



## consolidated BALANCE SHEET

As at 31 March 2015

	31 March 2015	31 Dec 2014
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	11,595,275,864	10,951,752,735
In hand (including foreign currencies)	1,541,400,614	1,334,530,665
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	10,053,875,250	9,617,222,070
<b>Balance with other banks and financial institutions</b>	1,402,686,753	832,167,816
In Bangladesh	1,193,879,401	693,456,017
Outside Bangladesh	208,807,352	138,711,799
<b>Money at call and on short notice</b>	-	300,000,000
<b>Investments</b>	43,807,455,133	38,892,515,061
Government	41,204,381,857	34,844,385,059
Others	2,603,073,276	4,048,130,002
<b>Loans and advances/investments</b>	121,177,541,928	119,890,004,570
Loans, cash credits, overdrafts, etc	112,242,137,982	111,866,471,980
Bills purchased and discounted	8,935,403,946	8,023,532,590
<b>Fixed assets including premises, furniture and fixtures</b>	5,187,782,205	5,237,641,931
<b>Other assets</b>	8,688,401,744	7,989,760,255
<b>Total assets</b>	191,859,143,627	184,093,842,368
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions & agents	8,957,178,107	8,459,915,794
Subordinated non-convertible bonds	3,449,036,430	449,036,430
Deposits and other accounts	143,144,470,609	140,681,116,682
Current/Al-wadeeah current accounts and other accounts	22,378,258,495	21,323,479,108
Bills payable	1,289,157,884	1,808,032,594
Savings bank/Mudaraba savings bank deposits	16,806,588,246	16,547,202,983
Fixed deposits/Mudaraba fixed deposits	102,670,465,984	101,002,401,997
<b>Other liabilities</b>	19,752,447,060	17,901,674,358
<b>Total liabilities</b>	175,303,132,206	167,491,743,264
<b>Capital/shareholders' equity</b>		
<b>Total shareholders' equity</b>	16,556,011,422	16,602,099,104
Paid-up capital	8,392,951,530	7,629,955,940
Statutory reserve	5,206,256,632	5,051,466,882
Revaluation reserve	2,716,970,212	2,682,592,433
General reserve	8,166,474	8,166,474
Retained earnings	230,362,050	1,229,245,329
Foreign currency translation reserve	1,294,125	661,265
Non-controlling (minority) interest	10,399	10,781
<b>Total liabilities and shareholders' equity</b>	191,859,143,627	184,093,842,368
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities</b>		
Acceptances and endorsements	28,407,468,737	23,788,621,938
Letters of guarantee	20,996,961,204	21,663,339,317
Irrevocable letters of credit	21,314,560,614	19,948,666,485
Bills for collection	7,398,489,340	6,126,526,854
<b>Total off-balance sheet items including contingent liabilities</b>	78,117,479,895	71,527,154,594

