

Bank Asia FINANCIAL STATEMENTS 2019			20 years Reaching the Unreached Bank Asia The Financial Statements are available at www.bankasia-bd.com																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
applied consistently for comparability between financial statements of different accounting periods. Changes in Accounting Policies are applied retrospectively in the financial statements. Comparative amounts presented in the financial statements affected by the change in accounting policy for each prior period presented. 3.19 IFRS 15 - Revenue from Contract with Customers IFRS 15 "Revenue from Contracts with Customers" replaces IAS 18 Revenue and IAS 11 Construction Contracts. IFRS 15 establishes a more systematic approach for revenue measurement and recognition by introducing a five-step model governing revenue recognition. The five-step model includes: 1) identifying the contract with the customer, 2) identifying each of the performance obligations included in the contract, 3) determining the amount of consideration in the contract, 4) allocating the consideration to each of the identified performance obligations and 5) recognising revenue as each performance obligation is satisfied. The Bank has consistently applied the accounting policies as set out in Note 3 to all periods presented in these financial statements. 3.20 Compliance checklist of International Accounting Standards (IASs)/International Financial Reporting Standards (IFRSs) <table><tr><th>Name of the standards</th><th>Ref</th><th>Status</th></tr><tr><td>First-time Adoption of Bangladesh Financial Reporting Standards</td><td>IFRS - 1</td><td>N/A</td></tr><tr><td>Share Based Payment</td><td>IFRS - 2</td><td>N/A</td></tr><tr><td>Business Combinations</td><td>IFRS - 3</td><td>Complied</td></tr><tr><td>Insurance Contracts</td><td>IFRS - 4</td><td>N/A</td></tr><tr><td>Non-current Assets Held for Sale and Discontinued Operations</td><td>IFRS - 5</td><td>N/A</td></tr><tr><td>Exploration for and Evaluation of Mineral Resources</td><td>IFRS - 6</td><td>N/A</td></tr><tr><td>Financial Instruments: Disclosures</td><td>IFRS - 7</td><td>Complied</td></tr><tr><td>Operating Segments</td><td>IFRS - 8</td><td>Complied</td></tr><tr><td>Financial Instruments: Recognition and Measurement</td><td>IFRS - 9</td><td>Complied</td></tr><tr><td>Consolidated Financial Statements</td><td>IFRS-10</td><td>Complied</td></tr><tr><td>Joint Arrangements</td><td>IFRS-11</td><td>N/A</td></tr><tr><td>Disclosure of Interests in other entities</td><td>IFRS-12</td><td>N/A</td></tr><tr><td>Fair Value Measurement</td><td>IFRS-13</td><td>Complied</td></tr><tr><td>Regulatory Deferral Accounts</td><td>IFRS-14</td><td>N/A</td></tr><tr><td>Revenue from Contracts with Customers</td><td>IFRS-15</td><td>Complied</td></tr><tr><td>Leases</td><td>IFRS-16</td><td>Complied</td></tr><tr><td>Presentation of Financial Statements</td><td>IAS - 1</td><td>Complied</td></tr><tr><td>Inventories</td><td>IAS - 2</td><td>Complied</td></tr><tr><td>Statement of Cash Flows</td><td>IAS - 7</td><td>Complied</td></tr><tr><td>Accounting Policies, Changes in Accounting Estimates and Errors</td><td>IAS - 8</td><td>Complied</td></tr><tr><td>Events after the Reporting Period</td><td>IAS-10</td><td>Complied</td></tr><tr><td>Income Taxes</td><td>IAS-12</td><td>Complied</td></tr><tr><td>Property, Plant and Equipment</td><td>IAS-16</td><td>Complied</td></tr><tr><td>Employee Benefits</td><td>IAS-19</td><td>Complied</td></tr><tr><td>Accounting for Government Grants and Disclosure of Government Assistance</td><td>IAS-20</td><td>Complied</td></tr><tr><td>The Effects of Changes in Foreign Exchange Rates</td><td>IAS-21</td><td>Complied</td></tr><tr><td>Borrowing Costs</td><td>IAS-23</td><td>Complied</td></tr><tr><td>Related Party Disclosures</td><td>IAS-24</td><td>Complied</td></tr><tr><td>Accounting and Reporting by Retirement Benefit Plans</td><td>IAS-26</td><td>N/A</td></tr><tr><td>Separate Financial Statements</td><td>IAS-27</td><td>Complied</td></tr><tr><td>Investments in Associates and Joint Ventures</td><td>IAS-28</td><td>Complied</td></tr><tr><td>Financial Instruments: Presentation</td><td>IAS-32</td><td>Complied</td></tr><tr><td>Earnings Per Share</td><td>IAS-33</td><td>Complied</td></tr><tr><td>Interim Financial Reporting</td><td>IAS-34</td><td>Complied</td></tr><tr><td>Impairment of Assets</td><td>IAS-36</td><td>Complied</td></tr><tr><td>Provisions, Contingent Liabilities and Contingent Assets</td><td>IAS-37</td><td>Complied</td></tr><tr><td>Intangible Assets</td><td>IAS-38</td><td>Complied</td></tr><tr><td>Investment