts

Cash payment to employees

Cash payment to suppliers





Amount in Taka

Jan to Sep 2017

13,889,579,288

(8,100,712,256)

2,414,649,271

(1,981,548,081)

(120,740,609)

669,866,312

(1,325,553,907)

(1,645,936,340)

46,475,670

18,825,489

The Financial Statements are available at www.bankasia-bd.com

Jan to Sep 2018

16,519,194,174

(9,780,456,719)

2,237,009,793

(2,171,695,312)

(1,151,326,323)

(129,620,364)

697,903,072

(1,936,578,752)

31,854,449

74,770,359

consolidated PROFIT AND LOSS STATEMENT

For the period ended 30 September 2018				Amount in Taka
	Jan to Sep	Jan to Sep	July to Sep	July to Sep
	2018	2017	2018	2017
OPERATING INCOME				
Interest income	15,517,043,105	12,046,666,792	5,181,898,393	4,291,521,116
Interest paid on deposits and borrowings, etc	9,619,077,490	7,961,855,070	3,366,463,870	2,733,167,547
Net interest income	5,897,965,615	4,084,811,722	1,815,434,523	1,558,353,569
Investment income	1,781,719,860	1,953,039,787	670,861,233	554,145,058
Commission, exchange and brokerage	2,237,009,793	2,414,649,271	768,705,091	854,666,552
Other operating income	642,653,260	539,299,119	224,491,339	180,690,617
	4,661,382,914	4,906,988,177	1,664,057,664	1,589,502,227
Total operating income (A)	10,559,348,529	8,991,799,899	3,479,492,187	3,147,855,796
OPERATING EXPENSES				
Salaries and allowances	2,142,215,551	1,972,531,884	815,991,172	698,414,453
Rent, taxes, insurance, electricity, etc	531,763,293	474,862,115	179,437,517	156,085,724
Legal expenses	20,216,398	15,554,090	5,715,872	6,095,998
Postage, stamp, telecommunication, etc	79,966,557	69,611,546	29,178,593	25,763,817
Stationery, printing, advertisements, etc	79,231,363	68,233,086	26,927,043	22,640,705
Managing Director's salary and fees	11,250,000	11,250,000	3,450,000	5,050,000
Directors' fees	3,053,600	1,913,200	1,279,200	360,400
Auditors' fees	2,340,871	1,324,020	1,044,866	447,343
Depreciation and repairs of Bank's assets	354,775,787	343,162,424	124,774,803	119,238,313
Other expenses	1,287,988,033	1,071,529,233	487,348,236	375,625,153
Total operating expenses (B)	4,512,801,453	4,029,971,598	1,675,147,302	1,409,721,906
Profit before provision (C=A-B)	6,046,547,075	4,961,828,301	1,804,344,884	1,738,133,890
Provision for loans and advances/investments				
General provision	290,738,232	725,800,000	(174,291,424)	145,434,075
Specific provision	2,017,192,330	1,259,000,000	817,331,081	349,198,875
	2,307,930,562	1,984,800,000	643,039,657	494,632,950
Provision for off-balance sheet items	(210,115,899)	158,700,000	5,732,496	38,700,000
Total provision (D)	2,097,814,663	2,143,500,000	648,772,153	533,332,950
Total profit before tax (C-D)	3,948,732,412	2,818,328,301	1,155,572,731	1,204,800,940
Provision for taxation				
Current tax	1,918,805,827	1,370,776,022	364,477,281	540,318,031
Deferred tax	15,000,000	28,000,000	(7,000,000)	8,000,000
	1,933,805,827	1,398,776,022	357,477,281	548,318,031
Net profit after tax	2,014,926,585	1,419,552,279	798,095,450	656,482,909
Appropriations				
Statutory reserve	789,126,160	536,815,937	234,035,299	237,139,693
General reserve	-	-	-	-
	789,126,160	536,815,937	234,035,299	237,139,693
Retained surplus	1,225,800,425	882,736,342	564,060,151	419,343,216
•				

1 225 800 386

1,225,800,425

Net Operating Cash Flows per Share

Money at call and on short notice

Cash and cash equivalents:

