



### Consolidated BALANCE SHEET

as at 30 June 2017

	Amount in Taka	
	30 June 2017	31 Dec 2016
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	<b>17,228,882,428</b>	<b>15,983,718,054</b>
In hand (including foreign currencies)	2,617,918,414	2,079,897,416
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	14,610,964,014	13,903,820,638
<b>Balance with other banks and financial institutions</b>	<b>26,514,214,236</b>	<b>13,615,107,372</b>
In Bangladesh	25,226,967,696	10,983,805,427
Outside Bangladesh	1,287,246,540	2,631,301,945
<b>Money at call and on short notice</b>	<b>1,730,000,000</b>	<b>4,870,000,000</b>
<b>Investments</b>	<b>25,323,395,862</b>	<b>39,711,806,539</b>
Government	21,607,714,498	36,112,473,144
Others	3,715,681,364	3,599,333,395
<b>Loans and advances/investments</b>	<b>186,830,377,831</b>	<b>166,539,916,390</b>
Loans, cash credits, overdrafts, etc./investments	173,955,574,425	157,946,507,822
Bills purchased and discounted	12,874,803,406	8,593,408,568
<b>Fixed assets including premises, furniture and fixtures</b>	<b>5,336,319,144</b>	<b>5,263,148,467</b>
<b>Other assets</b>	<b>9,892,766,450</b>	<b>8,882,423,376</b>
<b>Non-banking assets</b>	-	-
<b>Total assets</b>	<b>272,855,955,951</b>	<b>254,866,120,198</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	22,466,131,945	18,978,976,940
Subordinated non-convertible bonds	8,197,214,016	3,197,214,016
Deposits and other accounts	197,435,525,961	191,573,043,588
Current/AI-wadeeah current accounts and other accounts	41,945,793,836	34,554,219,481
Bills payable	3,334,022,210	4,902,979,613
Savings bank/Mudaraba savings bank deposits	30,998,005,051	27,793,803,978
Fixed deposits/Mudaraba fixed deposits	121,157,704,864	124,322,040,516
Bearer certificates of deposit	-	-
Other deposits	-	-
<b>Other liabilities</b>	<b>25,172,206,239</b>	<b>22,253,446,818</b>
<b>Total liabilities</b>	<b>253,271,078,161</b>	<b>236,002,681,362</b>
<b>Capital/shareholders' equity</b>		
<b>Total shareholders' equity</b>	<b>19,584,877,790</b>	<b>18,863,438,836</b>
Paid-up capital	9,870,110,990	8,812,599,100
Statutory reserve	6,833,308,275	6,533,632,030
Revaluation reserve	2,202,627,800	2,239,612,377
General reserve	8,166,144	8,166,144
Retained earnings	669,228,158	1,267,955,303
Foreign currency translation reserve	1,424,872	1,462,526
Non-controlling (minority) interest	11,551	11,355
<b>Total liabilities and shareholders' equity</b>	<b>272,855,955,951</b>	<b>254,866,120,198</b>
<b>Net Assets Value per Share</b>	<b>19.84</b>	<b>19.11</b>
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities</b>	<b>122,637,194,516</b>	<b>110,762,047,002</b>
Acceptances and endorsements	41,966,410,777	35,098,107,666
Letters of guarantee	36,266,506,898	35,578,341,924
Irrevocable letters of credit	30,000,916,330	29,013,641,402
Bills for collection	14,403,360,511	11,071,956,010
Other contingent liabilities	-	-
<b>Other commitments</b>	<b>195,600</b>	<b>-</b>
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	195,600	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
<b>Total off-balance sheet items including contingent liabilities</b>	<b>122,637,390,116</b>	<b>110,762,047,002</b>

