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

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

Particulars	30 Sep 2026	31 Dec 2025
	Amount in Taka	
PROPERTY AND ASSETS		
Cash	**49,774,967,522**	**41,859,416,647**
In hand (including foreign currencies)	5,729,580,852	4,779,775,312
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	44,045,386,670	37,079,641,335
Balance with other banks and financial institutions	**13,848,172,908**	**5,964,804,409**
In Bangladesh	4,279,689,082	3,049,456,025
Outside Bangladesh	9,568,483,826	2,915,348,384
Money at call and on short notice	**300,000,000**	**-**
Investments	**289,938,030,017**	**221,317,154,106**
Government	268,724,940,158	209,265,325,344
Others	21,213,089,859	12,051,828,762
Loans and advances/investments	**296,696,311,642**	**298,255,243,915**
Loans, cash credits, overdrafts, etc/investments	266,860,079,727	268,049,496,814
Bills purchased and discounted	29,836,231,915	30,205,747,101
Fixed assets including premises, furniture and fixtures	**4,576,066,169**	**5,018,735,837**
Other assets	**24,957,417,529**	**19,517,338,486**
Non - banking assets	-	-
Total assets	**680,090,965,787**	**591,932,693,400**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agen	**33,883,444,056**	**27,363,243,478**
Subordinated non-convertible and perpetual bonds	**8,680,250,000**	**8,680,250,000**
Deposits and other accounts	**533,077,985,691**	**456,559,858,944**
Current/Al-wadeeah current accounts and other accounts	77,393,316,985	77,207,710,970
Bills payable	3,032,267,480	2,969,916,537
Savings bank/Mudaraba savings bank deposits	106,340,562,061	98,587,427,106
Fixed deposits/Mudaraba fixed deposits	319,400,213,256	250,602,755,229
Special notice deposit	26,911,625,909	27,192,049,102
Bearer certificates of deposit	-	-
Other deposits	-	-
Other liabilities	**64,842,807,037**	**64,159,676,667**
Total liabilities	**640,484,486,784**	**556,763,029,089**
Capital/shareholders' equity		
Total shareholders' equity	**39,606,479,003**	**35,169,664,311**
Paid-up capital	13,915,098,370	12,824,975,460
Statutory reserve	13,915,098,370	12,771,163,687
General and other reserve	139,963,558	11,242,024
Revaluation reserve	5,597,146,766	4,713,948,715
Retained earnings	6,110,065,200	4,921,182,277
Foreign currency translation reserve	(70,963,842)	(72,918,293)
Non-controlling interest	70,581	70,441
Total liabilities and shareholders' equity	**680,090,965,787**	**591,932,693,400**
	-	-
Net Assets Value per Share (Restated 2025)	**28.46**	**25.27**

Consolidated Balance Sheet as at 30 September 2026

Particulars	30 Sep 2026	31 Dec 2025
	Amount in Taka	
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	**144,528,787,226**	**126,121,033,736**
Acceptances and endorsements	47,151,398,467	54,522,651,455
Letters of guarantee	33,776,802,337	27,446,065,335
Irrevocable letters of credit	47,537,159,849	27,306,247,347
Bills for collection	16,063,426,573	16,846,069,599
Other contingent liabilities	-	-
Other commitments	**1,832,269,919**	**-**
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	1,832,269,919	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total off-balance sheet items including contingent liabilities	**146,361,057,145**	**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 September 2026

Amount in Taka

Particulars	Jan to Sep 2026	Jan to Sep 2025	July to Sep 2026	July to Sep 2025
OPERATING INCOME				
Interest income	21,201,204,622	20,848,673,368	6,797,324,360	6,849,877,250
Interest paid on deposits and borrowings, etc	25,543,435,793	22,876,921,116	9,057,553,451	7,775,977,927
Net interest income	**(4,342,231,171)**	**(2,028,247,748)**	**(2,260,229,091)**	**(926,100,677)**
Investment income	19,858,297,287	19,304,337,456	7,892,398,710	6,824,043,366
Commission, exchange and brokerage	2,288,397,331	2,773,430,925	939,797,551	750,789,567
Other operating income	1,317,505,584	1,178,341,260	344,315,857	397,998,921
	23,464,200,202	**23,256,109,641**	**9,176,512,118**	**7,972,831,854**
Total operating income (A)	**19,121,969,031**	**21,227,861,893**	**6,916,283,027**	**7,046,731,177**
OPERATING EXPENSES				
Salaries and allowances	5,279,471,072	4,549,716,323	1,932,957,241	1,620,562,174
Rent, taxes, insurance, electricity, etc	578,695,143	536,920,928	205,727,944	194,445,323
Legal expenses	35,365,498	32,622,348	11,822,943	9,929,716
Postage, stamp, telecommunication, etc	167,880,585	181,555,680	50,217,467	54,558,711
Stationery, printing, advertisements, etc	152,409,687	125,055,504	66,347,706	43,824,063
Managing Director's salary and fees	18,951,571	17,670,658	6,976,324	5,630,983
Directors' fees	3,542,667	4,691,167	544,000	1,964,833
Auditors' fees	9,605,262	6,847,086	4,477,887	2,433,542
Depreciation and repairs of Bank's assets	759,453,618	736,412,253	270,289,500	246,550,517
Other expenses	1,853,197,713	1,759,258,246	637,839,370	587,965,750
Total operating expenses (B)	**8,858,572,816**	**7,950,750,193**	**3,187,200,382**	**2,767,865,612**
Profit before provision (C=A-B)	**10,263,396,215**	**13,277,111,700**	**3,729,082,645**	**4,278,865,565**
Provision for loans and advances/investments				
General provision	1,451,500,000	(670,672,577)	(116,540,000)	(734,138,740)
Specific provision	2,615,946,379	9,305,676,236	1,680,519,998	4,314,956,149
	4,067,446,379	8,635,003,659	1,563,979,998	3,580,817,409
Provision for off-balance sheet items	205,120,000	(240,500,000)	(114,525,000)	(250,000,000)
Provision for diminution in value of investments	50,000,000	(84,000,000)	24,000,000	16,000,000
Other provisions	10,000,000	-	10,000,000	-
Total provision (D)	4,332,566,379	8,310,503,659	1,483,454,998	3,346,817,409
Total profit before tax (C-D)	**5,930,829,836**	**4,966,608,041**	**2,245,627,647**	**932,048,156**
Provision for taxation				
Current tax	1,209,127,804	1,453,851,617	168,511,128	533,011,237
Deferred tax	-	-	-	-
	1,209,127,804	**1,453,851,617**	**168,511,128**	**533,011,237**
Net profit after tax	**4,721,702,032**	**3,512,756,424**	**2,077,116,519**	**399,036,919**
Appropriations				
Statutory reserve	1,143,934,683	986,287,035	403,933,857	183,624,394
Coupon/dividend on perpetual bond	208,130,308	208,130,308	25,068,493	25,068,493
General and other reserve	508,154	601,337	-	-
	1,352,573,145	1,195,018,680	429,002,350	208,692,887
Retained surplus	**3,369,128,887**	**2,317,737,744**	**1,648,114,169**	**190,344,032**
Attributable to:				
Equity holders of Bank Asia PLC.	3,369,128,747	2,317,737,727	1,648,114,092	190,344,022
Non-controlling interest	140	17	77	10
	3,369,128,887	**2,317,737,744**	**1,648,114,169**	**190,344,032**
Earnings Per Share (EPS) (Restated 2025)	**3.24**	**2.37**	**1.47**	**0.27**

'-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 September 2026

Amount in Taka

Particulars	Jan to Sep 2026	Jan to Sep 2025
Cash flows from operating activities (A)		
Interest receipts	38,184,862,256	34,158,227,259
Interest payments	(25,114,268,815)	(23,273,788,355)
Dividends receipts	307,899,837	427,185,475
Fees and commission receipts	2,288,397,331	2,773,430,925
Recoveries on loans previously written off	103,559,751	85,878,684
Cash payment to employees	(5,408,523,162)	(4,717,193,347)
Cash payment to suppliers	(246,808,615)	(194,734,522)
Income tax paid	(3,128,854,885)	(2,747,416,542)
Receipts from other operating activities	3,795,987,771	7,636,506,740
Payments for other operating activities	(2,670,934,008)	(2,539,566,113)
Operating profit before changes in operating assets & liabilities	8,111,317,461	11,608,530,204
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers and banks	1,558,932,273	7,447,223,481
Other assets	(1,084,883,378)	(861,097,219)
Deposits from customers and banks	76,518,126,747	29,424,709,737
Trading liabilities	6,520,200,578	4,712,457,857
Other liabilities	391,424,987	788,831,057
Net Increase/(decrease) in operating assets and liabilities	83,903,801,207	41,512,124,913
Net cash flows from operating activities	92,015,118,668	53,120,655,117
Cash flows from investing activities (B)		
Investments in treasury bills, bonds and others	(64,858,989,933)	(38,260,280,815)
Sale/(Purchase) of trading securities	(9,161,261,097)	(48,820,342)
(Purchase)/disposal of fixed assets	(233,154,188)	(146,532,976)
Net cash flows from/(used in) investing activities	(74,253,405,218)	(38,455,634,133)
Cash flows from financing activities (C)		
Coupon/dividend paid on perpetual bond	(208,130,308)	(208,130,308)
Payments for lease liability	(364,524,054)	(352,857,130)
Dividend paid (cash dividend)	(1,090,122,914)	(1,165,906,860)
Net cash flows from/(used in) financing activities	(1,662,777,276)	(1,726,894,298)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	16,098,936,174	12,938,126,686
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	63,927,748,730	53,077,111,430
Cash and cash equivalents:		
Cash	5,729,580,852	5,169,809,363
Balance with Bangladesh Bank and its agent bank(s)	44,045,386,670	30,515,399,048
Balance with other banks and financial institutions	13,848,172,908	8,386,517,419
Money at call and on short notice	300,000,000	9,000,000,000
Prize bonds	4,608,300	5,385,600
	63,927,748,730	53,077,111,430
	-	-
Net Operating Cash Flows per Share (Restated 2025)	**66.13**	**38.17**

'-Sd-
Managing Director

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Director

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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 September 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	-	986,287,035	-	-	-	(986,287,035)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	3,613,968,608	-	-	-	3,613,968,608	-	3,613,968,608
Foreign currency translation for the period	-	-	-	-	(6,950,019)		(6,950,019)	-	(6,950,019)
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	-	-	-	-	-	(208,130,308)	(208,130,308)	-	(208,130,308)
Net profit for the period	-	-	-	-	-	3,512,756,407	3,512,756,407	17	3,512,756,424
Balance as at 30 September 2025	12,824,975,460	12,736,287,035	7,914,776,949	11,242,024	(70,483,785)	4,136,819,784	37,553,617,466	10,347	37,553,627,814
Transferred during the period	-	34,876,652	-	-	-	(34,876,652)	-	60,000	60,000
Adjustment on revaluation of fixed assets and other investment	-	-	(3,149,511,039)	-	-	-	(3,149,511,039)	-	(3,149,511,039)
Transferred to retained earnings			(51,317,195)			51,317,195			
Foreign currency translation for the period	-	-	-	-	(2,434,508)	-	(2,434,508)	-	(2,434,508)
Coupon/dividend on perpetual bond	-	-	-	-	-	(159,894,692)	(159,894,692)	-	(159,894,692)
Net profit for the period	-	-	-	-	-	927,816,642	927,816,642	94	927,816,736
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	-	1,143,934,683	-	128,213,380	-	(1,143,934,683)	128,213,380	-	128,213,380
Adjustment on revaluation of fixed assets and other investment	-	-	883,198,051	-	-	-	883,198,051	-	883,198,051
Foreign currency translation for the period	-	-	-	-	1,954,451	-	1,954,451	-	1,954,451
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	-	-	-	-	-	(208,130,308)	(208,130,308)	-	(208,130,308)
Net profit for the period	-	-	-	-	-	4,721,701,892	4,721,701,892	140	4,721,702,032
Balance as at 30 September 2026	13,915,098,370	13,915,098,370	5,597,146,766	139,963,558	(70,963,842)	6,110,065,200	39,606,408,422	70,581	39,606,479,003

