HALF YEARLY FINANCIAL POSITION AS ON JUNE 30, 2015 (UN-AUDITED)







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

consolidated **BALANCE SHEET** As at 30 June 2015

PROPERTY AND ACCETS	Amount	ıt in Taka		
PROPERTY AND ASSETS	30 June 2015	31 Dec 2014		
Cash	11,992,527,923	10,951,752,735		
In hand (including foreign currencies)	1,718,543,671	1,334,530,665		
Balance with Bangladesh Bank and its agent bank				
(including foreign currencies)	10,273,984,252	9,617,222,070		
Balance with other banks and financial institutions	1,340,449,506	832,167,816		
In Bangladesh	1,144,465,521	693,456,017		
Outside Bangladesh	195,983,985	138,711,799		
Money at call and on short notice	200,000,000	300,000,000		
Investments	42,041,870,180	38,892,515,061		
Government	36,397,860,498	34,844,385,059		
Others	5,644,009,682	4,048,130,002		
Loans and advances/investments	129,709,462,756	119,890,004,570		
Loans, cash credits, overdrafts, etc/investments	120,273,230,725	111,866,471,980		
Bills purchased and discounted	9,436,232,031	8,023,532,590		
Fixed assets including premises, furniture and fixtures	5,133,652,802	5,237,641,931		
Other assets	9,330,575,860	7,989,760,255		
Total assets	199,748,539,027	184,093,842,368		
Total associa	100,140,000,021	104,000,042,000		
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions and agents	5,287,477,123	8,459,915,794		
Subordinated non-convertible zero coupon bonds	3,449,036,430	449,036,430		
Deposits and other accounts	153,999,898,308	140,681,116,682		
Current/Al-wadeeah current accounts and other accounts	23,661,466,651	21,323,479,108		
Bills payable	1,910,059,142	1,808,032,594		
Savings bank/Mudaraba savings bank deposits	18,140,959,393	16,547,202,983		
Fixed deposits/Mudaraba fixed deposits	110,287,413,122	101,002,401,997		
Other liabilities	19,979,220,902	17,901,674,358		
Total liabilities	182,715,632,763	167,491,743,264		
Capital/shareholders' equity Total shareholders' equity	17,032,906,264	16,602,099,104		
Paid-up capital	8,392,951,530	7,629,955,940		
Statutory reserve Revaluation reserve	5,409,218,435	5,051,466,882		
N. 1914 (1914)(1914 (1914)(1914 (1914 (1914 (1914 (1914)(1914 (1914 (1914)(1914 (1914)(1914)(1914 (1914)(1914)(1914)(1914)(1914 (1914)(191	2,760,930,475	2,682,592,433		
General reserve	8,166,144	8,166,474		
Retained earnings	460,291,849	1,229,245,329		
Foreign currency translation reserve	1,337,713	661,265		
Non-controlling (minority) interest	10,119	10,781		
Total liabilities and shareholders' equity	199,748,539,027	184,093,842,368		
OFF-BALANCE SHEET ITEMS				
Contingent liabilities	86,522,572,561	71,527,154,594		
Acceptances and endorsements	31,141,376,791	23,788,621,938		
Letters of guarantee	24,654,953,389	21,663,339,317		
Irrevocable letters of credit	23,055,384,926	19,948,666,485		
Bills for collection	7,670,857,455	6,126,526,854		
Total off-balance sheet items including contingent liabilities	86,522,572,561	71,527,154,594		