(1,000,010,102)	(1,010,000,010)
4,391,054,377	3,864,904,837
(7,752,717,699)	(23,644,364,587)
(236,267,257)	(460,708,425)
3,300,714,345	1,156,444,473
4,631,558,698	7,199,280,399
911,126,790	972,207,705
854,414,878	(14,777,140,434)
5,245,469,255	(10,912,235,597)
(5,748,252,413)	11,254,804,593
141,054,775	(94,166,072)
(404,408,774)	(367,919,148)
(6,011,606,412)	10,792,719,373
	(4.07.00.4)
-	(107,864)
(COO EOO OOE)	4,895,374,869
(692,588,885)	4 005 007 005
(692,588,885)	4,895,267,005
(1,458,726,042)	4,775,750,781
48,012,769,325	34,471,916,226
46,554,043,283	39,247,667,007
40,004,040,200	00,247,007,007
2,761,016,422	2,034,258,606
13,708,674,815	13,378,972,154
30,082,732,346	23,832,221,447
-	-
1,619,700	2,214,800
46,554,043,283	39,247,667,007

419,343,062

419,343,216

564 060 150

564,060,151

0.72

882.735.992

882,736,342

350

1.28

CTATEMENT OF CHANGES IN COUNTY

For the period ended 30 September 2018	4				Foreign Currency			1.	
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Foreign Currency translation reserve	Retained earnings	Total	Non-controlling interest	Total equity
Balance at 01 January 2017	8,812,599,100	6,533,632,030	2,239,612,377	8,166,144	1,462,526	1,267,955,303	18,863,427,481	11,355	18,863,438,836
Transferred during the period	-	536,815,937	-	-	-	(536,815,937)	-	-	
Adjustment on revaluation of fixed assets and other investment	-	-	(36,984,577)	-	-	-	(36,984,577)	-	(36,984,577)
Foreign currency translation for opening retained earnings					-	(8,271,807)	(8,271,807)	-	(8,271,807
Foreign currency translation for the period					(130,388)	-	(130,388)	-	(130,388)
Issue of bonus shares	1,057,511,890					(1,057,511,890)	-	-	
Net profit for the period	-	-	-	-	-	1,419,551,929	1,419,551,929		1,419,552,279
Balance as at 30 September 2017	9,870,110,990	7,070,447,967	2,202,627,800	8,166,144	1,332,138	1,084,907,598	20,237,592,637	11,705	20,237,604,342
Transferred during the period	-	274,689,815	-	-	-	(274,689,815)	-	-	
Adjustment on revaluation of fixed assets and other investment	-	-	5,471,657	-	-	-	5,471,657	-	5,471,65
Transferred to retained earnings	-	-	(53,715,264)	-	-	53,715,264	-	-	
Foreign currency translation for opening retained earnings	-	-	-	-	-	(2,153,371)	(2,153,371)		(2,153,371
Foreign currency translation for the period	-	-	-	-	219,639	-	219,639		219,63
Net profit for the period						692,537,046	692,537,046		692,537,06
Balance as at 31 December 2017	9,870,110,990	7,345,137,782	2,154,384,193	8,166,144	1,551,777	1,554,316,722	20,933,667,608	11,723	20,933,679,33
Transferred during the period	-	789,126,160	-	-	-	(789,126,160)	-	-	22 404 00
Adjustment on revaluation of fixed assets and other investment	-	-	20,134,891	-	-	- 4 400 007	20,134,891	-	20,134,89
Foreign currency translation for opening retained earnings	-	-	-	-	-	1,198,927	1,198,927	-	1,198,92
Foreign currency translation for the period	-	-	-	-	515,923	-	515,923	-	515,92
Issue of bonus shares	1,233,763,870	-	-	-	-	(1,233,763,870)	-	-	
Net profit for the period	-	-	-	-	-	2,014,926,546	2,014,926,546	39	2,014,926,58
Balance as at 30 September 2018	11,103,874,860	8,134,263,942	2,174,519,084	8,166,144	2,067,700	1,547,552,165	22,970,443,896	11,762	22,970,455,65

