



FINANCIAL STATEMENTS 2019



The Financial Statements are available at www.bankasia-bd.com

8.3 Maturity-wise grouping

Repayable on demand	32,536,456,048	30,721,351,145
Not more than 3 months	33,477,600,000	28,777,300,000
More than 3 months but not more than 1 year	75,668,900,000	64,148,600,000
More than 1 year but not more than 5 years	70,342,105,600	74,760,900,000
More than 5 years	15,273,894,400	16,210,000,000
	227,298,956,048	214,618,151,145

8.4 Net loans and advances/investments

Gross loans and advances/investments	227,298,956,048	214,618,151,145
Less: Interest suspense (Note 13.4)	2,014,114,905	1,689,435,106
Provision for loans and advances/investments (Note 13.2)	12,279,116,920	8,984,001,791
	14,293,231,825	10,673,436,897
	213,005,724,223	203,944,714,247

8.5 Loans and advances/investments under the following broad categories

In Bangladesh		
Loans	165,950,312,816	149,464,126,432
Cash credits	5,200,792,123	4,845,956,472
Overdrafts	36,888,315,235	39,411,033,569
Bills purchased and discounted	18,438,714,690	19,814,947,128
	226,478,134,864	213,536,063,601
Outside Bangladesh		
Bills purchased and discounted	820,821,184	1,082,087,544
	227,298,956,048	214,618,151,145

8.6 Significant concentration wise grouping

a) Directors	-	-
b) Chief Executive and other senior executives	-	-
i) Managing Director	2,704,000	3,032,000
ii) Other senior executives	174,989,000	149,279,000
c) Agriculture	177,693,000	152,311,000
d) Industry	4,776,100,000	5,915,900,000
	108,924,763,048	102,575,940,145
Food Manufacturing	13,514,000,000	11,750,700,000
Beverage industry	338,600,000	434,400,000
Tobacco industry	69,600,000	231,500,000
RMG industry	22,705,100,000	25,513,200,000
Textile industry	21,335,000,000	21,784,900,000
Wood cork and allied products	49,900,000	50,300,000
Furniture and Fixture	159,100,000	152,900,000
Paper and paper products	6,561,400,000	5,673,200,000
Leather and leather products	2,298,900,000	1,896,500,000
Rubber products	2,775,400,000	2,124,500,000
Chemical and chemical products	2,178,900,000	1,394,500,000
Basic metal products	8,800,200,000	8,826,700,000
Electrical machinery and apparatus	3,327,000,000	2,847,800,000
Other manufacturing industries	18,284,363,048	16,107,940,145
Ship building	4,608,300,000	2,729,900,000
Ship breaking	1,419,700,000	621,500,000
Pharmaceutical	500,300,000	435,500,000
e) Constructions	5,704,100,000	3,915,600,000
f) Power, Gas, Water and Sanitary Services	7,657,100,000	3,624,000,000
g) Transport, Storage and Communication	1,577,500,000	2,620,600,000
h) Trade Services	47,112,900,000	45,579,000,000
i) Housing Services	15,140,400,000	14,305,100,000
j) Banking and Insurance	3,429,000,000	4,658,800,000
k) Professional and Misc. services	32,799,400,000	31,270,900,000
	227,298,956,048	214,618,151,145

8.7 Geographical location-wise grouping Inside Bangladesh

Urban		
Dhaka Division	150,749,987,430	139,809,593,390
Chittagong Division	44,596,194,337	46,460,461,901
Khulna Division	4,081,619,811	3,614,476,768
Rajshahi Division	2,725,982,194	2,927,279,575
Barisal Division	804,001,905	778,313,758
Sylhet Division	1,968,108,052	1,811,339,623
Rangpur Division	1,271,032,534	1,050,457,579
Mymensingh Division	530,778,677	467,274,393
	206,727,704,940	196,584,196,987
Rural		
Dhaka Division	13,510,893,368	11,671,299,336
Chattagram Division	4,155,761,316	3,768,587,276
Khulna Division	95,611,839	68,074,698
Sylhet Division	384,841,443	366,770,250
Rajshahi Division	2,424,143,142	2,159,222,598
	20,571,251,108	18,033,954,158
Outside Bangladesh	-	-
	227,298,956,048	214,618,151,145

