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We think Global



3 Subsidiary Companies

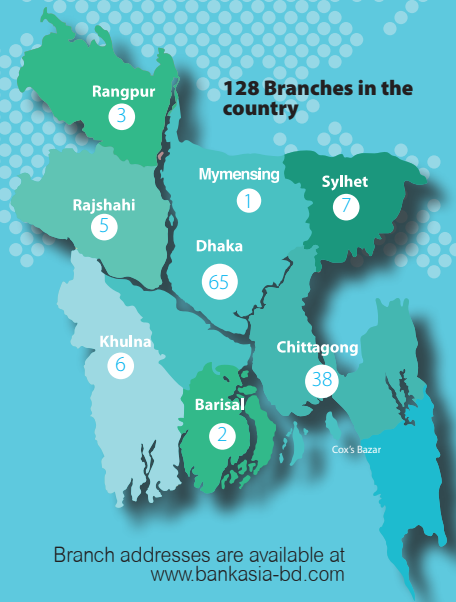
2 in abroad
1 in the country

677 Foreign
correspondent banks in
166 countries

46 Exchange Houses
in 10 countries as foreign remittance
channeling partner

2,960
Agent Outlets
in **55** districts
of Bangladesh

21,06,335
Total no. of client



Branch addresses are available at
www.bankasia-bd.com

bank profile



Bank Asia commenced operation on November 27, 1999 by a group of successful entrepreneurs of Bangladesh with the basic objective of bringing high quality service in the banking sector and actively participating in the growth and expansion of the national economy.

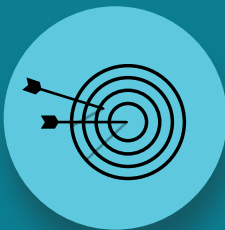
Bank Asia is the only bank in Bangladesh to acquire the Bangladesh operation of two foreign banks namely Muslim Commercial Bank of Pakistan and Bank of Nova Scotia of Canada. Our purpose has always been to foster industrial, commercial and financial ties between Bangladesh and foreign countries by trade initiatives and business ventures.

Thanks to its unremitting efforts and 19 years of experience, Bank Asia today proudly stands among the top rated banks of Bangladesh with an extensive network of business outlets comprising of conventional banking branches, islamic windows, off-shore banking unit, brokerage branches, agricultural branches, SME centers and agent outlets. It has the firm commitment to provide all modern and value added banking services in keeping with the very best standard in globalized world.



vision

- To have a poverty free Bangladesh in course of a generation in the new millennium, reflecting the national dream
- To build a society where human dignity and human rights receive the highest consideration along with reduction of poverty



mission

- To assist in bringing high quality service to our customers and to participate in the growth and expansion of our national economy
- To set high standards of integrity and bring total satisfaction to our clients, shareholders and employees
- To become the most sought after Bank in the country, rendering technology driven innovative services by our dedicated team of professionals

core values

- Place customer interest and satisfaction as first priority and provide customized banking products and services
- Value addition to the stakeholders through attaining excellence in banking operation
- Maintain high ethical standard and transparency in dealings
- Be a compliant institution through adhering to all regulatory requirements
- Contribute significantly for the betterment of society
- Ensure higher degree of motivation and dignified working environment for our human capital and respect optimal work-life balance
- Committed to protect the environment and go green



board of directors

- Mr. A Rouf Chowdhury** (Chairman)
- Mr. Mohd. Safwan Choudhury** (Vice Chairman)
- Mr. Romo Rouf Chowdhury** (Vice Chairman)
- Mr. Rume A Hossain** (Director)
- Mr. Md. Nazrul Huda** (Director)
- Mr. Dilwar H Chowdhury** (Director)
- Ms. Romana Rouf Chowdhury** (Director)
- Mr. M Shahjahan Bhuiyan** (Director)
- Major General Mohammad Matiur Rahman (retd.)**
(Director)
- Mr. Enam Chowdhury** (Director)
- Ms. Hosneara Sinha** (Director)
- Ms. Naheed Akhter Sinha** (Director)
- Ms. Farhana Haq** (Director)
- Mr. Ashrafal Haq Chowdhury** (Director)
- Mr. Md. Arfan Ali** (President & Managing Director)

senior management team(SMT)

