

Bank Asia PLC.
Un-Audited Financial Statements
for the period ended 30 June 2026

Bank Asia PLC. and Its Subsidiaries
Consolidated Balance Sheet as at 30 June 2026

		Amount in Taka	
Particulars	Notes	30 June 2026	31 Dec 2025
PROPERTY AND ASSETS			
Cash		36,248,012,480	41,859,416,647
In hand (including foreign currencies)	4.1(a)	5,715,783,886	4,779,775,312
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	4.2(a)	30,532,228,594	37,079,641,335
Balance with other banks and financial institutions	5(a)	10,182,274,190	5,964,804,409
In Bangladesh		4,072,844,788	3,049,456,025
Outside Bangladesh		6,109,429,402	2,915,348,384
Money at call and on short notice	6(a)	2,000,000,000	-
Investments	7(a)	286,936,238,020	221,317,154,106
Government		265,467,775,620	209,265,325,344
Others		21,468,462,400	12,051,828,762
Loans and advances/investments	8(a)	310,098,610,277	298,255,243,915
Loans, cash credits, overdrafts, etc/investments		270,577,836,922	268,049,496,814
Bills purchased and discounted		39,520,773,355	30,205,747,101
Fixed assets including premises, furniture and fixtures	9(a)	4,697,160,378	5,018,735,837
Other assets	10(a)	23,724,378,840	19,517,338,486
Non - banking assets		-	-
Total assets		673,886,674,185	591,932,693,400
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and age	11(a)	34,452,511,937	27,363,243,478
Subordinated non-convertible and perpetual bonds	11(aa)	8,680,250,000	8,680,250,000
Deposits and other accounts	12(a)	524,147,950,432	456,559,858,944
Current/Al-wadeeah current accounts and other accounts		76,992,547,004	77,207,710,970
Bills payable		4,194,563,511	2,969,916,537
Savings bank/Mudaraba savings bank deposits		105,091,755,226	98,587,427,106
Fixed deposits/Mudaraba fixed deposits		312,435,648,866	250,602,755,229
Special notice deposit		25,433,435,825	27,192,049,102
Bearer certificates of deposit		-	-
Other deposits		-	-
Other liabilities	13(a)	69,140,227,043	64,159,676,667
Total liabilities		636,420,939,412	556,763,029,089
Capital/shareholders' equity			
Total shareholders' equity		37,465,734,773	35,169,664,311
Paid-up capital	14.2	13,915,098,370	12,824,975,460
Statutory reserve	15	13,511,164,513	12,771,163,687
General and other reserve	15.1 (a)	139,963,558	11,242,024
Revaluation reserve	16(a)	5,508,691,256	4,713,948,715
Retained earnings	17(a)	4,461,951,108	4,921,182,277
Foreign currency translation reserve		(71,204,536)	(72,918,293)
Non-controlling interest	17(b)	70,504	70,441
Total liabilities and shareholders' equity		673,886,674,185	591,932,693,400
		-	-
Net Assets Value per Share (Restated 2025)		26.92	25.27

Consolidated Balance Sheet as at 30 June 2026

		Amount in Taka	
Particulars	Notes	30 June 2026	31 Dec 2025
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	18	139,175,686,456	126,121,033,736
Acceptances and endorsements		57,461,667,752	54,522,651,455
Letters of guarantee		33,150,149,925	27,446,065,335
Irrevocable letters of credit		33,852,290,596	27,306,247,347
Bills for collection		14,711,578,183	16,846,069,599
Other contingent liabilities		-	-
Other commitments		16,894,824,865	-
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		16,894,824,865	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-balance sheet items including contingent liabilities		156,070,511,321	126,121,033,736

-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 30 June 2026

Amount in Taka					
Particulars	Notes	Jan to June 2026	Jan to June 2025	Apr to June 2026	Apr to June 2025
OPERATING INCOME					
Interest income	20(a)	14,403,880,262	13,998,796,118	7,119,013,117	6,871,364,397
Interest paid on deposits and borrowings, etc	21(a)	16,485,882,342	15,100,943,189	8,865,179,361	8,045,659,197
Net interest income		(2,082,002,080)	(1,102,147,071)	(1,746,166,244)	(1,174,294,800)
Investment income	22(a)	11,965,898,577	12,480,294,090	6,909,737,737	6,743,365,153
Commission, exchange and brokerage	23(a)	1,348,599,780	2,022,641,358	713,182,885	813,108,557
Other operating income	24(a)	973,189,727	780,342,339	671,207,862	407,069,638
		14,287,688,084	15,283,277,787	8,294,128,484	7,963,543,348
Total operating income (A)		12,205,686,004	14,181,130,716	6,547,962,240	6,789,248,548
OPERATING EXPENSES					
Salaries and allowances	25(a)	3,346,513,831	2,929,154,149	1,688,177,465	1,467,802,064
Rent, taxes, insurance, electricity, etc	26(a)	372,967,199	342,475,605	197,723,572	178,391,755
Legal expenses	27(a)	23,542,555	22,692,632	12,884,981	9,955,061
Postage, stamp, telecommunication, etc	28(a)	117,663,118	126,996,969	50,037,854	54,177,110
Stationery, printing, advertisements, etc	29(a)	86,061,981	81,231,441	54,706,665	39,815,648
Managing Director's salary and fees	30	11,975,247	12,039,675	5,925,151	6,244,637
Directors' fees	31(a)	2,998,667	2,726,334	1,344,500	1,236,000
Auditors' fees	32(a)	5,127,375	4,413,544	2,089,715	2,864,711
Depreciation and repairs of Bank's assets	33(a)	489,164,118	489,861,736	243,657,990	244,480,563
Other expenses	34(a)	1,215,358,343	1,171,292,496	631,539,918	569,363,252
Total operating expenses (B)		5,671,372,434	5,182,884,581	2,888,087,811	2,574,330,801
Profit before provision (C=A-B)		6,534,313,570	8,998,246,135	3,659,874,429	4,214,917,747
Provision for loans and advances/investments					
General provision		1,568,040,000	2,947,054,476	1,303,678,000	2,679,054,476
Specific provision		935,426,381	2,107,131,774	293,714,381	673,112,229
	13.1.2(a)	2,503,466,381	5,054,186,250	1,597,392,381	3,352,166,705
Provision for off-balance sheet items		319,645,000	9,500,000	167,147,000	(60,000,000)
Provision for diminution in value of investments		26,000,000	(100,000,000)	10,000,000	(100,000,000)
Other provisions		-	-	-	(50,000,000)
Total provision (D)	34(c)	2,849,111,381	4,963,686,250	1,774,539,381	3,142,166,705
Total profit before tax (C-D)		3,685,202,189	4,034,559,885	1,885,335,048	1,072,751,042
Provision for taxation					
Current tax	13.1.5(a)	1,040,616,676	920,840,380	523,949,256	(380,736,220)
Deferred tax		-	-	-	-
		1,040,616,676	920,840,380	523,949,256	(380,736,220)
Net profit after tax		2,644,585,513	3,113,719,505	1,361,385,792	1,453,487,262
Appropriations					
Statutory reserve	15	740,000,826	802,662,641	686,189,053	802,662,641
Coupon/dividend on perpetual bond		183,061,815	183,061,815	158,130,308	183,061,815
General and other reserve	15.1 (a)	508,154	601,337	-	-
		923,570,795	986,325,793	844,319,361	985,724,456
Retained surplus		1,721,014,718	2,127,393,712	517,066,431	467,762,806
Attributable to:					
Equity holders of Bank Asia PLC.		1,721,014,655	2,127,393,705	517,066,416	467,762,804
Non-controlling interest		63	7	15	2
		1,721,014,718	2,127,393,712	517,066,431	467,762,806
Earnings Per Share (EPS) (Restated 2025)	37(c)	1.77	2.11	0.86	0.91

-Sd-
Managing Director

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary

Bank Asia PLC. and Its Subsidiaries
Consolidated Cash Flow Statement
for the period ended 30 June 2026

		Amount in Taka	
Particulars	Notes	Jan to June 2026	Jan to June 2025
Cash flows from operating activities (A)			
Interest receipts		24,967,010,001	20,979,577,237
Interest payments		(16,241,105,250)	(15,430,876,326)
Dividends receipts		306,739,222	413,178,626
Fees and commission receipts		1,348,599,780	2,022,641,358
Recoveries on loans previously written off		46,459,775	79,971,947
Cash payment to employees		(3,272,817,908)	(2,883,790,328)
Cash payment to suppliers		(141,539,285)	(126,368,228)
Income tax paid		(2,449,705,252)	(1,624,820,436)
Receipts from other operating activities	35 (a)	2,081,254,861	5,961,715,570
Payments for other operating activities	36 (a)	(1,752,048,276)	(1,682,637,255)
Operating profit before changes in operating assets & liabilities		4,892,847,668	7,708,592,165
Increase/(decrease) in operating assets and liabilities			
Loans and advances to customers and banks		(11,843,366,362)	6,552,938,261
Other assets		(391,026,517)	(950,486,348)
Deposits from customers and banks		67,588,091,488	30,581,007,567
Trading liabilities		7,089,268,459	6,039,143,665
Other liabilities		524,601,608	2,384,478,446
Net Increase/(decrease) in operating assets and liabilities		62,967,568,676	44,607,081,591
Net cash flows from operating activities		67,860,416,344	52,315,673,756
Cash flows from investing activities (B)			
Investments in treasury bills, bonds and others		(56,202,450,276)	(39,277,834,115)
Sale/(Purchase) of trading securities		(9,416,633,638)	(251,530,643)
(Purchase)/disposal of fixed assets		(112,849,571)	(88,973,877)
Net cash flows from/(used in) investing activities		(65,731,933,485)	(39,618,338,635)
Cash flows from financing activities (C)			
Coupon/dividend paid on perpetual bond		(183,061,815)	(183,061,815)
Payments for lease liability		(248,185,416)	(235,238,087)
Dividend paid (cash dividend)		(1,090,122,914)	(1,165,906,860)
Net cash flows from/(used in) financing activities		(1,521,370,145)	(1,584,206,762)
Net increase/(decrease) in cash and cash equivalents (A+B+C)		607,112,714	11,113,128,359
Effects of exchange rate changes on cash and cash equivalents		-	-
Cash and cash equivalents at the beginning of the period		47,828,812,556	40,138,984,744
Cash and cash equivalents at the end of the period		48,435,925,270	51,252,113,103
Cash and cash equivalents:			
Cash		5,715,783,886	4,968,955,061
Balance with Bangladesh Bank and its agent bank(s)		30,532,228,594	36,505,233,907
Balance with other banks and financial institutions		10,182,274,190	9,772,312,435
Money at call and on short notice		2,000,000,000	-
Prize bonds		5,638,600	5,611,700
		48,435,925,270	51,252,113,103
		-	-
Net Operating Cash Flows per Share (Restated 2025)		48.77	37.60

-Sd-
Managing Director

-Sd-
Director

-Sd-
Chairman of the Board

-Sd-
Chief Financial Officer

-Sd-
Company Secretary

Bank Asia PLC. and Its Subsidiaries
Consolidated Statement of Changes in Equity for the period ended 30 June 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
Balance as at 01 January 2025	11,659,068,600	11,750,000,000	4,300,808,341	10,640,687	(63,533,766)	4,150,895,777	31,807,879,638	10,330	31,807,889,969
Transferred during the year	-	802,662,641	-	-	-	(802,662,641)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	288,208,516	-	-	-	288,208,516	-	288,208,516
Foreign currency translation for the period	-	-	-	-	(9,505,353)		(9,505,353)	-	(9,505,353)
Transferred to General and other reserve	-	-	-	601,337	-	(601,337)	-		-
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	-	-	-	-	-	(183,061,815)	(183,061,815)	-	(183,061,815)
Net profit for the period	-	-	-	-	-	3,113,719,498	3,113,719,498	7	3,113,719,505
Balance as at 30 June 2025	12,824,975,460	12,552,662,641	4,589,016,857	11,242,024	(73,039,119)	3,946,475,762	33,851,333,624	10,337	33,851,343,962
Transferred during the period	-	218,501,046	-	-	-	(218,501,046)	-	60,000	60,000
Adjustment on revaluation of fixed assets and other investment	-	-	176,249,053	-	-	-	176,249,053	-	176,249,053
Transferred to retained earnings			(51,317,195)			51,317,195			
Foreign currency translation for the period	-	-	-	-	120,826	-	120,826	-	120,826
Coupon/dividend on perpetual bond	-	-	-	-	-	(184,963,185)	(184,963,185)	-	(184,963,185)
Net profit for the period	-	-	-	-	-	1,326,853,551	1,326,853,551	104	1,326,853,655
Balance as at 31 December 2025	12,824,975,460	12,771,163,687	4,713,948,715	11,242,024	(72,918,293)	4,921,182,278	35,169,593,870	70,441	35,169,664,311
Transferred during the period	-	740,000,826	-	128,213,380	-	(740,000,826)	128,213,380	-	128,213,380
Adjustment on revaluation of fixed assets and other investment	-	-	794,742,541	-	-	-	794,742,541	-	794,742,541
Foreign currency translation for the period	-	-	-	-	1,713,757	-	1,713,757	-	1,713,757
Transferred to General and other reserve	-	-	-	508,154	-	(508,154)	-	-	-
Issue of bonus shares	1,090,122,910					(1,090,122,910)			
Cash dividend paid	-	-	-	-	-	(1,090,122,914)	(1,090,122,914)	-	(1,090,122,914)
Coupon/dividend on perpetual bond	-	-	-	-	-	(183,061,815)	(183,061,815)	-	(183,061,815)
Net profit for the period	-	-	-	-	-	2,644,585,450	2,644,585,450	63	2,644,585,513
Balance as at 30 June 2026	13,915,098,370	13,511,164,513	5,508,691,256	139,963,558	(71,204,536)	4,461,951,109	37,465,664,269	70,504	37,465,734,773