'-Sd-
Managing Director

'-Sd-
Director

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Chairman of the Board

'-Sd-
Chief Financial Officer

'-Sd-
Company Secretary

Bank Asia PLC.
Balance Sheet as at 30 September 2026

Particulars	30 Sep 2026	31 Dec 2025
	Amount in Taka	
PROPERTY AND ASSETS		
Cash	**49,660,573,148**	**41,796,187,639**
In hand (including foreign currencies)	5,615,186,478	4,716,546,304
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	44,045,386,670	37,079,641,335
Balance with other banks and financial institutions	**13,279,525,440**	**5,237,026,706**
In Bangladesh	3,985,083,513	2,852,394,539
Outside Bangladesh	9,294,441,927	2,384,632,167
Money at call and on short notice	**300,000,000**	**-**
Investments	**288,295,565,848**	**219,819,487,397**
Government	268,724,940,158	209,265,325,344
Others	19,570,625,690	10,554,162,053
Loans and advances/investments	**292,967,873,896**	**294,682,295,860**
Loans, cash credits, overdrafts, etc/investments	263,131,641,981	264,476,548,759
Bills purchased and discounted	29,836,231,915	30,205,747,101
Fixed assets including premises, furniture and fixtures	**4,551,829,064**	**4,980,523,913**
Other assets	**28,190,066,850**	**22,971,285,726**
Non - banking assets	**-**	**-**
Total assets	**677,245,434,246**	**589,486,807,241**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	**33,828,547,249**	**27,363,243,478**
Subordinated non-convertible and perpetual bonds	**8,680,250,000**	**8,680,250,000**
Deposits and other accounts	**532,783,171,331**	**456,482,906,387**
Current/Al-wadeeah current accounts and other accounts	77,098,502,625	77,130,758,413
Bills payable	3,032,267,480	2,969,916,537
Savings bank/Mudaraba savings bank deposits	106,340,562,061	98,587,427,106
Fixed deposits/Mudaraba fixed deposits	319,400,213,256	250,602,755,229
Special notice deposit	26,911,625,909	27,192,049,102
Bearer certificates of deposit	-	-
Other deposits	-	-
Other liabilities	**62,198,671,447**	**61,731,771,287**
Total liabilities	**637,490,640,027**	**554,258,171,152**
Capital/shareholders' equity		
Total shareholders' equity	**39,754,794,219**	**35,228,636,089**
Paid-up capital	13,915,098,370	12,824,975,460
Statutory reserve	13,915,098,370	12,771,163,687
General and other reserve	136,379,524	8,166,144
Revaluation reserve	5,597,146,766	4,713,948,715
Retained earnings	6,191,071,189	4,910,382,083
Total liabilities and shareholders' equity	**677,245,434,246**	**589,486,807,241**
	-	-
Net Assets Value per Share (Restated 2025)	**28.57**	**25.32**

Balance Sheet as at 30 September 2026

Particulars	30 Sep 2026	31 Dec 2025
	Amount in Taka	
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	**144,528,787,226**	**126,121,033,736**
Acceptances and endorsements	47,151,398,467	54,522,651,455
Letters of guarantee	33,776,802,337	27,446,065,335
Irrevocable letters of credit	47,537,159,849	27,306,247,347
Bills for collection	16,063,426,573	16,846,069,599
Other contingent liabilities	-	-
Other commitments	1,832,269,919	-
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	1,832,269,919	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total off-balance sheet items including contingent liabilities	**146,361,057,145**	**126,121,033,736**

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Managing Director

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Director

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Chairman of the Board

'-Sd-
Chief Financial Officer

'-Sd-
Company Secretary

Bank Asia PLC.
Profit and Loss Account
for the period ended 30 September 2026

Amount in Taka

Particulars	Jan to Sep 2026	Jan to Sep 2025	July to Sep 2026	July to Sep 2025
OPERATING INCOME				
Interest income	21,060,638,797	20,779,844,515	6,752,037,356	6,808,049,904
Interest paid on deposits and borrowings, etc	25,537,998,038	22,874,337,536	9,057,011,568	7,775,977,927
Net interest income	**(4,477,359,241)**	**(2,094,493,021)**	**(2,304,974,212)**	**(967,928,023)**
Investment income	19,858,297,287	19,304,337,456	7,892,398,710	6,824,043,366
Commission, exchange and brokerage	2,084,727,229	2,533,160,550	872,422,518	661,603,470
Other operating income	1,208,488,757	1,102,838,948	322,219,853	356,961,578
	23,151,513,273	**22,940,336,954**	**9,087,041,081**	**7,842,608,414**
Total operating income (A)	**18,674,154,032**	**20,845,843,933**	**6,782,066,869**	**6,874,680,391**
OPERATING EXPENSES				
Salaries and allowances	5,112,425,045	4,395,792,345	1,882,398,752	1,567,743,784
Rent, taxes, insurance, electricity, etc	545,590,262	504,658,981	195,072,032	183,010,286
Legal expenses	34,929,479	32,026,821	11,644,486	9,839,574
Postage, stamp, telecommunication, etc	164,363,509	177,651,002	49,199,237	53,310,650
Stationery, printing, advertisements, etc	147,448,535	119,912,943	65,258,019	42,013,503
Managing Director's salary and fees	18,951,571	17,670,658	6,976,324	5,630,983
Directors' fees	2,806,667	3,871,667	360,000	1,608,333
Auditors' fees	6,021,000	4,364,500	3,065,000	1,996,000
Depreciation and repairs of Bank's assets	745,254,424	721,576,530	265,587,938	241,794,109
Other expenses	1,807,797,240	1,699,979,653	621,953,505	568,793,789
Total operating expenses (B)	**8,585,587,732**	**7,677,505,100**	**3,101,515,293**	**2,675,741,011**
Profit before provision (C=A-B)	**10,088,566,300**	**13,168,338,833**	**3,680,551,576**	**4,198,939,380**
Provision for loans and advances/investments				
General provision	1,451,500,000	(670,672,577)	(116,540,000)	(734,138,740)
Specific provision	2,458,946,379	9,248,076,236	1,638,620,787	4,264,956,149
	3,910,446,379	8,577,403,659	1,522,080,787	3,530,817,409
Provision for off-balance sheet items	205,120,000	(240,500,000)	(114,525,000)	(250,000,000)
Provision for diminution in value of investments	-	(100,000,000)	-	-
Other provisions	10,000,000	-	10,000,000	-
Total provision (D)	4,125,566,379	8,236,903,659	1,417,555,787	3,280,817,409
Total profit before tax (C-D)	**5,962,999,921**	**4,931,435,174**	**2,262,995,789**	**918,121,971**
Provision for taxation				
Current tax	1,150,000,000	1,410,000,000	150,000,000	500,000,000
Deferred tax	-	-	-	-
	1,150,000,000	1,410,000,000	150,000,000	500,000,000
Net profit after tax	**4,812,999,921**	**3,521,435,174**	**2,112,995,789**	**418,121,971**
Appropriations				
Statutory reserve	1,143,934,683	986,287,035	403,933,857	183,624,394
Coupon/dividend on perpetual bond	208,130,308	208,130,308	25,068,493	25,068,493
General and other reserve	-	-	-	-
	1,352,064,991	1,194,417,343	429,002,350	208,692,887
Retained surplus	**3,460,934,930**	**2,327,017,831**	**1,683,993,439**	**209,429,084**
Earnings Per Share (EPS) (Restated 2025)	**3.31**	**2.38**	**1.50**	**0.28**

'-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 September 2026

Particulars	Jan to Sep 2026	Jan to Sep 2025
	Amount in Taka	
Cash flows from operating activities (A)		
Interest receipts	38,028,994,309	33,944,998,678
Interest payments	(25,093,528,938)	(23,126,805,047)
Dividends receipts	307,899,837	427,185,475
Fees and commission receipts	2,084,727,229	2,533,160,550
Recoveries on loans previously written off	103,559,751	85,878,684
Cash payment to employees	(5,241,477,135)	(4,563,269,369)
Cash payment to suppliers	(241,847,463)	(189,591,961)
Income tax paid	(3,088,961,779)	(2,707,266,888)
Receipts from other operating activities	3,686,970,944	7,561,004,428
Payments for other operating activities	(2,584,155,297)	(2,440,223,282)
Operating profit before changes in operating assets & liabilities	7,962,181,458	11,525,071,268
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers and banks	1,714,421,964	7,174,168,369
Other assets	(945,586,357)	(811,092,788)
Deposits from customers and banks	76,300,264,944	29,240,210,838
Trading liabilities	6,465,303,771	4,712,457,857
Other liabilities	481,700,297	725,305,990
Net Increase/(decrease) in operating assets and liabilities	84,016,104,619	41,041,050,266
Net cash flows from operating activities	91,978,286,077	52,566,121,534
Cash flows from investing activities (B)		
Investments in treasury bills, bonds and others	(64,858,989,933)	(38,260,280,815)
Sale/(Purchase) of trading securities	(9,016,463,637)	325,483,032
(Purchase)/disposal of fixed assets	(233,154,188)	(146,532,976)
Net cash flows from/(used in) investing activities	(74,108,607,758)	(38,081,330,759)
Cash flows from financing activities (C)		
Coupon/dividend paid on perpetual bond	(208,130,308)	(208,130,308)
Payments for lease liability	(364,524,054)	(352,857,130)
Dividend paid (cash dividend)	(1,090,122,914)	(1,165,906,860)
Net cash flows from/(used in) financing activities	(1,662,777,276)	(1,726,894,298)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	16,206,901,043	12,757,896,477
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	63,244,706,888	52,294,227,763
Cash and cash equivalents:		
Cash	5,615,186,478	5,169,675,732
Balance with Bangladesh Bank and its agent bank(s)	44,045,386,670	30,515,399,048
Balance with other banks and financial institutions	13,279,525,440	7,603,767,383
Money at call and on short notice	300,000,000	9,000,000,000
Prize bonds	4,608,300	5,385,600
	63,244,706,888	52,294,227,763
	-	-
Net Operating Cash Flows per Share (Restated 2025)	**66.10**	**37.78**

'-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 period ended 30 September 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		986,287,035			(986,287,035)	-
Adjustment on revaluation of fixed assets and other investment	-	-	3,613,968,608	-	-	3,613,968,608
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	-	-	-	-	(208,130,308)	(208,130,308)
Net profit for the period	-	-	-	-	3,521,435,174	3,521,435,174
Balance as at 30 September 2025	12,824,975,460	12,736,287,035	7,914,776,949	8,166,144	4,119,452,971	37,603,658,559
Transferred during the period		34,876,652			(34,876,652)	-
Adjustment on revaluation of fixed assets and other investment	-	-	(3,149,511,039)	-	-	(3,149,511,039)
Transferred to retained earnings			(51,317,195)	-	51,317,195	
Coupon/dividend on perpetual bond	-	-	-	-	(159,894,692)	(159,894,692)
Net profit for the period	-	-	-	-	934,383,261	934,383,261
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	-	1,143,934,683	-	128,213,380	(1,143,934,683)	128,213,380
Adjustment on revaluation of fixed assets and other investment	-	-	883,198,051	-	-	883,198,051
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	-	-	-	-	(208,130,308)	(208,130,308)
Net profit for the period	-	-	-	-	4,812,999,921	4,812,999,921
Balance as at 30 September 2026	13,915,098,370	13,915,098,370	5,597,146,766	136,379,524	6,191,071,189	39,754,794,219

'-Sd-
Managing Director

'-Sd-
Director

'-Sd-
Chairman of the Board

'-Sd-
Chief Financial Officer

'-Sd-
Company Secretary

Bank Asia PLC.
Selected explanatory notes to the financial statements
for the period ended 30 September 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	
2.1 Composition of Shareholders' Equity	**30 Sep 2026**	**30-Sep-25**
Paid-up capital (1,391,509,837 nos. Share Tk. 10 each)	13,915,098,370	12,824,975,460
Statutory reserve	13,915,098,370	12,736,287,035
General and other reserve	139,963,558	11,242,024
Revaluation reserve	5,597,146,766	7,914,776,949
Retained earnings	6,110,065,200	4,136,819,784
Foreign currency translation reserve	(70,963,842)	(70,483,785)
Non-controlling interest	70,581	10,347
	39,606,479,003	37,553,627,814

2.2 Net Assets Value per Share (NAV)

Total shareholders' equity	39,606,479,003	37,553,627,814
Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
Net Assets Value per Share (NAV) (Restated 2025)	28.46	26.99

2.3 Earnings per share (EPS)

Net profit after tax (Numerator)	4,513,571,724	3,304,626,116
Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
Earnings per share (EPS) (Restated 2025)	3.24	2.37

Higher net profit after tax resulted increased in Earnings per Share (EPS) compared to same quarter of last year.