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

As at 30 June 2015

	Amount	in Taka
PROPERTY AND ASSETS	30 June 2015	31 Dec 2014
Cash	11,991,891,226	10,950,749,076
n hand (including foreign currencies)	1,717,906,974	1,333,527,006
Balance with Bangladesh Bank and its agent bank		//
including foreign currencies)	10,273,984,252	9,617,222,070
Balance with other banks and financial institutions	1,222,294,867	743,113,165
n Bangladesh	1,111,134,417	682,549,164
Outside Bangladesh	111,160,450	60,564,001
Money at call and on short notice	200,000,000	300,000,000
nvestments	41,818,199,075	38,683,407,600
Government	36,397,860,498	34,844,385,059
Others	5,420,338,577	3,839,022,541
Loans and advances/investments	126,850,814,111	116,808,854,559
oans, cash credits, overdrafts, etc/investments	117,414,582,080	108,785,321,969
Bills purchased and discounted	9,436,232,031	8,023,532,590
Fixed assets including premises, furniture and fixtures	5,112,791,701	5,213,607,289
Other assets	11,211,356,363	10,031,208,657
Total assets	198,407,347,343	182,730,940,340
IABILITIES AND CAPITAL iabilities		
Borrowings from other banks, financial institutions and agents	5,023,737,356	7,846,139,969
Subordinated non-convertible zero coupon bonds	3,449,036,430	449,036,430
Deposits and other accounts	153,845,859,391	140,869,286,120
Current/Al-wadeeah current accounts and other accounts	23,507,427,734	21,511,648,55
Bills payable	1,910,059,142	1,808,032,59
Savings bank/Mudaraba savings bank deposits	18,140,959,393	16,547,202,98
Fixed deposits/Mudaraba fixed deposits	110,287,413,122	101,002,401,99
Other liabilities	18,650,348,605	16,702,053,32
Total liabilities	180,968,981,782	165,866,515,850
Capital/shareholders' equity		
Total shareholders' equity	17,438,365,561	16,864,424,496
Paid-up capital	8,392,951,530	7,629,955,940
Statutory reserve	5,409,218,435	5,051,466,882
Revaluation reserve	2,760,930,475	2,682,592,433
General reserve	8,166,144	8,166,47
Retained earnings	867,098,978	1,492,242,76
Total liabilities and shareholders' equity	198,407,347,343	182,730,940,34
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	86,522,572,561	71,527,154,594
Acceptances and endorsements	31,141,376,791	23,788,621,938
Letters of guarantee	24,654,953,389	21,663,339,317
rrevocable letters of credit	23,055,384,926	19,948,666,48
Bills for collection	7,670,857,455	6,126,526,854
Total off-balance sheet items including contingent liabilities	86,522,572,561	71,527,154,594

