

Bank Asia FINANCIAL STATEMENTS 2019 20years Reaching the Unreached Bank Asia The Financial Statements are available at www.bankasia-bd.com																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
8.3 Maturity-wise grouping <table><tr><td>Repayable on demand</td><td>32,536,456,048</td><td>30,721,351,145</td></tr><tr><td>Not more than 3 months</td><td>33,477,600,000</td><td>28,777,300,000</td></tr><tr><td>More than 3 months but not more than 1 year</td><td>75,668,900,000</td><td>64,148,600,000</td></tr><tr><td>More than 1 year but not more than 5 years</td><td>70,342,105,600</td><td>74,760,900,000</td></tr><tr><td>More than 5 years</td><td>15,273,894,400</td><td>16,210,000,000</td></tr><tr><td></td><td><u>227,298,956,048</u></td><td><u>214,618,151,145</u></td></tr></table> 8.4 Net loans and advances/investments <table><tr><td>Gross loans and advances/investments</td><td>227,298,956,048</td><td>214,618,151,145</td></tr><tr><td>Less: Interest suspense (Note 13.4)</td><td>2,014,114,905</td><td>1,689,435,106</td></tr><tr><td>Provision for loans and advances/investments (Note 13.2)</td><td>12,279,116,920</td><td>8,994,001,791</td></tr><tr><td></td><td><u>14,293,231,825</u></td><td><u>10,673,436,897</u></td></tr><tr><td></td><td><u>213,005,724,223</u></td><td><u>203,944,714,247</u></td></tr></table> 8.5 Loans and advances/investments under the following broad categories In Bangladesh <table><tr><td>Loans</td><td>165,950,312,816</td><td>149,464,126,432</td></tr><tr><td>Cash credits</td><td>5,200,792,123</td><td>4,845,956,472</td></tr><tr><td>Overdrafts</td><td>36,888,315,235</td><td>39,411,033,569</td></tr><tr><td>Bills purchased and discounted</td><td>18,438,714,690</td><td>19,814,947,128</td></tr><tr><td></td><td><u>226,478,134,864</u></td><td><u>213,536,063,601</u></td></tr></table> Outside Bangladesh <table><tr><td>Bills purchased and discounted</td><td>820,821,184</td><td>1,082,087,544</td></tr><tr><td></td><td><u>227,298,956,048</u></td><td><u>214,618,151,145</u></td></tr></table> 8.6 Significant concentration wise grouping a) Directors <table><tr><td></td><td>-</td><td>-</td></tr></table> b) Chief Executive and other senior executives <table><tr><td>i) Managing Director</td><td>2,704,000</td><td>3,032,000</td></tr><tr><td>ii) Other senior executives</td><td>174,989,000</td><td>149,279,000</td></tr></table> c) Agriculture <table><tr><td></td><td>177,693,000</td><td>152,311,000</td></tr></table> d) Industry <table><tr><td></td><td>4,776,100,000</td><td>5,915,900,000</td></tr></table> Food Manufacturing <table><tr><td></td><td>108,924,763,048</td><td>102,575,940,145</td></tr></table> Beverage industry <table><tr><td></td><td>13,514,000,000</td><td>11,750,700,000</td></tr></table> Tobacco industry <table><tr><td></td><td>338,600,000</td><td>434,400,000</td></tr></table> RMG industry <table><tr><td></td><td>69,600,000</td><td>231,500,000</td></tr></table> Textile industry <table><tr><td></td><td>22,705,100,000</td><td>25,513,200,000</td></tr></table> Wood cork and allied products <table><tr><td></td><td>21,335,000,000</td><td>21,784,900,000</td></tr></table> Furniture and Fixture <table><tr><td></td><td>48,900,000</td><td>50,300,000</td></tr></table> Paper and paper products <table><tr><td></td><td>159,100,000</td><td>152,900,000</td></tr></table> Leather and leather products <table><tr><td></td><td>6,561,400,000</td><td>5,673,200,000</td></tr></table> Rubber products <table><tr><td></td><td>2,298,900,000</td><td>1,896,500,000</td></tr></table> Chemical and chemical products <table><tr><td></td><td>2,775,400,000</td><td>2,124,500,000</td></tr></table> Basic metal products <table><tr><td></td><td>2,178,900,000</td><td>1,394,500,000</td></tr></table> Electrical machinery and apparatus <table><tr><td></td><td>8,800,200,000</td><td>8,826,700,000</td></tr></table> Other manufacturing industries <table><tr><td></td><td>3,327,000,000</td><td>2,847,800,000</td></tr></table> Ship building <table><tr><td></td><td>18,284,363,048</td><td>16,107,940,145</td></tr></table> Ship breaking <table><tr><td></td><td>4,608,300,000</td><td>2,729,900,000</td></tr></table> Pharmaceutical <table><tr><td></td><td>1,419,700,000</td><td>621,500,000</td></tr></table> e) Constructions <table><tr><td></td><td>500,300,000</td><td>435,500,000</td></tr></table> f) Power, Gas, Water and Sanitary Services <table><tr><td></td><td>5,704,100,000</td><td>3,915,600,000</td></tr></table> g) Transport, Storage and Communication <table><tr><td></td><td>7,657,100,000</td><td>3,624,000,000</td></tr></table> h) Trade Services <table><tr><td></td><td>1,577,500,000</td><td>2,620,600,000</td></tr></table> i) Housing