

Bank Asia Limited and Its Subsidiaries
Consolidated Balance Sheet
As at 30 September 2016

		Amount in Taka	
		At	At
		30 Sep 2016	31 Dec 2015
	Notes		
PROPERTY AND ASSETS			
Cash	4(a)	13,945,494,647	12,470,996,852
In hand (including foreign currencies)	4.1(a)	1,782,024,309	1,691,680,962
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	4.2(a)	12,163,470,338	10,779,315,890
Balance with other banks and financial institutions	5(a)	2,203,892,551	8,779,031,163
In Bangladesh		1,726,922,825	8,000,106,067
Outside Bangladesh		476,969,726	778,925,096
Money at call and on short notice	6(a)	4,860,000,000	3,230,000,000
Investments	7(a)	43,482,828,529	47,162,324,547
Government		39,656,661,122	43,717,224,029
Others		3,826,167,407	3,445,100,518
Loans and advances/investments	8(a)	159,959,851,363	139,004,595,335
Loans, cash credits, overdrafts, etc/investments		149,486,035,452	129,595,040,389
Bills purchased and discounted		10,473,815,911	9,409,554,946
Fixed assets including premises, furniture and fixtures	9(a)	5,220,295,046	5,092,815,069
Other assets	10(a)	8,122,545,011	9,925,844,072
Non - banking assets		-	-
Total assets		237,794,907,147	225,665,607,038
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11(a)	14,595,836,529	12,335,454,278
Subordinated non-convertible bonds	11(aa)	3,197,214,016	3,315,440,646
Deposits and other accounts	12(a)	180,304,982,700	170,145,826,321
Current/Al-wadeeah current accounts and other accounts		33,134,902,235	29,928,959,572
Bills payable		2,297,431,782	3,936,675,238
Savings bank/Mudaraba savings bank deposits		25,165,673,277	21,174,184,061
Fixed deposits/Mudaraba fixed deposits		119,706,975,406	115,106,007,450
Bearer certificates of deposit		-	-
Other deposits		-	-
Other liabilities	13(a)	21,773,213,713	21,172,640,859
Total liabilities		219,871,246,958	206,969,362,104
Capital/shareholders' equity			
Total shareholders' equity		17,923,660,189	18,696,244,934
Paid-up capital	14.2	8,812,599,100	8,392,951,530
Statutory reserve	15	6,244,091,512	5,876,250,921
Revaluation reserve	16(a)	2,336,690,804	2,549,629,842
General reserve		8,166,144	8,166,144
Retained earnings	17(a)	520,547,309	1,867,693,933
Foreign currency translation reserve		1,554,459	1,541,779
Non-controlling (minority) interest	17(b)	10,861	10,785
Total liabilities and shareholders' equity		237,794,907,147	225,665,607,038
Net Assets Value per Share		20.34	21.22

Bank Asia Limited and Its Subsidiaries
Consolidated Balance Sheet
As at 30 September 2016

		Amount in Taka	
		At	At
		30 Sep 2016	31 Dec 2015
OFF-BALANCE SHEET ITEMS			
	Notes		
Contingent liabilities	18	108,433,721,051	94,579,682,894
Acceptances and endorsements		36,644,329,386	33,178,690,709
Letters of guarantee		34,907,728,358	29,263,667,968
Irrevocable letters of credit		26,110,752,963	23,093,149,701
Bills for collection		10,770,910,344	9,044,174,516
Other contingent liabilities		-	-
Other commitments		1,096,726,300	2,237,373,935
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		1,096,726,300	2,237,373,935
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-balance sheet items including contingent liabilities		109,530,447,351	96,817,056,829

-Sd-
Md. Arfan Ali
 President & Managing Director

-Sd-
Mashiur Rahman
 Director

-Sd-
A Rouf Chowdhury
 Chairman

-Sd-
Imran Ahmed FCA, CISA
 Chief Financial Officer

-Sd-
Aminul Islam
 Company Secretary

Bank Asia Limited and Its Subsidiaries
Consolidated Profit and Loss Statement
For the period ended 30 September 2016

		Amount in Taka			
Notes	<u>Jan to Sep 2016</u>	<u>Jan to Sep 2015</u>	<u>July to Sep 2016</u>	<u>July to Sep 2015</u>	
OPERATING INCOME					
Interest income	20(a)	10,751,689,854	10,578,392,835	3,661,979,966	3,594,748,064
Interest paid on deposits and borrowings, etc	21(a)	7,957,229,554	8,572,964,856	2,741,779,494	2,922,395,693
Net interest income		2,794,460,300	2,005,427,979	920,200,472	672,352,371
Investment income	22(a)	2,610,876,339	3,812,338,200	817,340,544	1,810,483,125
Commission, exchange and brokerage	23(a)	1,889,454,944	1,467,430,071	569,776,476	506,769,401
Other operating income	24(a)	445,300,376	402,251,303	118,270,279	133,583,171
		4,945,631,659	5,682,019,574	1,505,387,299	2,450,835,697
Total operating income (A)		7,740,091,959	7,687,447,553	2,425,587,771	3,123,188,068
OPERATING EXPENSES					
Salaries and allowances	25(a)	1,837,120,804	1,564,171,963	662,584,864	591,823,367
Rent, taxes, insurance, electricity, etc	26(a)	413,890,269	409,114,928	145,150,847	142,092,013
Legal expenses	27(a)	12,126,666	8,585,706	4,170,003	3,267,697
Postage, stamp, telecommunication, etc	28(a)	62,567,736	58,769,575	19,173,197	21,580,705
Stationery, printing, advertisements, etc	29(a)	70,498,929	73,206,706	17,545,788	25,024,040
Managing Director's salary and fees	30	12,775,484	13,480,000	4,955,484	6,360,000
Directors' fees	31(a)	2,734,000	2,764,750	740,800	965,000
Auditors' fees	32(a)	1,712,973	1,915,255	(249,262)	907,380
Depreciation and repairs of Bank's assets	33(a)	329,075,411	330,015,238	118,489,000	111,766,802
Other expenses	34(a)	884,819,871	761,885,410	290,273,011	259,470,414
Total operating expenses (B)		3,627,322,143	3,223,909,531	1,262,833,732	1,163,257,418
Profit before provision (C=A-B)		4,112,769,816	4,463,538,022	1,162,754,039	1,959,930,650
Provision for loans and advances/investments					
General provision		(228,641,024)	933,201,100	(344,141,024)	(241,215,027)
Specific provision		2,353,309,635	490,243,080	782,792,358	962,533,662
		2,124,668,611	1,423,444,180	438,651,334	721,318,635
Provision for off-balance sheet items		127,633,906	168,759,107	(68,266,094)	18,804,927
Provision for diminution in value of investments		5,646,298	30,000,000	(6,772,174)	30,000,000
Other provisions		-	10,000,000	-	10,000,000
Total provision (D)		2,257,948,815	1,632,203,287	363,613,066	780,123,562
Total profit before tax (C-D)		1,854,821,001	2,831,334,735	799,140,973	1,179,807,088
Provision for taxation					
Current tax	13.4.1(a)	1,106,808,004	1,450,637,207	327,263,401	532,400,027
Deferred tax	13.4.2(a)	56,362,025	-	56,362,025	-
		1,163,170,029	1,450,637,207	383,625,426	532,400,027
Net profit after tax		691,650,972	1,380,697,528	415,515,547	647,407,061
Appropriations					
Statutory reserve	15	367,840,591	602,333,241	159,661,651	244,581,688
General reserve		-	-	-	-
		367,840,591	602,333,241	159,661,651	244,581,688
Retained surplus		323,810,381	778,364,287	255,853,896	402,825,373
Attributable to:					
Equity holders of Bank Asia Limited		323,810,305	778,365,151	255,853,879	402,825,575
Non-controlling (minority) interest		76	(864)	17	(202)
		323,810,381	778,364,287	255,853,896	402,825,373
Earnings Per Share (EPS)	37(a)	0.78	1.57	0.47	0.73

-Sd-
Md. Arfan Ali
President & Managing Director

-Sd-
Mashiur Rahman
Director

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A Rouf Chowdhury
Chairman

-Sd-
Imran Ahmed FCA, CISA
Chief Financial Officer

-Sd-
Aminul Islam
Company Secretary

Bank Asia Limited and Its Subsidiaries
Consolidated Cash Flow Statement
For the period ended 30 September 2016

	Notes	Amount in Taka	
		Jan to Sep 2016	Jan to Sep 2015
Cash flows from operating activities (A)			
Interest receipts		13,152,309,503	13,564,464,346
Interest payments		(7,957,229,554)	(8,572,964,856)
Fees and commission receipts		1,889,454,944	1,467,430,071
Cash payment to employees		(1,897,771,379)	(1,696,863,943)
Cash payment to suppliers		(122,839,477)	(121,486,601)
Income tax paid		(926,843,426)	(1,314,527,011)
Receipts from other operating activities	35 (a)	752,386,731	1,228,517,992
Payments for other operating activities	36 (a)	(1,390,480,291)	(1,255,998,669)
Operating profit before changes in operating assets & liabilities		3,498,987,051	3,298,571,329
Increase/(decrease) in operating assets and liabilities			
Loans and advances to customers		(20,955,256,028)	(10,547,639,241)
Other assets		(127,228,189)	(98,311,714)
Deposits from customers		10,159,156,379	16,742,472,831
Trading liabilities		2,260,382,251	(2,287,537,015)
Other liabilities		(204,938,320)	250,476,584
Net Increase/(decrease) in operating assets and liabilities		(8,867,883,907)	4,059,461,445
Net cash flows from operating activities		(5,368,896,856)	7,358,032,774
Cash flows from investing activities (B)			
Investments in treasury bills, bonds and others		4,060,562,907	147,222,491
Sale/(Purchase) of trading securities		(381,066,889)	(3,796,250,309)
Purchase of fixed assets		(404,371,911)	(118,061,614)
Net cash flows from/(used in) investing activities		3,275,124,107	(3,767,089,432)
Cash flows from financing activities (C)			
Payment for finance lease		(146,708)	(709,236)
Issue of floating rate non-convertible subordinated bonds		-	3,000,000,000
Adjustment of subordinated non-convertible bond		(118,226,630)	(133,595,784)
Dividend paid (cash dividend)		(1,258,942,730)	(381,497,797)
Net cash flows from/(used in) financing activities		(1,377,316,068)	2,484,197,183
Net increase/(decrease) in cash and cash equivalents (A+B+C)		(3,471,088,817)	6,071,601,541
Effects of exchange rate changes on cash and cash equivalents		-	-
Cash and cash equivalents at the beginning of the year		24,482,870,715	12,086,802,751
Cash and cash equivalents at the end of the period		21,011,781,898	18,158,404,292
Cash and cash equivalents:			
Cash		1,782,024,309	1,819,035,430
Balance with Bangladesh Bank and its agent bank(s)		12,163,470,338	11,183,142,634
Balance with other banks and financial institutions		2,203,892,551	1,903,274,728
Money at call and on short notice		4,860,000,000	3,250,000,000
Prize bonds		2,394,700	2,951,500
		21,011,781,898	18,158,404,292
Net Operating Cash Flows per Share		(6.09)	8.35

-Sd-
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President & Managing Director

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Chief Financial Officer

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Aminul Islam
Company Secretary

Bank Asia Limited and Its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 30 September 2016

