

**Bank Asia PLC.**  
**Un-Audited Financial Statements**  
**for the period ended 31 March 2026**

**Bank Asia PLC. and Its Subsidiaries**  
**Consolidated Balance Sheet as at 31 March 2026**

Particulars	Amount in Taka	
	31 Mar 2026	31 Dec 2025
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	<b>32,457,398,615</b>	<b>41,859,416,647</b>
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
<b>Balance with other banks and financial institutions</b>	<b>13,625,068,208</b>	<b>5,964,804,409</b>
In Bangladesh	4,917,428,627	3,049,456,025
Outside Bangladesh	8,707,639,581	2,915,348,384
<b>Money at call and on short notice</b>	<b>5,360,000,000</b>	<b>-</b>
<b>Investments</b>	<b>256,880,731,120</b>	<b>221,317,154,106</b>
Government	235,532,514,499	209,265,325,344
Others	21,348,216,621	12,051,828,762
<b>Loans and advances/investments</b>	<b>312,567,040,790</b>	<b>298,255,243,915</b>
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
<b>Fixed assets including premises, furniture and fixtures</b>	<b>4,869,673,490</b>	<b>5,018,735,837</b>
<b>Other assets</b>	<b>21,089,268,840</b>	<b>19,517,338,486</b>
<b>Non - banking assets</b>	<b>-</b>	<b>-</b>
<b>Total assets</b>	<b>646,849,181,063</b>	<b>591,932,693,400</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
<b>Borrowings from other banks, financial institutions and agen</b>	<b>38,422,213,948</b>	<b>27,363,243,478</b>
<b>Subordinated non-convertible and perpetual bonds</b>	<b>8,680,250,000</b>	<b>8,680,250,000</b>
<b>Deposits and other accounts</b>	<b>495,532,381,528</b>	<b>456,559,858,944</b>
Current/AI-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	-	-
<b>Other liabilities</b>	<b>66,948,929,360</b>	<b>64,159,676,667</b>
<b>Total liabilities</b>	<b>609,583,774,836</b>	<b>556,763,029,089</b>
<b>Capital/shareholders' equity</b>		
<b>Total shareholders' equity</b>	<b>37,265,406,227</b>	<b>35,169,664,311</b>
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
<b>Total liabilities and shareholders' equity</b>	<b>646,849,181,063</b>	<b>591,932,693,400</b>
	-	-
<b>Net Assets Value per Share (Restated 2025)</b>	<b>29.06</b>	<b>27.42</b>

**Consolidated Balance Sheet as at 31 March 2026**

<b>Particulars</b>	<b>Amount in Taka</b>	
	<b>31 Mar 2026</b>	<b>31 Dec 2025</b>
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities</b>	<b>137,399,059,055</b>	<b>126,121,033,736</b>
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	-	-
<b>Other commitments</b>	<b>2,875,395,274</b>	<b>-</b>
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	-	-
<b>Total off-balance sheet items including contingent liabilities</b>	<b>140,274,454,329</b>	<b>126,121,033,736</b>

-Sd-  
Managing Director

-Sd-  
Director

-Sd-  
Chairman of the Board

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

**Bank Asia PLC. and Its Subsidiaries**  
**Consolidated Profit and Loss Account**  
**for the period ended 31 March 2026**

Particulars	Notes	Amount in Taka	
		31 March 2026	31 March 2025
<b>OPERATING INCOME</b>			
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
<b>Net interest income</b>		<b>(335,835,836)</b>	<b>72,147,729</b>
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
		<b>5,993,559,600</b>	<b>7,319,734,439</b>
<b>Total operating income (A)</b>		<b>5,657,723,764</b>	<b>7,391,882,168</b>
<b>OPERATING EXPENSES</b>			
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
<b>Total operating expenses (B)</b>		<b>2,783,284,623</b>	<b>2,608,553,780</b>
<b>Profit before provision (C=A-B)</b>		<b>2,874,439,141</b>	<b>4,783,328,388</b>
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
<b>Total provision (D)</b>		<b>1,074,572,000</b>	<b>1,821,519,545</b>
<b>Total profit before tax (C-D)</b>		<b>1,799,867,141</b>	<b>2,961,808,843</b>
Provision for taxation			
Current tax		516,667,420	1,301,576,600
Deferred tax		-	-
		<b>516,667,420</b>	<b>1,301,576,600</b>
<b>Net profit after tax</b>		<b>1,283,199,721</b>	<b>1,660,232,243</b>
<b>Appropriations</b>			
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
<b>Retained surplus</b>		<b>1,203,948,287</b>	<b>1,659,630,906</b>
<b>Attributable to:</b>			
Equity holders of Bank Asia PLC.		1,203,948,239	1,659,630,901
Non-controlling interest		48	5
		<b>1,203,948,287</b>	<b>1,659,630,906</b>
<b>Earnings Per Share (EPS) (Restated 2025)</b>		<b>0.98</b>	<b>1.29</b>

-Sd-  
Managing Director

-Sd-  
Director

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Chairman of the Board

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Chief Financial Officer

-Sd-  
Company Secretary

**Bank Asia PLC. and Its Subsidiaries**  
**Consolidated Cash Flow Statement**  
**for the period ended 31 March 2026**

Particulars	Notes	Amount in Taka	
		31 March 2026	31 March 2025
<b>Cash flows from operating activities (A)</b>			
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)
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>2,335,949,556</b>	<b>4,469,452,773</b>
<b>Increase/(decrease) in operating assets and liabilities</b>			
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
<b>Net Increase/(decrease) in operating assets and liabilities</b>		<b>37,064,911,944</b>	<b>29,648,411,915</b>
<b>Net cash flows from operating activities</b>		<b>39,400,861,500</b>	<b>34,117,864,688</b>
<b>Cash flows from investing activities (B)</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)
<b>Net cash flows from/(used in) investing activities</b>		<b>(35,634,679,408)</b>	<b>(33,147,112,154)</b>
<b>Cash flows from financing activities ( C )</b>			
Coupon/dividend paid on perpetual bond		(24,931,507)	-
Payments for lease liability		(121,508,018)	(124,092,708)
<b>Net cash flows from/(used in) financing activities</b>		<b>(146,439,525)</b>	<b>(124,092,708)</b>
<b>Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>		<b>3,619,742,567</b>	<b>846,659,826</b>
<b>Effects of exchange rate changes on cash and cash equivalents</b>		<b>-</b>	<b>-</b>
<b>Cash and cash equivalents at the beginning of the period</b>		<b>47,828,812,556</b>	<b>40,138,984,744</b>
<b>Cash and cash equivalents at the end of the period</b>		<b>51,448,555,123</b>	<b>40,985,644,570</b>
<b>Cash and cash equivalents:</b>			
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
		<b>51,448,555,123</b>	<b>40,985,644,570</b>
		-	-
<b>Net Operating Cash Flows per Share (Restated 2025)</b>		<b>30.72</b>	<b>26.60</b>

-Sd-  
Managing Director

-Sd-  
Director

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Chairman of the Board

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Chief Financial Officer

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Company Secretary

**Bank Asia PLC. and Its Subsidiaries**  
**Consolidated Statement of Changes in Equity for the period ended 31 March 2026**

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General and other reserve	Foreign currency translation reserve	Retained earnings	Total	Non-controlling interest	Total equity
<b>Balance as at 01 January 2025</b>	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
<b>Balance as at 31 March 2025</b>	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
<b>Balance as at 31 December 2025</b>	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
<b>Balance as at 31 March 2026</b>	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

-Sd-  
Managing Director

-Sd-  
Director

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Chairman of the Board

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Chief Financial Officer

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Company Secretary

**Bank Asia PLC.**  
**Balance Sheet as at 31 March 2026**

Particulars	Notes	Amount in Taka	
		31 Mar 2026	31 Dec 2025
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>		<b>32,380,917,506</b>	<b>41,796,187,639</b>
In hand (including foreign currencies)		6,968,303,372	4,716,546,304
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		25,412,614,134	37,079,641,335
<b>Balance with other banks and financial institutions</b>		<b>12,805,723,661</b>	<b>5,237,026,706</b>
In Bangladesh		4,546,474,218	2,852,394,539
Outside Bangladesh		8,259,249,443	2,384,632,167
<b>Money at call and on short notice</b>		<b>5,360,000,000</b>	<b>-</b>
<b>Investments</b>		<b>255,389,186,066</b>	<b>219,819,487,397</b>
Government		235,532,514,499	209,265,325,344
Others		19,856,671,567	10,554,162,053
<b>Loans and advances/investments</b>		<b>309,002,005,578</b>	<b>294,682,295,860</b>
Loans, cash credits, overdrafts, etc/investments		269,467,055,875	264,476,548,759
Bills purchased and discounted		39,534,949,703	30,205,747,101
<b>Fixed assets including premises, furniture and fixtures</b>		<b>4,836,111,559</b>	<b>4,980,523,913</b>
<b>Other assets</b>		<b>24,434,807,069</b>	<b>22,971,285,726</b>
<b>Non - banking assets</b>		<b>-</b>	<b>-</b>
<b>Total assets</b>		<b>644,208,751,439</b>	<b>589,486,807,241</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>		<b>38,421,903,470</b>	<b>27,363,243,478</b>
<b>Subordinated non-convertible and perpetual bonds</b>		<b>8,680,250,000</b>	<b>8,680,250,000</b>
<b>Deposits and other accounts</b>		<b>495,313,620,579</b>	<b>456,482,906,387</b>
Current/Al-wadeeah current accounts and other accounts		93,083,045,840	77,130,758,413
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		-	-
<b>Other liabilities</b>		<b>64,463,086,452</b>	<b>61,731,771,287</b>
<b>Total liabilities</b>		<b>606,878,860,501</b>	<b>554,258,171,152</b>
<b>Capital/shareholders' equity</b>			
<b>Total shareholders' equity</b>		<b>37,329,890,938</b>	<b>35,228,636,089</b>
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		136,379,524	8,166,144
Revaluation reserve		5,420,614,366	4,713,948,715
Retained earnings		6,122,946,128	4,910,382,083
<b>Total liabilities and shareholders' equity</b>		<b>644,208,751,439</b>	<b>589,486,807,241</b>
		<b>-</b>	<b>-</b>
<b>Net Assets Value per Share (Restated 2025)</b>		<b>29.11</b>	<b>27.47</b>

**Balance Sheet as at 31 March 2026**

Particulars	Notes	Amount in Taka	
		31 Mar 2026	31 Dec 2025
<b>OFF-BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>		<b>137,399,059,055</b>	<b>126,121,033,736</b>
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		-	-
<b>Other commitments</b>		<b>2,875,395,274</b>	<b>-</b>
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		-	-
<b>Total off-balance sheet items including contingent liabilities</b>		<b>140,274,454,329</b>	<b>126,121,033,736</b>

'-Sd-  
Managing Director

'-Sd-  
Director

'-Sd-  
Chairman of the Board

'-Sd-  
Chief Financial Officer

'-Sd-  
Company Secretary

**Bank Asia PLC.**  
**Profit and Loss Account**  
**for the period ended 31 March 2026**

Particulars	Notes	Amount in Taka	
		31 March 2026	31 March 2025
<b>OPERATING INCOME</b>			
Interest income		7,245,666,365	7,115,017,967
Interest paid on deposits and borrowings, etc		7,620,702,981	7,055,283,992
<b>Net interest income</b>		<b>(375,036,616)</b>	<b>59,733,975</b>
Investment income		5,056,160,840	5,736,928,937
Commission, exchange and brokerage		561,499,621	1,138,651,963
Other operating income		254,633,341	362,604,256
		<b>5,872,293,802</b>	<b>7,238,185,156</b>
<b>Total operating income (A)</b>		<b>5,497,257,186</b>	<b>7,297,919,131</b>
<b>OPERATING EXPENSES</b>			
Salaries and allowances		1,602,184,999	1,412,515,882
Rent, taxes, insurance, electricity, etc		165,718,707	153,609,193
Legal expenses		10,531,120	12,378,942
Postage, stamp, telecommunication, etc		66,370,540	71,431,068
Stationery, printing, advertisements, etc		29,449,124	39,994,275
Managing Director's salary and fees		6,050,096	5,795,038
Directors' fees		1,366,667	1,303,334
Auditors' fees		1,501,000	361,000
Depreciation and repairs of Bank's assets		240,731,435	240,184,424
Other expenses		568,474,173	579,438,461
		<b>2,692,377,861</b>	<b>2,517,011,617</b>
<b>Total operating expenses (B)</b>		<b>2,692,377,861</b>	<b>2,517,011,617</b>
<b>Profit before provision (C=A-B)</b>		<b>2,804,879,325</b>	<b>4,780,907,514</b>
Provision for loans and advances/investments			
General provision		264,362,000	268,000,000
Specific provision		596,712,000	1,431,519,545
		861,074,000	1,699,519,545
Provision for off-balance sheet items		152,498,000	69,500,000
Provision for diminution in value of investments		-	-
Other provisions		-	50,000,000
		<b>1,013,572,000</b>	<b>1,819,019,545</b>
<b>Total provision (D)</b>		<b>1,013,572,000</b>	<b>1,819,019,545</b>
<b>Total profit before tax (C-D)</b>		<b>1,791,307,325</b>	<b>2,961,887,969</b>
Provision for taxation			
Current tax		500,000,000	1,300,000,000
Deferred tax		-	-
		500,000,000	1,300,000,000
<b>Net profit after tax</b>		<b>1,291,307,325</b>	<b>1,661,887,969</b>
<b>Appropriations</b>			
Statutory reserve	15	53,811,773	-
Coupon/dividend on perpetual bond		24,931,507	-
General and other reserve		-	-
		78,743,280	-
<b>Retained surplus</b>		<b>1,212,564,045</b>	<b>1,661,887,969</b>
<b>Earnings Per Share (EPS) (Restated 2025)</b>	37 (b)	<b>0.99</b>	<b>1.30</b>