Services <table><tr><td></td><td>47,112,900,000</td><td>45,579,000,000</td></tr></table> j) Banking and Insurance <table><tr><td></td><td>15,140,400,000</td><td>14,305,100,000</td></tr></table> k) Professional and Misc. services <table><tr><td></td><td>3,429,000,000</td><td>4,658,800,000</td></tr></table> 227,298,956,048 214,618,151,145 8.7 Geographical location-wise grouping Inside Bangladesh Urban <table><tr><td>Dhaka Division</td><td>150,749,987,430</td><td>139,809,593,390</td></tr><tr><td>Chittagang Division</td><td>44,596,194,337</td><td>46,460,461,901</td></tr><tr><td>Khulna Division</td><td>4,081,619,811</td><td>3,614,476,768</td></tr><tr><td>Rajshahi Division</td><td>2,725,982,194</td><td>2,592,279,575</td></tr><tr><td>Barisal Division</td><td>804,001,905</td><td>778,313,758</td></tr><tr><td>Sylhet Division</td><td>1,968,108,052</td><td>1,811,339,623</td></tr><tr><td>Rangpur Division</td><td>1,271,032,534</td><td>1,050,457,579</td></tr><tr><td>Mymensingh Division</td><td>530,778,677</td><td>467,274,393</td></tr><tr><td></td><td><u>206,727,704,940</u></td><td><u>196,584,196,987</u></td></tr></table> Rural <table><tr><td>Dhaka Division</td><td>13,510,893,368</td><td>11,671,299,336</td></tr><tr><td>Chattagram Division</td><td>4,155,761,316</td><td>3,768,587,276</td></tr><tr><td>Khulna Division</td><td>95,611,839</td><td>68,074,698</td></tr><tr><td>Sylhet Division</td><td>384,841,443</td><td>366,770,250</td></tr><tr><td>Rajshahi Division</td><td>2,424,143,142</td><td>2,159,222,598</td></tr><tr><td></td><td><u>20,571,251,108</u></td><td><u>18,033,954,158</u></td></tr></table> 227,298,956,048 214,618,151,145 8.8 Loans/investments including bills purchased and discounted covered by securities <table><tr><td>Collateral of movable/immovable assets</td><td>131,430,205,799</td><td>130,127,028,163</td></tr><tr><td>Local banks and financial institutions' guarantee</td><td>723,545,355</td><td>418,733,584</td></tr><tr><td>Foreign banks' guarantee</td><td>91,182,676</td><td>17,852,799</td></tr><tr><td>Export documents</td><td>8,394,416,952</td><td>6,979,780,484</td></tr><tr><td>Cash and quasi cash</td><td>6,258,140,290</td><td>6,392,742,654</td></tr><tr><td>Personal guarantee</td><td>16,493,947,200</td><td>31,162,266,498</td></tr><tr><td>Other securities</td><td>63,907,517,775</td><td>39,519,746,963</td></tr><tr><td></td><td><u>227,298,956,048</u></td><td><u>214,618,151,145</u></td></tr></table> 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 Tk 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 <table><tr><td>i) Loans/investments considered good in respect of which the Bank is fully secured</td><td>146,897,491,073</td><td>143,936,137,684</td></tr><tr><td>ii) Loans/investments considered good against which the Bank holds no security other than the debtors' personal guarantee</td><td>16,493,947,200</td><td>31,162,266,498</td></tr><tr><td>iii) Loans/investments considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors</td><td>63,907,517,775</td><td>39,519,746,963</td></tr><tr><td>iv) Loans/investments adversely classified; provision not maintained there against</td><td>-</td><td>-</td></tr><tr><td></td><td><u>227,298,956,048</u></td><td><u>214,618,151,145</u></td></tr><tr><td>v) Loans/investments due by directors or officers of the Bank or any of them either separately or jointly with any other persons</td><td>1,534,466,105</td><td>1,402,891,669</td></tr><tr><td>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</td><td>-</td><td>-</td></tr><tr><td>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.</td><td>1,534,466,105</td><td>1,402,891,669</td></tr><tr><td>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</td><td>-</td><td>-</td></tr><tr><td>ix) Due from banking companies</td><td>19,259,535,874</td><td>20,897,034,672</td></tr><tr><td>x) Amount of classified loans/investments on which interest has not been charged mentioned as follows:</td><td></td><td></td></tr><tr><td>a) Increase/(Decrease) of provision (Specific)</td><td>711,897,413</td><td>152,759,761</td></tr><tr><td>Amount of loan written off</td><td>2,716,368,198</td><td>2,890,073,681</td></tr><tr><td>Amount realised against the loans previously written off</td><td>145,983,239</td><td>102,546,693</td></tr><tr><td>b) Provision kept against loans/investments classified as bad debts</td><td>4,604,656,791</td><td>3,892,759,378</td></tr><tr><td>c) Interest credited to interest suspense account</td><td>2,014,114,905</td><td>1,689,435,106</td></tr><tr><td>xi) Cumulative amount of written off loans/investments</td><td></td><td></td></tr><tr><td>Balance as at 1 