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Foreign currency translation reserve	Retained earnings	Total	Non-controlling interest	Total equity
Balance at 01 January 2015	7,629,955,940	5,051,466,882	2,682,592,433	8,166,474	661,265	1,229,245,329	16,602,088,323	10,781	16,602,099,104
Transferred during the period	-	602,333,241	-	-	-	(602,333,241)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	(97,496,954)	-	-	-	(97,496,954)	-	(97,496,954)
Transferred to retained earnings	-	-	-	(330)	-	330	-	-	-
Foreign currency translation for the period	-	-	-	-	1,319,589	-	1,319,589	-	1,319,589
Issue of bonus shares	762,995,590	-	-	-	-	(762,995,590)	-	-	-
Cash dividend paid	-	-	-	-	-	(381,497,797)	(381,497,797)	-	(381,497,797)
Net profit for the period	-	-	-	-	-	1,380,698,392	1,380,698,392	(864)	1,380,697,528
Balance as at 30 September 2015	8,392,951,530	5,653,800,123	2,585,095,479	8,166,144	1,980,854	863,117,423	17,505,111,553	9,917	17,505,121,470
Transferred during the period	-	222,450,798	-	-	-	(222,450,798)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	(35,465,637)	-	-	-	(35,465,637)	-	(35,465,637)
Foreign currency translation for opening retained earnings	-	-	-	-	(439,075)	-	(439,075)	-	(439,075)
Net profit for the period	-	-	-	-	-	1,227,027,308	1,227,027,308	868	1,227,028,176
Balance as at 31 December 2015	8,392,951,530	5,876,250,921	2,549,629,842	8,166,144	1,541,779	1,867,693,933	18,696,234,149	10,785	18,696,244,934
Adjustment on revaluation of fixed assets and other investment	-	-	(212,939,038)	-	-	-	(212,939,038)	-	(212,939,038)
Foreign currency translation for opening retained earnings	-	-	-	-	12,680	7,633,371	7,646,051	-	7,646,051
Issue of bonus shares	419,647,570	-	-	-	-	(419,647,570)	-	-	-
Cash dividend paid	-	-	-	-	-	(1,258,942,730)	(1,258,942,730)	-	(1,258,942,730)
Net profit for the period	-	-	-	-	-	691,650,896	691,650,896	76	691,650,972
Balance as at 30 September 2016	8,812,599,100	6,244,091,512	2,336,690,804	8,166,144	1,554,459	520,547,308	17,923,649,328	10,861	17,923,660,189

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Company Secretary

Bank Asia Limited
Balance Sheet
As at 30 September 2016

		Amount in Taka	
		At	At
		30 Sep 2016	31 Dec 2015
PROPERTY AND ASSETS			
Cash	4	13,944,657,853	12,469,737,907
In hand (including foreign currencies)	4.1	1,781,187,515	1,690,422,017
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	4.2	12,163,470,338	10,779,315,890
Balance with other banks and financial institutions		1,849,396,300	8,275,831,706
In Bangladesh	5.1	1,424,877,453	7,561,200,515
Outside Bangladesh	5.2	424,518,847	714,631,191
Money at call and on short notice	6	4,860,000,000	3,230,000,000
Investments	7	43,097,457,563	46,942,774,876
Government		39,656,661,122	43,717,224,029
Others		3,440,796,441	3,225,550,847
Loans and advances/investments	8	157,028,873,497	136,396,335,681
Loans, cash credits, overdrafts, etc/investments		146,555,057,586	126,986,780,735
Bills purchased and discounted		10,473,815,911	9,409,554,946
Fixed assets including premises, furniture and fixtures	9	5,206,110,619	5,075,506,799
Other assets	10	10,146,684,932	11,957,122,419
Non - banking assets		-	-
Total assets		236,133,180,764	224,347,309,388
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	14,392,102,782	12,296,115,548
Subordinated non-convertible bonds	11 (aa)	3,197,214,016	3,315,440,646
Deposits and other accounts		180,000,858,041	169,827,340,391
Current/Al-wadeeah current accounts and other accounts		32,830,777,576	29,610,473,642
Bills payable		2,297,431,782	3,936,675,238
Savings bank/Mudaraba savings bank deposits		25,165,673,277	21,174,184,061
Fixed deposits/Mudaraba fixed deposits		119,706,975,406	115,106,007,450
Bearer certificates of deposit		-	-
Other deposits		-	-
Other liabilities	13	20,346,352,852	19,929,080,918
Total liabilities		217,936,527,691	205,367,977,503
Capital/shareholders' equity			
Total shareholders' equity		18,196,653,073	18,979,331,885
Paid-up capital	14.2	8,812,599,100	8,392,951,530
Statutory reserve	15	6,244,091,512	5,876,250,921
Revaluation reserve	16	2,336,690,804	2,549,629,842
General reserve		8,166,144	8,166,144
Retained earnings	17	795,105,513	2,152,333,448
Total liabilities and shareholders' equity		236,133,180,764	224,347,309,388
Net Assets Value per Share		20.65	21.54

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Balance Sheet
As at 30 September 2016

		Amount in Taka	
		At	At
		30 Sep 2016	31 Dec 2015
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	18	108,433,721,051	94,579,682,894
Acceptances and endorsements		36,644,329,386	33,178,690,709
Letters of guarantee		34,907,728,358	29,263,667,968
Irrevocable letters of credit		26,110,752,963	23,093,149,701
Bills for collection		10,770,910,344	9,044,174,516
Other contingent liabilities		-	-
Other commitments		1,096,726,300	2,237,373,935
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		1,096,726,300	2,237,373,935
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-balance sheet items including contingent liabilities		109,530,447,351	96,817,056,829

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Company Secretary

Bank Asia Limited
Profit and Loss Statement
For the period ended 30 September 2016

		Amount in Taka			
Notes	<u>Jan to Sep 2016</u>	<u>Jan to Sep 2015</u>	<u>July to Sep 2016</u>	<u>July to Sep 2015</u>	
OPERATING INCOME					
Interest income	20	10,573,293,335	10,352,376,783	3,623,445,500	3,519,943,160
Interest paid on deposits and borrowings, etc	21	7,862,763,990	8,316,000,369	2,648,538,472	2,844,448,091
Net interest income		2,710,529,345	2,036,376,414	974,907,028	675,495,069
Investment income	22	2,610,876,339	3,812,338,200	817,340,544	1,810,483,125
Commission, exchange and brokerage	23	1,791,318,341	1,368,658,339	539,909,413	470,495,641
Other operating income	24	428,964,797	393,965,105	117,839,285	129,951,211
		4,831,159,477	5,574,961,644	1,475,089,242	2,410,929,977
Total operating income (A)		7,541,688,822	7,611,338,058	2,449,996,270	3,086,425,046
Salaries and allowances	25	1,787,819,632	1,514,293,024	645,840,154	573,844,458
Rent, taxes, insurance, electricity, etc	26	395,055,541	388,896,479	138,909,516	135,329,491
Legal expenses	27	10,837,689	7,074,368	3,915,096	2,775,946
Postage, stamp, telecommunication, etc	28	60,737,430	56,650,718	18,611,155	20,887,560
Stationery, printing, advertisements, etc	29	69,482,201	71,982,334	17,117,880	24,674,225
Managing Director's salary and fees	30	12,775,484	13,480,000	4,955,484	6,360,000
Directors' fees	31	2,504,000	2,690,000	704,000	965,000
Auditors' fees	32	148,000	165,000	(681,000)	50,000
Depreciation and repairs of Bank's assets	33	326,346,471	323,967,353	117,202,057	109,611,045
Other expenses	34	863,891,194	733,856,068	284,125,448	246,025,006
		3,529,597,642	3,113,055,344	1,230,699,790	1,120,522,731
Total operating expenses (B)		3,529,597,642	3,113,055,344	1,230,699,790	1,120,522,731
Profit before provision (C=A-B)		4,012,091,180	4,498,282,714	1,219,296,480	1,965,902,315
Provision for loans and advances/investments					
General provision		(228,641,024)	933,201,100	(344,141,024)	(241,215,027)
Specific provision		2,273,895,342	344,656,302	833,395,342	925,403,974
		2,045,254,318	1,277,857,402	489,254,318	684,188,947
Provision for off-balance sheet items		127,633,906	168,759,107	(68,266,094)	18,804,927
Provision for diminution in value of investments		-	30,000,000	-	30,000,000
Other provisions		-	10,000,000	-	10,000,000
		2,172,888,224	1,486,616,509	420,988,224	742,993,874
Total provision (D)		2,172,888,224	1,486,616,509	420,988,224	742,993,874
Total profit before tax (C-D)		1,839,202,956	3,011,666,205	798,308,256	1,222,908,441
Provision for taxation					
Current tax	13.4.1	1,093,637,975	1,439,728,000	323,637,975	528,071,056
Deferred tax	13.4.2	56,362,025	-	56,362,025	-
		1,150,000,000	1,439,728,000	380,000,000	528,071,056
Net profit after tax		689,202,956	1,571,938,205	418,308,256	694,837,385
Appropriations					
Statutory reserve	15	367,840,591	602,333,241	159,661,651	244,581,688
General reserve		-	-	-	-
		367,840,591	602,333,241	159,661,651	244,581,688
Retained surplus		321,362,365	969,604,964	258,646,605	450,255,697
Earnings Per Share (EPS)	37	0.78	1.78	0.47	0.79

-Sd-
Md. Arfan Ali
President & Managing Director

-Sd-
Mashiur Rahman
Director

-Sd-
A Rouf Chowdhury
Chairman

-Sd-
Imran Ahmed FCA, CISA
Chief Financial Officer

-Sd-
Aminul Islam
Company Secretary

Bank Asia Limited
Cash Flow Statement
For the period ended 30 September 2016

	Notes	Amount in Taka	
		Jan to Sep 2016	Jan to Sep 2015
Cash flows from operating activities (A)			
Interest receipts		12,973,912,984	13,338,448,294
Interest payments		(7,862,763,990)	(8,316,000,369)
Fees and commission receipts		1,791,318,341	1,368,658,339
Cash payment to employees		(1,848,470,207)	(1,647,601,004)
Cash payment to suppliers		(121,807,026)	(120,262,229)
Income tax paid		(912,927,736)	(1,303,617,804)
Receipts from other operating activities	35	736,051,152	1,220,231,794
Payments for other operating activities	36	(1,345,802,630)	(1,202,679,678)
Operating profit before changes in operating assets & liabilities		3,409,510,888	3,337,177,343
Increase/(decrease) in operating assets and liabilities			
Loans and advances to customers		(20,632,537,816)	(11,076,064,635)
Other assets		(97,710,747)	(62,768,377)
Deposits from customers		10,173,517,650	16,436,742,686
Trading liabilities		2,095,987,234	(1,725,833,497)
Other liabilities		(334,616,146)	236,642,105
Net Increase/(decrease) in operating assets and liabilities		(8,795,359,825)	3,808,718,282
Net cash flows from operating activities		(5,385,848,937)	7,145,895,625
Cash flows from investing activities (B)			
Investments in treasury bills, bonds and others		4,060,562,907	147,222,491
Sale/(Purchase) of trading securities		(215,245,594)	(3,783,501,337)
Purchase of fixed assets		(404,115,767)	(117,611,414)
Net cash flows from/(used in) investing activities		3,441,201,545	(3,753,890,260)
Cash flows from financing activities (C)			
Payment for finance lease		(146,708)	(709,236)
Issue of floating rate non-convertible subordinated bonds		-	3,000,000,000
Adjustment of subordinated non-convertible bond		(118,226,630)	(133,595,784)
Dividend paid (cash dividend)		(1,258,942,730)	(381,497,797)
Net cash flows from/(used in) financing activities		(1,377,316,068)	2,484,197,183
Net increase/(decrease) in cash and cash equivalents (A+B+C)		(3,321,963,460)	5,876,202,548
Effects of exchange rate changes on cash and cash equivalents		-	-
Cash and cash equivalents at the beginning of the year		23,978,412,313	11,996,744,441
Cash and cash equivalents at the end of the period		20,656,448,853	17,872,946,989
Cash and cash equivalents:			
Cash		1,781,187,515	1,818,052,788
Balance with Bangladesh Bank and its agent bank(s)		12,163,470,338	11,183,142,634
Balance with other banks and financial institutions		1,849,396,300	1,618,800,067
Money at call and on short notice		4,860,000,000	3,250,000,000
Prize bonds		2,394,700	2,951,500
		20,656,448,853	17,872,946,989
Net Operating Cash Flows per Share		(6.11)	8.11