consolidated **PROFIT AND LOSS STATEMENT** For the period ended 30 June 2015

OPERATING INCOME Interest income Interest paid on deposits and borrowings, etc Net interest income Investment income Commission, exchange and brokerage Other operating income Total operating income (A) OPERATING EXPENSES Salaries and allowances Rent, taxes, insurance, electricity, etc Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees Auditors' fees	Jan to June 2015 6,983,644,771 5,650,569,163 1,333,075,608 2,001,855,075 960,660,670 268,668,132 3,231,183,877 4,564,259,485 973,348,596 267,022,915 5,318,009 37,188,870 48,182,666 6,120,000 1,799,750	7,225,125,569 5,525,882,720 1,699,242,849 1,799,757,934 953,495,751 265,668,044 3,018,921,729 4,718,164,578 884,284,392 223,158,595 4,066,598 34,849,167 38,380,064	April to June 2015 3,622,111,684 2,868,300,186 753,811,498 1,017,582,223 519,952,497 161,247,349 1,698,782,069 2,452,593,567 462,563,799 128,539,707 2,036,830 18,291,351	April to June 2014 3,532,823,872 2,714,765,617 818,058,255 999,625,213 495,466,426 159,322,532 1,654,414,171 2,472,472,426 426,811,033 106,103,875 1,744,948 17,690,188
Interest income Interest paid on deposits and borrowings, etc Net interest income Investment income Commission, exchange and brokerage Other operating income Total operating income (A) OPERATING EXPENSES Salaries and allowances Rent, taxes, insurance, electricity, etc Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	6,983,644,771 5,650,569,163 1,333,075,608 2,001,855,075 960,660,670 268,668,132 3,231,183,877 4,564,259,485 973,348,596 267,022,915 5,318,009 37,188,870 48,182,666 6,120,000	7,225,125,569 5,525,882,720 1,699,242,849 1,799,757,934 953,495,751 265,668,044 3,018,921,729 4,718,164,578 884,284,392 223,158,595 4,066,598 34,849,167 38,380,064	3,622,111,684 2,868,300,186 753,811,498 1,017,582,223 519,952,497 161,247,349 1,698,782,069 2,452,593,567 462,563,799 128,539,707 2,036,830 18,291,351	3,532,823,872 2,714,765,617 818,058,255 999,625,213 495,466,426 159,322,532 1,654,414,171 2,472,472,426 426,811,033 106,103,875 1,744,948
Interest income Interest paid on deposits and borrowings, etc Net interest income Investment income Commission, exchange and brokerage Other operating income Total operating income (A) OPERATING EXPENSES Salaries and allowances Rent, taxes, insurance, electricity, etc Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	5,650,569,163 1,333,075,608 2,001,855,075 960,660,670 268,668,132 3,231,183,877 4,564,259,485 973,348,596 267,022,915 5,318,009 37,188,870 48,182,666 6,120,000	5,525,882,720 1,699,242,849 1,799,757,934 953,495,751 265,668,044 3,018,921,729 4,718,164,578 884,284,392 223,158,595 4,066,598 34,849,167 38,380,064	2,868,300,186 753,811,498 1,017,582,223 519,952,497 161,247,349 1,698,782,069 2,452,593,567 462,563,799 128,539,707 2,036,830 18,291,351	2,714,765,617 818,058,255 999,625,213 495,466,426 159,322,532 1,654,414,171 2,472,472,426 426,811,033 106,103,875 1,744,948
Interest paid on deposits and borrowings, etc Net interest income Investment income Commission, exchange and brokerage Other operating income Total operating income (A) OPERATING EXPENSES Salaries and allowances Rent, taxes, insurance, electricity, etc Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	5,650,569,163 1,333,075,608 2,001,855,075 960,660,670 268,668,132 3,231,183,877 4,564,259,485 973,348,596 267,022,915 5,318,009 37,188,870 48,182,666 6,120,000	5,525,882,720 1,699,242,849 1,799,757,934 953,495,751 265,668,044 3,018,921,729 4,718,164,578 884,284,392 223,158,595 4,066,598 34,849,167 38,380,064	2,868,300,186 753,811,498 1,017,582,223 519,952,497 161,247,349 1,698,782,069 2,452,593,567 462,563,799 128,539,707 2,036,830 18,291,351	2,714,765,617 818,058,255 999,625,213 495,466,426 159,322,532 1,654,414,171 2,472,472,426 426,811,033 106,103,875 1,744,948
Net interest income Investment income Commission, exchange and brokerage Other operating income Total operating income (A) OPERATING EXPENSES Salaries and allowances Rent, taxes, insurance, electricity, etc Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	1,333,075,608 2,001,855,075 960,660,670 268,668,132 3,231,183,877 4,564,259,485 973,348,596 267,022,915 5,318,009 37,188,870 48,182,666 6,120,000	1,699,242,849 1,799,757,934 953,495,751 265,668,044 3,018,921,729 4,718,164,578 884,284,392 223,158,595 4,066,598 34,849,167 38,380,064	753,811,498 1,017,582,223 519,952,497 161,247,349 1,698,782,069 2,452,593,567 462,563,799 128,539,707 2,036,830 18,291,351	818,058,255 999,625,213 495,466,426 159,322,532 1,654,414,171 2,472,472,426 426,811,033 106,103,875 1,744,948
Investment income Commission, exchange and brokerage Other operating income Total operating income (A) OPERATING EXPENSES Salaries and allowances Rent, taxes, insurance, electricity, etc Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	2,001,855,075 960,660,670 268,668,132 3,231,183,877 4,564,259,485 973,348,596 267,022,915 5,318,009 37,188,870 48,182,666 6,120,000	1,799,757,934 953,495,751 265,668,044 3,018,921,729 4,718,164,578 884,284,392 223,158,595 4,066,598 34,849,167 38,380,064	1,017,582,223 519,952,497 161,247,349 1,698,782,069 2,452,593,567 462,563,799 128,539,707 2,036,830 18,291,351	999,625,213 495,466,426 159,322,532 1,654,414,171 2,472,472,426 426,811,033 106,103,875 1,744,948