8.8 Loans/investments including bills purchased and discounted covered by securities

Collateral of movable/immovable assets	131,430,205,799	130,127,028,163
Local banks and financial institutions' guarantee	723,545,355	418,733,584
Foreign banks' guarantee	91,182,676	17,852,799
Export documents	8,394,416,952	6,979,780,484
Cash and quasi cash	6,258,140,290	6,392,742,654
Personal guarantee	16,493,947,200	31,162,266,498
Other securities	63,907,517,775	39,519,746,963
	227,298,956,048	214,618,151,145

8.9 Details of large loans/investments

As at 31 December 2019 there were eight (2018: nine) clients with whom amount of outstanding and classified loans and advances exceeded 10% of the total capital of the Bank. Total capital of the Bank was Taka 42,757.14 million as at 31 December 2019 (Taka 35,082.90 million in 2018). Details are shown in Annex E.

8.10 Particulars of loans and advances/investments		
i) Loans/investments considered good in respect of which the Bank is fully secured	146,897,491,073	143,936,137,684
ii) Loans/investments considered good against which the Bank holds no security other than the debtors' personal guarantee	16,493,947,200	31,162,266,498
iii) Loans/investments considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	63,907,517,775	39,519,746,963
iv) Loans/investments adversely classified; provision not maintained there against	-	-
	227,298,956,048	214,618,151,145
v) Loans/investments due by directors or officers of the Bank or any of them either separately or jointly with any other persons	1,534,466,105	1,402,891,669
vi) Loans/investments due from companies or firms in which the directors or officers of the bank have interest as directors, partners or managing agents or in case of private companies, as members	-	-
vii) Maximum total amount of advances/investments, including temporary advances/investments made at any time during the year to directors or managers or officers of the bank or any of them either separately or jointly with any other person	1,534,466,105	1,402,891,669
viii) Maximum total amount of advances/investments, including temporary advances/investments granted during the year to the companies or firms in which the directors of the bank are interested as directors, partners or managing agents or in the case of private companies, as members	-	-
ix) Due from banking companies	19,259,535,874	20,897,034,672
x) Amount of classified loans/investments on which interest has not been charged mentioned as follows:		
a) Increase/(Decrease) of provision (specific)	711,897,413	152,759,761
Amount of loan written off	2,716,368,198	2,890,073,681
Amount realised against the loans previously written off	145,983,239	102,546,693
b) Provision kept against loans/investments classified as bad debts	4,604,656,791	3,892,759,378
c) Interest credited to interest suspense account	2,014,114,905	1,689,435,106
xi) Cumulative amount of written off loans/investments		
Balance as at 1 January	10,151,537,951	7,261,464,270
Amount written off during the year	2,716,368,198	2,890,073,681
The amount of written off loans/investments for which law suit has been filed	12,867,906,149	10,151,537,951

8.11 Grouping as per classification rules Unclassified:

Standard including staff loan	208,365,703,048	194,395,578,967
Special mentioned account	8,453,268,000	11,412,741,749
	216,818,971,048	205,808,320,716

Classified:

Sub-standard	1,847,769,000	273,124,207
Doubtful	576,934,000	690,818,120
Bad/loss	8,055,282,000	7,845,888,102
	10,479,985,000	8,809,830,429
	227,298,956,048	214,618,151,145

8.12 Particulars of required provision for loans and advances/investments

Status	Outstanding at 31 Dec 2019	Base for provision	Required provision %	Required provision Amount
For loans and advances/investments:				
Unclassified - general provision				
All unclassified loans (other than SME financing, house building loan and loan for professional, loan to Brokerage House (BH),				
consumer finance, staff loan and SME	143,217,807,418	110,576,382,660	1% to 5%	6,635,246,309
Small and medium enterprise financing	27,772,463,000	27,772,463,000	0.25%	69,431,158
House building loan and loan for professional	10,848,239,000	10,848,239,000	1 to 2%	108,482,390
Loans to BH	1,934,258,000	1,934,258,000	2.00%	38,685,160
Consumer finance	4,165,675,000	4,165,675,000	2% to 5%	208,283,750
Staff loan	1,530,890,000	297,683,000	20%	59,537
				7,060,188,303
				4,387,746,390

Special mentioned account

	7,777,681,154	7,777,681,154	0.25% to 90%	411,112,252	495,112,661
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Off-shore unit