property</td><td>IAS-40</td><td>Complied</td></tr><tr><td>Agriculture</td><td>IAS-41</td><td>N/A</td></tr></table> 3.21 New and amended standards and interpretations: IFRS 16 Leases The Bank has applied "IFRS 16: Lease" using the modified retrospective approach as per paragraph C8 of IFRS 16 with necessary adjustment as stated in IAS 8 and therefore the comparative information has not been restated and continues to be reported under IAS 17 and IFRIC 4. IFRS 16 supersedes IAS 17 and applicable from January 01, 2019. Leases previously classified as operating leases a) Bank Asia recognises a lease liability at the date of initial application for leases previously classified as an operating lease applying IAS 17 and measure that lease liability at the present value of the remaining lease payments, discounted using incremental borrowing rate at 9% at the date of initial application i.e. January 01, 2019. b) recognise a right-of-use asset at the date of initial application for leases previously classified as an operating lease applying IAS 17 and choose, on a lease-by-lease basis, to measure that right-of-use asset; an amount equal to the lease liability, adjusted by the amount of any prepaid or accrued lease payments relating to that lease recognised in the statement of financial position immediately before the date of initial application. The right of use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received. The right of use asset is depreciated using the straight line methods from the commencement date to the earlier of the end of the useful life of the right of use asset or the end of the lease term. The right of use asset is reduced by impairment losses as per IAS 36, and adjusted for certain measurements of the lease liability if any. The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date and discounted using the incremental borrowing rate. The lease liability is measured at amortised cost using the effective interest method. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is change in estimate of the amount expected to be payable under a residual value guarantee, or if changes its assessment of whether it will exercise purchase, extension or termination option. When the lease liability is measured in this way, a corresponding adjustment is made to the carrying amount of the right to use asset, or is recorded in profit or loss if the carrying amount of the right of use asset has been reduced to zero. The Bank may elect not to apply the IFRS 16 for short-term leases and leases for which the underlying asset is of low value. 3.20 Approval of financial statements The financial statements were approved by the Board of Directors on March 22, 2020. 3.21 General (i) Figures relating to the previous year included in this report have been rearranged, wherever considered necessary, to make them comparable with those of the current year without, however, creating any impact on the operating result and value of assets and liabilities as reported in the financial statements for the current year. (ii) Figures in these notes and in the annexed financial statements have been rounded off to the nearest Taka. (iii) These notes form an integral part of the annexed financial statements and accordingly are to be read in conjunction therewith. (iv) These financial statements cover one calendar year from 01 January 2019 to 31 December 2019.			Name of the standards	Ref	Status	First-time Adoption of Bangladesh Financial Reporting Standards	IFRS - 1	N/A	Share Based Payment	IFRS - 2	N/A	Business Combinations	IFRS - 3	Complied	Insurance Contracts	IFRS - 4	N/A	Non-current Assets Held for Sale and Discontinued Operations	IFRS - 5	N/A	Exploration for and Evaluation of Mineral Resources	IFRS - 6	N/A	Financial Instruments: Disclosures	IFRS - 7	Complied	Operating Segments	IFRS - 8	Complied	Financial Instruments: Recognition and Measurement	IFRS - 9	Complied	Consolidated Financial Statements	IFRS-10	Complied	Joint Arrangements	IFRS-11	N/A	Disclosure of Interests in other entities	IFRS-12	N/A	Fair Value Measurement	IFRS-13	Complied	Regulatory Deferral Accounts	IFRS-14	N/A	Revenue from Contracts with Customers	IFRS-15	Complied	Leases	IFRS-16	Complied	Presentation of Financial Statements	IAS - 1	Complied	Inventories	IAS - 2	Complied	Statement of Cash Flows	IAS - 7	Complied	Accounting Policies, Changes in Accounting Estimates and Errors	IAS - 8	Complied	Events after the Reporting Period	IAS-10	Complied	Income Taxes	IAS-12	Complied	Property, Plant and Equipment	IAS-16	Complied	Employee Benefits	IAS-19	Complied	Accounting for Government Grants and Disclosure of