2.4 Net Operating Cash Flows per Share (NOCFPS)

Net cash flows from operating activities	92,015,118,668	53,120,655,117
Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
Net Operating Cash Flows per Share (NOCFPS) (Restated 2025)	66.13	38.17

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

	30 Sep 2026	
2.5 Reconciliation of effective tax rate	**%**	**Amount**
Profit before provision		10,263,396,215
Income Tax as per applicable tax rate	37.50%	3,848,773,581
Tax exempted income (on govt. treasury securities)	-3.81%	(580,480,500)
On probable deductible/non deductible expenses	-20.41%	(2,059,165,277)
	13.28%	1,209,127,804

2.6	Reconciliation of net profit with cash flows from operating activities	30 Sep 2026	30-Sep-25
	Profit before tax as per profit and loss account	**5,930,829,836**	**4,966,608,041**
	Adjustment for non-cash items:		
	Provision for Loans and advances	4,067,446,379	8,635,003,659
	Provision for Off balance sheet items	205,120,000	(240,500,000)
	Provision for Diminution in value of investments	50,000,000	(84,000,000)
	Provision for other assets	10,000,000	-
	Depreciation of Property plant and equipment	759,453,618	736,412,253
	Increase/decrease in operating assets & liabilities:		
	Loans and advances to customers	1,558,932,273	7,447,223,481
	Other operating assets	(1,084,883,378)	(861,097,219)
	Deposits from customers and banks	76,518,126,747	29,424,709,737
	Other operating liabilities	6,737,523,091	5,054,880,650
	Trading liabilities	391,424,987	788,831,057
	Income tax paid	(3,128,854,885)	(2,747,416,542)
	Cash flows from operating activities as per cash flow statement	**92,015,118,668**	**53,120,655,117**

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 6,112,910 nos. and unclaimed cash dividend is Tk. 63,725,273.55 out of which Tk. 5,673,678.81 has been transferred to "Capital Market Stabilization Fund".

3.0 General:

a) Figures appearing in these financial statements have been rounded off to the nearest Taka.

b) Figures of previous period have been rearranged wherever necessary to conform to current period’s presentation.

For Bank Asia PLC.

-Sd-	-Sd-	-Sd-
Managing Director	Director	Chairman of the Board
-Sd-	-Sd-	
Chief Financial Officer	Company Secretary	

Bank Asia PLC.
Notes to financial statements for the year ended 30 September 2026

Particulars		30-Sep-26	31-Dec-25
		Amount in Taka	
4	**Cash**		
4.1	**In hand**		
	Conventional and Islamic banking		
	Local currency	5,542,672,604	4,618,850,491
	Foreign currencies	72,513,874	97,695,813
		5,615,186,478	4,716,546,304
	Off-shore banking unit	-	-
		5,615,186,478	4,716,546,304
4.1(a)	**Consolidated cash in hand**		
	Bank Asia PLC.	5,615,186,478	4,716,546,304
	Bank Asia Securities Limited	45,535	24,337
	BA Exchange Company (UK) Limited	38,413	-
	BA Express USA, Inc	114,310,426	63,204,671
		5,729,580,852	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)	41,796,654,300	34,127,407,150
	Foreign currencies	1,397,282,010	1,873,274,982
		43,193,936,310	36,000,682,132
	Balance with agent bank (Sonali Bank PLC)		
	Local currency	851,450,360	1,078,959,203
	Foreign currencies	-	-
		851,450,360	1,078,959,203
		44,045,386,670	37,079,641,335
	Off-shore banking unit	-	-
		44,045,386,670	37,079,641,335
4.2(a)	**Consolidated Balance with Bangladesh Bank and its agent bank (including foreign currencies)**		
	Bank Asia PLC.	44,045,386,670	37,079,641,335
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		44,045,386,670	37,079,641,335
5	**Balance with other banks and financial institutions**		
	In Bangladesh		
	Conventional and Islamic banking (Note 5.1)	3,985,083,513	2,852,394,539
	Off-shore banking unit	-	-
		3,985,083,513	2,852,394,539
	Outside Bangladesh		
	Conventional and Islamic banking (Note 5.2)	9,116,853,846	2,303,258,374
	Off-shore banking unit	177,588,081	81,373,793
		9,294,441,927	2,384,632,167
		13,279,525,440	5,237,026,706

Particulars		Amount in Taka	
		30-Sep-26	31-Dec-25
5.1	**Conventional and Islamic banking - In Bangladesh**		
	Current accounts		
	Agrani Bank PLC	169,432,023	243,887,356
	Eastern Bank PLC	189,782,199	126,973,892
	Janata Bank PLC	109,748,550	94,003,785
	Rupali Bank PLC	102,417,800	73,206,145
	Pubali Bank PLC	108,856,835	117,572,030
	Standard Chartered Bank	10,765,298	833,522
	Sonali Bank PLC	487,154,014	341,236,920
	Trust Bank Limited	44,905,866	(47,862,977)
		1,223,062,585	949,850,673
	Short- notice deposit accounts		
	AB Bank PLC	631,541	619,687
	Bank Alfalah Limited	1,722,966	1,721,577
	Islami Bank Bangladesh PLC	206,421	202,602
		2,560,928	2,543,866
	Placements		
	With Banking companies (5.1.1)	859,460,000	-
	With Non-banking financial institutions (5.1.2)	1,900,000,000	1,900,000,000
		2,759,460,000	1,900,000,000
		3,985,083,513	2,852,394,539
5.1.1	**Details of Placement with Banking companies**		
	In Local Currency:	-	-
	In Foreign Currency:		
	Meghna Bank PLC	245,560,000	-
	BRAC Bank PLC.	613,900,000	-
		859,460,000	-
		859,460,000	-
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**		
	Current accounts		
	Interest bearing :		
	Citibank NA, New York (USD)	2,568,756,144	262,536,194
	Habib American Bank, New York	2,534,787,089	776,503,741
	Mashreqbank PSC, New York (USD)	2,367,383,848	330,554,021
	Wells Fargo Bank NA, New York (USD)	3,850,553	5,470,479
	Zhejiang Chouzhou Commercial Bank (USD)	28,988,411	19,077,902
	Zhejiang Chouzhou Commercial Bank (CNY)	4,673,054	15,798,641
		7,508,439,099	1,409,940,978
	Non-interest bearing :		
	AB Bank Limited, Mumbai	126,305,127	86,378,454
	AKTIF Bank, Istanbul -JPY	-	-
	Al Rajhi Bank K.S.A	36,724,584	18,728,204
	Axis Bank Ltd, Mumbai (ACU)	54,619,718	52,793,573
	Bank Alfalah Limited, Karachi Pak (ACU)	15,208,664	30,018,721
	Bhutan National Bank Limited, Thimphu	58,623,203	31,393,350
	Citibank N.A., London (GBP)	66,041,217	48,314,792

Particulars		30-Sep-26	31-Dec-25
		Amount in Taka	
	Citibank N.A., London (EURO)	119,809	123,408
	Commerzbank AG, Frankfurt (EURO)	376,477,850	3,759,554
	Commerzbank AG, Frankfurt (USD)	17,238,717	31,032,368
	Habib Metropolitan Bank Limited, Karachi	34,266,530	8,721,406
	HDFC Bank, Mumbai	62,120,429	38,489,659
	ICICI Bank Limited, Kowloon	14,917,690	65,458,929
	ICICI Bank Limited, Mumbai	142,804,760	66,152,528
	JP Morgan Chase Bank N.A New York, U.S.A	-	101,731,384
	Mashreqbank PSC, Dubai	169,184,687	57,125,331
	Mashreqbank PSC, Mumbai (EURO)	1,367,280	-
	Muslim Commercial Bank Limited, Colombo	6,762,258	6,735,822
	Nepal Bangladesh Bank Limited, Kathmandu	12,391,435	13,590,452
	Riyad Bank, Riyadh (SAR)	2,905,106	698,096
	Standard Chartered Bank, Mumbai	139,875,854	172,448,862
	Standard Chartered Bank, New York	199,874,518	41,297,000
	Zurcher Kantonal Bank, Switzerland	6,930,536	16,877,438
	Standard Chartered Bank,HO,Tokyo	22,519,448	-
	Caixabank Sa Spain	41,135,327.00	1,448,065.00
		1,608,414,747	893,317,396
		9,116,853,846	2,303,258,374
	Placement with Off-shore Banking Unit	5,832,050,000	12,593,450,000
	Less: Inter-company transactions with OBU	(5,832,050,000)	(12,593,450,000)
		9,116,853,846	2,303,258,374
5(a)	**Consolidated Balance with other banks and financial institutions**		
	In Bangladesh		
	Bank Asia PLC.	3,985,083,513	2,852,394,539
	Bank Asia Securities Limited	619,457,152	541,080,930
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		4,604,540,665	3,393,475,469
	Less: Inter-company transactions	324,851,583	344,019,444
		4,279,689,082	3,049,456,025
	Outside Bangladesh		
	Bank Asia PLC.	9,294,441,927	2,384,632,167
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	6,280,914	4,211,028
	BA Express USA, Inc	267,760,985	526,505,189
		9,568,483,826	2,915,348,384
		13,848,172,908	5,964,804,409
6	**Money at call and on short notice**		
	Call money Lending (Note 6.1)	300,000,000	-
	Short Notice Lending (Note 6.2)	-	-
		300,000,000	-
6.1	**Call Money Lending**		
	Midland Bank PLC	300,000,000	-
6(a)	**Consolidated Money at call and on short notice**		
	Bank Asia PLC.	300,000,000	-
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		300,000,000	-
7	**Investments**		
	Government (Note 7.1)	268,724,940,158	209,265,325,344
	Others (Note 7.2)	19,570,625,690	10,554,162,053
		288,295,565,848	219,819,487,397

