

FINANCIAL STATEMENTS (UN-AUDITED) **FOR THE 1st QUARTER ENDED** 31 March 2020

Deferred tax

Appropriations Statutory reserve

Retained surplus

Net profit after tax







Amount in Taka

RAI ANCE SHEET consolidated

DALANUL	SHILL	Consolida
As at 31 March 2020		

		Amount in Taka
Particulars	31 March 2020	31 Dec 2019
PROPERTY AND ASSETS	Land Francisco	Estation to a transport to a
Cash	23,878,011,648	23,986,604,446
In hand (including foreign currencies)	3,796,316,487	3,242,877,542
Balance with Bangla	25.100.000.000.000.000.000	
(including foreign currencies)	20,081,695,161	20,743,726,904
Balance with other banks and financial institutions	16,960,297,216	23,634,997,570
In Bangladesh	15,385,874,945	19,875,113,514
Outside Bangladesh	1,574,422,271	3,759,884,056
Money at call and on short notice	6,858,780,556	4,600,000,000
Investments	60,655,949,230	55,526,971,926
Government	57,192,120,496	52,197,323,349
Others	3,463,828,734	3,329,648,577
Loans and advances/investments	226,852,329,542	230,095,211,871
Loans, cash credits, overdrafts, etc/investments	207,446,197,372	210,835,675,997
Bills purchased and discounted	19,406,132,170	19,259,535,874
Fixed assets including premises, furniture and fixtures	7,004,453,165	7,065,893,231
Other assets	9,199,963,766	10,810,548,234
Non - banking assets		W 0. 0.
Total assets	351,409,785,123	355,720,227,278
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	31,147,594,851	34,382,128,495
Subordinated non-convertible bonds	11,200,000,000	11,800,000,000
Deposits and other accounts	250,734,864,781	254,077,526,668
Current/Al-wadeeah current accounts and other accounts	47,304,603,694	47,821,635,983
Bills payable	2,479,869,979	3,742,697,471
Savings bank/Mudaraba savings bank deposits	48,051,064,254	48,293,710,027
Fixed deposits/Mudaraba fixed deposits	152,899,326,854	154,219,483,187
Bearer certificates of deposit	102,000,020,004	104,213,400,107
Other deposits	12	3
Other liabilities	32,300,833,488	30,873,993,667
Total liabilities	325,383,293,120	331,133,648,830
Capital/shareholders' equity	020,000,200,120	001,100,040,000
Total shareholders' equity	26,026,492,003	24,586,578,448
Paid-up capital	11,659,068,600	11,659,068,600
Statutory reserve	9,478,652,274	9,052,555,407
Revaluation reserve	2,148,897,673	2,065,683,636
General reserve	8,166,144	8,166,144
Retained earnings	2,724,745,853	1,800,257,979
Foreign currency translation reserve	6,951,263	836,486
roleigh currency translation reserve	0,901,203	030,400

OFF-BALANCE SHEET ITEMS 122,045,884,997 118,576,860,518 37,666,761,658 39,192,489,873 Contingent liabilities Accentances and endors

Non-controlling (minority) interest Total liabilities and shareholders' equity

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

Fixed deposits/Mudaraba fixed deposits

Total liabilities and shareholders' equity

Forward assets purchased and forward deposits placed

Total off-balance sheet items including contingent liabilities

Balance with Bangladesh Bank and its agent bank

Balance with other banks and financial institutions

As at 31 March 2020

Cash

In Bangladesh

Investments

Government

Other assets

Total assets

Liabilities

Bills payable

Total liabilities

Paid-up capital

Statutory reserve

Revaluation reserve General reserve

Retained earnings

Contingent liabilities Acceptances and endorsements

Letters of guarantee Irrevocable letters of credit

Bills for collection

Other contingent liabilities

Other commitments

Non - banking assets

LIABILITIES AND CAPITAL

Subordinated non-convertible bonds

Deposits and other accounts

Bearer certificates of deposit Other deposits

Capital/shareholders' equity Total shareholders' equity

OFF-BALANCE SHEET ITEMS

Others

Outside Bangladesh

PROPERTY AND ASSETS

(including foreign currencies)