Government Assistance	IAS-20	Complied	The Effects of Changes in Foreign Exchange Rates	IAS-21	Complied	Borrowing Costs	IAS-23	Complied	Related Party Disclosures	IAS-24	Complied	Accounting and Reporting by Retirement Benefit Plans	IAS-26	N/A	Separate Financial Statements	IAS-27	Complied	Investments in Associates and Joint Ventures	IAS-28	Complied	Financial Instruments: Presentation	IAS-32	Complied	Earnings Per Share	IAS-33	Complied	Interim Financial Reporting	IAS-34	Complied	Impairment of Assets	IAS-36	Complied	Provisions, Contingent Liabilities and Contingent Assets	IAS-37	Complied	Intangible Assets	IAS-38	Complied	Investment property	IAS-40	Complied	Agriculture	IAS-41	N/A	31 Dec 2019 31 Dec 2018 ii. Fortnightly Bank's CRR maintenance: <table><tr><td>Required reserve (5.5% of Demand and Time Liabilities)</td><td>969,120,000</td><td>754,694,240</td></tr><tr><td>Actual reserve maintained (Average)</td><td>982,962,670</td><td>755,523,504</td></tr><tr><td>Surplus</td><td>13,842,670</td><td>829,264</td></tr></table> 4.3.2 Statutory Liquidity Ratio (SLR) Conventional Banking <table><tr><td>13% of Average Demand and Time Liabilities</td><td>32,307,116,000</td><td>26,280,590,830</td></tr><tr><td>Required reserve</td><td>29,781,755,000</td><td>26,280,590,830</td></tr><tr><td>Domestic Banking Operation</td><td>2,525,361,000</td><td>-</td></tr><tr><td>Offshore Banking Operation</td><td>55,749,003,020</td><td>35,613,981,000</td></tr><tr><td>Actual reserve maintained</td><td>23,441,887,020</td><td>9,333,390,170</td></tr><tr><td>Surplus</td><td>-</td><td>-</td></tr></table> Islamic Banking <table><tr><td>5.5% of Average Demand and Time Liabilities</td><td>969,120,000</td><td>754,694,240</td></tr><tr><td>Required reserve</td><td>1,010,836,000</td><td>786,588,000</td></tr><tr><td>Actual reserve maintained</td><td>41,716,000</td><td>31,893,760</td></tr><tr><td>Surplus</td><td>23,483,603,020</td><td>9,365,283,930</td></tr></table> 4.3.3 Held for Statutory Liquidity Ratio Conventional Banking <table><tr><td>Cash in hand</td><td>3,202,645,610</td><td>2,645,456,000</td></tr><tr><td>Excess of CRR - Balance with Bangladesh Bank</td><td>674,153,530</td><td>-</td></tr><tr><td>Balance with agent bank (Sonali Bank Limited)</td><td>644,180,530</td><td>589,932,000</td></tr><tr><td>Government securities</td><td>51,225,860,540</td><td>32,377,047,000</td></tr><tr><td>Other securities</td><td>2,162,800</td><td>1,546,000</td></tr><tr><td></td><td>55,749,003,010</td><td>35,613,981,000</td></tr></table> Islamic Banking <table><tr><td>Cash in hand</td><td>39,320,000</td><td>31,058,000</td></tr><tr><td>Excess of CRR - Balance with Bangladesh Bank</td><td>2,216,000</td><td>830,000</td></tr><tr><td>Government securities</td><td>969,300,000</td><td>754,700,000</td></tr><tr><td></td><td>1,010,836,000</td><td>786,588,000</td></tr><tr><td></td><td>56,759,839,010</td><td>36,400,569,000</td></tr></table> 5. Balance with other banks and financial institutions In Bangladesh <table><tr><td>Conventional and Islamic banking (Note 5.1)</td><td>19,491,968,105</td><td>23,488,274,856</td></tr><tr><td>Off-shore banking unit</td><td>-</td><td>-</td></tr><tr><td></td><td>19,491,968,105</td><td>23,488,274,856</td></tr></table> Outside Bangladesh <table><tr><td>Conventional and Islamic banking (Note 5.2)</td><td>3,163,855,218</td><td>1,911,475,826</td></tr><tr><td>Off-shore banking unit</td><td>457,730,481</td><td>465,862,484</td></tr><tr><td></td><td>3,621,585,699</td><td>2,377,338,310</td></tr><tr><td></td><td>23,113,553,804</td><td>25,865,613,166</td></tr></table> 5.1 Conventional and Islamic banking-In Bangladesh Current accounts <table><tr><td>AB Bank Limited</td><td>41,480</td><td>41,480</td></tr><tr><td>Agrani Bank Limited</td><td>242,743,542</td><td>5,696</td></tr><tr><td>Jamuna Bank Limited</td><td>-</td><td>345</td></tr><tr><td>Janata Bank Limited</td><td>74,235,985</td><td>66,465,591</td></tr><tr><td>Rupali Bank Limited</td><td>106,657,418</td><td>59,552,217</td></tr><tr><td>Pubali Bank Limited</td><td>181,718,255</td><td>-</td></tr><tr><td>Standard Chartered Bank</td><td>258,270</td><td>9,354,693</td></tr><tr><td>Sonali Bank Limited</td><td>276,432,774</td><td>249,494,042</td></tr><tr><td>Trust Bank Limited</td><td>(5,022,218)</td><td>(8,923,545)</td></tr><tr><td></td><td>877,065,506</td><td>375,990,619</td></tr></table> Short- notice deposit accounts <table><tr><td>AB Bank Limited</td><td>558,562</td><td>545,194</td></tr><tr><td>Bank Alfalah Limited</td><td>15,035</td><td>2,012,720</td></tr><tr><td>BRAC Bank Limited</td><td>-</td><td>829,427</td></tr><tr><td>Islami Bank