'-Sd-  
Managing Director

'-Sd-  
Director

'-Sd-  
Chairman of the Board

'-Sd-  
Chief Financial Officer

'-Sd-  
Company Secretary

**Bank Asia PLC.**  
**Cash Flow Statement**  
**for the period ended 31 March 2026**

Particulars	Notes	Amount in Taka	
		31 March 2026	31 March 2025
<b>Cash flows from operating activities (A)</b>			
Interest receipts		12,026,619,578	10,328,345,191
Interest payments		(7,620,702,981)	(7,055,283,991)
Dividends receipts		41,513,194	186,952,598
Fees and commission receipts		561,499,621	1,138,651,963
Recoveries on loans previously written off		46,459,775	53,980,455
Cash payment to employees		(1,663,284,040)	(1,485,464,144)
Cash payment to suppliers		(54,558,227)	(62,728,646)
Income tax paid		(733,302,409)	(508,325,607)
Receipts from other operating activities		488,327,774	2,699,253,371
Payments for other operating activities		(821,174,056)	(824,317,036)
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>2,271,398,229</b>	<b>4,471,064,154</b>
<b>Increase/(decrease) in operating assets and liabilities</b>			
Loans and advances to customers and banks		(14,319,709,718)	9,484,006,109
Other assets		965,888,099	(736,248,333)
Deposits from customers and banks		38,830,714,192	16,664,015,421
Trading liabilities		11,058,659,992	3,049,009,264
Other liabilities		495,213,416	605,885,914
<b>Net Increase/(decrease) in operating assets and liabilities</b>		<b>37,030,765,981</b>	<b>29,066,668,375</b>
<b>Net cash flows from operating activities</b>		<b>39,302,164,210</b>	<b>33,537,732,529</b>
<b>Cash flows from investing activities (B)</b>			
Investments in treasury bills, bonds and others		(26,267,189,155)	(32,825,845,932)
Sale/(Purchase) of trading securities		(9,302,509,514)	101,462,903
(Purchase)/disposal of fixed assets		(71,102,394)	(53,567,221)
<b>Net cash flows from/(used in) investing activities</b>		<b>(35,640,801,063)</b>	<b>(32,777,950,250)</b>
<b>Cash flows from financing activities (C)</b>			
Coupon/dividend paid on perpetual bond		(24,931,507)	-
Payments for lease liability		(121,508,018)	(124,092,708)
<b>Net cash flows from/(used in) financing activities</b>		<b>(146,439,525)</b>	<b>(124,092,708)</b>
<b>Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>		<b>3,514,923,622</b>	<b>635,689,571</b>
<b>Effects of exchange rate changes on cash and cash equivalents</b>		<b>-</b>	<b>-</b>
<b>Cash and cash equivalents at the beginning of the period</b>		<b>47,037,805,845</b>	<b>39,536,331,286</b>
<b>Cash and cash equivalents at the end of the period</b>		<b>50,552,729,467</b>	<b>40,172,020,857</b>
<b>Cash and cash equivalents:</b>			
Cash		6,968,303,372	4,691,217,664
Balance with Bangladesh Bank and its agent bank(s)		25,412,614,134	21,202,520,451
Balance with other banks and financial institutions		12,805,723,661	14,274,449,242
Money at call and on short notice		5,360,000,000	-
Prize bonds		6,088,300	3,833,500
		<b>50,552,729,467</b>	<b>40,172,020,857</b>
		-	-
<b>Net Operating Cash Flows per Share (Restated 2025)</b>		<b>30.65</b>	<b>26.15</b>

'-Sd-  
Managing Director

'-Sd-  
Director

'-Sd-  
Chairman of the Board

'-Sd-  
Chief Financial Officer

'-Sd-  
Company Secretary

**Bank Asia PLC.**  
**Statement of Changes in Equity for the year ended 31 March 2026**

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General and other reserve	Retained earnings	Total
<b>Balance as at 01 January 2025</b>	11,659,068,600	11,750,000,000	4,300,808,341	8,166,144	4,124,248,860	31,842,291,945
Adjustment on revaluation of fixed assets and other investment	-	-	741,278,900	-	-	741,278,900
Net profit for the period	-	-	-	-	1,661,887,969	1,661,887,969
<b>Balance at 31 March 2025</b>	11,659,068,600	11,750,000,000	5,042,087,241	8,166,144	5,786,136,829	34,245,458,814
Transferred during the period		1,021,163,687			(1,021,163,687)	-
Adjustment on revaluation of fixed assets and other investment	-	-	(276,821,331)	-	-	(276,821,331)
Transferred to retained earnings			(51,317,195)	-	51,317,195	
Cash dividend paid	-	-	-	-	(1,165,906,860)	(1,165,906,860)
Issue of bonus shares	1,165,906,860				(1,165,906,860)	-
Coupon/dividend on perpetual bond	-	-	-	-	(368,025,000)	(368,025,000)
Net profit for the period	-	-	-	-	2,793,930,466	2,793,930,466
<b>Balance as at 31 December 2025</b>	12,824,975,460	12,771,163,687	4,713,948,715	8,166,144	4,910,382,083	35,228,636,089
Transferred during the period	-	53,811,773	-	128,213,380	(53,811,773)	128,213,380
Adjustment on revaluation of fixed assets and other investment	-	-	706,665,651	-	-	706,665,651
Coupon/dividend on perpetual bond	-	-	-	-	(24,931,507)	(24,931,507)
Net profit for the period	-	-	-	-	1,291,307,325	1,291,307,325
<b>Balance at 31 March 2026</b>	12,824,975,460	12,824,975,460	5,420,614,366	136,379,524	6,122,946,128	37,329,890,938

'-Sd-  
Managing Director

'-Sd-  
Director

'-Sd-  
Chairman of the Board

'-Sd-  
Chief Financial Officer

'-Sd-  
Company Secretary

**Bank Asia PLC.**  
**Selected explanatory notes to the financial statements**  
**for the period ended 31 March 2026**

1.1 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.

1.2 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.

1.3 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.

**2.0 Significant Notes (Consolidated)**

2.1 Composition of Shareholders' Equity

Paid-up capital (1,282,497,546 nos. Share Tk. 10 each)  
Statutory reserve  
General and other reserve  
Revaluation reserve  
Retained earnings  
Foreign currency translation reserve  
Non-controlling interest

**Amount in Taka**

<b>31 Mar 2026</b>	<b>31 March 2025</b>
12,824,975,460	11,659,068,600
12,824,975,460	11,750,000,000
139,963,558	11,242,024
5,420,614,366	5,042,087,241
6,125,130,516	5,810,526,678
(70,323,622)	(66,423,934)
70,489	10,335
<b>37,265,406,227</b>	<b>34,206,510,944</b>

2.2 Net Assets Value per Share (NAV)

Total shareholders' equity  
Number of ordinary shares outstanding  
Net Assets Value per Share (NAV) (Restated 2025)

37,265,406,227	34,206,510,944
1,282,497,546	1,282,497,546
29.06	26.67

2.3 Earnings per share (EPS)

Net profit after tax (Numerator)  
Number of ordinary shares outstanding  
Earnings per share (EPS) (Restated 2025)

1,258,268,214	1,660,232,243
1,282,497,546	1,282,497,546
0.98	1.29

Due to increase in interest expenses compared to interest income and decrease in investment income, commission, exchange and brokerage income resulted decreased in Earnings per Share (EPS).

2.4 Net Operating Cash Flows per Share (NOCFPS)

Net cash flows from operating activities  
Number of ordinary shares outstanding  
Net Operating Cash Flows per Share (NOCFPS) (Restated 2025)

39,400,861,500	34,117,864,688
1,282,497,546	1,282,497,546
30.72	26.60

Net Operating Cash Flow per Share (NOCFPS) increased due to cash inflow by way of increase in deposit and borrowings.

2.5 Reconciliation of effective tax rate

Profit before provision  
Income Tax as per applicable tax rate  
Tax exempted income (on govt. treasury securities)  
On probable deductible/non deductible expenses

<b>31 Mar 2026</b>	
<b>%</b>	<b>Amount</b>
	2,874,439,141
37.50%	1,077,914,678
-3.81%	(52,581,247)
-18.14%	(508,666,011)
<b>15.56%</b>	<b>516,667,420</b>

2.6 Reconciliation of net profit with cash flows from operating activities

	<b>31 Mar 2026</b>	<b>31 March 2025</b>
<b>Profit before tax as per profit and loss account</b>	<b>1,799,867,141</b>	<b>2,961,808,843</b>
<b>Adjustment for non-cash items:</b>		
Provision for Loans and advances	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	-
Provision for other assets	-	50,000,000
Depreciation of Property plant and equipment	245,506,128	245,381,173
<b>Increase/decrease in operating assets &amp; liabilities:</b>		
Loans and advances to customers	(14,311,796,875)	10,054,024,757
Other operating assets	904,115,297	(724,835,810)
Deposits from customers and banks	38,972,522,584	16,544,022,215
Other operating liabilities	11,018,060,348	3,007,307,087
Trading liabilities	441,100,468	726,191,489
Income tax paid	(743,085,591)	(517,554,611)
<b>Cash flows from operating activities as per cash flow statement</b>	<b>39,400,861,500</b>	<b>34,117,864,688</b>

2.8 As per Bangladesh Securities and Exchange Commission's directive no. BSEC/CMRRCD/2021-386/03 dated January 14, 2021 unclaimed stock dividend and right share is 5,499,296 nos. and unclaimed cash dividend is Tk. 55,230,010.60 out of which Tk. 5,673,678.81 has been transferred to "Capital Market Stabilization Fund".

2.7 The Board of Directors in its 583rd meeting held on April 29, 2026 has recommended 8.50% cash dividend and 8.50% stock dividend for the year ended December 31, 2025 subject to the approval of the shareholders at the next Annual General Meeting.

**3.0 General:**

- a) Figures appearing in these financial statements have been rounded off to the nearest Taka.
- b) Figures of previous period have been rearranged wherever necessary to conform to current period's presentation.

For Bank Asia PLC.

-Sd-  
Managing Director

-Sd-  
Director

-Sd-  
Chairman of the Board

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

**Bank Asia PLC.**

**Notes to financial statements for the year ended 31 March 2026**

		Amount in Taka	
Particulars		31-Mar-26	31-Dec-25
<b>4</b>	<b>Cash</b>		
<b>4.1</b>	<b>In hand</b>		
	<b>Conventional and Islamic banking</b>		
	Local currency	6,886,165,864	4,618,850,491
	Foreign currencies	82,137,508	97,695,813
		6,968,303,372	4,716,546,304
	Off-shore banking unit	-	-
		6,968,303,372	4,716,546,304
<b>4.1(a)</b>	<b>Consolidated cash in hand</b>		
	Bank Asia PLC.	6,968,303,372	4,716,546,304
	Bank Asia Securities Limited	72,633	24,337
	BA Exchange Company (UK) Limited	2,894	-
	BA Express USA, Inc	76,405,582	63,204,671
		7,044,784,481	4,779,775,312
<b>4.2</b>	<b>Balance with Bangladesh Bank and its agent bank (including foreign currencies)</b>		
	<b>Conventional and Islamic banking</b>		
	Balance with Bangladesh Bank		
	Local currency (statutory deposit)	19,177,023,896	34,127,407,150
	Foreign currencies	5,408,649,276	1,873,274,982
		24,585,673,172	36,000,682,132
	Balance with agent bank (Sonali Bank PLC)		
	Local currency	826,940,962	1,078,959,203
	Foreign currencies	-	-
		826,940,962	1,078,959,203
		25,412,614,134	37,079,641,335
	<b>Off-shore banking unit</b>	-	-
		25,412,614,134	37,079,641,335
<b>4.2(a)</b>	<b>Consolidated Balance with Bangladesh Bank and its agent bank (including foreign currencies)</b>		
	Bank Asia PLC.	25,412,614,134	37,079,641,335
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		25,412,614,134	37,079,641,335
<b>5</b>	<b>Balance with other banks and financial institutions</b>		
	<b>In Bangladesh</b>		
	Conventional and Islamic banking (Note 5.1)	4,546,474,218	2,852,394,539
	Off-shore banking unit	-	-
		4,546,474,218	2,852,394,539
	<b>Outside Bangladesh</b>		
	Conventional and Islamic banking (Note 5.2)	8,063,754,917	2,303,258,374
	Off-shore banking unit	195,494,526	81,373,793
		8,259,249,443	2,384,632,167
		12,805,723,661	5,237,026,706