ricooptariood and oridoroomonio	01,000,101,000	00,100,100,070
Letters of guarantee	37,863,794,707	36,999,351,447
Irrevocable letters of credit	29,130,381,087	26,468,819,479
Bills for collection	17,384,947,545	15,916,199,719
Other contingent liabilities	1014 R. 1000 H. 1000 L. 1000 L	Seastronia Caran St.
Other commitments		
Forward assets purchased and forward deposits placed	. 4,	2,040,416,443
Total off-balance sheet items including contingent liabilities	122,045,884,997	120,617,276,961

separate set of financial statements of the bank

10,196

351,409,785,123 355,720,227,278

10,196

Amount in Taka

23.985.692.079

3,241,965,175

20,743,726,904

19,491,968,105

3,621,585,699

4,600,000,000 54,932,579,936

52,197,323,349 2,735,256,587

227,298,956,048

12,843,989,123

34,382,128,495

11,800,000,000

3.742.697.471

48,293,710,027

154,219,483,187

29,163,552,669

24,745,117,918

11.659.068.600

9.052.555.407

2,065,683,636

1,959,644,131

118,576,860,518 39,192,489,873

36,999,351,447

26,468,819,479

15,916,199,719

Net profit after tax

Appropriations

Statutory reserve

Retained surplus Earnings Per Share (EPS)

8,166,144

31 March 2020 31 Dec 2019

204,684,439,178 208,039,420,174

19,406,132,170 19,259,535,874

349,618,211,717 353,800,373,697

250,400,316,991 253,709,574,615

323,419,395,429 329,055,255,779

349,618,211,717 353,800,373,697

- 2,040,416,443 122,045,884,997 120,617,276,961

46,970,055,904 47,453,683,930

23.877,131,706

3,795,436,545

20,081,695,161 16,456,091,840

15,001,808,846

1,454,282,994

6,858,780,556

60,027,382,404

57,192,120,496 2,835,261,908

224,090,571,348

6,966,689,466

11,341,564,397

11,200,000,000

2.479.869.979

48,051,064,254

152.899.326.854

30,671,483,587

26,198,816,288

11,659,068,600 9,478,652,274

2,148,897,673

2,904,031,597

122,045,884,997 37,666,761,658

37,863,794,707

29,130,381,087

17,384,947,545

8,166,144

PROFIT AND LOSS STATEMENT consolidated

or the period ended 31 March 2020		Amount in Taka
Particulars Particulars	31 March 2020	31 March 2019
OPERATING INCOME	(6	
Interest income	5,601,508,978	5,537,199,135
Interest paid on deposits and borrowings, etc	3,820,541,388	3,397,891,240
Net interest income	1,780,967,590	2,139,307,895
Investment income	1,298,951,291	435,375,943
Commission, exchange and brokerage	692,681,176	977,364,348
Other operating income	220,759,128	217,098,520
	2,212,391,595	1,629,838,811
Total operating income (A)	3,993,359,185	3,769,146,706
OPERATING EXPENSES	43	
Salaries and allowances	816,455,255	743,546,412
Rent, taxes, insurance, electricity, etc	106,063,996	166,666,588
Legal expenses	3,118,178	4,869,068
Postage, stamp, telecommunication, etc	33,379,477	31,971,476
Stationery, printing, advertisements, etc	33,492,522	36,610,982
Managing Director's salary and fees	5,440,000	3,545,000
	110,000	

106,063,996	166,666,588
3,118,178	4,869,068
33,379,477	31,971,476
33,492,522	36,610,982
5,440,000	3,545,000
416,000	358,000
777,597	685,227
211,684,978	122,390,684
525,905,079	420,550,068
1,736,733,082	1,531,193,506
2,256,626,103	2,237,953,201
(69,278,823)	(53,943,219)
174,907,715	801,615,964
105,628,892	747,672,745
(3,283,096)	16,716,128
30,000,000	324
5,000,000	
137,345,796	764,388,873
2,119,280,307	1,473,564,328
765,076,621	784,444,600
	3,118,178 33,379,477 33,492,522 5,440,000 416,000 777,597 211,684,978 525,905,079 1,736,733,082 2,256,626,103 (69,278,823) 174,907,715 105,628,892 (3,283,096) 30,000,000 5,000,000 137,345,796 2,119,280,307

Attributable to:		W
Equity holders of Bank Asia Limited Non-controlling (minority) interest	928,106,819	398,602,397 15
M. 10 M.	928,106,819	398,602,412
Earnings Per Share (EPS)	1.16	0.59