Particulars		Amount in Taka	
		30-Sep-26	31-Dec-25
7.1	**Government**		
	Conventional and Islamic banking (Note 7.1.1)	268,724,940,158	209,265,325,344
	Off-shore banking unit	-	-
		268,724,940,158	209,265,325,344
7.1.1	**Conventional and Islamic banking**		
	Treasury bills (Note 7.1.1.1)	166,939,634,091	109,328,104,774
	Treasury bonds (Note 7.1.1.2)	101,780,697,767	99,932,629,070
	Prize bonds	4,608,300	4,591,500
		268,724,940,158	209,265,325,344
7.1.1.2	**Treasury bonds**		
	Bangladesh Bank Govt Investment Sukuk	4,972,924,000	4,972,924,000
	Bangladesh Bank Islamic bond	-	8,500,000,000
	2 years Bangladesh Government treasury bonds	10,731,408,436	17,788,609,224
	3 Years FRT Treasury Bond	712,999,988	707,272,471
	5 years Bangladesh Government treasury bonds	9,204,263,724	8,955,679,311
	10 years Bangladesh Government treasury bonds	49,853,401,368	45,720,793,201
	15 years Bangladesh Government treasury bonds	21,666,472,695	8,675,405,970
	20 years Bangladesh Government treasury bonds	4,639,227,556	4,611,944,893
		101,780,697,767	99,932,629,070
7.2	**Others**		
	Conventional and Islamic banking (Note 7.2.1)	19,570,625,690	10,554,162,053
	Off-shore banking unit	-	-
		19,570,625,690	10,554,162,053
7.2.1	**Conventional and Islamic banking**		
a)	**Ordinary shares (Details are shown in Annexure-B)**		
	Quoted shares	248,692,827	391,520,084
	Unquoted share	156,301,483	156,255,474
		404,994,310	547,775,558
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
		499,665,000	618,886,495
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	104,000,000	152,000,000
	Special Purpose Bond For Power	10,353,753,000	1,155,500,000
		18,537,753,000	9,387,500,000
d)	**Investment In Start-Up Company**		
	Bangladesh Start-Up Inv Company PLC.	128,213,380	-
		19,570,625,690	10,554,162,053

Particulars		Amount in Taka 30-Sep-26	31-Dec-25
7(a)	**Consolidated Investments**		
	Government		
	Bank Asia PLC.	268,724,940,158	209,265,325,344
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		268,724,940,158	209,265,325,344
	Others		
	Bank Asia PLC.	19,570,625,690	10,554,162,053
	Bank Asia Securities Limited	1,642,464,169	1,497,666,709
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		21,213,089,859	12,051,828,762
		289,938,030,017	221,317,154,106
8	**Loans and advances/investments**		
	Loans, cash credits, overdrafts, etc/investments (Note 8.1)	263,131,641,981	264,476,548,759
	Bills purchased and discounted (Note 8.2)	29,836,231,915	30,205,747,101
		292,967,873,896	294,682,295,860
8.1	**Loans, cash credits, overdrafts, etc/investments**		
	Conventional and Islamic banking		
	Inside Bangladesh		
	Agricultural loan	5,915,251,127	6,297,733,098
	Cash credit/Bai Murabaha (Muajjal)	2,783,538,673	3,959,578,552
	Credit card	4,665,367,316	4,681,386,586
	Credit for poverty alleviation scheme-micro credit	1,249,158	1,511,407
	Consumer credit scheme	16,509,357,300	13,589,464,879
	Demand loan	46,667,460,635	46,297,620,009
	Export Development Fund (EDF)	8,572,060,349	8,612,250,000
	House building loans	341,444,216	466,648,425
	Musharaka Finance	17,516,854,811	11,573,979,712
	Loans (General)	17,290,174,704	19,678,442,903
	Loan against trust receipts/ Bai Murabaha post import	10,461,263,082	10,510,641,854
	Overdrafts/ Quard against scheme	27,473,282,991	27,845,216,633
	Packing credit	169,728,619	453,904,094
	Payment against documents	384,034,984	445,347,600
	Staff loan	1,783,902,147	1,500,095,563
	Transport loan	35,774,844	59,629,917
	Term loan- industrial	70,942,896,542	69,676,044,056
	Term loan- others	28,861,763,469	36,877,749,718
	Loan under Covid-19 stimulus package	1,009,959,442	63,022,935
		261,385,364,409	262,590,267,941
	Outside Bangladesh	-	-
		261,385,364,409	262,590,267,941
	Off-shore banking unit	1,746,277,572	1,886,280,818
		263,131,641,981	264,476,548,759
8.2	**Bills purchased and discounted**		
	Conventional and Islamic banking	1,227,411,649	378,126,419
	Off-shore banking unit	28,608,820,266	29,827,620,682
		29,836,231,915	30,205,747,101

Particulars			Amount in Taka 30-Sep-26	 31-Dec-25
8.5	**Loans and advances/investments under the following broad categories**			
	In Bangladesh:			
	Loans		232,874,820,317	232,671,753,574
	Cash credits		2,783,538,673	3,959,578,552
	Overdrafts		27,473,282,991	27,845,216,633
	Bills purchased and discounted		29,639,424,561	30,194,702,817
			292,771,066,542	294,671,251,576
	Outside Bangladesh:			
	Bills purchased and discounted		196,807,354	11,044,284
			292,967,873,896	294,682,295,860
8.14	**Bills purchased and discounted**			
	Payable in Bangladesh		29,639,424,561	827,020,274
	Payable outside Bangladesh		196,807,354	9,188,567
			29,836,231,915	836,208,842
8. (a)	**Consolidated Loans and advances/investments**			
	Loans, cash credits, overdrafts, etc/investments			
	Bank Asia PLC.		263,131,641,981	264,476,548,759
	Bank Asia Securities Limited		3,946,868,243	3,967,128,512
	BA Exchange Company (UK) Limited		-	-
	BA Express USA, Inc		-	-
			267,078,510,224	268,443,677,271
	Less: Inter-company transactions		218,430,497	394,180,457
			266,860,079,727	268,049,496,814
	Bills purchased and discounted			
	Bank Asia PLC.		29,836,231,915	30,205,747,101
	Bank Asia Securities Limited		-	-
	BA Exchange Company (UK) Limited		-	-
	BA Express USA, Inc		-	-
			29,836,231,915	30,205,747,101
			296,696,311,642	298,255,243,915
9	**Fixed assets including premises, furniture and fixtures**			
	Conventional and Islamic banking (Note 9.1)		4,549,565,094	4,977,825,419
	Off-shore banking unit		2,263,970	2,698,494
			4,551,829,064	4,980,523,913
9.1	**Conventional, Islamic and OBU banking**			
	Cost:	Land	2,626,833,266	2,626,833,266
		Building	3,313,341,515	3,311,282,371
		Furniture and fixtures	2,132,366,670	2,030,239,473
		Equipments	1,774,938,796	2,016,615,618
		Computer and accessories	587,762,050	873,238,712
		Motor vehicles	221,866,370	221,866,370
		Intangible assets	24,000,000	24,000,000
		Construction work in progress	88,123,714	86,878,294
		Right-of-use assets	2,813,869,710	2,813,869,723
			13,583,102,091	14,004,823,827
	Less:	Accumulated depreciation	9,652,458,106	8,972,982,730
		Adjustment of assets revaluation	22,446,214	51,317,184
	Written down value at the end of the year **- Details are shown in Annex C.**		3,908,197,771	4,980,523,913

Particulars		30-Sep-26	31-Dec-25
		Amount in Taka	
9(a)	**Consolidated Fixed assets including premises, furniture and fixtures**		
	Bank Asia PLC.	4,551,829,064	4,980,523,913
	Bank Asia Securities Limited	20,770,647	34,607,160
	BA Exchange Company (UK) Limited	260,377	310,452
	BA Express USA, Inc	3,206,081	3,294,312
		4,576,066,169	5,018,735,837
10	**Other assets**		
	Conventional and Islamic banking (Note 10.1)	28,211,416,421	22,995,631,626
	Off-shore banking unit	80,999,752	21,339,630
		28,292,416,173	23,016,971,256
	Less: inter transaction with OBU	102,349,323	45,685,530
		28,190,066,850	22,971,285,726
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	48,867,000	49,545,000
	Investment in BA Express USA Inc - incorporated in USA	117,868,800	117,408,000
		3,366,665,800	3,366,883,000
	Non-income generating other assets		
	Income receivable (Note 10.2)	4,007,686,128	2,864,487,966
	Stock of stamps	11,837,966	12,628,796
	Stationery, printing materials, etc	87,170,277	63,583,815
	Prepaid expenses	298,156,520	90,412,030
	Deposits and advance rent	489,319,178	495,771,060
	Advances, prepayments and others (Note 10.3)	2,842,629,587	1,987,180,111
	Advance income tax (Note 10.4)	16,284,392,446	13,195,430,667
	Receivable against government	28,565,993	36,208,812
	Sundry debtors	83,144,014	35,131,101
	Branch adjustment account (Note 10.5)	-	115,766,009
	Protested bills	128,300,414	127,124,671
	Receivable from BA Exchange Company (UK) Limited	122,961,076	106,877,222
	Receivable from BA Express USA Inc	339,881,546	419,449,009
	Excise duty recoverable	5,172,630	60,863,130
	Profit Receivable from Govt Investment Sukuk	115,532,846	17,834,227
		24,844,750,621	19,628,748,626
		28,211,416,421	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.

10.4 Advance income tax

Advance income tax represents the tax payment to the government exchequer.

10.6 Receivable from Government in connection with Rangs Properties

The Bank has a receivable from Government in connection with demolition of Rangs Bhaban in 2008 situated at 113-116 Old Airport Road, Dhaka-1215. Bank Asia had a purchased floor at 3rd floor of the Building, where from the then Scotia Branch used to run. Total receivable in this regard is Tk. 3,19,52,365 (Taka three crore nineteen lac fifty two thousand three hundred sixty five) which was eventually written-off from the Book considering uncertainty and prolonged legal proceedings.

Particulars		Amount in Taka 30-Sep-26	 31-Dec-25
10(a)	**Consolidated Other assets**		
	Bank Asia PLC.	28,190,066,850	22,971,285,726
	Bank Asia Securities Limited	524,735,373	379,982,549
	BA Exchange Company (UK) Limited	1,457,294	1,476,000
	BA Express USA, Inc	70,009,044	56,641,902
	Foreign currency effect for subsidiaries	-	-
		28,786,268,561	23,409,386,177
	Less: Inter- companies transactions		
	Investment in Bank Asia Securities Limited	3,199,930,000	3,199,930,000
	Investment in BA Exchange Company (UK) Limited	48,574,410	49,199,460
	Investment in BA Express USA, Inc	117,504,000	116,592,000
	Receivable from BA Exchange Company (UK) Limited	122,961,076	106,877,222
	Receivable from BA Exchange USA, Inc.	339,881,546	419,449,009
		24,957,417,529	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.

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)	10,741,169,785	9,315,252,947
	Off-shore banking unit (Note 11.2)	28,919,427,464	30,641,440,531
	Less: Adjustment with Head Office	(5,832,050,000)	(12,593,450,000)
		33,828,547,249	27,363,243,478
11.1	**Conventional and Islamic banking**		
	In Bangladesh (Note 11.1.1)	10,741,169,785	9,315,252,947
	Outside Bangladesh	-	-
		10,741,169,785	9,315,252,947
11.1.1	**In Bangladesh**		
	Secured:	-	-
	Un secured:		
	Money at call and on short notice		
	Prime Bank PLC	1,500,000,000	-
	The City Bank PLC	500,000,000	-
		2,000,000,000	-

