



CONSOLIDATED BALANCE SHEET

As at 31 March 2026

Particulars	Amount in Taka	
	31 Mar 2026	31 Dec 2025
PROPERTY AND ASSETS		
Cash	32,457,398,615	41,859,416,647
In hand (including foreign currencies)	7,044,784,481	4,779,775,312
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	25,412,614,134	37,079,641,335
Balance with other banks and financial institutions	13,625,068,208	5,964,804,409
In Bangladesh	4,917,428,627	3,049,456,025
Outside Bangladesh	8,707,639,581	2,915,348,384
Money at call and on short notice	5,360,000,000	-
Investments	256,880,731,120	221,317,154,106
Government	235,532,514,499	209,265,325,344
Others	21,348,216,621	12,051,828,762
Loans and advances/investments	312,567,040,790	298,255,243,915
Loans, cash credits, overdrafts, etc/investments	273,032,091,087	268,049,496,814
Bills purchased and discounted	39,534,949,703	30,205,747,101
Fixed assets including premises, furniture and fixtures	4,869,673,490	5,018,735,837
Other assets	21,089,268,840	19,517,338,486
Non-banking assets	-	-
Total assets	646,849,181,063	591,932,693,400
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	38,422,213,948	27,363,243,478
Subordinated non-convertible and perpetual bonds	8,680,250,000	8,680,250,000
Deposits and other accounts	495,532,381,528	456,559,858,944
Current/Al-wadeeah current accounts and other accounts	93,301,806,789	77,207,710,970
Bills payable	2,257,678,351	2,969,916,537
Savings bank/Mudaraba savings bank deposits	100,400,928,742	98,587,427,106
Fixed deposits/Mudaraba fixed deposits	275,025,551,029	250,602,755,229
Special notice deposit	24,546,416,617	27,192,049,102
Bearer certificates of deposit	-	-
Other deposits	-	-
Other liabilities	66,948,929,360	64,159,676,667
Total liabilities	609,583,774,836	556,763,029,089
Capital/shareholders' equity		
Total shareholders' equity	37,265,406,227	35,169,664,311
Paid-up capital	12,824,975,460	12,824,975,460
Statutory reserve	12,824,975,460	12,771,163,687
General and other reserve	139,963,558	11,242,024
Revaluation reserve	5,420,614,366	4,713,948,715
Retained earnings	6,125,130,516	4,921,182,277
Foreign currency translation reserve	(70,323,622)	(72,918,293)
Non-controlling interest	70,489	70,441
Total liabilities and shareholders' equity	646,849,181,063	591,932,693,400
Net Assets Value per Share (Restated 2025)	29.06	27.42
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	137,399,059,055	126,121,033,736
Acceptances and endorsements	62,059,036,674	54,522,651,455
Letters of guarantee	27,776,901,479	27,446,065,335
Irrevocable letters of credit	32,765,240,670	27,306,247,347
Bills for collection	14,797,880,232	16,846,069,599
Other contingent liabilities	-	-
Other commitments	2,875,395,274	-
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	2,875,395,274	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total off-balance sheet items including contingent liabilities	140,274,454,329	126,121,033,736