Bangladesh Limited</td><td>180,283</td><td>180,283</td></tr><tr><td>Uttara Bank Limited</td><td>48,719</td><td>116,613</td></tr><tr><td></td><td>802,599</td><td>3,684,237</td></tr></table> Fixed deposit accounts/ MTDR <table><tr><td>Islamic Finance and Investment Limited</td><td>150,000,000</td><td>200,000,000</td></tr><tr><td>Haaj Finance Company Limited</td><td>150,000,000</td><td>150,000,000</td></tr><tr><td>Premier Bank Limited</td><td>-</td><td>500,000,000</td></tr><tr><td></td><td>300,000,000</td><td>850,000,000</td></tr><tr><td></td><td>1,177,868,105</td><td>1,229,674,856</td></tr></table> Placements <table><tr><td>With Banking companies</td><td>12,764,100,000</td><td>19,308,600,000</td></tr><tr><td>With Non-banking financial institutions</td><td>5,550,000,000</td><td>2,950,000,000</td></tr><tr><td></td><td>18,314,100,000</td><td>22,258,600,000</td></tr><tr><td></td><td>19,491,968,105</td><td>23,488,274,856</td></tr></table> Details of Placement with Banking companies(Local Currency) <table><tr><td>EXIM Bank Limited</td><td>-</td><td>1,000,000,000</td></tr><tr><td>Jamuna Bank Limited</td><td>3,500,000,000</td><td>4,000,000,000</td></tr><tr><td>Mercantile Bank Limited</td><td>1,000,000,000</td><td>1,000,000,000</td></tr><tr><td>Mutual Trust Bank Limited</td><td>500,000,000</td><td>1,000,000,000</td></tr><tr><td>National Credit and Commerce Bank Limited</td><td>-</td><td>500,000,000</td></tr><tr><td>National Bank Limited</td><td>1,000,000,000</td><td>1,600,000,000</td></tr><tr><td>One Bank Limited</td><td>3,000,000,000</td><td>-</td></tr><tr><td>Social Islami Bank Limited</td><td>-</td><td>1,000,000,000</td></tr><tr><td>Standard Bank Limited</td><td>3,000,000,000</td><td>3,000,000,000</td></tr><tr><td></td><td>12,000,000,000</td><td>13,100,000,000</td></tr></table> Details of Placement- with Banking companies (Foreign Currencies) <table><tr><td>Eastern Bank Limited</td><td>-</td><td>1,845,800,000</td></tr><tr><td>Islami Bank Bangladesh Limited</td><td>-</td><td>4,195,000,000</td></tr><tr><td>Modhumoti Bank Limited</td><td>764,100,000</td><td>167,800,000</td></tr><tr><td></td><td>764,100,000</td><td>6,208,600,000</td></tr><tr><td></td><td>12,764,100,000</td><td>19,308,600,000</td></tr></table> Details of Placement with Non-banking financial institutions <table><tr><td>Delta Brac Housing</td><td>400,000,000</td><td>300,000,000</td></tr><tr><td>Investment Corporation of Bangladesh</td><td>3,000,000,000</td><td>2,000,000,000</td></tr><tr><td>PD(C) Finance Limited</td><td>500,000,000</td><td>300,000,000</td></tr><tr><td>IDLC Finance Limited</td><td>1,500,000,000</td><td>-</td></tr><tr><td>United Finance Limited</td><td>-</td><td>200,000,000</td></tr><tr><td>Union Capital Limited</td><td>150,000,000</td><td>150,000,000</td></tr><tr><td></td><td>5,550,000,000</td><td>2,950,000,000</td></tr></table> 5.2 Conventional and Islamic banking- Outside Bangladesh Current accounts Interest bearing: <table><tr><td>Citibank N.A., London (EURO)</td><td>467,484</td><td>23,748,210</td></tr><tr><td>Citibank N.A., London (GBP)</td><td>12,159,468</td><td>6,372,266</td></tr><tr><td>Citibank NA, New York (USD)</td><td>521,514,002</td><td>299,678,693</td></tr><tr><td>Habib American Bank, New York</td><td>1,811,044,754</td><td>956,850</td></tr><tr><td>Mashreqbank PSC, New York (USD)</td><td>25,612,854</td><td>201,571</td></tr><tr><td>Standard Chartered Bank, Mumbai</td><td>44,364,590</td><td>1,319,346</td></tr><tr><td>Standard Chartered Bank, New York</td><td>415,466,240</td><td>667,918,664</td></tr><tr><td></td><td>2,830,629,392</td><td>1,000,195,600</td></tr></table> Non-interest bearing: <table><tr><td>AB Bank Limited, Mumbai</td><td>8,937,928</td><td>1,562,296</td></tr><tr><td>Al Rajhi Bank K.S.A</td><td>28,689,207</td><td>127,982</td></tr><tr><td>Bank of Sydney</td><td>2,484,730</td><td>995,746</td></tr><tr><td>Bhutan National Bank Limited, Thimphu</td><td>13,141,369</td><td>14,884,715</td></tr><tr><td>Axis Bank Ltd, Mumbai (Acu)</td><td>26,614,443</td><td>-</td></tr><tr><td>Commerzbank AG, Frankfurt (EURO)</td><td>19,112,994</td><td>88,445,423</td></tr><tr><td>Commerzbank AG, Frankfurt (USD)</td><td>6,400,719</td><td>741,169,583</td></tr><tr><td>Habib Metropolitan Bank Limited, Karachi</td><td>15,504,093</td><td>2,882,244</td></tr><tr><td>Aktif Bank, Istanbul -Jpy</td><td>2,537,702</td><td>-</td></tr><tr><td>ICICI Bank Limited, Kowloon</td><td>10,577,408</td><td>6,105,011</td></tr><tr><td>JP Morgan Chase Bank N.A New York, U.S.A</td><td>66,812,787</td><td>540,261</td></tr><tr><td>Mashreqbank PSC, Mumbai (EURO)</td><td>46,115,614</td><td>350,075</td></tr><tr><td>Mashreqbank