January</td><td>10,151,537,951</td><td>7,261,464,270</td></tr><tr><td>Amount written off during the year</td><td>2,716,368,198</td><td>2,890,073,681</td></tr><tr><td>The amount of written off loans/investments for which law suit has been filed</td><td>12,867,906,149</td><td>10,151,537,951</td></tr></table> 8.11 Grouping as per classification rules Unclassified: <table><tr><td>Standard including staff loan</td><td>208,365,703,048</td><td>194,395,578,967</td></tr><tr><td>Special mentioned account</td><td>8,453,268,000</td><td>11,412,741,749</td></tr><tr><td></td><td><u>216,818,971,048</u></td><td><u>205,808,320,716</u></td></tr></table> Classified: <table><tr><td>Sub-standard</td><td>1,847,769,000</td><td>273,124,207</td></tr><tr><td>Doubtful</td><td>576,934,000</td><td>690,818,120</td></tr><tr><td>Bad/loss</td><td>8,055,282,000</td><td>7,845,888,102</td></tr><tr><td></td><td><u>10,479,985,000</u></td><td><u>8,809,830,429</u></td></tr><tr><td></td><td><u>227,298,956,048</u></td><td><u>214,618,151,145</u></td></tr></table> 8.12 Particulars of required provision for loans and advances/investments <table><tr><td>Status</td><td>Outstanding at 31 Dec 2019</td><td>Base for provision</td><td>%</td><td>Required provision</td></tr><tr><td>For loans and advances/investments:</td><td></td><td></td><td></td><td></td></tr><tr><td>Unclassified - general provision</td><td></td><td></td><td></td><td></td></tr><tr><td>All unclassified loans (other than SME financing, house building loan and loan for professional, loan to Brokerage House (BH),</td><td></td><td></td><td></td><td></td></tr><tr><td>consumer finance, staff loan and SME</td><td>143,217,807,418</td><td>110,576,382,660</td><td>1% to 5%</td><td>6,635,246,309</td></tr><tr><td>Small and medium enterprise financing</td><td>27,772,463,000</td><td>27,772,463,000</td><td>0.25%</td><td>69,431,158</td></tr><tr><td>House building loan and loan for professional</td><td>10,848,239,000</td><td>10,848,239,000</td><td>1 to 2%</td><td>108,482,390</td></tr><tr><td>Loans to BH</td><td>1,934,258,000</td><td>1,934,258,000</td><td>2.00%</td><td>38,685,160</td></tr><tr><td>Consumer finance</td><td>4,165,675,000</td><td>4,165,675,000</td><td>2% to 5%</td><td>208,283,750</td></tr><tr><td>Staff loan</td><td>1,530,890,000</td><td>297,683,000</td><td>20%</td><td>59,537</td></tr><tr><td></td><td></td><td></td><td></td><td><u>7,060,188,303</u></td></tr><tr><td></td><td></td><td></td><td></td><td><u>4,387,746,390</u></td></tr></table> Special mentioned account <table><tr><td></td><td>7,777,681,154</td><td>7,777,681,154</td><td>0.25% to 90%</td><td>411,112,252</td><td>495,112,661</td></tr></table> Off-shore unit <table><tr><td>Unclassified loans (general)</td><td>18,896,370,630</td><td>18,896,370,630</td><td>1%</td><td>188,963,706</td><td>206,641,311</td></tr><tr><td>Special mentioned account</td><td>675,586,846</td><td>675,586,846</td><td>0.25% to 90%</td><td>6,755,868</td><td>1,708,407</td></tr><tr><td></td><td></td><td></td><td></td><td><u>195,719,574</u></td><td><u>211,676,074</u></td></tr></table> Classified - specific provision <table><tr><td>Sub-standard</td><td>1,847,769,000</td><td>1,170,987,000</td><td>20% / 5%</td><td>234,201,791</td><td>20,732,833</td></tr><tr><td>Doubtful</td><td>576,934,000</td><td>257,562,000</td><td>50% / 5%</td><td>128,781,000</td><td>148,690,956</td></tr><tr><td>Bad/loss</td><td>8,055,282,000</td><td>4,239,831,000</td><td>100%</td><td>4,239,831,000</td><td>3,714,894,317</td></tr><tr><td></td><td></td><td></td><td></td><td><u>4,602,813,791</u></td><td><u>3,884,318,106</u></td></tr><tr><td></td><td></td><td></td><td></td><td><u>12,269,833,920</u></td><td><u>8,978,853,231</u></td></tr></table> Provision required for loans and advances <table><tr><td>Total provision maintained (Note 13.2)</td><td>12,083,397,346</td><td>8,772,325,717</td></tr><tr><td>Conventional and Islamic Banking</td><td>195,719,574</td><td>211,676,074</td></tr><tr><td>Off-shore Banking Unit</td><td>12,279,116,920</td><td>8,984,001,791</td></tr></table> 8.13 Suits filed by the Bank (Branch wise details) <table><tr><td>Agrabad Branch</td><td>2,693,658,008</td><td>2,774,258,008</td></tr><tr><td>Anderkilla Branch</td><td>2,146,564,386</td><td>2,105,234,642</td></tr><tr><td>Ashulia Branch</td><td>21,764,732</td><td>23,540,241</td></tr><tr><td>Bahadderdhat Branch</td><td>90,638,634</td><td>85,691,640</td></tr><tr><td>Bank Asia Bhaban Branch</td><td>100,592,656</td><td>100,592,656</td></tr><tr><td>Bashundhara Branch</td><td>312,998,503</td><td>312,046,119</td></tr><tr><td>Beanibazar Branch</td><td>5,584,770</td><td>5,584,770</td></tr><tr><td>Bhatiany