

**Bank Asia Limited**  
Un-Audited Financial Statements  
for the period ended 30 September 2022

**Bank Asia Limited and Its Subsidiaries**  
**Consolidated Balance Sheet as at 30 September 2022**

		Amount in Taka	
Particulars	Notes	30 Sep 2022	31 Dec 2021
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>		<b>20,587,047,074</b>	<b>33,365,082,062</b>
In hand (including foreign currencies)	4.1(a)	3,111,057,010	3,609,634,979
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	4.2(a)	17,475,990,064	29,755,447,083
<b>Balance with other banks and financial institutions</b>	5(a)	<b>32,173,172,745</b>	<b>41,288,613,589</b>
In Bangladesh		31,340,149,243	39,659,087,772
Outside Bangladesh		833,023,502	1,629,525,817
<b>Money at call and on short notice</b>	6(a)	<b>15,150,000,000</b>	<b>6,400,000,000</b>
<b>Investments</b>	7(a)	<b>117,537,715,994</b>	<b>77,951,433,954</b>
Government		109,348,984,421	70,690,287,923
Others		8,188,731,573	7,261,146,031
<b>Loans and advances/investments</b>	8(a)	<b>268,500,434,950</b>	<b>264,999,483,971</b>
Loans, cash credits, overdrafts, etc/investments		239,305,918,302	236,976,500,176
Bills purchased and discounted		29,194,516,648	28,022,983,795
<b>Fixed assets including premises, furniture and fixtures</b>	9(a)	<b>5,767,087,573</b>	<b>6,145,270,470</b>
<b>Other assets</b>	10(a)	<b>10,177,662,484</b>	<b>10,857,915,013</b>
<b>Non - banking assets</b>		-	-
<b>Total assets</b>		<b>469,893,120,820</b>	<b>441,007,799,059</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	11(a)	<b>54,362,843,549</b>	<b>47,836,151,368</b>
<b>Subordinated non-convertible and perpetual bonds</b>	11(aa)	<b>8,610,000,000</b>	<b>8,600,000,000</b>
<b>Deposits and other accounts</b>	12(a)	<b>335,400,526,270</b>	<b>318,424,929,865</b>
Current/Al-wadeeah current accounts and other accounts		63,698,000,402	64,292,866,731
Bills payable		3,310,942,697	3,978,312,853
Savings bank/Mudaraba savings bank deposits		79,200,241,169	79,212,048,790
Fixed deposits/Mudaraba fixed deposits		189,191,342,002	170,941,701,491
Bearer certificates of deposit		-	-
Other deposits		-	-
<b>Other liabilities</b>	13(a)	<b>42,938,224,700</b>	<b>38,942,972,466</b>
<b>Total liabilities</b>		<b>441,311,594,519</b>	<b>413,804,053,699</b>
<b>Capital/shareholders' equity</b>			
<b>Total shareholders' equity</b>		<b>28,581,526,301</b>	<b>27,203,745,360</b>
Paid-up capital	14.2	11,659,068,600	11,659,068,600
Statutory reserve	15	11,659,068,600	10,725,443,940
General and other reserve	15.1 (a)	9,926,531	8,317,091
Revaluation reserve	16(a)	2,202,781,109	2,159,144,877
Retained earnings	17(a)	3,049,745,139	2,650,999,337
Foreign currency translation reserve		926,029	761,241
Non-controlling interest	17(b)	10,293	10,274
<b>Total liabilities and shareholders' equity</b>		<b>469,893,120,820</b>	<b>441,007,799,059</b>
<b>Net Assets Value per Share</b>		<b>24.51</b>	<b>23.33</b>

**Consolidated Balance Sheet as at 30 September 2022**

Particulars	Notes	Amount in Taka	
		30 Sep 2022	31 Dec 2021
<b>OFF-BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>	18	<b>182,685,046,209</b>	<b>170,920,906,518</b>
Acceptances and endorsements		66,664,344,116	62,539,512,475
Letters of guarantee		38,611,311,209	37,395,583,594
Irrevocable letters of credit		50,406,439,430	46,608,780,719
Bills for collection		27,002,951,454	24,377,029,730
Other contingent liabilities		-	-
<b>Other commitments</b>		<b>6,070,387,301</b>	<b>3,044,625,874</b>
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		6,070,387,301	3,044,625,874
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total off-balance sheet items including contingent liabilities</b>		<b>188,755,433,510</b>	<b>173,965,532,392</b>

-Sd-  
President and Managing Director (CC)

-Sd-  
Director

-Sd-  
Chairman

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

**Bank Asia Limited and Its Subsidiaries**  
**Consolidated Profit and Loss Account**  
**for the period ended 30 September 2022**

Amount in Taka

Particulars	Notes	Jan to Sep 2022	Jan to Sep 2021	July to Sep 2022	July to Sep 2021
<b>OPERATING INCOME</b>					
Interest income	20(a)	14,830,075,767	13,952,927,536	4,901,005,026	4,576,981,634
Interest paid on deposits and borrowings, etc	21(a)	10,854,302,297	9,433,286,064	3,872,983,187	3,065,820,277
<b>Net interest income</b>		<b>3,975,773,470</b>	<b>4,519,641,472</b>	<b>1,028,021,839</b>	<b>1,511,161,357</b>
Investment income	22(a)	3,827,478,653	5,342,999,609	1,604,026,095	1,696,173,492
Commission, exchange and brokerage	23(a)	5,861,345,159	2,225,659,009	1,906,351,727	794,249,606
Other operating income	24(a)	797,372,881	794,104,160	241,152,734	268,147,304
		<b>10,486,196,693</b>	<b>8,362,762,778</b>	<b>3,751,530,556</b>	<b>2,758,570,402</b>
<b>Total operating income (A)</b>		<b>14,461,970,163</b>	<b>12,882,404,250</b>	<b>4,779,552,395</b>	<b>4,269,731,759</b>
<b>OPERATING EXPENSES</b>					
Salaries and allowances	25(a)	3,161,273,624	2,727,972,373	1,263,115,630	834,386,562
Rent, taxes, insurance, electricity, etc	26(a)	421,533,862	363,888,359	140,008,817	111,227,124
Legal expenses	27(a)	11,751,011	13,231,316	4,903,417	2,011,585
Postage, stamp, telecommunication, etc	28(a)	122,015,060	103,723,674	43,301,022	31,302,886
Stationery, printing, advertisements, etc	29(a)	120,261,942	82,217,740	33,518,508	18,495,514
Managing Director's salary and fees	30	16,330,692	16,006,865	5,383,492	6,038,865
Directors' fees	31(a)	3,072,000	2,714,000	1,000,000	592,000
Auditors' fees	32(a)	2,706,088	2,199,496	924,562	890,625
Depreciation and repairs of Bank's assets	33(a)	730,121,001	663,370,521	248,609,085	219,580,091
Other expenses	34(a)	1,537,519,441	1,360,711,816	537,745,551	472,425,800
<b>Total operating expenses (B)</b>		<b>6,126,584,721</b>	<b>5,336,036,160</b>	<b>2,278,510,084</b>	<b>1,696,951,052</b>
<b>Profit before provision (C=A-B)</b>		<b>8,335,385,442</b>	<b>7,546,368,090</b>	<b>2,501,042,311</b>	<b>2,572,780,707</b>
Provision for loans and advances/investments					
General provision		1,022,892,000	(2,225,825,568)	(452,108,000)	(2,275,825,568)
Specific provision		1,569,928,445	4,086,257,718	1,012,928,445	3,156,195,185
	13.2(a)	2,592,820,445	1,860,432,150	560,820,445	880,369,617
Provision for off-balance sheet items	13.3	80,000,000	410,000,000	(205,000,000)	180,000,000
Provision for diminution in value of investments		-	9,800,000	30,000,000	-
Other provisions		90,000,000	100,000,000	-	20,000,000
<b>Total provision (D)</b>	34(c)	<b>2,762,820,445</b>	<b>2,380,232,150</b>	<b>385,820,445</b>	<b>1,080,369,617</b>
<b>Total profit before tax (C-D)</b>		<b>5,572,564,997</b>	<b>5,166,135,940</b>	<b>2,115,221,866</b>	<b>1,492,411,090</b>
Provision for taxation					
Current tax	13.5.1(a)	2,448,026,066	2,420,000,855	1,316,947,005	780,930,796
Deferred tax	13.5.2	-	-	-	-
		<b>2,448,026,066</b>	<b>2,420,000,855</b>	<b>1,316,947,005</b>	<b>780,930,796</b>
<b>Net profit after tax</b>		<b>3,124,538,931</b>	<b>2,746,135,085</b>	<b>798,274,861</b>	<b>711,480,294</b>
<b>Appropriations</b>					
Statutory reserve		933,624,660	1,016,593,667	248,433,350	291,871,850
Coupon/dividend on perpetual bond		25,016,438	-	25,016,438	-
General and other reserve		1,609,440	150,947	-	150,947
	15 (a)	960,250,538	1,016,744,614	273,449,788	292,022,797
<b>Retained surplus</b>		<b>2,164,288,393</b>	<b>1,729,390,471</b>	<b>524,825,073</b>	<b>419,457,497</b>
<b>Attributable to:</b>					
Equity holders of Bank Asia Limited		2,164,288,374	1,729,390,419	524,825,069	419,457,489
Non-controlling interest		19	52	4	8
		<b>2,164,288,393</b>	<b>1,729,390,471</b>	<b>524,825,073</b>	<b>419,457,497</b>
<b>Earnings Per Share (EPS)</b>	37(a)	<b>2.68</b>	<b>2.36</b>	<b>0.68</b>	<b>0.61</b>

-Sd-  
President and Managing Director (CC)

-Sd-  
Director

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Chairman

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Chief Financial Officer

-Sd-  
Company Secretary

**Bank Asia Limited and Its Subsidiaries**  
**Consolidated Cash Flow Statement**  
**for the period ended 30 September 2022**

Particulars	Notes	Amount in Taka	
		30 Sep 2022	30 Sep 2021
<b>Cash flows from operating activities (A)</b>			
Interest receipts		18,945,646,734	16,754,474,708
Interest payments		(11,265,856,742)	(10,021,924,900)
Dividends receipts		23,317,821	21,907,635
Fees and commission receipts		5,861,345,159	2,225,659,009
Recoveries on loans previously written off		108,355,566	36,238,435
Cash payment to employees		(3,446,895,070)	(2,759,177,243)
Cash payment to suppliers		(200,136,064)	(148,157,702)
Income tax paid		(1,870,230,801)	(837,735,540)
Receipts from other operating activities	35 (a)	813,932,469	2,775,438,517
Payments for other operating activities	36 (a)	(2,114,928,154)	(1,862,475,526)
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>6,854,550,918</b>	<b>6,184,247,393</b>
<b>Increase/(decrease) in operating assets and liabilities</b>			
Loans and advances to customers and banks		(3,500,950,979)	(8,023,798,646)
Other assets		294,836,109	(39,591,029)
Deposits from customers and banks		16,975,596,405	(3,824,579,000)
Trading liabilities		6,526,692,181	9,080,088,589
Other liabilities		2,027,413,371	(447,268,990)
<b>Net Increase/(decrease) in operating assets and liabilities</b>		<b>22,323,587,087</b>	<b>(3,255,149,076)</b>
<b>Net cash flows from operating activities</b>		<b>29,178,138,005</b>	<b>2,929,098,317</b>
<b>Cash flows from investing activities (B)</b>			
Investments in treasury bills, bonds and others		(38,658,696,498)	7,695,426,579
Sale/(Purchase) of trading securities		(927,585,542)	(2,102,618,500)
(Purchase)/disposal of fixed assets		(657,285,111)	(241,162,776)
<b>Net cash flows from/(used in) investing activities</b>		<b>(40,243,567,151)</b>	<b>5,351,645,303</b>
<b>Cash flows from financing activities (C)</b>			
Issuance of perpetual bond		1,610,000,000	-
Coupon/dividend paid on perpetual bond		(25,016,438)	-
Adjustment of subordinated non-convertible bond		(1,600,000,000)	(1,600,000,000)
Payments for lease liability		(314,657,258)	(301,267,388)
Dividend paid (cash dividend)		(1,748,860,290)	(1,165,906,860)
<b>Net cash flows from/(used in) financing activities</b>		<b>(2,078,533,986)</b>	<b>(3,067,174,248)</b>
<b>Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>		<b>(13,143,963,132)</b>	<b>5,213,569,372</b>
<b>Effects of exchange rate changes on cash and cash equivalents</b>		<b>-</b>	<b>-</b>
<b>Cash and cash equivalents at the beginning of the period</b>		<b>81,056,909,851</b>	<b>50,007,474,740</b>
<b>Cash and cash equivalents at the end of the period</b>		<b>67,912,946,719</b>	<b>55,221,044,112</b>
<b>Cash and cash equivalents:</b>			
Cash		3,111,057,010	3,068,296,760
Balance with Bangladesh Bank and its agent bank(s)		17,475,990,064	14,856,262,363
Balance with other banks and financial institutions		32,173,172,745	24,694,080,089
Money at call and on short notice		15,150,000,000	12,600,000,000
Prize bonds		2,726,900	2,404,900
		<b>67,912,946,719</b>	<b>55,221,044,112</b>
<b>Net Operating Cash Flows per Share</b>		<b>25.03</b>	<b>2.51</b>

-Sd-  
President and Managing Director (CC)

-Sd-  
Director

-Sd-  
Chairman

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

**Bank Asia Limited and Its Subsidiaries**  
**Consolidated Statement of Changes in Equity for the period ended 30 September 2022**