PSC, Dubai</td><td>764,315</td><td>768,242</td></tr><tr><td>Muslim Commercial Bank Limited, Colombo</td><td>44,358,240</td><td>1,232,672</td></tr><tr><td>Nepal Bangladesh Bank Limited, Kathmandu</td><td>15,102,974</td><td>13,303,597</td></tr><tr><td>HDFC Bank, Mumbai</td><td>7,489,419</td><td>16,822,578</td></tr><tr><td>Saudi Hollandi K.S.A</td><td>181,135</td><td>-</td></tr><tr><td>Unicredit Bank AG, Munich (EURO)/Hypovereins Bank, Munich (EURO)</td><td>1,025,425</td><td>2,486,562</td></tr><tr><td>Wells Fargo Bank NA, New York, (USD)</td><td>11,926,959</td><td>4,085,974</td></tr><tr><td>Wells Fargo Bank NA, London, (Euro)</td><td>3,616,182</td><td>1,867,588</td></tr><tr><td>Zurcher Kantonal Bank, Switzerland</td><td>1,832,183</td><td>559,550</td></tr><tr><td></td><td>333,225,826</td><td>911,280,226</td></tr><tr><td></td><td>3,163,855,218</td><td>1,911,475,826</td></tr><tr><td></td><td>1,139,358,801</td><td>922,900,000</td></tr><tr><td></td><td>(1,139,358,801)</td><td>(922,900,000)</td></tr><tr><td></td><td>3,163,855,218</td><td>1,911,475,826</td></tr></table> 5.3 Maturity grouping of balance with other banks and financial institutions <table><tr><td>Up to 1 month</td><td>10,148,653,804</td><td>13,030,613,166</td></tr><tr><td>More than 1 month but not more than 3 months</td><td>10,964,900,000</td><td>10,076,500,000</td></tr><tr><td>More than 3 months but not more than 6 months</td><td>2,000,000,000</td><td>2,758,500,000</td></tr><tr><td>More than 6 months but not more than 1 year</td><td>-</td><td>-</td></tr><tr><td>More than 1 year but not more than 5 years</td><td>-</td><td>-</td></tr><tr><td>More than 5 years</td><td>-</td><td>-</td></tr><tr><td></td><td>23,113,553,804</td><td>25,865,613,166</td></tr></table> 5(a) Consolidated Balance with other banks and financial institutions In Bangladesh <table><tr><td>Bank Asia Limited</td><td>19,491,968,105</td><td>23,488,274,856</td></tr><tr><td>Bank Asia Securities Limited</td><td>390,202,061</td><td>279,364,574</td></tr><tr><td>BA Exchange Company (UK) Limited</td><td>-</td><td>-</td></tr><tr><td>BA Express USA, Inc</td><td>-</td><td>-</td></tr><tr><td></td><td>19,882,170,166</td><td>23,767,639,430</td></tr><tr><td></td><td>7,056,653</td><td>14,513,073</td></tr><tr><td></td><td>19,875,113,514</td><td>23,753,126,357</td></tr></table> Less: Inter-company transactions <table><tr><td></td><td>19,882,170,166</td><td>23,767,639,430</td></tr><tr><td></td><td>7,056,653</td><td>14,513,073</td></tr><tr><td></td><td>19,875,113,514</td><td>23,753,126,357</td></tr></table>			Required reserve (5.5% of Demand and Time Liabilities)	969,120,000	754,694,240	Actual reserve maintained (Average)	982,962,670	755,523,504	Surplus	13,842,670	829,264	13% of Average Demand and Time Liabilities	32,307,116,000	26,280,590,830	Required reserve	29,781,755,000	26,280,590,830	Domestic Banking Operation	2,525,361,000	-	Offshore Banking Operation	55,749,003,020	35,613,981,000	Actual reserve maintained	23,441,887,020	9,333,390,170	Surplus	-	-	5.5% of Average Demand and Time Liabilities	969,120,000	754,694,240	Required reserve	1,010,836,000	786,588,000	Actual reserve maintained	41,716,000	31,893,760	Surplus	23,483,603,020	9,365,283,930	Cash in hand	3,202,645,610	2,645,456,000	Excess of CRR - Balance with Bangladesh Bank	674,153,530	-	Balance with agent bank (Sonali Bank Limited)	644,180,530	589,932,000	Government securities	51,225,860,540	32,377,047,000	Other securities	2,162,800	1,546,000		55,749,003,010	35,613,981,000	Cash in hand	39,320,000	31,058,000	Excess of CRR - Balance with Bangladesh Bank	2,216,000	830,000	Government securities	969,300,000	754,700,000		1,010,836,000	786,588,000		56,759,839,010	36,400,569,000	Conventional and Islamic banking (Note 5.1)	19,491,968,105	23,488,274,856	Off-shore banking unit	-	-		19,491,968,105	23,488,274,856	Conventional and Islamic banking (Note 5.2)	3,163,855,218	1,911,475,826	Off-shore banking unit	457,730,481	465,862,484		3,621,585,699	2,377,338,310		23,113,553,804	25,865,613,166	AB Bank Limited	41,480	41,480	Agrani Bank Limited	242,743,542	5,696	Jamuna Bank Limited	-	345	Janata Bank Limited	74,235,985	66,465,591	Rupali Bank Limited	106,657,418	59,552,217	Pubali Bank Limited	181,718,255	-	Standard Chartered Bank	258,270	9,354,693	Sonali Bank Limited	276,432,774	249,494,042	Trust Bank Limited	(5,022,218)	(8,923,545)		877,065,506	375,990,619	AB Bank Limited	558,562	545,194	Bank Alfalah Limited	15,035	2,012,720	BRAC Bank Limited	-	829,427	Islami Bank Bangladesh Limited	180,283	180,283	Uttara Bank Limited	48,719	116,613		802,599	3,684,237	Islamic Finance and