Commission, exchange and brokerage Other operating income (A) OPERATING EXPENSES Salaries and allowances Rent, taxes, insurance, electricity, etc Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	960,660,670 268,668,132 3,231,183,877 4,564,259,485 973,348,596 267,022,915 5,318,009 37,188,870 48,182,666 6,120,000	953,495,751 265,668,044 3,018,921,729 4,718,164,578 884,284,392 223,158,595 4,066,598 34,849,167 38,380,064	519,952,497 161,247,349 1,698,782,069 2,452,593,567 462,563,799 128,539,707 2,036,830 18,291,351	495,466,426 159,322,532 1,654,414,171 2,472,472,426 426,811,033 106,103,875 1,744,948
Other operating income (A) OPERATING EXPENSES Salaries and allowances Rent, taxes, insurance, electricity, etc Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	268,668,132 3,231,183,877 4,564,259,485 973,348,596 267,022,915 5,318,009 37,188,870 48,182,666 6,120,000	265,668,044 3,018,921,729 4,718,164,578 884,284,392 223,158,595 4,066,598 34,849,167 38,380,064	161,247,349 1,698,782,069 2,452,593,567 462,563,799 128,539,707 2,036,830 18,291,351	159,322,532 1,654,414,171 2,472,472,426 426,811,033 106,103,875 1,744,948
Total operating income (A) OPERATING EXPENSES Salaries and allowances Rent, taxes, insurance, electricity, etc Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	3,231,183,877 4,564,259,485 973,348,596 267,022,915 5,318,009 37,188,870 48,182,666 6,120,000	3,018,921,729 4,718,164,578 884,284,392 223,158,595 4,066,598 34,849,167 38,380,064	1,698,782,069 2,452,593,567 462,563,799 128,539,707 2,036,830 18,291,351	1,654,414,171 2,472,472,426 426,811,033 106,103,875 1,744,948
OPERATING EXPENSES Salaries and allowances Rent, taxes, insurance, electricity, etc Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	973,348,596 267,022,915 5,318,009 37,188,870 48,182,666 6,120,000	4,718,164,578 884,284,392 223,158,595 4,066,598 34,849,167 38,380,064	2,452,593,567 462,563,799 128,539,707 2,036,830 18,291,351	426,811,033 106,103,875 1,744,948
OPERATING EXPENSES Salaries and allowances Rent, taxes, insurance, electricity, etc Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	973,348,596 267,022,915 5,318,009 37,188,870 48,182,666 6,120,000	884,284,392 223,158,595 4,066,598 34,849,167 38,380,064	462,563,799 128,539,707 2,036,830 18,291,351	426,811,033 106,103,875 1,744,948
Salaries and allowances Rent, taxes, insurance, electricity, etc Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	267,022,915 5,318,009 37,188,870 48,182,666 6,120,000	223,158,595 4,066,598 34,849,167 38,380,064	128,539,707 2,036,830 18,291,351	106,103,875 1,744,948
Rent, taxes, insurance, electricity, etc Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	267,022,915 5,318,009 37,188,870 48,182,666 6,120,000	223,158,595 4,066,598 34,849,167 38,380,064	128,539,707 2,036,830 18,291,351	106,103,875 1,744,948
Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	5,318,009 37,188,870 48,182,666 6,120,000	4,066,598 34,849,167 38,380,064	2,036,830 18,291,351	1,744,948
Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	37,188,870 48,182,666 6,120,000	34,849,167 38,380,064	18,291,351	
Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	48,182,666 6,120,000	38,380,064	18,291,351	17 690 188
Stationery, printing, advertisements, etc Managing Director's salary and fees Directors' fees	48,182,666 6,120,000	38,380,064		11,000,100
Managing Director's salary and fees Directors' fees	6,120,000		22,884,010	23,473,239
Directors' fees		6,100,000	3,060,000	3,550,000
	1,733,730	1,232,000	1,294,500	735,100
	1,007,875	390,000	513,097	195,000
Depreciation and repairs of Bank's assets	218,248,436	221,208,516	112,109,611	118,558,172
Other expenses	502,414,996	496,504,567	251,887,820	362,185,006
Total operating expenses (B)	2,060,652,113	1,910,173,899	1,003,180,725	1,061,046,561
Profit before provision (C=A-B)	2,503,607,372	2,807,990,679	1,449,412,842	1,411,425,865
Provision for loans and advances/investments				
General provision	1,174,416,127	45,831,024	981,281,987	97,702,432
Specific provision	(472,290,582)	895,692,620	(574,817,347)	407,934,839
Specific provision	702,125,545	941,523,644	406,464,640	505,637,271
Provision for off-balance sheet items	149,954,180	88,797,164	84,050,927	33,431,233
Provision for diminution in value of investments	110,001,100	80,020,641	01,000,027	26,154,344
Other provisions		17,401,902	-	12,674,738
Total provision (D)	852,079,725	1,127,743,351	490,515,567	577,897,586
Total profit before tax (C-D)	1,651,527,647	1,680,247,328	958,897,275	833,528,279
Provision for taxation	.,00.,02.,0	.,000,2,020	000,001,1210	000,020,210
Current tax	918,237,180	1,020,024,419	526,006,283	508,118,884
Journal Way	918,237,180	1,020,024,419	526,006,283	508,118,884
Net profit after tax	733,290,467	660,222,909	432,890,992	325,409,395
	100,200,701	000,222,303	402,000,002	020,400,000
Appropriations	257 751 552	226 000 001	202 061 002	160 017 277
Statutory reserve	357,751,553	326,899,891	202,961,803	169,917,277
Detained cumbus	357,751,553	326,899,891	202,961,803	169,917,277
Retained surplus Attributable to:	375,538,915	333,323,018	229,929,189	155,492,118
	275 520 577	222 222 050	220 020 460	155 400 050
Equity holders of Bank Asia Limited	375,539,577	333,322,850	229,929,469	155,492,252
Non-controlling (minority) interest	(662)	168	(280)	(134)
	375,538,915	333,323,018	229,929,189	155,492,118
Earnings Per Share (EPS)	0.87	0.79	0.52	0.39