CASH FLOW STATEMENT consolidated The Financial Statements are available at www bankacia-bd com

Particulars	31 March 2020	31 March 2019
Cash flows from operating activities (A)	2 2	
Interest receipts	6,654,436,436	5,339,596,375
Interest payments	(3,438,358,065)	(3,218,607,813)
Dividends receipts	6,355,903	6,952,302
Fees and commission receipts	692,681,176	977,364,348
Recoveries on loans previously written off		10,274,065
Cash payment to employees	(875,039,800)	(784,642,405)
Cash payment to suppliers	(50,764,430)	(51,805,313)
Income tax paid	(502,470,235)	(347,558,930)
Receipts from other operating activities	245,112,539	228,276,393
Payments for other operating activities	(643,478,401)	(628,645,428)
Operating profit before changes in operating assets & liabilities	2,088,475,123	1,531,203,595
ncrease/(decrease) in operating assets and liabilities	2,000,470,120	1,001,200,000
Loans and advances to customers and banks	3,242,882,329	(5,255,998,429)
Other assets	652,432,040	326,834,529
Deposits from customers and banks	(3,342,661,887)	(440,021,054)
Trading liabilities	(3,234,533,644)	3,842,073,923
Other liabilities	1,454,814,724	819,847,120
Net Increase/(decrease) in operating assets and liabilities	(1,227,066,438)	(707,263,910)
Net cash flows from operating activities	861,408,685	823,939,684
Cash flows from investing activities (B)		
nvestments in treasury bills, bonds and others	(4,487,464,141)	5,439,628,880
Sale/(Purchase) of trading securities	(134,180,157)	(30,281,242)
Purchase)/disposal of fixed assets	(163,986,783)	(117,674,959)
Net cash flows from/(used in) investing activities	(4,785,631,081)	5,291,672,679
Cash flows from financing activities (C)	(115)11.5-1/	
Adjustment of subordinated non-convertible bond	(600,000,000)	(600,000,000)
Net cash flows from/(used in) financing activities	(600,000,000)	(600,000,000)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	(4,524,222,396)	5,515,612,363
Effects of exchange rate changes on cash and cash equivalents	=	-
Cash and cash equivalents at the beginning of the period	52,223,764,816	41,900,401,176
Cash and cash equivalents at the end of the period	47,699,542,420	47,416,013,539
Cash and cash equivalents:		
Cash	3,796,316,487	2,652,035,721
Balance with Bangladesh Bank and its agent bank(s)	20,081,695,161	13,385,153,050
Balance with other banks and financial institutions	16,960,297,216	29,477,077,668
Money at call and on short notice Prize bonds	6,858,780,556 2,453,000	1,900,000,000 1,747,100
FILZE DOLLOS	47,699,542,420	47,416,013,539
Net Operating Cash Flows per Share	0.74	0.71

