

Bank Asia		FINANCIAL STATEMENTS 2019		20 years Reaching the Unreached Bank Asia						
The Financial Statements are available at www.bankasia-bd.com										
Dutch-Bangla Bank Limited		500,000,000	-	Less: Inter-company transactions						
Pubali Bank Limited		500,000,000	-	7,056,652						
		5,000,000,000	-	47,821,635,983						
		11,800,000,000	7,400,000,000	47,887,805,711						
11.3 Maturity-wise grouping (Note 11 and Note 11 a)										
Payable on demand		4,207,328,495	4,076,274,113	Bills payable						
Up to 1 month		-	-	Bank Asia Limited						
More than 1 month but within 3 months		11,386,200,000	13,952,500,000	Bank Asia Securities Limited						
More than 3 months but within 1 year		17,036,200,000	10,117,500,000	BA Exchange Company (UK) Limited						
More than 1 year but within 5 years		3,352,400,000	9,572,400,000	BA Express USA, Inc						
More than 5 years		10,200,000,000	1,000,000,000	3,742,697,471						
		46,182,128,495	38,718,674,113	3,742,697,471						
11.4 Disclosure regarding REPO										
Disclosure regarding REPO transactions of the bank are given as per Bangladesh Bank, DOS Circular No. 6 dated July 15, 2010										
a (i) Disclosure regarding outstanding REPO as on 31 December										
Sl. #	Counter party name	Agreement date	Reversal Date	Amount (Taka)						
NIL										
(ii) Disclosure regarding outstanding Reverse REPO as on 31 December										
Sl. #	Counter party name	Agreement date	Reversal Date	Amount (Taka)						
1	Brac Bank Limited	30-Dec-19	2-Jan-20	1,003,285,998						
2	Jamuna Bank Limited	30-Dec-19	2-Jan-20	492,985,000						
Total				1,496,270,998						
b Disclosure regarding overall transaction of REPO & Reverse REPO										
Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year							
Securities sold under repo:										
i) with Bangladesh Bank	-	-	-							
ii) with other banks & FIs	-	-	-							
Securities purchased under reverse repo:										
i) with Bangladesh Bank	-	-	-							
ii) with other banks & FIs	-	-	-							
12 Deposits and other accounts										
Conventional and Islamic banking (Note 12.1)	253,114,207,271	222,012,507,650								
Off-shore banking unit	595,367,344	459,208,594								
	253,709,574,615	222,471,716,244								
Deposits and other accounts										
Current/Al-wadeeah current accounts and other accounts										
Deposits from banks	-	-								
Deposits from customers	47,005,242,314	46,831,596,579								
Off-shore banking unit	448,441,616	393,033,599								
	47,453,683,930	47,224,630,178								
Bills payable										
Deposits from banks	-	-								
Deposits from customers	3,742,697,471	4,124,678,804								
	3,742,697,471	4,124,678,804								
Savings bank/Mudaraba savings bank deposits										
Deposits from banks	-	-								
Deposits from customers	48,293,710,027	39,558,517,712								
	48,293,710,027	39,558,517,712								
Fixed deposits/Mudaraba fixed deposits										
Deposits from banks	1,654,615	1,958,989								
Deposits from customers	154,070,902,844	131,495,755,566								
Off-shore banking unit	146,925,728	66,174,995								
	154,219,483,187	131,563,889,550								
	253,709,574,615	222,471,716,244								
12.1 Conventional and Islamic banking										
Deposits from banks (Note 12.1.1)	1,654,615	1,958,989								
Deposits from customers (Note 12.1.2)	253,112,552,656	222,010,548,661								
	253,114,207,271	222,012,507,650								
12.1.1 Deposits from banks										
Fixed deposit/SND										
AB Bank Limited	40,107	40,056								
EXIM Bank Limited	456,585	784,438								
Social Islami Bank Limited	577,859	566,168								
Trust Bank Limited	580,064	568,327								
	1,654,615	1,958,989								
12.1.2 Deposits from customers										
Current/Al-wadeeah current accounts and other accounts (Note 12.1.2a)	47,005,242,314	46,831,596,579								
Bills payable (Note 12.1.2b)	3,742,697,471	4,124,678,804								
Savings bank/Mudaraba savings deposits	48,293,710,027	39,558,517,712								
Fixed deposits/Mudaraba fixed deposits (Note 12.1.2c)	154,070,902,844	131,495,755,566								
	253,112,552,656	222,010,548,661								
12.1.2a Current/Al-wadeeah current accounts and other accounts										
Current/Al-wadeeah current accounts	17,441,207,887	16,626,865,081								
Other demand deposit - Local currency	22,733,007,110	23,221,634,537								
Other demand deposit - Foreign currencies	5,227,954,342	5,456,866,477								