consolidated **CASH FLOW STATEMENT** For the period ended 30 June 2015

		Amount in Taka			
		30 June 2015	30 June 2014		
-	Cash flows from operating activities (A)				
10	Interest receipts	8,883,291,062	9,512,912,153		
- 3	Interest payments	(5,650,569,163)	(5,555,194,669		
	Fees and commission receipts	960,660,670	953,495,751		
	Cash payment to employees	(1,071,870,303)	(899,043,271		
	Cash payment to suppliers	(78,915,988)	(72,574,739		
_	Income tax paid	(888,937,967)	(700,005,295		
	Receipts from other operating activities	368,423,316	377,395,057		
	Payments for other operating activities	(820,527,613)	(765,493,816		
	Operating profit before changes in operating assets & liabilities	1,701,554,014	2,851,491,17		
ij	Increase/decrease in operating assets and liabilities				
	Loans and advances to customers	(9,819,458,186)	2,584,529,278		
	Other assets	(335,008,876)	(240,348,829		
Ţ,	Deposits from customers	13,318,781,626	(2,685,905,108		
	Trading liabilities	(3,172,438,671)	2,050,029,998		
	Other liabilities	368,614,096	410,827,393		
	Net increase in operating liabilities	360,489,989	2,119,132,732		
	Net cash from operating activities	2,062,044,003	4,970,623,903		
	Cash flows from investing activities (B)				
	Investments in treasury bills, bonds and others	(1,553,475,439)	(2,282,049,594		
	Sale/(Purchase) of trading securities	(1,595,879,680)	(2,341,323,385		
	Purchase of fixed assets	(80,876,552)	(106,634,145		
	Net cash used in investing activities	(3,230,231,671)	(4,730,007,124		
	Cash flows from financing activities (C)				
	Payment for finance lease	(459,057)	(770,167		
	Subordinated non-convertible zero coupon bonds	3,000,000,000			
	Dividend paid	(381,497,797)			
	Net cash from/(used) in financing activities	2,618,043,146	(770,167		
	Net increase in cash and cash equivalents (A+B+C)	1,449,855,478	239,846,612		
	Cash and cash equivalents at the beginning of the year	12,086,802,751	11,082,332,424		
	Cash and cash equivalents at the end of the period	13,536,658,229	11,322,179,036		
	Cash and cash equivalents				
	Cash	1,718,543,671	1,511,891,304		
	Balance with Bangladesh Bank and its agent bank(s)	10,273,984,252	8,945,077,869		
	Balance with other banks and financial institutions	1,340,449,506	861,283,653		
	Money at call and on short notice	200,000,000	20.,200,000		
	Prize bonds	3,680,800	3,926,210		
18	133 50.100	13,536,658,229	11,322,179,036		