STATEMENT OF CHANGES IN EQUITY consolidated For the period ended 31 March 2020

426,096,867

426,096,867

	Particulars	capital	Statutory reserve	reserve	reserve	translation reserve	earnings	Total	interest	equity
	Balance at 01 January 2019	11,103,874,860	8,268,393,179	2,120,032,204	8,166,144	2,462,381	1,686,898,121	23,189,826,890	11,799	23,189,838,689
	Transferred during the period		290,517,316				(290,517,316)		-	
	Adjustment on revaluation of fixed assets and other investment			(22,987,798)		3 5		(22,987,798)	725	(22,987,798)
	Foreign currency translation for opening retained earning	19	9.0	22			(3,023,920)	(3,023,920)	-	(3,023,920)
	Foreign currency translation for the period	22	. 20	=	25	1,890,208	19	1,890,208	-	1,890,208
	Net profit for the period		i 126	3			689,119,713	689,119,713	15	689,119,728
	Balance as at 31 March 2019	11,103,874,860	8,558,910,495	2,097,044,406	8,166,144	4,352,590	2,082,476,598	23,854,825,093	11,814	23,854,836,907
	Transferred during the period		493,644,912				(493,644,912)			
	Adjustment on revaluation of fixed assets and other investment			22,354,494			-	22,354,494		22,354,494
	Transferred to retained earnings			(53,715,264)			53,715,264	1,693		100 100 100 100 100
	Foreign currency translation for opening retained earnings						(595,025)	(595,025)		(595,025)
	Foreign currency translation for the period					(3,516,103)	12	(3,516,104)		(3,516,104)
	Issue of bonus shares	555,193,740	Ę.				(555,193,740)	The second secon		e-product in the state of the color
	Cash dividend paid						(555,193,743)	(555,193,743)		(555,193,743)
1	Net profit for the period						1,268,691,844	1,268,691,843	75	1,268,691,919
	Balance as at 31 December 2019	11,659,068,600	9,052,555,407	2,065,683,636	8,166,144	836,486	1,800,256,286	24,586,568,251	10,196	24,586,578,448
1	Transferred during the period		426,096,867				(426,096,867)	-		
	Adjustment on revaluation of fixed assets and other investment		e :#:	83,214,037			-	83,214,037	5 5	83,214,037
	Foreign currency translation for opening retained earnings		9 52	15			(3,618,945)	(3,618,945)	157.	(3,618,945)
	Foreign currency translation for the period			-		6,114,777	12	6,114,777	-	6,114,777
	Net profit for the period		3 22	2		Section of the sectio	1,354,203,686	1,354,203,686	72	1,354,203,686
	Balance as at 31 March 2020	11,659,068,600	9,478,652,274	2,148,897,673	8,166,144	6,951,263	2,724,744,160	26.026.481.806	10,196	26.026.492.003

784,444,600

689,119,728

290,517,316

PROFIT AND LOSS STATEMENT

or the period ended 31 March 2020		Amount in Taka
Particulars	31 March 2020	31 March 2019
DPERATING INCOME		
nterest income	5,599,990,733	5,479,643,838
nterest paid on deposits and borrowings, etc	3,820,541,388	3,397,125,708
Vet Interest income	1,779,449,345	2,082,518,130
nvestment income	1,298,951,291	435,375,943
Commission, exchange and brokerage	668,821,171	931,904,115
Other operating income	214,343,050	209,583,321
7 7 7	2,182,115,512	1,576,863,379
fotal operating income (A) OPERATING EXPENSES	3,961,564,857	3,659,381,509
Salaries and allowances	792,830,353	719,866,791
Rent, taxes, insurance, electricity, etc	98,376,608	159,309,015
Legal expenses	2,786,498	4,532,892
Postage, stamp, telecommunication, etc	32,746,110	31,436,631
Stationery, printing, advertisements, etc	33,071,488	36,059,405
Managing Director's salary and fees	5,440,000	3,545,000
Directors' fees	416,000	312,000
Auditors' fees	317,000	225,000
Depreciation and repairs of Bank's assets	209,158,354	121,466,659
Other expenses	518,592,317	412,652,665
Total operating expenses (B)	1,693,734,728	1,489,406,058
Profit before provision (C=A-B)	2,267,830,129	2,169,975,451
Provision for loans and advances		
General provision	(69,278,823)	(53,943,219)
Specific provision	174,907,715	754,615,964
	105,628,892	700,672,745
Provision for off-balance sheet items	(3,283,096)	16,716,128
Provision for diminution in value of investments	30,000,000	
Other provisions	5,000,000	-
Total provision (D)	137,345,796	717,388,873
Total profit before tax (C-D)	2,130,484,333	1,452,586,578
Provision for taxation	36	
Current tax	760,000,000	759,491,408
	760,000,000	759 491 408