Particulars		Amount in Taka 30-Sep-26	31-Dec-25
	Borrowings		
	Bangladesh Bank Refinance	108,270,583	253,036,333
	Refinance under Stimulus Package Tk. 5000 Crore - Agri	509,594	3,675,566
	Refinance under Stimulus Package Tk. 3000 Crore - Agri	700,000	700,000
	Agri Refinance Under Tk. 5000 Crore	1,720,972	51,570,000
	Bangladesh Bank Borrowing under IPPF- II Fund	1,080,679,754	1,176,728,072
	Bangladesh Bank Pre-Finance (SREUP)	191,060,427	226,685,734
	Borrowing A/C (AGRI Taka 10)	88,777,862	110,983,113
	Export development fund	3,633,388,750	5,205,328,057
	Bangladesh Bank Refinance Scheme for Pre Shipment Loan	785,300,000	1,700,000
	BB Refinance for SPCSSECP	42,849,892	254,790,718
	Bangladesh Bank Borrowing under CMSME Refinance (TL) SMESPD	453,312,931	609,408,115
	Bangladesh Bank Borrowing under Green Transformation Fund (GTF)	967,038,016	292,688,716
	Borrowing From SMEF for Stimulus Loan/Revolving Fund(Trem Loan)	221,689,718	208,438,000
	Unearned Income On Murabaha EFPF	357,191,071	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
	REPO	330,000,000	-
		8,741,169,785	9,315,252,947
		10,741,169,785	9,315,252,947
11.2	**Borrowing at Off-shore banking unit**		
	Secured :	-	-
	Un secured:		
	Conventional Banking	5,814,000,000	12,532,121,875
	International Finance Corporation	4,284,000,000	4,250,750,000
	Borrowing - ECA	1,257,027,464	1,361,363,656
		11,355,027,464	18,144,235,531
	In Bangladesh	1,224,000,000	-
	Outside Bangladesh		
	Mashreq Bank, UAE	-	2,429,000,000
	Asian Development Bank	918,000,000	910,875,000
	United Bank Limited, UAE	-	607,250,000
	Bank Alfalah Limited, UAE	-	607,250,000
	Commerzebank, Germany	3,182,400,000	1,214,500,000
	Standard Chartered Bank, Hongkong	1,224,000,000	-
	Caixabank, Spain (IFC)	2,203,200,000	-
	National Bank of Pakistan, HK	8,078,400,000	-
	Caixabank, Spain (ADB)	734,400,000	6,728,330,000
		16,340,400,000	12,497,205,000
		28,919,427,464	30,641,440,531
11(a)	**Consolidated Borrowings from other banks, financial institutions and agents**		
	Bank Asia PLC.	33,828,547,249	27,363,243,478
	Bank Asia Securities Limited	273,327,304	394,180,457
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		34,101,874,553	27,757,423,935
	Less: Inter-company transactions	218,430,497	394,180,457
		33,883,444,056	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

Particulars		Amount in Taka	
		30-Sep-26	31-Dec-25
11(aa)1	**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)2	**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)	531,425,400,016	455,305,033,501
	Off-shore banking unit	1,357,771,315	1,177,872,886
		532,783,171,331	456,482,906,387
	Current/Al-wadeeah current accounts and other accounts		
	Deposits from banks	-	-
	Deposits from customers (Note 12.1.2a)	76,593,143,919	76,811,219,153
	Off-shore banking unit	505,358,706	319,539,260
		77,098,502,625	77,130,758,413
	Bills payable		
	Deposits from banks	-	-
	Deposits from customers (Note 12.1.2b)	3,032,267,480	2,969,916,537
		3,032,267,480	2,969,916,537
	Savings bank/Mudaraba savings bank deposits		
	Deposits from banks	-	-
	Deposits from customers	106,340,562,061	98,587,427,106
	Off-shore banking unit	-	-
		106,340,562,061	98,587,427,106
	Fixed deposits/Mudaraba fixed deposits		
	Deposits from banks (Note 12.1.1)	67,369,428	12,578,471
	Deposits from customers (Note 12.1.2c)	318,480,431,219	249,731,843,132
	Off-shore banking unit	852,412,609	858,333,626
		319,400,213,256	250,602,755,229
	Special notice deposit		
	Deposits from banks	-	-
	Deposits from customers (Note 12.1.2)	26,911,625,909	27,192,049,102
	Off-shore banking unit	-	-
		26,911,625,909	27,192,049,102
		532,783,171,331	456,482,906,387

Particulars		Amount in Taka	
		30-Sep-26	31-Dec-25
12.1	**Conventional and Islamic banking**		
	Deposits from banks (Note 12.1.1)	67,369,428	12,578,471
	Deposits from customers (Note 12.1.2)	531,358,030,588	455,292,455,030
		531,425,400,016	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.	102,862	-
	Trust Bank PLC.	642,157	635,321
		1,298,583	1,782,914
	Fixed deposit/SND: Conventional banking		
	Modhumoti Bank PLC	5,677,392	4,132,618
	Probashi Kallyan Bank	7,473,574	6,238,846
	Trust Bank PLC.	436,102	424,093
	National Bank PLC.	52,483,777	-
		66,070,845	10,795,557
		67,369,428	12,578,471
12.1.2	**Deposits from customers**		
	Current/Al-wadeeah current accounts and other accounts (Note 12.1.2a)	76,593,143,919	76,811,219,153
	Bills payable (Note 12.1.2b)	3,032,267,480	2,969,916,537
	Savings bank/Mudaraba savings deposits	106,340,562,061	98,587,427,106
	Fixed deposits/Mudaraba fixed deposits (Note 12.1.2c)	318,480,431,219	249,731,843,132
	Special notice deposit	26,911,625,909	27,192,049,102
		531,358,030,588	455,292,455,030
12.1.2a	**Current/Al-wadeeah current accounts and other accounts**		
	Current/Al-wadeeah current accounts	32,152,614,365	35,278,154,571
	Other demand deposit - Local currency	28,393,445,270	25,186,701,848
	Other demand deposit - Foreign currencies	11,801,252,273	11,951,549,044
	Foreign currency deposits	4,290,129,739	4,390,939,587
	Unclaimed cash dividend	58,051,595	49,559,633
		76,695,493,242	76,856,904,683
	Less: inter transaction with OBU	102,349,323	45,685,530
		76,593,143,919	76,811,219,153
12.1.2b	**Bills payable**		
	Bills payable - local currency	2,986,328,351	2,923,987,469
	Bills payable - foreign currencies	45,939,129	45,929,068
		3,032,267,480	2,969,916,537
12.1.2c	**Fixed deposits/Mudaraba fixed deposits**		
	Fixed deposits/Mudaraba fixed deposits	259,048,127,381	202,482,890,912
	Foreign currency deposits (interest bearing)	1,363,283	1,237,499
	Deposit under schemes	59,430,940,555	47,247,714,721
		318,480,431,219	249,731,843,132
12.2	**Payable on demand and time deposits**		
	a) Demand deposits		
	Current/Al-wadeeah current accounts and other accounts	32,613,675,343	35,601,567,934
	Savings bank/Mudaraba savings deposits	9,570,650,585	8,872,868,440
	Foreign currency deposits (non interest bearing)	16,091,382,012	16,342,488,631
	Sundry deposits	28,393,445,270	25,186,701,848
	Bills payable	3,032,267,480	2,969,916,537
		89,701,420,690	88,973,543,390

Particulars			Amount in Taka 30-Sep-26	 31-Dec-25
	b)	**Time deposits**		
		Savings bank/Mudaraba savings deposits	96,769,911,476	89,714,558,666
		Fixed deposits/Mudaraba fixed deposits	259,967,909,418	203,353,803,009
		Foreign currency deposits (interest bearing)	1,363,283	1,237,499
		Special notice deposit	26,911,625,909	27,192,049,102
		Security deposits	-	-
		Deposits under schemes	59,430,940,555	47,247,714,721
			443,081,750,641	367,509,362,997
			532,783,171,331	456,482,906,387
12(a)	**Consolidated Deposits and other accounts**			
	Current/Al-wadeeah current accounts and other accounts			
	Bank Asia PLC.		77,098,502,625	77,130,758,413
	Bank Asia Securities Limited		619,665,943	420,972,001
	BA Exchange Company (UK) Limited		-	-
	BA Express USA, Inc		-	-
			77,718,168,568	77,551,730,414
	Less: Inter-company transactions		324,851,583	344,019,444
			77,393,316,985	77,207,710,970
	Bills payable			
	Bank Asia PLC.		3,032,267,480	2,969,916,537
	Bank Asia Securities Limited		-	-
	BA Exchange Company (UK) Limited		-	-
	BA Express USA, Inc		-	-
			3,032,267,480	2,969,916,537
	Savings bank/Mudaraba savings bank deposits			
	Bank Asia PLC.		106,340,562,061	98,587,427,106
	Bank Asia Securities Limited		-	-
	BA Exchange Company (UK) Limited		-	-
	BA Express USA, Inc		-	-
			106,340,562,061	98,587,427,106
	Fixed deposits/Mudaraba fixed deposits			
	Bank Asia PLC.		319,400,213,256	250,602,755,229
	Bank Asia Securities Limited		-	-
	BA Exchange Company (UK) Limited		-	-
	BA Express USA, Inc		-	-
			319,400,213,256	250,602,755,229
	Special notice deposit			
	Bank Asia PLC.		26,911,625,909	27,192,049,102
	Bank Asia Securities Limited		-	-
	BA Exchange Company (UK) Limited		-	-
	BA Express USA, Inc		-	-
			26,911,625,909	27,192,049,102
			533,077,985,691	456,559,858,944
13	**Other liabilities**			
	Conventional and Islamic banking (Note 13.1)		62,198,527,584	61,731,771,287
	Off-shore banking unit		143,863	-
			62,198,671,447	61,731,771,287

Particulars		30-Sep-26	31-Dec-25
		Amount in Taka	
13.1	**Conventional and Islamic banking**		
	Provision for loans and advances/investments (Note 13.1.1)	26,905,116,000	29,032,610,000
	Provision on off-balance sheet exposures (Note 13.1.3)	1,891,190,000	1,686,070,000
	Interest suspense account (Note 13.1.4)	11,345,376,816	10,413,973,228
	Provision for income tax including deferred tax (Note 13.1.5)	16,135,850,576	14,985,850,576
	Provision for performance and festival bonus	417,918,532	546,970,622
	Master card and Visa card payables	38,733,849	28,279,388
	Expenditures and other payables	1,198,320,076	779,187,822
	Provision for nostro accounts (Note 13.1.6)	-	-
	Other payable	175,915,649	196,336,619
	Provision for profit equalization	51,372,036	51,372,036
	Provision for diminution in value of shares (Note 13.1.7)	1,328,996,955	1,523,483,553
	Payable to Government	75,440,000	27,237,621
	Provision for other assets (Note 13.1.8)	961,247,133	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	637,531,982	710,453,411
	Interest payable on subordinated non-convertible zero coupon bond	110,170,381	67,355,014
	Branch adjustment account credit balance	45,033,348	-
	Fraction Bonus Share	1,608,744	1,608,744
	Nostro account credit balance	453,855,074	-
	Lease liabilities (Note 13.1.10)	290,038,256	561,709,963
		62,198,527,584	61,731,771,287
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	1,451,500,000	515,633,260
	Less: Provision no longer required	-	-
	Less: Transfer to Specific Provision	-	-
	Closing Balance	7,673,776,985	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
	Less: Provision no longer required	-	-
	Closing Balance	317,139,015	317,139,015
	A. Total general provision on loans and advances/investments	7,990,916,000	6,539,416,000
	Specific provision		
	Conventional and Islamic:		
	Balance as at 1 January	22,493,194,000	22,678,827,423
	Add/ Back: Recoveries of amounts previously written off	103,559,751	236,027,143
	Specific provision made during the year	2,458,946,379	12,735,745,423
	Transfer from General Provision	-	-
	Less: Write off/amicable settlement during the year	(6,037,940,379)	(12,921,378,846)
	Recoveries of amounts previously written off	(103,559,751)	(236,027,143)
	Closing Balance	18,914,200,000	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	-	-
	Closing Balance	-	-
	B. Total Specific provision on loans and advances/investments	18,914,200,000	22,493,194,000
	C. Total provision on loans and advances/investments (A+B)	26,905,116,000	29,032,610,000

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

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	205,120,000	190,461,493
	1,890,396,029	1,685,276,029
Less: Adjustments made during the year	-	-
Closing Balance	1,890,396,029	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 31 December	1,891,190,000	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))	15,663,829,211	14,513,829,211
Deferred tax (Note 13.1.5(c))	472,021,365	472,021,365
	16,135,850,576	14,985,850,576

13.1.5(a) Provision for current tax

Balance as at 1 January	14,513,829,211	15,138,760,258
Add: Provision made during the year	1,150,000,000	650,000,000
	15,663,829,211	15,788,760,258
Less: Adjustments made during the year	-	1,274,931,047
Closing Balance	15,663,829,211	14,513,829,211