STATEMENT OF CHANGES IN EQUITY

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or	the	period	d end	ed :	30	June	201	5			

consolidated

For the period ended 30 June 2015									Amount in Taka
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Foreign cur- rency revaluation reserve	Retained earnings	Total	Non-controlling interest	Total equity
Balance 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 during the period	-	326,899,891	-			(326,899,891)	-		-
Adjustment for revaluation of fixed assets and others			306,109,939		\-		306,109,939		306,109,939
Issue of bonus shares	693,632,350	\ /		5.4	-	(693,632,350)			-
Net profit for the period		\ /-				660,222,741	660,222,741	168	660,222,909
Balance at 30 June 2014	7,629,955,940	4,534,975,768	3,011,501,542	8,166,474	-	339,140,408	15,523,740,132	11,772	15,523,751,904
Transferred during the period	-	516,491,114		1		(516,491,114)	-	1 .	
Adjustment on revaluation of fixed assets and other			(278,082,157)				(278,082,157)	///	(278,082,157)
Transfer to retained earnings		1	(50,826,952)	7.4		50,826,952			
Foreign currency revaluation reserve for the period	//.	-			661,265	-	661,265	1	661,265
Net profit for the period	//		\\ .			1,355,769,083	1,355,769,083	(991)	1,355,768,092
Balance as at 31 December 2014	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
Statutory reserve		357,751,553	- 1	10.70	-	(357,751,553)	-	5.0	
Adjustment for revaluation of fixed assets and others			78,338,042	-	-	-	78,338,042	-/	78,338,042
Foreign currency revaluation reserve for the year	2	-		-	676,448	12	676,448	4	676,448
Issue of bonus shares	762,995,590) . .	1	-		(762,995,590)	-	/-	/ /-
Transfer				(330)		330	-	/	/ / /
Issue of Cash Dividend	\ .	20			× /	(381,497,797)	(381,497,797)	/ =/	(381,497,797)
Net profit for the year		-		17		733,291,129	733,291,129	(662)	733,290,467
Balance as at 30 June 2015	8,392,951,530	5,409,218,435	2,760,930,475	8,166,144	1,337,713	460,291,849	17,032,896,145	10,119	17,032,906,264

PROFIT AND LOSS STATEMENT

		Amount	in Taka	
	Jan to June	Jan to June	April to June	April to June
	2015	2014	2015	2014
PERATING INCOME	į į			- //
terest income	6,832,433,623	6,989,022,903	3,544,003,155	3,444,080,135
terest paid on deposits and borrowings, etc	5,471,552,278	5,323,614,675	2,781,721,797	2,612,084,913
et interest income	1,360,881,345	1,665,408,228	762,281,358	831,995,222
vestment income	2,001,855,075	1,799,757,934	1,017,582,223	999,625,213
ommission, exchange and brokerage	898,162,698	889,828,154	480,060,856	468,213,219
ther operating income	264,013,894	261,373,940	156,665,217	155,644,278
	3,164,031,667	2,950,960,028	1,654,308,296	1,623,482,710
otal operating income (A)	4,524,913,012	4,616,368,256	2,416,589,654	2,455,477,932
PERATING EXPENSES	· ····································	(2-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1		
alaries and allowances	941,448,566	863,117,802	446,822,452	415,004,909
ent, taxes, insurance, electricity, etc	253,566,988	212,470,772	121,509,948	100,711,552
egal expenses	4,298,422	4,110,798	1,577,488	1,744,948
ostage, stamp, telecommunication, etc	35,763,158	33,277,988	17,522,906	16,839,684
ationery, printing, advertisements, etc	47,308,109	37,779,114	22,465,707	23,300,934
anaging Director's salary and fees	6,120,000	6,100,000	3,060,000	3,550,000
rectors' fees	1,725,000	1,140,000	1,260,000	650,000
ditors' fees	115,000		57,500	
epreciation and repairs of Bank's assets	214,356,308	215,279,544	109,959,322	114,855,497
her expenses	487,831,062	487,846,931	242,960,075	358,333,936
tal operating expenses (B)	1,992,532,613	1,861,122,949	967,195,398	1,034,991,460
ofit before provision (C=A-B)	2,532,380,399	2,755,245,307	1,449,394,256	1,420,486,472
ovision for loans and advances/investments				
eneral provision	1,174,416,127	45,831,024	981,281,987	97,702,432
pecific provision	(580,747,672)	895,692,620	(630,747,672)	407,934,839
	593,668,455	941,523,644	350,534,315	505,637,271
ovision for off-balance sheet items	149,954,180	88,797,164	84,050,927	33,431,233
ovision for diminution in value of investments	-	73,023,140	_	19,156,843
ther provisions		17,401,902		12,674,738
tal provision (D)	743,622,635	1,120,745,850	434,585,242	570,900,085
otal profit before tax (C-D)	1,788,757,764	1,634,499,457	1,014,809,014	849,586,387
ovision for taxation		190 SE		1990 Y229
Current tax	911,656,944	1,002,235,000	521,781,932	495,026,643
	911,656,944	1,002,235,000	521,781,932	495,026,643
et profit after tax	877,100,820	632,264,457	493,027,082	354,559,744
propriations				
atutory reserve	357,751,553	326,899,891	202,961,803	169,917,277
	357,751,553	326,899,891	202,961,803	169,917,277
etained surplus	519,349,268	305,364,566	290,065,279	184,642,467
arnings Per Share (EPS)	1.05	0.75	0.59	0.42