- Mr. Md. Arfan Ali**
President & Managing Director
- Mr. Mohammad Borhanuddin**
DMD & Chief Operating Officer
- Mr. Md. Sazzad Hossain**
DMD & Chief Credit Officer
- Mr. Shafiuzzaman**
SEVP & Head of C & LL
- Mr. Sarder Akhter Hamid**
SEVP & Head of Channel Banking
- Mr. S M Iqbal Hossain**
SEVP & Head of IB & Export Finance
- Mr. Md. Zia Arfin**
SEVP & Head of ID
- Mr. Hossain Ahmad**
EVP & CIO
- Mr. Md. Arequl Arefeen**
EVP & Head of Treasury
- Mr. Tahmidur Rashid**
EVP & Head of CRM
- Mr. Mohammad Rashidul Kabir Rajib**
SVP & CRO
- Mr. Mohammad Ibrahim Khalil FCA**
SVP & CFO
- Mr. Mohammad Ataur Rahman**
AVP, MD's Secretariat



financial highlights

Contact Person

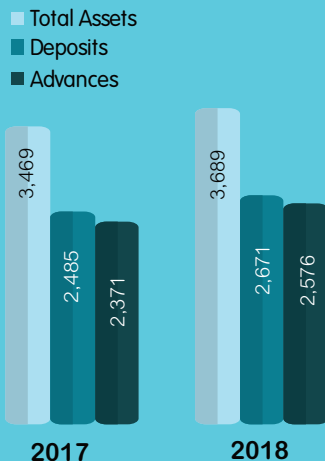
Mohammad Ibrahim Khalil, FCA

SVP & Chief Financial Officer

+880 1916-865979

ibrahim.khalil@bankasia-bd.com

Deposits, Advances, Total Assets
(Million USD)




	Million Taka			Million USD		
	30-Jun-19	2018	2017	30-Jun-19	2018	2017
Total Assets	326,088	307,291	288,997	3,915	3,689	3,469
Deposits	237,245	222,472	207,041	2,848	2,671	2,485
Loans & Advances	221,311	214,618	197,504	2,657	2,576	2,371
Import	79,623	165,203	181,468	956	1,983	2,178
Export	68,523	136,733	118,172	823	1,641	1,419
Remittance (Inward)	36,687	60,113	51,778	440	722	622
Operating Profit	4,636	8,060	6,687	56	97	80
ROE	10.50%	10.21%	10.21%	10.50%	10.21%	10.21%
ROA	0.78%	0.76%	0.76%	0.78%	0.76%	0.76%
EPS (BDT)	1.07	2.04	2.07	1.07	2.04	2.07
Yield on Advance	10.06%	9.99%	9.03%	10.06%	9.99%	9.03%
Cost of Deposit	5.61%	5.65%	5.08%	5.61%	5.65%	5.08%
Cost of Fund	8.18%	8.25%	7.58%	8.18%	8.25%	7.58%
Cost of Operation	2.57%	2.60%	2.50%	2.57%	2.60%	2.50%
Spread	4.45%	4.34%	3.95%	4.45%	4.34%	3.95%
Net Interest Margin	3.89%	3.77%	3.71%	3.89%	3.77%	3.71%
Burden Ratio	0.56%	0.70%	0.43%	0.56%	0.70%	0.43%
CRAR (Capital to Risk Weighted Asset Ratio)BASEL-III	14.36%	15.05%	14.89%	14.36%	15.05%	14.89%