-Sd-
Managing Director

-Sd-
Chief Financial Officer

-Sd-
Director

-Sd-
Company Secretary

-Sd-
Chairman of the Board

Bank Asia PLC.
Balance Sheet as at 30 June 2026

		Amount in Taka	
Particulars	Notes	30 June 2026	31 Dec 2025
PROPERTY AND ASSETS			
Cash		36,190,441,963	41,796,187,639
In hand (including foreign currencies)	4.1	5,658,213,369	4,716,546,304
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	4.2	30,532,228,594	37,079,641,335
Balance with other banks and financial institutions		9,540,017,266	5,237,026,706
In Bangladesh	5.1	3,703,946,814	2,852,394,539
Outside Bangladesh	5.2	5,836,070,452	2,384,632,167
Money at call and on short notice	6	2,000,000,000	-
Investments	7	285,324,456,772	219,819,487,397
Government		265,467,775,620	209,265,325,344
Others		19,856,681,152	10,554,162,053
Loans and advances/investments	8	306,457,589,019	294,682,295,860
Loans, cash credits, overdrafts, etc/investments		266,936,815,664	264,476,548,759
Bills purchased and discounted		39,520,773,355	30,205,747,101
Fixed assets including premises, furniture and fixtures	9	4,668,284,229	4,980,523,913
Other assets	10	26,979,176,569	22,971,285,726
Non - banking assets		-	-
Total assets		671,159,965,818	589,486,807,241
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	34,318,157,252	27,363,243,478
Subordinated non-convertible and perpetual bonds	11 (aa)	8,680,250,000	8,680,250,000
Deposits and other accounts	12	524,003,302,554	456,482,906,387
Current/Al-wadeeah current accounts and other accounts		76,847,899,126	77,130,758,413
Bills payable		4,194,563,511	2,969,916,537
Savings bank/Mudaraba savings bank deposits		105,091,755,226	98,587,427,106
Fixed deposits/Mudaraba fixed deposits		312,435,648,866	250,602,755,229
Special notice deposit		25,433,435,825	27,192,049,102
Bearer certificates of deposit		-	-
Other deposits		-	-
Other liabilities	13	66,579,844,599	61,731,771,287
Total liabilities		633,581,554,405	554,258,171,152
Capital/shareholders' equity			
Total shareholders' equity		37,578,411,413	35,228,636,089
Paid-up capital	14.2	13,915,098,370	12,824,975,460
Statutory reserve	15	13,511,164,513	12,771,163,687
General and other reserve	15.1	136,379,524	8,166,144
Revaluation reserve	16	5,508,691,256	4,713,948,715
Retained earnings	17	4,507,077,750	4,910,382,083
Total liabilities and shareholders' equity		671,159,965,818	589,486,807,241
		-	-
Net Assets Value per Share (Restated 2025)		27.01	25.32

Balance Sheet as at 30 June 2026

		Amount in Taka	
Particulars	Notes	30 June 2026	31 Dec 2025
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	18	139,175,686,456	126,121,033,736
Acceptances and endorsements		57,461,667,752	54,522,651,455
Letters of guarantee		33,150,149,925	27,446,065,335
Irrevocable letters of credit		33,852,290,596	27,306,247,347
Bills for collection		14,711,578,183	16,846,069,599
Other contingent liabilities		-	-
Other commitments		16,894,824,865	-
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		16,894,824,865	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-balance sheet items including contingent liabilities		156,070,511,321	126,121,033,736

-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 30 June 2026

		Amount in Taka			
Particulars	Notes	Jan to June 2026	Jan to June 2025	Apr to June 2026	Apr to June 2025
OPERATING INCOME					
Interest income	20	14,308,601,441	13,971,794,611	7,062,935,076	6,856,776,644
Interest paid on deposits and borrowings, etc	21	16,480,986,470	15,098,359,609	8,860,283,489	8,043,075,617
Net interest income		(2,172,385,029)	(1,126,564,998)	(1,797,348,413)	(1,186,298,973)
Investment income	22	11,965,898,577	12,480,294,090	6,909,737,737	6,743,365,153
Commission, exchange and brokerage	23	1,212,304,711	1,871,557,080	650,805,090	732,905,117
Other operating income	24	886,268,904	745,877,370	631,635,563	383,273,114
		14,064,472,192	15,097,728,540	8,192,178,390	7,859,543,384
Total operating income (A)		11,892,087,163	13,971,163,542	6,394,829,977	6,673,244,411
OPERATING EXPENSES					
Salaries and allowances	25	3,230,026,293	2,828,048,561	1,627,841,294	1,415,532,679
Rent, taxes, insurance, electricity, etc	26	350,518,230	321,648,695	184,799,523	168,039,502
Legal expenses	27	23,284,993	22,187,247	12,753,873	9,808,305
Postage, stamp, telecommunication, etc	28	115,164,272	124,340,352	48,793,732	52,909,284
Stationery, printing, advertisements, etc	29	82,190,516	77,899,440	52,741,392	37,905,165
Managing Director's salary and fees	30	11,975,247	12,039,675	5,925,151	6,244,637
Directors' fees	31	2,446,667	2,263,334	1,080,000	960,000
Auditors' fees	32	2,956,000	2,368,500	1,455,000	2,007,500
Depreciation and repairs of Bank's assets	33	479,666,486	479,782,421	238,935,051	239,597,997
Other expenses	34	1,185,843,735	1,131,185,864	617,369,562	551,747,403
Total operating expenses (B)		5,484,072,439	5,001,764,089	2,791,694,578	2,484,752,472
Profit before provision (C=A-B)		6,408,014,724	8,969,399,453	3,603,135,399	4,188,491,939
Provision for loans and advances/investments					
General provision		1,568,040,000	2,947,054,476	1,303,678,000	2,679,054,476
Specific provision		820,325,592	2,099,531,774	223,613,592	668,012,229
	13.1.1 & 2	2,388,365,592	5,046,586,250	1,527,291,592	3,347,066,705
Provision for off-balance sheet items	13.1.3	319,645,000	9,500,000	167,147,000	(60,000,000)
Provision for diminution in value of investments	13.1.7	-	(100,000,000)	-	(100,000,000)
Other provisions	13.1.8 & 9	-	-	-	(50,000,000)
Total provision (D)	34(b)	2,708,010,592	4,956,086,250	1,694,438,592	3,137,066,705
Total profit before tax (C-D)		3,700,004,132	4,013,313,203	1,908,696,807	1,051,425,234
Provision for taxation					
Current tax	13.1.5	1,000,000,000	910,000,000	500,000,000	(390,000,000)
Deferred tax		-	-	-	-
		1,000,000,000	910,000,000	500,000,000	(390,000,000)
Net profit after tax		2,700,004,132	3,103,313,203	1,408,696,807	1,441,425,234
Appropriations					
Statutory reserve	15	740,000,826	802,662,641	686,189,053	802,662,641
Coupon/dividend on perpetual bond		183,061,815	183,061,815	158,130,308	183,061,815
General and other reserve		-	-	-	-
		923,062,641	985,724,456	844,319,361	985,724,456
Retained surplus		1,776,941,491	2,117,588,747	564,377,446	455,700,778
Earnings Per Share (EPS) (Restated 2025)	37 (b)	1.81	2.10	0.90	0.90

-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 30 June 2026

		Amount in Taka	
Particulars	Notes	Jan to June 2026	Jan to June 2025
Cash flows from operating activities (A)			
Interest receipts		24,859,695,662	20,857,536,844
Interest payments		(16,224,173,860)	(15,333,253,860)
Dividends receipts		306,739,222	413,178,626
Fees and commission receipts		1,212,304,711	1,871,557,080
Recoveries on loans previously written off		46,459,775	79,971,947
Cash payment to employees		(3,156,330,370)	(2,782,684,740)
Cash payment to suppliers		(137,667,820)	(123,036,227)
Income tax paid		(2,420,399,638)	(1,604,641,765)
Receipts from other operating activities	35	1,994,334,038	5,927,250,601
Payments for other operating activities	36	(1,694,604,916)	(1,616,033,667)
Operating profit before changes in operating assets & liabilities		4,786,356,804	7,689,844,839
Increase/(decrease) in operating assets and liabilities			
Loans and advances to customers and banks		(11,775,293,159)	5,861,183,564
Other assets		(363,664,020)	(898,871,439)
Deposits from customers and banks		67,520,396,167	30,691,143,294
Trading liabilities		6,954,913,774	6,039,143,664
Other liabilities		714,771,509	2,097,361,269
Net Increase/(decrease) in operating assets and liabilities		63,051,124,271	43,789,960,352
Net cash flows from operating activities		67,837,481,075	51,479,805,191
Cash flows from investing activities (B)			
Investments in treasury bills, bonds and others		(56,202,450,276)	(39,277,834,115)
Sale/(Purchase) of trading securities		(9,302,519,099)	101,394,847
(Purchase)/disposal of fixed assets		(112,849,571)	(88,973,877)
Net cash flows from/(used in) investing activities		(65,617,818,946)	(39,265,413,145)
Cash flows from financing activities (C)			
Coupon/dividend paid on perpetual bond		(183,061,815)	(183,061,815)
Payments for lease liability		(248,185,416)	(235,238,087)
Dividend paid (cash dividend)		(1,090,122,914)	(1,165,906,860)
Net cash flows from/(used in) financing activities		(1,521,370,145)	(1,584,206,762)
Net increase/(decrease) in cash and cash equivalents (A+B+C)		698,291,984	10,630,185,284
Effects of exchange rate changes on cash and cash equivalents		-	-
Cash and cash equivalents at the beginning of the period		47,037,805,845	39,536,331,286
Cash and cash equivalents at the end of the period		47,736,097,829	50,166,516,570
Cash and cash equivalents:			
Cash		5,658,213,369	4,968,812,794
Balance with Bangladesh Bank and its agent bank(s)		30,532,228,594	36,505,233,907
Balance with other banks and financial institutions		9,540,017,266	8,686,858,169
Money at call and on short notice		2,000,000,000	-
Prize bonds		5,638,600	5,611,700
		47,736,097,829	50,166,516,570
		-	-
Net Operating Cash Flows per Share (Restated 2025)		48.75	37.00

-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 30 June 2026

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General and other reserve	Retained earnings	Total
Balance as at 01 January 2025	11,659,068,600	11,750,000,000	4,300,808,341	8,166,144	4,124,248,860	31,842,291,945
Transferred during the period		802,662,641			(802,662,641)	-
Adjustment on revaluation of fixed assets and other investment	-	-	288,208,516	-	-	288,208,516
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	-	-	-	-	(183,061,815)	(183,061,815)
Net profit for the period	-	-	-	-	3,103,313,203	3,103,313,203
Balance as at 30 June 2025	12,824,975,460	12,552,662,641	4,589,016,857	8,166,144	3,910,023,887	33,884,844,989
Transferred during the period		218,501,046			(218,501,046)	-
Adjustment on revaluation of fixed assets and other investment	-	-	176,249,053	-	-	176,249,053
Transferred to retained earnings			(51,317,195)	-	51,317,195	
Coupon/dividend on perpetual bond	-	-	-	-	(184,963,185)	(184,963,185)
Net profit for the period	-	-	-	-	1,352,505,232	1,352,505,232
Balance as at 31 December 2025	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	-	740,000,826	-	128,213,380	(740,000,826)	128,213,380
Adjustment on revaluation of fixed assets and other investment	-	-	794,742,541	-	-	794,742,541
Cash dividend paid	-	-	-	-	(1,090,122,914)	(1,090,122,914)
Issue of bonus shares	1,090,122,910	-	-	-	(1,090,122,910)	-
Coupon/dividend on perpetual bond	-	-	-	-	(183,061,815)	(183,061,815)
Net profit for the period	-	-	-	-	2,700,004,132	2,700,004,132
Balance as at 30 June 2026	13,915,098,370	13,511,164,513	5,508,691,256	136,379,524	4,507,077,750	37,578,411,413

-Sd-
Managing Director

-Sd-
Chief Financial Officer

-Sd-
Director

-Sd-
Company Secretary

-Sd-
Chairman of the Board

Bank Asia PLC.
Selected explanatory notes to the financial statements
for the period ended 30 June 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, 2026 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)

	Amount in Taka	
	30 June 2026	30 June 2025
2.1 Composition of Shareholders' Equity		
Paid-up capital (1,391,509,837 nos. Share Tk. 10 each)	13,915,098,370	12,824,975,460
Statutory reserve	13,511,164,513	12,552,662,641
General and other reserve	139,963,558	11,242,024
Revaluation reserve	5,508,691,256	4,589,016,857
Retained earnings	4,461,951,108	3,946,475,762
Foreign currency translation reserve	(71,204,536)	(73,039,119)
Non-controlling interest	70,504	10,337
	<u>37,465,734,773</u>	<u>33,851,343,962</u>

2.2 Net Assets Value per Share (NAV)

Total shareholders' equity	37,465,734,773	33,851,343,962
Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
Net Assets Value per Share (NAV) (Restated 2025)	26.92	24.33

NAV improved mainly due to growth in shareholders' equity, driven by increase in paid-up capital and statutory reserves along with transfer of startup fund from other liabilities.