-Sd-
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Chief Financial Officer

-Sd-
Aminul Islam
Company Secretary

Bank Asia Limited
Statement of Changes in Equity
For the period ended 30 September 2016

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Retained earnings	Total
Balance at 01 January 2015	7,629,955,940	5,051,466,882	2,682,592,433	8,166,474	1,492,242,767	16,864,424,496
Transferred during the period	-	602,333,241	-	-	(602,333,241)	-
Adjustment on revaluation of fixed assets and other investment	-	-	(97,496,954)	-	-	(97,496,954)
Transferred to retained earnings	-	-	-	(330)	330	-
Issue of bonus shares	762,995,590	-	-	-	(762,995,590)	-
Cash dividend paid	-	-	-	-	(381,497,797)	(381,497,797)
Net profit for the period	-	-	-	-	1,571,938,205	1,571,938,205
Balance at 30 September 2015	8,392,951,530	5,653,800,123	2,585,095,479	8,166,144	1,317,354,674	17,957,367,950
Transferred during the period	-	222,450,798	-	-	(222,450,798)	-
Adjustment on revaluation of fixed assets and other investment	-	-	(35,465,637)	-	-	(35,465,637)
Net profit for the period	-	-	-	-	1,057,429,572	1,057,429,572
Balance at 31 December 2015	8,392,951,530	5,876,250,921	2,549,629,842	8,166,144	2,152,333,448	18,979,331,885
Transferred during the period	-	367,840,591	-	-	(367,840,591)	-
Adjustment on revaluation of fixed assets and other investment	-	-	(212,939,038)	-	-	(212,939,038)
Issue of bonus shares	419,647,570	-	-	-	(419,647,570)	-
Cash dividend paid	-	-	-	-	(1,258,942,730)	(1,258,942,730)
Net profit for the period	-	-	-	-	689,202,956	689,202,956
Balance at 30 September 2016	8,812,599,100	6,244,091,512	2,336,690,804	8,166,144	795,105,513	18,196,653,073

-Sd-

Md. Arfan Ali
President & Managing Director

-Sd-

Mashiur Rahman
Director

-Sd-

A Rouf Chowdhury
Chairman

-Sd-

Imran Ahmed FCA, CISA
Chief Financial Officer

-Sd-

Aminul Islam
Company Secretary

Bank Asia Limited
Selected explanatory notes to the financial statements
for the period ended September 30, 2016

- 1** Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2015. Consolidated financial Statements include position of Bank Asia Limited, Bank Asia Securities Limited, BA Exchange Company (UK) Limited and BA Express USA Inc.
- 1.1** Provision for income tax has been shown @ 40 % as prescribed in Finance Act, 2016 of the accounting profit made by the Bank after considering some of the taxable add backs of income and disallowances of expenditures including provision for loans.
- 2** General:
- a) Figures appearing in these financial statements have been rounded off to the nearest Taka.
- b) Figures of previous year have been rearranged wherever necessary to conform to current year's presentation.
- c) This interim Financial Statements have been prepared in accordance with Bangladesh Accounting Standards (BAS) 34 "Interim Financial Reporting".
- 3** Bonus Share of Tk. 419.64 million and Cash Dividend Tk. 1,258.94 million for the year ended December 31, 2015 was approved in the 17th AGM held on April 18, 2016. Issued bonus shares have been considered in the last year's presentation.

For Bank Asia Limited

-Sd-
Md. Arfan Ali
President & Managing Director

-Sd-
Mashiur Rahman
Director

-Sd-
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Chairman

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Imran Ahmed FCA, CISA
Chief Financial Officer

-Sd-
Aminul Islam
Company Secretary

Bank Asia Limited

Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
4	Cash		
4.1	In hand		
	Conventional and Islamic banking		
	Local currency	1,765,341,719	1,684,148,099
	Foreign currencies	15,845,796	6,273,918
		<u>1,781,187,515</u>	<u>1,690,422,017</u>
	Off-shore banking unit	-	-
		<u>1,781,187,515</u>	<u>1,690,422,017</u>
4.1(a)	Consolidated In hand		
	Bank Asia Limited	1,781,187,515	1,690,422,017
	Bank Asia Securities Limited	10,392	11,890
	BA Exchange Company (UK) Limited	585,862	1,149,477
	BA Express USA, Inc	240,540	97,578
		<u>1,782,024,309</u>	<u>1,691,680,962</u>
4.2	Balance with Bangladesh Bank and its agent bank		
	Conventional and Islamic banking		
	Balance with Bangladesh Bank		
	Local currency (statutory deposit)	11,869,282,450	10,273,716,981
	Foreign currencies	10,315,262	54,872,119
		<u>11,879,597,712</u>	<u>10,328,589,100</u>
	Balance with agent bank (Sonali Bank Limited)		
	Local currency	283,872,626	450,726,790
	Foreign currencies	-	-
		<u>283,872,626</u>	<u>450,726,790</u>
		<u>12,163,470,338</u>	<u>10,779,315,890</u>
	Off-shore banking unit	-	-
		<u>12,163,470,338</u>	<u>10,779,315,890</u>
4.2(a)	Consolidated Balance with Bangladesh Bank and its agent bank		
	Bank Asia Limited	12,163,470,338	10,779,315,890
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>12,163,470,338</u>	<u>10,779,315,890</u>
5	Balance with other banks and financial institutions		
	In Bangladesh		
	Conventional and Islamic banking (Note 5.1.1)	1,424,877,453	7,561,200,515
	Off-shore banking unit	-	-
		<u>1,424,877,453</u>	<u>7,561,200,515</u>
	Outside Bangladesh		
	Conventional and Islamic banking (Note 5.2.1)	323,078,456	667,400,444
	Off-shore banking unit	101,440,391	47,230,747
		<u>424,518,847</u>	<u>714,631,191</u>
		<u>1,849,396,300</u>	<u>8,275,831,706</u>
5.1	In Bangladesh		
5.1.1	Conventional and Islamic banking		
	Current accounts		
	AB Bank Limited	41,480	41,480
	Agrani Bank Limited	826,280	826,280
	National Bank Limited	782,500	766,332
	Sonali Bank Limited	740,272,159	176,737,352
	Standard Chartered Bank	274,125	424,319
	Trust Bank Limited	-	12,978,486
		<u>742,196,544</u>	<u>191,774,249</u>
	Short- notice deposit accounts		
	BRAC Bank Limited	730,099	3,750,038
	AB Bank Limited	526,403	513,475
	Islami Bank Bangladesh Limited	172,800	169,835
	Uttara Bank Limited	2,159,304	2,155,993
		<u>3,588,606</u>	<u>6,589,341</u>

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

	Amount in Taka	
	At 30 Sept 2016	At 31 Dec 2015
Fixed deposit accounts/ MTDR		
Islamic Finance and Investment Limited	100,000,000	100,000,000
Hajj Finance Company Limited	-	500,000,000
Social Islami Bank Limited	-	300,000,000
Bank Alfalah limited	842,303	836,925
Union Bank Limited	-	150,000,000
	100,842,303	1,050,836,925
	846,627,453	1,249,200,515

5.2 Outside Bangladesh

5.2.1 Conventional and Islamic banking

Current accounts

Interest bearing :

Citibank N.A., London (EURO)	-	159,182
Citibank N.A., London (GBP)	13,446,754	82,968,317
Citibank NA, New York (USD)	-	302,610
Habib American Bank, New York	-	144,425,283
Mashreqbank psc, New York (USD)	36,388,009	850,164
Standard Chartered Bank, Mumbai	3,306,840	5,900,215
Standard Chartered Bank, New York	-	7,768,429
	53,141,603	242,374,200

Non-interest bearing :

AB Bank Limited, Mumbai	25,117,644	11,400,461
Al Rajhi Bank K.S.A	919,983	1,584,110
Bhutan National Bank Limited, Thimphu	8,347,336	3,130,597
Casisse Centrale Desjardins	188,262	139,953
Commerzbank AG, Frankfurt (EURO)	26,930,206	355,026,015
Commerzbank AG, Frankfurt (USD)	2,398,411	594,622
Habib Metropolitan Bank Limited, Karachi	-	274,569
Habib Bank UK, London	-	928,580
ICICI Bank Limited, Kowloon	1,126,967	832,673
ICICI Bank Limited, Mumbai	22,270,184	20,363,433
JP Morgan Chase Bank N.A New York, U.S.A	-	6,627,865
Mashreqbank psc, Mumbai (EURO)	684,582	611,632
Muslim Commercial Bank Limited, Colombo	4,128,567	6,544,592
Muslim Commercial Bank Limited, Karachi	-	5,309,756
National Australia Bank Limited	234,654	538,034
Nepal Bangladesh Bank Limited, Kathmandu	-	1,174,790
Sonali Bank (UK) Limited, London	-	5,426,143
Saudi Hollandi K.S.A	30,734	109,714
UBAF, Tokyo	87,102,756	1,694,244
Unicredit Bank AG, Munich (EURO)/Hypovereins Bank, Munich (EURO)	1,058,500	772,144
Wells Fargo Bank NA, New York, (USD)	83,380,394	1,419,864
Wells Fargo Bank NA, London, (Euro)	5,331,133	214,222
Zurcher Kantonal Bank, Switzerland	686,540	308,231
	269,936,853	425,026,244
	323,078,456	667,400,444

5.3 Placements

With Banking companies (Note 5.3.1 and 5.3.2)	578,250,000	6,312,000,000
With Non-banking financial institutions (Note 5.3.3)	-	-
	578,250,000	6,312,000,000
	578,250,000	6,312,000,000

Bank Asia Limited

Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
5.3.1	Placement- with Banking companies (Local Currency):		
	NRB Bank Limited	-	200,000,000
	Jamuna Bank Limited	-	800,000,000
	Midland Bank Limited	-	250,000,000
	AB Bank Limited	-	800,000,000
	Premier Bank	500,000,000	-
	Standard Bank Limited	-	800,000,000
	Dhaka Bank Limited	-	1,000,000,000
	Meghna Bank Limited	-	200,000,000
		500,000,000	4,050,000,000
5.3.2	Placement- with Banking companies (Foreign Currency):		
	Mutual Trust Bank Limited	-	312,000,000
	Eastern Bank Limited	-	780,000,000
	Islami Bank Bangladesh Limited	-	1,170,000,000
	Modhumoti Bank Limited	78,250,000	-
		78,250,000	2,262,000,000
		578,250,000	6,312,000,000
5(a)	Consolidated Balance with other banks and financial institutions		
	In Bangladesh		
	Bank Asia Limited	1,424,877,453	7,561,200,515
	Bank Asia Securities Limited	313,200,222	444,415,554
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		1,738,077,675	8,005,616,069
	<u>Less: Inter-company transactions</u>	11,154,850	5,510,002
		1,726,922,825	8,000,106,067
	Outside Bangladesh		
	Bank Asia Limited	424,518,847	714,631,191
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	6,779,529	11,453,875
	BA Express USA, Inc	45,671,350	52,840,030
		476,969,726	778,925,096
		2,203,892,551	8,779,031,163
6	Money at call and on short notice		
	Call money		
	With Banking companies (Note 6.1)	2,250,000,000	1,730,000,000
	With Non-banking financial institutions	2,610,000,000	1,500,000,000
		4,860,000,000	3,230,000,000
6.1	Call Money- with Banking companies:		
	Trust Bank Limited	-	200,000,000
	The City Bank Limited	700,000,000	550,000,000
	AB Bank Limited	-	600,000,000
	NRB Bank Limited	240,000,000	180,000,000
	National Credit and Commerce Bank Limited	-	200,000,000
	NRB Commercial Bank Limited	110,000,000	-
	Mercantile Bank Limited	700,000,000	-
	Midland Bank Limited	250,000,000	-
	Jamuna Bank Limited	250,000,000	-
		2,250,000,000	1,730,000,000
6.2	Call Money- with non Banking companies		
	Investment Corporation of Bangladesh	2,000,000,000	1,500,000,000
	IDLC (BD) Limited	170,000,000	-
	GSP Finance Company (Bangladesh) Limited	100,000,000	-
	Bangladesh Industrial Finance Corporation	20,000,000	-
	Delta Brac Housing	210,000,000	-
	Phoenix Leasing	110,000,000	-
		2,610,000,000	1,500,000,000