BALANCE SHEET		
As at 30 September 2018		Amount in Taka
	30 Sep 2018	31 Dec 2017
Cash	16,465,591,214	17,930,274,917
In hand (including foreign currencies)	2,756,916,399	1,992,044,727
Balance with Bangladesh Bank and its agent bank		
(including foreign currencies)	13,708,674,815	15,938,230,190
Balance with other banks and financial institutions	29,843,575,155	29,603,011,389
In Bangladesh	28,531,677,826	28,766,652,560
Outside Bangladesh	1,311,897,329	836,358,829
Money at call and on short notice	-	-
Investments	33,149,825,595	27,545,818,419
Government	30,179,507,413	24,431,255,000
Others	2,970,318,182	3,114,563,419
Loans and advances/investments	205,232,692,556	197,504,138,756
Loans, cash credits, overdrafts, etc/investments	184,370,599,913	181,498,036,483
Bills purchased and discounted	20,862,092,643	16,006,102,273
Fixed assets including premises, furniture and fixtures	5,427,388,089	5,329,740,498
Other assets	11,071,692,271	11,083,658,773
Non - banking assets		
Total assets	301,190,764,880	288,996,642,751
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	35,024,075,853	30,268,312,053
Subordinated non-convertible bonds	7,400,000,000	8,092,588,885
Deposits and other accounts	210,394,495,247	207,041,471,381
Current/Al-wadeeah current accounts and other accounts	43,769,947,757	41,999,629,176
Bills payable	3,178,238,875	3,968,967,652
Savings bank/Mudaraba savings bank deposits Fixed deposits/Mudaraba fixed deposits	38,485,338,791 124,960,969,824	34,496,938,426 126,575,936,127
Bearer certificates of deposit	124,900,909,024	120,373,930,127
Other deposits	_	_
Other liabilities	25,251,934,523	22,539,776,869
Total liabilities	278,070,505,623	267,942,149,188
Capital/shareholders' equity		
Total shareholders' equity	23,120,259,257	21,054,493,564
Paid-up capital	11,103,874,860	9,870,110,990
Statutory reserve	8,134,263,942	7,345,137,782
Revaluation reserve	2,174,519,084	2,154,384,193
General reserve	8,166,144	8,166,144
Retained earnings	1,699,435,226	1,676,694,455
Total liabilities and shareholders' equity	301,190,764,880	288,996,642,751
Net Assets Value per Share	20.82	18.96
OFF-BALANCE SHEET ITEMS	20.02	10.00
Contingent liabilities	136,408,429,326	135,839,309,791
Acceptances and endorsements	46,205,829,560	42,755,080,789
Letters of guarantee	41,026,861,374	40,724,304,753
Irrevocable letters of credit Bills for collection	33,923,616,615	37,891,236,914
Other contingent liabilities	15,252,121,777	14,468,687,335
Oll		017 104 005

separate set of financial statements of the bank

PROFIT	AND	LOSS	STAT	TEMEN	T
or the period on	dad 20 Cant	ombor 2010			

and the second second second second second				Amount in Taka
	Jan to Sep 2018	Jan to Sep 2017	July to Sep 2018	July to Sep 2017
PERATING INCOME				
nterest income	15,440,032,951	11,917,415,959	5,171,946,528	4,252,813,809
nterest paid on deposits and borrowings, etc	9,616,766,035	7,947,122,864	3,365,405,195	2,723,696,293
let interest income	5,823,266,916	3,970,293,095	1,806,541,333	1,529,117,516
nvestment income	1,781,719,860	1,953,039,787	670,861,233	554,145,058
commission, exchange and brokerage	2,145,618,560	2,230,724,436	738,797,906	791,473,004
ther operating income	587,980,878	504,117,875	188,466,726	170,030,442
	4,515,319,298	4,687,882,098	1,598,125,865	1,515,648,504
otal operating income (A) PERATING EXPENSES	10,338,586,214	8,658,175,193	3,404,667,198	3,044,766,020
alaries and allowances	2,080,181,551	1,919,871,208	791,650,052	678,741,57
ent, taxes, insurance, electricity, etc	510,672,895	454,461,405	172,665,274	149,511,673
egal expenses	19,026,965	14,440,610	5,649,411	5,851,000
ostage, stamp, telecommunication, etc	77,933,655	67,497,936	28,530,758	25,013,478
tationery, printing, advertisements, etc	77,046,052	66,275,176	26,031,251	21,961,202
Managing Director's salary and fees	11,250,000	11,250,000	3,450,000	5,050,000
lirectors' fees	2,888,000	1,720,000	1,224,000	296,000
uditors' fees	853,000	4,600	588,000	
epreciation and repairs of Bank's assets	350,951,049	340,086,050	123,370,412	118,098,75
ther expenses	1,254,337,582	1,039,988,522	472,559,390	366,043,87
otal operating expenses (B)	4,385,140,749	3,915,595,507	1,625,718,548	1,370,567,55
rofit before provision (C=A-B) rovision for loans and advances/investments	5,953,445,465	4,742,579,686	1,778,948,650	1,674,198,46
eneral provision	290,738,232	725,800,000	(174,291,424)	145,434,075
pecific provision	1,927,192,330	1,174,000,000	777,331,081	304,365,925
	2,217,930,562	1,899,800,000	603,039,657	449,800,000
rovision for off-balance sheet items	(210,115,899)	158,700,000	5,732,496	38,700,000
otal provision (D)	2,007,814,663	2,058,500,000	608,772,153	488,500,00
otal profit before tax (C-D) rovision for taxation	3,945,630,802	2,684,079,686	1,170,176,497	1,185,698,46
Current tax	1,885,000,000	1,300,000,000	357,000,000	520,000,000
Deferred tax	15,000,000	28,000,000	(7,000,000)	8,000,000
	1,900,000,000	1,328,000,000	350,000,000	528,000,000
let profit after tax	2,045,630,802	1,356,079,686	820,176,497	657,698,464
ppropriations	, , , , , , , , , , , , , , , , , , , ,		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , , , , ,
tatutory reserve	789,126,160	536,815,937	234,035,299	237,139,693
ieneral reserve	-	-	-	, , , ,
	789,126,160	536,815,937	234,035,299	237,139,693
etained surplus	1,256,504,642	819,263,749	586,141,198	420,558,77
arnings Per Share (EPS)	1.84	1.22	0.74	0.59