	8,166,144 1,337,713 460,291,849 17,032,89	6,145 10,119	17,032,906,26
	CASH FLOW STATEMENT		
F	For the period ended 30 June 2015	//	
		//	in Take
		Amount 30 June 2015	AND THE SAME AND ADDRESS OF TH
ď	Cash flows from operating activities (A)	30 Julie 2013	30 June 2014
	Interest receipts	8,732,079,914	9,276,809,48
	Interest payments	(5,471,552,278)	(5,352,926,62
	Fees and commission receipts	898,162,698	889,828,1
>	Cash payment to employees	(1,039,970,273)	(877,876,68
	Cash payment to suppliers	(78,041,431)	(71,973,78
	Income tax paid	(882,357,731)	(691,797,09
	Receipts from other operating activities	363,769,078	373,100,98
	Payments for other operating activities	(789,074,828)	(744,231,37
	Operating profit before changes in operating assets & liabilities	1,733,015,149	2,800,933,02
	Increase/decrease in operating assets and liabilities		
	Loans and advances to customers	(10,041,959,552)	2,690,392,52
	Other assets	(147,523,470)	(235,578,54
	Deposits from customers	12,976,573,265	(2,645,143,00
	Trading liabilities	(2,822,402,613)	1,931,300,04
	Other liabilities	320,594,354	377,063,15
	Net increase in operating liabilities	285,281,984	2,118,034,17
	Net cash from operating activities (A)	2,018,297,133	4,918,967,19
	Cash flows from investing activities (B)		//
	Investments in treasury bills, bonds and others	(1,553,475,439)	(2,282,049,59
	Sale/(Purchase) of trading securities	(1,581,316,036)	(2,311,078,16
	Purchase of fixed assets	(80,426,352)	(106,379,54
	Net cash used in investing activities	(3,215,217,827)	(4,699,507,30
	iver oash asea in investing activities	(0,210,217,027)	(4,000,007,00
	Cash flows from financing activities (C)		
	Payment for finance lease	(459,057)	(770,16
	Subordinated non-convertible zero coupon bonds	3,000,000,000	W
	Dividend paid	(381,497,797)	
	Net cash from/(used) in financing activities	2,618,043,146	(770,16
	1/		1.000.000
	Net increase in cash and cash equivalents (A+B+C)	1,421,122,452	218,689,72
	Cash and cash equivalents at the beginning of the year	11,996,744,441	11,074,237,43
	Cash and cash equivalents at the end of the period	13,417,866,893	11,292,927,16
	Cash and cash equivalents:	/	ji.
	Cash	1,717,906,974	1,509,978,16
	Balance with Bangladesh Bank and its agent bank(s)	10,273,984,252	8,945,077,86
	Balance with other banks and financial institutions	1,222,294,867	833,944,92
	Money at call and on short notice	200,000,000	
/	Prize bonds	3,680,800	3,926,21
		13,417,866,893	11,292,927,16