2.3 Earnings per share (EPS)

Net profit after tax (Numerator)	2,461,523,698	2,930,657,690
Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
Earnings per share (EPS) (Restated 2025)	1.77	2.11

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	67,860,416,344	52,315,673,756
Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
Net Operating Cash Flows per Share (NOCFPS) (Restated 2025)	48.77	37.60

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

30 June 2026	
%	Amount
Profit before provision	6,534,313,570
Income Tax as per applicable tax rate	37.50% 2,450,367,589
Tax exempted income (on govt. treasury securities)	-3.81% (249,314,655)
On probable deductible/non deductible expenses	-18.11% (1,160,436,258)
	<u>15.58% 1,040,616,676</u>

2.6 Reconciliation of net profit with cash flows from operating activities

Profit before tax as per profit and loss account

Adjustment for non-cash items:

Provision for Loans and advances
Provision for Off balance sheet items
Provision for Diminution in value of investments
Provision for other assets
Depreciation of Property plant and equipment

Increase/decrease in operating assets & liabilities:

Loans and advances to customers
Other operating assets
Deposits from customers and banks
Other operating liabilities
Trading liabilities
Income tax paid

Cash flows from operating activities as per cash flow statement

	30 June 2026	30 June 2025
Profit before tax as per profit and loss account	3,685,202,189	4,034,559,885
Adjustment for non-cash items:		
Provision for Loans and advances	2,503,466,381	5,054,186,250
Provision for Off balance sheet items	319,645,000	9,500,000
Provision for Diminution in value of investments	26,000,000	(100,000,000)
Provision for other assets	-	-
Depreciation of Property plant and equipment	489,164,118	489,861,736
Increase/decrease in operating assets & liabilities:		
Loans and advances to customers	(11,843,366,362)	6,552,938,261
Other operating assets	(391,026,517)	(950,486,348)
Deposits from customers and banks	67,588,091,488	30,581,007,567
Other operating liabilities	7,408,343,691	5,884,448,395
Trading liabilities	524,601,608	2,384,478,446
Income tax paid	(2,449,705,252)	(1,624,820,436)
Cash flows from operating activities as per cash flow statement	67,860,416,344	52,315,673,756

2.7 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. 55,227,037.83 out of which Tk. 5,673,678.81 has been transferred to "Capital Market Stabilization Fund".

3.0 General:

- Figures appearing in these financial statements have been rounded off to the nearest Taka.
- 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 30 June 2026

		Amount in Taka	
Particulars		30-Jun-26	31-Dec-25
4	Cash		
4.1	In hand		
	Conventional and Islamic banking		
	Local currency	5,573,845,781	4,618,850,491
	Foreign currencies	84,367,588	97,695,813
		5,658,213,369	4,716,546,304
	Off-shore banking unit	-	-
		5,658,213,369	4,716,546,304
4.1(a)	Consolidated cash in hand		
	Bank Asia PLC.	5,658,213,369	4,716,546,304
	Bank Asia Securities Limited	7,402	24,337
	BA Exchange Company (UK) Limited	51,584	-
	BA Express USA, Inc	57,511,531	63,204,671
		5,715,783,886	4,779,775,312
4.2	Balance with Bangladesh Bank and its agent bank (including foreign currencies)		
	Conventional and Islamic banking		
	Balance with Bangladesh Bank		
	Local currency (statutory deposit)	28,118,835,094	34,127,407,150
	Foreign currencies	1,479,964,934	1,873,274,982
		29,598,800,028	36,000,682,132
	Balance with agent bank (Sonali Bank PLC)		
	Local currency	933,428,566	1,078,959,203
	Foreign currencies	-	-
		933,428,566	1,078,959,203
		30,532,228,594	37,079,641,335
	Off-shore banking unit	-	-
		30,532,228,594	37,079,641,335
4.2(a)	Consolidated Balance with Bangladesh Bank and its agent bank (including foreign currencies)		
	Bank Asia PLC.	30,532,228,594	37,079,641,335
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		30,532,228,594	37,079,641,335
5	Balance with other banks and financial institutions		
	In Bangladesh		
	Conventional and Islamic banking (Note 5.1)	3,703,946,814	2,852,394,539
	Off-shore banking unit	-	-
		3,703,946,814	2,852,394,539
	Outside Bangladesh		
	Conventional and Islamic banking (Note 5.2)	5,773,964,915	2,303,258,374
	Off-shore banking unit	62,105,537	81,373,793
		5,836,070,452	2,384,632,167
		9,540,017,266	5,237,026,706

		Amount in Taka	
Particulars		30-Jun-26	31-Dec-25
5.1	Conventional and Islamic banking - In Bangladesh		
	Current accounts		
	Agrani Bank PLC	213,221,208	243,887,356
	Eastern Bank PLC	112,692,940	126,973,892
	Janata Bank PLC	154,983,625	94,003,785
	Rupali Bank PLC	126,764,750	73,206,145
	Pubali Bank PLC	169,320,004	117,572,030
	Standard Chartered Bank	104,871,103	833,522
	Sonali Bank PLC	528,739,589	341,236,920
	Trust Bank Limited	145,101,556	(47,862,977)
		1,555,694,775	949,850,673
	Short- notice deposit accounts		
	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
	Placements		
	With Banking companies (5.1.1)	245,700,000	-
	With Non-banking financial institutions (5.1.2)	1,900,000,000	1,900,000,000
		2,145,700,000	1,900,000,000
		3,703,946,814	2,852,394,539
5.1.1	Details of Placement with Banking companies		
	In Local Currency:	-	-
	In Foreign Currency:		
	Midland Bank PLC.	245,700,000	-
		245,700,000	-
5.1.2	Details of Placement with Non-banking financial institutions		
	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
5.2	Conventional and Islamic banking -Outside Bangladesh		
	Interest bearing :		
	Citibank NA, New York (USD)	2,933,109,369	262,536,194
	Habib American Bank, New York	497,171,849	776,503,741
	Mashreqbank PSC, New York (USD)	651,740,063	330,554,021
	Wells Fargo Bank NA, New York (USD)	312,964,759	5,470,479
	Zhejiang Chouzhou Commercial Bank (USD)	20,418,693	19,077,902
	Zhejiang Chouzhou Commercial Bank (CNY)	11,735,433	15,798,641
		4,427,140,166	1,409,940,978
	Non-interest bearing :		
	AB Bank Limited, Mumbai	149,308,011	86,378,454
	Al Rajhi Bank K.S.A	17,328,181	18,728,204
	Axis Bank Ltd, Mumbai (ACU)	88,792,787	52,793,573
	Bank Alfalah Limited, Karachi Pak (ACU)	9,777,897	30,018,721
	Bhutan National Bank Limited, Thimphu	-	31,393,350
	Citibank N.A., London (GBP)	6,558,831	48,314,792
	Citibank N.A., London (EURO)	119,851	123,408
	Commerzbank AG, Frankfurt (EURO)	199,055,959	3,759,554
	Commerzbank AG, Frankfurt (USD)	51,084,068	31,032,368
	Habib Metropolitan Bank Limited, Karachi	27,572,682	8,721,406
	HDFC Bank, Mumbai	55,067,888	38,489,659
	ICICI Bank Limited, Kowloon	8,930,232	65,458,929

		Amount in Taka	
Particulars		30-Jun-26	31-Dec-25
ICICI Bank Limited, Mumbai		149,185,172	66,152,528
JP Morgan Chase Bank N.A New York, U.S.A		393,510,403	101,731,384
Mashreqbank PSC, Dubai		32,314,865	57,125,331
Muslim Commercial Bank Limited, Colombo		6,766,114	6,735,822
Nepal Bangladesh Bank Limited, Kathmandu		13,614,715	13,590,452
Riyad Bank, Riyadh (SAR)		1,158,038	698,096
Standard Chartered Bank, Mumbai		107,005,598	172,448,862
Standard Chartered Bank, New York		-	41,297,000
Zurcher Kantonal Bank, Switzerland		1,883,760	16,877,438
Standard Chartered Bank,HO,Tokyo		97,547	-
Caixabank Sa Spain		27,692,150.00	1,448,065.00
		1,346,824,749	893,317,396
		5,773,964,915	2,303,258,374
Placement with Off-shore Banking Unit		11,670,750,000	12,593,450,000
<u>Less: Inter-company transactions with OBU</u>		(11,670,750,000)	(12,593,450,000)
		5,773,964,915	2,303,258,374
5(a) Consolidated Balance with other banks and financial institutions			
In Bangladesh			
Bank Asia PLC.		3,703,946,814	2,852,394,539
Bank Asia Securities Limited		854,796,718	541,080,930
BA Exchange Company (UK) Limited		-	-
BA Express USA, Inc		-	-
		4,558,743,532	3,393,475,469
<u>Less: Inter-company transactions</u>		485,898,744	344,019,444
		4,072,844,788	3,049,456,025
Outside Bangladesh			
Bank Asia PLC.		5,836,070,452	2,384,632,167
Bank Asia Securities Limited		-	-
BA Exchange Company (UK) Limited		6,226,362	4,211,028
BA Express USA, Inc		267,132,588	526,505,189
		6,109,429,402	2,915,348,384
		10,182,274,190	5,964,804,409
6 Money at call and on short notice			
Call money Lending		-	-
Short Notice Lending (Note 6.1)		2,000,000,000	-
		2,000,000,000	-
6.1 Short Notice Lending			
Mutual Trust Bank PLC.		2,000,000,000	-
6(a) Consolidated Money at call and on short notice			
Bank Asia PLC.		2,000,000,000	-
Bank Asia Securities Limited		-	-
BA Exchange Company (UK) Limited		-	-
BA Express USA, Inc		-	-
		2,000,000,000	-
7 Investments			
Government (Note 7.1)		265,467,775,620	209,265,325,344
Others (Note 7.2)		19,856,681,152	10,554,162,053
		285,324,456,772	219,819,487,397
7.1 Government			
Conventional and Islamic banking (Note 7.1.1)		265,467,775,620	209,265,325,344
Off-shore banking unit		-	-
		265,467,775,620	209,265,325,344