		Amount in Taka	
Particulars		31-Mar-26	31-Dec-25
<b>5.1</b>	<b>Conventional and Islamic banking - In Bangladesh</b>		
	<b>Current accounts</b>		
	Agrani Bank PLC	278,010,943	243,887,356
	Eastern Bank PLC	256,879,868	126,973,892
	Janata Bank PLC	201,554,750	94,003,785
	Rupali Bank PLC	187,883,140	73,206,145
	Pubali Bank PLC	192,851,230	117,572,030
	Standard Chartered Bank	(62,399,106)	833,522
	Sonali Bank PLC	927,618,829	341,236,920
	Trust Bank Limited	661,522,525	(47,862,977)
		2,643,922,179	949,850,673
	<b>Short- notice deposit accounts</b>		
	AB Bank PLC	623,573	619,687
	Bank Alfalah Limited	1,723,457	1,721,577
	Islami Bank Bangladesh PLC	205,009	202,602
		2,552,039	2,543,866
	<b>Placements</b>		
	With Banking companies (5.1.1)	-	-
	With Non-banking financial institutions (5.1.2)	1,900,000,000	1,900,000,000
		1,900,000,000	1,900,000,000
		4,546,474,218	2,852,394,539
<b>5.1.1</b>	<b>Details of Placement with Banking companies</b>		
	<b>In Local Currency:</b>	-	-
	<b>In Foreign Currency:</b>	-	-
		-	-
<b>5.1.2</b>	<b>Details of Placement with Non-banking financial institutions</b>		
	IDCL	1,750,000,000	1,750,000,000
	Union Capital Limited	150,000,000	150,000,000
		1,900,000,000	1,900,000,000
<b>5.2</b>	<b>Conventional and Islamic banking -Outside Bangladesh</b>		
	<b>Current accounts</b>		
	<b>Interest bearing :</b>		
	Citibank NA, New York (USD)	1,429,043,688	262,536,194
	Habib American Bank, New York	2,439,345,539	776,503,741
	Mashreqbank PSC, New York (USD)	3,046,005,258	330,554,021
	Wells Fargo Bank NA, New York (USD)	-	5,470,479
	Zhejiang Chouzhou Commercial Bank (USD)	27,208,299	19,077,902
	Zhejiang Chouzhou Commercial Bank (CNY)	16,070,251	15,798,641
		6,957,673,035	1,409,940,978
	<b>Non-interest bearing :</b>		
	AB Bank Limited, Mumbai	45,314,206	86,378,454
	Al Rajhi Bank K.S.A	435,557	18,728,204
	Axis Bank Ltd, Mumbai (ACU)	99,023,888	52,793,573
	Bank Alfalah Limited, Karachi Pak (ACU)	24,683,415	30,018,721
	Bhutan National Bank Limited, Thimphu	73,000,101	31,393,350
	Citibank N.A., London (GBP)	30,699,368	48,314,792
	Citibank N.A., London (EURO)	121,137	123,408
	Commerzbank AG, Frankfurt (EURO)	240,333,573	3,759,554
	Commerzbank AG, Frankfurt (USD)	9,712,623	31,032,368
	Habib Metropolitan Bank Limited, Karachi	12,929,319	8,721,406
	HDFC Bank, Mumbai	106,169,255	38,489,659

Particulars	Amount in Taka	
	31-Mar-26	31-Dec-25
ICICI Bank Limited, Kowloon	8,297,443	65,458,929
ICICI Bank Limited, Mumbai	153,471,218	66,152,528
JP Morgan Chase Bank N.A New York, U.S.A	126,716,818	101,731,384
Mashreqbank PSC, Dubai	45,109,147	57,125,331
Muslim Commercial Bank Limited, Colombo	6,760,606	6,735,822
Nepal Bangladesh Bank Limited, Kathmandu	13,622,045	13,590,452
Riyad Bank, Riyadh ( SAR)	857,198	698,096
Standard Chartered Bank, Mumbai	83,413,662	172,448,862
Standard Chartered Bank, New York	-	41,297,000
Zurcher Kantonal Bank, Switzerland	1,401,479	16,877,438
Standard Chartered Bank,HO,Tokyo	20,852,261	-
Caixabank Sa Spain	3,157,563.00	1,448,065.00
	1,106,081,882	893,317,396
	8,063,754,917	2,303,258,374
Placement with Off-shore Banking Unit	8,405,772,500	12,593,450,000
<u>Less: Inter-company transactions with OBU</u>	<u>(8,405,772,500)</u>	<u>(12,593,450,000)</u>
	8,063,754,917	2,303,258,374
<b>5(a) Consolidated Balance with other banks and financial institutions</b>		
<b>In Bangladesh</b>		
Bank Asia PLC.	4,546,474,218	2,852,394,539
Bank Asia Securities Limited	854,845,232	541,080,930
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	5,401,319,450	3,393,475,469
<u>Less: Inter-company transactions</u>	<u>483,890,823</u>	<u>344,019,444</u>
	4,917,428,627	3,049,456,025
<b>Outside Bangladesh</b>		
Bank Asia PLC.	8,259,249,443	2,384,632,167
Bank Asia Securities Limited	-	-
BA Exchange Company (UK) Limited	3,766,024	4,211,028
BA Express USA, Inc	444,624,114	526,505,189
	8,707,639,581	2,915,348,384
	13,625,068,208	5,964,804,409
<b>6 Money at call and on short notice</b>		
Call money Lending	360,000,000	-
Short Notice Lending	5,000,000,000	-
	5,360,000,000	-
<b>6.1 Call Money Lending</b>		
Uttara Bank PLC	360,000,000	-
	360,000,000	-
<b>6.2 Short Notice Lending</b>		
Agrani Bank PLC	5,000,000,000	-
	5,000,000,000	-
<b>6(a) Consolidated Money at call and on short notice</b>		
Bank Asia PLC.	5,360,000,000	-
Bank Asia Securities Limited	-	-
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	5,360,000,000	-
<b>7 Investments</b>		
Government (Note 7.1)	235,532,514,499	209,265,325,344
Others (Note 7.2)	19,856,671,567	10,554,162,053
	255,389,186,066	219,819,487,397

		Amount in Taka	
Particulars		31-Mar-26	31-Dec-25
<b>7.1</b>	<b>Government</b>		
	Conventional and Islamic banking (Note 7.1.1)	235,532,514,499	209,265,325,344
	Off-shore banking unit	-	-
		235,532,514,499	209,265,325,344
<b>7.1.1</b>	<b>Conventional and Islamic banking</b>		
	Treasury bills	133,407,859,247	109,328,104,774
	Treasury bonds (Note 7.1.1.2)	102,118,566,952	99,932,629,070
	Prize bonds	6,088,300	4,591,500
		235,532,514,499	209,265,325,344
<b>7.1.1.2</b>	<b>Treasury bonds</b>		
	Bangladesh Bank Govt Investment Sukuk	4,972,924,000	4,972,924,000
	Bangladesh Bank Islamic bond	7,000,000,000	8,500,000,000
	2 years Bangladesh Government treasury bonds	12,833,778,627	17,788,609,224
	3 Years FRT Treasury Bond	704,041,530	707,272,471
	5 years Bangladesh Government treasury bonds	14,717,557,256	8,955,679,311
	10 years Bangladesh Government treasury bonds	48,403,873,258	45,720,793,201
	15 years Bangladesh Government treasury bonds	8,860,437,428	8,675,405,970
	20 years Bangladesh Government treasury bonds	4,625,954,853	4,611,944,893
		102,118,566,952	99,932,629,070
<b>7.2</b>	<b>Others</b>		
	Conventional and Islamic banking (Note 7.2.1)	19,856,671,567	10,554,162,053
	Off-shore banking unit	-	-
		19,856,671,567	10,554,162,053
<b>7.2.1</b>	<b>Conventional and Islamic banking</b>		
<b>a)</b>	<b>Ordinary shares</b>		
	Quoted shares	391,520,084	391,520,084
	Unquoted share	156,298,608	156,255,474
		547,818,692	547,775,558
<b>b)</b>	<b>Mutual Fund</b>		
	1st Janata Bank Mutual fund	50,000,000	50,000,000
	EBL NRB Mutual Fund	149,665,000	149,665,000
	1st Bangladesh Fixed Income Fund	250,000,000	250,000,000
	MBL 1st Mutual Fund	50,000,000	50,000,000
	EXIM 1st Mutual Fund	119,221,495	119,221,495
		618,886,495	618,886,495
		-	-
<b>c)</b>	<b>Bonds</b>		
	Second Subordinated Bond - BRAC Bank	1,000,000,000	1,000,000,000
	Fourth Subordinated Bond - Dhaka Bank	1,000,000,000	1,000,000,000
	Fourth Subordinated Bond - United Commercial Bank PLC	400,000,000	400,000,000
	5 Year Preference Share - Meghna Cement Mills Ltd	650,000,000	650,000,000
	Perpetual Bond of Mutual Trust Bank Ltd	1,000,000,000	1,000,000,000
	Perpetual Bond of United Commercial Bank PLC	1,000,000,000	1,000,000,000
	Perpetual Bond 2nd of United Commercial Bank PLC	500,000,000	500,000,000
	Perpetual Bond of Pubali Bank PLC	1,000,000,000	1,000,000,000
	Perpetual Bond of Shahjalal Islamic Bank PLC	500,000,000	500,000,000
	Perpetual Bond of Mercantile Bank PLC	1,030,000,000	1,030,000,000
	BBML 1st Sukuk Trust	128,000,000	152,000,000
	Special Purpose Bond For Power	10,353,753,000	1,155,500,000
		18,561,753,000	9,387,500,000
<b>d)</b>	<b>Investment In Start-Up Company</b>		
	Bangladesh Start-Up Inv Company PLC.	128,213,380	-
		19,856,671,567	10,554,162,053

		Amount in Taka	
Particulars		31-Mar-26	31-Dec-25
<b>7(a)</b>	<b>Consolidated Investments</b>		
	<b>Government</b>		
	Bank Asia PLC.	235,532,514,499	209,265,325,344
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		235,532,514,499	209,265,325,344
	<b>Others</b>		
	Bank Asia PLC.	19,856,671,567	10,554,162,053
	Bank Asia Securities Limited	1,491,545,054	1,497,666,709
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		21,348,216,621	12,051,828,762
		<u>256,880,731,120</u>	<u>221,317,154,106</u>
<b>8</b>	<b>Loans and advances/investments</b>		
	Loans, cash credits, overdrafts, etc/investments (Note 8.1)	269,467,055,875	264,476,548,759
	Bills purchased and discounted (Note 8.2)	39,534,949,703	30,205,747,101
		<u>309,002,005,578</u>	<u>294,682,295,860</u>
<b>8.1</b>	<b>Loans, cash credits, overdrafts, etc/investments</b>		
	<b>Conventional and Islamic banking</b>		
	<b>Inside Bangladesh</b>		
	Agricultural loan	7,367,602,497	6,297,733,098
	Cash credit/Bai Murabaha (Muajjal)	2,898,336,759	3,959,578,552
	Credit card	4,749,203,528	4,681,386,586
	Credit for poverty alleviation scheme-micro credit	1,515,119	1,511,407
	Consumer credit scheme	12,974,911,306	13,589,464,879
	Demand loan	49,490,077,896	46,297,620,009
	Export Development Fund (EDF)	6,868,494,482	8,612,250,000
	House building loans	448,513,688	466,648,425
	Musharaka Finance	15,650,313,460	11,573,979,712
	Loans (General)	15,771,121,207	19,678,442,903
	Loan against trust receipts/ Bai Murabaha post import	13,102,460,316	10,510,641,854
	Overdrafts/ Quard against scheme	28,853,697,979	27,845,216,633
	Packing credit	352,891,543	453,904,094
	Payment against documents	118,006,822	445,347,600
	Staff loan	1,500,012,169	1,500,095,563
	Transport loan	52,720,190	59,629,917
	Term loan- industrial	71,452,805,058	69,676,044,056
	Term loan- others	35,822,871,248	36,877,749,718
	Loan under Covid-19 stimulus package	56,065,168	63,022,935
		267,531,620,435	262,590,267,941
	<b>Outside Bangladesh</b>	-	-
		<u>267,531,620,435</u>	<u>262,590,267,941</u>
	<b>Off-shore banking unit</b>	1,935,435,440	1,886,280,818
		<u>269,467,055,875</u>	<u>264,476,548,759</u>
<b>8.2</b>	<b>Bills purchased and discounted</b>		
	Conventional and Islamic banking	280,369,389	378,126,419
	Off-shore banking unit	39,254,580,314	29,827,620,682
		<u>39,534,949,703</u>	<u>30,205,747,101</u>
<b>8.14</b>	<b>Bills purchased and discounted</b>		
	Payable in Bangladesh	39,534,825,159	827,020,274
	Payable outside Bangladesh	124,544	9,188,567
		<u>39,534,949,703</u>	<u>836,208,842</u>