Unclassified loans (general)	18,896,370,630	18,896,370,630	1%	188,963,706	206,641,311
Special mentioned account	675,586,846	675,586,846	0.25% to 90%	6,755,868	1,708,407
				195,719,574	211,676,074

Classified - specific provision

Sub-standard	1,847,769,000	1,170,987,000	20% / 5%	234,201,791	20,732,833
Doubtful	576,934,000	257,562,000	50% / 5%	128,781,000	148,690,956
Bad/loss	8,055,282,000	4,239,831,000	100%	4,239,831,000	3,714,894,317
				4,602,813,791	3,884,318,106

Provision required for loans and advances

Total provision maintained (Note 13.2)	12,083,397,346	8,772,325,717
Conventional and Islamic Banking	195,719,574	211,676,074
Off-shore Banking Unit	12,279,116,920	8,984,001,791

8.13 Suits filed by the Bank (Branch wise details)

Agrabad Branch	2,693,658,008	2,774,258,008
Anderkilla Branch	2,146,564,386	2,105,234,642
Ashulia Branch	21,764,732	23,540,241
Bahadderhat Branch	90,638,634	85,691,640
Bank Asia Bhaban Branch	100,592,656	100,592,656
Bashundhara Branch	312,998,503	312,046,119
Beanibazar Branch	5,584,770	5,584,770
Bhathary Branch	245,224,731	657,867,500
Bogra Branch	170,554,742	170,554,742
BSMU Branch	1,413,816	1,413,816
Credit Cards Department	64,430,319	69,433,018
CDA Avenue Branch	5,640,824,080	5,640,824,080
Chandragong Branch	492,048	492,048
Chatkhil Branch	6,793,978	6,793,978
Corporate Branch	330,238,700	334,807,982
Cumilla Branch	32,485,367	18,704,998
Dhamondi Branch	1,009,129,125	122,804,875
Donia Branch	46,946,884	32,926,436
Elephant Road	2,375,836	2,375,836
Gulshan Branch	1,338,662,983	1,338,662,983
Holy Family RCMCH Branch	58,723,079	58,723,079
Jatrabari SME	1,185,818	328,558
Jessore Branch	89,881,449	89,881,449
Jurain SME Centre	941,349	941,349
Kamal Bazar Branch	315,335	315,335
Khatunganj Branch	3,131,411,640	2,157,859,046
Khulna Branch	77,394,034	77,394,034
Konabari Branch	12,544,477	12,544,477
Lohagara Branch	15,123,119	15,123,119
Majidee Court Branch	98,687,119	-
Malkhanagar Branch	77,943,669	99,260,146
MCB Banani Branch	132,311,907	132,311,907
MCB Dilukha Branch	1,383,595,978	1,282,815,521
MCB Sk. Mujib Road Branch	2,056,385,324	2,056,385,324
Mirpur Branch	14,808,324	26,444,967
Mitford Branch	300,047,766	300,047,766
Moghbar Branch	53,513,290	53,513,290
Mohakhali Branch	62,424,673	62,424,673
Moulavibazar Branch	19,007,011	2,762,801
Narayanganj Branch	163,562,826	89,442,295
North South Road Branch	1,692,245,369	1,366,732,384
Oxygen Moor Branch	5,874,497	5,874,497
Paltan Branch	70,216,500	10,831,306
Principal Office Branch	1,059,220,847	1,002,679,377
Prigoti Sarani Branch	41,295,179	35,201,218
Rajshahi Branch	38,621,684	4,856,245
Ramgonj SME/Agri Branch	13,655,636	13,655,636
Rekabi bazar SME Center	348,681	348,681
Rupnagar Branch	870,417	870,417
Savar Branch	19,429,224	19,429,224
Scotia Branch	675,239,701	675,239,701
Shantiganj Branch	1,000,549,493	967,970,063
Station Road Branch	158,228,019	158,228,019
Strand Road Branch	14,991,880	4,941,664
Sylhet Main Branch	23,438,876	31,102,359
Sylhet Uposahar Branch	5,351,680	183,201,041
Sylhet Uposahar Islamic Window Branch	19,936,418	17,140,393
Tarail Branch	230,000	1,162,000
Tongi Branch	2,174,613	2,174,613
Uttara Branch	924,570,	