Branch</td><td>245,224,731</td><td>657,867,500</td></tr><tr><td>Bogra Branch</td><td>170,554,742</td><td>170,554,742</td></tr><tr><td>BSMMU Branch</td><td>1,413,816</td><td>1,413,816</td></tr><tr><td>Credit Cards Department</td><td>64,430,319</td><td>69,433,018</td></tr><tr><td>CDA Avenue Branch</td><td>5,640,824,080</td><td>5,640,824,080</td></tr><tr><td>Chandragonj Branch</td><td>492,048</td><td>492,048</td></tr><tr><td>Chatkhil Branch</td><td>6,793,978</td><td>6,793,978</td></tr><tr><td>Corporate Branch</td><td>330,238,700</td><td>334,807,982</td></tr><tr><td>Cumilla Branch</td><td>32,485,367</td><td>18,704,998</td></tr><tr><td>Dhamondhi Branch</td><td>1,009,129,125</td><td>122,804,875</td></tr><tr><td>Donia Branch</td><td>46,946,884</td><td>32,926,436</td></tr><tr><td>Elephant Road</td><td>2,375,836</td><td>2,375,836</td></tr><tr><td>Gulshan Branch</td><td>1,338,662,983</td><td>1,338,662,983</td></tr><tr><td>Holy Family RCMCH Branch</td><td>58,723,079</td><td>58,723,079</td></tr><tr><td>Jatrabari SME</td><td>1,185,818</td><td>328,558</td></tr><tr><td>Jessore Branch</td><td>89,881,449</td><td>89,881,449</td></tr><tr><td>Jurain SME Centre</td><td>941,349</td><td>941,349</td></tr><tr><td>Kamal Bazar Branch</td><td>315,335</td><td>315,335</td></tr><tr><td>Khatunganj Branch</td><td>3,131,411,640</td><td>2,157,859,046</td></tr><tr><td>Khulna Branch</td><td>77,394,034</td><td>77,394,034</td></tr><tr><td>Konabari Branch</td><td>12,544,477</td><td>12,544,477</td></tr><tr><td>Lohagara Branch</td><td>15,123,119</td><td>15,123,119</td></tr><tr><td>Majidee Court Branch</td><td>98,687,119</td><td>-</td></tr><tr><td>Malkhanagar Branch</td><td>77,943,669</td><td>99,260,146</td></tr><tr><td>MCB Banani Branch</td><td>132,311,907</td><td>132,311,907</td></tr><tr><td>MCB Diluksha Branch</td><td>1,383,595,978</td><td>1,282,815,521</td></tr><tr><td>MCB Sk. Mujib Road Branch</td><td>2,056,385,324</td><td>2,056,385,324</td></tr><tr><td>Mirpur Branch</td><td>14,808,324</td><td>26,444,967</td></tr><tr><td>Mitford Branch</td><td>300,047,766</td><td>300,047,766</td></tr><tr><td>Moghbar Branch</td><td>53,513,290</td><td>53,513,290</td></tr><tr><td>Mohakhali Branch</td><td>62,424,673</td><td>62,424,673</td></tr><tr><td>Moulvibazar Branch</td><td>19,007,011</td><td>2,762,801</td></tr><tr><td>Narayangonj Branch</td><td>163,562,862</td><td>89,442,295</td></tr><tr><td>North South Road Branch</td><td>1,692,245,369</td><td>1,366,732,384</td></tr><tr><td>Oxygen Moor Branch</td><td>5,874,497</td><td>5,874,497</td></tr><tr><td>Paltan Branch</td><td>70,216,500</td><td>10,831,306</td></tr><tr><td>Principal Office Branch</td><td>1,059,220,847</td><td>1,002,679,377</td></tr><tr><td>Progoti Sarani Branch</td><td>41,295,179</td><td>35,201,218</td></tr><tr><td>Rajshahi Branch</td><td>38,621,684</td><td>4,856,245</td></tr><tr><td>Ramgonj SME/Agri Branch</td><td>13,655,636</td><td>13,655,636</td></tr><tr><td>Rekabi bazar SME Center</td><td>348,681</td><td>348,681</td></tr><tr><td>Rupnagar Branch</td><td>870,417</td><td>870,417</td></tr><tr><td>Savar Branch</td><td>19,429,224</td><td>19,429,224</td></tr><tr><td>Scotia Branch</td><td>675,239,701</td><td>675,239,701</td></tr><tr><td>Shantingar Branch</td><td>1,000,549,493</td><td>967,970,063</td></tr><tr><td>Station Road Branch</td><td>158,228,019</td><td>158,228,019</td></tr><tr><td>Strand Road Branch</td><td>14,991,880</td><td>4,941,664</td></tr><tr><td>Sylhet Main Branch</td><td>23,438,876</td><td>31,102,359</td></tr><tr><td>Sylhet Uposahar Branch</td><td>5,351,680</td><td>183,201,041</td></tr><tr><td>Sylhet Uposahar Islamic Window Branch</td><td>19,936,418</td><td>17,140,393</td></tr><tr><td>Tarail Branch</td><td>230,000</td><td>1,162,000</td></tr><tr><td>Tongi Branch</td><td>2,174,613</td><td>2,174,613</td></tr><tr><td>Uttara Branch</td><td>924,570,685</td><td>924,570,685</td></tr><tr><td>EPZ Branch</td><td>5,904,884</td><td>5,519,100</td></tr><tr><td></td><td><u>27,783,576,768</u></td><td><u>25,754,858,130</u></td></tr></table> 8.14 Bills purchased and discounted <table><tr><td>Payable in Bangladesh</td><td>18,438,714,690</td><td>19,814,947,128</td></tr><tr><td>Payable outside Bangladesh</td><td>820,821,184</td><td>1,082,087,544</td></tr><tr><td></td><td><u>19,259,535,874</u></td><td><u>20,897,034,672</u></td></tr></table> 8.15 Maturity-wise grouping of bills purchased and discounted <table><tr><td>Payable within 1 month</td><td>8,072,270,117</td><td>3,973,106,392</td></tr><tr><td>More than 1 month but less than 3 months</td><td>5,373,161,137</td><td>9,482,018,096</td></tr><tr><td>More than 3 months but less than 6 