		Amount in Taka	
Particulars		30-Jun-26	31-Dec-25
7.1.1 Conventional and Islamic banking			
Treasury bills		156,720,258,152	109,328,104,774
Treasury bonds (Note 7.1.1.2)		108,741,878,868	99,932,629,070
Prize bonds		5,638,600	4,591,500
		<u>265,467,775,620</u>	<u>209,265,325,344</u>
7.1.1.2 Treasury bonds			
Bangladesh Bank Govt Investment Sukuk		4,972,924,000	4,972,924,000
Bangladesh Bank Islamic bond		10,500,000,000	8,500,000,000
2 years Bangladesh Government treasury bonds		10,764,727,686	17,788,609,224
3 Years FRT Treasury Bond		703,934,886	707,272,471
5 years Bangladesh Government treasury bonds		8,979,502,137	8,955,679,311
10 years Bangladesh Government treasury bonds		46,744,928,651	45,720,793,201
15 years Bangladesh Government treasury bonds		21,451,872,544	8,675,405,970
20 years Bangladesh Government treasury bonds		4,623,988,964	4,611,944,893
		<u>108,741,878,868</u>	<u>99,932,629,070</u>
7.2 Others			
Conventional and Islamic banking (Note 7.2.1)		19,856,681,152	10,554,162,053
Off-shore banking unit		-	-
		<u>19,856,681,152</u>	<u>10,554,162,053</u>
7.2.1 Conventional and Islamic banking			
a) Ordinary shares (Details are shown in Annexure-B)			
Quoted shares		391,520,084	391,520,084
Unquoted share		156,308,193	156,255,474
		<u>547,828,277</u>	<u>547,775,558</u>
b) Mutual Fund (Details are shown in Annexure-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
		<u>618,886,495</u>	<u>618,886,495</u>
c) Bonds			
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
		<u>18,561,753,000</u>	<u>9,387,500,000</u>
d) Investment In Start-Up Company			
Bangladesh Start-Up Inv Company PLC.		128,213,380	-
		<u>19,856,681,152</u>	<u>10,554,162,053</u>
7.3 Investments classified as per Bangladesh Bank circular			
Held for trading (HFT)		185,054,040,751	137,661,887,373
Held to maturity (HTM)		58,125,922,470	58,125,922,470
Other securities		42,144,493,551	24,031,677,554
		<u>285,324,456,772</u>	<u>219,819,487,397</u>

		Amount in Taka	
Particulars		30-Jun-26	31-Dec-25
7(a) Consolidated Investments			
Government			
Bank Asia PLC.	265,467,775,620	209,265,325,344	
Bank Asia Securities Limited	-	-	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	265,467,775,620	209,265,325,344	
Others			
Bank Asia PLC.	19,856,681,152	10,554,162,053	
Bank Asia Securities Limited	1,611,781,248	1,497,666,709	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	21,468,462,400	12,051,828,762	
	286,936,238,020	221,317,154,106	
8 Loans and advances/investments			
Loans, cash credits, overdrafts, etc/investments (Note 8.1)	266,936,815,664	264,476,548,759	
Bills purchased and discounted (Note 8.2)	39,520,773,355	30,205,747,101	
	306,457,589,019	294,682,295,860	
8.1 Loans, cash credits, overdrafts, etc/investments			
Conventional and Islamic banking			
Inside Bangladesh			
Agricultural loan	6,841,931,852	6,297,733,098	
Cash credit/Bai Murabaha (Muajjal)	2,772,166,179	3,959,578,552	
Credit card	4,924,288,264	4,681,386,586	
Credit for poverty alleviation scheme-micro credit	1,249,158	1,511,407	
Consumer credit scheme	13,406,370,333	13,589,464,879	
Demand loan	46,892,187,330	46,297,620,009	
Export Development Fund (EDF)	8,056,992,611	8,612,250,000	
House building loans	395,405,323	466,648,425	
Musharaka Finance	15,190,896,284	11,573,979,712	
Loans (General)	15,665,320,609	19,678,442,903	
Loan against trust receipts/ Bai Murabaha post import	10,922,584,657	10,510,641,854	
Overdrafts/ Quard against scheme	28,819,694,036	27,845,216,633	
Packing credit	433,965,904	453,904,094	
Payment against documents	991,527,368	445,347,600	
Staff loan	1,549,741,847	1,500,095,563	
Transport loan	44,605,516	59,629,917	
Term loan- industrial	74,404,659,712	69,676,044,056	
Term loan- others	33,094,154,907	36,877,749,718	
Loan under Covid-19 stimulus package	748,033,122	63,022,935	
	265,155,775,012	262,590,267,941	
Outside Bangladesh	-	-	
	265,155,775,012	262,590,267,941	
Off-shore banking unit	1,781,040,652	1,886,280,818	
	266,936,815,664	264,476,548,759	
8.2 Bills purchased and discounted			
Conventional and Islamic banking	398,691,643	378,126,419	
Off-shore banking unit	39,122,081,712	29,827,620,682	
	39,520,773,355	30,205,747,101	
8.14 Bills purchased and discounted			
Payable in Bangladesh	39,400,112,308	827,020,274	
Payable outside Bangladesh	120,661,047	9,188,567	
	39,520,773,355	836,208,842	

		Amount in Taka	
Particulars		30-Jun-26	31-Dec-25
8. (a) Consolidated Loans and advances/investments			
Loans, cash credits, overdrafts, etc/investments			
Bank Asia PLC.	266,936,815,664	264,476,548,759	
Bank Asia Securities Limited	3,977,207,392	3,967,128,512	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	270,914,023,056	268,443,677,271	
Less: Inter-company transactions	336,186,134	394,180,457	
	270,577,836,922	268,049,496,814	
Bills purchased and discounted			
Bank Asia PLC.	39,520,773,355	30,205,747,101	
Bank Asia Securities Limited	-	-	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	39,520,773,355	30,205,747,101	
	310,098,610,277	298,255,243,915	
9 Fixed assets including premises, furniture and fixtures			
Conventional and Islamic banking (Note 9.1)	4,665,867,395	4,977,825,419	
Off-shore banking unit	2,416,834	2,698,494	
	4,668,284,229	4,980,523,913	
9.1 Conventional, Islamic and OBU banking			
Cost: Land	2,626,833,266	2,626,833,266	
Building	3,311,427,371	3,311,282,371	
Furniture and fixtures	2,093,674,322	2,030,239,473	
Equipments	2,046,543,251	2,016,615,618	
Computer and accessories	880,240,750	873,238,712	
Motor vehicles	221,866,370	221,866,370	
Intangible assets	24,000,000	24,000,000	
Construction work in progress	98,218,345	86,878,294	
Right-of-use assets	2,813,869,723	2,813,869,723	
	14,116,673,398	14,004,823,827	
Less: Accumulated depreciation	9,433,425,031	8,972,982,730	
Adjustment of assets revaluation	14,964,138	51,317,184	
Written down value at the end of the period	4,668,284,229	4,980,523,913	
9(a) Consolidated Fixed assets including premises, furniture and fixtures			
Bank Asia PLC.	4,668,284,229	4,980,523,913	
Bank Asia Securities Limited	25,315,223	34,607,160	
BA Exchange Company (UK) Limited	275,933	310,452	
BA Express USA, Inc	3,284,993	3,294,312	
	4,697,160,378	5,018,735,837	
10 Other assets			
Conventional and Islamic banking (Note 10.1)	27,015,105,597	22,995,631,626	
Off-shore banking unit	735,819	21,339,630	
Less: inter transaction with OBU	36,664,847	45,685,530	
	26,979,176,569	22,971,285,726	

Particulars	Amount in Taka	
	30-Jun-26	31-Dec-25
10.1 Conventional and Islamic banking		
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 (Note 10.2)	3,346,942,162	2,864,487,966
Stock of stamps	13,821,111	12,628,796
Stationery, printing materials, etc	98,258,461	63,583,815
Prepaid expenses	334,615,797	90,412,030
Deposits and advance rent	477,481,919	495,771,060
Receivable from capital market	142,519	-
Advances, prepayments and others	2,990,809,518	1,987,180,111
Advance income tax	15,615,830,305	13,195,430,667
Receivable against government	33,087,884	36,208,812
Sundry debtors	100,136,316	35,131,101
Branch adjustment account	85,905,619	115,766,009
Protested bills	128,500,414	127,124,671
Receivable from BA Exchange Company (UK) Limited	122,349,876	106,877,222
Receivable from BA Express USA Inc	259,018,889	419,449,009
Excise duty recoverable	8,916,680	60,863,130
Profit Receivable from Govt Investment Sukuk	32,663,127	17,834,227
	23,648,480,597	19,628,748,626
	27,015,105,597	22,995,631,626

10.2 Income receivable

Income receivable consists of interest accrued on investment including interest for stimulus package.

10.3 Advances, prepayments and others

Advances, prepayments and others account consists of advance amount paid for purchasing of fixed assets, advance payment of rent for new branches of the Bank, advance against salary and legal expenses, etc.

10(a) Consolidated Other assets

Bank Asia PLC.	26,979,176,569	22,971,285,726
Bank Asia Securities Limited	424,462,965	379,982,549
BA Exchange Company (UK) Limited	1,458,440	1,476,000
BA Express USA, Inc	66,744,231	56,641,902
Foreign currency effect for subsidiaries	-	-
	27,471,842,205	23,409,386,177
<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	48,612,600	49,199,460
Investment in BA Express USA, Inc	117,552,000	116,592,000
Receivable from BA Exchange Company (UK) Limited	122,349,876	106,877,222
Receivable from BA Exchange USA, Inc.	259,018,889	419,449,009
	23,724,378,840	19,517,338,486

10(aa) Demutualization membership of Dhaka Stock Exchange

The majority owned (99.99%) subsidiary company of the Bank, Bank Asia Securities Limited (BASL) has acquired the membership of Dhaka Stock Exchange for Tk.153,119,000. As per the scheme of Demutualization of DSE, BASL being the initial shareholders of DSE, is entitled to receive 7,215,106 shares of Tk. 10 each, totaling Tk. 72,151,060.

		Amount in Taka	
Particulars		30-Jun-26	31-Dec-25
Under section 14(Ka) of Demutualization Act 2013, Share Purchase Agreement (SPA) executed between Dhaka Stock Exchange Ltd. (DSE) and its strategic investors namely Shenzhen Stock Exchange (SZSE) and Shanghai Stock Exchange (SSE) and completed the sale of 25% (Twenty-five percent) DSE shares to SZSE and SSE. In this connection, BASL sold 1,803,777 number of share at the rate of Tk.21 per share totaling Tk. 37,879,317. Currently BASL holding 5,411,329 shares at a cost of totaling Tk. 114,839,239			
The Scheme is not yet completed and these shares are also currently not traded. Hence the actual fair value is not readily ascertainable. However, management expect the fair value to be similar or more that the current revalued amount. Once more clarity about the Scheme and related factors are available a determination of fair value and related adjustments including impairment assessment, if any shall be made at that time.			
11 Borrowings from other banks, financial institutions and agents			
Conventional and Islamic banking (Note 11.1)	6,722,886,297	9,315,252,947	
Off-shore banking unit (Note 11.2)	39,266,020,955	30,641,440,531	
Less: Adjustment with Head Office	(11,670,750,000)	(12,593,450,000)	
	<u>34,318,157,252</u>	<u>27,363,243,478</u>	
11.1 Conventional and Islamic banking			
In Bangladesh (Note 11.1.1)	6,722,886,297	9,315,252,947	
Outside Bangladesh	-	-	
	<u>6,722,886,297</u>	<u>9,315,252,947</u>	
11.1.1 In Bangladesh			
Secured:	-	-	
Un secured:			
Money at call and on short notice			
State Bank of India	-	-	
	<u>-</u>	<u>-</u>	
Borrowings			
Bangladesh Bank Refinance	155,351,334	253,036,333	
Refinance under Stimulus Package Tk. 5000 Cr - Agri	509,594	3,675,566	
Refinance under Stimulus Package Tk. 3000 Cr - Agri	700,000	700,000	
Agri Refinance Under Tk. 5000 Crore	1,720,972	51,570,000	
Bangladesh Bank Borrowing under IPPF- II Fund	1,106,798,685	1,176,728,072	
Bangladesh Bank Pre-Finance (SREUP)	200,186,414	226,685,734	
Borrowing A/C (AGRI Taka 10)	58,160,779	110,983,113	
Export development fund	2,868,221,656	5,205,328,057	
Bangladesh Bank Refinance Scheme for Pre Shipment Loan	698,200,000	1,700,000	
BB Refinance for SPCSSECP	89,811,047	254,790,718	
Bangladesh Bank Borrowing under CMSME Refinance (TL) SMESPD	484,767,159	609,408,115	
Bangladesh Bank Borrowing under Green Transformation Fund (GTF)	246,257,621	292,688,716	
Borrowing From SMEF for Stimulus Loan/Revolving Fund(Trem Loan)	134,683,000	208,438,000	
Unearned Income On Murabaha EFPP	198,837,821	418,621,223	
Restricted Mudaraba Bb A/C - TDF	471,680,215	492,899,300	
SME Agro Based Product Under Refinance Scheme	7,000,000	8,000,000	
	<u>6,722,886,297</u>	<u>9,315,252,947</u>	
11.2 Borrowing at Off-shore banking unit			
Secured :	-	-	
Un secured:			
Conventional Banking	11,632,750,000	12,532,121,875	
International Finance Corporation	4,285,750,000	4,250,750,000	
Borrowing - ECA	1,257,540,955	1,361,363,656	
	<u>17,176,040,955</u>	<u>18,144,235,531</u>	
In Bangladesh	<u>1,224,500,000</u>	<u>-</u>	