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
6(a)	Consolidated Money at call and on short notice		
	Bank Asia Limited	4,860,000,000	3,230,000,000
	Bank Asia Securities Limited	-	-
	BA Express USA, Inc	-	-
	BA Exchange Company (UK) Limited	-	-
		<u>4,860,000,000</u>	<u>3,230,000,000</u>
7	Investments		
	Government (Note 7.1)	39,656,661,122	43,717,224,029
	Others (Note 7.2)	3,440,796,441	3,225,550,847
		<u>43,097,457,563</u>	<u>46,942,774,876</u>
7.1	Government		
	Conventional and Islamic banking (Note 7.1.1)	39,656,661,122	43,717,224,029
	Off-shore banking unit	-	-
		<u>39,656,661,122</u>	<u>43,717,224,029</u>
7.1.1	Conventional and Islamic banking		
	Treasury bills (Note 7.1.1.1)	21,131,793,252	12,398,308,492
	Treasury bonds (Note 7.1.1.2)	16,955,020,817	22,826,335,573
	30 Days Bangladesh Bank bills	1,567,452,353	8,489,737,264
	Prize bonds	2,394,700	2,842,700
		<u>39,656,661,122</u>	<u>43,717,224,029</u>
7.1.1.1	Treasury bills		
	7 days treasury bills	11,044,235,015	-
	91 days treasury bills	2,506,901,691	-
	182 days treasury bills	1,485,106,282	3,955,418,886
	364 days treasury bills	6,095,550,264	8,442,889,606
		<u>21,131,793,252</u>	<u>12,398,308,492</u>
7.1.1.2	Treasury bonds		
	Bangladesh Bank Islamic bond	444,200,000	316,500,000
	2 years Bangladesh Government treasury bonds	54,805,883	4,423,112,974
	5 years Bangladesh Government treasury bonds	4,504,469,124	4,504,469,124
	10 years Bangladesh Government treasury bonds	6,351,676,732	7,982,384,397
	15 years Bangladesh Government treasury bonds	5,357,143,643	5,357,143,643
	20 years Bangladesh Government treasury bonds	242,725,435	242,725,435
		<u>16,955,020,817</u>	<u>22,826,335,573</u>
7.2	Others		
	Conventional and Islamic banking (Note 7.2.1)	3,440,796,441	3,225,550,847
	Off-shore banking unit	410,444,725	268,320,000
	Less: Adjustment with OBU	(410,444,725)	(268,320,000)
		<u>3,440,796,441</u>	<u>3,225,550,847</u>
7.2.1	Conventional and Islamic banking		
a)	Ordinary shares		
	Quoted shares	635,037,194	575,132,992
	Unquoted share	93,592,612	145,529,880
		<u>728,629,806</u>	<u>720,662,872</u>
b)	Mutual Fund		
	1st Janata Bank Mutual fund	50,000,000	50,000,000
	EBL NRB 1st 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 Bank 1st Mutual Fund	248,021,219	248,740,000
		<u>747,686,219</u>	<u>748,405,000</u>
c)	Debentures		
	Beximco Denims Limited	9,537,605	9,537,605
	Beximco Textiles Limited	6,445,370	6,445,370
		<u>15,982,975</u>	<u>15,982,975</u>

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At	At
		30 Sept 2016	31 Dec 2015
d) Bonds			
	MTBL subordinated bond	112,500,000	112,500,000
	MTB Second subordinated bond	400,000,000	400,000,000
	UCB Second subordinated bond	300,000,000	300,000,000
	BSRM Steels Limited zero coupon bond	199,997,441	-
	Premier Bank Non-convert subordinated bond	500,000,000	200,000,000
	Prime Bank Limited Coupon bond	70,000,000	140,000,000
	BSRML Coupon bond	66,000,000	88,000,000
	SIBL subordinated Mudaraba bond	200,000,000	200,000,000
		1,848,497,441	1,440,500,000
e) Investment in commercial paper			
	Investment in commercial paper	100,000,000	300,000,000
		100,000,000	300,000,000
f) Placements			
	With Banking companies (Note 7.2.1(a))	-	-
	With Non-banking financial institutions (Note 7.2.1(a))(Note 7.2.1(b))	-	-
		-	-
		3,440,796,441	3,225,550,847
7.2.1(a) Placement- with Non-banking financial institutions			
	Placement with Off-shore Banking Unit	4,773,250,000	2,028,000,000
		4,773,250,000	2,028,000,000
	Less : Adjustment with OBU	(4,773,250,000)	(2,028,000,000)
		-	-
7.3 Investments classified as per Bangladesh Bank circular:			
	Held for trading (HFT)	20,055,593,187	26,142,981,291
	Held to maturity (HTM)	19,154,473,235	17,254,900,038
	Other securities	3,887,391,141	3,544,893,547
		43,097,457,563	46,942,774,876
7(a) Consolidated Investments			
	Government		
	Bank Asia Limited	39,656,661,122	43,717,224,029
	Bank Asia Securities Limited	-	-
	BA Express USA, Inc	-	-
	BA Exchange Company (UK) Limited	-	-
		39,656,661,122	43,717,224,029
	Others		
	Bank Asia Limited	3,440,796,441	3,225,550,847
	Bank Asia Securities Limited	385,370,966	219,549,671
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		3,826,167,407	3,445,100,518
		43,482,828,529	47,162,324,547
8 Loans and advances/investments			
	Loans, cash credits, overdrafts, etc/investments (Note 8.1)	146,555,057,586	126,986,780,735
	Bills purchased and discounted (Note 8.2)	10,473,815,911	9,409,554,946
		157,028,873,497	136,396,335,681
8.1 Loans, cash credits, overdrafts, etc/investments			
	Conventional and Islamic banking		
	Inside Bangladesh		
	Overdrafts/ Quard against deposit	25,883,191,967	26,068,572,073
	Cash credit/Bai Murabaha (Muajjal)	3,806,595,191	1,240,217,716
	Loans (General)/ Musharaka	32,816,791,217	25,657,793,569
	House building loans	799,334,143	363,244,511
	Loan against trust receipts/ Bai Murabaha post import	10,304,244,342	9,778,733,091
	Payment against documents	138,308,188	83,837,021
	Consumer credit scheme	6,612,625,449	5,482,235,146
	Transport loan	1,629,050,946	1,372,176,280

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At	At
		30 Sept 2016	31 Dec 2015
	Term loan- industrial	8,297,894,071	7,089,737,174
	Term loan- others/ Hire purchase under Shirkatul Melk	37,792,028,956	35,884,085,008
	Staff Loan	1,196,876,795	1,241,675,689
	Credit card	1,237,453,573	1,147,963,907
	Small and medium enterprise (SME)	3,578,223,018	3,414,655,444
	Export Development Fund (EDF)	9,250,211,650	6,856,433,607
	Credit for poverty alleviation scheme-micro credit	8,323,577	8,306,310
		143,351,153,083	125,689,666,546
	Outside Bangladesh	-	-
		143,351,153,083	125,689,666,546
	Off-shore banking unit	3,203,904,503	16,576,539
		146,555,057,586	126,986,780,735
8.2	Bills purchased and discounted		
	Conventional and Islamic banking	2,301,823,886	9,314,667,929
	Off-shore banking unit	8,171,992,025	94,887,017
		10,473,815,911	9,409,554,946
8.14	Bills purchased and discounted		
	Payable in Bangladesh	9,094,259,064	8,274,990,805
	Payable outside Bangladesh	1,379,556,847	1,134,564,141
		10,473,815,911	9,409,554,946
8.(a)	Consolidated Loans and advances/investments		
	Loans, cash credits, overdrafts, etc/investments		
	Bank Asia Limited	146,555,057,586	126,986,780,735
	Bank Asia Securities Limited	5,330,988,112	5,488,271,756
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		151,886,045,698	132,475,052,491
	Less: Inter- companies transactions	2,400,010,246	2,880,012,102
		149,486,035,452	129,595,040,389
	Bills purchased and discounted		
	Bank Asia Limited	10,473,815,911	9,409,554,946
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		10,473,815,911	9,409,554,946
		159,959,851,363	139,004,595,335
9	Fixed assets including premises, furniture and fixtures		
	Conventional and Islamic banking (Note 9.1)	5,206,110,619	5,075,506,799
	Off-shore banking unit	-	-
		5,206,110,619	5,075,506,799
9(a)	Consolidated Fixed assets including premises, furniture and fixtures		
	Bank Asia Limited	5,206,110,619	5,075,506,799
	Bank Asia Securities Limited	698,868	1,071,096
	BA Exchange Company (UK) Limited	5,619,483	7,479,587
	BA Express USA, Inc	7,866,076	8,757,587
		5,220,295,046	5,092,815,069
10	Other assets		
	Conventional and Islamic banking (Note 10.1)	10,136,700,827	11,941,026,682
	Off-shore banking unit	9,984,105	16,095,737
		10,146,684,932	11,957,122,419
10.1	Conventional and Islamic banking		
	Income generating other assets		
	Investment in Bank Asia Securities Ltd - incorporated in Bangladesh	1,999,990,000	1,999,990,000
	Investment in BA Exchange Company (UK) Limited - incorporated in UK	33,000,000	36,000,000
	Investment in BA Express USA Inc - incorporated in USA	75,120,000	74,880,000
		2,108,110,000	2,110,870,000

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

	Amount in Taka	
	At 30 Sept 2016	At 31 Dec 2015
Non-income generating other assets		
Income receivable (Note 10.2)	652,791,710	749,621,375
Stock of stamps	5,370,791	4,437,741
Stationery, printing materials, etc	29,630,997	24,225,777
Prepaid expenses	12,385,870	4,597,953
Deposits and advance rent	275,738,369	286,441,642
Due from Capital Market Division of the Bank	5,274,842	4,999,998
Branch adjustment account (Note 10.3)	-	-
Advances, prepayments and others (Note 10.3)	119,588,145	78,979,432
Advance income tax	6,028,858,198	8,232,300,531
Receivable against government	209,783,142	192,578,533
Sundry debtors	66,864,932	81,128,329
Adjustment account debit	187,868,789	-
Protested bills	66,997,265	73,897,265
Receivable from BA Exchange Company (UK) Limited	41,863,571	38,788,424
Receivable from BA Express USA Inc	93,444,329	52,180,322
Excise duty recoverable	1,429,620	5,979,360
BA General debit balance	230,700,257	-
	8,028,590,827	9,830,156,682
	10,136,700,827	11,941,026,682
10.2 Income receivable		
Income receivable consists of interest accrued on investment and other income.		
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 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. 3,19,52,365.00 (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.		
10(a) Consolidated Other assets		
Bank Asia Limited	10,146,684,932	11,957,122,419
Bank Asia Securities Limited	164,271,068	141,764,313
BA Exchange Company (UK) Limited	3,088,899	2,541,447
BA Express USA, Inc	53,846,684	29,742,877
	10,367,891,583	12,131,171,056
<u>Less:</u> Inter- companies transactions		
Investment in Bank Asia Securities Limited	1,999,990,000	1,999,990,000
Investment in BA Exchange Company (UK) Limited	29,941,830	34,248,240
Investment in BA Express USA, Inc	74,832,000	75,120,000
Receivable from BASL	5,274,842	4,999,998
Receivable from BA Exchange Company (UK) Limited	41,863,571	38,788,424
Receivable from BA Exchange USA, Inc.	93,444,329	52,180,322
	8,122,545,011	9,925,844,072
11 Borrowings from other banks, financial institutions and agents		
Conventional and Islamic banking (Note 11.1)	7,683,813,856	6,344,881,709
Off-shore banking unit	11,481,538,926	7,979,233,839
Less: Adjustment with Head Office	(4,773,250,000)	(2,028,000,000)
	14,392,102,782	12,296,115,548
11.1 Conventional and Islamic banking		
In Bangladesh (Note 11.1.1)	7,683,813,856	6,344,881,709
Outside Bangladesh	-	-
	7,683,813,856	6,344,881,709
11.1.1 In Bangladesh		
Secured:	-	-
Un secured:		
Money at call and on short notice		
State Bank of India	-	150,000,000
	-	150,000,000