		Amount in Taka	
Particulars		31-Mar-26	31-Dec-25
<b>8. (a)</b>	<b>Consolidated Loans and advances/investments</b>		
	<b>Loans, cash credits, overdrafts, etc/investments</b>		
	Bank Asia PLC.	269,467,055,875	264,476,548,759
	Bank Asia Securities Limited	3,921,713,635	3,967,128,512
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>273,388,769,510</u>	<u>268,443,677,271</u>
	Less: Inter-company transactions	356,678,423	394,180,457
		<u>273,032,091,087</u>	<u>268,049,496,814</u>
	<b>Bills purchased and discounted</b>		
	Bank Asia PLC.	39,534,949,703	30,205,747,101
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>39,534,949,703</u>	<u>30,205,747,101</u>
		<u>312,567,040,790</u>	<u>298,255,243,915</u>
<b>9</b>	<b>Fixed assets including premises, furniture and fixtures</b>		
	Conventional and Islamic banking (Note 9.1)	4,833,552,226	4,977,825,419
	Off-shore banking unit	2,559,333	2,698,494
		<u>4,836,111,559</u>	<u>4,980,523,913</u>
<b>9.1</b>	<b>Conventional, Islamic and OBU banking</b>		
	Cost: Land	2,626,833,266	2,626,833,266
	Building	3,311,282,371	3,311,282,371
	Furniture and fixtures	2,066,109,101	2,030,239,473
	Equipments	2,034,239,183	2,016,615,618
	Computer and accessories	878,908,150	873,238,712
	Motor vehicles	221,866,370	221,866,370
	Intangible assets	24,000,000	24,000,000
	Construction work in progress	97,993,057	86,878,294
	Right-of-use assets	2,813,869,723	2,813,869,723
		14,075,101,221	14,004,823,827
	Less: Accumulated depreciation	9,231,507,593	8,972,982,730
	Adjustment of assets revaluation	7,482,069	51,317,184
	Written down value at the end of the year	<u>4,836,111,559</u>	<u>4,980,523,913</u>
<b>9(a)</b>	<b>Consolidated Fixed assets including premises, furniture and fixtures</b>		
	Bank Asia PLC.	4,836,111,559	4,980,523,913
	Bank Asia Securities Limited	29,925,558	34,607,160
	BA Exchange Company (UK) Limited	289,686	310,452
	BA Express USA, Inc	3,346,687	3,294,312
		<u>4,869,673,490</u>	<u>5,018,735,837</u>
<b>10</b>	<b>Other assets</b>		
	Conventional and Islamic banking (Note 10.1)	24,475,172,876	22,995,631,626
	Off-shore banking unit	733,117	21,339,630
	Less: inter transaction with OBU	41,098,924	45,685,530
		<u>24,434,807,069</u>	<u>22,971,285,726</u>

		Amount in Taka	
Particulars		31-Mar-26	31-Dec-25
<b>10.1</b>	<b>Conventional and Islamic banking</b>		
	Income generating other assets		
	Investment in Bank Asia Securities Ltd - incorporated in Bangladesh	3,199,930,000	3,199,930,000
	Investment in BA Exchange Company (UK) Limited - incorporated in UK	48,855,000	49,545,000
	Investment in BA Express USA Inc - incorporated in USA	117,840,000	117,408,000
		3,366,625,000	3,366,883,000
	Non-income generating other assets		
	Income receivable	3,516,961,617	2,864,487,966
	Stock of stamps	11,654,456	12,628,796
	Stationery, printing materials, etc	96,271,725	63,583,815
	Prepaid expenses	307,223,756	90,412,030
	Deposits and advance rent	492,643,197	495,771,060
	Receivable from capital market	-	-
	Advances, prepayments and others	1,921,146,674	1,987,180,111
	Advance income tax	13,928,733,076	13,195,430,667
	Receivable against government	35,153,982	36,208,812
	Sundry debtors	47,259,937	35,131,101
	Branch adjustment account	-	115,766,009
	Adjustment account debit	-	-
	Protested bills	129,570,414	127,124,671
	Receivable from BA Exchange Company (UK) Limited	113,644,251	106,877,222
	Receivable from BA Express USA Inc	374,270,957	419,449,009
	Excise duty recoverable	18,955,130	60,863,130
	Profit Receivable from Govt Investment Sukuk	115,058,704	17,834,227
		21,108,547,876	19,628,748,626
		<u>24,475,172,876</u>	<u>22,995,631,626</u>
<b>10(a)</b>	<b>Consolidated Other assets</b>		
	Bank Asia PLC.	24,434,807,069	22,971,285,726
	Bank Asia Securities Limited	454,224,727	379,982,549
	BA Exchange Company (UK) Limited	1,450,164	1,476,000
	BA Express USA, Inc	52,090,878	56,641,902
	Foreign currency effect for subsidiaries	-	-
		<u>24,942,572,838</u>	<u>23,409,386,177</u>
	<u>Less: Inter- companies transactions</u>		
	Investment in Bank Asia Securities Limited	3,199,930,000	3,199,930,000
	Investment in BA Exchange Company (UK) Limited	48,338,790	49,199,460
	Investment in BA Express USA, Inc	117,120,000	116,592,000
	Receivable from BA Exchange Company (UK) Limited	113,644,251	106,877,222
	Receivable from BA Exchange USA, Inc.	374,270,957	419,449,009
		<u>21,089,268,840</u>	<u>19,517,338,486</u>
<b>11</b>	<b>Borrowings from other banks, financial institutions and agents</b>		
	Conventional and Islamic banking (Note 11.1)	6,975,552,225	9,315,252,947
	Off-shore banking unit (Note 11.2)	39,852,123,745	30,641,440,531
	Less: Adjustment with Head Office	(8,405,772,500)	(12,593,450,000)
		<u>38,421,903,470</u>	<u>27,363,243,478</u>
<b>11.1</b>	<b>Conventional and Islamic banking</b>		
	In Bangladesh (Note 11.1.1)	6,975,552,225	9,315,252,947
	Outside Bangladesh	-	-
		<u>6,975,552,225</u>	<u>9,315,252,947</u>

		Amount in Taka	
Particulars		31-Mar-26	31-Dec-25
<b>11.1.1</b>	<b>In Bangladesh</b>		
	<b>Secured:</b>	-	-
	<b>Un secured:</b>		
	<b>Money at call and on short notice</b>		
	State Bank of India	-	-
		-	-
	<b>Borrowings</b>		
	Bangladesh Bank Refinance	209,575,833	253,036,333
	Refinance under Stimulus Package Tk. 5000 Cr - Agri	3,375,566	3,675,566
	Refinance under Stimulus Package Tk. 3000 Cr - Agri	700,000	700,000
	Agri Refinance Under Tk. 5000 Crore	20,550,000	51,570,000
	Bangladesh Bank Borrowing under IPPF- II Fund	1,126,744,550	1,176,728,072
	Bangladesh Bank Pre-Finance (SREUP)	219,005,734	226,685,734
	Borrowing A/C (AGRI Taka 10)	95,636,862	110,983,113
	Export development fund	3,572,961,614	5,205,328,057
	Bangladesh Bank Refinance Scheme for Pre Shipment Loan	1,700,000	1,700,000
	BB Refinance for SPCSSECP	143,110,590	254,790,718
	Bangladesh Bank Borrowing under CMSME Refinance (TL) SMESPD	575,533,887	609,408,115
	Bangladesh Bank Borrowing under Green Transformation Fund (GTF)	247,943,430	292,688,716
	Borrowing From SMEF for Stimulus Loan/Revolving Fund(Trem Loan)	171,461,000	208,438,000
	Unearned Income On Murabaha EFPF	110,429,342	418,621,223
	Restricted Mudaraba Bb A/C - TDF	469,323,817	492,899,300
	SME Agro Based Product Under Refinance Scheme	7,500,000	8,000,000
		6,975,552,225	9,315,252,947
		6,975,552,225	9,315,252,947
<b>11.2</b>	<b>Borrowing at Off-shore banking unit</b>		
	<b>Secured :</b>	-	-
	<b>Un secured:</b>		
	Conventional Banking	8,374,995,000	12,532,121,875
	International Finance Corporation	4,270,000,000	4,250,750,000
	Borrowing - ECA	1,367,528,745	1,361,363,656
		14,012,523,745	18,144,235,531
	<b>In Bangladesh</b>	-	-
	<b>Outside Bangladesh</b>		
	Mashreq Bank, UAE	3,660,000,000	2,429,000,000
	Asian Development Bank	915,000,000	910,875,000
	United Bank Limited, UAE	1,830,000,000	607,250,000
	Bank Alfalah Limited, UAE	-	607,250,000
	Commerzbank, Germany	1,220,000,000	1,214,500,000
	Caixa Bank, Barcelona	3,477,000,000	
	Standard Chartered Bank, Hongkong	3,294,000,000	
	Caixabank, Spain (IFC)	7,783,600,000	
	First Abu Dhabi Bank	3,660,000,000	6,728,330,000
		25,839,600,000	12,497,205,000
		39,852,123,745	30,641,440,531
<b>11(a)</b>	<b>Consolidated Borrowings from other banks, financial institutions and agents</b>		
	Bank Asia PLC.	38,421,903,470	27,363,243,478
	Bank Asia Securities Limited	356,988,901	394,180,457
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		38,778,892,371	27,757,423,935
	Less: Inter-company transactions	356,678,423	394,180,457
		38,422,213,948	27,363,243,478

		Amount in Taka	
Particulars	31-Mar-26	31-Dec-25	
<b>11(aa) Subordinated non-convertible and perpetual bonds</b>			
Subordinated Non-Convertible bond (Note 11(aa)1)	5,000,000,000	5,000,000,000	
Perpetual bond (Note 11(aa) 2)	3,680,250,000	3,680,250,000	
	8,680,250,000	8,680,250,000	
<b>11(aa)1 Subordinated Non-Convertible bond</b>			
<b>Subordinated Non-Convertible floating rate bond - 3</b>			
Agrani Bank PLC	500,000,000	500,000,000	
Eastern Bank PLC	200,000,000	200,000,000	
Trust Bank PLC.	100,000,000	100,000,000	
Dutch-Bangla Bank PLC	100,000,000	100,000,000	
Pubali Bank PLC	100,000,000	100,000,000	
	1,000,000,000	1,000,000,000	
<b>Subordinated Non-Convertible floating rate bond - 4</b>			
Dutch-Bangla Bank PLC	2,000,000,000	2,000,000,000	
Non - Bank Portion	2,000,000,000	2,000,000,000	
	4,000,000,000	4,000,000,000	
	5,000,000,000	5,000,000,000	
<b>11(aa)2 Perpetual bond</b>			
<b>Institutional subscriber:</b>			
NCC Bank PLC	1,300,000,000	1,300,000,000	
Trust Bank PLC.	110,000,000	110,000,000	
Jamuna Bank PLC	730,000,000	730,000,000	
Southeast Bank PLC	500,000,000	500,000,000	
NRB Bank Limited	200,000,000	200,000,000	
	2,840,000,000	2,840,000,000	
<b>Individual subscriber</b>	500,000,000	500,000,000	
<b>Public Offer</b>	340,250,000	340,250,000	
	3,680,250,000	3,680,250,000	
<b>12 Deposits and other accounts</b>			
Conventional and Islamic banking (Note 12.1)	493,876,695,885	455,305,033,501	
Off-shore banking unit	1,436,924,694	1,177,872,886	
	495,313,620,579	456,482,906,387	
<b>Current/Al-wadeeah current accounts and other accounts</b>			
Deposits from banks	-	-	
Deposits from customers (Note 12.1.2a)	92,500,985,606	76,811,219,153	
Off-shore banking unit	582,060,234	319,539,260	
	93,083,045,840	77,130,758,413	
<b>Bills payable</b>			
Deposits from banks	-	-	
Deposits from customers (Note 12.1.2b)	2,257,678,351	2,969,916,537	
	2,257,678,351	2,969,916,537	
<b>Savings bank/Mudaraba savings bank deposits</b>			
Deposits from banks	-	-	
Deposits from customers	100,400,928,742	98,587,427,106	
Off-shore banking unit	-	-	
	100,400,928,742	98,587,427,106	
<b>Fixed deposits/Mudaraba fixed deposits</b>			
Deposits from banks (Note 12.1.1)	12,080,217	12,578,471	
Deposits from customers (Note 12.1.2c)	274,158,606,352	249,731,843,132	
Off-shore banking unit	854,864,460	858,333,626	
	275,025,551,029	250,602,755,229	
<b>Special notice deposit</b>			
Deposits from banks	-	-	
Deposits from customers (Note 12.1.2)	24,546,416,617	27,192,049,102	
Off-shore banking unit	-	-	
	24,546,416,617	27,192,049,102	
	495,313,620,579	456,482,906,387	