13.1.5(d) 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 Sep 30, 2026:					
Deferred Tax Asset:					
Loan loss provision	22,824,329,518	-	(20,998,383,157)	(7,874,393,684)	(7,338,404,543)
Closing balance for the period (a)				**(7,874,393,684)**	**(7,338,404,543)**
Deferred Tax Liability:					
Interest receivable	4,007,686,128	-	4,007,686,128	1,502,882,298	1,074,182,987
Fixed assets	2,610,236,900	2,836,585,923	(226,349,023)	(84,880,884)	(84,880,884)
Right-of-use assets	(30,012,171)	-	(30,012,171)	(11,254,564)	(7,681,578)
Closing balance for the period (b)				**1,406,746,850**	**981,620,525**
Net Deferred Tax Asset as of Sep 30, 2026 (a+b)				**(6,467,646,834)**	**(6,356,784,018)**
Movement for the period					
Opening deferred tax assets				(7,338,404,543)	(6,378,420,213)
Closing deferred tax assets				(7,874,393,684)	(7,338,404,543)
Changes for the period				**(535,989,141)**	**(959,984,330)**
Opening deferred tax liabilities				981,620,525	989,887,601
Closing deferred tax liabilities				1,406,746,850	981,620,525
Changes for the period				**425,126,325**	**(8,267,076)**
Changes during the period				**(110,862,816)**	**(968,251,406)**

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

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 divided. ii. the amount of deferred tax assets recognized on such provisions should be deducted while calculating the Regulatory Eligible Capital. iii. a description should be provided regarding deferred tax assets recognized on loan loss provision in the notes to the financial statements. On the other hand, deferred tax liabilities must be recognized for those items which are mentioned to recognize in IAS. Hence, the bank did not recognize deferred tax assets but recognize deferred tax liabilities when it arises.

13.1.5(f) Reconciliation of effective tax rate

	Year 2026		Year 2025	
	%	Amount	%	Amount
Profit before provision		10,088,566,300		19,361,977,281
Income Tax as per applicable tax rate	37.50%	3,783,212,363	37.50%	7,260,741,480
Tax exempted income (on govt. treasury securities)	-3.83%	(580,480,500)	-3.83%	(742,299,314)
On probable deductible/non deductible expenses	-20.35%	(2,052,731,863)	-30.31%	(5,868,442,166)
	13.32%	1,150,000,000	3.36%	650,000,000

13.1.5(g) Consolidated Reconciliation of effective tax rate

	Year 2026		Year 2025	
	%	Amount	%	Amount
Profit before provision		10,263,396,215		19,488,898,192
Income Tax as per applicable tax rate	37.50%	3,848,773,581	37.50%	7,308,336,822
Tax exempted income (on govt. treasury securities)	-3.81%	(580,480,500)	-3.81%	(742,299,314)
On probable deductible/non deductible expenses	-20.41%	(2,059,165,277)	-30.08%	(5,861,995,122)
	13.28%	1,209,127,804	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
Less: Transfer to other assets	95,000,000	-
Less: Adjustment made during the period	99,486,598	-
Closing Balance	1,328,996,955	1,523,483,553
Provision requrirement for quotated and unquotated share including subsidiaries	1,318,099,090	1,505,007,596
Provision maintained	1,328,996,955	1,523,483,553
Surplus provision maintained	10,897,865	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	10,000,000	106,023,536
Add: Transferred from Provision for diminution in value of shares	95,000,000	-
Adjustment during the year	-	-
Closing Balance	961,247,133	856,247,133

Particulars		Amount in Taka 30-Sep-26	 31-Dec-25
	Provision requirement	960,146,067	855,247,133
	Provision maintained	961,247,133	856,247,133
	Surplus provision maintained	1,101,066	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 2026 (1% of profit after tax)	-	-
	Adjustment during the year	128,213,380	-
	Closing Balance	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.	62,198,671,447	61,731,771,287
	Bank Asia Securities Limited	2,580,125,066	2,331,045,367
	BA Exchange Company (UK) Limited	121,044,553	92,801,696
	BA Express USA, Inc	405,808,593	530,384,548
	Foreign currency effect for subsidiaries	-	-
		65,305,649,659	64,686,002,898
	Less: Inter- companies transactions		
	Receivable from BASL	-	-
	Receivable from BA Exchange (UK) Limited	122,961,076	106,877,222
	Receivable from BA Express USA, Inc	339,881,546	419,449,009
		64,842,807,037	64,159,676,667
14	**Share capital**		
14.1	**Authorized capital**		
	3,000,000,000 ordinary shares of Taka 10 each	30,000,000,000	15,000,000,000
14.2	**Issued, subscribed and fully paid up capital**		
	56,372,480 ordinary shares of Taka 10 each issued for cash	563,724,800	563,724,800
	364,010,770 (2010: 243,901,270) ordinary shares of Taka 10 each		
	Issued as bonus shares	3,640,107,700	3,640,107,700
	Issued as right shares 25% for the year 2010	1,050,958,100	1,050,958,100
	Issued as bonus shares 20% for the year 2011	1,050,958,120	1,050,958,120
	Issued as bonus shares 10% for the year 2012	630,574,870	630,574,870
	Issued as bonus shares 10% for the year 2013	693,632,350	693,632,350
	Issued as bonus shares 10% for the year 2014	762,995,590	762,995,590
	Issued as bonus shares 5% for the year 2015	419,647,570	419,647,570
	Issued as bonus shares 12% for the year 2016	1,057,511,890	1,057,511,890
	Issued as bonus shares 12.50% for the year 2017	1,233,763,870	1,233,763,870
	Issued as bonus shares 5% for the year 2018	555,193,740	555,193,740
	Issued as bonus shares 10% for the year 2024	1,165,906,860	1,165,906,860
	Issued as bonus shares 8.50% for the year 2025	1,090,122,910	-
		13,915,098,370	12,824,975,460
15	**Statutory reserve**		
	Balance as at 1 January	12,771,163,687	11,750,000,000
	Addition during the year	1,143,934,683	1,021,163,687
	Closing Balance	13,915,098,370	12,771,163,687

Particulars			Amount in Taka 30-Sep-26	 31-Dec-25
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	-
			136,379,524	8,166,144
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		-	-
	Closing Balance		3,584,034	3,075,880
			139,963,558	11,242,024
16	**Revaluation reserve**			
	HTM securities (Note 16.1)		121,567,571	121,567,571
	HFT securities (Note 16.2)		3,757,399,975	2,874,201,924
	Fixed Assets revaluation (Note 16.3)		1,718,179,220	1,718,179,220
			5,597,146,766	4,713,948,715
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		-	-
			121,567,571	121,567,571
16.2	**Revaluation reserve on HFT securities**			
	Balance at 1 January		2,874,201,924	2,431,797,985
	Gain from revaluation on investments		7,810,938,652	25,641,463,247
	Adjustment for sale/maturity of securities		(6,927,740,601)	(25,199,059,308)
			3,757,399,975	2,874,201,924
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)
			1,718,179,220	1,718,179,220
16 (a)	**Consolidated Revaluation reserve**			
	Bank Asia PLC.		5,597,146,766	4,713,948,715
	Bank Asia Securities Limited		-	-
	BA Exchange Company (UK) Limited		-	-
	BA Express USA, Inc		-	-
			5,597,146,766	4,713,948,715
17	**Retained earnings**			
	Balance at 1 January		4,910,382,083	4,124,248,860
	Add:	Post - tax profit for the year	4,812,999,921	4,455,818,435
		Revaluation reserve transferred to retained earnings	-	51,317,195
			9,723,382,004	8,631,384,490
	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	208,130,308	368,025,000
		Transfer to statutory reserve	1,143,934,683	1,021,163,687
			3,532,310,815	3,721,002,407
			6,191,071,189	4,910,382,083

Particulars			Amount in Taka 30-Sep-26	31-Dec-25
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	4,721,702,032	4,440,573,160
	Less: Non controlling interest		140	111
			9,642,884,169	8,642,786,021
	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	208,130,308	368,025,000
		Transferred to General and other reserve	508,154	601,337
		Transfer to statutory reserve	1,143,934,683	1,021,163,687
			3,532,818,969	3,721,603,744
			6,110,065,200	4,921,182,277
17(b)	**Non-controlling (Minority) interest**			
	Bank Asia Securities Limited		70,581	70,441
	BA Exchange Company (UK) Limited		-	-
	BA Express USA, Inc		-	-
			70,581	70,441
18	**Contingent liabilities**			
	Conventional and Islamic banking		146,319,890,109	126,041,636,649
	Off-shore banking unit		41,167,036	79,397,087
			146,361,057,145	126,121,033,736
18.1	**Acceptances and endorsements**			
	Conventional and Islamic banking		47,151,133,349	54,522,651,455
	Off-shore banking unit		265,118	-
			47,151,398,467	54,522,651,455
18.2	**Letters of guarantee (Note 18.2.1)**			
	Conventional and Islamic banking		33,774,274,043	27,443,556,664
	Off-shore banking unit		2,528,294	2,508,671
			33,776,802,337	27,446,065,335
18.2.1	**Letters of guarantee**			
	Letters of guarantee (Local)		27,631,617,806	22,982,078,156
	Letters of guarantee (Foreign)		6,145,184,531	4,463,987,179
			33,776,802,337	27,446,065,335
18.3	**Irrevocable letters of credit (Note 18.3.1)**			
	Conventional and Islamic banking		47,498,786,225	27,229,358,931
	Off-shore banking unit		38,373,624	76,888,416
			47,537,159,849	27,306,247,347
18.3.1	**Irrevocable letters of credit**			
	Letters of credit Back to Back (Inland)		4,405,698,191	2,620,268,080
	Letters of credit (General)		38,640,741,802	19,101,567,161
	Back to back L/C		4,452,346,232	5,507,523,690
			47,498,786,225	27,229,358,931
18.4	**Bills for collection (Note 18.4.1)**			
	Conventional and Islamic banking		16,063,426,573	16,846,069,599
	Off-shore banking unit		-	-
			16,063,426,573	16,846,069,599

Particulars		Amount in Taka 30-Sep-26	 31-Dec-25
18.4.1	**Bills for collection**		
	Local bills for collection	11,231,964,567	10,595,990,025
	Foreign bills for collection	4,831,462,006	6,250,079,574
		16,063,426,573	16,846,069,599
18.5	**Other commitments (Note 18.5.1)**		
	Conventional and Islamic banking	1,832,269,919	-
	Off-shore banking unit	-	-
		1,832,269,919	-
		146,361,057,145	126,121,033,736
18.5.1	**Other commitments**		
	Forward Assets Purchased and Forward Deposits Placed	1,832,269,919	-

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.