Foreign currency deposits	1,603,072,975	1,526,230,484								
Export retention quota	-	-								
	47,005,242,314	46,831,596,579								
12.1.2b Bills payable										
Bills payable - local currency	3,669,925,828	4,114,942,932								
Bills payable - foreign currencies	72,771,643	9,735,872								
Demand draft	-	-								
	3,742,697,471	4,124,678,804								
12.1.2c Fixed deposits/Mudaraba fixed deposits										
Fixed deposits/Mudaraba fixed deposits	91,651,024,581	78,423,944,865								
Special notice deposit	27,251,216,317	19,471,499,885								
Foreign currency deposits (interest bearing)	3,364,448	3,314,296								
Deposit under schemes	35,165,297,498	33,596,996,520								
	154,070,902,844	131,495,755,566								
12.2 Payable on demand and time deposits										
a) Demand deposits										
Current/Al-wadeeah current accounts and other accounts	17,889,649,503	17,019,898,680								
Savings bank/Mudaraba savings deposits	4,346,433,902	3,560,266,594								
Foreign currency deposits (non interest bearing)	6,831,027,317	6,983,096,961								
Sundry deposits	22,733,007,110	23,221,634,537								
Bills payable	3,742,697,471	4,124,678,804								
	55,542,815,303	54,909,575,576								
b) Time deposits										
Savings bank/Mudaraba savings deposits	43,947,276,125	35,998,251,118								
Fixed deposits/Mudaraba fixed deposits	91,799,604,924	78,492,078,849								
Foreign currency deposits (interest bearing)	3,364,448	3,314,296								
Special notice deposit	27,251,216,317	19,471,499,885								
Security deposits	-	-								
Deposits under schemes	35,165,297,498	33,596,996,520								
	198,166,759,312	167,562,140,668								
	253,709,574,615	222,471,716,244								
12.3 Sector-wise break-up of deposits and other accounts										
Government	6,526,196,000	3,689,607,000								
Deposit from banks	1,654,615	1,958,989								
Other public	3,066,290,000	1,950,668,000								
Foreign currencies	7,502,530,752	7,455,355,723								
Private	236,612,903,248	209,374,126,532								
	253,709,574,615	222,471,716,244								
12.4 Maturity-wise grouping										
12.4.1 Deposits from banks										
Payable on demand	1,654,615	1,958,989								
Up to 1 month	-	-								
Over 1 month but within 6 months	-	-								
Over 6 months but within 1 year	-	-								
Over 1 year but within 5 years	-	-								
Over 5 years	-	-								
	1,654,615	1,958,989								
12.4.2 Customer deposits excluding bills payable										
Payable on demand	3,883,700,000	3,883,700,000								
Up to 1 month	39,968,110,662	35,497,257,255								
Over 1 month but within 6 months	44,028,283,127	46,478,121,196								
Over 6 months but within 1 year	69,390,930,219	44,430,000,000								
Over 1 year but within 5 years	76,241,136,231	66,740,000,000								
Over 5 years	16,453,062,291	21,316,000,000								
	249,965,222,529	218,345,078,451								
12.4.3 Bills payable										
Payable on demand	444,200,000	444,200,000								
Up to 1 month	8,600,000	8,600,000								
Over 1 month but within 6 months	3,289,897,471	3,671,878,804								
Over 6 months but within 1 year	-	-								
Over 1 year but within 5 years	-	-								
Over 5 years	-	-								
	3,742,697,471	4,124,678,804								
	253,709,574,615	222,471,716,244								
12(a) Consolidated Deposits and other accounts										
Current/Al-wadeeah current accounts and other accounts										
Bank Asia Limited	47,453,683,930	47,224,630,178								
Bank Asia Securities Limited	375,008,705	277,688,606								
BA Exchange Company (UK) Limited	-	-								
BA Express USA, Inc	-	-								
	47,828,692,635	47,502,318,784								
Less: Inter-company transactions		7,056,652	14,513,073							
		47,821,635,983	47,487,805,711							
Bills payable		3,742,697,471	4,124,678,804							
Bank Asia Limited		-	-							
Bank Asia Securities Limited		-	-							
BA Exchange Company (UK) Limited		-	-							
BA Express USA, Inc		-	-							
		3,742,697,471	4,124,678,804							
Savings bank/Mudaraba savings bank deposits		48,293,710,027	39,558,517,712							
Bank Asia Limited		-	-							
Bank Asia Securities Limited		-	-							
BA Exchange Company (UK) Limited		-	-							
BA Express USA, Inc		-	-							
		48,293,710,027	39,558,517,712							
Fixed deposits/Mudaraba fixed deposits		154,219,483,187	131,563,889,550							
Bank Asia Limited		-	-							