		Amount in Taka	
Particulars		31-Mar-26	31-Dec-25
<b>12.1</b>	<b>Conventional and Islamic banking</b>		
	Deposits from banks (Note 12.1.1)	12,080,217	12,578,471
	Deposits from customers (Note 12.1.2)	493,864,615,668	455,292,455,030
		493,876,695,885	455,305,033,501
<b>12.1.1</b>	<b>Deposits from banks</b>		
	<b>Fixed deposit/SND: Islamic banking</b>		
	AB Bank PLC	38,483	38,503
	EXIM Bank PLC	477,619	477,619
	Social Islami Bank PLC	31,471	631,471
	Eastern Bank PLC.	101,766	-
	Trust Bank PLC.	635,321	635,321
		1,284,660	1,782,914
	<b>Fixed deposit/SND: Conventional banking</b>		
	Modhumoti Bank PLC	4,132,618	4,132,618
	Probashi Kallyan Bank	6,238,846	6,238,846
	Trust Bank PLC.	424,093	424,093
		10,795,557	10,795,557
		12,080,217	12,578,471
<b>12.1.2</b>	<b>Deposits from customers</b>		
	Current/Al-wadeeah current accounts and other accounts ( Note 12.1.2a)	92,500,985,606	76,811,219,153
	Bills payable (Note 12.1.2b)	2,257,678,351	2,969,916,537
	Savings bank/Mudaraba savings deposits	100,400,928,742	98,587,427,106
	Fixed deposits/Mudaraba fixed deposits (Note 12.1.2c)	274,158,606,352	249,731,843,132
	Special notice deposit	24,546,416,617	27,192,049,102
		493,864,615,668	455,292,455,030
<b>12.1.2a</b>	<b>Current/Al-wadeeah current accounts and other accounts</b>		
	Current/Al-wadeeah current accounts	49,578,740,941	35,278,154,571
	Other demand deposit - Local currency	24,703,987,369	25,186,701,848
	Other demand deposit - Foreign currencies	13,421,693,988	11,951,549,044
	Foreign currency deposits	4,788,105,900	4,390,939,587
	Unclaimed cash dividend	49,556,332	49,559,633
		92,542,084,530	76,856,904,683
	Less: inter transaction with OBU	41,098,924	45,685,530
		92,500,985,606	76,811,219,153
<b>12.1.2b</b>	<b>Bills payable</b>		
	Bills payable - local currency	2,211,675,611	2,923,987,469
	Bills payable - foreign currencies	46,002,740	45,929,068
		2,257,678,351	2,969,916,537
<b>12.1.2c</b>	<b>Fixed deposits/Mudaraba fixed deposits</b>		
	Fixed deposits/Mudaraba fixed deposits	223,944,080,663	202,482,890,912
	Foreign currency deposits (interest bearing)	1,233,766	1,237,499
	Deposit under schemes	50,213,291,923	47,247,714,721
		274,158,606,352	249,731,843,132
<b>12.2</b>	<b>Payable on demand and time deposits</b>		
	<b>a) Demand deposits</b>		
	Current/Al-wadeeah current accounts and other accounts	50,169,258,583	35,601,567,934
	Savings bank/Mudaraba savings deposits	9,036,083,587	8,872,868,440
	Foreign currency deposits (non interest bearing)	18,209,799,888	16,342,488,631
	Sundry deposits	24,703,987,369	25,186,701,848
	Bills payable	2,257,678,351	2,969,916,537
		104,376,807,778	88,973,543,390

Particulars	Amount in Taka	
	31-Mar-26	31-Dec-25
<b>b) Time deposits</b>		
Savings bank/Mudaraba savings deposits	91,364,845,155	89,714,558,666
Fixed deposits/Mudaraba fixed deposits	224,811,025,340	203,353,803,009
Foreign currency deposits (interest bearing)	1,233,766	1,237,499
Special notice deposit	24,546,416,617	27,192,049,102
Security deposits	-	-
Deposits under schemes	50,213,291,923	47,247,714,721
	390,936,812,801	367,509,362,997
	495,313,620,579	456,482,906,387
<b>12(a) Consolidated Deposits and other accounts</b>		
<b>Current/AI-wadeeah current accounts and other accounts</b>		
Bank Asia PLC.	93,083,045,840	77,130,758,413
Bank Asia Securities Limited	702,651,772	420,972,001
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	93,785,697,612	77,551,730,414
<u>Less: Inter-company transactions</u>	483,890,823	344,019,444
	93,301,806,789	77,207,710,970
<b>Bills payable</b>		
Bank Asia PLC.	2,257,678,351	2,969,916,537
Bank Asia Securities Limited	-	-
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	2,257,678,351	2,969,916,537
<b>Savings bank/Mudaraba savings bank deposits</b>		
Bank Asia PLC.	100,400,928,742	98,587,427,106
Bank Asia Securities Limited	-	-
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	100,400,928,742	98,587,427,106
<b>Fixed deposits/Mudaraba fixed deposits</b>		
Bank Asia PLC.	275,025,551,029	250,602,755,229
Bank Asia Securities Limited	-	-
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	275,025,551,029	250,602,755,229
<b>Special notice deposit</b>		
Bank Asia PLC.	24,546,416,617	27,192,049,102
Bank Asia Securities Limited	-	-
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	24,546,416,617	27,192,049,102
	495,532,381,528	456,559,858,944
<b>13 Other liabilities</b>		
Conventional and Islamic banking (Note 13.1)	64,463,086,452	61,731,771,287
Off-shore banking unit	-	-
	64,463,086,452	61,731,771,287

		Amount in Taka	
Particulars		31-Mar-26	31-Dec-25
<b>13.1</b>	<b>Conventional and Islamic banking</b>		
	Provision for loans and advances/investments (Note 13.1.1)	29,850,794,000	29,032,610,000
	Provision on off-balance sheet exposures	1,838,568,000	1,686,070,000
	Interest suspense account	11,312,381,539	10,413,973,228
	Provision for income tax including deferred tax (Note 13.1.5)	15,485,850,576	14,985,850,576
	Provision for performance and festival bonus	485,871,581	546,970,622
	Master card and Visa card payables	64,904,041	28,279,388
	Expenditures and other payables	973,309,626	779,187,822
	Provision for nostro accounts	-	-
	Other payable	174,798,869	196,336,619
	Provision for profit equalization	51,372,036	51,372,036
	Provision for Smart Junior Saver A/c	-	-
	Provision for diminution in value of shares	1,523,483,553	1,523,483,553
	Payable to Government	79,197,621	27,237,621
	Provision for other assets	856,247,133	856,247,133
	Provision for start up fund	67,112,177	195,325,557
	Rebate payable on good borrowers	67,700,000	67,700,000
	Unearned income	719,116,650	710,453,411
	Interest payable on subordinated non-convertible zero coupon bond	91,885,281	67,355,014
	Branch adjustment account credit balance	108,751,867	-
	Fraction Bonus Share	1,608,744	1,608,744
	Nostro account credit balance	238,980,431	-
	Lease liabilities	471,152,727	561,709,963
		<u>64,463,086,452</u>	<u>61,731,771,287</u>
<b>13.1.1</b>	<b>Provision for loans and advances/investments</b>		
	<b>General provision</b>		
	<b>Conventional and Islamic:</b>		
	Balance as at 1 January	6,222,276,985	5,706,643,725
	Add: Provision made during the year	264,362,000	515,633,260
	Less: Provision no longer required	-	-
	Balance as at 31 December	<u>6,486,638,985</u>	<u>6,222,276,985</u>
	<b>Off-shore Banking Unit (OBU):</b>		
	Balance as at 1 January	317,139,015	164,028,852
	Add: Provision made during the year	-	153,110,163
	Less: Provision no longer required	-	-
	Balance as at 31 December	<u>317,139,015</u>	<u>317,139,015</u>
	<b>A. Total general provision on loans and advances/investments</b>	<u>6,803,778,000</u>	<u>6,539,416,000</u>
	<b>Specific provision</b>		
	<b>Conventional and Islamic:</b>		
	Balance as at 1 January	22,493,194,000	22,678,827,423
	Add/ Back: Recoveries of amounts previously written off	-	-
	Specific provision made during the year	596,712,000	12,735,745,423
	Less: Write off/amicable settlement during the year	(42,890,000)	(12,921,378,846)
	Balance as at 31 December	<u>23,047,016,000</u>	<u>22,493,194,000</u>
	<b>Off-shore Banking Unit (OBU):</b>		
	Balance as at 1 January	-	-
	Add: Provision made during the year	-	-
	Less: Provision no longer required	-	-
	Balance as at 31 December	<u>-</u>	<u>-</u>
	<b>B. Total Specific provision on loans and advances/investments</b>	<u>23,047,016,000</u>	<u>22,493,194,000</u>
	<b>C. Total provision on loans and advances/investments (A+B)</b>	<u>29,850,794,000</u>	<u>29,032,610,000</u>

Particulars	Amount in Taka				
	31-Mar-26	31-Dec-25			
<b>13.1.3 Provision on off-balance sheet exposures</b>					
Balance as at 1 January	1,685,276,029	1,494,814,536			
Add: Provision made during the year	152,498,000	190,461,493			
	<u>1,837,774,029</u>	<u>1,685,276,029</u>			
Less: Adjustments made during the year	-	-			
Balance as at 31 December	<u>1,837,774,029</u>	<u>1,685,276,029</u>			
Provision maintained for OBU as at 01 January	793,971	685,464			
Add: Provision made during the year	-	108,507			
Less: Provision no longer required	-	-			
	<u>793,971</u>	<u>793,971</u>			
Off-balance sheet exposures provision Balance as at 31 December	<u>1,838,568,000</u>	<u>1,686,070,000</u>			
As per BRPD Circular No. 07, dated 21 June 2018 no provision is required for bills for collection and for counter guarantee provision is maintained based on BB rating grade.					
<b>13.1.5 Provision for taxation</b>					
Current tax (Note 13.1.5(a))	15,013,829,211	14,513,829,211			
Deferred tax	472,021,365	472,021,365			
	<u>15,485,850,576</u>	<u>14,985,850,576</u>			
<b>13.1.5(a) Provision for current tax</b>					
Balance as at 1 January	14,513,829,211	15,138,760,258			
Add: Provision made during the year	500,000,000	650,000,000			
	<u>15,013,829,211</u>	<u>15,788,760,258</u>			
Less: Adjustments made during the year	-	1,274,931,047			
Balance as at 31 December	<u>15,013,829,211</u>	<u>14,513,829,211</u>			
<b>13.1.5(d) Deferred Tax (asset)/liability</b>					
<b>Particulars</b>	<b>Book value</b>	<b>Tax Base</b>	<b>(Deductible)/ Taxable</b>		
<b>Opening Balance</b>					
Deferred Tax Asset				(7,338,404,543)	(6,378,420,213)
Deferred Tax Liability				981,620,525	989,887,601
<b>Net Deferred Tax Asset</b>				<u>(6,356,784,018)</u>	<u>(5,388,532,612)</u>
<b>Net Deferred Tax Asset as of Dec 31, 2025:</b>					
<b>Deferred Tax Asset:</b>					
Loan loss provision	23,047,016,000	-	(20,281,374,080)	(7,605,515,280)	(7,338,404,543)
<b>Closing balance for the year (a)</b>				<u>(7,605,515,280)</u>	<u>(7,338,404,543)</u>
<b>Deferred Tax Liability:</b>					
Interest receivable	3,516,961,617	-	3,516,961,617	1,318,860,606	1,074,182,987
Fixed assets	2,554,496,696	2,786,632,649	(232,135,953)	(87,050,982)	(84,880,884)
Right-of-use assets	(30,012,171)	-	(30,012,171)	(11,254,564)	(7,681,578)
<b>Closing balance for the year (b)</b>				<u>1,220,555,060</u>	<u>981,620,525</u>
<b>Net Deferred Tax Asset as of Dec 31, 2025 (a+b)</b>				<u>(6,384,960,220)</u>	<u>(6,356,784,018)</u>
<b>Movement for the year</b>					
Opening deferred tax assets				(7,338,404,543)	(6,378,420,213)
Closing deferred tax assets				(7,605,515,280)	(7,338,404,543)
<b>Changes for the year</b>				<u>(267,110,737)</u>	<u>(959,984,330)</u>
Opening deferred tax liabilities				981,620,525	989,887,601
Closing deferred tax liabilities				1,220,555,060	981,620,525
<b>Changes for the year</b>				<u>238,934,535</u>	<u>(8,267,076)</u>
<b>Changes during the year</b>				<u>(28,176,202)</u>	<u>(968,251,406)</u>

**Amount in Taka**

Particulars	31-Mar-26	31-Dec-25
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As per Bangladesh Bank, BRPD circular no. 11 dated December 12, 2011 deferred tax assets may be recognized but restrictions are to be followed if deferred tax assets is calculated and recognized based on the provisions against classified loan, advances; such as i. amount of the net income after tax increased due to recognition of deferred tax assets on such provision will not be distributed as dividend. ii. the amount of deferred tax assets recognized on such provisions should be deducted while calculating the Regulatory Eligible Capital. iii. a description should be provided regarding deferred tax assets recognized on loan loss provision in the notes to the financial statements. On the other hand, deferred tax liabilities must be recognized for those items which are mentioned to recognize in IAS. Hence, the bank did not recognize deferred tax assets but recognize deferred tax liabilities when it arises.