months</td><td>4,517,632,558</td><td>6,424,063,662</td></tr><tr><td>More than 6 months</td><td>1,296,472,062</td><td>1,017,846,523</td></tr><tr><td></td><td><u>19,259,535,874</u></td><td><u>20,897,034,672</u></td></tr></table> 8(a) Consolidated Loans and advances/investments <table><tr><td>Loans, cash credits, overdrafts, etc./investments</td><td></td><td></td></tr><tr><td>Bank Asia Limited</td><td>208,039,420,174</td><td>193,721,116,473</td></tr><tr><td>Bank Asia Securities Limited</td><td>4,649,980,291</td><td>4,993,663,846</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><u>212,689,400,465</u></td><td><u>198,714,780,319</u></td></tr><tr><td>Less: Inter- companies transactions</td><td>1,853,724,468</td><td>2,058,883,156</td></tr><tr><td></td><td><u>210,835,675,997</u></td><td><u>196,655,897,163</u></td></tr></table> Bills purchased and discounted <table><tr><td>Bank Asia Limited</td><td>19,259,535,874</td><td>20,897,034,672</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><u>19,259,535,874</u></td><td><u>20,897,034,672</u></td></tr></table> 9 Fixed assets including premises, furniture and fixtures <table><tr><td>Conventional and Islamic banking (Note 9.1)</td><td>7,025,602,707</td><td>5,431,553,592</td></tr><tr><td>Off-shore banking unit</td><td>-</td><td>-</td></tr><tr><td></td><td><u>7,025,602,707</u></td><td><u>5,431,553,592</u></td></tr></table> 9.1 Conventional and Islamic banking Cost: <table><tr><td>Land</td><td>2,646,764,306</td><td>2,646,764,306</td></tr><tr><td>Building</td><td>2,752,485,492</td><td>2,752,485,491</td></tr><tr><td>Furniture and fixtures</td><td>1,392,511,972</td><td>1,355,809,379</td></tr><tr><td>Equipments</td><td>1,260,865,987</td><td>1,033,724,535</td></tr><tr><td>Computer and accessories</td><td>546,994,266</td><td>513,104,363</td></tr><tr><td>Motor vehicles</td><td>222,685,296</td><td>262,179,818</td></tr><tr><td>Intangible assets</td><td>24,000,000</td><td>-</td></tr><tr><td>Construction work in progress</td><td>667,935,308</td><td>379,079,065</td></tr><tr><td>Right-of-use assets</td><td>1,739,075,475</td><td>-</td></tr><tr><td></td><td><u>11,253,318,102</u></td><td><u>8,943,146,959</u></td></tr><tr><td>Less: Accumulated depreciation</td><td>4,174,000,131</td><td>3,457,878,103</td></tr><tr><td>Adjustment of assets revaluation</td><td>53,715,264</td><td>53,715,264</td></tr><tr><td>Written down value at the end of the year - Details are shown in Annex C.</td><td><u>7,025,602,707</u></td><td><u>5,431,553,592</u></td></tr></table> 9(a) Consolidated Fixed assets including premises, furniture and fixtures <table><tr><td>Bank Asia Limited</td><td>7,025,602,707</td><td>5,431</td></tr></table>	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		<u>227,298,956,048</u>	<u>214,618,151,145</u>	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	8,994,001,791		<u>14,293,231,825</u>	<u>10,673,436,897</u>		<u>213,005,724,223</u>	<u>203,944,714,247</u>	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		<u>226,478,134,864</u>	<u>213,536,063,601</u>	Bills purchased and discounted	820,821,184	1,082,087,544		<u>227,298,956,048</u>	<u>214,618,151,145</u>		-	-	i) Managing Director	2,704,000	3,032,000	ii) Other senior executives	174,989,000	149,279,000		177,693,000	152,311,000		4,776,100,000	5,915,900,000		108,924,763,048	102,575,940,145		13,514,000,000	11,750,700,000		338,600,000	434,400,000		69,600,000	231,500,000		22,705,100,000	25,513,200,000		21,335,000,000	21,784,900,000		48,900,000	50,300,000		159,100,000	152,900,000		6,561,400,000	5,673,200,000		2,298,900,000	1,896,500,000		2,775,400,000	2,124,500,000		2,178,900,000	1,394,500,000		8,800,200,000	8,826,700,000		3,327,000,000	2,847,800,000		18,284,363,048	16,107,940,145		4,608,300,000	2,729,900,000		1,419,700,000	621,500,000		500,300,000	435,500,000		5,704,100,000	3,915,600,000		7,657,100,000	3,624,000,000		1,577,500,000	2,620,600,000		47,112,900,000	45,579,000,000		15,140,400,000	14,305,100,000		3,429,000,000	4,658,800,000	Dhaka Division	150,749,987,430	139,809,593,390	Chittagang 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	2,592,279,575	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		<u>206,727,704,940</u>	<u>196,584,196,987</u>	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		<u>20,571,251,108</u>	<u>18,033,954,158</u>	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		<u>227,298,956,048</u>	<u>214,618,151,145</u>	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	-	-		<u>227,298,956,048</u>	<u>214,618,151,145</u>	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	Standard including staff loan	208,365,703,048	194,395,578,967	Special mentioned account	