Exchange rate used 1 USD equivalent to BDT 83.30

everywhere
Bank Asia

Particulars	30-Jun-19
Branch	127
SME Center	4
SME/Agri branch	4
Islamic window	5
Agent outlet	2,960
ATM Booth (own)	158
ATM	10,536
Male Employee	1,781
Female Employee	554
Foreign Correspondent Bank	707
Number of Nostro account	27
Foreign banks having credit line	80
Number of Brokerage house	1
Deposits	BDT 237,245 million
Loans and advances	BDT 221,311 million
Import	BDT 79,623 million
Export	BDT 68,523 million
Remittance(inward)	BDT 36,708 million
Operating profit	BDT4,636 million

 Expanding Agent Banking footprint all over Bangladesh

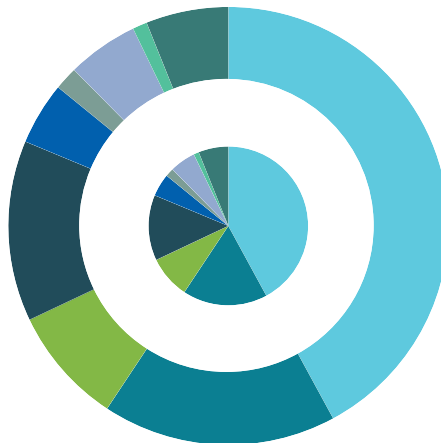
portfolio mix

June 30, 2019



Deposit Mix

- High cost 50.11%
- Low cost 25.02%
- No cost 24.87%



loans and advances segment wise distribution (Tk. 221,311 Million)

- Corporate 42%
- Export Finance 17%
- OBU 9%
- Medium Segment 13%
- CMSE 5%
- Agri 2%
- CFC 5%
- Credit Card 1%
- Islamic Banking 6%

shareholders' information

shareholders' equity

June 30, 2019

figures in million

Particulars	BDT	USD
Paid-up capital	11,659.07	139.96
Statutory reserve	8,777.05	105.37
Revaluation reserve	2,097.04	25.17
General reserve	8.17	0.10
Retained earnings	1,463.89	17.57
Total shareholders' equity	24,005.22	288.18

Conversion rate used 1 USD equivalent to BDT 83.30

shareholding structure

June 30, 2019

Description	Number of shareholders
Sponsor & Director	27
General Public	9,127
Foreign Investors	5
Institutions	305
Total	9,464

Contact Person

Sheikh Mohammad Anisuzzaman

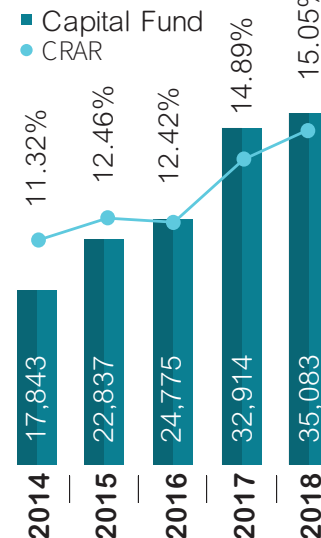
Company Secretary

+88 01713-108866

s.anisuzzaman@bankasia-bd.com

Capital Fund Trend

(Million Taka)



Minimum capital requirement 11.875% by 2018 (Bangladesh Bank: Basel-III)

Shareholding Structure

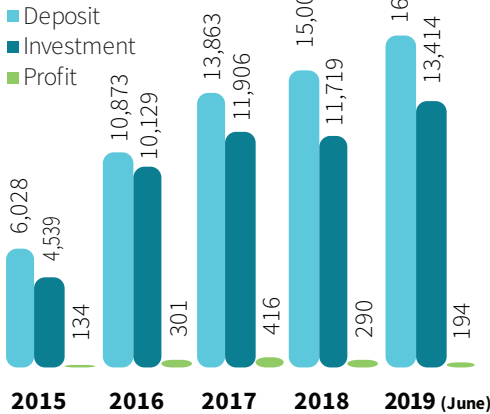


- 52.30% Sponsor & Director
- 14.99% General Public
- 0.38% Foreign Investors
- 32.33% Institutions