		Amount in Taka	
	Particulars	30-Jun-26	31-Dec-25
	Outside Bangladesh		
	Mashreq Bank, UAE	1,224,500,000	2,429,000,000
	Asian Development Bank	918,375,000	910,875,000
	United Bank Limited, UAE	1,836,750,000	607,250,000
	Bank Alfalah Limited, UAE	-	607,250,000
	Commerzbank, Germany	1,959,200,000	1,214,500,000
	Standard Chartered Bank, Hongkong	3,673,500,000	
	Caixabank, Spain (IFC)	6,355,155,000	
	First Abu Dhabi Bank	3,673,500,000	6,728,330,000
		19,640,980,000	12,497,205,000
		38,041,520,955	30,641,440,531
11(a)	Consolidated Borrowings from other banks, financial institutions and agents		
	Bank Asia PLC.	34,318,157,252	27,363,243,478
	Bank Asia Securities Limited	470,540,819	394,180,457
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		34,788,698,071	27,757,423,935
	Less: Inter-company transactions	336,186,134	394,180,457
		34,452,511,937	27,363,243,478
11(aa)	Subordinated non-convertible and perpetual bonds		
	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
11(aa)	Subordinated Non-Convertible bond		
	Subordinated Non-Convertible floating rate bond - 3		
	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
	Subordinated Non-Convertible floating rate bond - 4		
	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
11(aa)	Perpetual bond		
	Institutional subscriber:		
	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
	Individual subscriber	500,000,000	500,000,000
	Public Offer	340,250,000	340,250,000
		3,680,250,000	3,680,250,000
12	Deposits and other accounts		
	Conventional and Islamic banking (Note 12.1)	522,519,496,318	455,305,033,501
	Off-shore banking unit	1,483,806,236	1,177,872,886
		524,003,302,554	456,482,906,387

Particulars	Amount in Taka	
	30-Jun-26	31-Dec-25
Current/Al-wadeeah current accounts and other accounts		
Deposits from banks	-	-
Deposits from customers (Note 12.1.2a)	76,216,361,754	76,811,219,153
Off-shore banking unit	631,537,372	319,539,260
	76,847,899,126	77,130,758,413
Bills payable		
Deposits from banks	-	-
Deposits from customers (Note 12.1.2b)	4,194,563,511	2,969,916,537
	4,194,563,511	2,969,916,537
Savings bank/Mudaraba savings bank deposits		
Deposits from banks	-	-
Deposits from customers	105,091,755,226	98,587,427,106
Off-shore banking unit	-	-
	105,091,755,226	98,587,427,106
Fixed deposits/Mudaraba fixed deposits		
Deposits from banks (Note 12.1.1)	74,123,127	12,578,471
Deposits from customers (Note 12.1.2c)	311,510,555,457	249,731,843,132
Off-shore banking unit	852,268,864	858,333,626
	312,436,947,448	250,602,755,229
Special notice deposit		
Deposits from banks	-	-
Deposits from customers (Note 12.1.2)	25,432,137,243	27,192,049,102
Off-shore banking unit	-	-
	25,432,137,243	27,192,049,102
	524,003,302,554	456,482,906,387
12.1 Conventional and Islamic banking		
Deposits from banks (Note 12.1.1)	74,123,127	12,578,471
Deposits from customers (Note 12.1.2)	522,445,373,191	455,292,455,030
	522,519,496,318	455,305,033,501
12.1.1 Deposits from banks		
Fixed deposit/SND: Islamic banking		
AB Bank PLC	38,389	38,503
EXIM Bank PLC	482,759	477,619
Social Islami Bank PLC	32,416	631,471
Eastern Bank PLC.	102,861	-
Trust Bank PLC.	642,157	635,321
	1,298,582	1,782,914
Fixed deposit/SND: Conventional banking		
Modhumoti Bank PLC	3,178,462	4,132,618
Probashi Kallyan Bank	9,486,604	6,238,846
Trust Bank PLC.	436,102	424,093
	72,824,545	10,795,557
	74,123,127	12,578,471
12.1.2 Deposits from customers		
Current/Al-wadeeah current accounts and other accounts (Note 12.1.2a)	76,216,361,754	76,811,219,153
Bills payable (Note 12.1.2b)	4,194,563,511	2,969,916,537
Savings bank/Mudaraba savings deposits	105,091,755,226	98,587,427,106
Fixed deposits/Mudaraba fixed deposits (Note 12.1.2c)	311,510,555,457	249,731,843,132
Special notice deposit	25,432,137,243	27,192,049,102
	522,445,373,191	455,292,455,030

Particulars	Amount in Taka	
	30-Jun-26	31-Dec-25
12.1.2a Current/Al-wadeeah current accounts and other accounts		
Current/Al-wadeeah current accounts	35,951,754,005	35,278,154,571
Other demand deposit - Local currency	24,965,021,433	25,186,701,848
Other demand deposit - Foreign currencies	11,168,483,830	11,951,549,044
Foreign currency deposits	4,118,213,974	4,390,939,587
Unclaimed cash dividend	49,553,359	49,559,633
	76,253,026,601	76,856,904,683
Less: inter transaction with OBU	36,664,847	45,685,530
	76,216,361,754	76,811,219,153
12.1.2t Bills payable		
Bills payable - local currency	4,148,620,839	2,923,987,469
Bills payable - foreign currencies	45,942,672	45,929,068
	4,194,563,511	2,969,916,537
12.1.2c Fixed deposits/Mudaraba fixed deposits		
Fixed deposits/Mudaraba fixed deposits	256,991,418,434	202,482,890,912
Foreign currency deposits (interest bearing)	1,327,354	1,237,499
Deposit under schemes	54,590,634,214	47,247,714,721
	311,583,380,002	249,731,843,132
12.2 Payable on demand and time deposits		
a) Demand deposits		
Current/Al-wadeeah current accounts and other accounts	36,596,179,889	35,601,567,934
Savings bank/Mudaraba savings deposits	9,458,257,970	8,872,868,440
Foreign currency deposits (non interest bearing)	15,286,697,804	16,342,488,631
Sundry deposits	24,965,021,433	25,186,701,848
Bills payable	4,194,563,511	2,969,916,537
	90,500,720,607	88,973,543,390
b) Time deposits		
Savings bank/Mudaraba savings deposits	95,633,497,256	89,714,558,666
Fixed deposits/Mudaraba fixed deposits	257,843,687,298	203,353,803,009
Foreign currency deposits (interest bearing)	1,327,354	1,237,499
Special notice deposit	25,433,435,825	27,192,049,102
Security deposits	-	-
Deposits under schemes	54,590,634,214	47,247,714,721
	433,502,581,947	367,509,362,997
	524,003,302,554	456,482,906,387
12(a) Consolidated Deposits and other accounts		
Current/Al-wadeeah current accounts and other accounts		
Bank Asia PLC.	76,847,899,126	77,130,758,413
Bank Asia Securities Limited	630,546,622	420,972,001
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	77,478,445,748	77,551,730,414
<u>Less: Inter-company transactions</u>	485,898,744	344,019,444
	76,992,547,004	77,207,710,970
Bills payable		
Bank Asia PLC.	4,194,563,511	2,969,916,537
Bank Asia Securities Limited	-	-
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	4,194,563,511	2,969,916,537

		Amount in Taka	
Particulars		30-Jun-26	31-Dec-25
Savings bank/Mudaraba savings bank deposits			
Bank Asia PLC.		105,091,755,226	98,587,427,106
Bank Asia Securities Limited		-	-
BA Exchange Company (UK) Limited		-	-
BA Express USA, Inc		-	-
		<u>105,091,755,226</u>	<u>98,587,427,106</u>
Fixed deposits/Mudaraba fixed deposits			
Bank Asia PLC.		312,435,648,866	250,602,755,229
Bank Asia Securities Limited		-	-
BA Exchange Company (UK) Limited		-	-
BA Express USA, Inc		-	-
		<u>312,435,648,866</u>	<u>250,602,755,229</u>
Special notice deposit			
Bank Asia PLC.		25,433,435,825	27,192,049,102
Bank Asia Securities Limited		-	-
BA Exchange Company (UK) Limited		-	-
BA Express USA, Inc		-	-
		<u>25,433,435,825</u>	<u>27,192,049,102</u>
		<u>524,147,950,432</u>	<u>456,559,858,944</u>
13 Other liabilities			
Conventional and Islamic banking (Note 13.1)		66,579,844,599	61,731,771,287
Off-shore banking unit		-	-
		<u>66,579,844,599</u>	<u>61,731,771,287</u>
13.1 Conventional and Islamic banking			
Provision for loans and advances/investments (Note 13.1.1)		30,203,014,000	29,032,610,000
Provision on off-balance sheet exposures (Note 13.1.3)		2,005,715,000	1,686,070,000
Interest suspense account		12,284,504,380	10,413,973,228
Provision for income tax including deferred tax (Note 13.1.5)		15,985,850,576	14,985,850,576
Provision for performance and festival bonus		620,666,545	546,970,622
Master card and Visa card payables		65,461,336	28,279,388
Expenditures and other payables		1,417,119,029	779,187,822
Provision for nostro accounts		-	-
Other payable		176,708,834	196,336,619
Provision for profit equalization		51,372,036	51,372,036
Provision for diminution in value of shares (Note 13.1.7)		1,523,483,553	1,523,483,553
Payable to Government		56,610,000	27,237,621
Provision for other assets (Note 13.1.8)		856,247,133	856,247,133
Provision for start up fund (Note 13.1.9)		67,112,177	195,325,557
Rebate payable on good borrowers		67,700,000	67,700,000
Unearned income		788,565,976	710,453,411
Interest payable on subordinated non-convertible zero coupon bond		15,959,088	67,355,014
Fraction Bonus Share		1,608,744	1,608,744
Nostro account credit balance		3,197,121	-
Lease liabilities		388,949,071	561,709,963
		<u>66,579,844,599</u>	<u>61,731,771,287</u>

Particulars	Amount in Taka	
	30-Jun-26	31-Dec-25
13.1.1 Provision for loans and advances/investments		
General provision		
Conventional and Islamic:		
Balance as at 1 January	6,222,276,985	5,706,643,725
Add: Provision made during the year	1,568,040,000	515,633,260
Balance as at 30 June	7,790,316,985	6,222,276,985
Off-shore Banking Unit (OBU):		
Balance as at 1 January	317,139,015	164,028,852
Add: Provision made during the year	-	153,110,163
Balance as at 30 June	317,139,015	317,139,015
A. Total general provision on loans and advances/investments	8,107,456,000	6,539,416,000
Specific provision		
Conventional and Islamic:		
Balance as at 1 January	22,493,194,000	22,678,827,423
Add: Specific provision made during the year	820,325,592	12,735,745,423
Less: Write off/amicable settlement during the year	(1,217,961,592)	(12,921,378,846)
Balance as at 31 December	22,095,558,000	22,493,194,000
Off-shore Banking Unit (OBU):		
Balance as at 1 January	-	-
Add: Provision made during the year	-	-
Less: Provision no longer required	-	-
Balance as at 31 December	-	-
B. Total Specific provision on loans and advances/investments	22,095,558,000	22,493,194,000
C. Total provision on loans and advances/investments (A+B)	30,203,014,000	29,032,610,000
13.1.3 Provision on off-balance sheet exposures		
Balance as at 1 January	1,685,276,029	1,494,814,536
Add: Provision made during the year	319,645,000	190,461,493
	2,004,921,029	1,685,276,029
Less: Adjustments made during the year	-	-
Balance as at 30 June	2,004,921,029	1,685,276,029
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	-	-
	793,971	793,971
Off-balance sheet exposures provision Balance as at 30 June	2,005,715,000	1,686,070,000
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.		
13.1.5 Provision for taxation		
Current tax (Note 13.1.5(a))	15,513,829,211	14,513,829,211
Deferred tax	472,021,365	472,021,365
	15,985,850,576	14,985,850,576
13.1.5(Provision for current tax		
Balance as at 1 January	14,513,829,211	15,138,760,258
Add: Provision made during the year	1,000,000,000	650,000,000
	15,513,829,211	15,788,760,258
Less: Adjustments made during the year	-	1,274,931,047
Balance as at 30 June	15,513,829,211	14,513,829,211