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General and other reserve	Foreign currency translation reserve	Retained earnings	Total	Non-controlling interest	Total equity
<b>Balance as at 01 January 2021</b>	11,659,068,600	9,844,096,744	3,777,946,202	8,166,144	856,701	1,918,254,038	27,208,388,427	10,198	27,208,398,627
Transferred during the period	-	1,016,593,667	-	-	-	(1,016,593,667)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	(1,360,944,092)	-	-	-	(1,360,944,092)	-	(1,360,944,092)
Foreign currency translation for opening retained earnings	-	-	-	-	-	(883,326)	(883,326)	-	(883,326)
Foreign currency translation for the period	-	-	-	-	60,475	-	60,475	-	60,475
Transferred to General and other reserve	-	-	-	150,947	-	(150,947)	-	-	-
Dividend paid (cash dividend)	-	-	-	-	-	(1,165,906,860)	(1,165,906,860)	-	(1,165,906,860)
Net profit for the period	-	-	-	-	-	2,746,135,033	2,746,135,033	52	2,746,135,085
<b>Balance as at 30 September 2021</b>	11,659,068,600	10,860,690,411	2,417,002,110	8,317,091	917,176	2,480,854,271	27,426,849,657	10,250	27,426,859,909
Transferred during the period	-	(135,246,471)	-	-	-	135,246,471	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	(204,141,981)	-	-	-	(204,141,981)	-	(204,141,981)
Transferred to retained earnings	-	-	(53,715,252)	-	-	53,715,252	-	-	-
Foreign currency translation for opening retained earnings	-	-	-	-	-	(951,827)	(951,827)	-	(951,827)
Foreign currency translation for the period	-	-	-	-	(155,935)	-	(155,935)	-	(155,935)
Net profit for the period	-	-	-	-	-	(17,864,830)	(17,864,830)	24	(17,864,806)
<b>Balance as at 31 December 2021</b>	11,659,068,600	10,725,443,940	2,159,144,877	8,317,091	761,241	2,650,999,337	27,203,735,084	10,274	27,203,745,360
Transferred during the period	-	933,624,660	-	-	-	(933,624,660)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	43,636,232	-	-	-	43,636,232	-	43,636,232
Foreign currency translation for opening retained earnings	-	-	-	-	-	(16,682,282)	(16,682,282)	-	(16,682,282)
Foreign currency translation for the period	-	-	-	-	164,788	-	164,788	-	164,788
Transferred to General and other reserve	-	-	-	1,609,440	-	(1,609,440)	-	-	-
Dividend paid (cash dividend)	-	-	-	-	-	(1,748,860,290)	(1,748,860,290)	-	(1,748,860,290)
Coupon/dividend on perpetual bond	-	-	-	-	-	(25,016,438)	(25,016,438)	-	(25,016,438)
Net profit for the period	-	-	-	-	-	3,124,538,912	3,124,538,912	19	3,124,538,931
<b>Balance as at 30 September 2022</b>	11,659,068,600	11,659,068,600	2,202,781,109	9,926,531	926,029	3,049,745,139	28,581,516,006	10,293	28,581,526,301

-Sd-  
President and Managing Director (CC)

-Sd-  
Director

-Sd-  
Chairman

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

**Bank Asia Limited**  
**Balance Sheet as at 30 September 2022**

Particulars	Notes	Amount in Taka	
		30 Sep 2022	31 Dec 2021
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>		<b>20,586,972,954</b>	<b>33,364,884,587</b>
In hand (including foreign currencies)	4.1	3,110,982,890	3,609,437,504
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	4.2	17,475,990,064	29,755,447,083
<b>Balance with other banks and financial institutions</b>		<b>31,849,455,922</b>	<b>40,361,469,795</b>
In Bangladesh	5.1	31,180,352,389	38,950,215,157
Outside Bangladesh	5.2	669,103,533	1,411,254,638
<b>Money at call and on short notice</b>	6	<b>15,150,000,000</b>	<b>6,400,000,000</b>
<b>Investments</b>	7	<b>116,576,768,871</b>	<b>77,021,190,521</b>
Government		109,348,984,421	70,690,287,923
Others		7,227,784,450	6,330,902,598
<b>Loans and advances/investments</b>	8	<b>265,743,903,691</b>	<b>262,266,701,765</b>
Loans, cash credits, overdrafts, etc/investments		236,549,387,043	234,243,717,970
Bills purchased and discounted		29,194,516,648	28,022,983,795
<b>Fixed assets including premises, furniture and fixtures</b>	9	<b>5,677,678,513</b>	<b>6,039,141,904</b>
<b>Other assets</b>	10	<b>12,121,777,655</b>	<b>12,821,507,482</b>
<b>Non - banking assets</b>		-	-
<b>Total assets</b>		<b>467,706,557,606</b>	<b>438,274,896,054</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	11	<b>54,362,843,549</b>	<b>47,836,151,368</b>
<b>Subordinated non-convertible and perpetual bonds</b>	11 (aa)	<b>8,610,000,000</b>	<b>8,600,000,000</b>
<b>Deposits and other accounts</b>	12	<b>335,300,234,535</b>	<b>317,782,434,902</b>
Current/Al-wadeeah current accounts and other accounts		63,597,708,667	63,650,371,768
Bills payable		3,310,942,697	3,978,312,853
Savings bank/Mudaraba savings bank deposits		79,200,241,169	79,212,048,790
Fixed deposits/Mudaraba fixed deposits		189,191,342,002	170,941,701,491
Bearer certificates of deposit		-	-
Other deposits		-	-
<b>Other liabilities</b>	13	<b>40,693,677,249</b>	<b>36,699,671,165</b>
<b>Total liabilities</b>		<b>438,966,755,333</b>	<b>410,918,257,435</b>
<b>Capital/shareholders' equity</b>			
<b>Total shareholders' equity</b>		<b>28,739,802,273</b>	<b>27,356,638,619</b>
Paid-up capital	14.2	11,659,068,600	11,659,068,600
Statutory reserve	15	11,659,068,600	10,725,443,940
General and other reserve	15.1	8,166,144	8,166,144
Revaluation reserve	16	2,202,781,109	2,159,144,877
Retained earnings	17	3,210,717,820	2,804,815,058
<b>Total liabilities and shareholders' equity</b>		<b>467,706,557,606</b>	<b>438,274,896,054</b>
<b>Net Assets Value per Share</b>		<b>24.65</b>	<b>23.46</b>

**Balance Sheet as at 30 September 2022**

Particulars	Notes	Amount in Taka	
		30 Sep 2022	31 Dec 2021
<b>OFF-BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>	18	<b>182,685,046,209</b>	<b>170,920,906,518</b>
Acceptances and endorsements		66,664,344,116	62,539,512,475
Letters of guarantee		38,611,311,209	37,395,583,594
Irrevocable letters of credit		50,406,439,430	46,608,780,719
Bills for collection		27,002,951,454	24,377,029,730
Other contingent liabilities		-	-
<b>Other commitments</b>		<b>6,070,387,301</b>	<b>3,044,625,874</b>
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		6,070,387,301	3,044,625,874
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total off-balance sheet items including contingent liabilities</b>		<b>188,755,433,510</b>	<b>173,965,532,392</b>

-Sd-  
President and Managing Director (CC)

-Sd-  
Director

-Sd-  
Chairman

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary



**Bank Asia Limited**  
**Profit and Loss Account**  
for the period ended 30 September 2022

Particulars	Notes	Amount in Taka			
		Jan to Sep 2022	Jan to Sep 2021	July to Sep 2022	July to Sep 2021
<b>OPERATING INCOME</b>					
Interest income	20	14,789,340,354	13,921,504,646	4,889,953,602	4,560,551,903
Interest paid on deposits and borrowings, etc	21	10,840,088,731	9,426,137,938	3,872,983,186	3,065,820,277
<b>Net interest income</b>		<b>3,949,251,623</b>	<b>4,495,366,708</b>	<b>1,016,970,416</b>	<b>1,494,731,626</b>
Investment income	22	3,827,478,653	5,342,999,609	1,604,026,095	1,696,173,492
Commission, exchange and brokerage	23	5,585,433,504	1,921,791,190	1,811,671,795	671,492,441
Other operating income	24	741,723,376	674,590,610	226,782,433	215,796,170
		<b>10,154,635,533</b>	<b>7,939,381,409</b>	<b>3,642,480,323</b>	<b>2,583,462,103</b>
<b>Total operating income (A)</b>		<b>14,103,887,156</b>	<b>12,434,748,117</b>	<b>4,659,450,739</b>	<b>4,078,193,729</b>
<b>OPERATING EXPENSES</b>					
Salaries and allowances	25	3,066,204,849	2,644,181,473	1,226,775,244	802,869,369
Rent, taxes, insurance, electricity, etc	26	400,669,996	345,996,624	131,558,876	105,041,348
Legal expenses	27	11,062,062	12,719,772	4,457,073	1,756,470
Postage, stamp, telecommunication, etc	28	119,344,562	101,643,052	42,323,601	30,441,872
Stationery, printing, advertisements, etc	29	117,904,706	80,107,308	32,528,901	17,669,774
Managing Director's salary and fees	30	16,330,692	16,006,865	5,383,492	6,038,865
Directors' fees	31	2,808,000	2,560,000	824,000	504,000
Auditors' fees	32	600,000	869,813	150,000	317,000
Depreciation and repairs of Bank's assets	33	712,135,436	647,492,465	242,589,591	216,407,117
Other expenses	34	1,465,602,258	1,314,544,690	527,591,915	452,193,479
<b>Total operating expenses (B)</b>		<b>5,912,662,561</b>	<b>5,166,122,062</b>	<b>2,214,182,693</b>	<b>1,633,239,294</b>
<b>Profit before provision (C=A-B)</b>		<b>8,191,224,595</b>	<b>7,268,626,055</b>	<b>2,445,268,046</b>	<b>2,444,954,435</b>
Provision for loans and advances/investments					
General provision		1,022,892,000	(2,270,600,000)	(452,108,000)	(2,320,600,000)
Specific provision		1,484,928,445	3,946,257,718	984,928,445	3,106,195,185
	13.2	2,507,820,445	1,675,657,718	532,820,445	785,595,185
Provision for off-balance sheet items	13.3	80,000,000	410,000,000	(205,000,000)	180,000,000
Provision for diminution in value of investments	13.7	-	-	30,000,000	-
Other provisions	13.8	90,000,000	100,000,000	-	20,000,000
<b>Total provision (D)</b>	34(b)	<b>2,677,820,445</b>	<b>2,185,657,718</b>	<b>357,820,445</b>	<b>985,595,185</b>
<b>Total profit before tax (C-D)</b>		<b>5,513,404,150</b>	<b>5,082,968,337</b>	<b>2,087,447,601</b>	<b>1,459,359,250</b>
Provision for taxation					
Current tax	13.5.1	2,400,000,000	2,350,000,000	1,300,000,000	750,000,000
Deferred tax	13.5.2	-	-	-	-
		2,400,000,000	2,350,000,000	1,300,000,000	750,000,000
<b>Net profit after tax</b>		<b>3,113,404,150</b>	<b>2,732,968,337</b>	<b>787,447,601</b>	<b>709,359,250</b>
<b>Appropriations</b>					
Statutory reserve	15	933,624,660	1,016,593,667	248,433,350	291,871,850
Coupon/dividend on perpetual bond		25,016,438	-	25,016,438	-
General and other reserve		-	-	-	-
		958,641,098	1,016,593,667	273,449,788	291,871,850
<b>Retained surplus</b>		<b>2,154,763,052</b>	<b>1,716,374,670</b>	<b>513,997,813</b>	<b>417,487,400</b>
<b>Earnings Per Share (EPS)</b>	37	<b>2.67</b>	<b>2.34</b>	<b>0.68</b>	<b>0.60</b>

-Sd-  
President and Managing Director (CC)

-Sd-  
Director

-Sd-  
Chairman

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

**Bank Asia Limited**  
**Cash Flow Statement**  
**for the period ended 30 September 2022**

		<b>Amount in Taka</b>	
<b>Particulars</b>	<b>Notes</b>	<b>30 Sep 2022</b>	<b>30 Sep 2021</b>
<b>Cash flows from operating activities (A)</b>			
Interest receipts		18,830,713,044	16,602,377,914
Interest payments		(11,177,444,899)	(9,894,102,870)
Dividends receipts		23,317,821	21,907,635
Fees and commission receipts		5,585,433,504	1,921,791,190
Recoveries on loans previously written off		108,355,566	36,238,435
Cash payment to employees		(3,351,826,295)	(2,675,386,343)
Cash payment to suppliers		(197,778,828)	(146,047,270)
Income tax paid		(1,809,952,237)	(773,282,766)
Receipts from other operating activities	35	758,282,964	2,655,924,967
Payments for other operating activities	36	(2,016,417,570)	(1,794,340,816)
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>6,752,683,070</b>	<b>5,955,080,076</b>
<b>Increase/(decrease) in operating assets and liabilities</b>			
Loans and advances to customers and banks		(3,477,201,926)	(8,036,620,090)
Other assets		261,535,867	(462,739,203)
Deposits from customers and banks		17,517,799,633	(4,024,911,331)
Trading liabilities		6,526,692,181	9,080,088,589
Other liabilities		2,168,308,959	(133,859,857)
<b>Net Increase/(decrease) in operating assets and liabilities</b>		<b>22,997,134,714</b>	<b>(3,578,041,892)</b>
<b>Net cash flows from operating activities</b>		<b>29,749,817,784</b>	<b>2,377,038,184</b>
<b>Cash flows from investing activities (B)</b>			
Investments in treasury bills, bonds and others		(38,658,696,498)	7,695,426,579
Sale/(Purchase) of trading securities		(896,881,852)	(1,804,075,557)
(Purchase)/disposal of fixed assets including right-of-use assets		(656,118,254)	(236,679,939)
<b>Net cash flows from/(used in) investing activities</b>		<b>(40,211,696,604)</b>	<b>5,654,671,083</b>
<b>Cash flows from financing activities (C)</b>			
Issuance of perpetual bond		1,610,000,000	-
Coupon/dividend paid on perpetual bond		(25,016,438)	-
Adjustment of subordinated non-convertible bond		(1,600,000,000)	(1,600,000,000)
Payments for lease liability		(314,657,258)	(301,267,388)
Dividend paid (cash dividend)		(1,748,860,290)	(1,165,906,860)
<b>Net cash flows from/(used in) financing activities</b>		<b>(2,078,533,986)</b>	<b>(3,067,174,248)</b>
<b>Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>		<b>(12,540,412,806)</b>	<b>4,964,535,019</b>
<b>Effects of exchange rate changes on cash and cash equivalents</b>		<b>-</b>	<b>-</b>
<b>Cash and cash equivalents at the beginning of the period</b>		<b>80,129,568,582</b>	<b>49,382,618,561</b>
<b>Cash and cash equivalents at the end of the period</b>		<b>67,589,155,776</b>	<b>54,347,153,580</b>
<b>Cash and cash equivalents:</b>			
Cash		3,110,982,890	3,066,058,940
Balance with Bangladesh Bank and its agent bank(s)		17,475,990,064	14,856,262,363
Balance with other banks and financial institutions		31,849,455,922	23,822,427,377
Money at call and on short notice		15,150,000,000	12,600,000,000
Prize bonds		2,726,900	2,404,900
		<b>67,589,155,776</b>	<b>54,347,153,580</b>
		<b>-</b>	<b>-</b>
<b>Net Operating Cash Flows per Share</b>		<b>25.52</b>	<b>2.04</b>

-Sd-  
President and Managing Director (CC)

-Sd-  
Director

-Sd-  
Chairman

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

**Bank Asia Limited**  
**Statement of Changes in Equity for the period ended 30 September 2022**

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General and other reserve	Retained earnings	Total
<b>Balance at 01 January 2021</b>	11,659,068,600	9,844,096,744	3,777,946,202	8,166,144	2,091,617,881	27,380,895,571
Transferred during the period	-	1,016,593,667	-	-	(1,016,593,667)	-
Adjustment on revaluation of fixed assets and other investment	-	-	(1,360,944,092)	-	-	(1,360,944,092)
Dividend paid (cash dividend)	-	-	-	-	(1,165,906,860)	(1,165,906,860)
Net profit for the period	-	-	-	-	2,732,968,337	2,732,968,337
<b>Balance as at 30 September 2021</b>	11,659,068,600	10,860,690,411	2,417,002,110	8,166,144	2,642,085,691	27,587,012,956
Transferred during the period	-	(135,246,471)	-	-	135,246,471	-
Adjustment on revaluation of fixed assets and other investment	-	-	(204,141,981)	-	-	(204,141,981)
Transferred to retained earnings	-	-	(53,715,252)	-	53,715,252	-
Net profit for the period	-	-	-	-	(26,232,356)	(26,232,356)
<b>Balance as at 31 December 2021</b>	11,659,068,600	10,725,443,940	2,159,144,877	8,166,144	2,804,815,058	27,356,638,619
Transferred during the period	-	933,624,660	-	-	(933,624,660)	-
Adjustment on revaluation of fixed assets and other investment	-	-	43,636,232	-	-	43,636,232
Dividend paid (cash dividend)	-	-	-	-	(1,748,860,290)	(1,748,860,290)
Coupon/dividend on perpetual bond	-	-	-	-	(25,016,438)	(25,016,438)
Net profit for the period	-	-	-	-	3,113,404,150	3,113,404,150
<b>Balance as at 30 September 2022</b>	11,659,068,600	11,659,068,600	2,202,781,109	8,166,144	3,210,717,820	28,739,802,273

-Sd-  
President and Managing Director (CC)

-Sd-  
Director

-Sd-  
Chairman

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

**Bank Asia Limited**  
**Selected explanatory notes to the financial statements**  
**for the period ended 30 September 2022**

1.1 Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2021. Consolidated financial Statements include position of Bank Asia Limited, 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, 2022 of the accounting profit made by the Bank after considering some of the taxable add backs of income and expenditures including provision for loans.