13.1.5(f) Reconciliation of effective tax rate	Year 2026		Year 2025	
	%	Amount	%	Amount
Profit before provision		2,804,879,325		19,361,977,281
Income Tax as per applicable tax rate	37.50%	1,051,829,747	37.50%	7,260,741,480
Tax exempted income (on govt. treasury securities)	-3.83%	(52,581,247)	-3.83%	(742,299,314)
On probable deductible/non deductible expenses	-17.80%	(499,248,500)	-30.31%	(5,868,442,166)
	<b>15.87%</b>	<b>500,000,000</b>	<b>3.36%</b>	<b>650,000,000</b>

13.1.5(g) Consolidated Reconciliation of effective tax rate	Year 2026		Year 2025	
	%	Amount	%	Amount
Profit before provision		2,874,439,141		19,488,898,192
Income Tax as per applicable tax rate	37.50%	1,077,914,678	37.50%	7,308,336,822
Tax exempted income (on govt. treasury securities)	-3.81%	(52,581,247)	-3.81%	(742,299,314)
On probable deductible/non deductible expenses	-18.14%	(508,666,011)	-30.08%	(5,861,995,122)
	<b>15.56%</b>	<b>516,667,420</b>	<b>3.61%</b>	<b>704,042,386</b>

13(a) Consolidated Other liabilities		
Bank Asia PLC.	64,463,086,452	61,731,771,287
Bank Asia Securities Limited	2,415,708,390	2,331,045,367
BA Exchange Company (UK) Limited	100,312,227	92,801,696
BA Express USA, Inc	457,737,499	530,384,548
	<b>67,436,844,568</b>	<b>64,686,002,898</b>
<u>Less: Inter- companies transactions</u>		
Receivable from BASL	-	-
Receivable from BA Exchange (UK) Limited	113,644,251	106,877,222
Receivable from BA Express USA, Inc	374,270,957	419,449,009
	<b>66,948,929,360</b>	<b>64,159,676,667</b>

**14 Share capital**

14.1 Authorized capital		
1,500,000,000 ordinary shares of Taka 10 each	15,000,000,000	15,000,000,000

14.2 Issued, subscribed and fully paid up capital		
56,372,480 ordinary shares of Taka 10 each issued for cash	563,724,800	563,724,800
364,010,770 (2010: 243,901,270) ordinary shares of Taka 10 each		
Issued as bonus shares	3,640,107,700	3,640,107,700
Issued as right shares 25% for the year 2010	1,050,958,100	1,050,958,100
Issued as bonus shares 20% for the year 2011	1,050,958,120	1,050,958,120
Issued as bonus shares 10% for the year 2012	630,574,870	630,574,870
Issued as bonus shares 10% for the year 2013	693,632,350	693,632,350
Issued as bonus shares 10% for the year 2014	762,995,590	762,995,590
Issued as bonus shares 5% for the year 2015	419,647,570	419,647,570
Issued as bonus shares 12% for the year 2016	1,057,511,890	1,057,511,890
Issued as bonus shares 12.50% for the year 2017	1,233,763,870	1,233,763,870
Issued as bonus shares 5% for the year 2018	555,193,740	555,193,740
Issued as bonus shares 10% for the year 2024	1,165,906,860	1,165,906,860
	<b>12,824,975,460</b>	<b>12,824,975,460</b>

		Amount in Taka	
Particulars		31-Mar-26	31-Dec-25
<b>14.3</b>	<b>Initial public offer (IPO)</b>		
	Out of the total issued, subscribed and fully paid up capital of the Bank 2,000,000 ordinary shares of Taka 100 each amounting to Taka 200,000,000 was raised through public offering of shares in 2003		
<b>15</b>	<b>Statutory reserve</b>		
	Balance as at 1 January	12,771,163,687	11,750,000,000
	Addition during the year	53,811,773	1,021,163,687
	Balance as at 31 December	<u>12,824,975,460</u>	<u>12,771,163,687</u>
<b>15.1</b>	<b>General and other reserve</b>		
	Bank Asia PLC.		
	General Reserve	8,166,144	8,166,144
	Start-Up Equity Investment Fund	128,213,380	-
		<u>136,379,524</u>	<u>8,166,144</u>
<b>15.1 (a)</b>	<b>Consolidated General and other reserve</b>		
	Bank Asia PLC.	136,379,524	8,166,144
	Bank Asia Securities Limited		
	Balance as at 1 January	3,075,880	2,474,543
	Addition during the year	508,154	601,337
	Adjustment made during the year	-	-
	Balance as at 31 December	<u>3,584,034</u>	<u>3,075,880</u>
		<u>139,963,558</u>	<u>11,242,024</u>
<b>16</b>	<b>Revaluation reserve</b>		
	HTM securities (Note 16.1)	121,567,571	121,567,571
	HFT securities (Note 16.2)	3,580,867,575	2,874,201,924
	Fixed Assets revaluation (Note 16.3)	1,718,179,220	1,718,179,220
		<u>5,420,614,366</u>	<u>4,713,948,715</u>
<b>16.1</b>	<b>Revaluation reserve on HTM securities</b>		
	Balance at 1 January	121,567,571	99,513,941
	Gain from revaluation on investments	-	22,053,630
	Adjustment for sale/maturity of securities	-	-
		<u>121,567,571</u>	<u>121,567,571</u>
<b>16.2</b>	<b>Revaluation reserve on HFT securities</b>		
	Balance at 1 January	2,874,201,924	2,431,797,985
	Gain from revaluation on investments	1,923,309,976	25,641,463,247
	Adjustment for sale/maturity of securities	(1,216,644,325)	(25,199,059,308)
		<u>3,580,867,575</u>	<u>2,874,201,924</u>
<b>16.3</b>	<b>Revaluation reserve on Fixed Assets</b>		
	Balance at 1 January	1,718,179,220	1,769,496,415
	Depreciation charged during the year	-	(51,317,195)
		<u>1,718,179,220</u>	<u>1,718,179,220</u>
<b>16 (a)</b>	<b>Consolidated Revaluation reserve</b>		
	Bank Asia PLC.	5,420,614,366	4,713,948,715
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>5,420,614,366</u>	<u>4,713,948,715</u>

		Amount in Taka	
Particulars		31-Mar-26	31-Dec-25
<b>17</b>	<b>Retained earnings</b>		
	Balance at 1 January	4,910,382,083	4,124,248,860
	Add: Post - tax profit for the year	1,291,307,325	4,455,818,435
	Revaluation reserve transferred to retained earnings	-	51,317,195
		6,201,689,408	8,631,384,490
	Less: Issue of cash dividend for the year 2023	-	-
	Issue of cash dividend for the year 2024	-	1,165,906,860
	Issue of stock dividend for the year 2024	-	1,165,906,860
	Transfer to interest suspense account during the year	-	-
	Coupon/dividend on perpetual bond	24,931,507	368,025,000
	Transfer to statutory reserve	53,811,773	1,021,163,687
		78,743,280	3,721,002,407
		6,122,946,128	4,910,382,083
<b>17(a)</b>	<b>Consolidated Retained earnings</b>		
	Balance at 1 January	4,921,182,277	4,150,895,777
	Add/(Less): Revaluation reserve transferred to retained earnings	-	51,317,195
	Post- tax profit for the year	1,283,199,721	4,440,573,160
	Less: Non controlling interest	48	111
		6,204,381,950	8,642,786,021
	Less: Issue of cash dividend for the year 2023	-	-
	Issue of cash dividend for the year 2024	-	1,165,906,860
	Issue of stock dividend for the year 2024	-	1,165,906,860
	Transfer to interest suspense account during the year	-	-
	Coupon/dividend on perpetual bond	24,931,507	368,025,000
	Transferred to General and other reserve	508,154	601,337
	Transfer to statutory reserve	53,811,773	1,021,163,687
		79,251,434	3,721,603,744
		6,125,130,516	4,921,182,277
<b>17(b)</b>	<b>Non-controlling (Minority) interest</b>		
	Bank Asia Securities Limited	70,489	70,441
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		70,489	70,441
<b>18</b>	<b>Contingent liabilities</b>		
	Conventional and Islamic banking	140,191,950,975	126,041,636,649
	Off-shore banking unit	82,503,354	79,397,087
		140,274,454,329	126,121,033,736
<b>18.1</b>	<b>Acceptances and endorsements</b>		
	Conventional and Islamic banking	62,059,036,674	54,522,651,455
	Off-shore banking unit	-	-
		62,059,036,674	54,522,651,455
<b>18.2</b>	<b>Letters of guarantee (Note 18.2.1)</b>		
	Conventional and Islamic banking	27,774,381,447	27,443,556,664
	Off-shore banking unit	2,520,032	2,508,671
		27,776,901,479	27,446,065,335
<b>18.2.1</b>	<b>Letters of guarantee</b>		
	Letters of guarantee (Local)	23,312,902,939	22,982,078,156
	Letters of guarantee (Foreign)	4,463,998,540	4,463,987,179
		27,776,901,479	27,446,065,335

		Amount in Taka	
Particulars		31-Mar-26	31-Dec-25
<b>18.3</b>	<b>Irrevocable letters of credit (Note 18.3.1)</b>		
	Conventional and Islamic banking	32,685,257,348	27,229,358,931
	Off-shore banking unit	79,983,322	76,888,416
		32,765,240,670	27,306,247,347
<b>18.3.1</b>	<b>Irrevocable letters of credit</b>		
	Letters of credit Back to Back (Inland)	4,049,933,993	2,620,268,080
	Letters of credit (General)	23,608,970,822	19,101,567,161
	Back to back L/C	5,026,352,533	5,507,523,690
		<u>32,685,257,348</u>	<u>27,229,358,931</u>
<b>18.4</b>	<b>Bills for collection (Note 18.4.1)</b>		
	Conventional and Islamic banking	14,797,880,232	16,846,069,599
	Off-shore banking unit	-	-
		14,797,880,232	16,846,069,599
<b>18.4.1</b>	<b>Bills for collection</b>		
	Local bills for collection	9,971,273,813	10,595,990,025
	Foreign bills for collection	4,826,606,419	6,250,079,574
		<u>14,797,880,232</u>	<u>16,846,069,599</u>
<b>18.5</b>	<b>Other commitments (Note 18.5.1)</b>		
	Conventional and Islamic banking	2,875,395,274	-
	Off-shore banking unit	-	-
		2,875,395,274	-
		<u>140,274,454,329</u>	<u>126,121,033,736</u>
<b>18.5.1</b>	<b>Other commitments</b>		
	Forward Assets Purchased and Forward Deposits Placed	<u>2,875,395,274</u>	-
<b>18.6</b>	<b>Workers' profit participation fund (WPPF)</b>		

As per Bangladesh Labour Act 2006 and SRO no. 336/Law/2010, all companies falling within the scope of WPPF are required to provide 5% of its profit before charging such expense to their eligible employees within the stipulated time. Bank obtained opinion from its legal advisor regarding this issue which stated that the Bank is not required to make provision for WPPF as it is not within the scope of WPPF. As such the Bank did not make any provision during the year for WPPF.