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

	Amount in Taka	
	At 30 Sept 2016	At 31 Dec 2015
Borrowings		
Bangladesh Bank (Islamic)	500,000,000	-
Bangladesh Bank refinance	80,765,163	111,663,096
SME Foundation Pre Finance	40,000,000	45,000,000
Borrowing A/C (AGRI Taka 10)	5,870,544	12,534,753
Borrowing A/C Jute refinance	-	15,000,000
Bio-Gas Plant refinance	916,666	-
Borrowing- Green finance refinance	180,000,000	-
Export development fund	6,876,261,483	6,010,683,860
Onshore export discount fund	410,444,725	268,320,000
	<u>8,094,258,581</u>	<u>6,463,201,709</u>
Less : Inter borrowings between OBU and Conventional Banking	<u>(410,444,725)</u>	<u>(268,320,000)</u>
	<u>7,683,813,856</u>	<u>6,344,881,709</u>
11(a) Consolidated Borrowings from other banks, financial institutions and agents		
Bank Asia Limited	14,392,102,782	12,296,115,548
Bank Asia Securities Limited	2,603,743,993	2,919,350,832
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	<u>16,995,846,775</u>	<u>15,215,466,380</u>
Less : Inter borrowings between OBU and Conventional Banking	<u>2,400,010,246</u>	<u>2,880,012,102</u>
	<u>14,595,836,529</u>	<u>12,335,454,278</u>
11(aa) Subordinated Non-Convertible bonds		
Subordinated Non-Convertible Zero Coupon bond		
A.K Khan & Company Limited	82,171,739	131,432,375
AB Bank 1st Mutual Fund	12,481,576	19,964,080
EBL First Mutual Fund	3,284,087	5,252,844
EBL NRB Mutual Fund	6,547,712	10,472,960
EXIM Bank 1st Mutual Fund	13,146,578	21,027,740
First Bangladesh Fixed Income Fund	69,006,746	110,375,180
IFIC Bank 1st Mutual Fund	3,273,856	5,236,480
Industrial and Infrastructure Development Finance Company Limited (IIDFC)	4,027,866	6,442,507
Popular Life 1st Mutual Fund	3,273,856	5,236,480
	<u>197,214,016</u>	<u>315,440,646</u>
Subordinated Non-Convertible floating rate bond		
Agrani Bank Limited	200,000,000	200,000,000
BRAC Bank Limited	100,000,000	100,000,000
Janata Bank Limited	250,000,000	250,000,000
Mercantile Bank Limited	500,000,000	500,000,000
One Bank Limited	600,000,000	600,000,000
Pubali Bank Limited	250,000,000	250,000,000
Rupali Bank Limited	600,000,000	600,000,000
Sonali Bank Limited	500,000,000	500,000,000
	<u>3,000,000,000</u>	<u>3,000,000,000</u>
	<u>3,197,214,016</u>	<u>3,315,440,646</u>
12 Deposits and other accounts		
Conventional and Islamic banking (Note 12.1)	179,717,200,970	168,779,426,028
Off-shore banking unit	283,657,071	1,047,914,363
	<u>180,000,858,041</u>	<u>169,827,340,391</u>
Deposits and other accounts		
Current/Al-wadeeah current accounts and other accounts		
Deposits from banks	-	-
Deposits from customers	32,615,396,884	28,576,124,590
	<u>32,615,396,884</u>	<u>28,576,124,590</u>
Bills payable		
Deposits from banks	-	-
Deposits from customers	2,297,431,782	3,936,675,238
	<u>2,297,431,782</u>	<u>3,936,675,238</u>
Savings bank/Mudaraba savings bank deposits		
Deposits from banks	-	-
Deposits from customers	25,165,673,277	21,174,184,061
	<u>25,165,673,277</u>	<u>21,174,184,061</u>

Bank Asia Limited

Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At	At
		30 Sept 2016	31 Dec 2015
	Fixed deposits/Mudaraba fixed deposits		
	Deposits from banks	-	28,516,974
	Deposits from customers	119,638,699,027	115,063,925,165
		<u>179,717,200,970</u>	<u>168,779,426,028</u>
12.1	Conventional and Islamic banking		
	Deposits from banks (Note 12.1.1)	-	28,516,974
	Deposits from customers (Note 12.1.2)	179,717,200,970	168,750,909,054
		<u>179,717,200,970</u>	<u>168,779,426,028</u>
12.1.1	Deposits from banks		
	Fixed deposit/SND		
	AB Bank Limited	-	40,218
	EXIM Bank Limited	-	19,906,448
	Sonali Bank Limited	-	7,500,000
	Social Islami Bank Limited	-	534,138
	Trust Bank Limited	-	536,170
		<u>-</u>	<u>28,516,974</u>
	Bangladesh Bank Refinance	-	-
		<u>-</u>	<u>28,516,974</u>
12.1.2	Deposits from customers		
	Current/Al-wadeeah current accounts and other accounts (Note 12.1.2a)	32,615,396,884	28,576,124,590
	Bills payable (Note 12.1.2b)	2,297,431,782	3,936,675,238
	Savings bank/Mudaraba savings deposits	25,165,673,277	21,174,184,061
	Fixed deposits/Mudaraba fixed deposits (Note 12.1.2c)	119,638,699,027	115,063,925,165
		<u>179,717,200,970</u>	<u>168,750,909,054</u>
12.1.2a	Current/Al-wadeeah current accounts and other accounts		
	Current/Al-wadeeah current accounts	11,695,122,460	11,223,610,142
	Other demand deposit - Local currency	15,494,236,867	13,198,114,224
	Other demand deposit - Foreign currencies	4,048,650,922	3,397,550,856
	Foreign currency deposits	1,377,386,635	756,849,368
		<u>32,615,396,884</u>	<u>28,576,124,590</u>
12.1.2b	Bills payable		
	Bills payable - local currency	2,291,245,788	3,930,474,264
	Bills payable - foreign currencies	6,185,994	6,200,974
		<u>2,297,431,782</u>	<u>3,936,675,238</u>
12.1.2c	Fixed deposits/Mudaraba fixed deposits		
	Fixed deposits/Mudaraba fixed deposits	67,953,613,874	66,067,219,535
	Special notice deposit	18,578,060,544	17,363,342,993
	Foreign currency deposits (interest bearing)	3,116,593	3,132,058
	Deposit under schemes	33,103,908,016	31,630,230,579
		<u>119,638,699,027</u>	<u>115,063,925,165</u>
12.2	Payable on demand and time deposits		
	a) Demand deposits		
	Current/Al-wadeeah current accounts and other accounts	11,910,503,152	12,257,959,194
	Savings bank/Mudaraba savings deposits	2,264,910,595	1,905,676,565
	Foreign currency deposits (non interest bearing)	5,426,037,557	4,154,400,224
	Sundry deposits	15,494,236,867	13,198,114,224
	Bills payable	2,297,431,782	3,936,675,238
		<u>37,393,119,953</u>	<u>35,452,825,445</u>
	b) Time deposits		
	Savings bank/Mudaraba savings deposits	22,900,762,682	19,268,507,496
	Fixed deposits/Mudaraba fixed deposits	68,021,890,253	66,109,301,820
	Foreign currency deposits (interest bearing)	3,116,593	3,132,058
	Special notice deposit	18,578,060,544	17,363,342,993
	Deposits under schemes	33,103,908,016	31,630,230,579
		<u>142,607,738,088</u>	<u>134,374,514,946</u>
		<u>180,000,858,041</u>	<u>169,827,340,391</u>

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At	At
		30 Sept 2016	31 Dec 2015
12(a)	Consolidated Deposits and other accounts		
	Current/Al-wadeeah current accounts and other accounts		
	Bank Asia Limited	32,830,777,576	29,610,473,642
	Bank Asia Securities Limited	315,279,509	323,995,932
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>33,146,057,085</u>	<u>29,934,469,574</u>
	<u>Less: Inter-company transactions</u>	<u>11,154,850</u>	<u>5,510,002</u>
		<u><u>33,134,902,235</u></u>	<u><u>29,928,959,572</u></u>
	Bills payable		
	Bank Asia Limited	2,297,431,782	3,936,675,238
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>2,297,431,782</u>	<u>3,936,675,238</u>
	Savings bank/Mudaraba savings bank deposits		
	Bank Asia Limited	25,165,673,277	21,174,184,061
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>25,165,673,277</u>	<u>21,174,184,061</u>
	Fixed deposits/Mudaraba fixed deposits		
	Bank Asia Limited	119,706,975,406	115,106,007,450
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>119,706,975,406</u>	<u>115,106,007,450</u>
13	Other liabilities		
	Conventional and Islamic banking (Note 13.1)	20,346,352,852	19,901,699,382
	Off-shore banking unit	-	27,381,536
		<u>20,346,352,852</u>	<u>19,929,080,918</u>
13.1	Conventional and Islamic banking		
	Provision for loans and advances/investments (Note 13.2)	-	7,298,578,741
	Provision on off-balance sheet exposures (Note 13.3)	-	1,095,804,474
	Interest suspense account	-	1,553,540,815
	Provision for income tax including deferred tax (Note 13.4)	-	7,993,292,466
	Provision for performance and festival bonus	-	167,291,663
	Master card and Visa card payables	-	4,797,788
	Expenditures and other payables	-	74,827,338
	Obligation under finance lease (Note 13.5)	-	129,839
	Provision for nostro accounts (Note 13.6)	-	-
	Other payable	-	76,572,871
	Provision for profit equalisation	-	13,776,927
	Provision for Smart Junior Saver A/c	-	-
	Provision for diminution in value of shares (Note 13.7)	-	143,383,553
	Payable to Government	-	406,944,621
	Provision for others (Note 13.8)	-	134,822,336
	Unearned income	-	458,762,038
	Clearing adjustment account	-	113,626,850
	Interest payable on subordinated non-covertable zero coupon bond	-	51,564,074
	Branch adjustment account credit balance	-	414,069
	Nostro account credit balance	-	659,834,475
	ATM/POS settlement account	-	86,281,114
	Foreing currency exchange for OBU	-	12,106,800
		<u>20,346,352,852</u>	<u>19,901,699,382</u>
13.2	Provision for loans and advances/investments		
	A. General		
	Balance at the beginning of the year	2,997,793,755	1,090,135,458
	Add: Provision made during the period		
	On general loans and advances/investments etc.	(255,179,756)	1,517,658,297
	Transfer from Provision for diminution in value of shares	-	160,000,000
	Transfer from Specific Provision	-	230,000,000
		<u>(255,179,756)</u>	<u>1,907,658,297</u>