1.3 Cash Flow Statement

Cash Flow Statement is prepared in accordance with International Accounting Standard (IAS) 7 'Cash Flow Statement' and under the guideline of Bangladesh Bank BRPD Circular no. 14 dated 25 June 2003 which is the mixture of direct and indirect method.

**2.0 Significant Notes (Consolidated)**

2.1 Composition of Shareholders' Equity

	Amount in Taka	
	30 Sep 2022	30 Sep 2021
Paid-up capital (1,165,906,860 nos. Share Tk. 10 each)	11,659,068,600	11,659,068,600
Statutory reserve	11,659,068,600	10,860,690,411
General and other reserve	9,926,531	8,317,091
Revaluation reserve	2,202,781,109	2,417,002,110
Retained earnings	3,049,745,139	2,480,854,271
Foreign currency translation reserve	926,029	917,176
Non-controlling interest	10,293	10,250
	28,581,526,301	27,426,859,909

2.2 Net Assets Value per Share (NAV)

Total shareholders' equity	28,581,526,301	27,426,859,909
Number of ordinary shares outstanding	1,165,906,860	1,165,906,860
Net Assets Value per Share (NAV)	24.51	23.52

2.3 Earnings per share (EPS)

Net profit after tax (Numerator)	3,124,538,931	2,746,135,085
Number of ordinary shares outstanding	1,165,906,860	1,165,906,860
Earnings per share (EPS)	2.68	2.36

Earnings per share (EPS) has increased as a result of increase in profit after tax.

2.4 Net Operating Cash Flows per Share (NOCFPS)

Net cash flows from operating activities	29,178,138,005	2,929,098,317
Number of ordinary shares outstanding	1,165,906,860	1,165,906,860
Net Operating Cash Flows per Share (NOCFPS)	25.03	2.51

Net Operating Cash Flow per Share (NOCFPS) increased due to cash inflow by way of increase in Deposit and lower outflow of Loans and Advances.

2.5 Reconciliation of effective tax rate

	30-Sep-22	
	%	Amount
Profit before provision		8,335,385,442
Income Tax as per applicable tax rate	37.50%	3,125,769,541
Tax exempted income (on govt. treasury securities)	-0.07%	(6,209,846)
On probable deductible/non deductible expenses	-8.06%	(671,533,630)
	29.37%	2,448,026,066

2.6 Reconciliation of net profit with cash flows from operating activities

	<b>30 Sep 2022</b>	<b>30 Sep 2021</b>
<b>Profit before tax as per profit and loss account</b>	<b>5,572,564,997</b>	<b>5,166,135,940</b>
<b>Adjustment for non-cash items:</b>		
Provision for Loans and advances	2,592,820,445	1,860,432,150
Provision for Off balance sheet items	80,000,000	410,000,000
Provision for Diminution in value of investments	-	9,800,000
Provision for other assets	90,000,000	100,000,000
Depreciation of Property plant and equipment	730,121,001	663,370,521
<b>Increase/decrease in operating assets &amp; liabilities:</b>		
Loans and advances to customers	(3,500,950,979)	(8,023,798,646)
Other operating assets	294,836,109	(39,591,029)
Deposits from customers and banks	16,975,596,405	(3,824,579,000)
Other operating liabilities	6,185,967,457	7,892,332,911
Trading liabilities	2,027,413,371	(447,268,990)
Income tax paid	(1,870,230,801)	(837,735,540)
<b>Cash flows from operating activities as per cash flow statement</b>	<b>29,178,138,005</b>	<b>2,929,098,317</b>

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 4,828,351 no. of shares and unclaimed cash dividend is Tk. 25,370,247.75 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 Limited

-Sd-  
President and Managing Director (CC)

-Sd-  
Director

-Sd-  
Chairman

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

**Bank Asia Limited**

**Notes to financial statements for the year ended 30 September 2022**

		<b>Amount in Taka</b>	
<b>Particulars</b>		<b>30-Sep-22</b>	<b>31-Dec-21</b>
<b>4</b>	<b>Cash</b>		
<b>4.1</b>	<b>In hand</b>		
	<b>Conventional and Islamic banking</b>		
	Local currency	3,090,223,550	3,539,059,798
	Foreign currencies	20,759,340	70,377,706
		3,110,982,890	3,609,437,504
	Off-shore banking unit	-	-
		3,110,982,890	3,609,437,504
<b>4.1(a)</b>	<b>Consolidated cash in hand</b>		
	Bank Asia Limited	3,110,982,890	3,609,437,504
	Bank Asia Securities Limited	19,239	15,772
	BA Exchange Company (UK) Limited	36,908	152,086
	BA Express USA, Inc	17,973	29,617
		3,111,057,010	3,609,634,979
<b>4.2</b>	<b>Balance with Bangladesh Bank and its agent bank (including foreign currencies)</b>		
	<b>Conventional and Islamic banking</b>		
	Balance with Bangladesh Bank		
	Local currency (statutory deposit)	15,532,217,027	28,539,674,106
	Foreign currencies	1,407,799,756	177,295,618
		16,940,016,783	28,716,969,724
	Balance with agent bank (Sonali Bank Limited)		
	Local currency	535,973,281	1,038,477,359
	Foreign currencies	-	-
		535,973,281	1,038,477,359
		17,475,990,064	29,755,447,083
	Off-shore banking unit	-	-
		17,475,990,064	29,755,447,083
<b>4.2(a)</b>	<b>Consolidated Balance with Bangladesh Bank and its agent bank (including foreign currencies)</b>		
	Bank Asia Limited	17,475,990,064	29,755,447,083
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		17,475,990,064	29,755,447,083
<b>5</b>	<b>Balance with other banks and financial institutions</b>		
	<b>In Bangladesh</b>		
	Conventional and Islamic banking (Note 5.1)	31,180,352,389	38,950,215,157
	Off-shore banking unit	-	-
		31,180,352,389	38,950,215,157
	<b>Outside Bangladesh</b>		
	Conventional and Islamic banking (Note 5.2)	550,208,729	1,322,092,346
	Off-shore banking unit	118,894,804	89,162,292
		669,103,533	1,411,254,638
		31,849,455,922	40,361,469,795

		Amount in Taka	
Particulars	30-Sep-22	31-Dec-21	
<b>5.1 Conventional and Islamic banking - In Bangladesh</b>			
<b>Current accounts</b>			
AB Bank Limited	-	-	
Agrani Bank Limited	309,456,907	1,093,613,262	
Easter Bank Limited	112,693,000	-	
Janata Bank Limited	115,317,495	76,408,660	
Rupali Bank Limited	180,850,250	223,274,915	
Pubali Bank Limited	214,089,001	465,688,094	
Standard Chartered Bank	11,532,891	12,343,207	
Sonali Bank Limited	305,778,894	254,638,756	
Trust Bank Limited	38,118,587	(25,145,046)	
	1,287,837,025	2,100,821,848	
<b>Short- notice deposit accounts</b>			
AB Bank Limited	602,564	593,860	
Bank Alfalah Limited	1,719,995	9,168	
Islami Bank Bangladesh Limited	192,805	190,281	
	2,515,364	793,309	
	1,290,352,389	2,101,615,157	
<b>Placements</b>			
With Banking companies (5.1.1)	28,580,000,000	34,798,600,000	
With Non-banking financial institutions (5.1.2)	1,310,000,000	2,050,000,000	
	29,890,000,000	36,848,600,000	
	31,180,352,389	38,950,215,157	
<b>5.1.1 Details of Placement with Banking companies</b>			
<b>In Local Currency:</b>			
EXIM Bank Limited	5,000,000,000	4,100,000,000	
Jamuna Bank Limited	1,500,000,000	3,000,000,000	
AB Bank Limited	-	5,000,000,000	
NRB Commercial Bank Limited	-	800,000,000	
Bengal Commercial Bank Limited	-	250,000,000	
NCC Bank Limited	2,000,000,000	2,900,000,000	
IFIC Bank Limited	-	2,500,000,000	
NRB Bank Limited	-	500,000,000	
United Commercial Bank Limited	3,500,000,000	3,500,000,000	
Sonali Bank Limited	-	500,000,000	
One Bank Limited	-	2,000,000,000	
Social Islami Bank Limited	2,200,000,000	-	
Community Bank Bangladesh Limited	300,000,000	-	
Global Islami Bank Limited	500,000,000	-	
Standard Bank Limited	2,750,000,000	4,000,000,000	
	17,750,000,000	29,050,000,000	
<b>In Foreign Currency:</b>			
Mutual Trust Bank Limited	190,000,000	858,000,000	
Islami Bank Bangladesh Limited	7,695,000,000	2,574,000,000	
Modhumoti Bank Limited	570,000,000	343,200,000	
Premier Bank Limited	950,000,000	858,000,000	
Trust Bank Limited	950,000,000	257,400,000	
Commercial Bank of Ceylon	-	858,000,000	
Dhaka Bank Limited	475,000,000	-	
	10,830,000,000	5,748,600,000	
	28,580,000,000	34,798,600,000	
<b>5.1.2 Details of Placement with Non-banking financial institutions</b>			
Delta Brac Housing Finance Corporation Limited	-	500,000,000	
Investment Corporation of Bangladesh	1,160,000,000	1,400,000,000	
Union Capital Limited	150,000,000	150,000,000	
	1,310,000,000	2,050,000,000	

		Amount in Taka	
Particulars	30-Sep-22	31-Dec-21	
<b>5.2 Conventional and Islamic banking -Outside Bangladesh</b>			
<b>Current accounts</b>			
<b>Interest bearing :</b>			
Citibank N.A., London (GBP)	11,171,086	1,490,446	
Citibank NA, New York (USD)	-	615,462,873	
Habib American Bank, New York	12,153,045	21,465,934	
Mashreqbank PSC, New York (USD)	-	177,616,158	
Standard Chartered Bank, Mumbai	84,515,287	127,094,715	
Standard Chartered Bank, New York	-	12,672,697	
	107,839,418	955,802,823	
<b>Non-interest bearing :</b>			
AB Bank Limited, Mumbai	-	37,520,250	
Al Rajhi Bank K.S.A	90,785,636	4,554,798	
Bank of Sydney	1,259,696	945,640	
Bhutan National Bank Limited, Thimphu	6,701,553	35,671,239	
Axis Bank Ltd, Mumbai (ACU)	-	19,613,001	
Commerzbank AG, Frankfurt (EURO)	31,325,371	8,386	
Commerzbank AG, Frankfurt (USD)	-	4,442,535	
Habib Metropolitan Bank Limited, Karachi	46,831,553	24,883,778	
AKTIF Bank, Istanbul -JPY	2,055,388	2,413,899	
ICICI Bank Limited, Kowloon	11,209,601	4,755,562	
ICICI Bank Limited, Mumbai	-	4,241,821	
JP Morgan Chase Bank N.A New York, U.S.A	-	8,901,430	
Mashreqbank PSC, Mumbai (EURO)	763,387	787,294	
Mashreqbank PSC, Dubai	71,029,482	3,833,343	
Muslim Commercial Bank Limited, Colombo	6,101,049	6,334,019	
Nepal Bangladesh Bank Limited, Kathmandu	7,116,820	1,511,272	
HDFC Bank, Mumbai	-	4,619,354	
Bank Alfalah Limited, Karachi Pak (ACU)	-	4,415,603	
Unicredit Bank AG, Munich (EURO)/Hypovereins Bank, Munich (EURO)	-	6,061,530	
Riyad Bank, Riyadh ( SAR)	7,474	7,474	
Wells Fargo Bank NA, New York, (USD)	159,466,931	188,027,096	
Wells Fargo Bank NA, London, (EURO)	413,924	439,276	
Zurcher Kantonal Bank, Switzerland	7,301,446	2,300,923	
	442,369,311	366,289,523	
	550,208,729	1,322,092,346	
Placement with Off-shore Banking Unit	122,460,000	6,256,185,000	
<u>Less: Inter-company transactions with OBU</u>	(122,460,000)	(6,256,185,000)	
	550,208,729	1,322,092,346	
<b>5(a) Consolidated Balance with other banks and financial institutions</b>			
<b>In Bangladesh</b>			
Bank Asia Limited	31,180,352,389	38,950,215,157	
Bank Asia Securities Limited	594,238,405	787,729,362	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	31,774,590,794	39,737,944,519	
<u>Less: Inter-company transactions</u>	434,441,551	78,856,747	
	31,340,149,243	39,659,087,772	
<b>Outside Bangladesh</b>			
Bank Asia Limited	669,103,533	1,411,254,638	
Bank Asia Securities Limited	-	-	
BA Exchange Company (UK) Limited	2,953,709	21,446,588	
BA Express USA, Inc	160,966,260	196,824,591	
	833,023,502	1,629,525,817	
	32,173,172,745	41,288,613,589	