CONSOLIDATED PROFIT AND LOSS ACCOUNT

For the period ended 31 March 2026

Particulars	Amount in Taka	
	31 March 2026	31 March 2025
OPERATING INCOME		
Interest income	7,284,867,145	7,127,431,721
Interest paid on deposits and borrowings, etc	7,620,702,981	7,055,283,992
Net interest income	(335,835,836)	72,147,729
Investment income	5,056,160,840	5,736,928,937
Commission, exchange and brokerage	635,416,895	1,209,532,801
Other operating income	301,981,865	373,272,701
Total operating income (A)	5,993,559,600	7,319,734,439
OPERATING EXPENSES		
Salaries and allowances	1,658,336,366	1,461,352,085
Rent, taxes, insurance, electricity, etc	175,243,627	164,083,850
Legal expenses	10,657,574	12,737,571
Postage, stamp, telecommunication, etc	67,625,264	72,819,859
Stationery, printing, advertisements, etc	31,355,316	41,415,793
Managing Director's salary and fees	6,050,096	5,795,038
Directors' fees	1,654,167	1,490,334
Auditors' fees	3,037,660	1,548,833
Depreciation and repairs of Bank's assets	245,506,128	245,381,173
Other expenses	583,818,425	601,929,244
Total operating expenses (B)	2,783,284,623	2,608,553,780
Profit before provision (C=A-B)	2,874,439,141	4,783,328,388
Provision for loans and advances/investments		
General provision	264,362,000	268,000,000
Specific provision	641,712,000	1,434,019,545
	906,074,000	1,702,019,545
Provision for off-balance sheet items	152,498,000	69,500,000
Provision for diminution in value of investments	16,000,000	-
Other provisions	-	50,000,000
Total provision (D)	1,074,572,000	1,821,519,545
Total profit before tax (C-D)	1,799,867,141	2,961,808,843
Provision for taxation		
Current tax	516,667,420	1,301,576,600
Deferred tax	-	-
	516,667,420	1,301,576,600
Net profit after tax	1,283,199,721	1,660,232,243
Appropriations		
Statutory reserve	53,811,773	-
Coupon/dividend on perpetual bond	24,931,507	-
General and other reserve	508,154	601,337
	79,251,434	601,337
Retained surplus	1,203,948,287	1,659,630,906
Attributable to:		
Equity holders of Bank Asia PLC.	1,203,948,239	1,659,630,901
Non-controlling interest	48	5
	1,203,948,287	1,659,630,906
Earnings Per Share (EPS)	0.98	1.29

CONSOLIDATED CASH FLOW STATEMENT

For the period ended 31 March 2026

Particulars	Amount in Taka	
	31 March 2026	31 March 2025
Cash flows from operating activities (A)		
Interest receipts	12,071,248,925	10,381,074,328
Interest payments	(7,626,131,548)	(7,095,599,374)
Dividends receipts	41,513,194	186,952,598
Fees and commission receipts	635,416,895	1,209,532,801
Recoveries on loans previously written off	46,459,775	53,980,455
Cash payment to employees	(1,719,435,407)	(1,534,300,347)
Cash payment to suppliers	(56,464,419)	(64,150,164)
Income tax paid	(743,085,591)	(517,554,611)
Receipts from other operating activities	535,676,298	2,709,921,816
Payments for other operating activities	(849,248,566)	(860,404,729)
Operating profit before changes in operating assets & liabilities	2,335,949,556	4,469,452,773
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers and banks	(14,311,796,875)	10,054,024,757
Other assets	904,115,297	(724,835,810)
Deposits from customers and banks	38,972,522,584	16,544,022,215
Trading liabilities	11,058,970,470	3,049,009,264
Other liabilities	441,100,468	726,191,489
Net increase/(decrease) in operating assets and liabilities	37,064,911,944	29,648,411,915
Net cash flows from operating activities	39,400,861,500	34,117,864,688
Cash flows from investing activities (B)		
Investments in treasury bills, bonds and others	(26,267,189,155)	(32,825,845,932)
Sale/(Purchase) of trading securities	(9,296,387,859)	(267,699,001)
(Purchase)/disposal of fixed assets	(71,102,394)	(53,567,221)
Net cash flows from/(used in) investing activities	(35,634,679,408)	(33,147,112,154)
Cash flows from financing activities (C)		
Coupon/dividend paid on perpetual bond	(24,931,507)	-
Payments for lease liability	(121,508,018)	(124,092,708)
Net cash flows from/(used in) financing activities	(146,439,525)	(124,092,708)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	3,619,742,567	846,659,826
Effects of exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents at the beginning of the period	47,828,812,556	40,138,984,744
Cash and cash equivalents at the end of the period	51,448,555,123	40,985,644,570
Cash and cash equivalents:		
Cash	7,044,784,481	4,691,364,355
Balance with Bangladesh Bank and its agent bank(s)	25,412,614,134	21,202,520,451
Balance with other banks and financial institutions	13,625,068,208	15,087,926,264
Money at call and on short notice	5,360,000,000	-
Prize bonds	6,088,300	3,833,500
	51,448,555,123	40,985,644,570