**Bank Asia PLC.**

**Notes to financial statements for the year ended 31 March 2026**

**Amount in Taka**

<b>Particulars</b>	<b>Jan to Mar 2026</b>	<b>Jan to Mar 2025</b>
<b>19 Income statement</b>		
<b>Income:</b>		
Interest, discount and similar income (Note 19.1)	12,005,046,681	12,645,160,339
Dividend income (Note 22.1)	41,513,194	186,952,598
Fees, commission and brokerage (Note 19.2)	365,879,634	459,332,391
Gains/ <u>less</u> Losses arising from dealing securities	-	-
Gains/ <u>less</u> Losses arising from investment securities	-	19,833,967
Gains/ <u>less</u> Losses arising from dealing in foreign currencies (Note 23.1)	195,619,987	679,319,572
Income from non-banking assets	-	-
Other operating income (Note 24)	254,633,341	362,604,256
Profit/ <u>less</u> Losses on interest rate changes	-	-
	<u>12,862,692,837</u>	<u>14,353,203,123</u>
<b>Expenses:</b>		
Interest paid/profit shared on deposits and borrowings, etc (Note 21)	7,620,702,981	7,055,283,992
Administrative expenses (Note 19.3)	1,908,281,356	1,720,123,103
Other expenses (Note 34)	568,474,173	579,438,461
Depreciation on banks assets (Note 33.1)	215,622,332	217,450,053
	<u>10,313,080,842</u>	<u>9,572,295,609</u>
	<u>2,549,611,995</u>	<u>4,780,907,514</u>
<b>19.1 Interest, discount and similar income</b>		
Interest income/profit on investments (Note 20)	7,245,666,365	7,115,017,967
Interest on treasury bills/reverse repo/bills	4,204,534,155	3,050,232,725
Interest income on corporate bonds	87,368,770	108,710,823
Interest on debentures	233,782,958	54,383,676
Income from investment in shares, bonds etc	-	-
Capital gain on Government securities and assets	233,694,433	2,316,815,148
	<u>12,005,046,681</u>	<u>12,645,160,339</u>
<b>19.2 Fees, commission and brokerage</b>		
Commission	365,879,634	459,332,391
Brokerage	-	-
	<u>365,879,634</u>	<u>459,332,391</u>
<b>19.3 Administrative expenses</b>		
Salaries and allowances (Note 25)	1,602,184,999	1,412,515,882
Rent, taxes, insurance, electricity, etc (Note 26)	165,718,707	153,609,193
Legal expenses (Note 27)	10,531,120	12,378,942
Postage, stamp, telecommunication, etc (Note 28)	66,370,540	71,431,068
Stationery, printing, advertisement, etc (Note 29)	29,449,124	39,994,275
Managing Director's salary and fees (Note 30)	6,050,096	5,795,038
Directors' fees (Note 31)	1,366,667	1,303,334
Auditors' fees (Note 32)	1,501,000	361,000
Repair of Bank's assets (Note 33.1)	25,109,103	22,734,371
	<u>1,908,281,356</u>	<u>1,720,123,103</u>
<b>20 Interest income/profit on investments</b>		
Conventional and Islamic banking (Note 20.1)	6,750,023,040	6,914,865,536
Off-shore banking unit	670,786,888	392,390,219
	<u>7,420,809,928</u>	<u>7,307,255,755</u>
Less: inter transaction between OBU and Conventional banking	175,143,563	192,237,788
	<u>7,245,666,365</u>	<u>7,115,017,967</u>

		Amount in Taka	
Particulars	Jan to Mar 2026	Jan to Mar 2025	
<b>20.1</b>	<b>Conventional and Islamic banking</b>		
Agricultural loan	198,515,483	116,277,490	
Cash credit/Bai Murabaha (Muajjal)	82,599,611	195,221,202	
Credit card	165,502,278	151,792,696	
Credit for poverty alleviation scheme-micro credit	3,712	-	
Consumer credit scheme	376,574,388	444,008,003	
Demand loan	1,361,120,010	1,586,487,287	
Export Development Fund (EDF)	76,568,008	82,177,644	
House building loan	16,097,540	27,237,677	
Musharaka Finance	363,652,327	59,798,954	
Loans (General)	484,395,878	456,749,228	
Loans against trust receipts/ Bai Murabaha post import	396,862,527	297,336,578	
Overdrafts/ Quard against scheme	798,465,431	891,337,705	
Packing credit	14,583,383	8,489,757	
Payment against documents	823,942	23,018,329	
Staff loan	9,618,205	13,920,101	
Transport loan	1,977,137	29,238,929	
Term loan- industrial	1,251,745,675	1,026,806,333	
Term loan- others	788,986,818	950,111,846	
Foreign bills purchased	60,415	2,017,892	
Local bills purchased	10,704,613	20,838,085	
Loan Under Covit-19 Stimulus Package	876,743	1,994,438	
Total interest/profit on loans and advances/investments	6,399,734,124	6,384,860,174	
Interest/profit on balance with other banks and financial institutions	309,562,931	384,964,460	
Interest/profit received from foreign banks	40,725,985	145,040,902	
	<u>6,750,023,040</u>	<u>6,914,865,536</u>	
<b>20(a)</b>	<b>Consolidated Interest income/profit on investments</b>		
Bank Asia PLC.	7,245,666,365	7,115,017,967	
Bank Asia Securities Ltd	44,629,347	52,729,137	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	<u>7,290,295,712</u>	<u>7,167,747,104</u>	
Less: Inter-company transactions	5,428,567	40,315,383	
	<u>7,284,867,145</u>	<u>7,127,431,721</u>	
<b>21</b>	<b>Interest paid/profit shared on deposits and borrowings etc.</b>		
Conventional and Islamic banking (Note 21.1)	7,241,988,733	6,938,522,512	
Off-shore banking unit	553,857,811	308,999,268	
	<u>7,795,846,544</u>	<u>7,247,521,780</u>	
Less: inter transaction with OBU	175,143,563	192,237,788	
	<u>7,620,702,981</u>	<u>7,055,283,992</u>	
<b>21.1</b>	<b>Conventional and Islamic banking</b>		
<b>Interest paid/profit shared on deposits</b>			
Fixed deposits/ Mudaraba Fixed deposit	4,536,863,247	4,095,856,299	
Scheme deposits	1,424,850,549	1,167,136,702	
Sanchaya plus	-	257,920	
Savings deposits/ Mudaraba Savings bank	535,628,939	488,989,051	
Special notice deposits	273,653,836	295,311,026	
	<u>6,770,996,571</u>	<u>6,047,550,998</u>	
<b>Interest on borrowings and others</b>			
Local banks including Bangladesh Bank	320,975,110	770,009,032	
Interest on subordinated non-convertible bond	146,900,009	116,087,670	
Foreign banks	3,117,043	4,874,812	
	<u>470,992,162</u>	<u>890,971,514</u>	
	<u>7,241,988,733</u>	<u>6,938,522,512</u>	

		Amount in Taka	
Particulars		Jan to Mar 2026	Jan to Mar 2025
<b>21(a)</b>	<b>Consolidated Interest Expenses/profit paid on Deposits</b>		
	Bank Asia PLC.	7,620,702,981	7,055,283,992
	Bank Asia Securities Ltd	5,428,567	40,315,383
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		7,626,131,548	7,095,599,375
	Less: Inter-company transactions	5,428,567	40,315,383
		7,620,702,981	7,055,283,992
<b>22</b>	<b>Investment income</b>		
	Conventional and Islamic banking (Note 22.1)	5,056,160,840	5,736,928,937
	Off-shore banking unit	-	-
		5,056,160,840	5,736,928,937
<b>22.1</b>	<b>Conventional and Islamic Banking</b>		
	Interest on treasury bills	2,885,118,162	2,051,269,646
	Interest on treasury bonds	1,273,737,911	984,894,354
	Intt. On Special Purpose Bond For Power	255,267,330	-
	Interest income on corporate bonds	87,368,770	108,710,823
	Interest on Government Islamic bonds	-	12,328,766
	Capital gain from investment in shares	-	19,833,967
	Dividend on shares	41,513,194	186,952,598
	Profit on Govt Investment SUKUK	233,782,958	54,383,676
	Capital gain/ (Loss) on Government securities	233,694,433	2,316,815,148
	Interest on reverse repo	45,678,082	1,739,959
		5,056,160,840	5,736,928,937
<b>22(a)</b>	<b>Consolidated investment income</b>		
	Bank Asia PLC.	5,056,160,840	5,736,928,937
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		5,056,160,840	5,736,928,937
	Less: Inter-company transactions	-	-
		5,056,160,840	5,736,928,937
<b>23</b>	<b>Commission, exchange and brokerage</b>		
	Conventional and Islamic banking (Note 23.1)	580,585,109	1,137,212,337
	Off-shore banking unit	(19,085,488)	1,439,626
		561,499,621	1,138,651,963
<b>23.1</b>	<b>Conventional and Islamic Banking</b>		
	Commission on L/C	246,032,224	298,759,466
	Commission on back to back L/C against Export	-	-
	Fees and commission including Export	59,109,100	86,212,940
	Commission on L/G	45,862,480	63,456,094
	Commission on export	27,368,961	1,596,080
	Commission on PO, DD, TT, TC, etc	5,130,110	7,126,545
	Other commission	1,462,247	741,640
		384,965,122	457,892,765
	Foreign exchange gain	195,619,987	679,319,572
		580,585,109	1,137,212,337
<b>23(a)</b>	<b>Consolidated Commission, exchange and brokerage</b>		
	Bank Asia PLC.	561,499,621	1,138,651,963
	Bank Asia Securities Ltd	35,061,000	26,589,996
	BA Exchange Company (UK) Limited	3,369,646	11,545,552
	BA Express USA, Inc	35,486,628	32,745,290
		635,416,895	1,209,532,801

		Amount in Taka	
Particulars		Jan to Mar 2026	Jan to Mar 2025
<b>24</b>	<b>Other operating income</b>		
	Conventional and Islamic banking (Note 24.1)	247,476,042	357,288,170
	Off-shore banking unit	7,157,299	5,316,086
		254,633,341	362,604,256
<b>24.1</b>	<b>Conventional and Islamic banking</b>		
	Locker charge	3,668,400	3,168,400
	Service and other charges	68,285,452	194,088,865
	Master/Visa card fees and charges	124,134,500	104,857,215
	Postage/telex/SWIFT/fax recoveries	21,444,829	29,654,716
	Non-operating income	10,893,360	11,330,839
	Rebate on nostro account	19,049,501	14,188,135
		247,476,042	357,288,170
<b>24(a)</b>	<b>Consolidated other operating income</b>		
	Bank Asia PLC.	254,633,341	362,604,256
	Bank Asia Securities Ltd	47,339,241	10,668,445
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	9,283	-
		301,981,865	373,272,701
<b>25</b>	<b>Salaries and allowances</b>		
	Conventional and Islamic banking (Note 25.1)	1,599,043,338	1,409,401,239
	Off-shore banking unit	3,141,661	3,114,643
		1,602,184,999	1,412,515,882
<b>25.1</b>	<b>Conventional and Islamic banking</b>		
	Basic salary	632,544,802	540,711,771
	Allowances	533,214,797	506,343,533
	Festival bonus	114,883,091	99,341,090
	Gratuity	123,000,000	90,000,000
	Provident fund contribution	60,400,648	53,004,845
	Performance bonus	135,000,000	120,000,000
		1,599,043,338	1,409,401,239
<b>25(a)</b>	<b>Consolidated Salaries and allowances</b>		
	Bank Asia PLC.	1,602,184,999	1,412,515,882
	Bank Asia Securities Ltd	31,418,595	30,705,319
	BA Exchange Company (UK) Limited	7,902,561	5,691,599
	BA Express USA, Inc	16,830,211	12,439,285
		1,658,336,366	1,461,352,085
<b>26</b>	<b>Rent, taxes, insurance, electricity etc.</b>		
	Conventional and Islamic banking (Note 26.1)	165,273,537	153,203,728
	Off-shore banking unit	445,170	405,465
		165,718,707	153,609,193
<b>26.1</b>	<b>Conventional and Islamic banking</b>		
	Rent, rate and taxes (Note 26.1.1)	16,930,140	3,474,996
	Insurance	92,270,673	85,245,624
	Power and electricity	25,121,942	26,770,846
	Interest portion on lease liabilities (Note 26.1.1)	30,950,782	37,712,262
		165,273,537	153,203,728
<b>26(a)</b>	<b>Consolidated Rent, taxes, insurance, electricity etc.</b>		
	Bank Asia PLC.	165,718,707	153,609,193
	Bank Asia Securities Ltd	1,293,231	1,793,595
	BA Exchange Company (UK) Limited	1,684,576	1,537,747
	BA Express USA, Inc	6,547,113	7,143,315
		175,243,627	164,083,850