		<b>Amount in Taka</b>	
<b>Particulars</b>		<b>30-Sep-22</b>	<b>31-Dec-21</b>
<b>6</b>	<b>Money at call and on short notice</b>		
	Call money Lending (Note 6.1)	6,200,000,000	6,400,000,000
	Short Notice Lending (Note 6.2)	8,950,000,000	-
		<u>15,150,000,000</u>	<u>6,400,000,000</u>
<b>6.1</b>	<b>Call Money Lending</b>		
	The City Bank Limited	1,000,000,000	3,000,000,000
	Dhaka Bank Limited	1,200,000,000	2,000,000,000
	Jamuna Bank Limited	1,000,000,000	1,010,000,000
	Midland Bank Limited	-	200,000,000
	NRB Commercial Bank Limited	1,000,000,000	190,000,000
	Janata Bank Limited	2,000,000,000	-
		<u>6,200,000,000</u>	<u>6,400,000,000</u>
	<b>6.2 Short Notice Lending</b>		
	Rupali Bank Limited	3,000,000,000	-
	Agrani Bank Limited	5,200,000,000	-
	NRB Bank Limited	500,000,000	-
	AB Bank Limited	250,000,000	-
	Delta Brac Housing Finance Corporation Limited	-	-
		<u>8,950,000,000</u>	<u>-</u>
<b>6(a)</b>	<b>Consolidated Money at call and on short notice</b>		
	Bank Asia Limited	15,150,000,000	6,400,000,000
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>15,150,000,000</u>	<u>6,400,000,000</u>
<b>7</b>	<b>Investments</b>		
	Government (Note 7.1)	109,348,984,421	70,690,287,923
	Others (Note 7.2)	7,227,784,450	6,330,902,598
		<u>116,576,768,871</u>	<u>77,021,190,521</u>
<b>7.1</b>	<b>Government</b>		
	Conventional and Islamic banking (Note 7.1.1)	109,348,984,421	70,690,287,923
	Off-shore banking unit	-	-
		<u>109,348,984,421</u>	<u>70,690,287,923</u>
<b>7.1.1</b>	<b>Conventional and Islamic banking</b>		
	Treasury bills (Note 7.1.1.1)	47,779,947,024	15,758,002,455
	Treasury bonds (Note 7.1.1.2)	61,566,310,497	54,929,071,268
	Prize bonds	2,726,900	3,214,200
		<u>109,348,984,421</u>	<u>70,690,287,923</u>
<b>7.1.1.1</b>	<b>Treasury bills</b>		
	91 days treasury bills	-	9,961,614,957
	364 days treasury bills	47,779,947,024	5,796,387,498
		<u>47,779,947,024</u>	<u>15,758,002,455</u>
<b>7.1.1.2</b>	<b>Treasury bonds</b>		
	Bangladesh Bank Govt Investment Sukuk	4,317,750,000	4,317,750,000
	2 years Bangladesh Government treasury bonds	2,473,580,618	1,800,128,413
	5 years Bangladesh Government treasury bonds	13,276,470,159	8,272,380,119
	10 years Bangladesh Government treasury bonds	26,234,695,804	26,588,781,997
	15 years Bangladesh Government treasury bonds	10,487,343,633	9,565,300,456
	20 years Bangladesh Government treasury bonds	4,776,470,283	4,384,730,283
		<u>61,566,310,497</u>	<u>54,929,071,268</u>

		Amount in Taka	
Particulars	30-Sep-22	31-Dec-21	
<b>7.2 Others</b>			
Conventional and Islamic banking (Note 7.2.1)	7,227,784,450	6,330,902,598	
Off-shore banking unit	-	-	
Less: Adjustment with OBU	-	-	
	7,227,784,450	6,330,902,598	
<b>7.2.1 Conventional and Islamic banking</b>			
<b>a) Ordinary shares</b>			
Quoted shares	454,067,509	454,067,509	
Unquoted share	174,830,446	173,948,594	
	628,897,955	628,016,103	
<b>b) Mutual Fund</b>			
1st Janata Bank Mutual fund	50,000,000	50,000,000	
EBL NRB Ist 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	119,221,495	119,221,495	
	618,886,495	618,886,495	
<b>c) Bonds</b>			
Non-Convertible Subordinated Bond - Premier Bank	500,000,000	500,000,000	
Second Subordinated Bond - Mutual Trust Bank	80,000,000	80,000,000	
Second Subordinated Bond - United Commercial Bank	60,000,000	60,000,000	
Fourth Subordinated Bond - United Commercial Bank	1,000,000,000	1,000,000,000	
Second Subordinated Mudaraba Bond - Social Islami Bank Limited	20,000,000	40,000,000	
5 Year Preference Share - Meghna Cement Mills Ltd	700,000,000	700,000,000	
5 Year Preference Share - Kushiara Power Co. Ltd	60,000,000	80,000,000	
5 Year Preference Share - Summit LNG Terminal Co. (Pvt) Ltd	60,000,000	60,000,000	
5 Year Preference Share - Summit Gazipur II Power Ltd	-	30,000,000	
Perpetual Bond of Mutual Trust Bank Ltd	1,000,000,000	1,000,000,000	
Perpetual Bond of United Commercial Bank	1,000,000,000	1,000,000,000	
Perpetual Bond of Pubali Bank Ltd	1,000,000,000	-	
Perpetual Bond of Shahjalal Islamic Bank Ltd	500,000,000	500,000,000	
7 Year Preference Share - Summit Barishal Power Ltd	-	34,000,000	
	5,980,000,000	5,084,000,000	
	7,227,784,450	6,330,902,598	
<b>7.3 Investments classified as per Bangladesh Bank circular</b>			
Held for trading (HFT)	51,558,900,963	19,536,956,394	
Held to maturity (HTM)	46,832,367,330	46,832,367,330	
Other securities	18,185,500,578	10,651,866,797	
	116,576,768,871	77,021,190,521	
<b>7(a) Consolidated Investments</b>			
<b>Government</b>			
Bank Asia Limited	109,348,984,421	70,690,287,923	
Bank Asia Securities Limited	-	-	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	109,348,984,421	70,690,287,923	
<b>Others</b>			
Bank Asia Limited	7,227,784,450	6,330,902,598	
Bank Asia Securities Limited	960,947,123	930,243,433	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	8,188,731,573	7,261,146,031	
	117,537,715,994	77,951,433,954	

		Amount in Taka	
Particulars	30-Sep-22	31-Dec-21	
<b>8</b>	<b>Loans and advances/investments</b>		
	Loans, cash credits, overdrafts, etc/investments (Note 8.1)	236,549,387,043	234,243,717,970
	Bills purchased and discounted (Note 8.2)	29,194,516,648	28,022,983,795
		265,743,903,691	262,266,701,765
<b>8.1</b>	<b>Loans, cash credits, overdrafts, etc/investments</b>		
	<b>Conventional and Islamic banking</b>		
	<b>Inside Bangladesh</b>		
	Agricultural loan	4,080,827,867	4,214,162,268
	Cash credit/Bai Murabaha (Muajjal)	4,361,041,353	6,078,813,107
	Credit card	3,579,969,290	3,102,706,568
	Credit for poverty alleviation scheme-micro credit	7,934,974	7,934,974
	Consumer credit scheme	15,833,535,319	15,292,210,573
	Demand loan	28,563,176,191	26,285,494,980
	Export Development Fund (EDF)	21,868,250,967	23,507,498,252
	House building loans	1,432,212,134	1,575,852,924
	Loans (General)/ Musharaka	28,246,845,964	24,968,594,140
	Loan against trust receipts/ Bai Murabaha post import	12,994,401,368	11,094,981,464
	Overdrafts/ Quard against scheme	31,437,927,645	33,590,107,929
	Packing credit	867,253,048	708,453,691
	Payment against documents	557,906,433	518,606,158
	Staff loan	1,811,169,887	1,722,495,464
	Transport loan	1,888,971,001	2,142,778,993
	Term loan- industrial/ Hire purchase under Shirkatul Melk	29,064,736,401	30,259,129,196
	Term loan- others	39,514,857,905	37,349,511,472
	Loan under Covit-19 stimulus package	6,591,287,986	8,120,879,445
		232,702,305,733	230,540,211,598
	<b>Outside Bangladesh</b>	-	-
		232,702,305,733	230,540,211,598
	<b>Off-shore banking unit</b>	3,847,081,310	3,703,506,372
		236,549,387,043	234,243,717,970
<b>8.2</b>	<b>Bills purchased and discounted</b>		
	Conventional and Islamic banking	1,529,159,792	2,176,572,072
	Off-shore banking unit	27,665,356,856	25,846,411,723
		29,194,516,648	28,022,983,795
<b>8.14</b>	<b>Bills purchased and discounted</b>		
	Payable in Bangladesh	28,761,667,877	27,256,319,759
	Payable outside Bangladesh	432,848,771	766,664,036
		29,194,516,648	28,022,983,795
<b>8. (a)</b>	<b>Consolidated Loans and advances/investments</b>		
	<b>Loans, cash credits, overdrafts, etc/investments</b>		
	Bank Asia Limited	236,549,387,043	234,243,717,970
	Bank Asia Securities Limited	4,280,821,216	4,244,364,917
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		240,830,208,259	238,488,082,887
	Less: Inter-company transactions	1,524,289,957	1,511,582,711
		239,305,918,302	236,976,500,176
	<b>Bills purchased and discounted</b>		
	Bank Asia Limited	29,194,516,648	28,022,983,795
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		29,194,516,648	28,022,983,795
		268,500,434,950	264,999,483,971

		<b>Amount in Taka</b>	
<b>Particulars</b>		<b>30-Sep-22</b>	<b>31-Dec-21</b>
<b>9</b>	<b>Fixed assets including premises, furniture and fixtures</b>		
	Conventional and Islamic banking (Note 9.1)	5,677,678,513	6,039,141,904
	Off-shore banking unit	-	-
		5,677,678,513	6,039,141,904
<b>9(a)</b>	<b>Consolidated Fixed assets including premises, furniture and fixtures</b>		
	Bank Asia Limited	5,677,678,513	6,039,141,904
	Bank Asia Securities Limited	86,553,186	102,516,206
	BA Exchange Company (UK) Limited	319,585	179,831
	BA Express USA, Inc	2,536,289	3,432,529
		5,767,087,573	6,145,270,470
<b>10</b>	<b>Other assets</b>		
	Conventional and Islamic banking (Note 10.1)	12,088,297,672	12,792,860,653
	Off-shore banking unit	79,881,284	28,646,829
	Less : Inter transaction between OBU and Conventional Banking	(46,401,301)	-
		12,121,777,655	12,821,507,482
<b>10.1</b>	<b>Conventional and Islamic banking</b>		
	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	32,700,000	34,515,000
	Investment in BA Express USA Inc - incorporated in USA	91,200,000	82,368,000
		2,123,890,000	2,116,873,000
	Non-income generating other assets		
	Income receivable (Note 10.2)	1,362,634,236	1,616,405,682
	Stock of stamps	9,913,753	9,722,957
	Stationery, printing materials, etc	79,296,077	73,675,553
	Prepaid expenses	94,336,929	10,027,591
	Deposits and advance rent	495,237,874	542,447,561
	Receivable from capital market	78,718	-
	Advances, prepayments and others (Note 10.3)	147,947,802	300,712,301
	Advance income tax	6,855,613,788	7,340,978,300
	Receivable against government	92,379,650	99,153,771
	Sundry debtors	26,806,743	38,424,481
	Branch adjustment account	263,590,099	101,585,147
	Protested bills	123,764,671	108,197,853
	Receivable from BA Exchange Company (UK) Limited	53,151,337	60,497,753
	Receivable from BA Express USA Inc	304,232,820	350,836,788
	Excise duty recoverable	2,498,630	20,567,980
	Profit Receivable from Govt Investment Sukuk	52,008,832	1,668,976
	Interest receivable against Govt Subsidy - from client	766,164	917,831
	Interest receivable against Govt Subsidy - from govt	149,549	167,128
		9,964,407,672	10,675,987,653
		12,088,297,672	12,792,860,653
<b>10.2</b>	<b>Income receivable</b>		
	Income receivable consists of interest accrued on investment including interest for stimulus package.		
<b>10.3</b>	<b>Advances, prepayments and others</b>		
	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.		

		Amount in Taka	
Particulars	30-Sep-22	31-Dec-21	
<b>10(a) Consolidated Other assets</b>			
Bank Asia Limited	12,121,777,655	12,821,507,482	
Bank Asia Securities Limited	457,163,951	441,051,132	
BA Exchange Company (UK) Limited	3,023,471	11,470	
BA Express USA, Inc	80,112,744	122,035,610	
	12,662,077,821	13,384,605,694	
<u>Less: Inter- companies transactions</u>			
Investment in Bank Asia Securities Limited	1,999,990,000	1,999,990,000	
Investment in BA Exchange Company (UK) Limited	32,001,180	33,910,140	
Investment in BA Express USA, Inc	95,040,000	81,456,000	
Receivable from BA Exchange Company (UK) Limited	53,151,337	60,497,753	
Receivable from BA Exchange USA, Inc.	304,232,820	350,836,788	
	10,177,662,484	10,857,915,013	
<b>11 Borrowings from other banks, financial institutions and agents</b>			
Conventional and Islamic banking (Note 11.1)	23,992,777,298	25,054,077,570	
Off-shore banking unit (Note 11.2)	30,492,526,251	29,038,258,798	
Less: Adjustment with Head Office	(122,460,000)	(6,256,185,000)	
	54,362,843,549	47,836,151,368	
<b>11.1 Conventional and Islamic banking</b>			
In Bangladesh (Note 11.1.1)	23,992,777,298	25,054,077,570	
Outside Bangladesh	-	-	
	23,992,777,298	25,054,077,570	
<b>11.1.1 In Bangladesh</b>			
<b>Secured:</b>	-	-	
<b>Un secured:</b>			
<b>Money at call and on short notice</b>			
Uttara Bank Limited	-	-	
IFIC Bank Limited	-	-	
	-	-	
<b>Borrowings</b>			
Bangladesh Bank Refinance	838,400,830	657,507,660	
Covid-19 Stimulus PKG-Tk. 5000 Cr - Export	378,425,384	891,434,476	
Refinance under Stimulus Package Tk. 5000 Cr - Agri	281,964,594	188,993,695	
Refinance under Stimulus Package Tk. 3000 Cr - Agri	852,339,829	1,223,173,174	
Bangladesh Bank Borrowing under IPPF- II Fund	1,441,313,595	951,128,000	
Bangladesh Bank Borrowing under Long Term Financing Facilities (LTFF) s	264,450,673	337,150,038	
SME Foundation Pre Finance	14,850,000	21,300,000	
Bangladesh Bank Pre-Finance (SREUP)	28,215,521	32,501,823	
Borrowing A/C (AGRI Taka 10)	117,148,261	193,857,516	
Borrowing From Joyeeta Foundation	26,490,000	-	
Export development fund	18,857,934,049	20,164,807,885	
Bangladesh Bank Refinance Scheme for Pre Shipment Loan	208,370,000	45,000,000	
BB Refinance for SPCSSECP	25,410,000	-	
Bangladesh Bank Borrowing under Green Transformation Fund (GTF)	456,512,575	127,223,303	
Borrowing From SMEF for Stimulus Loan	200,951,987	220,000,000	
	23,992,777,298	25,054,077,570	