354,49			-	22,354,49	4	22,354,494
15,264	4)		53,715,264	1,69	3 (1,693)	
			(595,025)	(595,025)	(595,025)
		(3,516,103)	120	(3,516,104	.)	(3,516,104)
			(555,193,740)		•	-
			(555, 193, 743)	(555, 193, 743)	(555, 193, 743)
			1,268,691,844	1,268,691,84	3 75	1,268,691,919
683,63	6 8,166,144	836,486	1,800,256,286	24,586,568,25		24,586,578,448
000,00	0 0,100,144	000,400	(426,096,867)	24,000,000,20	1 10,130	24,000,070,440
214,03	7	2	(420,030,007)	83,214,03	7	83,214,037
14,00	9		(3,618,945)	(3,618,945		(3,618,945)
	5 5	0 114 777	(3,010,943)	1990 100 6000		
		6,114,777	4 054 000 000	6,114,77		6,114,777
007.07		0.054.000	1,354,203,686	1,354,203,68		1,354,203,686
397,67	3 8,166,144	6,951,263	2,724,744,160	26,026,481,80	5 10,196	26,026,492,003
	CASH FLOV	VSIAIL	MENI			
а	For the period ended 31 I	March 2020				Amount in Taka
9	Particulars				81 March 2020	31 March 2019
_	Cash flows from operat	ing activities (A)				
38	Interest receipts	ing activities (A)			6 602 150 049	5,229,779,938
08					6,603,159,048	
30	Interest payments				(3,388,598,922)	(3,165,581,141)
	Dividends receipts				6,355,903	6,952,302
43	Fees and commission rec	eipts			668,821,171	931,904,115
15	Recoveries on loans previ	iously written off				10,274,065
21	Cash payment to employe	ees			(851,414,898)	(760,962,784)
79	Cash payment to supplier	S			(50,343,396)	(51,253,736)
09	Income tax paid				(480,142,437)	(339,593,456)
_	Receipts from other opera	ating activities			238,696,461	220,761,194
91	Payments for other opera				(627,052,607)	(612,013,203)
15	Operating profit before		ting assets & liab	ilities	2,119,480,323	1,470,267,294
92	Increase/(decrease) in				2111011001020	1111012011201
31	Loans and advances to co				3,208,384,700	(5,249,593,749)
05	Other assets	ootomoro ano ban	~		688,924,121	317,677,719
00	Deposits from customers	and hanks			(3,309,257,624)	(476,136,056)
00	Trading liabilities	and banks				3,854,020,011
00	Other liabilities				(3,234,533,644)	
59) in anarating and	ata and liabilities		1,514,598,600	819,073,713
65	Net Increase/(decrease		ets and habilities		(1,131,883,847)	(734,958,362)
58	Net cash flows from op			25	987,596,476	735,308,932
51	Cash flows from investi				// 000 EEE 0E0	F 400 000 000
,	Investments in treasury b		ers		(4,630,555,953)	5,439,628,880
9)	Sale/(Purchase) of trading	and the second second			(100,005,321)	(3,046,443)
365	(Purchase)/sale of fixed a			-	(163,986,783)	(112,371,718)
64	Net cash flows from/(us		activities	-	(4,894,548,057)	5,324,210,719
45	Cash flows from finance					
28	Adjustment of subordinate				(600,000,000)	(600,000,000)
7	Net cash flows from/(us	sed in) financing	activities		(600,000,000)	(600,000,000)
-	Net increase/(decrease) in cash and cas	h equivalents (A+	B+C)	(4,506,951,581)	5,459,519,651
73	Effects of exchange rat	e changes on cas	h and cash equiv		-	
78	Cash and cash equivale	ents at the beginn	ing of the period		51,701,408,683	41,519,279,894
	Cash and cash equivale	ents at the end of	the period		47,194,457,102	46,978,799,545
08	Cash and cash equivale	ents:				
08	Cash				3,795,436,545	2,646,021,562
70	Balance with Bangladesh	Bank and its agen	t bank(s)		20,081,695,161	13,385,153,050
-	Balance with other banks				6,456,091,840	29,045,877,833
16	Money at call and on sho				6,858,780,556	1,900,000,000
16	Prize bonds				2,453,000	1,747,100
				<u> </u>	47,194,457,102	46,978,799,545
55				-		
59	Net Operating Cash Flows	s per Share			0.85	0.63
CT	O THE EINA	NICIAL C	TATERAL	NITC FO	r the period ended 3	1 March 2020
ST	O THE FINA	INCIAL 2	IAICIVIE	MIS		4-11-11-11-11
	its last Annual Financial	2.3 Earnings	per share (EPS)			
s includ	le position of Bank Asia	***		4-4	1 070 101 000	1 05 1 000 000