## separate set of financial statements of the bank BALANCE SHEET

As at 31 March 2015

	31 March 2015	31 Dec 2014
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	11,593,595,238	10,950,749,076
In hand (including foreign currencies)	1,539,719,988	1,333,527,006
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	10,053,875,250	9,617,222,070
<b>Balance with other banks and financial institutions</b>	1,152,818,684	743,113,165
In Bangladesh	1,044,652,305	682,549,164
Outside Bangladesh	108,166,379	60,564,001
<b>Money at call and on short notice</b>	-	300,000,000
<b>Investments</b>	43,594,720,634	38,683,407,600
Government	41,204,381,857	34,844,385,059
Others	2,390,338,777	3,839,022,541
<b>Loans and advances/investments</b>	118,192,278,576	116,808,854,559
Loans, cash credits, overdrafts, etc	109,256,874,630	108,785,321,969
Bills purchased and discounted	8,935,403,946	8,023,532,590
<b>Fixed assets including premises, furniture and fixtures</b>	5,165,354,318	5,213,607,289
<b>Other assets</b>	10,730,774,548	10,031,208,657
<b>Total assets</b>	190,429,541,998	182,730,940,346
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	8,564,335,065	7,846,139,969
Subordinated non-convertible bonds	3,449,036,430	449,036,430
Deposits and other accounts	143,023,771,846	140,869,286,126
Current/Al-wadeeah current accounts and other accounts	22,257,559,732	21,511,648,552
Bills payable	1,289,157,884	1,808,032,594
Savings bank/Mudaraba savings bank deposits	16,806,588,246	16,547,202,983
Fixed deposits/Mudaraba fixed deposits	102,670,465,984	101,002,401,997
<b>Other liabilities</b>	18,491,020,441	16,702,053,325
<b>Total liabilities</b>	173,528,163,782	165,866,515,850
<b>Capital/shareholders' equity</b>		
<b>Total shareholders' equity</b>	16,901,378,217	16,864,424,496
Paid-up capital	8,392,951,530	7,629,955,940
Statutory reserve	5,206,256,632	5,051,466,882
Revaluation reserve	2,716,970,212	2,682,592,433
General reserve	8,166,474	8,166,474
Retained earnings	577,033,369	1,492,242,767
<b>Total liabilities and shareholders' equity</b>	190,429,541,998	182,730,940,346
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities</b>		
Acceptances and endorsements	28,407,468,737	23,788,621,938
Letters of guarantee	20,996,961,204	21,663,339,317
Irrevocable letters of credit	21,314,560,614	19,948,666,485
Bills for collection	7,398,489,340	6,126,526,854
<b>Total off-balance sheet items including contingent liabilities</b>	78,117,479,895	71,527,154,594

## STATEMENT OF CHANGES IN EQUITY

For the period ended 31 March 2015

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Retained earnings	Total
<b>Balance as at 01 January 2014</b>	6,936,323,590	4,208,075,877	2,705,391,603	8,166,804	759,746,473	14,617,704,017
Statutory reserve	-	156,982,614	-	-	(156,982,614)	-
Revaluation reserve	-	-	197,226,346	-	-	197,226,346
Issue of bonus shares	693,632,350	-	-	-	(693,632,350)	-
Net profit for the period	-	-	-	-	277,704,713	277,704,713
<b>Balance as at 31 March 2014</b>	7,629,955,940	4,365,058,491	2,902,617,949	8,166,804	186,836,222	15,092,635,076
Statutory reserve	-	686,408,391	-	-	(686,408,391)	-
Revaluation reserve	-	-	(169,198,564)	-	-	(169,198,564)
Transfer to retained earnings	-	-	(50,826,952)	-	50,826,952	-
Net profit for the period	-	-	-	-	1,940,987,984	1,940,987,984
<b>Balance as at 31 December 2014</b>	7,629,955,940	5,051,466,882	2,682,592,433	8,166,474	1,492,242,767	16,864,424,496
<b>Balance as at 01 January 2015</b>	7,629,955,940	5,051,466,882	2,682,592,433	8,166,474	1,492,242,767	16,864,424,496
Statutory reserve	-	154,789,750	-	-	(154,789,750)	-
Revaluation reserve	-	-	34,377,779	-	-	34,377,779
Issue of bonus shares	762,995,590	-	-	-	(762,995,590)	-
Issue of Cash Dividend	-	-	-	-	(381,497,797)	(381,497,797)
Net profit for the period	-	-	-	-	384,073,739	384,073,739
<b>Balance as at 31 March 2015</b>	8,392,951,530	5,206,256,632	2,716,970,212	8,166,474	577,033,369	16,901,378,217