Investment Limited	150,000,000	200,000,000	Haaj Finance Company Limited	150,000,000	150,000,000	Premier Bank Limited	-	500,000,000		300,000,000	850,000,000		1,177,868,105	1,229,674,856	With Banking companies	12,764,100,000	19,308,600,000	With Non-banking financial institutions	5,550,000,000	2,950,000,000		18,314,100,000	22,258,600,000		19,491,968,105	23,488,274,856	EXIM Bank Limited	-	1,000,000,000	Jamuna Bank Limited	3,500,000,000	4,000,000,000	Mercantile Bank Limited	1,000,000,000	1,000,000,000	Mutual Trust Bank Limited	500,000,000	1,000,000,000	National Credit and Commerce Bank Limited	-	500,000,000	National Bank Limited	1,000,000,000	1,600,000,000	One Bank Limited	3,000,000,000	-	Social Islami Bank Limited	-	1,000,000,000	Standard Bank Limited	3,000,000,000	3,000,000,000		12,000,000,000	13,100,000,000	Eastern Bank Limited	-	1,845,800,000	Islami Bank Bangladesh Limited	-	4,195,000,000	Modhumoti Bank Limited	764,100,000	167,800,000		764,100,000	6,208,600,000		12,764,100,000	19,308,600,000	Delta Brac Housing	400,000,000	300,000,000	Investment Corporation of Bangladesh	3,000,000,000	2,000,000,000	PD(C) Finance Limited	500,000,000	300,000,000	IDLC Finance Limited	1,500,000,000	-	United Finance Limited	-	200,000,000	Union Capital Limited	150,000,000	150,000,000		5,550,000,000	2,950,000,000	Citibank N.A., London (EURO)	467,484	23,748,210	Citibank N.A., London (GBP)	12,159,468	6,372,266	Citibank NA, New York (USD)	521,514,002	299,678,693	Habib American Bank, New York	1,811,044,754	956,850	Mashreqbank PSC, New York (USD)	25,612,854	201,571	Standard Chartered Bank, Mumbai	44,364,590	1,319,346	Standard Chartered Bank, New York	415,466,240	667,918,664		2,830,629,392	1,000,195,600	AB Bank Limited, Mumbai	8,937,928	1,562,296	Al Rajhi Bank K.S.A	28,689,207	127,982	Bank of Sydney	2,484,730	995,746	Bhutan National Bank Limited, Thimphu	13,141,369	14,884,715	Axis Bank Ltd, Mumbai (Acu)	26,614,443	-	Commerzbank AG, Frankfurt (EURO)	19,112,994	88,445,423	Commerzbank AG, Frankfurt (USD)	6,400,719	741,169,583	Habib Metropolitan Bank Limited, Karachi	15,504,093	2,882,244	Aktif Bank, Istanbul -Jpy	2,537,702	-	ICICI Bank Limited, Kowloon	10,577,408	6,105,011	JP Morgan Chase Bank N.A New York, U.S.A	66,812,787	540,261	Mashreqbank PSC, Mumbai (EURO)	46,115,614	350,075	Mashreqbank PSC, Dubai	764,315	768,242	Muslim Commercial Bank Limited, Colombo	44,358,240	1,232,672	Nepal Bangladesh Bank Limited, Kathmandu	15,102,974	13,303,597	HDFC Bank, Mumbai	7,489,419	16,822,578	Saudi Hollandi K.S.A	181,135	-	Unicredit Bank AG, Munich (EURO)/Hypovereins Bank, Munich (EURO)	1,025,425	2,486,562	Wells Fargo Bank NA, New York, (USD)	11,926,959	4,085,974	Wells Fargo Bank NA, London, (Euro)	3,616,182	1,867,588	Zurcher Kantonal Bank, Switzerland	1,832,183	559,550		333,225,826	911,280,226		3,163,855,218	1,911,475,826		1,139,358,801	922,900,000		(1,139,358,801)	(922,900,000)		3,163,855,218	1,911,475,826	Up to 1 month	10,148,653,804	13,030,613,166	More than 1 month but not more than 3 months	10,964,900,000	10,076,500,000	More than 3 months but not more than 6 months	2,000,000,000	2,758,500,000	More than 6 months but not more than 1 year	-	-	More than 1 year but not more than 5 years	-	-	More than 5 years	-	-		23,113,553,804	25,865,613,166	Bank Asia Limited	19,491,968,105	23,488,274,856	Bank Asia Securities Limited	390,202,061	279,364,574	BA Exchange Company (UK) Limited	-	-	BA Express USA, Inc	-	-		19,882,170,166	23,767,639,430		7,056,653	14,513,073		19,875,113,514	23,753,126,357		19,882,170,166	23,767,639,430		7,056,653	14,513,073		19,875,113,514	23,753,126,357	Outside Bangladesh <table><tr><td>Bank Asia Limited</td><td>3,621,585,699</td><td>2,377,338,310</td></tr><tr><td>Bank Asia Securities Limited</td><td>-</td><td>-</td></tr><tr><td>BA Exchange Company (UK) Limited</td><td>44,673,605</td><td>37,479,766</td></tr><tr><td>BA Express USA, Inc</td><td>3,759,884,056</td><td>2,490,008,965</td></tr><tr><td></td><td>23,634,997,570</td><td>26,243,135,322</td></tr></table> 6. Money at call and on short notice <table><tr><td>Call money Lending (Note 6.1)</td><td>2,500,000,000</td><td>100,000,000</td></tr><tr><td>Short Notice Lending (Note 6.2)</td><td>2,100,000,000</td><td>-</td></tr><tr><td></td><td>4,600,000,000</td><td>100,000,000</td></tr></table> 6.1 Call Money Lending- with Banking companies: <table><tr><td>Pubali Bank Limited</td><td>-</td><td>100,000,000</td></tr><tr><td>Standard Bank Limited</td><td>300,000,000</td><td>-</td></tr><tr><td>National Bank Limited</td><td>900,000,000</td><td>-</td></tr><tr><td>NRB Bank Limited</td><td>300,000,000</td><td>-</td></tr><tr><td>Midland