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

	Amount in Taka	
	At 30 Sept 2016	At 31 Dec 2015
Less: Provision no longer required		
Specific provision	(170,000,000)	-
Written off	(541,374,539)	-
	(711,374,539)	-
Balance at the end of the period	2,031,239,460	2,997,793,755
B. Specific		
Balance at the beginning of the year	2,911,650,000	3,981,260,000
Less:		
Transfer to General Provision	-	(230,000,000)
Write off/amicable settlement during the period	(227,047,274)	(974,270,489)
	(227,047,274)	(1,204,270,489)
Add/ Back: Recoveries of amounts previously written off	25,082,248	55,044,236
Transfer from General Provision	170,000,000	-
Specific provision made during the period	2,273,895,342	79,616,253
	2,468,977,590	134,660,489
Balance at the end of the period	5,153,580,316	2,911,650,000
C. Total provision on loans and advances/investments (A+B)	7,184,819,776	5,909,443,755
D. General provision maintained for OBU as at 01 January	87,220,233	65,651,343
Add: Provision made during the period	26,538,732	21,568,890
Provision on loans and advances for OBU	113,758,965	87,220,233
E. Total provision on loans and advances/investments (C+D)	7,298,578,741	5,996,663,988
13.3 Provision on off-balance sheet exposures		
Balance at 1 January	966,878,338	713,516,428
Add: Provision made during the period	126,422,911	253,361,910
	1,093,301,249	966,878,338
Less: Adjustments made during the period	-	-
Balance at the end of the year	1,093,301,249	966,878,338
General provision maintained for OBU as at 01 January	1,292,230	1,755,118
Add: Provision made during the period	1,210,995	-
Less: Adjustments made during the period	-	(462,888)
	2,503,225	1,292,230
Balance at the end of the period	1,095,804,474	968,170,568
13.4 Provision for taxation		
Current tax (Note 13.4.1)	7,569,409,076	9,832,107,040
Deferred tax (Note 13.4.2)	423,883,390	367,521,365
	7,993,292,466	10,199,628,405
13.4.1 Provision for current tax		
Balance at 1 January	9,832,107,040	8,297,368,394
Add: Provision made during the period	1,093,637,975	1,534,738,646
	10,925,745,015	9,832,107,040
Less: Adjustments made during the period	3,356,335,939	-
	7,569,409,076	9,832,107,040
13.4.2 Provision for deferred tax		
Balance at 1 January	367,521,365	352,260,011
Provision made for deferred tax liabilities:		
Charged/(credited) to profit and loss statement	56,362,025	15,261,354
Charged/(credited) to revaluation reserve	-	-
	56,362,025	15,261,354
	423,883,390	367,521,365
Provision made for deferred tax assets	-	-
	423,883,390	367,521,365

Bank Asia Limited**Notes to financial statements for the period ended 30 September 2016**

	Amount in Taka	
	At 30 Sept 2016	At 31 Dec 2015
13.4.1(a) Consolidated Provision for current tax		
Current Tax		
Bank Asia Limited	1,093,637,975	1,534,738,646
Bank Asia Securities Limited	13,170,029	15,183,964
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	150,625
	<u>1,106,808,004</u>	<u>1,550,073,235</u>
13.4.2(a) Consolidated provision for deferred tax		
Bank Asia Limited	56,362,025	15,261,354
Bank Asia Securities Limited	-	-
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	<u>56,362,025</u>	<u>15,261,354</u>
13.5 Obligation under finance lease		
Furniture, fixtures and equipment	-	-
Computer and accessories	-	-
Motor vehicles	129,839	2,137,300
Building	-	-
	<u>129,839</u>	<u>2,137,300</u>
13.6 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.		
13.7 Provision for diminution in value of shares		
Balance at the beginning of the year	143,383,553	303,383,553
Less: Transfer to general provision for loans and advances/investments	-	(160,000,000)
Add: Provision made during the period	-	-
Balance at the end of the period	<u>143,383,553</u>	<u>143,383,553</u>
Provision requirement	65,378,647	96,659,798
Provision maintained	143,383,553	143,383,553
Surplus provision maintained	<u>78,004,906</u>	<u>46,723,755</u>
13.8 Provison for others		
Balance at the beginning of the year	134,822,336	124,822,336
Adjustment	-	-
Add: Provision made during the period	-	10,000,000
Balance at the end of the period	<u>134,822,336</u>	<u>134,822,336</u>
Provision requirement	100,048,000	108,844,000
Provision maintained	134,822,336	134,822,336
Surplus provision maintained	<u>34,774,336</u>	<u>25,978,336</u>
(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(a) Consolidated Other liabilities		
Bank Asia Limited	20,346,352,852	19,929,080,918
Bank Asia Securities Limited	1,442,887,862	1,234,291,546
BA Exchange Company (UK) Limited	37,899,071	47,822,793
BA Express USA, Inc	86,656,670	57,414,346
Foreign currency effect for subsidiaries	-	-
	<u>21,913,796,455</u>	<u>21,268,609,603</u>
<u>Less:</u> Inter- companies transactions		
Receivable from BASL	5,274,842	4,999,998
Receivable from BA Exchange (UK) Limited	41,863,571	38,788,424
BA Express USA, Inc	93,444,329	52,180,322
	<u>21,773,213,713</u>	<u>21,172,640,859</u>

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
14	Share capital		
14.1	Authorized capital		
	1,500,000,000 ordinary shares of Taka 10 each	15,000,000,000	15,000,000,000
14.2	Issued, subscribed and fully paid up capital		
	56,372,480 ordinary shares of Taka 10 each issued for cash	563,724,800	563,724,800
	364,010,770 (2010: 243,901,270) ordinary shares of Taka 10 each issued as bonus shares	3,640,107,700	3,640,107,700
	Right shares issued 25% for the year 2011	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	-
		<u>8,812,599,100</u>	<u>8,392,951,530</u>
14.3	Initial public offer (IPO)		
	Out of the total issued, subscribed and fully paid up capital of the Bank 2,000,000 ordinary shares of Taka 100 each amounting to Taka 200,000,000 was raised through public offering of shares in 2003.		
15	Statutory reserve		
	Balance at the beginning of the year	5,876,250,921	5,051,466,882
	Add: Addition during the year (20% of pre-tax profit)	367,840,591	824,784,039
	Balance at the end of the period	<u>6,244,091,512</u>	<u>5,876,250,921</u>
16	Revaluation reserve		
	HTM securities (Note 16.1)	2,016,673	3,305,385
	HFT securities (Note 16.2)	53,255,164	264,905,490
	Fixed Assets revaluation (Note 16.3)	2,281,418,967	2,281,418,967
		<u>2,336,690,804</u>	<u>2,549,629,842</u>
16.1	Revaluation reserve on HTM securities		
	Balance at 1 January	3,305,385	1,502,377
	Gain from revaluation on investments	-	1,808,365
	Adjustment for sale/maturity of securities	(1,288,712)	(5,357)
		<u>2,016,673</u>	<u>3,305,385</u>
16.2	Revaluation reserve on HFT securities		
	Balance at 1 January	264,905,490	344,223,506
	Gain from revaluation on investments	1,697,816,656	2,757,754,279
	Adjustment for sale/maturity of securities	(1,909,466,982)	(2,837,072,295)
		<u>53,255,164</u>	<u>264,905,490</u>
16.3	Revaluation reserve on Fixed Assets		
	Balance at 1 January	2,281,418,967	2,336,866,550
	Depreciation charged during the period	-	(55,447,583)
		<u>2,281,418,967</u>	<u>2,281,418,967</u>
16 (a)	Consolidated Revaluation reserve		
	Bank Asia Limited	2,336,690,804	2,549,629,842
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>2,336,690,804</u>	<u>2,549,629,842</u>

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
17	Retained earnings		
	Balance at 1 January	2,152,333,448	1,492,242,767
	Add: Post - tax profit for the year	689,202,956	2,573,920,194
	Revaluation reserve transferred to retained earnings	-	55,447,583
	Transfer from share premium account	-	330
	Less: Issue of bonus shares for the year 2015	419,647,570	-
	Issue of cash dividend for the year 2015	1,258,942,730	-
	Issue of bonus shares for the year 2014	-	762,995,590
	Issue of cash dividend for the year 2014	-	381,497,797
	Transfer to statutory reserve	367,840,591	824,784,039
		795,105,513	2,152,333,448
17(a)	Consolidated Retained earnings		
	Balance at 1 January	1,867,693,933	1,229,245,329
	Add: Foreign exchange revaluation reserve for opening retained earnings	7,633,371	2,208,087
	Transfer from share premium account	-	330
	Revaluation reserve transferred to retained earnings	-	55,447,583
	Post- tax profit for the year	691,650,972	2,550,070,034
	Less: Non controlling interest	76	4
		2,566,978,200	3,836,971,359
	Less: Issue of bonus shares for the year 2015	419,647,570	-
	Issue of cash dividend for the year 2015	1,258,942,730	-
	Issue of bonus shares for the year 2014	-	762,995,590
	Issue of cash dividend for the year 2014	-	381,497,797
	Transferred to statutory reserve	367,840,591	824,784,039
		2,046,430,891	1,969,277,426
		520,547,309	1,867,693,933
17(c)	Non-controlling (Minority) interest		
	Bank Asia Securities Limited	10,861	10,785
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		10,861	10,785
18	Contingent liabilities		
	Conventional and Islamic banking	109,280,124,840	96,687,833,782
	Off-shore banking unit	250,322,511	129,223,047
		109,530,447,351	96,817,056,829
	Acceptances and endorsements (Note 18.1)		
	Conventional and Islamic banking	36,534,210,423	33,090,944,368
	Off-shore banking unit	110,118,963	87,746,341
		36,644,329,386	33,178,690,709
	Letters of guarantee		
	Conventional and Islamic banking (Note 18.2)	34,907,728,358	29,263,667,968
	Off-shore banking unit	-	-
		34,907,728,358	29,263,667,968
	Irrevocable letters of credit		
	Conventional and Islamic banking (Note 18.3)	26,023,262,429	23,063,033,545
	Off-shore banking unit	87,490,534	30,116,156
		26,110,752,963	23,093,149,701
	Bills for collection		
	Conventional and Islamic banking (Note 18.4)	10,718,197,330	9,032,813,966
	Off-shore banking unit	52,713,014	11,360,550
		10,770,910,344	9,044,174,516
	Other commitments		
	Conventional and Islamic banking (Note 18.5)	1,096,726,300	2,237,373,935
	Off-shore banking unit	-	-
		1,096,726,300	2,237,373,935
		109,530,447,351	96,817,056,829

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
18.1	Acceptances and endorsements		
	Conventional and Islamic banking	36,534,210,423	33,090,944,368
	Off-shore banking unit	110,118,963	87,746,341
		<u>36,644,329,386</u>	<u>33,178,690,709</u>
18.2	Letters of guarantee		
	Letters of guarantee (Local)	34,907,728,358	29,263,667,968
	Letters of guarantee (Foreign)	-	-
		<u>34,907,728,358</u>	<u>29,263,667,968</u>
18.3	Irrevocable letters of credit		
	Letters of credit Back to Back (Inland)	2,462,571,739	2,758,335,159
	Letters of credit (General)	20,833,882,478	18,156,171,640
	Back to back L/C	2,726,808,212	2,148,526,746
		<u>26,023,262,429</u>	<u>23,063,033,545</u>
18.4	Bills for collection		
	Local bills for collection	5,326,108,791	4,236,763,760
	Foreign bills for collection	5,392,088,539	4,796,050,206
		<u>10,718,197,330</u>	<u>9,032,813,966</u>
18.5	Other commitments		
	Forward Assets Purchased and Forward Deposits Placed	1,096,726,300	2,237,373,935
		<u>1,096,726,300</u>	<u>2,237,373,935</u>
18.6	Workers' profit participation fund (WPPF)		
	As per Bangladesh Labour Act 2006 and SRO no. 336/Law/2010, all companies falling within the scope of WPPF are required to provide 5% of its profit before charging such expense to their eligible employees within the stipulated time. Bank obtained opinion from its legal advisor regarding this issue which stated that the Bank is not required to make provision for WPPF as it is not within the scope of WPPF. As such the Bank did not make any provision during the year for WPPF.		
19	Income statement		
	Income:		
	Interest, discount and similar income (Note 19.1)	13,113,006,733	14,139,319,560
	Dividend income (Note 22)	37,014,108	18,751,027
	Fees, commission and brokerage (Note 19.2)	949,323,856	824,494,836
	Gains/ <u>less</u> Losses arising from dealing securities	-	-
	Gains/ <u>less</u> Losses arising from investment securities	34,148,833	6,644,396
	Gains/ <u>less</u> Losses arising from dealing in foreign currencies (Note 23.1)	841,994,485	544,163,503
	Income from non-banking assets	-	-
	Other operating income (Note 24)	428,964,797	393,965,105
	Profit/ <u>less</u> Losses on interest rate changes	-	-
		<u>15,404,452,812</u>	<u>15,927,338,427</u>
	Expenses:		
	Interest paid/profit shared on deposits and borrowings, etc (Note 21)	7,862,763,990	8,316,000,369
	Administrative expenses (Note 19.3)	2,391,684,802	2,103,511,820
	Other expenses (Note 34)	863,891,194	733,856,068
	Depreciation on banks assets (Note 33.1)	274,021,646	275,687,456
		<u>11,392,361,632</u>	<u>11,429,055,713</u>
		<u>4,012,091,180</u>	<u>4,498,282,714</u>
19.1	Interest, discount and similar income		
	Interest income/profit on investments (Note 20)	10,573,293,335	10,360,898,325
	Interest on treasury bills/reverse repo/bills	2,055,026,608	2,820,370,808
	Interest on debentures	-	1,443,750
	Income from investment in shares, bonds etc	248,763,376	161,120,617
	Capital gain on Government securities and assets	235,923,414	795,486,060
		<u>13,113,006,733</u>	<u>14,139,319,560</u>
	Figures of previous year have been rearranged, wherever considered necessary, to conform the current year's presentation.		
19.2	Fees, commission and brokerage		
	Commission	949,323,856	824,494,836
	Brokerage	-	-
		<u>949,323,856</u>	<u>824,494,836</u>