## consolidated PROFIT AND LOSS STATEMENT

For the period ended 31 March 2015

	31 March 2015	31 March 2014
<b>OPERATING INCOME</b>		
Interest income	3,361,533,087	3,705,816,933
Interest paid on deposits and borrowings, etc	2,782,268,977	2,824,632,339
<b>Net interest income</b>	579,264,110	881,184,594
Investment income	984,272,852	800,132,721
Commission, exchange and brokerage	440,708,173	458,029,325
Other operating income	107,420,783	106,345,512
	1,532,401,808	1,364,507,558
	2,111,665,918	2,245,692,152
<b>Total operating income (A)</b>		
<b>OPERATING EXPENSES</b>		
Salaries and allowances	510,784,797	457,473,359
Rent, taxes, insurance, electricity, etc	138,483,208	117,054,720
Legal expenses	3,281,179	2,321,650
Postage, stamp, telecommunication, etc	18,897,519	17,158,979
Stationery, printing, advertisements, etc	25,298,656	14,906,825
Managing Director's salary and fees	3,060,000	2,550,000
Directors' fees	505,250	496,900
Auditors' fees	494,778	195,000
Depreciation and repairs of Bank's assets	106,138,825	102,650,344
Other expenses	250,527,176	134,319,561
	1,057,471,388	849,127,338
<b>Total operating expenses (B)</b>	1,054,194,530	1,396,564,814
<b>Profit before provision (C=A-B)</b>	478,194,400	491,800,000
Provision for loans and advances/investments	193,134,140	(51,871,408)
General provision	102,526,765	487,757,781
Specific provision	295,660,905	435,886,373
Provision for off-balance sheet items	65,903,253	55,365,931
Provision for diminution in value of investments	-	53,866,297
Other provisions	-	4,727,164
<b>Total provision (D)</b>	361,564,158	549,845,765
<b>Profit before tax (C-D)</b>	692,630,372	846,719,049
Provision for taxation	-	-
Current tax	392,230,896	511,905,535
	392,230,896	511,905,535
<b>Net profit after tax</b>	300,399,476	334,813,514
<b>Appropriations</b>		
Statutory reserve	154,789,750	156,982,614
	154,789,750	156,982,614
	145,609,726	177,830,900
<b>Retained surplus</b>	145,610,108	177,830,598
Attributable to:		
Equity holders of Bank Asia Limited	(382)	302
Non-controlling (minority) interest	145,609,726	177,830,900
	0.36	0.40

## consolidated STATEMENT OF CHANGES IN EQUITY

For the period ended 31 March 2015

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Foreign Currency Revaluation reserve	Retained earnings	Total	Non-controlling interest	Total equity
<b>Balance as at 01 January 2014</b>	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 during the period	-	156,982,614	-	-	-	(156,982,614)	-	-	-
Adjustment for revaluation of fixed assets and others	-	-	197,226,346	-	-	-	197,226,346	-	197,226,346
Issue of bonus shares	693,632,350	-	-	-	-	(693,632,350)	-	-	-
Net profit for the period	-	-	-	-	-	334,813,212	334,813,212	302	334,813,514
<b>Balance as at 31 March 2014</b>	7,629,955,940	4,365,058,491	2,902,617,949	8,166,474	-	183,648,156	15,089,447,010	11,906	15,089,458,916
Transferred during the period	-	686,408,391	-	-	-	(686,408,391)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	(169,198,564)	-	-	-	(169,198,564)	-	(169,198,564)
Transfer to retained earnings	-	-	(50,826,952)	-	-	50,826,952	-	-	-
Foreign currency revaluation reserve for the period	-	-	-	-	661,265	-	661,265	-	661,265
Net profit for the period	-	-	-	-	-	1,681,178,612	1,681,178,612	(1,125)	1,681,177,487
<b>Balance as at 31 December 2014</b>	7,629,955,940	5,051,466,882	2,682,592,433	8,166,474	661,265	1,229,245,329	16,602,088,323	10,781	16,602,099,104
Transferred during the period	-	154,789,750	-	-	-	(154,789,750)	-	-	-
Adjustment for revaluation of fixed assets and others investments	-	-	34,377,779	-	-	-	34,377,779	-	34,377,779
Foreign currency revaluation reserve for the year	-	-	-	-	632,860	-	632,860	-	632,860
Issue of bonus shares	762,995,590	-	-	-	-	(762,995,590)	-	-	-
Issue of Cash Dividend	-	-	-	-	-	(381,497,797)	(381,497,797)	-	(381,497,797)
Net profit for the year	-	-	-	-	-	300,399,858	300,399,858	(382)	300,399,476
<b>Balance as at 31 March 2015</b>	8,392,951,530	5,206,256,632	2,716,970,212	8,166,474	1,294,125	230,362,050	16,556,001,023	10,399	16,556,011,422

## PROFIT AND LOSS STATEMENT

For the period ended 31 March 2015

	31 March 2015	31 March 2014
<b>OPERATING INCOME</b>		
Interest income	3,288,430,468	3,558,458,004
Interest paid on deposits and borrowings, etc		