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the period ended 31 March 2026

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 2025	11,659,068,600	11,750,000,000	4,300,808,341	10,640,687	(63,533,766)	4,150,895,777	31,807,879,638	10,330	31,807,889,969
Adjustment on revaluation of fixed assets and other investment	-	-	741,278,900	-	-	-	741,278,900	-	741,278,900
Foreign currency translation for the period	-	-	-	-	(2,890,168)	-	(2,890,168)	-	(2,890,168)
Transferred to General and other reserve	-	-	-	601,337	-	(601,337)	-	-	-
Net profit for the period	-	-	-	-	-	1,660,232,238	1,660,232,238	5	1,660,232,243
Balance as at 31 March 2025	11,659,068,600	11,750,000,000	5,042,087,241	11,242,024	(66,423,934)	5,810,526,678	34,206,500,608	10,335	34,206,510,944
Transferred during the period	-	1,021,163,687	-	-	-	(1,021,163,687)	-	60,000	60,000
Adjustment on revaluation of fixed assets and other investment	-	-	(276,821,331)	-	-	-	(276,821,331)	-	(276,821,331)
Transferred to retained earnings	-	-	(51,317,195)	-	-	51,317,195	-	-	-
Foreign currency translation for the period	-	-	-	-	(6,494,359)	-	(6,494,359)	-	(6,494,359)
Issue of bonus shares	1,165,906,860	-	-	-	-	(1,165,906,860)	-	-	-
Cash dividend paid	-	-	-	-	-	(1,165,906,860)	(1,165,906,860)	-	(1,165,906,860)
Coupon/dividend on perpetual bond	-	-	-	-	-	(368,025,000)	(368,025,000)	-	(368,025,000)
Net profit for the period	-	-	-	-	-	2,780,340,811	2,780,340,811	106	2,780,340,917
Balance as at 31 December 2025	12,824,975,460	12,771,163,687	4,713,948,715	11,242,024	(72,918,293)	4,921,182,278	35,169,593,870	70,441	35,169,664,311
Transferred during the period	-	53,811,773	-	128,213,380	-	(53,811,773)	128,213,380	-	128,213,380
Adjustment on revaluation of fixed assets and other investment	-	-	706,665,651	-	-	-	706,665,651	-	706,665,651
Foreign currency translation for the period	-	-	-	-	2,594,671	-	2,594,671	-	2,594,671
Transferred to General and other reserve	-	-	-	508,154	-	(508,154)	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	(24,931,507)	(24,931,507)	-	(24,931,507)
Net profit for the period	-	-	-	-	-	1,283,199,673	1,283,199,673	48	1,283,199,721
Balance as at 31 March 2026	12,824,975,460	12,824,975,460	5,420,614,366	139,963,558	(70,323,622)	6,125,130,517	37,265,335,738	70,489	37,265,406,227

SELECTED EXPLANATORY NOTES TO THE FINANCIAL STATEMENTS

For the period ended 31 March 2026

- Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2025. Consolidated financial Statements include position of Bank Asia PLC., 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, 2025 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 which is the mixture of direct and indirect method.
- Significant Notes (Consolidated)**
- Composition of Shareholders' Equity

	Amount in Taka	
	31 Mar 2026	31 March 2025
Paid-up capital (1,282,497,546 nos. Share Tk. 10 each)	12,824,975,460	11,659,068,600
Statutory reserve	12,824,975,460	11,750,000,000
General and other reserve	139,963,558	11,242,024
Revaluation reserve	5,420,614,366	5,042,087,241
Retained earnings	6,125,130,516	5,810,526,678
Foreign currency translation reserve	(70,323,622)	(66,423,934)
Non-controlling interest	70,489	10,335
	37,265,406,227	34,206,510,944

2.2	Net Assets Value per Share (NAV)	31 Mar 2026	31 March 2025
	Total shareholders' equity	37,265,406,227	34,206,510,944