



consolidated BALANCE SHEET

As at 30 September 2015

	Amount in Taka	
	30 Sep 2015	31 Dec 2014
PROPERTY AND ASSETS		
Cash	13,002,178,064	10,951,752,735
In hand (including foreign currencies)	1,819,035,430	1,334,530,665
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	11,183,142,634	9,617,222,070
Balance with other banks and financial institutions	1,903,274,728	832,167,816
In Bangladesh	1,609,104,355	693,456,017
Outside Bangladesh	294,170,373	138,711,799
Money at call and on short notice	3,250,000,000	300,000,000
Investments	42,541,542,879	38,892,515,061
Government	34,697,162,568	34,844,385,059
Others	7,844,380,311	4,048,130,002
Loans and advances/investments	130,437,643,811	119,890,004,570
Loans, cash credits, overdrafts, etc	122,468,592,126	111,866,471,980
Bills purchased and discounted	7,969,051,685	8,023,532,590
Fixed assets including premises, furniture and fixtures	5,078,890,086	5,237,641,931
Other assets	9,589,981,484	7,989,760,255
Non - banking assets	-	-
Total assets	205,803,511,052	184,093,842,368
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions & agents	6,172,378,779	8,459,915,794
Subordinated non-convertible bonds	3,315,440,646	449,036,430
Deposits and other accounts	157,423,589,513	140,681,116,682
Current/Al-wadeeah current accounts and other accounts	25,348,598,293	21,323,479,108
Bills payable	1,986,927,887	1,808,032,594
Savings bank/Mudrabas savings bank deposits	19,335,030,497	16,547,202,983
Fixed deposits/Mudrabas fixed deposits	110,753,032,836	101,002,401,997
Bearer certificates of deposit	-	-
Other deposits	-	-
Other liabilities	21,386,980,644	17,901,674,358
Total liabilities	188,298,389,582	167,491,743,264
Capital/shareholders' equity		
Total shareholders' equity	17,505,121,470	16,602,099,104
Paid-up capital	8,392,951,530	7,629,955,940
Statutory reserve	5,653,800,123	5,051,466,882
Revaluation reserve	2,585,095,479	2,682,592,433
General reserve	8,166,144	8,166,144
Retained earnings	863,117,423	1,229,245,329
Foreign currency translation reserve	1,980,854	661,265
Non-controlling (minority) interest	9,917	10,781
Total liabilities and shareholders' equity	205,803,511,052	184,093,842,368
Net Asset Value (NAV) Per Share	20.86	19.78
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	88,403,065,284	71,527,154,594
Acceptances and endorsements	29,694,260,740	23,788,621,938
Letters of guarantee	26,316,886,221	21,663,339,317
Irrevocable letters of credit	22,937,758,733	19,948,666,485
Bills for collection	9,454,159,590	6,126,526,854
Other contingent liabilities	-	-
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 & other commitments	-	-
Total off-balance sheet items including contingent liabilities	88,403,065,284	71,527,154,594