Particulars		Amount in Taka 30-Sep-26	30-Sep-25
19	**Income statement**		
	Income:		
	Interest, discount and similar income (Note 19.1)	39,832,652,441	38,872,132,273
	Dividend income (Note 22.1)	307,899,837	427,185,475
	Fees, commission and brokerage (Note 19.2)	1,122,053,221	1,196,026,239
	Gains/ less Losses arising from dealing securities	-	-
	Gains/ less Losses arising from investment securities	2,128,604	19,833,967
	Gains/ less Losses arising from dealing in foreign currencies (Note 23.1)	962,674,008	1,337,134,311
	Income from non-banking assets	-	-
	Other operating income (Note 24)	1,208,488,757	1,102,838,948
	Profit/ less Losses on interest rate changes	-	-
		43,435,896,868	42,955,151,213
	Expenses:		
	Interest paid/profit shared on deposits and borrowings, etc (Note 21)	25,537,998,038	22,874,337,536
	Administrative expenses (Note 19.3)	6,126,934,996	5,325,627,935
	Other expenses (Note 34)	1,807,797,240	1,699,979,653
	Depreciation on banks assets (Note 33.1)	650,855,496	651,897,512
		34,123,585,770	30,551,842,636
		9,312,311,098	12,403,308,577
19.1	**Interest, discount and similar income**		
	Interest income/profit on investments (Note 20)	21,060,638,797	20,779,844,515
	Interest on treasury bills/reverse repo/bills	15,583,375,858	10,944,431,830
	Interest income on corporate bonds	254,072,332	237,437,918
	Interest on debentures	354,652,120	472,086,497
	Income from investment in shares, bonds etc	-	-
	Capital gain on Government securities and assets	2,579,913,334	6,438,331,513
		39,832,652,441	38,872,132,273
19.2	**Fees, commission and brokerage**		
	Commission	1,122,053,221	1,196,026,239
	Brokerage	-	-
		1,122,053,221	1,196,026,239
19.3	**Administrative expenses**		
	Salaries and allowances (Note 25)	5,112,425,045	4,395,792,345
	Rent, taxes, insurance, electricity, etc (Note 26)	545,590,262	504,658,981
	Legal expenses (Note 27)	34,929,479	32,026,821
	Postage, stamp, telecommunication, etc (Note 28)	164,363,509	177,651,002
	Stationery, printing, advertisement, etc (Note 29)	147,448,535	119,912,943
	Managing Director's salary and fees (Note 30)	18,951,571	17,670,658
	Directors' fees (Note 31)	2,806,667	3,871,667
	Auditors' fees (Note 32)	6,021,000	4,364,500
	Repair of Bank's assets (Note 33.1)	94,398,928	69,679,018
		6,126,934,996	5,325,627,935
20	**Interest income/profit on investments**		
	Conventional and Islamic banking (Note 20.1)	19,520,258,583	20,074,067,776
	Off-shore banking unit	2,041,124,730	1,199,454,289
		21,561,383,313	21,273,522,065
	Less: inter transaction between OBU and Conventional banking	500,744,516	493,677,550
		21,060,638,797	20,779,844,515

Particulars		Amount in Taka 30-Sep-26	 30-Sep-25
20.1	**Conventional and Islamic banking**		
	Agricultural loan	610,124,588	319,727,933
	Cash credit/Bai Murabaha (Muajjal)	213,200,092	503,692,047
	Credit card	518,113,600	490,157,947
	Credit for poverty alleviation scheme-micro credit	3,712	-
	Consumer credit scheme	1,179,686,222	1,295,039,670
	Demand loan	3,863,128,554	4,611,675,764
	Export Development Fund (EDF)	247,412,889	269,248,846
	House building loan	43,828,368	65,459,025
	Musharaka Finance	1,122,826,287	361,734,476
	Loans (General)	1,328,933,093	1,304,528,580
	Loans against trust receipts/ Bai Murabaha post import	1,123,478,513	785,702,411
	Overdrafts/ Quard against scheme	2,429,752,200	2,690,570,335
	Packing credit	36,084,893	31,399,292
	Payment against documents	27,998,946	74,958,378
	Staff loan	30,542,607	38,747,129
	Transport loan	4,548,515	102,931,941
	Term loan- industrial	4,008,085,452	3,235,547,290
	Term loan- others	1,610,446,263	2,496,403,624
	Foreign bills purchased	8,873,433	3,586,449
	Local bills purchased	27,548,033	44,617,807
	Loan Under Covit-19 Stimulus Package	1,512,667	3,832,983
	Total interest/profit on loans and advances/investments	18,436,128,927	18,729,561,927
	Interest/profit on balance with other banks and financial institutions	917,135,678	942,116,795
	Interest/profit received from foreign banks	166,993,978	402,389,054
		19,520,258,583	20,074,067,776
20(a)	**Consolidated Interest income/profit on investments**		
	Bank Asia PLC.	21,060,638,797	20,779,844,515
	Bank Asia Securities Ltd	155,867,947	213,228,581
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		21,216,506,744	20,993,073,096
	Less: Inter-company transactions	15,302,122	144,399,728
		21,201,204,622	20,848,673,368
21	**Interest paid/profit shared on deposits and borrowings etc.**		
	Conventional and Islamic banking (Note 21.1)	24,346,453,160	22,406,224,213
	Off-shore banking unit	1,692,289,394	961,790,873
		26,038,742,554	23,368,015,086
	Less: inter transaction with OBU	500,744,516	493,677,550
		25,537,998,038	22,874,337,536
21.1	**Conventional and Islamic banking**		
	Interest paid/profit shared on deposits		
	Fixed deposits/ Mudaraba Fixed deposit	15,973,362,824	13,003,614,752
	Scheme deposits	4,704,562,339	3,693,305,171
	Sanchaya plus	4,887	424,681
	Savings deposits/ Mudaraba Savings bank	1,672,311,152	1,608,491,804
	Special notice deposits	1,356,924,345	963,093,518
		23,707,165,547	19,268,929,926
	Interest on borrowings and others		
	Local banks including Bangladesh Bank	183,216,154	2,752,684,594
	Interest on subordinated non-convertible bond	444,469,100	367,710,249
	Foreign banks	11,602,359	16,899,444
		639,287,613	3,137,294,287
		24,346,453,160	22,406,224,213

	Particulars	Amount in Taka 30-Sep-26	 30-Sep-25
21(a)	**Consolidated Interest Expenses/profit paid on Deposits**		
	Bank Asia PLC.	25,537,998,038	22,874,337,536
	Bank Asia Securities Ltd	20,739,877	146,983,308
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		25,558,737,915	23,021,320,844
	Less: Inter-company transactions	15,302,122	144,399,728
		25,543,435,793	22,876,921,116
22	**Investment income**		
	Conventional and Islamic banking (Note 22.1)	19,858,297,287	19,304,337,456
	Off-shore banking unit	-	-
		19,858,297,287	19,304,337,456
22.1	**Conventional and Islamic Banking**		
	Interest on treasury bills	10,038,436,131	8,271,759,055
	Interest on treasury bonds	4,725,151,719	2,600,350,627
	Intt. On Special Purpose Bond For Power	776,255,202	765,030,256
	Interest income on corporate bonds	254,072,332	237,437,918
	Interest on Government Islamic bonds	205,982,875	37,397,258
	Capital gain from investment in shares	2,128,604	19,833,967
	Dividend on shares	307,899,837	427,185,475
	Profit on Govt Investment SUKUK	354,652,120	472,086,497
	Capital gain/ (Loss) on Government securities	2,579,913,334	6,438,331,513
	Interest on reverse repo	613,805,133	34,924,890
		19,858,297,287	19,304,337,456
22(a)	**Consolidated investment income**		
	Bank Asia PLC.	19,858,297,287	19,304,337,456
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		19,858,297,287	19,304,337,456
	Less: Inter-company transactions	-	-
		19,858,297,287	19,304,337,456
23	**Commission, exchange and brokerage**		
	Conventional and Islamic banking (Note 23.1)	2,100,709,774	2,529,151,119
	Off-shore banking unit	(15,982,545)	4,009,431
		2,084,727,229	2,533,160,550
23.1	**Conventional and Islamic Banking**		
	Commission on L/C	680,880,556	759,925,296
	Fees and commission including Export	156,941,405	224,943,424
	Commission on L/G	170,185,814	181,662,531
	Commission on export	107,553,159	3,966,114
	Commission on PO, DD, TT, TC, etc	17,604,323	19,471,927
	Other commission	4,870,509	2,047,516
		1,138,035,766	1,192,016,808
	Foreign exchange gain	962,674,008	1,337,134,311
		2,100,709,774	2,529,151,119
23(a)	**Consolidated Commission, exchange and brokerage**		
	Bank Asia PLC.	2,084,727,229	2,533,160,550
	Bank Asia Securities Ltd	153,060,377	105,118,072
	BA Exchange Company (UK) Limited	7,273,660	34,420,389
	BA Express USA, Inc	43,336,065	100,731,914
		2,288,397,331	2,773,430,925

Particulars		30-Sep-26	30-Sep-25
		Amount in Taka	
24	**Other operating income**		
	Conventional and Islamic banking (Note 24.1)	1,187,915,531	1,085,930,459
	Off-shore banking unit	20,573,226	16,908,489
		1,208,488,757	1,102,838,948
24.1	**Conventional and Islamic banking**		
	Locker charge	10,871,450	9,965,330
	Service and other charges	480,454,619	585,589,360
	Master/Visa card fees and charges	444,961,850	345,128,156
	Postage/telex/SWIFT/fax recoveries	63,356,213	81,600,479
	Non-operating income	31,867,463	28,811,170
	Rebate on nostro account	52,844,185	34,835,964
	Write- off recovery	103,559,751	-
		1,187,915,531	1,085,930,459
24(a)	**Consolidated other operating income**		
	Bank Asia PLC.	1,208,488,757	1,102,838,948
	Bank Asia Securities Ltd	109,016,827	75,502,312
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		1,317,505,584	1,178,341,260
25	**Salaries and allowances**		
	Conventional and Islamic banking (Note 25.1)	5,102,759,706	4,386,016,636
	Off-shore banking unit	9,665,339	9,775,709
		5,112,425,045	4,395,792,345
25.1	**Conventional and Islamic banking**		
	Basic salary	2,057,814,932	1,691,831,956
	Allowances	1,716,638,632	1,584,113,893
	Festival bonus	370,616,627	310,516,207
	Gratuity	363,000,000	275,000,000
	Provident fund contribution	191,189,515	164,554,580
	Performance bonus	403,500,000	360,000,000
		5,102,759,706	4,386,016,636
25(a)	**Consolidated Salaries and allowances**		
	Bank Asia PLC.	5,112,425,045	4,395,792,345
	Bank Asia Securities Ltd	92,998,510	89,867,791
	BA Exchange Company (UK) Limited	20,542,998	18,794,061
	BA Express USA, Inc	53,504,519	45,262,126
		5,279,471,072	4,549,716,323
26	**Rent, taxes, insurance, electricity etc.**		
	Conventional and Islamic banking (Note 26.1)	544,240,867	503,365,275
	Off-shore banking unit	1,349,395	1,293,706
		545,590,262	504,658,981
26.1	**Conventional and Islamic banking**		
	Rent, rate and taxes (Note 26.1.1)	55,492,887	40,987,218
	Insurance	284,639,273	258,741,401
	Power and electricity	111,256,360	109,920,864
	Interest portion on lease liabilities (Note 26.1.1)	92,852,347	93,715,792
		544,240,867	503,365,275
	Conventional banking	407,850,002	380,865,034
	Islamic banking	12,166,939	12,979,314
	Off-shore banking unit	1,349,395	1,293,706
		421,366,336	395,138,054