		Amount in Taka	
Particulars		30-Sep-22	31-Dec-21
<b>11.2</b>	<b>Borrowing at Off-shore banking unit</b>		
	<b>Secured :</b>	-	-
	<b>Un secured:</b>		
	Conventional Banking	173,745,000	6,258,960,250
	International Finance Corporation	2,640,000,132	2,828,333,390
	Borrowing - ECA	2,035,615,246	1,850,552,942
	Yes Bank, Mumbai	297,000,000	169,700,000
	SCB Singapore	-	848,500,000
	National Bank of RAK, UAE	2,475,000,000	1,272,750,000
	Bank Muscat, Oman	-	678,800,000
	Abu Dhabi Commercial bank	1,980,000,000	1,272,750,000
	Mashreq Bank, UAE	495,000,000	848,500,000
	Axis Bank Limited, Singapore	-	1,272,750,000
	Caixa Bank, Barcelona	5,178,630,600	2,800,050,000
	Standard Chartered Bank, Thailand	495,000,000	848,500,000
	HDFC, Gift City, Mumbai	495,000,000	848,500,000
	Nabil Bank Limited, Nepal	495,000,000	-
	Indusind Bank Limited	594,000,000	424,250,000
	Commercial Bank of Dubai	1,485,000,000	1,272,750,000
	State Bank of India, Hongkong	1,287,000,000	1,646,090,000
	State Bank of India, Dubai	742,500,000	848,500,000
	Asian Development Bank	742,500,000	-
	The Commercial Bank, Qatar	-	424,250,000
	DBS Bank Singapore	4,049,100,000	2,621,865,000
	Banca Valsabbina SCPA Vestone Italy	2,225,273	1,907,216
	Emirates Islami Bank	573,210,000	-
	First Abu Dhabi Bank	1,782,000,000	-
	Bank Muscat SAOG	2,475,000,000	-
		<u>30,492,526,251</u>	<u>29,038,258,798</u>
<b>11(a)</b>	<b>Consolidated Borrowings from other banks, financial institutions and agents</b>		
	Bank Asia Limited	54,362,843,549	47,836,151,368
	Bank Asia Securities Limited	1,524,289,957	1,511,582,711
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>55,887,133,506</u>	<u>49,347,734,079</u>
	Less: Inter-company transactions	<u>1,524,289,957</u>	<u>1,511,582,711</u>
		<u>54,362,843,549</u>	<u>47,836,151,368</u>
<b>11(aa)</b>	<b>Subordinated non-convertible and perpetual bonds</b>		
	Subordinated Non-Convertible bond (Note 11(aa).1)	7,000,000,000	8,600,000,000
	Perpetual bond (Note 11(aa) 1)	1,610,000,000	-
		<u>8,610,000,000</u>	<u>8,600,000,000</u>
<b>11(aa).1</b>	<b>Subordinated Non-Convertible bond</b>		
	<b>Subordinated Non-Convertible floating rate bond</b>		
	Agrani Bank Limited	-	40,000,000
	BRAC Bank Limited	-	20,000,000
	Janata Bank Limited	-	50,000,000
	Mercantile Bank Limited	-	100,000,000
	One Bank Limited	-	120,000,000
	Pubali Bank Limited	-	50,000,000
	Rupali Bank Limited	-	120,000,000
	Sonali Bank Limited	-	100,000,000
		<u>-</u>	<u>600,000,000</u>

Particulars	Amount in Taka	
	30-Sep-22	31-Dec-21
<b>Subordinated Non-Convertible floating rate bond - 2</b>		
Agrani Bank Limited	100,000,000	150,000,000
Dhaka Bank Limited	300,000,000	450,000,000
Janata Bank Limited	100,000,000	150,000,000
National Life Insurance Co.	200,000,000	300,000,000
Pubali Bank Limited	400,000,000	600,000,000
Sabinco	60,000,000	90,000,000
Sadharan Bima Corporation	40,000,000	60,000,000
Sonali Bank Limited	400,000,000	600,000,000
Southeast Bank Limited	200,000,000	300,000,000
Uttara Bank Limited	200,000,000	300,000,000
	<u>2,000,000,000</u>	<u>3,000,000,000</u>
<b>Subordinated Non-Convertible floating rate bond - 3</b>		
Agrani Bank Limited	2,500,000,000	2,500,000,000
Eastern Bank Limited	1,000,000,000	1,000,000,000
Trust Bank Limited	500,000,000	500,000,000
Dutch-Bangla Bank Limited	500,000,000	500,000,000
Pubali Bank Limited	500,000,000	500,000,000
	<u>5,000,000,000</u>	<u>5,000,000,000</u>
	<u>7,000,000,000</u>	<u>8,600,000,000</u>
<b>11(aa).2 Perpetual bond</b>		
<b>Institutional subscriber:</b>		
NCC Bank Limited	1,000,000,000	-
Trust Bank Limited	110,000,000	-
	<u>1,110,000,000</u>	<u>-</u>
<b>Individual subscriber</b>		
	500,000,000	-
	<u>1,610,000,000</u>	<u>-</u>
<b>12 Deposits and other accounts</b>		
Conventional and Islamic banking (Note 12.1)	334,444,677,265	317,156,734,094
Off-shore banking unit	855,557,270	625,700,808
	<u>335,300,234,535</u>	<u>317,782,434,902</u>
<b>Deposits and other accounts</b>		
<b>Current/AI-wadeeah current accounts and other accounts</b>		
Deposits from banks	-	-
Deposits from customers	62,838,965,068	63,079,802,314
Off-shore banking unit	758,743,599	570,569,454
	<u>63,597,708,667</u>	<u>63,650,371,768</u>
<b>Bills payable</b>		
Deposits from banks	-	-
Deposits from customers	3,310,942,697	3,978,312,853
	<u>3,310,942,697</u>	<u>3,978,312,853</u>
<b>Savings bank/Mudaraba savings bank deposits</b>		
Deposits from banks	-	-
Deposits from customers	79,200,241,169	79,212,048,790
	<u>79,200,241,169</u>	<u>79,212,048,790</u>
<b>Fixed deposits/Mudaraba fixed deposits</b>		
Deposits from banks	14,598,824	4,400,007
Deposits from customers	189,079,929,507	170,882,170,130
Off-shore banking unit	96,813,671	55,131,354
	<u>189,191,342,002</u>	<u>170,941,701,491</u>
	<u>335,300,234,535</u>	<u>317,782,434,902</u>

		<b>Amount in Taka</b>	
<b>Particulars</b>	<b>30-Sep-22</b>	<b>31-Dec-21</b>	
<b>12.1 Conventional and Islamic banking</b>			
Deposits from banks (Note 12.1.1)	14,598,824	4,400,007	
Deposits from customers (Note 12.1.2)	334,430,078,441	317,152,334,087	
	<u>334,444,677,265</u>	<u>317,156,734,094</u>	
<b>12.1.1 Deposits from banks</b>			
<b>Fixed deposit/SND</b>			
AB Bank Limited	39,378	39,525	
EXIM Bank Limited	13,359,671	3,168,780	
Social Islami Bank Limited	598,743	594,714	
Trust Bank Limited	601,032	596,988	
	<u>14,598,824</u>	<u>4,400,007</u>	
<b>12.1.2 Deposits from customers</b>			
Current/Al-wadeeah current accounts and other accounts ( Note 12.1.2a)	62,838,965,068	63,079,802,314	
Bills payable (Note 12.1.2b)	3,310,942,697	3,978,312,853	
Savings bank/Mudaraba savings deposits	79,200,241,169	79,212,048,790	
Fixed deposits/Mudaraba fixed deposits (Note 12.1.2c)	189,079,929,507	170,882,170,130	
	<u>334,430,078,441</u>	<u>317,152,334,087</u>	
<b>12.1.2a Current/Al-wadeeah current accounts and other accounts</b>			
Current/Al-wadeeah current accounts	23,905,818,183	25,695,837,784	
Other demand deposit - Local currency	27,092,379,634	25,236,668,844	
Other demand deposit - Foreign currencies	8,932,809,433	9,037,394,275	
Foreign currency deposits	2,934,662,550	3,089,917,288	
Unclaimed cash dividend	19,696,569	19,984,123	
Export retention quota	-	-	
	<u>62,885,366,369</u>	<u>63,079,802,314</u>	
Less : Inter transaction between OBU and Conventional Banking	(46,401,301)	-	
	<u>62,838,965,068</u>	<u>63,079,802,314</u>	
<b>12.1.2b Bills payable</b>			
Bills payable - local currency	3,278,722,048	3,948,826,436	
Bills payable - foreign currencies	32,220,649	29,486,417	
Demand draft	-	-	
	<u>3,310,942,697</u>	<u>3,978,312,853</u>	
<b>12.1.2c Fixed deposits/Mudaraba fixed deposits</b>			
Fixed deposits/Mudaraba fixed deposits	123,659,170,578	104,635,816,104	
Special notice deposit	26,310,363,196	26,535,531,471	
Foreign currency deposits (interest bearing)	3,721,361	3,408,303	
Deposit under schemes	39,106,674,372	39,707,414,252	
	<u>189,079,929,507</u>	<u>170,882,170,130</u>	
<b>12.2 Payable on demand and time deposits</b>			
<b>a) Demand deposits</b>			
Current/Al-wadeeah current accounts and other accounts	24,637,857,050	26,286,391,361	
Savings bank/Mudaraba savings deposits	7,128,021,705	7,129,084,391	
Foreign currency deposits (non interest bearing)	11,867,471,983	12,127,311,563	
Sundry deposits	27,092,379,634	25,236,668,844	
Bills payable	3,310,942,697	3,978,312,853	
	<u>74,036,673,069</u>	<u>74,757,769,012</u>	
<b>b) Time deposits</b>			
Savings bank/Mudaraba savings deposits	72,072,219,464	72,082,964,399	
Fixed deposits/Mudaraba fixed deposits	123,770,583,073	104,695,347,465	
Foreign currency deposits (interest bearing)	3,721,361	3,408,303	
Special notice deposit	26,310,363,196	26,535,531,471	
Deposits under schemes	39,106,674,372	39,707,414,252	
	<u>261,263,561,466</u>	<u>243,024,665,890</u>	
	<u>335,300,234,535</u>	<u>317,782,434,902</u>	



		Amount in Taka	
Particulars	30-Sep-22	31-Dec-21	
<b>12(a) Consolidated Deposits and other accounts</b>			
<b>Current/Al-wadeeah current accounts and other accounts</b>			
Bank Asia Limited	63,597,708,667	63,650,371,768	
Bank Asia Securities Limited	534,733,286	721,351,710	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	64,132,441,953	64,371,723,478	
<u>Less: Inter-company transactions</u>	434,441,551	78,856,747	
	63,698,000,402	64,292,866,731	
<b>Bills payable</b>			
Bank Asia Limited	3,310,942,697	3,978,312,853	
Bank Asia Securities Limited	-	-	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	3,310,942,697	3,978,312,853	
<b>Savings bank/Mudaraba savings bank deposits</b>			
Bank Asia Limited	79,200,241,169	79,212,048,790	
Bank Asia Securities Limited	-	-	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	79,200,241,169	79,212,048,790	
<b>Fixed deposits/Mudaraba fixed deposits</b>			
Bank Asia Limited	189,191,342,002	170,941,701,491	
Bank Asia Securities Limited	-	-	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	189,191,342,002	170,941,701,491	
	335,400,526,270	318,424,929,865	
<b>13 Other liabilities</b>			
Conventional and Islamic banking (Note 13.1)	40,680,815,884	36,695,903,555	
Off-shore banking unit	12,861,365	3,767,610	
	40,693,677,249	36,699,671,165	
<b>13.1 Conventional and Islamic banking</b>			
Provision for loans and advances/investments (Note 13.2)	17,550,000,000	15,152,708,000	
Special general provision COVID-19 (Note 13.2.1)	455,600,000	865,000,000	
Provision on off-balance sheet exposures (Note 13.3)	1,570,000,000	1,490,000,000	
Interest suspense account	4,352,832,396	4,266,332,789	
Provision for income tax including deferred tax (Note 13.5)	10,761,337,770	10,656,414,519	
Provision for performance and festival bonus	145,942,033	431,563,479	
Master card and Visa card payables	60,594,265	9,734,798	
Expenditures and other payables	1,615,182,444	1,262,781,338	
Provision for nostro accounts (Note 13.6)	-	-	
Other payable	157,563,845	114,911,276	
Provision for profit equalization	24,240,856	35,167,287	
Provision for diminution in value of shares (Note 13.7)	313,383,553	363,383,553	
Payable to Government	80,457,621	23,050,000	
Provision for others (Note 13.8)	580,572,690	440,572,690	
Rebate payable on good borrowers	67,700,000	67,700,000	
Unearned income	723,500,045	896,430,689	
Interest payable on subordinated non-convertible zero coupon bond	247,796,437	151,321,370	
Fraction Bonus Share	1,608,744	1,608,744	
Nostro account credit balance	1,741,443,773	-	
Lease liabilities (Note 13.9)	231,059,412	467,223,023	
	40,680,815,884	36,695,903,555	