8,453,268,000	11,412,741,749		<u>216,818,971,048</u>	<u>205,808,320,716</u>	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		<u>10,479,985,000</u>	<u>8,809,830,429</u>		<u>227,298,956,048</u>	<u>214,618,151,145</u>	Status	Outstanding at 31 Dec 2019	Base for provision	%	Required provision	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					<u>7,060,188,303</u>					<u>4,387,746,390</u>		7,777,681,154	7,777,681,154	0.25% to 90%	411,112,252	495,112,661	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					<u>195,719,574</u>	<u>211,676,074</u>	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					<u>4,602,813,791</u>	<u>3,884,318,106</u>					<u>12,269,833,920</u>	<u>8,978,853,231</u>	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	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	Bahadderdhat 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	Bhatiany Branch	245,224,731	657,867,500	Bogra Branch	170,554,742	170,554,742	BSMMU 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	Chandragonj 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	Dhamondhi 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 Diluksha 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	Moulvibazar Branch	19,007,011	2,762,801	Narayangonj Branch	163,562,862	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	Progoti 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	Shantingar 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	924,570,685	924,570,685	EPZ Branch	5,904,884	5,519,100		<u>27,783,576,768</u>	<u>25,754,858,130</u>	Payable in Bangladesh	18,438,714,690	19,814,947,128	Payable outside Bangladesh	820,821,184	1,082,087,544		<u>19,259,535,874</u>	<u>20,897,034,672</u>	Payable within 1 month	8,072,270,117	3,973,106,392	More than 1 month but less than 3 months	5,373,161,137	9,482,018,096	More than 3 months but less than 6 months	4,517,632,558	6,424,063,662	More than 6 months	1,296,472,062	1,017,846,523		<u>19,259,535,874</u>	<u>20,897,034,672</u>	Loans, cash credits, overdrafts, etc./investments			Bank Asia Limited	208,039,420,174	193,721,116,473	Bank Asia Securities Limited	4,649,980,291	4,993,663,846	BA Exchange Company (UK) Limited	-	-	BA Express USA, Inc	-	-		<u>212,689,400,465</u>	<u>198,714,780,319</u>	Less: Inter- companies transactions	1,853,724,468	2,058,883,156		<u>210,835,675,997</u>	<u>196,655,897,163</u>	Bank Asia Limited	19,259,535,874	20,897,034,672	Bank Asia Securities Limited	-	-	BA Exchange Company (UK) Limited	-	-	BA Express USA, Inc	-	-		<u>19,259,535,874</u>	<u>20,897,034,672</u>	Conventional and Islamic banking (Note 9.1)	7,025,602,707	5,431,553,592	Off-shore banking unit	-	-		<u>7,025,602,707</u>	<u>5,431,553,592</u>	Land	2,646,764,306	2,646,764,306	Building	2,752,485,492	2,752,485,491	Furniture and fixtures	1,392,511,972	1,355,809,379	Equipments	1,260,865,987	1,033,724,535	Computer and accessories	546,994,266	513,104,363	Motor vehicles	222,685,296	262,179,818	Intangible assets	24,000,000	-	Construction work in progress	667,935,308	379,079,065	Right-of-use assets	1,739,075,475	-		<u>11,253,318,102</u>	<u>8,943,146,959</u>	Less: Accumulated depreciation	4,174,000,131	3,457,878,103	Adjustment of assets revaluation	53,715,264	53,715,264	Written down value at the end of the year - Details are shown in Annex C.	<u>7,025,602,707</u>	<u>5,431,553,592</u>	Bank Asia Limited	7,025,602,707	5,431
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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>227,298,956,048</u>	<u>214,618,151,145</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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	8,994,001,791																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>14,293,231,825</u>	<u>10,673,436,897</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>213,005,724,223</u>	<u>203,944,714,247</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>226,478,134,864</u>	<u>213,536,063,601</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Bills purchased and discounted	820,821,184	1,082,087,544																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>227,298,956,048</u>	<u>214,618,151,145</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
i) Managing Director	2,704,000	3,032,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