OACH ELOW CTATEMENT

For the period ended 30 September 2018		Amount in Tai
	Jan to Sep 2018	Jan to Sep 20 ⁻
Cash flows from operating activities (A)		
Interest receipts	16,280,804,791	13,674,587,39
Interest payments	(9,616,766,035)	(7,947,122,86
Dividends receipts	31,854,449	46,475,67
Fees and commission receipts	2,145,618,560	2,230,724,43
Recoveries on loans previously written off	74,770,359	18,825,48
Cash payment to employees	(2,109,661,312)	(1,928,887,40
Cash payment to suppliers	(127,435,053)	(118,782,69
Income tax paid	(1,073,623,917)	(1,246,441,92
Receipts from other operating activities	643,230,690	634,685,00
Payments for other operating activities	(1,876,962,097)	(1,589,255,20
Operating profit before changes in operating assets & liabilities	4,371,830,435	3,774,807,9
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers and banks	(7,728,553,800)	(23,660,857,67
Other assets	(270,704,819)	(514,045,14
Deposits from customers and banks	3,353,023,866	1,084,999,2
Trading liabilities	4,755,763,800	7,188,384,0
Other liabilities	990,161,775	909,475,7
Net Increase/(decrease) in operating assets and liabilities	1,099,690,823	(14,992,043,77
Net cash flows from operating activities	5,471,521,257	(11,217,235,81
Cash flows from investing activities (B)		
Investments in treasury bills, bonds and others	(5,748,252,413)	11,254,804,5
Sale/(Purchase) of trading securities	144,245,237	124,768,5
(Purchase)/sale of fixed assets	(399,105,533)	(364,227,74
Net cash flows from/(used in) investing activities	(6,003,112,709)	11,015,345,34
Cash flows from financing activities (C)		
Payment for finance lease	-	(107,86
Issuance of subordinated non-convertible bond	-	4,895,374,80
Adjustment of subordinated non-convertible bond	(692,588,885)	
Net cash flows from/(used in) financing activities	(692,588,885)	4,895,267,00
Net increase/(decrease) in cash and cash equivalents (A+B+C)	(1,224,180,337)	4,693,376,5
Effects of exchange rate changes on cash and cash equivalents	-	
Cash and cash equivalents at the beginning of the period	47,534,966,406	34,127,083,17
Cash and cash equivalents at the end of the period	46,310,786,069	38,820,459,7
Cash and cash equivalents:		
Cash	2,756,916,399	2,031,481,4
Data and the Data and the second and the	10.700,010,000	10,070,070,40