Bank Asia Limited

Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
19.3	Administrative expenses		
	Salaries and allowances (Note 25)	1,787,819,632	1,514,293,024
	Rent, taxes, insurance, electricity, etc (Note 26)	395,055,541	388,896,479
	Legal expenses (Note 27)	10,837,689	7,074,368
	Postage, stamp, telecommunication, etc (Note 28)	60,737,430	56,650,718
	Stationery, printing, advertisement, etc (Note 29)	69,482,201	71,982,334
	Managing Director's salary and fees (Note 30)	12,775,484	13,480,000
	Directors' fees (Note 31)	2,504,000	2,690,000
	Auditors' fees (Note 32)	148,000	165,000
	Repair of Bank's assets (Note 33.1)	52,324,825	48,279,897
		<u>2,391,684,802</u>	<u>2,103,511,820</u>
20	Interest income/profit on investments		
	Conventional and Islamic banking (Note 20.1)	10,216,567,972	10,116,664,126
	Off-shore banking unit	434,485,757	294,471,966
		<u>10,651,053,729</u>	<u>10,411,136,092</u>
	Less: inter transaction between OBU and Conventional banking	77,760,394	58,759,309
		<u>10,573,293,335</u>	<u>10,352,376,783</u>
20.1	Conventional and Islamic banking		
	Loans (General)/Musharaka	6,894,207	3,021,560
	Loans against trust receipts/ Bai Murabaha post import	685,845,075	854,863,654
	Packing credit	23,477,489	15,310,313
	House building loan	51,972,104	20,665,850
	Payment against documents	175,772,865	159,688,061
	Cash credit/Bai-Muajjal	224,752,179	81,225,437
	Overdraft/ Quard against deposit	1,992,999,903	2,227,995,644
	Consumer credit scheme	579,996,520	489,590,750
	Staff loan	43,453,978	50,487,469
	Local bills purchased	67,049,975	110,457,208
	Foreign bills purchased	7,694,499	7,775,801
	Interest income from credit card	172,854,845	160,832,165
	Term loan- others/ Hire purchase Shirkatul Melk	2,201,486,435	2,360,705,364
	Term loan- industrial	769,389,169	732,527,589
	Demand loan	1,904,856,995	1,431,377,733
	Transport loan	119,316,926	124,826,257
	Sachsondo - SME	370,542,833	317,160,190
	Export development fund	106,149,154	112,545,635
	Agricultural loan	136,154,795	3,198,585
	Other loans and advances	335,038,568	689,456,813
	BA General Account	(658,690)	3,777,242
	Total interest/profit on loans and advances/investments	9,975,039,824	9,957,489,320
	Interest/profit on balance with other banks and financial institutions	238,930,923	158,415,491
	Interest/profit received from foreign banks	2,597,225	759,315
		<u>10,216,567,972</u>	<u>10,116,664,126</u>
20(a)	Consolidated Interest income/profit on investments		
	Bank Asia limited	10,573,293,335	10,352,376,783
	BA Exchange Company (UK) Limited	-	-
	Bank Asia Securities Ltd	178,396,519	226,016,052
	BA Express USA, Inc	-	-
		<u>10,751,689,854</u>	<u>10,578,392,835</u>
	Less: Inter-company transactions	-	-
		<u>10,751,689,854</u>	<u>10,578,392,835</u>
21	Interest paid/profit shared on deposits and borrowings etc.		
	Conventional and Islamic banking (Note 21.1)	7,630,775,334	8,160,725,620
	Off-shore banking unit	309,749,050	214,034,058
		<u>7,940,524,384</u>	<u>8,374,759,678</u>
	Less: inter transaction with OBU	77,760,394	58,759,309
		<u>7,862,763,990</u>	<u>8,316,000,369</u>

Bank Asia Limited

Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
21.1	Conventional and Islamic banking		
	Interest paid/profit shared on deposits		
	Fixed deposits/ Mudaraba Fixed deposit	2,922,508,939	3,957,881,920
	Scheme deposits	3,358,850,709	103,622,018
	Sanchaya plus	112,483,811	471,918,409
	Savings deposits/ Mudaraba Savings bank	500,279,126	376,222,189
	Special notice deposits	405,871,056	2,843,264,700
		<u>7,299,993,641</u>	<u>7,752,909,236</u>
	Interest on borrowings and others		
	Local banks including Bangladesh Bank	14,606,198	151,794,357
	Interest on subordinated non-convertible bond	316,059,065	182,514
	Foreign banks	116,430	255,839,513
		<u>330,781,693</u>	<u>407,816,384</u>
		<u>7,630,775,334</u>	<u>8,160,725,620</u>
21(a)	Consolidated Interest Expenses/profit paid on Deposits		
	Bank Asia limited	7,862,763,990	8,316,000,369
	BA Exchange Company (UK) Limited	-	-
	Bank Asia Securities Ltd	94,465,564	256,964,487
	BA Express USA, Inc	-	-
		<u>7,957,229,554</u>	<u>8,572,964,856</u>
	Less: Inter-company transactions	-	-
		<u>7,957,229,554</u>	<u>8,572,964,856</u>
22	Investment income		
	Conventional and Islamic banking (Note 22.1)	2,610,876,339	3,803,816,658
	Off-shore banking unit	-	8,521,542
		<u>2,610,876,339</u>	<u>3,812,338,200</u>
22.1	Conventional and Islamic Banking		
	Interest on treasury bills	486,463,617	691,163,721
	Interest on treasury bonds	1,552,178,922	2,111,116,790
	Interest on Islamic bonds	14,852,676	12,705,091
	Prime Bank Ltd subordinated bonds	-	11,948,194
	MTBL unsecured subordinated convertible bonds	10,134,247	13,483,570
	Interest on placement	139,743,676	32,485,410
	Capital gain from investment in shares	34,148,833	6,644,396
	Dividend on shares	37,014,108	18,751,027
	Interest on debentures	-	1,443,750
	Capital gain on Government securities	235,923,414	795,486,060
	Interest on Bangladesh Steel Re-rolling Mills (BSRM)	7,388,332	9,100,000
	Interest on Zero Coupon Bond BSRM	1,213,503	-
	Interest income on investment in commercial paper	6,079,167	87,682,509
	MTBL second subordinated bond	30,263,013	-
	Interest on reverse repo	1,531,393	5,385,206
	Interest on Zero Coupon Bond	-	766,139
	UCB second subordinated bond	22,314,041	5,654,795
	Interest on Premier Bank non-convertible subordinated bonds	31,627,397	-
		<u>2,610,876,339</u>	<u>3,803,816,658</u>
22(a)	Consolidated investment income		
	Bank Asia Limited	2,610,876,339	3,812,338,200
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>2,610,876,339</u>	<u>3,812,338,200</u>
	Less: Inter-company transactions	-	-
		<u>2,610,876,339</u>	<u>3,812,338,200</u>
23	Commission, exchange and brokerage		
	Conventional and Islamic banking (Note 23.1)	1,788,400,368	1,365,991,457
	Off-shore banking unit	2,917,973	2,666,882
		<u>1,791,318,341</u>	<u>1,368,658,339</u>

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
23.1	Conventional and Islamic Banking		
	Commission on L/C	595,610,528	566,603,852
	Fees and commission	92,103,913	55,957,784
	Commission on L/G	230,607,654	173,046,339
	Commission on export	6,403,831	6,773,644
	Commission on PO, DD, TT, TC, etc	12,137,276	9,626,283
	Other commission	9,542,681	9,820,052
		946,405,883	821,827,954
	Foreign exchange gain	841,994,485	544,163,503
		<u>1,788,400,368</u>	<u>1,365,991,457</u>
23(a)	Consolidated Commission, exchange and brokerage		
	Bank Asia limited	1,791,318,341	1,368,658,339
	Bank Asia Securities Ltd	68,156,070	69,659,152
	BA Exchange Company (UK) Limited	13,799,739	9,650,868
	BA Express USA, Inc	16,180,794	19,461,712
		<u>1,889,454,944</u>	<u>1,467,430,071</u>
24	Other operating income		
	Conventional and Islamic banking (Note 24.1)	414,897,048	381,776,982
	Off-shore banking unit	14,067,749	12,188,123
		<u>428,964,797</u>	<u>393,965,105</u>
24.1	Conventional and Islamic banking		
	Locker charge	7,588,413	7,099,700
	Service and other charges	189,216,592	165,255,678
	Master/Visa card fees and charges	86,142,277	80,968,714
	Postage/telex/SWIFT/fax recoveries	88,586,097	78,883,483
	Profit on sale of fixed assets	62,999	2,469,486
	Non-operating income	10,828,436	10,087,954
	Rebate on nostro account	27,574,942	28,702,178
	Other income from brokerage	4,897,292	8,309,789
		<u>414,897,048</u>	<u>381,776,982</u>
24(a)	Consolidated other operating income		
	Bank Asia Limited	428,964,797	393,965,105
	Bank Asia Securities Ltd	16,335,579	8,286,198
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>445,300,376</u>	<u>402,251,303</u>
25	Salaries and allowances		
	Conventional and Islamic banking (Note 25.1)	1,787,819,632	1,514,293,024
	Off-shore banking unit	-	-
		<u>1,787,819,632</u>	<u>1,514,293,024</u>
25.1	Conventional and Islamic banking		
	Basic salary	642,348,207	571,111,776
	Allowances	666,057,037	568,271,678
	Festival bonus	142,303,517	123,757,973
	Gratuity	117,000,000	140,568,379
	Provident fund contribution	60,110,871	50,583,218
	Performance bonus	160,000,000	60,000,000
		<u>1,787,819,632</u>	<u>1,514,293,024</u>
25(a)	Consolidated Salaries and allowances		
	Bank Asia Limited	1,787,819,632	1,514,293,024
	Bank Asia Securities Ltd	30,312,099	29,756,073
	BA Exchange Company (UK) Limited	4,769,799	4,682,623
	BA Express USA, Inc	14,219,274	15,440,243
		<u>1,837,120,804</u>	<u>1,564,171,963</u>