ii) Other senior executives	174,989,000	149,279,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	177,693,000	152,311,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	4,776,100,000	5,915,900,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	108,924,763,048	102,575,940,145																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	13,514,000,000	11,750,700,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	338,600,000	434,400,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	69,600,000	231,500,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	22,705,100,000	25,513,200,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	21,335,000,000	21,784,900,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	48,900,000	50,300,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	159,100,000	152,900,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	6,561,400,000	5,673,200,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	2,298,900,000	1,896,500,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	2,775,400,000	2,124,500,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	2,178,900,000	1,394,500,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	8,800,200,000	8,826,700,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	3,327,000,000	2,847,800,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	18,284,363,048	16,107,940,145																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	4,608,300,000	2,729,900,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	1,419,700,000	621,500,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	500,300,000	435,500,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	5,704,100,000	3,915,600,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	7,657,100,000	3,624,000,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	1,577,500,000	2,620,600,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	47,112,900,000	45,579,000,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	15,140,400,000	14,305,100,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	3,429,000,000	4,658,800,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Dhaka Division	150,749,987,430	139,809,593,390																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Chittagang 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	2,592,279,575																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>206,727,704,940</u>	<u>196,584,196,987</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>20,571,251,108</u>	<u>18,033,954,158</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>227,298,956,048</u>	<u>214,618,151,145</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>227,298,956,048</u>	<u>214,618,151,145</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Standard including staff loan	208,365,703,048	194,395,578,967																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Special mentioned account	8,453,268,000	11,412,741,749																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>216,818,971,048</u>	<u>205,808,320,716</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>10,479,985,000</u>	<u>8,809,830,429</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>227,298,956,048</u>	<u>214,618,151,145</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Status	Outstanding at 31 Dec 2019	Base for provision	%	Required provision																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
				<u>7,060,188,303</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
				<u>4,387,746,390</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
	7,777,681,154	7,777,681,154	0.25% to 90%	411,112,252	495,112,661																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
				<u>195,719,574</u>	<u>211,676,074</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
				<u>4,602,813,791</u>	<u>3,884,318,106</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
				<u>12,269,833,920</u>	<u>8,978,853,231</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Bahadderdhat 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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Bhatiany Branch	245,224,731	657,867,500																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Bogra Branch	170,554,742	170,554,742																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
BSMMU 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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Chandragonj 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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Dhamondhi 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 Diluksha 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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Moulvibazar Branch	19,007,011	2,762,801																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Narayangonj Branch	163,562,862	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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Progoti 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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Shantingar 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	924,570,685	924,570,685																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
