

consolidated BALANCE SHEET As at 30 September 2021

	Amount in Taka	
	30 Sep 2021	31 Dec 2020
PROPERTY AND ASSETS		
Cash	17,924,559,123	17,902,027,343
In hand (including foreign currencies)	3,068,296,760	2,965,195,036
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	14,856,262,363	14,936,832,307
Balance with other banks and financial institutions	24,694,080,089	32,103,518,897
In Bangladesh	23,038,563,346	29,965,987,826
Outside Bangladesh	1,655,516,743	2,137,531,071
Money at call and on short notice	12,600,000,000	-
Investments	89,314,002,649	94,906,810,728
Government	82,346,703,043	90,042,129,622
Others	6,967,299,606	4,864,681,106
Loans and advances/investments	255,355,646,928	247,331,848,282
Loans, cash credits, overdrafts, etc./investments	230,706,937,527	231,157,148,714
Bills purchased and discounted	24,648,709,401	16,174,699,568
Fixed assets including premises, furniture and fixtures	6,462,678,962	6,814,103,400
Other assets	11,117,943,684	11,751,062,261
Non - banking assets	-	-
Total assets	417,468,911,435	410,809,370,911
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	45,051,943,530	35,971,854,941
Subordinated non-convertible bonds	8,600,000,000	10,200,000,000
Deposits and other accounts	299,669,335,448	303,493,914,448
Current/AI-wadeeah current accounts and other accounts	59,896,516,382	59,823,653,764
Bills payable	3,273,227,974	3,747,868,764
Savings bank/Mudaraba savings bank deposits	72,965,195,680	64,167,247,193
Fixed deposits/Mudaraba fixed deposits	163,534,395,412	175,755,144,727
Bearer certificates of deposit	-	-
Other deposits	-	-
Other liabilities	36,720,772,548	33,935,202,895
Total liabilities	390,042,051,526	383,600,972,284
Capital/shareholders' equity		
Total shareholders' equity	27,426,859,909	27,208,398,627
Paid-up capital	11,659,068,600	11,659,068,600
Statutory reserve	10,860,690,411	9,844,096,744
General and other reserve	8,317,091	8,166,144
Revaluation reserve	2,417,002,110	3,777,946,202
Retained earnings	2,480,854,271	1,918,254,038
Foreign currency translation reserve	917,176	856,701
Non-controlling (minority) interest	10,250	10,198
Total liabilities and shareholders' equity	417,468,911,435	410,809,370,911
Net Assets Value per Share	23.52	23.34
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	164,318,464,167	118,277,542,242
Acceptances and endorsements	50,879,292,081	36,015,850,212
Letters of guarantee	37,989,249,773	36,612,599,301
Irrevocable letters of credit	52,687,297,541	29,751,789,131
Bills for collection	22,762,624,772	15,897,303,598
Other contingent liabilities	-	-
Other commitments	2,027,808,487	3,912,885,538
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	2,027,808,487	3,912,885,538
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total off-balance sheet items including contingent liabilities	166,346,272,654	122,190,427,780