		Amount in Taka	
Particulars		Jan to Mar 2026	Jan to Mar 2025
<b>27</b>	<b>Legal expenses</b>		
	Conventional and Islamic banking (Note 27.1)	10,531,120	10,561,392
	Off-shore banking unit	-	1,817,550
		10,531,120	12,378,942
<b>27.1</b>	<b>Conventional and Islamic Banking</b>		
	Legal expenses	10,531,120	10,561,392
	Other professional charges	-	-
		10,531,120	10,561,392
<b>27(a)</b>	<b>Consolidated Legal expenses</b>		
	Bank Asia PLC.	10,531,120	12,378,942
	Bank Asia Securities Ltd	3,000	1,500
	BA Exchange Company (UK) Limited	123,454	146,057
	BA Express USA, Inc	-	211,072
		10,657,574	12,737,571
<b>28</b>	<b>Postage, stamps, telecommunication etc.</b>		
	Conventional and Islamic banking (Note 28.1)	65,584,253	70,897,459
	Off-shore banking unit	786,287	533,609
		66,370,540	71,431,068
<b>28.1</b>	<b>Conventional and Islamic banking</b>		
	Telephone, courier and postage	25,996,501	30,345,155
	Master/VISA card process fee	13,005,137	14,003,220
	ATM charge	1,308,198	1,156,640
	SWIFT and Reuter charge	24,300,922	24,203,703
	Internet	973,495	1,188,741
		65,584,253	70,897,459
<b>28(a)</b>	<b>Consolidated Postage, stamps, telecommunication etc.</b>		
	Bank Asia PLC.	66,370,540	71,431,068
	Bank Asia Securities Ltd	806,114	940,413
	BA Exchange Company (UK) Limited	71,768	59,191
	BA Express USA, Inc	376,842	389,187
		67,625,264	72,819,859
<b>29</b>	<b>Stationery, printing, advertisements etc.</b>		
	Conventional and Islamic banking (Note 29.1)	29,443,750	39,964,125
	Off-shore banking unit	5,374	30,150
		29,449,124	39,994,275
<b>29.1</b>	<b>Conventional and Islamic banking</b>		
	Office and security stationery	6,368,329	17,479,696
	Calendar, diary, souvenir, etc	185,382	6,431,671
	ATM card /Supplies And Stationeries	9,178,494	11,951,711
	Books and periodicals	323,950	471,665
	Publicity and advertisement	13,387,595	3,629,382
		29,443,750	39,964,125
<b>29(a)</b>	<b>Consolidated Stationery, printing, advertisements etc.</b>		
	Bank Asia PLC.	29,449,124	39,994,275
	Bank Asia Securities Ltd	268,413	63,473
	BA Exchange Company (UK) Limited	1,157,344	808,232
	BA Express USA, Inc	480,435	549,813
		31,355,316	41,415,793

		Amount in Taka	
Particulars	Jan to Mar 2026	Jan to Mar 2025	
<b>30</b>	<b>Managing Director's salary and fees</b>		
	Basic salary	2,850,000	2,850,000
	House rent allowance	1,050,000	1,050,000
	Entertainment allowances	75,000	75,000
	Festival bonus	950,000	950,000
	Utility allowance and others	975,096	720,038
	House maintenance allowance	150,000	150,000
		6,050,096	5,795,038
<b>31</b>	<b>Directors' fees</b>		
	Directors' fees	1,366,667	1,303,334
		1,366,667	1,303,334
<b>31(a)</b>	<b>Consolidated Directors' fees</b>		
	Bank Asia PLC.	1,366,667	1,303,334
	Bank Asia Securities Ltd.	287,500	187,000
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		1,654,167	1,490,334
<b>32</b>	<b>Auditors' fees</b>		
	Audit fees	1,501,000	361,000
	Others	-	-
		1,501,000	361,000
<b>32(a)</b>	<b>Consolidated Auditors fees</b>		
	Bank Asia PLC.	1,501,000	361,000
	Bank Asia Securities Ltd	-	-
	BA Exchange Company (UK) Limited	493,818	230,616
	BA Express USA, Inc	1,042,842	957,217
		3,037,660	1,548,833
<b>33</b>	<b>Depreciation and repair of Bank's assets</b>		
	Conventional and Islamic banking (Note 33.1)	240,579,915	240,175,570
	Off-shore banking unit	151,520	8,854
		240,731,435	240,184,424
<b>33.1</b>	<b>Conventional and Islamic banking</b>		
	<b>Depreciation</b>		
	Owned assets	123,158,194	128,688,653
	Leased assets	92,312,618	88,752,546
		215,470,812	217,441,199
	<b>Repairs</b>		
	Building	4,777,668	5,039,101
	Furniture and fixtures	1,689,433	2,087,413
	Equipments	4,718,396	6,463,172
		11,185,497	13,589,686
	<b>Maintenance</b>	13,923,606	9,144,685
		240,579,915	240,175,570
<b>33(a)</b>	<b>Consolidated Depreciation and repairs of Bank's assets</b>		
	Bank Asia PLC.	240,731,435	240,184,424
	Bank Asia Securities Ltd	4,444,182	4,697,251
	BA Exchange Company (UK) Limited	79,999	247,835
	BA Express USA, Inc	250,512	251,663
		245,506,128	245,381,173
<b>34</b>	<b>Other expenses</b>		
	Conventional and Islamic banking (Note 34.1)	567,757,590	568,307,416
	Off-shore banking unit	716,583	11,131,045
		568,474,173	579,438,461

		Amount in Taka	
Particulars		Jan to Mar 2026	Jan to Mar 2025
<b>34.1</b>	<b>Conventional and Islamic banking</b>		
	Car expenses	137,296,224	127,496,047
	Contractual service expenses	163,411,005	192,541,535
	Computer expenses	104,853,771	74,632,634
	Other management and administrative expenses	102,782,617	112,060,946
	Entertainment	8,964,329	10,692,848
	AGM/EGM expenses	300,000	300,000
	Payment to superannuation fund	1,830,000	1,830,000
	Donation and subscription to institutions	38,637,523	43,584,732
	Travelling expenses	4,453,970	2,632,319
	Training and internship	2,090,061	1,805,028
	Directors' travelling expenses	3,138,090	731,327
		<u>567,757,590</u>	<u>568,307,416</u>
<b>34(a)</b>	<b>Consolidated other expenses</b>		
	Bank Asia PLC.	568,474,173	579,438,461
	Bank Asia Securities Ltd	2,727,162	5,550,543
	BA Exchange Company (UK) Limited	1,580,216	2,570,136
	BA Express USA, Inc	11,036,874	14,370,104
		<u>583,818,425</u>	<u>601,929,244</u>
<b>35</b>	<b>Receipts from other operating activities</b>		
	Conventional and Islamic banking (Note 35.1)	481,170,475	2,693,937,285
	Off-shore banking unit	7,157,299	5,316,086
		<u>488,327,774</u>	<u>2,699,253,371</u>
<b>35.1</b>	<b>Conventional and Islamic banking</b>		
	Locker charge	3,668,400	3,168,400
	Service and other charges	68,285,452	194,088,865
	Master card fees and charges	124,134,500	104,857,215
	Postage/telex/SWIFT/ fax recoveries	21,444,829	29,654,716
	Non-business income	263,637,294	2,362,168,089
		<u>481,170,475</u>	<u>2,693,937,285</u>
<b>35(a)</b>	<b>Consolidated Receipts from other operating activities</b>		
	Bank Asia PLC.	488,327,774	2,699,253,371
	Bank Asia Securities Ltd	47,339,241	10,668,445
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	9,283	-
		<u>535,676,298</u>	<u>2,709,921,816</u>
	Less: inter- companies transactions	-	-
		<u>535,676,298</u>	<u>2,709,921,816</u>
<b>36</b>	<b>Payments for other operating activities</b>		
	Conventional and Islamic banking (Note 36.1)	820,012,303	812,780,526
	Off-shore banking unit	1,161,753	11,536,510
		<u>821,174,056</u>	<u>824,317,036</u>
<b>36.1</b>	<b>Conventional and Islamic banking</b>		
	Rent, rates and taxes	165,718,707	153,203,728
	Legal expenses	10,531,120	12,378,942
	Directors' fees	1,366,667	1,303,334
	Postage, stamp, telecommunication, etc	66,370,540	71,431,068
	Other expenses	568,474,173	568,307,416
	Managing Director's salary	6,050,096	5,795,038
	Auditors' fee	1,501,000	361,000
		<u>820,012,303</u>	<u>812,780,526</u>

		Amount in Taka	
Particulars		Jan to Mar 2026	Jan to Mar 2025
<b>36(a)</b>	<b>Payments for other operating activities</b>		
	Bank Asia PLC.	821,174,056	824,317,036
	Bank Asia Securities Ltd	5,117,007	8,473,051
	BA Exchange Company (UK) Limited	3,953,832	4,543,747
	BA Express USA, Inc	19,003,671	23,070,895
		849,248,566	860,404,729
<b>37</b>	<b>Net Assets Value per Share (NAV)</b>		
	Total shareholders' equity	37,329,890,938	35,228,636,089
	Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
	Net Assets Value per Share (NAV)	29.11	27.47
<b>37(a)</b>	<b>Consolidated Net Assets Value per Share (NAV)</b>		
	Total shareholders' equity	37,265,406,227	35,169,664,311
	Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
	Net Assets Value per Share (NAV)	29.06	27.42
<b>37(b)</b>	<b>Earnings per share (EPS)</b>		
	Net profit after tax (Numerator)	1,266,375,818	1,661,887,969
	Number of ordinary shares outstanding (Denominator)	1,282,497,546	1,282,497,546
	Earnings per share (EPS)	0.99	1.30
<b>37(c)</b>	<b>Consolidated Earnings per share (EPS)</b>		
	Net profit after tax (Numerator)	1,258,268,214	1,660,232,243
	Number of ordinary shares outstanding (Denominator)	1,282,497,546	1,282,497,546
	Earnings per share (EPS)	0.98	1.29
<b>37(d)</b>	<b>Net Operating Cash Flows per Share (NOCFPS)</b>		
	Net cash flows from operating activities	39,302,164,210	33,537,732,529
	Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
	Net Operating Cash Flows per Share (NOCFPS)	30.65	26.15
<b>37(e)</b>	<b>Consolidated Net Operating Cash Flows per Share (NOCFPS)</b>		
	Net cash flows from operating activities	39,400,861,500	34,117,864,688
	Number of ordinary shares outstanding	1,282,497,546	1,282,497,546
	Net Operating Cash Flows per Share (NOCFPS)	30.72	26.60
<b>38</b>	<b>Reconciliation of net profit with cash flows from operating activities (Solo basis)</b>		
	<b>Profit before tax as per profit and loss account</b>	<b>1,791,307,325</b>	<b>2,961,887,969</b>
	<b>Adjustment for non-cash items:</b>		
	Provision for Loans and advances	861,074,000	1,699,519,545
	Provision for Off balance sheet items	152,498,000	69,500,000
	Depreciation of Property plant and equipment	240,731,435	240,184,424
	Foreign exchange gain/(loss)		
	<b>Increase/decrease in operating assets &amp; liabilities:</b>		
	Loans and advances to customers	(14,319,709,718)	9,484,006,109
	Other operating assets	965,888,099	(736,248,333)
	Deposits from customers and banks	38,830,714,192	16,664,015,421
	Other operating liabilities	11,017,749,870	3,007,307,087
	Trading liabilities	495,213,416	605,885,914
	Income tax paid	(733,302,409)	(508,325,607)
	<b>Cash flows from operating activities as per cash flow statement</b>	<b>39,302,164,210</b>	<b>33,537,732,529</b>

			Amount in Taka	
Particulars	Jan to Mar 2026	Jan to Mar 2025		
<b>38 (a) Reconciliation of net profit with cash flows from operating activities (Consolidated basis)</b>				
<b>Profit before tax as per profit and loss account</b>	<b>1,799,867,141</b>	<b>2,961,808,843</b>		
<b>Adjustment for non-cash items:</b>				
Provision for Loans and advances	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	-		
Depreciation of Property plant and equipment	245,506,128	245,381,173		
<b>Increase/decrease in operating assets &amp; liabilities:</b>				
Loans and advances to customers	(14,311,796,875)	10,054,024,757		
Other operating assets	904,115,297	(724,835,810)		
Deposits from customers and banks	38,972,522,584	16,544,022,215		
Other operating liabilities	11,018,060,348	3,007,307,087		
Trading liabilities	441,100,468	726,191,489		
Income tax paid	(743,085,591)	(517,554,611)		
<b>Cash flows from operating activities as per cash flow statement</b>	<b>39,400,861,500</b>	<b>34,117,864,688</b>		

**Bank Asia PLC.****Notes to financial statements for the year ended 31 March 2026****41 Related Party Transactions**

While making any related party transactions the management always pays proper attention to economic efficiency and competitive pricing and necessary approval of Bangladesh Bank and other authorities had been obtained wherever applicable.

Significant related party transactions of the Bank for the year January – March 2026 is given below:

<b>Name of the organization</b>	<b>Relationship</b>	<b>Service Type</b>	<b>Transaction Amount (Tk)</b>
Agro Food Services Ltd.	Common Directors/ Close family members Director	Office Rent	5,665,012
Ranks ITT Ltd.	-do-	Network Connectivity fees	5,471,713
Shield Security Service	-do-	Security Service providers	1,686,630
Reliance Insurance	-do-	Insurance Service	146,434
Ali Estates Limited	-do-	Office Rent	38,631,231
M/s. M Ahmed Tea & Land Co. Limited	-do-	Office Rent	108,900

**41.1 Key Management personnel compensation**

Transactions with Key Management personnel of the Bank for the Year January – March 2026 is given below:

<b>Particulars</b>	<b>Amount Tk</b>
Short-term employee benefit	79,442,767

Key Management personnel includes Managing Director, 03 no. Additional Managing Director, 8 nos. Deputy Managing Director including Company Secretary, Head of Internal Control & Compliance Division, 11 nos. Senior Executive Vice President and Chief Financial Officer.

Key management personnel get car facilities and leave fare assistance as per existing company policy. In addition gratuity, benevolent and superannuation fund benefits are provided as per service rule if eligible.