separate set of financial statements of the bank

BALANCE SHEET

As at 30 September 2015

	Amount in Taka	
	30 Sep 2015	31 Dec 2014
PROPERTY AND ASSETS		
Cash	13,001,195,422	10,950,749,076
In hand (including foreign currencies)	1,818,052,788	1,333,527,006
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	11,183,142,634	9,617,222,070
Balance with other banks and financial institutions	1,618,800,067	743,113,165
In Bangladesh	1,374,996,678	682,549,164
Outside Bangladesh	243,803,389	60,564,001
Money at call and on short notice	3,250,000,000	300,000,000
Investments	42,319,686,446	38,683,407,600
Government	34,697,162,568	34,844,385,059
Others	7,622,523,878	3,839,022,541
Loans and advances/investments	127,884,919,194	116,808,854,559
Loans, cash credits, overdrafts, etc	119,915,867,509	108,785,321,969
Bills purchased and discounted	7,969,051,685	8,023,532,590
Fixed assets including premises, furniture and fixtures	5,060,239,959	5,213,607,289
Other assets	11,592,482,936	10,031,208,657
Non - banking assets	-	-
Total assets	204,727,324,024	182,730,940,346
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	6,120,306,472	7,846,139,969
Subordinated non-convertible bonds	3,315,440,646	449,036,430
Deposits and other accounts	157,306,028,812	140,869,286,126
Current/Al-wadeeah current accounts and other accounts	25,231,037,592	21,511,648,552
Bills payable	1,986,927,887	1,808,032,594
Savings bank/Mudrabas savings bank deposits	19,335,030,497	16,547,202,983
Fixed deposits/Mudrabas fixed deposits	110,753,032,836	101,002,401,997
Bearer certificates of deposit	-	-
Other deposits	-	-
Other liabilities	20,028,180,144	16,702,053,325
Total liabilities	186,769,956,074	165,866,515,850
Capital/shareholders' equity		
Total shareholders' equity	17,957,367,950	16,864,424,496
Paid-up capital	8,392,951,530	7,629,955,940
Statutory reserve	5,653,800,123	5,051,466,882
Revaluation reserve	2,585,095,479	2,682,592,433
General reserve	8,166,144	8,166,144
Retained earnings	1,317,354,674	1,492,242,767
Total liabilities and shareholders' equity	204,727,324,024	182,730,940,346
Net Asset Value (NAV) Per Share	21.40	20.09
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	88,403,065,284	71,527,154,594
Acceptances and endorsements	29,694,260,740	23,788,621,938
Letters of guarantee	26,316,886,221	21,663,339,317
Irrevocable letters of credit	22,937,758,733	19,948,666,485
Bills for collection	9,454,159,590	6,126,526,854
Other contingent liabilities	-	-
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	-	-
Total off-balance sheet items including contingent liabilities	88,403,065,284	71,527,154,594

STATEMENT OF CHANGES IN EQUITY

For the period ended 30 September 2015

	Amount in Taka					
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Retained earnings	Total
Balance as at 01 January 2014	6,936,323,590	4,208,075,877	2,705,391,603	8,166,474	759,746,473	14,617,704,017
Transferred to statutory reserve	-	463,077,218	-	-	(463,077,218)	-
Revaluation of fixed assets and other investment	-	-	333,229,636	-	-	333,229,636
Issue of bonus shares	693,632,350	-	-	-	(693,632,350)	-
Net profit for the period	-	-	-	-	794,832,947	794,832,947
Balance as at 30 September 2014	7,629,955,940	4,671,153,095	3,038,621,239	8,166,474	397,869,852	15,745,766,600
Transferred to statutory reserve	-	380,313,787	-	-	(380,313,787)	-
Revaluation of fixed assets and other investment	-	-	(305,201,854)	-	-	(305,201,854)
Transfer	-	-	(50,826,952)	-	50,826,952	-
Net profit for the period	-	-	-	-	1,423,859,750	1,423,859,750
Balance as at 31 December 2014	7,629,955,940	5,051,466,882	2,682,592,433	8,166,474	1,492,242,767	16,864,424,496
Transferred to statutory reserve	-	602,333,241	-	-	(602,333,241)	-
Revaluation of fixed assets and other investment	-	-	(97,496,954)	-	-	(97,496,954)
Issue of bonus shares	762,995,590	-	-	-	(762,995,590)	-
Transfer	-	-	-	(330)	330	-
Cash dividend	-	-	-	-	(381,497,797)	(381,497,797)
Net profit for the period	-	-	-	-	1,571,938,205	1,571,938,205
Balance as at 30 September 2015	8,392,951,530	5,653,800,123	2,585,095,479	8,166,144	1,317,354,674	17,957,367,950