EPZ Branch	5,904,884	5,519,100																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>27,783,576,768</u>	<u>25,754,858,130</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Payable in Bangladesh	18,438,714,690	19,814,947,128																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Payable outside Bangladesh	820,821,184	1,082,087,544																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>19,259,535,874</u>	<u>20,897,034,672</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Payable within 1 month	8,072,270,117	3,973,106,392																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
More than 1 month but less than 3 months	5,373,161,137	9,482,018,096																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
More than 3 months but less than 6 months	4,517,632,558	6,424,063,662																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
More than 6 months	1,296,472,062	1,017,846,523																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>19,259,535,874</u>	<u>20,897,034,672</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Loans, cash credits, overdrafts, etc./investments																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
Bank Asia Limited	208,039,420,174	193,721,116,473																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Bank Asia Securities Limited	4,649,980,291	4,993,663,846																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
BA Exchange Company (UK) Limited	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
BA Express USA, Inc	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>212,689,400,465</u>	<u>198,714,780,319</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Less: Inter- companies transactions	1,853,724,468	2,058,883,156																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>210,835,675,997</u>	<u>196,655,897,163</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Bank Asia Limited	19,259,535,874	20,897,034,672																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Bank Asia Securities Limited	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
BA Exchange Company (UK) Limited	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
BA Express USA, Inc	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>19,259,535,874</u>	<u>20,897,034,672</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Conventional and Islamic banking (Note 9.1)	7,025,602,707	5,431,553,592																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Off-shore banking unit	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>7,025,602,707</u>	<u>5,431,553,592</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Land	2,646,764,306	2,646,764,306																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Building	2,752,485,492	2,752,485,491																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Furniture and fixtures	1,392,511,972	1,355,809,379																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Equipments	1,260,865,987	1,033,724,535																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Computer and accessories	546,994,266	513,104,363																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Motor vehicles	222,685,296	262,179,818																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Intangible assets	24,000,000	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Construction work in progress	667,935,308	379,079,065																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Right-of-use assets	1,739,075,475	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<u>11,253,318,102</u>	<u>8,943,146,959</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Less: Accumulated depreciation	4,174,000,131	3,457,878,103																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Adjustment of assets revaluation	53,715,264	53,715,264																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Written down value at the end of the year - Details are shown in Annex C.	<u>7,025,602,707</u>	<u>5,431,553,592</u>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Bank Asia Limited	7,025,602,707	5,431																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											