		Amount in Taka	
Particulars	30-Sep-22	31-Dec-21	
<b>13.2 Provision for loans and advances/investments</b>			
<b>General provision</b>			
<b>Conventional and Islamic:</b>			
Balance as at 1 January	7,567,208,819	8,805,019,752	
Add: Provision made during the year	1,432,292,000	-	
Less: Provision no longer required	-	1,237,810,933	
Balance as at 30 September	8,999,500,819	7,567,208,819	
<b>Off-shore Banking Unit (OBU):</b>			
Balance as at 1 January	295,499,181	184,980,248	
Add: Provision made during the year	-	110,518,933	
Less: Provision no longer required	-	-	
Balance as at 30 September	295,499,181	295,499,181	
<b>A. Total general provision on loans and advances/investments</b>	9,295,000,000	7,862,708,000	
<b>Specific provision</b>			
<b>Conventional and Islamic:</b>			
Balance as at 1 January	7,290,000,000	4,120,200,000	
Add/ Back: Recoveries of amounts previously written off	108,355,566	287,429,432	
Specific provision made during the year	1,484,928,445	5,263,688,085	
Less: Write off/amicable settlement during the year	(628,284,011)	(2,381,317,517)	
Balance as at 30 September	8,255,000,000	7,290,000,000	
<b>Off-shore Banking Unit (OBU):</b>			
Balance as at 1 January	-	-	
Add: Provision made during the year	-	-	
Less: Provision no longer required	-	-	
Balance as at 30 September	-	-	
<b>B. Total Specific provision on loans and advances/investments</b>	8,255,000,000	7,290,000,000	
<b>C. Total provision on loans and advances/investments (A+B)</b>	17,550,000,000	15,152,708,000	
<b>13.2.1 Special general provision COVID-19</b>			
Balance as at 1 January	865,000,000	850,600,000	
Add: Provision made during the year	-	435,000,000	
Less: Provision no longer required	409,400,000	420,600,000	
Balance as at 30 September	455,600,000	865,000,000	
Special general provision COVID-19 is maintained as per BRPD circular letter no. 56 dated December 10, 2020 and BRPD circular letter no. 53 dated December 30, 2021.			
<b>13.3 Provision on off-balance sheet exposures</b>			
Balance as at 1 January	1,489,645,275	1,004,645,275	
Add: Provision made during the year	80,000,000	485,000,000	
	1,569,645,275	1,489,645,275	
Less: Adjustments made during the year	-	-	
Balance as at 30 September	1,569,645,275	1,489,645,275	
General provision maintained for OBU as at 01 January	354,725	354,725	
Add: Provision made during the year	-	-	
Less: Provision no longer required	-	-	
	354,725	354,725	
Off-balance sheet exposures provision Balance as at 30 September	1,570,000,000	1,490,000,000	
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.			
<b>13.5 Provision for taxation</b>			
Current tax (Note 13.5.1)	10,289,316,405	10,184,393,154	
Deferred tax	472,021,365	472,021,365	
	10,761,337,770	10,656,414,519	

		Amount in Taka	
Particulars	30-Sep-22	31-Dec-21	
<b>13.5.1 Provision for current tax</b>			
Balance as at 1 January	10,184,393,154	8,484,393,154	
Add: Provision made during the period	2,400,000,000	1,700,000,000	
	12,584,393,154	10,184,393,154	
Less: Adjustments made during the period	2,295,076,749	-	
Balance as at 30 September	<u>10,289,316,405</u>	<u>10,184,393,154</u>	
<b>13.5.1(a) Consolidated Provision for current tax</b>			
Balance as at 1 January	10,479,561,029	8,726,745,036	
Add: Provision made during the period			
Bank Asia Limited	2,400,000,000	1,700,000,000	
Bank Asia Securities Limited	48,026,066	94,735,436	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	<u>2,448,026,066</u>	<u>1,794,735,436</u>	
	12,927,587,095	10,521,480,472	
Less: Adjustments made during the period			
Bank Asia Limited	2,295,076,749	-	
Bank Asia Securities Limited	38,083,618	41,919,443	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	<u>2,333,160,367</u>	<u>41,919,443</u>	
Balance as at 30 September	<u>10,594,426,728</u>	<u>10,479,561,029</u>	
<b>13.5.2 Provision for deferred tax</b>			
Balance as at 1 January	472,021,365	472,021,365	
Provision made for deferred tax liabilities	-	-	
Charged/(credited) to profit and loss statement	-	-	
Charged/(credited) to revaluation reserve	-	-	
	<u>472,021,365</u>	<u>472,021,365</u>	
<b>13.5.2(a) Deferred Tax (asset)/liability</b>			
<b>Particulars</b>	<b>Book value</b>	<b>Tax Base</b>	<b>(Deductible)/ Taxable</b>
<b>Opening Balance</b>			
Deferred Tax Asset			(2,050,312,500)
Deferred Tax Liability			824,420,883
<b>Net Deferred Tax Asset</b>			<b>(1,225,891,617)</b>
<b>Net Deferred Tax Asset as of September 30, 2022:</b>			
<b>Deferred Tax Asset:</b>			
Loan loss provision	8,255,000,000	-	(6,191,250,000)
<b>Closing balance for the period (a)</b>			<b>(2,321,718,750)</b>
<b>Deferred Tax Liability:</b>			
Interest receivable	1,362,634,236	-	1,362,634,236
Fixed assets	3,396,952,145	3,016,057,716	380,894,429
Right-of-use assets	101,088,855		101,088,855
<b>Closing balance for the period (b)</b>			<b>691,731,571</b>
<b>Net Deferred Tax Asset as of September 30, 2022 (a+b)</b>			<b>(1,629,987,179)</b>
<b>Movement for the period</b>			
Opening deferred tax assets			(2,050,312,500)
Closing deferred tax assets			(2,321,718,750)
<b>Changes for the period</b>			<b>(271,406,250)</b>
Opening deferred tax liabilities			824,420,883
Closing deferred tax liabilities			691,731,571
<b>Changes for the period</b>			<b>(132,689,312)</b>
<b>Changes during the period</b>			<b>(404,095,562)</b>
			<b>(919,030,986)</b>

Particulars	Amount in Taka	
	30-Sep-22	31-Dec-21

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

13.5.3 Reconciliation of effective tax rate	Year 2022		Year 2021	
	%	Amount	%	Amount
Profit before provision		8,191,224,595		9,192,532,066
Income Tax as per applicable tax rate	37.50%	3,071,709,223	37.50%	3,447,199,525
Tax exempted income (on govt. treasury securities)	-0.08%	(6,209,846)	-24.41%	(2,244,157,120)
On probable deductible/non deductible expenses	-8.12%	(665,499,378)	5.41%	496,957,595
	29.30%	2,400,000,000	18.49%	1,700,000,000

#### 13.5.3(a) Consolidated Reconciliation of effective tax rate

Profit before provision		8,335,385,442		9,552,453,672
Income Tax as per applicable tax rate	37.50%	3,125,769,541	37.50%	3,582,170,127
Tax exempted income (on govt. treasury securities)	-0.07%	(6,209,846)	-23.49%	(2,244,157,120)
On probable deductible/non deductible expenses	-8.06%	(671,533,630)	4.78%	456,722,429
	29.37%	2,448,026,066	18.79%	1,794,735,436

#### 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 as at 1 January	363,383,553	363,383,553
Less: Transfer to provision for other assets	(50,000,000)	
Balance as at 30 September	313,383,553	363,383,553
Provision requirement for quoted and unquoted share including subsidiaries	106,757,887	66,121,146
Provision maintained	313,383,553	363,383,553
Surplus provision maintained	206,625,666	297,262,407

#### 13.8 Provision for others

Provision for other assets (Note 13.8.1)	533,106,522	393,106,522
Provision for start up fund (Note 13.8.2)	47,466,168	47,466,168
	580,572,690	440,572,690

#### 13.8.1 Provision for other assets

Balance as at 1 January	393,106,522	290,572,690
Add: Provision made during the period	90,000,000	102,533,832
Add: Transferred from Provision for diminution in value of shares	50,000,000	
Adjustment during the period	-	-
Balance as at 30 September	533,106,522	393,106,522

Particulars	Amount in Taka	
	30-Sep-22	31-Dec-21
Provision requirement	523,371,102	327,728,000
Provision maintained	533,106,522	393,106,522
Surplus provision maintained	9,735,420	65,378,522

(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)

### 13.8.2 Provision for start up fund

Balance as at 1 January	47,466,168	-
Add: Provision made during the period		
For the year 2020 (1% of profit after tax)	-	20,357,067
For the year 2021 (1% of profit after tax)	-	27,109,101
Adjustment during the year	-	-
Balance as at 30 September	47,466,168	47,466,168

(As per Bangladesh Bank SMESPD Circular Letter no. 05 dated April 26, 2001 Provision for Start up Fund has been maintained against 1% net profit after tax starting from the year 2020)

### 13.9 Lease liabilities

Balance as at 1 January	467,223,023	872,228,227
Add: Interest charge during the period	78,493,647	104,658,196
Less: Payment made during the period	314,657,258	419,543,010
Less: Adjustment made during the period	-	90,120,390
Balance as at 30 September	231,059,412	467,223,023

### 13(a) Consolidated Other liabilities

Bank Asia Limited	40,693,677,249	36,699,671,165
Bank Asia Securities Limited	2,260,393,597	2,218,069,633
BA Exchange Company (UK) Limited	47,445,056	68,483,295
BA Express USA, Inc	294,092,955	368,082,914
	43,295,608,857	39,354,307,007

Less: Inter- companies transactions

Receivable from BASL	-	-
Receivable from BA Exchange (UK) Limited	53,151,337	60,497,753
Receivable from BA Express USA, Inc	304,232,820	350,836,788
	42,938,224,700	38,942,972,466

### 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
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#### 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 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
	11,659,068,600	11,659,068,600

#### 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

		Amount in Taka	
Particulars		30-Sep-22	31-Dec-21
<b>15</b>	<b>Statutory reserve</b>		
	Balance as at 1 January	10,725,443,940	9,844,096,744
	Addition during the period (20% of pre-tax profit/up to paid up capital )	933,624,660	881,347,196
	Balance as at 30 September	<u>11,659,068,600</u>	<u>10,725,443,940</u>
<b>15.1</b>	<b>General and other reserve</b>		
	Bank Asia Limited	<u>8,166,144</u>	<u>8,166,144</u>
<b>15.1 (a)</b>	<b>Consolidated General and other reserve</b>		
	Bank Asia Limited	8,166,144	8,166,144
	Bank Asia Securities Limited		
	Opening Balance	150,947	-
	Addition during the period	<u>1,609,440</u>	<u>150,947</u>
	Adjustment made during the period	<u>-</u>	<u>-</u>
	Closing Balance	<u>1,760,387</u>	<u>150,947</u>
		<u>9,926,531</u>	<u>8,317,091</u>
<b>16</b>	<b>Revaluation reserve</b>		
	HTM securities (Note 16.1)	61,048,535	61,048,535
	HFT securities (Note 16.2)	211,090,403	167,454,171
	Fixed Assets revaluation (Note 16.3)	<u>1,930,642,171</u>	<u>1,930,642,171</u>
		<u>2,202,781,109</u>	<u>2,159,144,877</u>
<b>16.1</b>	<b>Revaluation reserve on HTM securities</b>		
	Balance at 1 January	61,048,535	46,593,577
	Gain from revaluation on investments	-	22,232,864
	Adjustment for sale/maturity of securities	<u>-</u>	<u>(7,777,906)</u>
		<u>61,048,535</u>	<u>61,048,535</u>
<b>16.2</b>	<b>Revaluation reserve on HFT securities</b>		
	Balance at 1 January	167,454,171	1,746,995,202
	Gain from revaluation on investments	255,135,060	5,282,090,860
	Adjustment for sale/maturity of securities	<u>(211,498,828)</u>	<u>(6,861,631,891)</u>
		<u>211,090,403</u>	<u>167,454,171</u>
<b>16.3</b>	<b>Revaluation reserve on Fixed Assets</b>		
	Balance at 1 January	1,930,642,171	1,984,357,423
	Depreciation charged during the period	<u>-</u>	<u>(53,715,252)</u>
		<u>1,930,642,171</u>	<u>1,930,642,171</u>
<b>16 (a)</b>	<b>Consolidated Revaluation reserve</b>		
	Bank Asia Limited	2,202,781,109	2,159,144,877
	Bank Asia Securities Limited	-	-
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	<u>-</u>	<u>-</u>
		<u>2,202,781,109</u>	<u>2,159,144,877</u>
<b>17</b>	<b>Retained earnings</b>		
	Balance at 1 January	2,804,815,058	2,091,617,881
	Add: Post - tax profit for the period	3,113,404,150	2,706,735,981
	Revaluation reserve transferred to retained earnings	<u>-</u>	<u>53,715,252</u>
		<u>5,918,219,208</u>	<u>4,852,069,114</u>
	Less: Issue of cash dividend for the year 2021	<u>1,748,860,290</u>	<u>-</u>
	Issue of cash dividend for the year 2020	<u>-</u>	<u>1,165,906,860</u>
	Transfer to statutory reserve	<u>933,624,660</u>	<u>881,347,196</u>
	Coupon/dividend on perpetual bond	<u>25,016,438</u>	<u>-</u>
		<u>2,707,501,388</u>	<u>2,047,254,056</u>
		<u>3,210,717,820</u>	<u>2,804,815,058</u>

		Amount in Taka	
Particulars		30-Sep-22	31-Dec-21
<b>17(a)</b>	<b>Consolidated Retained earnings</b>		
	Balance at 1 January	2,650,999,337	1,918,254,038
	Add: Foreign exchange revaluation reserve for opening retained earnings	(16,682,282)	(1,835,153)
	Revaluation reserve transferred to retained earnings	-	53,715,252
	Post- tax profit for the period	3,124,538,931	2,728,270,279
	<u>Less: Non controlling interest</u>	<u>19</u>	<u>76</u>
		5,758,855,967	4,698,404,340
	Less: Issue of cash dividend for the year 2021	1,748,860,290	
	Issue of cash dividend for the year 2020	-	1,165,906,860
	Transferred to statutory reserve	933,624,660	881,347,196
	Coupon/dividend on perpetual bond	25,016,438	-
	Transferred to General and other reserve	1,609,440	150,947
		2,709,110,828	2,047,405,003
		<u>3,049,745,139</u>	<u>2,650,999,337</u>
<b>17(b)</b>	<b>Non-controlling (Minority) interest</b>		
	Bank Asia Securities Limited	10,293	10,274
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		<u>10,293</u>	<u>10,274</u>
<b>18</b>	<b>Contingent liabilities</b>		
	Conventional and Islamic banking	188,717,114,075	173,948,946,762
	Off-shore banking unit	38,319,435	16,585,630
		<u>188,755,433,510</u>	<u>173,965,532,392</u>
	Acceptances and endorsements (Note 18.1)		
	Conventional and Islamic banking	66,650,142,170	62,539,512,475
	Off-shore banking unit	14,201,946	-
		66,664,344,116	62,539,512,475
	Letters of guarantee		
	Conventional and Islamic banking (Note 18.2)	38,610,656,819	37,395,022,735
	Off-shore banking unit	654,390	560,859
		38,611,311,209	37,395,583,594
	Irrevocable letters of credit		
	Conventional and Islamic banking (Note 18.3)	50,382,976,331	46,592,755,948
	Off-shore banking unit	23,463,099	16,024,771
		50,406,439,430	46,608,780,719
	Bills for collection		
	Conventional and Islamic banking (Note 18.4)	27,002,951,454	24,377,029,730
	Off-shore banking unit	-	-
		27,002,951,454	24,377,029,730
	Other commitments		
	Conventional and Islamic banking (Note 18.5)	6,070,387,301	3,044,625,874
	Off-shore banking unit	-	-
		6,070,387,301	3,044,625,874
		<u>188,755,433,510</u>	<u>173,965,532,392</u>
<b>18.1</b>	<b>Acceptances and endorsements</b>		
	Conventional and Islamic banking	66,650,142,170	62,539,512,475
	Off-shore banking unit	14,201,946	-
		<u>66,664,344,116</u>	<u>62,539,512,475</u>
<b>18.2</b>	<b>Letters of guarantee</b>		
	Letters of guarantee (Local)	23,755,258,724	22,815,550,343
	Letters of guarantee (Foreign)	14,855,398,095	14,579,472,392
		<u>38,610,656,819</u>	<u>37,395,022,735</u>