consolidated PROFIT AND LOSS STATEMENT

For the period ended 30 September 2015

	Amount in Taka			
	Jan to Sep 2015	Jan to Sep 2014	July to Sep 2015	July to Sep 2014
OPERATING INCOME				
Interest income	10,578,392,835	10,658,577,241	3,594,748,064	3,446,804,468
Interest paid on deposits and borrowings, etc	8,572,964,856	8,246,651,011	2,922,395,693	2,721,973,657
Net interest income	2,005,427,979	2,411,926,230	672,352,371	724,830,811
Investment income	3,812,338,200	2,824,114,856	1,810,483,125	1,012,209,492
Commission, exchange and brokerage	1,467,430,071	1,398,934,472	506,769,401	443,018,721
Other operating income	402,251,303	384,470,538	133,583,171	118,802,494
	5,682,019,574	4,607,519,866	2,450,835,697	1,574,030,707
	7,687,447,553	7,019,446,096	3,123,188,068	2,298,861,518
Total operating income (A)				
OPERATING EXPENSES				
Salaries and allowances	1,563,787,963	1,364,254,341	590,439,367	479,969,949
Rent, taxes, insurance, electricity, etc	409,114,928	337,863,678	142,092,013	114,705,083
Legal expenses	8,585,706	8,604,928	3,267,697	4,538,330
Postage, stamp, telecommunication, etc	58,769,575	54,567,667	21,580,705	19,718,500
Stationery, printing, advertisements, etc	73,206,706	57,850,327	25,024,040	19,470,263
Managing Director's salary and fees	13,672,000	10,942,000	7,552,000	4,842,000
Directors' fees	2,764,750	2,125,090	965,000	893,090
Auditors' fees	1,915,255	864,997	907,380	474,997
Depreciation and repairs of Bank's assets	330,015,238	332,975,593	111,766,802	111,767,077
Other expenses	762,077,410	816,259,060	259,662,414	317,334,493
Total operating expenses (B)	3,223,909,531	2,986,307,681	1,163,257,418	1,073,713,782
Profit before provision (C=A-B)	4,463,538,022	4,033,138,415	1,387,628,280	1,225,147,736
Provision for loans and advances/investments	-	-	-	-
General provision	933,201,100	69,916,866	(241,215,027)	24,085,842
Specific provision	490,243,080	1,447,624,171	962,533,662	551,931,551
Provision for off-balance sheet items	1,423,444,180	1,517,541,037	721,318,635	576,017,393
Provision for diminution in value of investments	168,759,107	76,206,626	18,804,927	(12,590,538)
Other provisions	30,000,000	72,719,390	30,000,000	(7,301,251)
Total provision (D)	1,602,203,267	1,693,067,053	780,123,562	565,323,702
Total profit before tax (C-D)	2,861,334,755	2,340,071,362	1,197,804,718	659,824,034
Provision for taxation	-	-	-	-
Current tax	1,450,637,207	1,537,507,782	532,400,027	517,483,363
Deferred tax	1,450,637,207	1,537,507,782	532,400,027	517,483,363
Net profit after tax	1,380,697,528	802,563,580	647,404,661	142,340,671
Appropriations				
Statutory reserve	602,333,241	463,077,218	244,581,688	136,177,327
General reserve	602,333,241	463,077,218	244,581,688	136,177,327
Retained surplus	778,364,287	339,486,362	402,825,372	6,163,344
Attributable to:				
Equity holders of Bank Asia Limited	778,364,287	339,486,362	402,825,372	6,163,344
Non-controlling (minority) interest	(864)	174	(202)	6
	778,364,287	339,486,361	402,825,372	6,163,344
Earnings Per Share (EPS)	1.65	0.96	0.77	0.17

consolidated STATEMENT OF CHANGES IN EQUITY

For the period ended 30 September 2015

	Amount in Taka									
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Foreign currency revaluation reserve	Retained earnings	Total	Non-controlling interest	Total equity	
Balance as at 01 January 2014	6,936,323,590	4,208,075,877	2,705,391,603	8,166,474	-	699,449,908	14,557,407,452	11,604	14,557,419,056	
Transferred to statutory reserve	-	463,077,218	-	-	-	(463,077,218)	-	-	-</	