consolidated PROFIT AND LOSS STATEMENT

	Amount in Taka			
	Jan to Sep 2021	Jan to Sep 2020	July to Sep 2021	July to Sep 2020
OPERATING INCOME				
Interest income	13,952,927,536	14,776,403,320	4,576,981,634	4,409,603,079
Interest paid on deposits and borrowings, etc	9,433,286,064	11,392,746,385	3,065,820,277	3,782,881,815
Net interest income	4,519,641,472	3,383,656,935	1,511,161,357	626,721,264
Investment income	5,342,999,609	4,688,615,743	1,696,173,492	2,058,675,926
Commission, exchange and brokerage	2,225,659,009	1,966,611,075	794,249,606	639,674,438
Other operating income	794,104,160	638,958,508	268,147,304	200,652,781
	8,362,762,778	7,294,185,326	2,758,570,402	2,899,003,145
Total operating income (A)	12,882,404,250	10,677,842,261	4,269,731,759	3,525,724,409
OPERATING EXPENSES				
Salaries and allowances	2,727,972,373	2,620,973,047	834,386,562	759,044,136
Rent, taxes, insurance, electricity, etc	363,888,359	344,890,920	111,227,124	127,226,656
Legal expenses	13,231,316	8,769,350	2,011,585	2,740,426
Postage, stamp, telecommunication, etc	103,723,674	92,235,319	31,302,886	32,342,768
Stationery, printing, advertisements, etc	82,217,740	107,885,505	18,495,514	34,617,800
Managing Director's salary and fees	16,006,865	15,058,968	6,038,865	4,798,968
Directors' fees	2,714,000	2,167,000	592,000	1,373,000
Auditors' fees	2,199,496	2,385,949	890,625	1,036,928
Depreciation and repairs of Bank's assets	663,370,521	638,607,109	219,580,091	217,441,634
Other expenses	1,360,711,816	1,472,372,400	472,425,800	475,539,265
Total operating expenses (B)	5,336,036,160	5,305,345,575	1,696,951,052	1,656,161,581
Profit before provision (C=A-B)	7,546,368,090	5,372,496,686	2,572,780,707	1,869,562,828
Provision for loans and advances/investments	(2,225,825,568)	1,243,895,285	(2,275,825,568)	700,000,000
General provision	4,086,257,718	230,694,974	3,156,195,185	-
Specific provision	1,860,432,150	1,474,590,259	880,369,617	700,000,000
Provision for off-balance sheet items	410,000,000	15,000,000	180,000,000	39,466,624
Provision for diminution in value of investments	9,800,000	30,000,000	-	(5,000,000)
Other provisions	100,000,000	65,000,000	20,000,000	5,000,000
Total provision (D)	2,380,232,150	1,584,590,259	1,080,369,617	739,466,624
Total profit before tax (C-D)	5,166,135,940	3,787,906,427	1,492,411,090	1,130,096,204
Provision for taxation				
Current tax	2,420,000,855	1,495,501,612	780,930,796	440,133,764
Deferred tax	-	-	-	-
	2,420,000,855	1,495,501,612	780,930,796	440,133,764
Net profit after tax	2,746,135,085	2,292,404,815	711,480,294	689,962,440
Appropriations				
Statutory reserve	1,016,593,667	756,052,947	291,871,850	224,037,366
General and other reserve	150,947	-	150,947	-
	1,016,744,614	756,052,947	292,022,797	224,037,366
Retained surplus	1,729,390,471	1,536,351,868	419,457,497	465,925,074
Attributable to:				
Equity holders of Bank Asia Limited	1,729,390,419	1,536,351,854	419,457,489	465,925,061
Non-controlling (minority) interest	52	14	8	13
	1,729,390,471	1,536,351,868	419,457,497	465,925,074
Earnings Per Share (EPS)	2.36	1.97	0.61	0.60