### Separate set of financial statements of the bank

### BALANCE SHEET

as at 30 June 2017

	Amount in Taka	
	30 June 2017	31 Dec 2016
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	<b>17,228,617,938</b>	<b>15,980,758,895</b>
In hand (including foreign currencies)	2,617,653,924	2,076,938,257
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	14,610,964,014	13,903,820,638
<b>Balance with other banks and financial institutions</b>	<b>26,230,061,368</b>	<b>13,273,233,476</b>
In Bangladesh	25,003,216,600	10,702,481,995
Outside Bangladesh	1,226,844,768	2,570,751,481
<b>Money at call and on short notice</b>	<b>1,730,000,000</b>	<b>4,870,000,000</b>
<b>Investments</b>	<b>24,809,095,262</b>	<b>39,365,212,025</b>
Government	21,607,714,498	36,112,473,144
Others	3,201,380,764	3,252,738,881
<b>Loans and advances/investments</b>	<b>183,917,771,110</b>	<b>163,609,782,739</b>
Loans, cash credits, overdrafts, etc./investments	171,042,967,704	155,016,374,171
Bills purchased and discounted	12,874,803,406	8,593,408,568
<b>Fixed assets including premises, furniture and fixtures</b>	<b>5,322,490,556</b>	<b>5,249,722,487</b>
<b>Other assets</b>	<b>11,837,759,474</b>	<b>10,846,991,614</b>
<b>Non-banking assets</b>	-	-
<b>Total assets</b>	<b>271,075,795,708</b>	<b>253,195,701,236</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	22,288,394,211	18,822,423,424
Subordinated non-convertible bonds	8,197,214,016	3,197,214,016
<b>Deposits and other accounts</b>	<b>197,228,350,103</b>	<b>191,272,582,777</b>
Current/AI-wadeeah current accounts and other accounts	41,738,617,978	34,253,758,670
Bills payable	3,334,022,210	4,902,979,613
Savings bank/Mudaraba savings bank deposits	30,998,005,051	27,793,803,978
Fixed deposits/Mudaraba fixed deposits	121,157,704,864	124,322,040,516
Bearer certificates of deposit	-	-
Other deposits	-	-
<b>Other liabilities</b>	<b>23,661,963,008</b>	<b>20,865,003,294</b>
<b>Total liabilities</b>	<b>251,375,921,338</b>	<b>234,157,223,511</b>
<b>Capital/shareholders' equity</b>		
<b>Total shareholders' equity</b>	<b>19,699,874,370</b>	<b>19,038,477,725</b>
Paid-up capital	9,870,110,990	8,812,599,100
Statutory reserve	6,833,308,275	6,533,632,030
Revaluation reserve	2,202,627,800	2,239,612,377
General reserve	8,166,144	8,166,144
Retained earnings	785,661,161	1,444,468,074
<b>Total liabilities and shareholders' equity</b>	<b>271,075,795,708</b>	<b>253,195,701,236</b>
<b>Net Assets Value per Share</b>	<b>19.96</b>	<b>19.29</b>
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities</b>	<b>122,637,194,516</b>	<b>110,762,047,002</b>
Acceptances and endorsements	41,966,410,777	35,098,107,666
Letters of guarantee	36,266,506,898	35,578,341,924
Irrevocable letters of credit	30,000,916,330	29,013,641,402
Bills for collection	14,403,360,511	11,071,956,010
Other contingent liabilities	-	-
<b>Other commitments</b>	<b>195,600</b>	<b>-</b>
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	195,600	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
<b>Total off-balance sheet items including contingent liabilities</b>	<b>122,637,390,116</b>	<b>110,762,047,002</b>

### STATEMENT OF CHANGES IN EQUITY

for the period ended 30 June 2017

Particulars	Amount in Taka					
	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Retained earnings	Total
<b>Balance at 01 January 2016</b>	8,392,951,530	5,876,250,921	2,549,629,842	8,166,144	2,152,333,448	18,979,331,885
Statutory reserve	-	208,178,940	-	-	(208,178,940)	-
Revaluation reserve	-	-	(243,820,981)	-	-	(243,820,981)
Issue of bonus shares	419,647,570	-	-	-	(419,647,570)	-
Cash dividend paid	-	-	-	-	(1,258,942,730)	(1,258,942,730)
Net profit for the period	-	-	-	-	270,894,700	270,894,700
<b>Balance at 30 June 2016</b>	8,812,599,100	6,084,429,861	2,305,808,861	8,166,144	536,458,908	17,747,462,874
Transferred during the period	-	449,202,169	-	-	(449,202,169)	-
Adjustment on revaluation of fixed assets and other investment	-	-	16,004,004	-	-	16,004,004
Transferred to retained earnings	-	-	(82,200,488)	-	-	(82,200,488)
Foreign currency translation for opening retained earnings	-	-	-	-	1,275,010,847	1,275,010,847
Net profit for the period	-	-	-	-	1,444,468,074	1,444,468,074
<b>Balance at 31 December 2016</b>	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	-	299,676,244	-	-	(299,676,244)	-
Revaluation reserve	-	-	(36,984,577)	-	-	(36,984,577)
Net profit for the period	-	-	-	-	698,381,222	698,381,222
Issue of bonus shares	1,057,511,890	-	-	-	(1,057,511,890)	-
<b>Balance at 30 June 2017</b>	9,870,110,990	6,833,308,275	2,202,627,800	8,166,144	785,661,161	19,699,874,370