Particulars	Amount in Taka	
	30-Jun-26	31-Dec-25

13.1.5(Deferred Tax (asset)/liability

Particulars	Book value	Tax Base	(Deductible)/ Taxable		
Opening Balance					
Deferred Tax Asset				(7,338,404,543)	(6,378,420,213)
Deferred Tax Liability				981,620,525	989,887,601
Net Deferred Tax Asset				(6,356,784,018)	(5,388,532,612)
Net Deferred Tax Asset as of June 30, 2026:					
Deferred Tax Asset:					
Loan loss provision	22,095,558,000	-	(20,327,913,360)	(7,622,967,510)	(7,338,404,543)
Closing balance for the period(a)				(7,622,967,510)	(7,338,404,543)
Deferred Tax Liability:					
Interest receivable	3,346,942,162	-	3,346,942,162	1,255,103,311	1,074,182,987
Fixed assets	2,477,615,820	2,810,671,336	(333,055,516)	(124,895,818)	(84,880,884)
Right-of-use assets	(38,365,750)	-	(38,365,750)	(14,387,156)	(7,681,578)
Closing balance for the period (b)				1,115,820,337	981,620,525
Net Deferred Tax Asset as of June 30, 2026 (a+b)				(6,507,147,173)	(6,356,784,018)
Movement for the period					
Opening deferred tax assets				(7,338,404,543)	(6,378,420,213)
Closing deferred tax assets				(7,622,967,510)	(7,338,404,543)
Changes for the period				(284,562,967)	(959,984,330)
Opening deferred tax liabilities				981,620,525	989,887,601
Closing deferred tax liabilities				1,115,820,337	981,620,525
Changes for the period				134,199,812	(8,267,076)
Changes during the period				(150,363,155)	(968,251,406)

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(Reconciliation of effective tax rate

	Year 2026		Year 2025	
	%	Amount	%	Amount
Profit before provision		6,408,014,724		19,361,977,281
Income Tax as per applicable tax rate	37.50%	2,403,005,522	37.50%	7,260,741,480
Tax exempted income (on govt. treasury securities)	-3.83%	(249,314,655)	-3.83%	(742,299,314)
On probable deductible/non deductible expenses	-18.00%	(1,153,690,867)	-30.31%	(5,868,442,166)
	15.66%	1,000,000,000	3.36%	650,000,000

		Amount in Taka	
Particulars		30-Jun-26	31-Dec-25
13.1.5(Consolidated Reconciliation of effective tax rate	Year 2026		Year 2025
	%	Amount	% Amount
		6,534,313,570	19,488,898,192
	Income Tax as per applicable tax rate	37.50% 2,450,367,589	37.50% 7,308,336,822
	Tax exempted income (on govt. treasury securities)	-3.81% (249,314,655)	-3.81% (742,299,314)
On probable deductible/non deductible expenses	-18.11%	(1,160,436,258)	-30.08% (5,861,995,122)
	15.58%	1,040,616,676	3.61% 704,042,386

13.1.6 Provision for nostro accounts

As per instructions contained in the circular letter no. FEPD (FEMO)/01/2005-677 dated 13 September 2005 issued by Foreign Exchange Policy Department of Bangladesh Bank, Bank is required to make provision regarding the un-reconciled debit balance of nostro account as at balance sheet date. Adequate provision has been made for debit entries which are outstanding for more than 3 months. Details of unrecognized entries are shown in Annex I.

13.1.7 Provision for diminution in value of shares

Balance as at 1 January	1,523,483,553	1,033,383,553
Add: Provision for impairment loss of investment	-	490,100,000
Balance as at 30 June	1,523,483,553	1,523,483,553
Provision requirement for quoted and unquoted share including subsidiaries (A	1,492,074,630	1,505,007,596
Provision maintained	1,523,483,553	1,523,483,553
Surplus provision maintained	31,408,923	18,475,957

13.1.8 Provision for other assets

Balance as at 1 January	856,247,133	750,223,597
Add: Provision made during the year	-	106,023,536
Add: Transferred from Provision for diminution in value of shares	-	-
Adjustment during the year	-	-
Balance as at 30 June	856,247,133	856,247,133
Provision requirement	853,491,947	855,247,133
Provision maintained	856,247,133	856,247,133
Surplus provision maintained	2,755,186	1,000,000

(Provision for others made for legal expenses, protested bills, expenditure related unreconciled entries and other assets that classified as bad and loss as per Bangladesh Bank BRPD Circular 14 dated June 25, 2001)

13.1.9 Provision for start up fund

Balance as at 1 January	195,325,557	130,349,093
Add: Provision made during the year	-	-
For the year 2025 (1% of profit after tax)	-	64,976,464
For the year 2024 (1% of profit after tax)	-	-
Adjustment during the year	128,213,380	-
Balance as at 30 June	67,112,177	195,325,557

(As per Bangladesh Bank SMESPD Circular Letter no. 05 dated April 26, 2021 Provision for Start up Fund has been maintained against 1% net profit after tax starting from the year 2020)

13(a) Consolidated Other liabilities

Bank Asia PLC.	66,579,844,599	61,731,771,287
Bank Asia Securities Limited	2,514,792,654	2,331,045,367
BA Exchange Company (UK) Limited	112,523,251	92,801,696
BA Express USA, Inc	314,435,304	530,384,548
Foreign currency effect for subsidiaries	-	-
	69,521,595,808	64,686,002,898

		Amount in Taka	
Particulars		30-Jun-26	31-Dec-25
<u>Less:</u> Inter- companies transactions			
Receivable from BASL		-	-
Receivable from BA Exchange (UK) Limited		122,349,876	106,877,222
Receivable from BA Express USA, Inc		259,018,889	419,449,009
		<u>69,140,227,043</u>	<u>64,159,676,667</u>
14	Share capital		
14.1	Authorized capital		
1,500,000,000 ordinary shares of Taka 10 each		<u>15,000,000,000</u>	<u>15,000,000,000</u>
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
Issued as bonus shares 8.50% for the year 2025		1,090,122,910	-
		<u>13,915,098,370</u>	<u>12,824,975,460</u>
14.3	Initial public offer (IPO)		
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			
15	Statutory reserve		
Balance as at 1 January		12,771,163,687	11,750,000,000
Addition during the year		740,000,826	1,021,163,687
Balance as at 31 December		<u>13,511,164,513</u>	<u>12,771,163,687</u>
15.1	General and other reserve		
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>
15.1 (a Consolidated General and other reserve)			
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>
16	Revaluation reserve		
HTM securities (Note 16.1)		121,567,571	121,567,571
HFT securities (Note 16.2)		3,668,944,465	2,874,201,924
Fixed Assets revaluation (Note 16.3)		1,718,179,220	1,718,179,220
		<u>5,508,691,256</u>	<u>4,713,948,715</u>

		Amount in Taka	
Particulars		30-Jun-26	31-Dec-25
16.1 Revaluation reserve on HTM securities			
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>
16.2 Revaluation reserve on HFT securities			
Balance at 1 January		2,874,201,924	2,431,797,985
Gain from revaluation on investments		3,451,259,091	25,641,463,247
Adjustment for sale/maturity of securities		(2,656,516,550)	(25,199,059,308)
		<u>3,668,944,465</u>	<u>2,874,201,924</u>
16.3 Revaluation reserve on Fixed Assets			
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>
16 (a) Consolidated Revaluation reserve			
Bank Asia PLC.		5,508,691,256	4,713,948,715
Bank Asia Securities Limited		-	-
BA Exchange Company (UK) Limited		-	-
BA Express USA, Inc		-	-
		<u>5,508,691,256</u>	<u>4,713,948,715</u>
17 Retained earnings			
Balance at 1 January		4,910,382,083	4,124,248,860
Add: Post - tax profit for the year		2,700,004,132	4,455,818,435
Revaluation reserve transferred to retained earnings		-	51,317,195
		<u>7,610,386,215</u>	<u>8,631,384,490</u>
Less: Issue of cash dividend for the year 2025		1,090,122,914	-
Issue of stock dividend for the year 2025		1,090,122,910	-
Issue of cash dividend for the year 2024		-	1,165,906,860
Issue of stock dividend for the year 2024		-	1,165,906,860
Coupon/dividend on perpetual bond		183,061,815	368,025,000
Transfer to statutory reserve		740,000,826	1,021,163,687
		<u>3,103,308,465</u>	<u>3,721,002,407</u>
		<u>4,507,077,750</u>	<u>4,910,382,083</u>
17(a) Consolidated Retained earnings			
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		2,644,585,513	4,440,573,160
Less: Non controlling interest		63	111
		<u>7,565,767,727</u>	<u>8,642,786,021</u>
Less: Issue of cash dividend for the year 2025		1,090,122,914	-
Issue of stock dividend for the year 2025		1,090,122,910	-
Issue of cash dividend for the year 2024		-	1,165,906,860
Issue of stock dividend for the year 2024		-	1,165,906,860
Coupon/dividend on perpetual bond		183,061,815	368,025,000
Transferred to General and other reserve		508,154	601,337
Transfer to statutory reserve		740,000,826	1,021,163,687
		<u>3,103,816,619</u>	<u>3,721,603,744</u>
		<u>4,461,951,108</u>	<u>4,921,182,277</u>
17(b) Non-controlling (Minority) interest			
Bank Asia Securities Limited		70,504	70,441
BA Exchange Company (UK) Limited		-	-
BA Express USA, Inc		-	-
		<u>70,504</u>	<u>70,441</u>

		Amount in Taka	
Particulars		30-Jun-26	31-Dec-25
18	Contingent liabilities		
	Conventional and Islamic banking	155,988,293,861	126,041,636,649
	Off-shore banking unit	82,217,460	79,397,087
		<u>156,070,511,321</u>	<u>126,121,033,736</u>
18.1	Acceptances and endorsements		
	Conventional and Islamic banking	57,461,667,752	54,522,651,455
	Off-shore banking unit	-	-
		57,461,667,752	54,522,651,455
18.2	Letters of guarantee (Note 18.2.1)		
	Conventional and Islamic banking	33,147,620,598	27,443,556,664
	Off-shore banking unit	2,529,327	2,508,671
		33,150,149,925	27,446,065,335
18.2.1	Letters of guarantee		
	Letters of guarantee (Local)	27,062,396,904	22,982,078,156
	Letters of guarantee (Foreign)	6,087,753,021	4,463,987,179
		<u>33,150,149,925</u>	<u>27,446,065,335</u>
18.3	Irrevocable letters of credit (Note 18.3.1)		
	Conventional and Islamic banking	33,772,602,463	27,229,358,931
	Off-shore banking unit	79,688,133	76,888,416
		33,852,290,596	27,306,247,347
18.3.1	Irrevocable letters of credit		
	Letters of credit Back to Back (Inland)	4,037,099,507	2,620,268,080
	Letters of credit (General)	25,767,390,288	19,101,567,161
	Back to back L/C	3,968,112,668	5,507,523,690
		<u>33,772,602,463</u>	<u>27,229,358,931</u>
18.4	Bills for collection (Note 18.4.1)		
	Conventional and Islamic banking	14,711,578,183	16,846,069,599
	Off-shore banking unit	-	-
		14,711,578,183	16,846,069,599
18.4.1	Bills for collection		
	Local bills for collection	9,885,255,015	10,595,990,025
	Foreign bills for collection	4,826,323,168	6,250,079,574
		<u>14,711,578,183</u>	<u>16,846,069,599</u>
18.5	Other commitments		
	Conventional and Islamic banking	16,894,824,865	-
	Off-shore banking unit	-	-
		16,894,824,865	-
		<u>156,070,511,321</u>	<u>126,121,033,736</u>
18.6	Workers' profit participation fund (WPPF)		