CTATEMENT OF CHANCES IN FOURTY

Documentary credits and short term trade-related transactions

Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments

Total off-balance sheet items including contingent liabilities

Chief Financial Officer

Forward assets purchased and forward deposits placed

Other commitments

STATEMENT OF CHANGES IN EQUITY									
For the period ended 30 September 20	18					Amount in Taka			
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Retained earnings	Total			
Balance at 01 January 2017	8,812,599,100	6,533,632,030	2,239,612,377	8,166,144	1,444,468,074	19,038,477,725			
Statutory reserve	-	536,815,937	-	-	(536,815,937)	-			
Revaluation reserve	-	-	(36,984,577)	-	-	(36,984,577)			
Issue of bonus shares	1,057,511,890				(1,057,511,890)	-			
Net profit for the period	-	-	-	-	1,356,079,686	1,356,079,686			
Balance as at 30 September 2017	9,870,110,990	7,070,447,967	2,202,627,800	8,166,144	1,206,219,933	20,357,572,834			
Transferred during the period	-	274,689,815	-	-	(274,689,815)	-			
Adjustment on revaluation of fixed	_	_	5,471,657	_	_	5,471,657			
assets and other investment			0,471,007			0,471,007			
Transferred to retained earnings	-	-	(53,715,264)	-	53,715,264	-			
Net profit for the period	-	-	-	-	691,449,073	691,449,073			
Balance at 31 December 2017	9,870,110,990	7,345,137,782	2,154,384,193	8,166,144	1,676,694,455	21,054,493,564			
Transferred during the period	-	789,126,160	-	-	(789,126,160)	-			
Adjustment on revaluation of fixed			20,134,891			20,134,891			
assets and other investment	-	-	20,134,031	_	-	20,134,031			
Issue of bonus shares	1,233,763,870	-	-	-	(1,233,763,870)	-			
Net profit for the period	-	-	-	-	2,045,630,802	2,045,630,802			
Balance as at 30 September 2018	11,103,874,860	8,134,263,943	2,174,519,084	8,166,144	1,699,435,226	23,120,259,257			

136,408,429,326

317,134,285

317,134,285

136,156,444,076

Net Operating Cash Flows per Share SELECTED EXPLANATORY NOTES TO THE FINANCIAL STATEMENTS

20.82

Director

For the period ended 30 September 2018

Basis for Preparation of Financial Statements Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2017. Consolidated financial Statements include position of Bank Asia Limited, Bank Asia Securities Limited, BA Exchange Company (UK) Limited and BA Express USA Inc. Provision for income tax has been shown @ 37.50 % as prescribed in Finance Act, 2018 of the accounting profit made by the Bank after considering some of the taxable add backs of income and expenditures including provision for loans.

Cash Flow Statement Cash Flow Statement is prepared in accordance with Bangladesh Accounting Standard (BAS) 7 'Cash Flow Statement' and under the guideline of Bangladesh Bank BRPD Circular no. 14 dated 25 June 2003. The Statement shows the components of changes in cash and cash equivalents during the period.

Composition of Shareholders' Equity

Paid-up capital (1,110,387,486 nos. Share Tk. 10 each) 11,103,874,860 11,103,874,860 Statutory reserve 8,134,263,942 8,134,263,942 2,174,519,084 2,174,519,084 Revaluation reserve General reserve 8,166,144 8,166,144 1,699,435,226 1,547,552,165 Retained earnings Foreign currency translation reserve 2,067,700 Non-controlling interest 23,120,259,257 22,970,455,658

Net Assets Value per Share (NAV) Total shareholders' equity Number of ordinary shares outstanding Net Assets Value per Share (NAV)

23,120,259,257 22,970,455,658 1,110,387,486 1,110,387,486

3	Earnings per share (EPS)		
	Net profit after tax (Numerator)	2,045,630,802	2,014,926,585
	Number of ordinary shares outstanding	1,110,387,486	1,110,387,486
	Earnings per share (EPS)	1.84	1.81
	Earnings per share has been calculated in acco (EPS)". Earnings per share for previous period h		

13,708,674,815

29.843.575.155

46,310,786,069

4.93

13,378,972,154

23,407,791,345

38,820,459,705

2,214,800

(10.10)

is an issue without consideration of cash. It is treated as if it has occurred prior to the beginning of 2018, the earliest period reported. Actual EPS for Sep 2017 was Taka 1.37 (Solo) and Taka 1.44 (Consolidated) Net Operating Cash Flows per Share (NOCFPS)

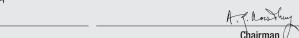
	Net cash flows from operating activities	5,4/1,521,25/	5,245,469,255
	Number of ordinary shares outstanding	1,110,387,486	1,110,387,486
	Net Operating Cash Flows per Share (NOCFPS)	4.93	4.72
2.5	Credit Ratings of the bank		

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Periods	l

	Not operating oddin nows p	1 0)	7.00	7.12		
5	Credit Ratings of the bank					
	Periods		Credit Ratings			
		Date of Rating	Long Term	Short Term	Outlook	

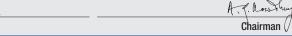
January to December 2017	June 27,2018	AA2	ST-2	Stable	
January to December 2016	June 21,2017	AA2	ST-2	Stable	
General: a) Figures appearing in these					

b) Figures of previous period have been rearranged wherever necessary to conform to current period's presentation Bonus Share of Tk. 1,233.76 million for the year ended December 31, 2017 was approved in the 19th AGM held on May 14, 2018 and added with total Capital.









Balance with Bangladesh Bank and its agent bank(s)

Balance with other banks and financial institutions

Money at call and on short notice

Prize bonds