40			12-			
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Retained earnings	Total
Balance at 01 January 2019	11,103,874,860	8,268,393,179	2,120,032,204	8,166,144	1,839,667,438	23,340,133,826
Transferred during the period		290,517,316	:		(290,517,316)	
Adjustment on revaluation of fixed assets and other investment	*		(22,987,798)	.**	380	(22,987,798)
Net profit for the period		-		**	693,095,170	693,095,170
Balance at 31 March 2019	11,103,874,860	8,558,910,495	2,097,044,406	8,166,144	2,242,245,293	24,010,241,198
ransferred during the period		493,644,912	-116-103-1103-110-1		(493,644,912)	
Adjustment on revaluation of fixed assets and other investment	*	-	22,354,494	(*)	1+3	22,354,494
ransferred to retained earnings	and the second	¥	(53,715,264)	-	53,715,264	1.4
ssue of bonus shares	555,193,740	=	The state of the s	144	(555,193,740)	72
Cash dividend paid					(555, 193, 743)	(555,193,743)
Net profit for the period				-	1,267,715,970	1,267,715,970
Balance at 31 December 2019	11,659,068,600	9,052,555,407	2,065,683,636	8,166,144	1,959,644,131	24,745,117,918
ransferred during the period		426,096,867	-	-	(426,096,867)	•
adjustment on revaluation of fixed assets and other investment	4	-	83,214,037	127	(2)	83,214,037
let profit for the period	9	8	12	27	1,370,484,333	1,370,484,333
Balance at 31 March 2020	11,659,068,600	9,478,652,274	2,148,897,673	8,166,144	2,904,031,597	26,198,816,288

SELECTED EXPLANATORY NOTES

290,517,31

290,517,31

402,577,85

C	LEGIED EXPLANATORY NOTES TO THE LIN
	Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2019. 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, 2019 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 International Accounting Standard (IAS) 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

1,370,484,333

426,096,867

426,096,867

944,387,466

Flow Statement' and under the guideline of Bangladesh Ban 2003. The Statement shows the components of changes in Significant Notes:			
Composition of Shareholders' Equity	Solo	Consolidated	
Paid-up capital (1,165,906,860 nos. Share Tk. 10 each)	11,659,068,600	11,659,068,600	
Statutory reserve	9,478,652,274	9,478,652,274	35
Revaluation reserve	2,148,897,673	2,148,897,673	3.7
Conoral recorns	9 166 144	0 100 144	

Composition of Shareholders' Equity	Solo	Consolidated
Paid-up capital (1,165,906,860 nos. Share Tk. 10 each)	11,659,068,600	11,659,068,600
Statutory reserve	9,478,652,274	9,478,652,274
Revaluation reserve	2,148,897,673	2,148,897,673
General reserve	8,166,144	8,166,144
Retained earnings	2,904,031,597	2,724,745,853
Foreign currency translation reserve		6,951,263
Non-controlling interest		10,196
	26,198,816,288	26,026,492,003
Net Assets Value per Share (NAV)		
Total shareholders' equity	26 108 816 288	26 026 492 003

~	6,951,263
	10,196
26,198,816,288	26,026,492,003
26,198,816,288	26,026,492,003
1,165,906,860	1,165,906,860
22.47	22.32
20.59	20.46
	26,198,816,288 1,165,906,860 22.47

	Net cash flows from operating activities	987,596,476	861,408,685
	Number of ordinary shares outstanding	1,165,906,860	1,165,906,860
	NOCFPS for the period ended 31 March 2020	0.85	0.74
	NOCFPS for the period ended 31 March 2019	0.63	0.71
.5	The change was mainly due to increase of interes advances in terms of previous quarter Credit Ratings of the bank	st receipts and adjust	ment of loans and

1,370,484,333 1,354,203,686 1,165,906,860 1,165,906,860

0.59

Outlook

0.59

Long Term Short Term

Net profit after tax (Numerator)

Periods

Number of ordinary shares outstanding

EPS for the period ended 31 March 2020 EPS for the period ended 31 March 2019

Net Operating Cash Flows per Share (NOCFPS)

Date of Rating

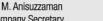
The change was mainly due to increase of intere advances in terms of previous quarter Credit Ratings of the bank	st receipts and adjustmen	t of loans and
	Cradit Rations	

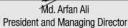
January to December 2017	100000000000000000000000000000000000000	AA2	ST-2	Stable
nuary to December 2017	June 27,2018	AA2	ST-2	Stable

current period's presentation. The Board of Directors in its 428th meeting held on March 22, 2020 has recommended 10 % cash dividend subject to the approval of the shareholders at the next Annual General Meeting









2.2

1.0

1.2

2.1

Rumee A Hossain Director

BAVOERAN.

ARouf Chowdhury Chairman