		<b>Amount in Taka</b>	
<b>Particulars</b>	<b>30-Sep-22</b>	<b>31-Dec-21</b>	
<b>18.3 Irrevocable letters of credit</b>			
Letters of credit Back to Back (Inland)	5,851,632,692	4,948,179,357	
Letters of credit (General)	38,967,776,864	35,500,951,363	
Back to back L/C	5,563,566,775	6,143,625,228	
	<u>50,382,976,331</u>	<u>46,592,755,948</u>	
<b>18.4 Bills for collection</b>			
Local bills for collection	16,296,073,169	17,066,924,015	
Foreign bills for collection	10,706,878,285	7,310,105,715	
	<u>27,002,951,454</u>	<u>24,377,029,730</u>	
<b>18.5 Other commitments</b>			
Forward Assets Purchased and Forward Deposits Placed	<u>6,070,387,301</u>	<u>3,044,625,874</u>	
<b>18.6 Workers' profit participation fund (WPPF)</b>			

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



**Bank Asia Limited**  
**Notes to financial statements for the year ended 30 September 2022**

		<b>Amount in Taka</b>	
<b>Particulars</b>		<b>30-Sep-22</b>	<b>30-Sep-21</b>
<b>19</b>	<b>Income statement</b>		
	<b>Income:</b>		
	Interest, discount and similar income (Note 19.1)	18,593,501,186	19,242,596,620
	Dividend income (Note 22.1)	23,317,821	21,907,635
	Fees, commission and brokerage (Note 19.2)	1,443,349,898	1,171,399,983
	Gains/ <u>less</u> Losses arising from dealing securities	-	-
	Gains/ <u>less</u> Losses arising from investment securities	-	-
	Gains/ <u>less</u> Losses arising from dealing in foreign currencies (Note 23.1)	4,142,083,606	750,391,207
	Income from non-banking assets	-	-
	Other operating income (Note 24)	741,723,376	674,590,610
	Profit/ <u>less</u> Losses on interest rate changes	-	-
		<u>24,943,975,887</u>	<u>21,860,886,055</u>
	<b>Expenses:</b>		
	Interest paid/profit shared on deposits and borrowings, etc (Note 21)	10,840,088,731	9,426,137,938
	Administrative expenses (Note 19.3)	3,814,798,989	3,270,024,869
	Other expenses (Note 34)	1,465,602,258	1,314,544,690
	Depreciation on banks assets (Note 33.1)	632,261,314	581,552,503
		<u>16,752,751,292</u>	<u>14,592,260,000</u>
		<u>8,191,224,595</u>	<u>7,268,626,055</u>
<b>19.1</b>	<b>Interest, discount and similar income</b>		
	Interest income/profit on investments (Note 20)	14,789,340,354	13,921,504,646
	Interest on treasury bills/reverse repo/bills	3,438,811,792	3,167,281,989
	Interest income on corporate bonds	197,198,359	172,475,628
	Interest on debentures	151,591,093	-
	Income from investment in shares, bonds etc	-	-
	Capital gain on Government securities and assets	16,559,588	1,981,334,357
		<u>18,593,501,186</u>	<u>19,242,596,620</u>
	Figures of previous year have been rearranged, wherever considered necessary, to conform the current year's presentation.		
<b>19.2</b>	<b>Fees, commission and brokerage</b>		
	Commission	1,443,349,898	1,171,399,983
	Brokerage	-	-
		<u>1,443,349,898</u>	<u>1,171,399,983</u>
<b>19.3</b>	<b>Administrative expenses</b>		
	Salaries and allowances (Note 25)	3,066,204,849	2,644,181,473
	Rent, taxes, insurance, electricity, etc (Note 26)	400,669,996	345,996,624
	Legal expenses (Note 27)	11,062,062	12,719,772
	Postage, stamp, telecommunication, etc (Note 28)	119,344,562	101,643,052
	Stationery, printing, advertisement, etc (Note 29)	117,904,706	80,107,308
	Managing Director's salary and fees (Note 30)	16,330,692	16,006,865
	Directors' fees (Note 31)	2,808,000	2,560,000
	Auditors' fees (Note 32)	600,000	869,813
	Repair of Bank's assets (Note 33.1)	79,874,122	65,939,962
		<u>3,814,798,989</u>	<u>3,270,024,869</u>
<b>20</b>	<b>Interest income/profit on investments</b>		
	Conventional and Islamic banking (Note 20.1)	13,833,006,748	13,389,644,009
	Off-shore banking unit	988,771,037	610,797,222
		<u>14,821,777,785</u>	<u>14,000,441,231</u>
	Less: inter transaction between OBU and Conventional banking	32,437,431	78,936,585
		<u>14,789,340,354</u>	<u>13,921,504,646</u>

		<b>Amount in Taka</b>	
<b>Particulars</b>	<b>30-Sep-22</b>	<b>30-Sep-21</b>	
<b>20.1</b>	<b>Conventional and Islamic banking</b>		
Agricultural loan	234,957,704	163,032,481	
Cash credit/Bai Murabaha (Muajjal)	287,684,180	336,771,055	
Credit card	326,991,756	290,672,176	
Credit for poverty alleviation scheme-micro credit	91,289	50,905	
Consumer credit scheme	1,030,324,730	956,481,088	
Demand loan	1,537,335,722	1,839,408,370	
Export Development Fund (EDF)	243,918,338	131,509,335	
House building loan	85,161,295	119,828,554	
Loans (General)/Musharaka	1,544,535,795	1,227,944,218	
Loans against trust receipts/ Bai Murabaha post import	499,907,823	656,617,791	
Overdrafts/ Quard against scheme	2,048,194,960	2,228,337,316	
Packing credit	42,896,628	30,818,981	
Payment against documents	16,952,450	7,306,105	
Staff loan	63,850,929	55,256,497	
Transport loan	130,283,297	138,245,593	
Term loan- industrial	1,624,282,749	1,951,062,994	
Term loan- others/ Hire purchase under Shirkatul Melk	1,624,761,325	1,399,850,915	
Foreign bills purchased	31,340,104	5,477,338	
Local bills purchased	95,831,383	75,322,771	
Loan Under Covit-19 Stimulus Pkg	388,841,090	819,646,613	
Total interest/profit on loans and advances/investments	11,858,143,547	12,433,641,096	
Interest/profit on balance with other banks and financial institutions	1,965,961,260	954,587,106	
Interest/profit received from foreign banks	8,901,941	1,415,807	
	<u>13,833,006,748</u>	<u>13,389,644,009</u>	
<b>20(a)</b>	<b>Consolidated Interest income/profit on investments</b>		
Bank Asia limited	14,789,340,354	13,921,504,646	
Bank Asia Securities Ltd	114,933,690	152,096,794	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	<u>14,904,274,044</u>	<u>14,073,601,440</u>	
Less: Inter-company transactions	74,198,277	120,673,904	
	<u>14,830,075,767</u>	<u>13,952,927,536</u>	
<b>21</b>	<b>Interest paid/profit shared on deposits and borrowings etc.</b>		
Conventional and Islamic banking (Note 21.1)	10,208,690,426	9,166,403,984	
Off-shore banking unit	663,835,736	338,670,539	
	<u>10,872,526,162</u>	<u>9,505,074,523</u>	
Less: inter transaction with OBU	32,437,431	78,936,585	
	<u>10,840,088,731</u>	<u>9,426,137,938</u>	
<b>21.1</b>	<b>Conventional and Islamic banking</b>		
	<b>Interest paid/profit shared on deposits</b>		
Fixed deposits/ Mudaraba Fixed deposit	4,278,880,591	3,160,266,959	
Scheme deposits	3,929,511,543	4,077,421,963	
Sanchaya plus	32,276,234	29,751,033	
Savings deposits/ Mudaraba Savings bank	1,044,284,920	1,077,099,968	
Special notice deposits	466,015,587	228,116,301	
	<u>9,750,968,875</u>	<u>8,572,656,224</u>	
	<b>Interest on borrowings and others</b>		
Local banks including Bangladesh Bank	22,555,569	23,916,095	
Interest on subordinated non-convertible bond	433,831,235	569,608,218	
Foreign banks	1,334,747	223,447	
	<u>457,721,551</u>	<u>593,747,760</u>	
	<u>10,208,690,426</u>	<u>9,166,403,984</u>	

		Amount in Taka	
Particulars	30-Sep-22	30-Sep-21	
<b>21(a) Consolidated Interest Expenses/profit paid on Deposits</b>			
Bank Asia limited	10,840,088,731	9,426,137,938	
Bank Asia Securities Ltd	88,411,843	127,822,030	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	10,928,500,574	9,553,959,968	
Less: Inter-company transactions	74,198,277	120,673,904	
	10,854,302,297	9,433,286,064	
<b>22 Investment income</b>			
Conventional and Islamic banking (Note 22.1)	3,827,478,653	5,342,999,609	
Off-shore banking unit	-	-	
	3,827,478,653	5,342,999,609	
<b>22.1 Conventional and Islamic Banking</b>			
Interest on treasury bills	1,096,836,765	284,895,119	
Interest on treasury bonds	2,177,583,819	2,736,644,912	
Interest income on corporate bonds	197,198,359	172,475,628	
Interest on Islamic bonds	1,300,991	145,741,958	
Dividend on shares	23,317,821	21,907,635	
Profit on Govt Investment SUKUK	151,591,093	-	
Capital gain on Government securities	16,559,588	1,981,334,357	
Interest on reverse repo	163,090,217	-	
	3,827,478,653	5,342,999,609	
<b>22(a) Consolidated investment income</b>			
Bank Asia Limited	3,827,478,653	5,342,999,609	
Bank Asia Securities Limited	-	-	
BA Exchange Company (UK) Limited	-	-	
BA Express USA, Inc	-	-	
	3,827,478,653	5,342,999,609	
<u>Less:</u> Inter-company transactions	-	-	
	3,827,478,653	5,342,999,609	
<b>23 Commission, exchange and brokerage</b>			
Conventional and Islamic banking (Note 23.1)	5,548,334,317	1,916,688,804	
Off-shore banking unit	37,099,187	5,102,386	
	5,585,433,504	1,921,791,190	
<b>23.1 Conventional and Islamic Banking</b>			
Commission on L/C	878,683,585	740,691,249	
Fees and commission including Export	221,218,682	164,832,171	
Commission on L/G	264,556,012	211,603,289	
Commission on export	8,535,006	3,869,566	
Commission on PO, DD, TT, TC, etc	28,514,608	26,123,749	
Other commission	4,742,818	19,177,573	
	1,406,250,711	1,166,297,597	
Foreign exchange gain	4,142,083,606	750,391,207	
	5,548,334,317	1,916,688,804	
<b>23(a) Consolidated Commission, exchange and brokerage</b>			
Bank Asia limited	5,585,433,504	1,921,791,190	
Bank Asia Securities Ltd	158,272,373	229,706,058	
BA Exchange Company (UK) Limited	20,699,091	16,126,373	
BA Express USA, Inc	96,940,191	58,035,388	
	5,861,345,159	2,225,659,009	

		Amount in Taka	
Particulars		30-Sep-22	30-Sep-21
<b>24</b>	<b>Other operating income</b>		
	Conventional and Islamic banking (Note 24.1)	732,429,845	662,277,036
	Off-shore banking unit	9,293,531	12,313,574
		741,723,376	674,590,610
<b>24.1</b>	<b>Conventional and Islamic banking</b>		
	Locker charge	9,740,450	8,466,650
	Service and other charges	306,114,037	288,397,512
	Master/Visa card fees and charges	267,025,290	225,326,426
	Postage/telex/SWIFT/fax recoveries	95,879,493	96,060,889
	Profit on sale of fixed assets	-	9,800
	Non-operating income	15,271,034	9,210,182
	Rebate on nostro account	38,399,541	34,805,577
		732,429,845	662,277,036
<b>24(a)</b>	<b>Consolidated other operating income</b>		
	Bank Asia Limited	741,723,376	674,590,610
	Bank Asia Securities Ltd	55,649,505	118,919,174
	BA Exchange Company (UK) Limited	-	594,376
	BA Express USA, Inc	-	-
		797,372,881	794,104,160
<b>25</b>	<b>Salaries and allowances</b>		
	Conventional and Islamic banking (Note 25.1)	3,059,318,427	2,643,427,313
	Off-shore banking unit	6,886,422	754,160
		3,066,204,849	2,644,181,473
<b>25.1</b>	<b>Conventional and Islamic banking</b>		
	Basic salary	1,208,409,133	1,026,031,459
	Allowances	1,190,164,193	1,079,333,986
	Festival bonus	255,435,041	234,384,584
	Gratuity	198,900,000	114,300,000
	Provident fund contribution	116,410,060	99,377,284
	Performance bonus	90,000,000	90,000,000
		3,059,318,427	2,643,427,313
<b>25(a)</b>	<b>Consolidated Salaries and allowances</b>		
	Bank Asia Limited	3,066,204,849	2,644,181,473
	Bank Asia Securities Ltd	64,620,488	55,607,241
	BA Exchange Company (UK) Limited	10,486,982	10,243,961
	BA Express USA, Inc	19,961,305	17,939,698
		3,161,273,624	2,727,972,373
<b>26</b>	<b>Rent, taxes, insurance, electricity etc.</b>		
	Conventional and Islamic banking (Note 26.1)	400,465,077	345,802,624
	Off-shore banking unit	204,919	194,000
		400,669,996	345,996,624
<b>26.1</b>	<b>Conventional and Islamic banking</b>		
	Rent, rate and taxes	48,292,603	43,969,967
	Insurance	181,240,338	156,996,613
	Power and electricity	92,438,489	85,960,639
	Interest portion on lease liabilities	78,493,647	58,875,405
		400,465,077	345,802,624