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 30 June 2026**

		Amount in Taka	
Particulars		Jan to June 2026	Jan to June 2025
19	Income statement		
	Income:		
	Interest, discount and similar income (Note 19.1)	25,452,495,846	25,515,036,105
	Dividend income (Note 22.1)	306,739,222	413,178,626
	Fees, commission and brokerage (Note 19.2)	745,124,153	833,760,675
	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)	467,180,558	1,037,796,405
	Income from non-banking assets	-	-
	Other operating income (Note 24)	886,268,904	745,877,370
	Profit/ <u>less</u> Losses on interest rate changes	-	-
		<u>27,857,808,683</u>	<u>28,565,483,148</u>
	Expenses:		
	Interest paid/profit shared on deposits and borrowings, etc (Note 21)	16,480,986,470	15,098,359,609
	Administrative expenses (Note 19.3)	3,874,039,522	3,435,932,591
	Other expenses (Note 34)	1,185,843,735	1,131,185,864
	Depreciation on banks assets (Note 33.1)	424,189,182	434,645,634
		<u>21,965,058,909</u>	<u>20,100,123,698</u>
		<u>5,892,749,774</u>	<u>8,465,359,450</u>
19.1	Interest, discount and similar income		
	Interest income/profit on investments (Note 20)	14,308,601,441	13,971,794,611
	Interest on treasury bills/reverse repo/bills	9,623,400,091	5,956,157,395
	Interest income on corporate bonds	176,862,906	192,159,233
	Interest on debentures	235,566,274	233,385,602
	Income from investment in shares, bonds etc	-	-
	Capital gain on Government securities and assets	1,108,065,134	5,161,539,264
		<u>25,452,495,846</u>	<u>25,515,036,105</u>
19.2	Fees, commission and brokerage		
	Commission	745,124,153	833,760,675
	Brokerage	-	-
		<u>745,124,153</u>	<u>833,760,675</u>
19.3	Administrative expenses		
	Salaries and allowances (Note 25)	3,230,026,293	2,828,048,561
	Rent, taxes, insurance, electricity, etc (Note 26)	350,518,230	321,648,695
	Legal expenses (Note 27)	23,284,993	22,187,247
	Postage, stamp, telecommunication, etc (Note 28)	115,164,272	124,340,352
	Stationery, printing, advertisement, etc (Note 29)	82,190,516	77,899,440
	Managing Director's salary and fees (Note 30)	11,975,247	12,039,675
	Directors' fees (Note 31)	2,446,667	2,263,334
	Auditors' fees (Note 32)	2,956,000	2,368,500
	Repair of Bank's assets (Note 33.1)	55,477,304	45,136,787
		<u>3,874,039,522</u>	<u>3,435,932,591</u>
20	Interest income/profit on investments		
	Conventional and Islamic banking (Note 20.1)	13,238,882,890	13,541,589,405
	Off-shore banking unit	1,405,199,182	800,217,814
		<u>14,644,082,072</u>	<u>14,341,807,219</u>
	Less: inter transaction between OBU and Conventional banking	335,480,631	370,012,608
		<u>14,308,601,441</u>	<u>13,971,794,611</u>

		Amount in Taka	
Particulars		Jan to June 2026	Jan to June 2025
20.1 Conventional and Islamic banking			
Agricultural loan		415,233,983	218,389,406
Cash credit/Bai Murabaha (Muajjal)		145,028,501	353,778,916
Credit card		339,839,620	317,567,421
Credit for poverty alleviation scheme-micro credit		3,712	-
Consumer credit scheme		757,989,459	875,143,120
Demand loan		2,758,602,970	3,101,622,048
Export Development Fund (EDF)		143,402,741	156,897,002
House building loan		29,147,343	47,147,583
Musharaka Finance		735,267,117	156,388,663
Loans (General)		845,196,841	891,335,723
Loans against trust receipts/ Bai Murabaha post import		750,401,623	587,210,235
Overdrafts/ Quard against scheme		1,623,344,898	1,783,954,870
Packing credit		27,227,354	18,739,044
Payment against documents		14,262,391	39,899,144
Staff loan		18,938,416	26,905,342
Transport loan		3,110,291	98,222,910
Term loan- industrial		2,599,271,411	2,116,824,544
Term loan- others		1,213,936,237	1,773,430,472
Foreign bills purchased		149,657	2,392,191
Local bills purchased		19,738,433	35,773,862
Loan Under Covit-19 Stimulus Package		1,312,915	3,242,497
Total interest/profit on loans and advances/investments		12,441,405,913	12,604,864,993
Interest/profit on balance with other banks and financial institutions		682,430,089	648,953,491
Interest/profit received from foreign banks		115,046,888	287,770,921
		<u>13,238,882,890</u>	<u>13,541,589,405</u>
20(a) Consolidated Interest income/profit on investments			
Bank Asia PLC.		14,308,601,441	13,971,794,611
Bank Asia Securities Ltd		107,314,339	122,040,393
BA Exchange Company (UK) Limited		-	-
BA Express USA, Inc		-	-
		<u>14,415,915,780</u>	<u>14,093,835,004</u>
Less: Inter-company transactions		12,035,518	95,038,886
		<u>14,403,880,262</u>	<u>13,998,796,118</u>
21 Interest paid/profit shared on deposits and borrowings etc.			
Conventional and Islamic banking (Note 21.1)		15,644,386,255	14,830,198,060
Off-shore banking unit		1,172,080,846	638,174,157
		<u>16,816,467,101</u>	<u>15,468,372,217</u>
Less: inter transaction with OBU		335,480,631	370,012,608
		<u>16,480,986,470</u>	<u>15,098,359,609</u>
21.1 Conventional and Islamic banking			
Interest paid/profit shared on deposits			
Fixed deposits/ Mudaraba Fixed deposit		10,108,674,399	8,483,999,700
Scheme deposits		2,979,001,942	2,388,227,722
Sanchaya plus		-	402,611
Savings deposits/ Mudaraba Savings bank		1,094,030,046	1,035,553,650
Special notice deposits		1,046,463,158	659,958,588
		<u>15,228,169,545</u>	<u>12,568,142,271</u>
Interest on borrowings and others			
Local banks including Bangladesh Bank		153,334,383	2,036,692,128
Interest on subordinated non-convertible bond		256,812,610	214,321,098
Foreign banks		6,069,717	11,042,563
		<u>416,216,710</u>	<u>2,262,055,789</u>
		<u>15,644,386,255</u>	<u>14,830,198,060</u>

		Amount in Taka	
Particulars		Jan to June 2026	Jan to June 2025
21(a) Consolidated Interest Expenses/profit paid on Deposits			
Bank Asia PLC.	16,480,986,470	15,098,359,609	
Bank Asia Securities Ltd	16,931,390	97,622,466	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	16,497,917,860	15,195,982,075	
Less: Inter-company transactions	12,035,518	95,038,886	
	16,485,882,342	15,100,943,189	
22 Investment income			
Conventional and Islamic banking (Note 22.1)	11,965,898,577	12,480,294,090	
Off-shore banking unit	-	-	
	11,965,898,577	12,480,294,090	
22.1 Conventional and Islamic Banking			
Interest on treasury bills	6,472,814,829	4,936,612,844	
Interest on treasury bonds	2,773,655,511	993,010,073	
Intt. On Special Purpose Bond For Power	515,264,950	504,040,003	
Interest income on corporate bonds	176,862,906	192,159,233	
Interest on Government Islamic bonds	205,982,875	24,794,519	
Capital gain from investment in shares	-	19,833,967	
Dividend on shares	306,739,222	413,178,626	
Profit on Govt Investment SUKUK	235,566,274	233,385,602	
Capital gain/ (Loss) on Government securities	1,108,065,134	5,161,539,264	
Interest on reverse repo	170,946,876	1,739,959	
	11,965,898,577	12,480,294,090	
22(a) Consolidated investment income			
Bank Asia PLC.	11,965,898,577	12,480,294,090	
Bank Asia Securities Limited	-	-	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	11,965,898,577	12,480,294,090	
Less: Inter-company transactions	-	-	
	11,965,898,577	12,480,294,090	
23 Commission, exchange and brokerage			
Conventional and Islamic banking (Note 23.1)	1,229,621,712	1,868,429,710	
Off-shore banking unit	(17,317,001)	3,127,370	
	1,212,304,711	1,871,557,080	
23.1 Conventional and Islamic Banking			
Commission on L/C	454,494,916	536,708,100	
Fees and commission including Export	108,121,836	160,642,373	
Commission on L/G	120,236,406	115,699,931	
Commission on export	65,099,543	2,929,880	
Commission on PO, DD, TT, TC, etc	11,376,034	13,287,589	
Other commission	3,112,419	1,365,432	
	762,441,154	830,633,305	
Foreign exchange gain	467,180,558	1,037,796,405	
	1,229,621,712	1,868,429,710	
23(a) Consolidated Commission, exchange and brokerage			
Bank Asia PLC.	1,212,304,711	1,871,557,080	
Bank Asia Securities Ltd	93,150,306	45,799,394	
BA Exchange Company (UK) Limited	5,043,239	30,423,018	
BA Express USA, Inc	38,101,524	74,861,866	
	1,348,599,780	2,022,641,358	

		Amount in Taka	
Particulars		Jan to June 2026	Jan to June 2025
24	Other operating income		
	Conventional and Islamic banking (Note 24.1)	873,494,920	734,273,943
	Off-shore banking unit	12,773,984	11,603,427
		<u>886,268,904</u>	<u>745,877,370</u>
24.1	Conventional and Islamic banking		
	Locker charge	6,801,000	6,093,980
	Service and other charges	473,021,294	400,671,370
	Master/Visa card fees and charges	294,219,871	229,970,363
	Postage/telex/SWIFT/fax recoveries	43,162,364	54,875,935
	Non-operating income	19,690,848	16,984,906
	Rebate on nostro account	36,599,543	25,677,389
		<u>873,494,920</u>	<u>734,273,943</u>
24(a)	Consolidated other operating income		
	Bank Asia PLC.	886,268,904	745,877,370
	Bank Asia Securities Ltd	86,863,716	34,464,969
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	57,107	-
		<u>973,189,727</u>	<u>780,342,339</u>
25	Salaries and allowances		
	Conventional and Islamic banking (Note 25.1)	3,223,619,884	2,821,729,698
	Off-shore banking unit	6,406,409	6,318,863
		<u>3,230,026,293</u>	<u>2,828,048,561</u>
25.1	Conventional and Islamic banking		
	Basic salary	1,287,674,136	1,091,944,993
	Allowances	1,066,293,232	1,003,265,012
	Festival bonus	234,597,950	200,090,935
	Gratuity	243,000,000	180,000,000
	Provident fund contribution	122,054,566	106,428,758
	Performance bonus	270,000,000	240,000,000
		<u>3,223,619,884</u>	<u>2,821,729,698</u>
25(a)	Consolidated Salaries and allowances		
	Bank Asia PLC.	3,230,026,293	2,828,048,561
	Bank Asia Securities Ltd	63,600,337	61,151,899
	BA Exchange Company (UK) Limited	14,776,156	11,716,668
	BA Express USA, Inc	38,111,045	28,237,021
		<u>3,346,513,831</u>	<u>2,929,154,149</u>
26	Rent, taxes, insurance, electricity etc.		
	Conventional and Islamic banking (Note 26.1)	349,617,859	320,830,614
	Off-shore banking unit	900,371	818,081
		<u>350,518,230</u>	<u>321,648,695</u>
26.1	Conventional and Islamic banking		
	Rent, rate and taxes	106,138,430	25,319,117
	Insurance	182,695,653	166,601,713
	Power and electricity	60,783,776	66,432,589
	Interest portion on lease liabilities	-	62,477,195
		<u>349,617,859</u>	<u>320,830,614</u>

		Amount in Taka	
Particulars		Jan to June 2026	Jan to June 2025
26(a) Consolidated Rent, taxes, insurance, electricity etc.			
Bank Asia PLC.	350,518,230	321,648,695	
Bank Asia Securities Ltd	4,460,046	3,387,523	
BA Exchange Company (UK) Limited	3,448,935	3,118,493	
BA Express USA, Inc	14,539,988	14,320,894	
	<u>372,967,199</u>	<u>342,475,605</u>	
27 Legal expenses			
Conventional and Islamic banking (Note 27.1)	23,284,993	20,368,347	
Off-shore banking unit	-	1,818,900	
	<u>23,284,993</u>	<u>22,187,247</u>	
27.1 Conventional and Islamic Banking			
Legal expenses	23,284,993	20,368,347	
Other professional charges	-	-	
	<u>23,284,993</u>	<u>20,368,347</u>	
27(a) Consolidated Legal expenses			
Bank Asia PLC.	23,284,993	22,187,247	
Bank Asia Securities Ltd	11,350	36,000	
BA Exchange Company (UK) Limited	246,212	258,153	
BA Express USA, Inc	-	211,232	
	<u>23,542,555</u>	<u>22,692,632</u>	
28 Postage, stamps, telecommunication etc.			
Conventional and Islamic banking (Note 28.1)	114,279,413	123,726,212	
Off-shore banking unit	884,859	614,140	
	<u>115,164,272</u>	<u>124,340,352</u>	
28.1 Conventional and Islamic banking			
Telephone, courier and postage	53,763,839	59,377,476	
Master/VISA card process fee	24,111,047	31,000,330	
ATM charge	2,745,346	2,521,609	
SWIFT and Reuter charge	31,540,382	28,498,057	
Internet	2,118,799	2,328,740	
	<u>114,279,413</u>	<u>123,726,212</u>	
28(a) Consolidated Postage, stamps, telecommunication etc.			
Bank Asia PLC.	115,164,272	124,340,352	
Bank Asia Securities Ltd	1,574,788	1,704,073	
BA Exchange Company (UK) Limited	144,608	130,268	
BA Express USA, Inc	779,450	822,276	
	<u>117,663,118</u>	<u>126,996,969</u>	
29 Stationery, printing, advertisements etc.			
Conventional and Islamic banking (Note 29.1)	82,180,937	77,850,945	
Off-shore banking unit	9,579	48,495	
	<u>82,190,516</u>	<u>77,899,440</u>	
29.1 Conventional and Islamic banking			
Office and security stationery	18,668,086	29,702,013	
Calendar, diary, souvenir, etc	8,720,248	12,335,526	
ATM card /Supplies And Stationeries	17,997,638	26,501,787	
Books and periodicals	600,150	736,030	
Publicity and advertisement	36,194,815	8,575,589	
	<u>82,180,937</u>	<u>77,850,945</u>	