	Particulars	Amount in Taka 30-Sep-26	 30-Sep-25
26(a)	**Consolidated Rent, taxes, insurance, electricity etc.**		
	Bank Asia PLC.	545,590,262	504,658,981
	Bank Asia Securities Ltd	5,515,787	6,291,820
	BA Exchange Company (UK) Limited	5,157,363	4,828,324
	BA Express USA, Inc	22,431,731	21,141,803
		578,695,143	536,920,928
27	**Legal expenses**		
	Conventional and Islamic banking (Note 27.1)	34,929,479	30,208,521
	Off-shore banking unit	-	1,818,300
		34,929,479	32,026,821
27.1	**Conventional and Islamic Banking**		
	Legal expenses	34,929,479	30,208,521
	Other professional charges	-	-
		34,929,479	30,208,521
27(a)	**Consolidated Legal expenses**		
	Bank Asia PLC.	34,929,479	32,026,821
	Bank Asia Securities Ltd	42,290	52,340
	BA Exchange Company (UK) Limited	393,729	332,022
	BA Express USA, Inc	-	211,165
		35,365,498	32,622,348
28	**Postage, stamps, telecommunication etc.**		
	Conventional and Islamic banking (Note 28.1)	163,386,803	176,945,845
	Off-shore banking unit	976,706	705,157
		164,363,509	177,651,002
28.1	**Conventional and Islamic banking**		
	Telephone, courier and postage	83,558,299	91,977,339
	Master/VISA card process fee	35,597,807	43,516,121
	ATM charge	4,146,991	3,777,020
	SWIFT and Reuter charge	37,155,786	34,187,931
	Internet	2,927,920	3,487,434
		163,386,803	176,945,845
28(a)	**Consolidated Postage, stamps, telecommunication etc.**		
	Bank Asia PLC.	164,363,509	177,651,002
	Bank Asia Securities Ltd	2,337,529	2,510,949
	BA Exchange Company (UK) Limited	217,700	200,813
	BA Express USA, Inc	961,847	1,192,916
		167,880,585	181,555,680
29	**Stationery, printing, advertisements etc.**		
	Conventional and Islamic banking (Note 29.1)	147,430,522	119,855,299
	Off-shore banking unit	18,013	57,644
		147,448,535	119,912,943
29.1	**Conventional and Islamic banking**		
	Office and security stationery	32,883,747	41,413,625
	Calendar, diary, souvenir, etc	16,713,648	18,085,576
	ATM card /Supplies And Stationeries	38,906,204	42,229,979
	Books and periodicals	901,661	1,168,498
	Publicity and advertisement	58,025,262	16,957,621
		147,430,522	119,855,299
29(a)	**Consolidated Stationery, printing, advertisements etc.**		
	Bank Asia PLC.	147,448,535	119,912,943
	Bank Asia Securities Ltd	686,101	1,019,736
	BA Exchange Company (UK) Limited	3,542,745	2,846,911
	BA Express USA, Inc	732,306	1,275,914
		152,409,687	125,055,504

	Particulars	Amount in Taka 30-Sep-26	 30-Sep-25
30	**Managing Director's salary and fees**		
	Basic salary	8,550,000	8,550,000
	House rent allowance	3,150,000	3,150,000
	Entertainment allowances	225,000	225,000
	Incentive bonus	1,500,000	-
	Festival bonus	1,900,000	1,900,000
	Utility allowance and others	3,176,571	3,395,658
	House maintenance allowance	450,000	450,000
		18,951,571	17,670,658
31	**Directors' fees**		
	Directors' fees	2,806,667	3,871,667
		2,806,667	3,871,667
31(a)	**Consolidated Directors' fees**		
	Bank Asia PLC.	2,806,667	3,871,667
	Bank Asia Securities Ltd.	736,000	819,500
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		3,542,667	4,691,167
32	**Auditors' fees**		
	Audit fees	6,021,000	4,364,500
	Others	-	-
		6,021,000	4,364,500
32(a)	**Consolidated Auditors fees**		
	Bank Asia PLC.	6,021,000	4,364,500
	Bank Asia Securities Ltd	-	-
	BA Exchange Company (UK) Limited	1,462,705	240,016
	BA Express USA, Inc	2,121,557	2,242,570
		9,605,262	6,847,086
33	**Depreciation and repair of Bank's assets**		
	Conventional and Islamic banking (Note 33.1)	744,791,033	721,404,039
	Off-shore banking unit	463,391	172,491
		745,254,424	721,576,530
33.1	**Conventional and Islamic banking**		
	Depreciation		
	Owned assets	374,100,778	385,696,872
	Leased assets	276,291,327	266,028,149
		650,392,105	651,725,021
	Repairs		
	Building	16,538,558	14,621,191
	Furniture and fixtures	5,793,114	5,311,705
	Equipments	23,107,111	21,796,025
		45,438,783	41,728,921
	Maintenance	48,960,145	27,950,097
		744,791,033	721,404,039
33(a)	**Consolidated Depreciation and repairs of Bank's assets**		
	Bank Asia PLC.	745,254,424	721,576,530
	Bank Asia Securities Ltd	13,124,253	13,669,973
	BA Exchange Company (UK) Limited	250,838	410,428
	BA Express USA, Inc	824,103	755,322
		759,453,618	736,412,253
34	**Other expenses**		
	Conventional and Islamic banking (Note 34.1)	1,805,451,066	1,666,541,952
	Off-shore banking unit	2,346,174	33,437,701
		1,807,797,240	1,699,979,653

Particulars		Amount in Taka	
		30-Sep-26	30-Sep-25
34.1	**Conventional and Islamic banking**		
	Car expenses	436,438,274	385,450,136
	Contractual service expenses	491,778,222	526,160,935
	Computer expenses	340,654,145	230,920,604
	Other management and administrative expenses	377,250,658	338,409,409
	Entertainment	27,366,961	25,997,602
	AGM/EGM expenses	523,019	900,000
	Payment to superannuation fund	5,490,000	5,490,000
	Donation and subscription to institutions	97,227,953	131,848,066
	Travelling expenses	16,318,164	13,964,685
	Training and internship	9,069,935	4,561,479
	Directors' travelling expenses	3,333,735	2,839,036
		1,805,451,066	1,666,541,952
34(a)	**Consolidated other expenses**		
	Bank Asia PLC.	1,807,797,240	1,699,979,653
	Bank Asia Securities Ltd	8,706,566	11,135,151
	BA Exchange Company (UK) Limited	3,373,442	8,643,939
	BA Express USA, Inc	33,320,465	39,499,503
		1,853,197,713	1,759,258,246
35	**Receipts from other operating activities**		
	Conventional and Islamic banking (Note 35.1)	3,666,397,718	7,544,095,939
	Off-shore banking unit	20,573,226	16,908,489
		3,686,970,944	7,561,004,428
35.1	**Conventional and Islamic banking**		
	Locker charge	10,871,450	9,965,330
	Service and other charges	480,454,619	585,589,360
	Master card fees and charges	444,961,850	345,128,156
	Postage/telex/SWIFT/ fax recoveries	63,356,213	81,600,479
	Non-business income	2,666,753,586	6,521,812,614
		3,666,397,718	7,544,095,939
35(a)	**Consolidated Receipts from other operating activities**		
	Bank Asia PLC.	3,686,970,944	7,561,004,428
	Bank Asia Securities Ltd	109,016,827	75,502,312
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		3,795,987,771	7,636,506,740
	Less: inter- companies transactions	-	-
		3,795,987,771	7,636,506,740
36	**Payments for other operating activities**		
	Conventional and Islamic banking (Note 36.1)	2,580,459,728	2,405,491,875
	Off-shore banking unit	3,695,569	34,731,407
		2,584,155,297	2,440,223,282
36.1	**Conventional and Islamic banking**		
	Rent, rates and taxes	545,590,262	503,365,275
	Legal expenses	34,929,479	32,026,821
	Directors' fees	2,806,667	3,871,667
	Postage, stamp, telecommunication, etc	164,363,509	177,651,002
	Other expenses	1,807,797,240	1,666,541,952
	Managing Director's salary	18,951,571	17,670,658
	Auditors' fee	6,021,000	4,364,500
		2,580,459,728	2,405,491,875

	Particulars	Amount in Taka 30-Sep-26	 30-Sep-25
36(a)	**Payments for other operating activities**		
	Bank Asia PLC.	2,584,155,297	2,440,223,282
	Bank Asia Securities Ltd	17,338,172	20,809,760
	BA Exchange Company (UK) Limited	10,604,939	14,245,114
	BA Express USA, Inc	58,835,600	64,287,957
		2,670,934,008	2,539,566,113
37	**Net Assets Value per Share (NAV)**		
	Total shareholders' equity	39,754,794,219	35,228,636,089
	Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
	Net Assets Value per Share (NAV)	28.57	25.32
37(a)	**Consolidated Net Assets Value per Share (NAV)**		
	Total shareholders' equity	39,606,479,003	35,169,664,311
	Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
	Net Assets Value per Share (NAV)	28.46	25.27
37(b)	**Earnings per share (EPS)**		
	Net profit after tax (Numerator)	4,604,869,613	3,313,304,866
	Number of ordinary shares outstanding (Denominator)	1,391,509,837	1,391,509,837
	Earnings per share (EPS)	3.31	2.38
37(c)	**Consolidated Earnings per share (EPS)**		
	Net profit after tax (Numerator)	4,513,571,724	3,304,626,116
	Number of ordinary shares outstanding (Denominator)	1,391,509,837	1,391,509,837
	Earnings per share (EPS)	3.24	2.37
37(d)	**Net Operating Cash Flows per Share (NOCFPS)**		
	Net cash flows from operating activities	91,978,286,077	52,566,121,534
	Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
	Net Operating Cash Flows per Share (NOCFPS)	66.10	37.78
37(e)	**Consolidated Net Operating Cash Flows per Share (NOCFPS)**		
	Net cash flows from operating activities	92,015,118,668	53,120,655,117
	Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
	Net Operating Cash Flows per Share (NOCFPS)	66.13	38.17
38	**Reconciliation of net profit with cash flows from operating activities (Solo basis)**		
	Profit before tax as per profit and loss account	**5,962,999,921**	**4,931,435,174**
	Adjustment for non-cash items:		
	Provision for Loans and advances	3,910,446,379	8,577,403,659
	Provision for Off balance sheet items	205,120,000	(240,500,000)
	Provision for Diminution in value of investments	-	(100,000,000)
	Provision for other assets	10,000,000	-
	Depreciation of Property plant and equipment	745,254,424	721,576,530
	Foreign exchange gain/(loss)		
	Profit on sale of fixed assets	-	-
	Increase/decrease in operating assets & liabilities:		
	Loans and advances to customers	1,714,421,964	7,174,168,369
	Other operating assets	(945,586,357)	(811,092,788)
	Deposits from customers and banks	76,300,264,944	29,240,210,838
	Other operating liabilities	6,682,626,284	5,054,880,650
	Trading liabilities	481,700,297	725,305,990
	Income tax paid	(3,088,961,779)	(2,707,266,888)
	Cash flows from operating activities as per cash flow statement	**91,978,286,077**	**52,566,121,534**

Particulars	30-Sep-26	30-Sep-25
		Amount in Taka
38 (a) Reconciliation of net profit with cash flows from operating activities (Consolidated basis)		
Profit before tax as per profit and loss account	**5,930,829,836**	**4,966,608,041**
Adjustment for non-cash items:		
Provision for Loans and advances	4,067,446,379	8,635,003,659
Provision for Off balance sheet items	205,120,000	(240,500,000)
Provision for Diminution in value of investments	50,000,000	(84,000,000)
Provision for other assets	10,000,000	-
Depreciation of Property plant and equipment	759,453,618	736,412,253
Foreign exchange gain/(loss)	-	-
Profit on sale of fixed assets	-	-
Increase/decrease in operating assets & liabilities:		
Loans and advances to customers	1,558,932,273	7,447,223,481
Other operating assets	(1,084,883,378)	(861,097,219)
Deposits from customers and banks	76,518,126,747	29,424,709,737
Other operating liabilities	6,737,523,091	5,054,880,650
Trading liabilities	391,424,987	788,831,057
Income tax paid	(3,128,854,885)	(2,747,416,542)
Cash flows from operating activities as per cash flow statement	**92,015,118,668**	**53,120,655,117**

39 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 – September 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	17,035,035
Ranks ITT Ltd.	-do-	Network Connectivity fees	16,382,596
Shield Security Service	-do-	Security Service providers	5,059,890
Reliance Insurance	-do-	Insurance Service	146,434
Ali Estates Limited	-do-	Office Rent	115,893,693
M/s. M Ahmed Tea & Land Co. Limited	-do-	Office Rent	326,700

39.1 Key Management personnel compensation

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

Particulars	Amount Tk
Short-term employee benefit	242,473,021
Total	**242,473,021**

Key Management personnel includes Managing Director, 04 no. Additional Managing Director, 8 nos. Deputy Managing Director including Head of Internal Control & Compliance Division, 12 nos. Senior Executive Vice President, Chief Financial Officer and Company Secretary.

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.