		<b>Amount in Taka</b>	
<b>Particulars</b>		<b>30-Sep-22</b>	<b>30-Sep-21</b>
<b>26(a)</b>	<b>Consolidated Rent, taxes, insurance, electricity etc.</b>		
	Bank Asia Limited	400,669,996	345,996,624
	Bank Asia Securities Ltd	7,297,449	5,871,525
	BA Exchange Company (UK) Limited	2,096,538	1,667,216
	BA Express USA, Inc	11,469,879	10,352,994
		<u>421,533,862</u>	<u>363,888,359</u>
<b>27</b>	<b>Legal expenses</b>		
	Conventional and Islamic banking (Note 27.1)	10,989,183	12,719,772
	Off-shore banking unit	72,879	-
		<u>11,062,062</u>	<u>12,719,772</u>
<b>27.1</b>	<b>Conventional and Islamic Banking</b>		
	Legal expenses	10,989,183	12,719,772
	Other professional charges	-	-
		<u>10,989,183</u>	<u>12,719,772</u>
<b>27(a)</b>	<b>Consolidated Legal expenses</b>		
	Bank Asia Limited	11,062,062	12,719,772
	Bank Asia Securities Ltd	496,384	221,108
	BA Exchange Company (UK) Limited	192,565	71,798
	BA Express USA, Inc	-	218,638
		<u>11,751,011</u>	<u>13,231,316</u>
<b>28</b>	<b>Postage, stamps, telecommunication etc.</b>		
	Conventional and Islamic banking (Note 28.1)	118,798,274	101,130,699
	Off-shore banking unit	546,288	512,353
		<u>119,344,562</u>	<u>101,643,052</u>
<b>28.1</b>	<b>Conventional and Islamic banking</b>		
	Telephone, courier and postage	70,369,948	60,286,081
	Master/VISA card process fee	22,940,036	19,594,902
	ATM charge	2,690,900	1,688,499
	SWIFT and Reuter charge	19,263,018	17,653,476
	Internet	3,534,372	1,907,741
		<u>118,798,274</u>	<u>101,130,699</u>
<b>28(a)</b>	<b>Consolidated Postage, stamps, telecommunication etc.</b>		
	Bank Asia Limited	119,344,562	101,643,052
	Bank Asia Securities Ltd	1,965,776	1,550,267
	BA Exchange Company (UK) Limited	274,433	327,630
	BA Express USA, Inc	430,289	202,725
		<u>122,015,060</u>	<u>103,723,674</u>
<b>29</b>	<b>Stationery, printing, advertisements etc.</b>		
	Conventional and Islamic banking (Note 29.1)	117,842,333	80,078,104
	Off-shore banking unit	62,373	29,204
		<u>117,904,706</u>	<u>80,107,308</u>
<b>29.1</b>	<b>Conventional and Islamic banking</b>		
	Office and security stationery	49,468,571	36,850,136
	Calendar, diary, souvenir, etc	13,081,956	9,200,000
	ATM card /Supplies And Stationeries	18,981,215	13,428,406
	Books and periodicals	1,539,417	985,073
	Publicity and advertisement	34,771,174	19,614,489
		<u>117,842,333</u>	<u>80,078,104</u>

		<b>Amount in Taka</b>	
<b>Particulars</b>		<b>30-Sep-22</b>	<b>30-Sep-21</b>
<b>29(a)</b>	<b>Consolidated Stationery, printing, advertisements etc.</b>		
	Bank Asia Limited	117,904,706	80,107,308
	Bank Asia Securities Ltd	506,642	653,761
	BA Exchange Company (UK) Limited	1,230,436	996,791
	BA Express USA, Inc	620,158	459,880
		120,261,942	82,217,740
<b>30</b>	<b>Managing Director's salary and fees</b>		
	Basic salary	7,574,283	8,078,968
	House rent allowance	1,712,478	1,800,000
	Entertainment allowances	389,355	450,000
	Incentive bonus	1,471,100	880,000
	Festival bonus	2,129,600	1,760,000
	Utility allowance and others	929,097	900,000
	House maintenance allowance	418,710	450,000
	Provident fund	738,069	807,897
		16,330,692	16,006,865
<b>31</b>	<b>Directors' fees</b>		
	Directors' fees	2,808,000	2,560,000
		2,808,000	2,560,000
<b>31(a)</b>	<b>Consolidated Directors' fees</b>		
	Bank Asia Limited	2,808,000	2,560,000
	Bank Asia Securities Ltd.	264,000	154,000
	BA Exchange Company (UK) Limited	-	-
	BA Express USA, Inc	-	-
		3,072,000	2,714,000
<b>32</b>	<b>Auditors' fees</b>		
	Audit fees	600,000	869,813
	Others	-	-
		600,000	869,813
<b>32(a)</b>	<b>Consolidated Auditors fees</b>		
	Bank Asia Limited	600,000	869,813
	Bank Asia Securities Ltd	-	-
	BA Exchange Company (UK) Limited	495,167	551,411
	BA Express USA, Inc	1,610,921	778,272
		2,706,088	2,199,496
<b>33</b>	<b>Depreciation and repair of Bank's assets</b>		
	Conventional and Islamic banking (Note 33.1)	712,120,216	647,492,465
	Off-shore banking unit	15,220	-
		712,135,436	647,492,465
<b>33.1</b>	<b>Conventional and Islamic banking</b>		
	Depreciation		
	Owned assets	628,600,967	581,552,503
	Leased assets	3,645,127	-
	<b>Depreciation</b>	632,246,094	581,552,503
	<b>Repairs:</b>		
	Building	8,446,330	6,062,193
	Furniture and fixtures	3,105,195	2,091,545
	Equipments	15,488,066	15,986,356
		27,039,591	24,140,094
	<b>Maintenance</b>	52,834,531	41,799,868
		712,120,216	647,492,465

		<b>Amount in Taka</b>	
<b>Particulars</b>		<b>30-Sep-22</b>	<b>30-Sep-21</b>
<b>33(a)</b>	<b>Consolidated Depreciation and repairs of Bank's assets</b>		
	Bank Asia Limited	712,135,436	647,492,465
	Bank Asia Securities Ltd	16,492,460	14,424,086
	BA Exchange Company (UK) Limited	159,884	190,467
	BA Express USA, Inc	1,333,221	1,263,503
		<u>730,121,001</u>	<u>663,370,521</u>
<b>34</b>	<b>Other expenses</b>		
	Conventional and Islamic banking (Note 34.1)	1,452,331,708	1,302,072,592
	Off-shore banking unit	13,270,550	12,472,098
		<u>1,465,602,258</u>	<u>1,314,544,690</u>
<b>34.1</b>	<b>Conventional and Islamic banking</b>		
	Car expenses	298,951,880	239,943,506
	Contractual service expenses	587,024,570	578,714,721
	Computer expenses	112,596,932	107,169,758
	Other management and administrative expenses	266,417,000	211,105,568
	Entertainment	38,785,653	28,072,213
	AGM/EGM expenses	-	450,000
	Payment to superannuation fund	5,490,000	5,490,000
	Donation and subscription to institutions	122,948,332	122,154,386
	Travelling expenses	9,967,943	6,093,601
	Training and internship	10,149,398	2,577,091
	Directors' travelling expenses	-	301,748
		<u>1,452,331,708</u>	<u>1,302,072,592</u>
<b>34(a)</b>	<b>Consolidated other expenses</b>		
	Bank Asia Limited	1,465,602,258	1,314,544,690
	Bank Asia Securities Ltd	10,364,949	19,217,634
	BA Exchange Company (UK) Limited	2,699,542	7,022,570
	BA Express USA, Inc	58,852,692	19,926,922
		<u>1,537,519,441</u>	<u>1,360,711,816</u>
<b>35</b>	<b>Receipts from other operating activities</b>		
	Conventional and Islamic banking (Note 35.1)	748,989,433	2,643,611,393
	Off-shore banking unit	9,293,531	12,313,574
		<u>758,282,964</u>	<u>2,655,924,967</u>
<b>35.1</b>	<b>Conventional and Islamic banking</b>		
	Locker charge	9,740,450	8,466,650
	Service and other charges	306,114,037	288,397,512
	Master card fees and charges	267,025,290	225,326,426
	Postage/telex/SWIFT/ fax recoveries	95,879,493	96,060,889
	Non-business income	70,230,163	2,025,359,916
		<u>748,989,433</u>	<u>2,643,611,393</u>
<b>35(a)</b>	<b>Consolidated Receipts from other operating activities</b>		
	Bank Asia Limited	758,282,964	2,655,924,967
	Bank Asia Securities Ltd	55,649,505	118,919,174
	BA Exchange Company (UK) Limited	-	594,376
	BA Express USA, Inc	-	-
		<u>813,932,469</u>	<u>2,775,438,517</u>
	<u>Less: inter- companies transactions</u>	-	-
		<u>813,932,469</u>	<u>2,775,438,517</u>
<b>36</b>	<b>Payments for other operating activities</b>		
	Conventional and Islamic banking (Note 36.1)	2,002,942,101	1,781,674,718
	Off-shore banking unit	13,475,469	12,666,098
		<u>2,016,417,570</u>	<u>1,794,340,816</u>

		<b>Amount in Taka</b>	
<b>Particulars</b>		<b>30-Sep-22</b>	<b>30-Sep-21</b>
<b>36.1</b>	<b>Conventional and Islamic banking</b>		
	Rent, rates and taxes	400,465,077	345,802,624
	Legal expenses	11,062,062	12,719,772
	Directors' fees	2,808,000	2,560,000
	Postage, stamp, telecommunication, etc	119,344,562	101,643,052
	Other expenses	1,452,331,708	1,302,072,592
	Managing Director's salary	16,330,692	16,006,865
	Auditors' fee	600,000	869,813
		<u>2,002,942,101</u>	<u>1,781,674,718</u>
<b>36(a)</b>	<b>Payments for other operating activities</b>		
	Bank Asia Limited	2,016,417,570	1,794,340,816
	Bank Asia Securities Ltd	20,388,558	27,014,534
	BA Exchange Company (UK) Limited	5,758,245	9,640,625
	BA Express USA, Inc	72,363,781	31,479,551
		<u>2,114,928,154</u>	<u>1,862,475,526</u>
<b>37</b>	<b>Earnings per share (EPS)</b>		
	Net profit after tax (Numerator)	3,113,404,150	2,732,968,337
	Number of ordinary shares outstanding (Denominator)	<u>1,165,906,860</u>	<u>1,165,906,860</u>
	Earnings per share (EPS)	<u>2.67</u>	<u>2.34</u>
<b>37(a)</b>	<b>Consolidated Earnings per share (EPS)</b>		
	Net profit after tax (Numerator)	3,124,538,931	2,746,135,085
	Number of ordinary shares outstanding (Denominator)	<u>1,165,906,860</u>	<u>1,165,906,860</u>
	Earnings per share (EPS)	<u>2.68</u>	<u>2.36</u>
<b>38</b>	<b>Reconciliation of net profit with cash flows from operating activities (Solo basis)</b>		
	<b>Profit before tax as per profit and loss account</b>	<b>5,513,404,150</b>	<b>5,082,968,337</b>
	<b>Adjustment for non-cash items:</b>		
	Provision for Loans and advances	2,507,820,445	1,675,657,718
	Provision for Off balance sheet items	80,000,000	410,000,000
	Provision for Diminution in value of investments	-	-
	Provision for other assets	90,000,000	100,000,000
	Depreciation of Property plant and equipment	712,135,436	647,492,465
	Foreign exchange gain/(loss)	-	-
	Profit on sale of fixed assets	-	-
	<b>Increase/decrease in operating assets &amp; liabilities:</b>		
	Loans and advances to customers	(3,477,201,926)	(8,036,620,090)
	Other operating assets	261,535,867	(462,739,203)
	Deposits from customers and banks	17,517,799,633	(5,212,667,009)
	Other operating liabilities	6,185,967,457	9,080,088,589
	Trading liabilities	2,168,308,959	(133,859,857)
	Income tax paid	(1,809,952,237)	(773,282,766)
	<b>Cash flows from operating activities as per cash flow statement</b>	<u><b>29,749,817,784</b></u>	<u><b>2,377,038,184</b></u>



			<b>Amount in Taka</b>	
<b>Particulars</b>	<b>30-Sep-22</b>	<b>30-Sep-21</b>		
<b>38 (a) Reconciliation of net profit with cash flows from operating activities (Consolidated basis)</b>				
<b>Profit before tax as per profit and loss account</b>	<b>5,572,564,997</b>	<b>5,166,135,940</b>		
<b>Adjustment for non-cash items:</b>				
Provision for Loans and advances	2,592,820,445	1,860,432,150		
Provision for Off balance sheet items	80,000,000	410,000,000		
Provision for Diminution in value of investments	-	9,800,000		
Provision for other assets	90,000,000	100,000,000		
Depreciation of Property plant and equipment	730,121,001	663,370,521		
Foreign exchange gain/(loss)				
Profit on sale of fixed assets				
<b>Increase/decrease in operating assets &amp; liabilities:</b>				
Loans and advances to customers	(3,500,950,979)	(8,023,798,646)		
Other operating assets	294,836,109	(39,591,029)		
Deposits from customers and banks	16,975,596,405	(3,824,579,000)		
Other operating liabilities	6,185,967,457	7,892,332,911		
Trading liabilities	2,027,413,371	(447,268,990)		
Income tax paid	(1,870,230,801)	(837,735,540)		
<b>Cash flows from operating activities as per cash flow statement</b>	<b>29,178,138,005</b>	<b>2,929,098,317</b>		

**Bank Asia Limited****Notes to financial statements for the year ended 30 September 2022****41 Related Party Transactions**

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

Significant related party transactions of the Bank for the period **January – September 2022** 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	10,438,867
Romask Ltd	-do-	Printing	37,665,659
Rangs Industries Ltd.	-do-	Electronic items supplier	111,600
Garda Shield Security Service Ltd.	-do-	Maintenance	4,826,723
Rangs workshop Ltd	-do-	Car repair and Services	677,275
Rangs ITT Ltd.	-do-	Network Connectivity fees	18,633,121
DHS Motors	-do-	Car providers & Car repair and Services	255,139
Shield Security Service	-do-	Security Service providers	320,921,321
Green Bangla	-do-	Tree Plantation	226,241
Reliance Insurance	-do-	Insurance Service	39,444,136
The Daily Star	-do-	Advertising	4,436,413
Ali Estates Limited	-do-	Office Rent	83,294,812
Rancon Industrial Solutions Limited	-do-	Machinery Equipments provider	2,400,000
M/s. M Ahmed Tea & Land Co. Limited	-do-	Office Rent	279,000
Opex Fashions Limited	-do-	Office Rent	4,980,689
Rangs Power Tech Limited	-do-	Machinery Equipments provider	517,929
Rancon British Motors Ltd	-do-	Car Supplier	3,739,514
Rangs Limited	-do-	Car Supplier	3,328,464
Thai-Chi Restaurant	-do-	Food Supplier	885,190
Clean-X International ltd.	-do-	Cleaning Material	384,577
ERA Infotech	Associate Company	Software vendor	58,441,612

**41.1 Key Management personnel compensation**

Transactions with Key Management personnel of the Bank for the period January – September 2022 is given below:

Particulars	Amount Tk
Short-term employee benefit	111,226,928

Key Management personnel includes President and Managing Director, 01 nos. Additional Managing Director, 04 nos. Deputy Managing Director, 09 nos Senior Executive Vice President including Company Secretary, Head of Internal Control & Compliance Division and Chief Financial Officer.

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