		Amount in Taka	
Particulars		Jan to June 2026	Jan to June 2025
29(a) Consolidated Stationery, printing, advertisements etc.			
Bank Asia PLC.	82,190,516	77,899,440	
Bank Asia Securities Ltd	538,345	322,016	
BA Exchange Company (UK) Limited	2,430,932	2,025,988	
BA Express USA, Inc	902,188	983,997	
	<u>86,061,981</u>	<u>81,231,441</u>	
30 Managing Director's salary and fees			
Basic salary	5,700,000	5,700,000	
House rent allowance	2,100,000	2,100,000	
Entertainment allowances	150,000	150,000	
Festival bonus	1,900,000	1,900,000	
Utility allowance and others	1,825,247	1,889,675	
House maintenance allowance	300,000	300,000	
	<u>11,975,247</u>	<u>12,039,675</u>	
31 Directors' fees			
Directors' fees	2,446,667	2,263,334	
	<u>2,446,667</u>	<u>2,263,334</u>	
31(a) Consolidated Directors' fees			
Bank Asia PLC.	2,446,667	2,263,334	
Bank Asia Securities Ltd.	552,000	463,000	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	<u>2,998,667</u>	<u>2,726,334</u>	
32 Auditors' fees			
Audit fees	2,956,000	2,368,500	
Others	-	-	
	<u>2,956,000</u>	<u>2,368,500</u>	
32(a) Consolidated Auditors fees			
Bank Asia PLC.	2,956,000	2,368,500	
Bank Asia Securities Ltd	-	-	
BA Exchange Company (UK) Limited	492,424	238,295	
BA Express USA, Inc	1,678,951	1,806,749	
	<u>5,127,375</u>	<u>4,413,544</u>	
33 Depreciation and repair of Bank's assets			
Conventional and Islamic banking (Note 33.1)	479,361,149	479,759,882	
Off-shore banking unit	305,337	22,539	
	<u>479,666,486</u>	<u>479,782,421</u>	
33.1 Conventional and Islamic banking			
Depreciation			
Owned assets	247,896,874	257,189,259	
Leased assets	175,986,971	177,433,836	
	<u>423,883,845</u>	<u>434,623,095</u>	
Repairs			
Building	9,821,529	9,792,615	
Furniture and fixtures	3,755,301	3,777,856	
Equipments	13,453,987	12,734,844	
	<u>27,030,817</u>	<u>26,305,315</u>	
Maintenance	28,446,487	18,831,472	
	<u>479,361,149</u>	<u>479,759,882</u>	

		Amount in Taka	
Particulars		Jan to June 2026	Jan to June 2025
33(a) Consolidated Depreciation and repairs of Bank's assets			
Bank Asia PLC.	479,666,486	479,782,421	
Bank Asia Securities Ltd	8,817,097	9,225,790	
BA Exchange Company (UK) Limited	176,288	349,818	
BA Express USA, Inc	504,247	503,707	
	<u>489,164,118</u>	<u>489,861,736</u>	
34 Other expenses			
Conventional and Islamic banking (Note 34.1)	1,184,328,334	1,108,911,399	
Off-shore banking unit	1,515,401	22,274,465	
	<u>1,185,843,735</u>	<u>1,131,185,864</u>	
34.1 Conventional and Islamic banking			
Car expenses	281,077,830	256,385,466	
Contractual service expenses	331,610,710	371,951,756	
Computer expenses	228,292,244	147,936,343	
Other management and administrative expenses	222,528,154	222,876,384	
Entertainment	18,516,535	18,406,248	
AGM/EGM expenses	523,019	600,000	
Payment to superannuation fund	3,660,000	3,660,000	
Donation and subscription to institutions	78,496,795	74,949,423	
Travelling expenses	10,159,986	6,351,151	
Training and internship	6,244,875	3,034,092	
Directors' travelling expenses	3,218,186	2,760,536	
	<u>1,184,328,334</u>	<u>1,108,911,399</u>	
34(a) Consolidated other expenses			
Bank Asia PLC.	1,185,843,735	1,131,185,864	
Bank Asia Securities Ltd	5,727,062	7,884,794	
BA Exchange Company (UK) Limited	2,313,570	5,413,595	
BA Express USA, Inc	21,473,976	26,808,243	
	<u>1,215,358,343</u>	<u>1,171,292,496</u>	
35 Receipts from other operating activities			
Conventional and Islamic banking (Note 35.1)	1,981,560,054	5,915,647,174	
Off-shore banking unit	12,773,984	11,603,427	
	<u>1,994,334,038</u>	<u>5,927,250,601</u>	
35.1 Conventional and Islamic banking			
Locker charge	6,801,000	6,093,980	
Service and other charges	473,021,294	400,671,370	
Master card fees and charges	294,219,871	229,970,363	
Postage/telex/SWIFT/ fax recoveries	43,162,364	54,875,935	
Non-business income	1,164,355,525	5,224,035,526	
	<u>1,981,560,054</u>	<u>5,915,647,174</u>	
35(a) Consolidated Receipts from other operating activities			
Bank Asia PLC.	1,994,334,038	5,927,250,601	
Bank Asia Securities Ltd	86,863,716	34,464,969	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	57,107	-	
	<u>2,081,254,861</u>	<u>5,961,715,570</u>	
Less: inter- companies transactions	-	-	
	<u>2,081,254,861</u>	<u>5,961,715,570</u>	
36 Payments for other operating activities			
Conventional and Islamic banking (Note 36.1)	1,692,189,144	1,592,941,121	
Off-shore banking unit	2,415,772	23,092,546	
	<u>1,694,604,916</u>	<u>1,616,033,667</u>	

		Amount in Taka	
Particulars		Jan to June 2026	Jan to June 2025
36.1	Conventional and Islamic banking		
	Rent, rates and taxes	350,518,230	320,830,614
	Legal expenses	23,284,993	22,187,247
	Directors' fees	2,446,667	2,263,334
	Postage, stamp, telecommunication, etc	115,164,272	124,340,352
	Other expenses	1,185,843,735	1,108,911,399
	Managing Director's salary	11,975,247	12,039,675
	Auditors' fee	2,956,000	2,368,500
		<u>1,692,189,144</u>	<u>1,592,941,121</u>
36(a)	Payments for other operating activities		
	Bank Asia PLC.	1,694,604,916	1,616,033,667
	Bank Asia Securities Ltd	12,325,246	13,475,390
	BA Exchange Company (UK) Limited	6,645,749	9,158,804
	BA Express USA, Inc	38,472,365	43,969,394
		<u>1,752,048,276</u>	<u>1,682,637,255</u>
37	Net Assets Value per Share (NAV)		
	Total shareholders' equity	37,578,411,413	35,228,636,089
	Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
	Net Assets Value per Share (NAV)	<u>27.01</u>	<u>25.32</u>
37(a)	Consolidated Net Assets Value per Share (NAV)		
	Total shareholders' equity	37,465,734,773	35,169,664,311
	Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
	Net Assets Value per Share (NAV)	<u>26.92</u>	<u>25.27</u>
37(b)	Earnings per share (EPS)		
	Net profit after tax (Numerator)	2,516,942,317	2,920,251,388
	Number of ordinary shares outstanding (Denominator)	1,391,509,837	1,391,509,837
	Earnings per share (EPS)	<u>1.81</u>	<u>2.10</u>
37(c)	Consolidated Earnings per share (EPS)		
	Net profit after tax (Numerator)	2,461,523,698	2,930,657,690
	Number of ordinary shares outstanding (Denominator)	1,391,509,837	1,391,509,837
	Earnings per share (EPS)	<u>1.77</u>	<u>2.11</u>
37(d)	Net Operating Cash Flows per Share (NOCFPS)		
	Net cash flows from operating activities	67,837,481,075	51,479,805,191
	Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
	Net Operating Cash Flows per Share (NOCFPS)	<u>48.75</u>	<u>37.00</u>
37(e)	Consolidated Net Operating Cash Flows per Share (NOCFPS)		
	Net cash flows from operating activities	67,860,416,344	52,315,673,756
	Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
	Net Operating Cash Flows per Share (NOCFPS)	<u>48.77</u>	<u>37.60</u>

		Amount in Taka	
Particulars		Jan to June 2026	Jan to June 2025
38	Reconciliation of net profit with cash flows from operating activities (Solo basis)		
	Profit before tax as per profit and loss account	3,700,004,132	4,013,313,203
	Adjustment for non-cash items:		
	Provision for Loans and advances	2,388,365,592	5,046,586,250
	Provision for Off balance sheet items	319,645,000	9,500,000
	Provision for Diminution in value of investments	-	(100,000,000)
	Provision for other assets	-	-
	Depreciation of Property plant and equipment	479,666,486	479,782,421
	Foreign exchange gain/(loss)	-	-
	Profit on sale of fixed assets	-	-
	Increase/decrease in operating assets & liabilities:		
	Loans and advances to customers	(11,775,293,159)	5,861,183,564
	Other operating assets	(363,664,020)	(898,871,439)
	Deposits from customers and banks	67,520,396,167	30,691,143,294
	Other operating liabilities	7,273,989,006	5,884,448,394
	Trading liabilities	714,771,509	2,097,361,269
	Income tax paid	(2,420,399,638)	(1,604,641,765)
	Cash flows from operating activities as per cash flow statement	67,837,481,075	51,479,805,191

38 (a) Reconciliation of net profit with cash flows from operating activities (Consolidated basis)

	Profit before tax as per profit and loss account	3,685,202,189	4,034,559,885
	Adjustment for non-cash items:		
	Provision for Loans and advances	2,503,466,381	5,054,186,250
	Provision for Off balance sheet items	319,645,000	9,500,000
	Provision for Diminution in value of investments	26,000,000	(100,000,000)
	Provision for other assets	-	-
	Depreciation of Property plant and equipment	489,164,118	489,861,736
	Foreign exchange gain/(loss)	-	-
	Profit on sale of fixed assets	-	-
	Increase/decrease in operating assets & liabilities:		
	Loans and advances to customers	(11,843,366,362)	6,552,938,261
	Other operating assets	(391,026,517)	(950,486,348)
	Deposits from customers and banks	67,588,091,488	30,581,007,567
	Other operating liabilities	7,408,343,691	5,884,448,395
	Trading liabilities	524,601,608	2,384,478,446
	Income tax paid	(2,449,705,252)	(1,624,820,436)
	Cash flows from operating activities as per cash flow statement	67,860,416,344	52,315,673,756

Bank Asia PLC.**Notes to financial statements for the year ended 30 June 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 – June 2026 is given below:

Name of the organization	Relationship	Service Type	Transaction Amount (Tk)
Agro Food Services Ltd.	Common Directors/ Close family members Director	Office Rent	11,330,023
Ranks ITT Ltd.	-do-	Network Connectivity fees	10,928,849
Shield Security Service	-do-	Security Service providers	3,373,260
Reliance Insurance	-do-	Insurance Service	146,434
Ali Estates Limited	-do-	Office Rent	77,262,462
M/s. M Ahmed Real Easted Limited	-do-	Office Rent	217,800
Bank Asia Securities Limited	Subsidiary Company	Interest on loan	12,035,518
Bank Asia Securities Limited	Subsidiary Company	Interest on deposits	11,396,128
BA Exchange Company (UK)	Subsidiary Company	Remittance	617,018,248
BA Express USA	Subsidiary Company	Remittance	7,514,465,500

41.1 Key Management personnel compensation

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

Particulars	Amount Tk
Short-term employee benefit	158,913,543

Key Management personnel includes Managing Director, 04 no. Additional Managing Director, 07 nos. Deputy Managing Director 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.