Bank Limited</td><td>600,000,000</td><td>-</td></tr><tr><td></td><td>2,100,000,000</td><td>100,000,000</td></tr></table> With non Banking financial institutions: <table><tr><td>Delta Brac Housing</td><td>400,000,000</td><td>-</td></tr><tr><td></td><td>2,500,000,000</td><td>100,000,000</td></tr></table> 6.2 Short Notice Lending <table><tr><td>AB Bank Limited</td><td>1,500,000,000</td><td>-</td></tr><tr><td>NRB Commercial Bank Limited</td><td>600,000,000</td><td>-</td></tr><tr><td></td><td>2,100,000,000</td><td>-</td></tr></table> 6(a) Consolidated Money at call and on short notice <table><tr><td>Bank Asia Limited</td><td>4,600,000,000</td><td>100,000,000</td></tr><tr><td>Bank Asia Securities Limited</td><td>-</td><td>-</td></tr><tr><td>BA Exchange Company (UK) Limited</td><td>-</td><td>-</td></tr><tr><td>BA Express USA, Inc</td><td>-</td><td>-</td></tr><tr><td></td><td>4,600,000,000</td><td>100,000,000</td></tr></table> 7. Investments <table><tr><td>Government (Note 7.1)</td><td>52,197,323,349</td><td>33,133,291,838</td></tr><tr><td>Others (Note 7.2)</td><td>2,735,256,587</td><td>2,865,906,506</td></tr><tr><td></td><td>54,932,579,936</td><td>35,999,198,344</td></tr></table> 7.1 Government <table><tr><td>Conventional and Islamic banking (Note 7.1.1)</td><td>52,197,323,349</td><td>33,133,291,838</td></tr><tr><td>Off-shore banking unit</td><td>-</td><td>-</td></tr><tr><td></td><td>52,197,323,349</td><td>33,133,291,838</td></tr></table> 7.1.1 Conventional and Islamic banking <table><tr><td>Treasury bills (Note 7.1.1.1)</td><td>17,957,242,335</td><td>5,566,966,237</td></tr><tr><td>Treasury bonds (Note 7.1.1.2)</td><td>34,237,918,214</td><td>27,564,779,601</td></tr><tr><td>Prize bonds</td><td>2,162,800</td><td>1,546,000</td></tr><tr><td></td><td>52,197,323,349</td><td>33,133,291,838</td></tr></table> 7.1.1.1 Treasury bills <table><tr><td>91days treasury bills</td><td>983,819,500</td><td>-</td></tr><tr><td>182 days treasury bills</td><td>5,802,790,192</td><td>1,999,243,099</td></tr><tr><td>364 days treasury bills</td><td>11,170,632,643</td><td>3,567,723,138</td></tr><tr><td></td><td>17,957,242,335</td><td>5,566,966,237</td></tr></table> 7.1.1.2 Treasury bonds <table><tr><td>Bangladesh Bank Islamic bond</td><td>969,300,000</td><td>754,700,000</td></tr><tr><td>2 years Bangladesh Government treasury bonds</td><td>11,860,346,380</td><td>10,360,647,089</td></tr><tr><td>5 years Bangladesh Government treasury bonds</td><td>1,232,569,103</td><td>-</td></tr><tr><td>10 years Bangladesh Government treasury bonds</td><td>6,949,813,038</td><td>7,173,179,558</td></tr><tr><td>15 years Bangladesh Government treasury bonds</td><td>8,844,580,607</td><td>7,067,240,345</td></tr><tr><td>20 years Bangladesh Government treasury bonds</td><td>4,381,309,086</td><td>2,209,012,609</td></tr><tr><td></td><td>34,237,918,214</td><td>27,564,779,601</td></tr></table> 7.2 Others <table><tr><td>Conventional and Islamic banking (Note 7.2.1)</td><td>2,735,256,587</td><td>2,865,906,506</td></tr><tr><td>Off-shore banking unit</td><td>137,586,963</td><td>94,182,403</td></tr><tr><td>Less: Adjustment with OBU</td><td>(137,586,963)</td><td>(94,182,403)</td></tr><tr><td></td><td>2,735,256,587</td><td>2,865,906,506</td></tr></table> 7.2.1 Conventional and Islamic banking a) Ordinary shares (Details are shown in Annexure-B) <table><tr><td>Quoted shares</td><td>451,939,366</td><td>478,246,611</td></tr><tr><td>Unquoted share</td><td>226,743,590</td><td>197,320,728</td></tr><tr><td></td><td>678,682,956</td><td>675,567,339</td></tr></table> b) Mutual Fund (Details are shown in Annexure-B) <table><tr><td>1st Janata Bank Mutual fund</td><td>50,000,000</td><td>50,000,000</td></tr><tr><td>EBL NRB 1st Mutual Fund</td><td>149,665,000</td><td>149,665,000</td></tr><tr><td>1st Bangladesh Fixed Income Fund</td><td>250,000,000</td><td>250,000,000</td></tr><tr><td>MBL 1st Mutual Fund</td><td>50,000,000</td><td>50,000,000</td></tr><tr><td>EXIM Bank 1st Mutual Fund</td><td>235,793,533</td><td>242,235,820</td></tr><tr><td></td><td>735,458,533</td><td>741,900,820</td></tr></table> c) Debentures <table><tr><td>Beximco Denims Limited</td><td>9,537,605</td><td>9,537,605</td></tr><tr><td>Beximco Textiles Limited</td><td>6,445,370</td><td>6,445,370</td></tr><tr><td></td><td>15,982,975</td><td>15,982,975</td></tr></table> d) Bonds <table><tr><td>MTB Second subordinated bond</td><td>240,000,000</td><td>320,000,000</td></tr><tr><td>UCB Second subordinated bond</td><td>180,000,000</td><td>240,000,000</td></tr><tr><td>BSRM Steels Limited zero coupon bond</td><td>21,132,123</td><td>66,455,372</td></tr><tr><td>Premier