Net profit for the period

Balance at 30 June 2015

Chief Financial Officer

For the period ended 30 June 2015		GES IN I	LQOIII			Amount in Taka
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Retained earnings	Total
Balance at 01 January 2014 Statutory reserve	6,936,323,590	4,208,075,877 326,899,891	2,705,391,603	8,166,474		14,617,704,017
Revaluation reserve	,		306,109,939	1.75	-	306,109,939
Issue of bonus shares	693,632,350				(693,632,350)	5.5
Issue of right shares			-		•	
Net profit for the period		\ -		-	632,264,457	632,264,457
Balance at 30 June 2014	7,629,955,940	4,534,975,768	3,011,501,542	8,166,474	371,478,689	15,556,078,413
Statutory reserve		516,491,114	-		(516,491,114)	1/5
Revaluation reserve		\ .	(278,082,157)			(278,082,157)
Transfer	\ -	\-	(50,826,952)	-	50,826,952	
Net profit for the period	1		-	-	1,586,428,240	1,586,428,240
Balance 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
Statutory reserve		357,751,553	-	100	(357,751,553)	-
Revaluation reserve	-	\ .	78,338,042	-		78,338,042
Issue of bonus shares	762,995,590	\ -			(762,995,590)	-
Transfer	-	-		(330)	330	
Issue of Cash Dividend	-		-	-	(381,497,797)	(381,497,797)

- 877,100,820 877,100,820

8,392,951,530 5,409,218,435 2,760,930,475 8,166,144 867,098,978 17,438,365,561

LIQUIDITY STATEMENT (ANALYSIS OF MATURITY OF

Secretary and the second secon		Maturity					
Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total	
Assets Cash in hand and with banks	2,967,354,698	/	/ .	i i i i i i i i i i i i i i i i i i i	9,024,536,528	11,991,891,226	
Balance with other banks and financial nstitutions	572,294,867	400,000,000	250,000,000	5	-	1,222,294,867	
Money at call and on short notice investments	200,000,000 19,703,600,000		4,425,700,000	1,489,000,000	15,787,899,075	200,000,000 41,818,199,075	
oans and advances Fixed assets including premises, furniture	18,978,300,000	18,985,100,000	60,341,259,552	19,852,447,359	8,693,707,200	126,850,814,111	
and fixtures		-	-		5,112,791,701	5,112,791,701	
Other assets Non-banking assets	4,326,000,000	1,888,600,000	3,106,221,527	454,582,412	1,435,952,424	11,211,356,363	
Total Assets (A) Liabilities	46,747,549,565	21,685,700,000	68,123,181,079	21,796,029,771	40,054,886,928	198,407,347,343	
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	4,085,635,487	425,635,841	632,466,028	3,329,036,430	-	8,472,773,786	
Deposits		21,506,200,000			32,544,414,352	153,845,859,391	
Provision and other liabilities Total Liabilities (B)		23,190,299,253	66,905,934,978	18,997,627,378	35,404,049,566	18,650,348,605 180,968,981,782	
Net Liquidity Excess/(Shortage) (A-B)	10,276,478,958	(1,504,599,253)	1,217,246,101	2,798,402,393	4,650,837,362	17,438,365,56	

Deufermanne Indicators	Conso	lidated	Solo		
Performance Indicators	June 30, 2015		June 30, 2015	June 30, 2014	
EARNINGS PER SHARE (EPS)	0.87	0.79	1.05	0.75	
NET OPERATING CASH FLOW PER SHARE (NOCFPS)	2.46	5.92	2.40	5.86	
NET ASSET VALUE (NAV) PER SHARE	20.29	18.50	20.78	18.53	

SELECTED EXPLANATORY NOTES

- TO THE FINANCIAL STATEMENTS 1.1.1 Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2014. Consolidated financial Statements include position of Bank Asía Limited, Bank Asía Securities Limited, BA Exchange Company (UK) Limited and BA Express USA Inc.
- 1.1.2 Provision for income tax has been shown @ 40% as prescribed in Finance Act, 2015 of the accounting profit made by the Bank after considering some of the taxable add backs of income and disallowances of expenditures including provision for loans.
- 1.1.3 General:
 - Figures appearing in these financial statements have been rounded off to the nearest Taka.
 - b) Figures of previous year have been rearranged wherever necessary to conform to current year's presentation.
- 2.1.1 Bonus Share of Tk. 762.99 million and Cash Dividend Tk.381.49 million for the year ended December 31, 2014 was approved in the 16th AGM. Issued bonus shares have been considered in the last year's presentation.