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
26	Rent, taxes, insurance, electricity etc.		
	Conventional and Islamic banking (Note 26.1)	394,968,423	388,704,198
	Off-shore banking unit	87,118	192,281
		<u>395,055,541</u>	<u>388,896,479</u>
26.1	Conventional and Islamic banking		
	Rent, rate and taxes	224,616,933	221,500,927
	Insurance	106,709,196	106,598,328
	Power and electricity	63,642,294	60,604,943
		<u>394,968,423</u>	<u>388,704,198</u>
26(a)	Consolidated Rent, taxes, insurance, electricity etc.		
	Bank Asia Limited	395,055,541	388,896,479
	Bank Asia Securities Ltd	9,111,113	8,916,008
	BA Exchange Company (UK) Limited	5,001,317	5,973,946
	BA Express USA, Inc	4,722,298	5,328,495
		<u>413,890,269</u>	<u>409,114,928</u>
27	Legal expenses		
	Conventional and Islamic banking (Note 27.1)	10,837,689	7,074,368
	Off-shore banking unit	-	-
		<u>10,837,689</u>	<u>7,074,368</u>
27.1	Conventional and Islamic Banking		
	Legal expenses	10,837,689	7,074,368
	Other professional charges	-	-
		<u>10,837,689</u>	<u>7,074,368</u>
27(a)	Consolidated Legal expenses		
	Bank Asia Limited	10,837,689	7,074,368
	Bank Asia Securities Ltd	148,955	27,378
	BA Exchange Company (UK) Limited	158,239	145,911
	BA Express USA, Inc	981,783	1,338,049
		<u>12,126,666</u>	<u>8,585,706</u>
28	Postage, stamps, telecommunication etc.		
	Conventional and Islamic banking (Note 28.1)	60,335,543	56,407,443
	Off-shore banking unit	401,887	243,275
		<u>60,737,430</u>	<u>56,650,718</u>
28.1	Conventional and Islamic banking		
	Telephone, courier and postage	35,640,667	38,837,604
	Master/VISA card process fee	21,597,787	5,254,940
	ATM charge	369,173	1,740,043
	SWIFT and Reuter charge	1,403,722	8,957,927
	Internet	1,324,194	1,616,929
		<u>60,335,543</u>	<u>56,407,443</u>
28(a)	Consolidated Postage, stamps, telecommunication etc.		
	Bank Asia Limited	60,737,430	56,650,718
	Bank Asia Securities Ltd	1,324,094	1,680,310
	BA Exchange Company (UK) Limited	294,919	219,511
	BA Express USA, Inc	211,293	219,036
		<u>62,567,736</u>	<u>58,769,575</u>
29	Stationery, printing, advertisements etc.		
	Conventional and Islamic banking (Note 29.1)	69,466,478	71,982,334
	Off-shore banking unit	15,723	-
		<u>69,482,201</u>	<u>71,982,334</u>

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
29.1	Conventional and Islamic banking		
	Office and security stationery	32,877,335	32,302,141
	Calendar, diary, souvenir, etc	8,013,740	7,226,850
	ATM card /Supplies And Stationeries	3,607,918	-
	Books and periodicals	1,497,895	1,131,051
	Publicity and advertisement	23,469,590	31,322,292
		<u>69,466,478</u>	<u>71,982,334</u>
29(a)	Consolidated Stationery, printing, advertisements etc.		
	Bank Asia Limited	69,466,478	71,982,334
	Bank Asia Securities Ltd	354,239	200,860
	BA Exchange Company (UK) Limited	170,346	98,171
	BA Express USA, Inc	507,866	925,341
		<u>70,498,929</u>	<u>73,206,706</u>
30	Managing Director's salary and fees		
	Basic salary	5,803,226	6,300,000
	House rent allowance	750,806	675,000
	Entertainment allowances	150,161	135,000
	Incentive bonus	1,000,000	1,000,000
	Festival bonus	1,200,000	1,400,000
	Utility allowance and others	299,194	315,000
	House maintenance allowance	1,091,775	1,125,000
	Provident fund	580,323	630,000
	Leave fare assistance	1,900,000	1,900,000
		<u>12,775,484</u>	<u>13,480,000</u>
31	Directors' fees		
	Directors' fees	2,504,000	2,690,000
		<u>2,504,000</u>	<u>2,690,000</u>
31(a)	Consolidated Directors' fees		
	Bank Asia Limited	2,504,000	2,690,000
	Bank Asia Securities Ltd.	230,000	74,750
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>2,734,000</u>	<u>2,764,750</u>
32	Auditors' fees		
	Statutory audit fees	148,000	165,000
		<u>148,000</u>	<u>165,000</u>
32(a)	Consolidated Auditors fees		
	Bank Asia Limited	148,000	165,000
	Bank Asia Securities Ltd	-	-
	BA Exchange Company (UK) Limited	460,487	526,545
	BA Express USA, Inc	1,104,486	1,223,710
		<u>1,712,973</u>	<u>1,915,255</u>
33	Depreciation and repair of Bank's assets		
	Conventional and Islamic banking (Note 33.1)	326,346,471	323,743,989
	Off-shore banking unit	-	223,364
		<u>326,346,471</u>	<u>323,967,353</u>
33.1	Conventional and Islamic banking		
	Depreciation		
	Owned assets	273,421,277	272,029,089
	Leased assets	600,369	3,435,003
		<u>274,021,646</u>	<u>275,464,092</u>
	Repairs		
	Building	11,033,269	10,547,340
	Furniture and fixtures	173,572	482,626
	Equipments	3,511,186	3,027,544
		<u>14,718,027</u>	<u>14,057,510</u>
	Maintenance	37,606,798	34,222,387
		<u>326,346,471</u>	<u>323,743,989</u>

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
33(a)	Consolidated Depreciation and repairs of Bank's assets		
	Bank Asia Limited	326,346,471	323,967,353
	Bank Asia Securities Ltd	372,227	3,609,364
	BA Exchange Company (UK) Limited	1,198,583	1,672,424
	BA Express USA, Inc	1,158,130	766,097
		329,075,411	330,015,238
34	Other expenses		
	Conventional and Islamic banking (Note 34.1)	856,537,160	726,426,654
	Off-shore banking unit	7,354,034	7,429,414
		863,891,194	733,856,068
34.1	Conventional and Islamic banking		
	Car expenses	200,992,654	177,471,061
	Contractual service expenses	291,304,479	215,249,777
	Computer expenses	102,093,286	97,953,720
	Other management and administrative expenses	122,522,560	123,580,436
	Entertainment	30,328,492	24,641,425
	AGM/EGM expenses	15,339,710	10,110,154
	Office plantation	3,643,233	3,829,752
	Payment to superannuation fund	1,800,000	1,800,000
	Finance charge for lease assets	146,708	709,236
	Donation and subscription to institutions	60,686,191	47,760,711
	Travelling expenses	20,592,298	17,210,196
	Training and internship	7,008,379	5,980,266
	Directors' travelling expenses	79,170	129,920
		856,537,160	726,426,654
34(a)	Consolidated other expenses		
	Bank Asia Limited	863,891,194	733,856,068
	Bank Asia Securities Ltd	13,156,962	19,213,632
	BA Exchange Company (UK) Limited	1,521,009	1,792,601
	BA Express USA, Inc	6,250,706	7,023,109
		884,819,871	761,885,410
34(b)	Provision for loans and advances/investments and off-balance sheet items		
	Conventional and Islamic banking	1,433,763,958	407,406,025
	Off-shore banking unit	26,538,732	41,785,264
		1,460,302,690	449,191,289
Break up of provision for loans and advances/Investments is shown below:			
General provision			
	Conventional and Islamic banking	(966,554,295)	74,427,862
	Off-shore banking unit	26,538,732	43,159,444
		(940,015,563)	117,587,306
Specific provision			
	Conventional and Islamic banking	2,273,895,342	79,616,253
	Off-shore banking unit	-	-
		2,273,895,342	79,616,253
	Adjust with General provision	2,273,895,342	79,616,253
		2,273,895,342	79,616,253
Provision for off-balance sheet items			
	Conventional and Islamic banking	126,422,911	253,361,910
	Off-shore banking unit	-	(1,374,180)
		126,422,911	251,987,730
		1,460,302,690	449,191,289

Bank Asia Limited
Notes to financial statements for the period ended 30 September 2016

		Amount in Taka	
		At 30 Sept 2016	At 31 Dec 2015
34(c)	Consolidated Provision charge for the year against loans and advances/investment		
	Bank Asia Limited	2,172,888,224	309,037,393
	Bank Asia Securites Limited:		
	Specific Provision	79,414,293	52,526,765
	Provision for diminution in value of investments	5,646,298	-
	Other provisions	-	-
		85,060,591	52,526,765
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>2,257,948,815</u>	<u>361,564,158</u>
35	Receipts from other operating activities		
	Conventional and Islamic banking (Note 35.1)	721,983,403	1,208,043,671
	Off-shore banking unit	14,067,749	12,188,123
		<u>736,051,152</u>	<u>1,220,231,794</u>
35.1	Conventional and Islamic banking		
	Locker charge	7,588,413	7,099,700
	Service and other charges	189,216,592	165,255,678
	Master card fees and charges	86,142,277	80,968,714
	Postage/telex/SWIFT/ fax recoveries	88,586,097	78,883,483
	Non-operating income	350,450,024	875,836,096
		<u>721,983,403</u>	<u>1,208,043,671</u>
35(a)	Consolidated Receipts from other operating activities		
	Bank Asia Limited	736,051,152	1,220,231,794
	Bank Asia Securities Ltd	16,335,579	8,286,198
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		752,386,731	1,228,517,992
	<u>Less: inter- companies transactions</u>	-	-
		<u>752,386,731</u>	<u>1,228,517,992</u>
36	Payments for other operating activities		
	Conventional and Islamic banking (Note 36.1)	1,338,361,478	1,202,487,397
	Off-shore banking unit	7,441,152	192,281
		<u>1,345,802,630</u>	<u>1,202,679,678</u>
36.1	Conventional and Islamic banking		
	Rent, rates and taxes	394,968,423	388,896,479
	Legal expenses	10,837,689	7,074,368
	Directors' fees	2,504,000	2,690,000
	Postage, stamp, telecommunication, etc	60,737,430	56,650,718
	Other expenses	856,390,452	733,338,832
	Managing Director's salary	12,775,484	13,672,000
	Auditors' fee	148,000	165,000
		<u>1,338,361,478</u>	<u>1,202,487,397</u>
36(a)	Payments for other operating activities		
	Bank Asia Limited	1,345,802,630	1,202,679,678
	Bank Asia Securities Ltd	23,971,124	29,912,078
	BA Exchange Company (UK) Limited	7,435,971	8,658,514
	BA Express USA, Inc	13,270,566	15,132,399
		<u>1,390,480,291</u>	<u>1,256,382,669</u>

Bank Asia Limited**Notes to financial statements for the period ended 30 September 2016**

		Amount in Taka	
		At	At
		30 Sept 2016	31 Dec 2015
37	Earnings per share (EPS)		
	Net profit after tax (Numerator)	689,202,956	1,571,938,205
	Number of ordinary shares outstanding (Denominator)	839,295,153	839,295,153
	Issue of bonus shares 5%	41,964,757	41,964,757
	Number of ordinary shares outstanding (Denominator)	881,259,910	881,259,910
	Earnings per share (EPS)	0.78	1.78

Earnings per share has been calculated in accordance with BAS 33: "Earnings Per Share (EPS)". Earnings per share for previous period has been restated since the bonus issue is an issue without consideration of cash. It is treated as if it has occurred prior to the beginning of 2015, the earliest period reported. Actual EPS for June 2015 was Taka 1.87.

37(a)	Consolidated Earnings per share (EPS)		
	Net profit after tax (Numerator)	691,650,972	1,380,697,528
	Number of ordinary shares outstanding (Denominator)	881,259,910	881,259,910
	Earnings per share (EPS)	0.78	1.57