Bank Non-convert subordinated bond</td><td>500,000,000</td><td>500,000,000</td></tr><tr><td>BSRML Coupon bond</td><td>-</td><td>22,000,000</td></tr><tr><td>7 Year Preference Share Of Summit BPL</td><td>54,000,000</td><td>64,000,000</td></tr><tr><td>5 Year Pre. Sh. of Summit Gazipur II Power</td><td>50,000,000</td><td>-</td></tr><tr><td>5 Year Pref. Sh. of Summit Lng Ter Co(Pvt)</td><td>100,000,000</td><td>-</td></tr><tr><td>SIBL subordinated Mudaraba bond</td><td>80,000,000</td><td>120,000,000</td></tr><tr><td>SIBL 2nd Mudaraba Subordinated Bond</td><td>80,000,000</td><td>100,000,000</td></tr><tr><td></td><td>1,305,132,123</td><td>1,432,455,372</td></tr><tr><td></td><td>2,735,256,587</td><td>2,865,906,506</td></tr></table> 7.3 Investments classified as per Bangladesh Bank circular <table><tr><td>Held for trading (HFT)</td><td>17,957,242,335</td><td>5,566,966,237</td></tr><tr><td>Held to maturity (HTM)</td><td>33,268,618,214</td><td>26,810,779,601</td></tr><tr><td>Other securities</td><td>3,706,719</td></tr></table>	Bank Asia Limited	3,621,585,699	2,377,338,310	Bank Asia Securities Limited	-	-	BA Exchange Company (UK) Limited	44,673,605	37,479,766	BA Express USA, Inc	3,759,884,056	2,490,008,965		23,634,997,570	26,243,135,322	Call money Lending (Note 6.1)	2,500,000,000	100,000,000	Short Notice Lending (Note 6.2)	2,100,000,000	-		4,600,000,000	100,000,000	Pubali Bank Limited	-	100,000,000	Standard Bank Limited	300,000,000	-	National Bank Limited	900,000,000	-	NRB Bank Limited	300,000,000	-	Midland Bank Limited	600,000,000	-		2,100,000,000	100,000,000	Delta Brac Housing	400,000,000	-		2,500,000,000	100,000,000	AB Bank Limited	1,500,000,000	-	NRB Commercial Bank Limited	600,000,000	-		2,100,000,000	-	Bank Asia Limited	4,600,000,000	100,000,000	Bank Asia Securities Limited	-	-	BA Exchange Company (UK) Limited	-	-	BA Express USA, Inc	-	-		4,600,000,000	100,000,000	Government (Note 7.1)	52,197,323,349	33,133,291,838	Others (Note 7.2)	2,735,256,587	2,865,906,506		54,932,579,936	35,999,198,344	Conventional and Islamic banking (Note 7.1.1)	52,197,323,349	33,133,291,838	Off-shore banking unit	-	-		52,197,323,349	33,133,291,838	Treasury bills (Note 7.1.1.1)	17,957,242,335	5,566,966,237	Treasury bonds (Note 7.1.1.2)	34,237,918,214	27,564,779,601	Prize bonds	2,162,800	1,546,000		52,197,323,349	33,133,291,838	91days treasury bills	983,819,500	-	182 days treasury bills	5,802,790,192	1,999,243,099	364 days treasury bills	11,170,632,643	3,567,723,138		17,957,242,335	5,566,966,237	Bangladesh Bank Islamic bond	969,300,000	754,700,000	2 years Bangladesh Government treasury bonds	11,860,346,380	10,360,647,089	5 years Bangladesh Government treasury bonds	1,232,569,103	-	10 years Bangladesh Government treasury bonds	6,949,813,038	7,173,179,558	15 years Bangladesh Government treasury bonds	8,844,580,607	7,067,240,345	20 years Bangladesh Government treasury bonds	4,381,309,086	2,209,012,609		34,237,918,214	27,564,779,601	Conventional and Islamic banking (Note 7.2.1)	2,735,256,587	2,865,906,506	Off-shore banking unit	137,586,963	94,182,403	Less: Adjustment with OBU	(137,586,963)	(94,182,403)		2,735,256,587	2,865,906,506	Quoted shares	451,939,366	478,246,611	Unquoted share	226,743,590	197,320,728		678,682,956	675,567,339	1st Janata Bank Mutual fund	50,000,000	50,000,000	EBL NRB 1st Mutual Fund	149,665,000	149,665,000	1st Bangladesh Fixed Income Fund	250,000,000	250,000,000	MBL 1st Mutual Fund	50,000,000	50,000,000	EXIM Bank 1st Mutual Fund	235,793,533	242,235,820		735,458,533	741,900,820	Beximco Denims Limited	9,537,605	9,537,605	Beximco Textiles Limited	6,445,370	6,445,370		15,982,975	15,982,975	MTB Second subordinated bond	240,000,000	320,000,000	UCB Second subordinated bond	180,000,000	240,000,000	BSRM Steels Limited zero coupon bond	21,132,123	66,455,372	Premier Bank Non-convert subordinated bond	500,000,000	500,000,000	BSRML Coupon bond	-	22,000,000	7 Year Preference Share Of Summit BPL	54,000,000	64,000,000	5 Year Pre. Sh. of Summit Gazipur II Power	50,000,000	-	5 Year Pref. Sh. of Summit Lng Ter Co(Pvt)	100,000,000	-	SIBL subordinated Mudaraba bond	80,000,000	120,000,000	SIBL 2nd Mudaraba Subordinated Bond	80,000,000	100,000,000		1,305,132,123	1,432,455,372		2,735,256,587	2,865,906,506	Held for trading (HFT)	17,957,242,335	5,566,966,237	Held to maturity (HTM)	33,268,618,214	26,810,779,601	Other securities	3,706,719
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Held for trading (HFT)	17,957,242,335	5,566,966,237																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
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