### Consolidated PROFIT AND LOSS STATEMENT

for the period ended 30 June 2017

	Amount in Taka			
	Jan to June 2017	Jan to June 2016	April to June 2017	April to June 2016
<b>OPERATING INCOME</b>				
Interest income	7,755,145,676	7,089,709,888	4,052,347,060	3,610,131,614
Interest paid on deposits and borrowings, etc	5,228,687,523	5,215,450,060	2,637,230,498	2,575,494,241
<b>Net interest income</b>	<b>2,526,458,153</b>	<b>1,874,259,828</b>	<b>1,415,116,562</b>	<b>1,034,637,373</b>
Investment income	1,398,894,729	1,793,535,795	687,662,001	1,050,503,273
Commission, exchange and brokerage	1,559,982,719	1,319,678,468	864,875,898	689,587,432
Other operating income	358,608,502	327,030,097	216,847,816	205,778,668
<b>Total operating income (A)</b>	<b>3,317,485,950</b>	<b>3,440,244,360</b>	<b>1,769,385,715</b>	<b>1,945,869,373</b>
<b>OPERATING EXPENSES</b>				
Salaries and allowances	1,274,117,431	1,174,535,940	672,172,856	604,910,833
Rent, taxes, insurance, electricity, etc	318,776,391	268,739,422	166,690,556	136,224,498
Legal expenses	9,458,092	7,956,663	4,828,618	4,278,050
Postage, stamp, telecommunication, etc	43,847,729	43,394,539	24,067,191	25,630,952
Stationery, printing, advertisements, etc	45,592,381	52,953,141	24,383,654	26,410,120
Managing Director's salary and fees	6,200,000	7,820,000	3,650,000	4,760,000
Directors' fees	1,552,800	1,993,200	540,800	1,232,800
Auditors' fees	876,677	1,962,235	439,166	1,566,757
Depreciation and repairs of Bank's assets	223,924,111	210,586,411	115,184,187	113,402,022
Other expenses	695,904,860	594,546,860	369,170,778	322,323,780
<b>Total operating expenses (B)</b>	<b>2,620,249,692</b>	<b>2,364,488,411</b>	<b>1,381,127,806</b>	<b>1,240,739,812</b>
<b>Profit before provision (C=A-B)</b>	<b>3,223,694,411</b>	<b>2,950,015,777</b>	<b>1,803,374,471</b>	<b>1,739,766,934</b>
Provision for loans and advances	1,490,167,050	1,686,017,277	916,041,665	921,000,000
Provision for off-balance sheet items	120,000,000	195,900,000	28,839,525	160,900,000
Provision for diminution in value of investments	-	12,418,472	-	12,418,472
<b>Total provision (D)</b>	<b>1,610,167,050</b>	<b>1,894,335,749</b>	<b>944,881,190</b>	<b>1,094,318,472</b>
<b>Total profit before tax (C-D)</b>	<b>1,613,527,361</b>	<b>1,055,680,028</b>	<b>858,493,281</b>	<b>645,448,462</b>
Provision for taxation	-	-	-	-
Current tax	830,457,991	779,544,603	435,663,741	550,317,737
Deferred tax	20,000,000	-	10,000,000	-
<b>Net profit after tax</b>	<b>850,457,991</b>	<b>779,544,603</b>	<b>445,663,741</b>	<b>550,317,737</b>
<b>Appropriations</b>				
Statutory reserve	299,676,244	208,178,940	162,930,196	130,837,382
<b>Retained surplus</b>	<b>463,393,126</b>	<b>67,956,485</b>	<b>249,899,344</b>	<b>(35,706,657)</b>
Attributable to:				
Equity holders of Bank Asia Limited	463,393,126	67,956,485	249,899,344	(35,706,607)
Non-controlling (minority) interest	190	526	-	(50)
<b>Total profit after tax</b>	<b>463,393,126</b>	<b>67,956,485</b>	<b>249,899,344</b>	<b>(35,706,657)</b>
<b>Earnings Per Share (EPS)</b>	<b>0.77</b>	<b>0.28</b>	<b>0.42</b>	<b>0.10</b>

### Consolidated STATEMENT OF CHANGES IN EQUITY

for the period ended 30 June 2017

Particulars	Amount in Taka						
	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Foreign currency translation reserve	Retained earnings	Total
<b>Balance at 01 January 2016</b>	8,392,951,530	5,876,250,921	2,549,629,842	8,166,144	1,541,779	1,867,693,933	18,696,234,149
Transferred during the period	-	208,178,940	-	-	-	(208,178,940)	-
Adjustment on revaluation of fixed assets and other investment	-	-	(243,820,981)	-	-	-	(243,820,981)
Foreign currency translation for opening retained earnings	-	-	-	-	5,995,937	5,995,937	5,995,937
Foreign currency translation for the period	-	-	-	-	24,462	24,462	24,462
Issue of bonus shares	419,647,5						