consolidated CASH FLOW STATEMENT

	Amount in Taka	
	30 Sep 2021	30 Sep 2020
Cash flows from operating activities (A)		
Interest receipts	16,754,474,708	18,795,944,992
Interest payments	(10,021,924,900)	(11,181,416,299)
Dividends receipts	21,907,635	6,355,903
Fees and commission receipts	2,225,659,009	1,966,611,075
Recoveries on loans previously written off	36,238,435	57,257,521
Cash payment to employees	(2,759,177,243)	(2,807,398,450)
Cash payment to suppliers	(148,157,702)	(159,432,467)
Income tax paid	(837,735,540)	(1,957,878,409)
Receipts from other operating activities	2,775,438,517	1,421,584,376
Payments for other operating activities	(1,862,475,526)	(1,842,214,136)
Operating profit before changes in operating assets & liabilities	6,184,247,393	4,299,414,106
Increase/decrease in operating assets & liabilities		
Loans and advances to customers and banks	(8,023,798,646)	(5,365,044,529)
Other assets	(39,591,029)	(446,970,160)
Deposits from customers and banks	(3,824,579,000)	35,503,228,669
Trading liabilities	9,080,088,589	(996,424,426)
Other liabilities	(447,268,990)	(123,026,693)
Net increase/decrease in operating assets and liabilities	(3,255,149,076)	28,571,762,862
Net cash flows from operating activities	2,929,098,317	32,871,176,968
Cash flows from investing activities (B)		
Investments in treasury bills, bonds and others	7,695,426,579	(31,380,797,343)
Sale/(Purchase) of trading securities	(2,102,618,500)	31,305,059
(Purchase)/disposal of fixed assets	(241,162,776)	(386,207,345)
Net cash flows from/(used in) investing activities	5,351,645,303	(31,735,699,629)
Cash flows from financing activities (C)		
Adjustment of subordinated non-convertible bond	(1,600,000,000)	(1,600,000,000)
Payments for lease liability	(301,267,388)	(267,255,053)
Dividend paid (cash dividend)	(1,165,906,860)	(114,452,295)
Net cash flows from/(used in) financing activities	(3,067,174,248)	(1,981,707,348)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	5,213,569,372	(846,230,009)
Effects of exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents at the beginning of the period	50,007,474,740	52,223,764,816
Cash and cash equivalents at the end of the period	55,221,044,112	51,377,534,807
Cash and cash equivalents:		
Cash	3,068,296,760	3,188,002,450
Balance with Bangladesh Bank and its agent bank(s)	14,856,262,363	15,887,231,990
Balance with other banks and financial institutions	24,694,080,089	29,900,507,867
Money at call and on short notice	12,600,000,000	2,400,000,000
Prize bonds	2,404,900	1,792,500
	55,221,044,112	51,377,534,807
Net Operating Cash Flows per Share	2.51	28.19

consolidated STATEMENT OF CHANGES IN EQUITY

For the period ended 30 September 2021

Particulars	Amount in Taka								
	Paid-up capital	Statutory reserve	Revaluation reserve	General and other reserve	Foreign currency translation reserve	Retained earnings	Total	Non-controlling interest	Total equity
Balance as at 01 January 2020	11,659,068,600	9,052,555,407	2,065,683,636	8,166,144	836,486	1,800,257,979	24,586,568,251	10,196	24,586,578,448
Transferred during the period	-	756,052,947	-	-	-	(756,052,947)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	1,124,686,934	-	-	-	1,124,686,934	-	1,124,686,934
Foreign currency translation for opening retained earnings	-	-	-	-	-	1,632,502	1,632,502	-	1,632,502
Foreign currency translation for the period	-	-	-	-	34,108	-	34,108	-	34,108
Cash dividend paid	-	-	-	-	-	(1,165,906,860)	(1,165,906,860)	-	(1,165,906,860)
Net profit for the period	-	-	-	-	-	2,292,404,801	2,292,404,801	14	2,292,404,815
Balance as at 30 September 2020	11,659,068,600	9,808,608,354	3,190,370,570	8,166,144	870,594	2,172,335,475	26,839,419,735	10,210	26,839,429,947
Transferred during the period	-	35,488,390	-	-	-	(35,488,390)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	641,290,896	-	-	-	641,290,896	-	641,290,896
Transferred to retained earnings	-	-	(53,715,264)	-	-	53,715,264	-	-	-
Foreign currency translation for opening retained earnings	-	-	-	-	-	(4,390,917)	(4,390,917)	-	(4,390,917)
Foreign currency translation for the period	-	-	-	-	(13,893)	-	(13,893)	-	(13,893)
Net profit for the period	-	-	-	-	-	(267,917,394)	(267,917,394)	(12)	(267,917,406)
Balance as at 31 December 2020	11,659,068,600	9,844,096,744	3,777,946,202	8,166,144	856,701	1,918,254,038	27,208,388,427	10,198	27,208,398,627
Transferred during the period	-	1,016,593,667	-	-	-	(1,016,593,667)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	(1,360,944,092)	-	-	-	(1,360,944,092)	-	(1,360,944,092)
Foreign currency translation for opening retained earnings	-	-	-	-	-	(883,326)	(883,326)	-	(883,326)
Foreign currency translation for the period	-	-	-	-	60,475	-	60,475	-	60,475
Transferred to General and other reserve	-	-	-	150,947	-	(150,947)	-	-	-
Cash dividend paid	-	-	-	-	-	(1,165,906			