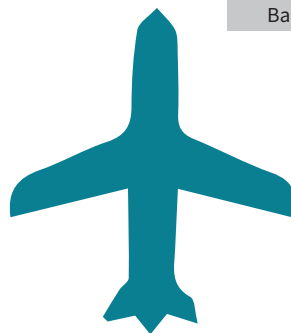
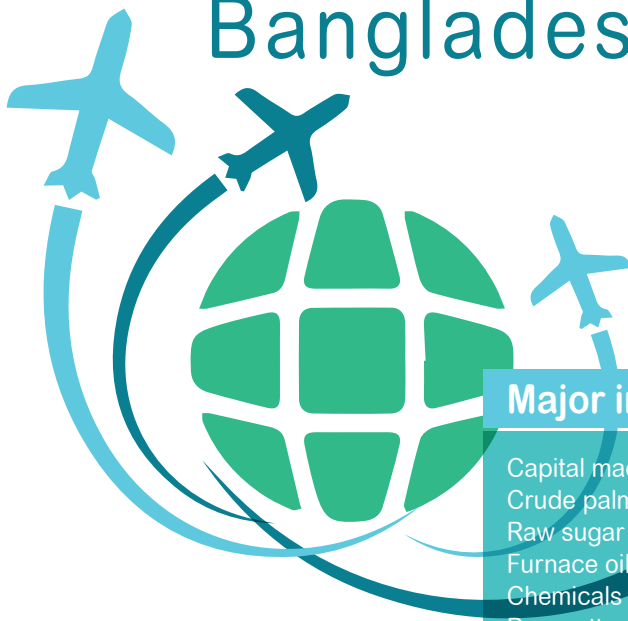
islamic banking



Islamic Banking (Million Taka)



foreign trade in Bangladesh



In Bangladesh

Export

USD **36,668** Million

Import

USD **54,463** Million

Major imports

- Capital machineries
- Crude palm oil
- Raw sugar
- Furnace oil
- Chemicals
- Raw cotton
- Fertilizer
- Textiles and articles
- Iron and steel
- Paper pulp
- Food grains
- Plastics and rubber articles

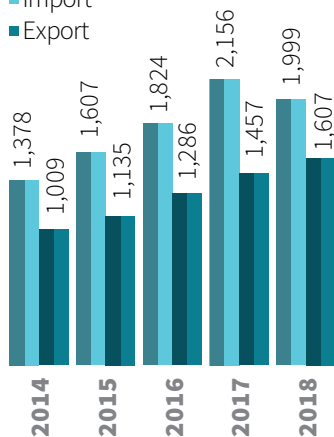
Major exports

- Ready made garments
- Live vessel
- Raw jute
- Agro-products
- Frozen foods/Fish
- Leather products
- Jute goods
- Chemicals
- Specialized textiles
- Home textiles
- Beverage items
- Pharmaceuticals

Import and Export

Million USD

■ Import
■ Export



Import

USD **1,999** Million

Export

USD **1,607** Million

major foreign correspondents

contact persons in international division

Md. Zia Arfin

Senior Executive Vice President & Head of International Division

+880 1713-160011

+880 7166179

zia.arfin@bankasia-bd.com

Md. Faruk Hossain

First Vice President

+880 1713-386658

faruk.hossain@bankasia-bd.com

Mynul Ahsan

First Vice President

+880 1711-854565

m.ahsan@bankasia-bd.com

1. ABN Amro Bank N.V., Netherlands
2. Abu Dhabi Commercial Bank, UAE
3. Asian Development Bank (ADB),
4. Australia and New Zealand Banking Group Ltd., Australia.
5. Axis Bank Limited, India
6. BACB, London
7. Banque Cantonale de Geneve, Switzerland
8. Banque Cantonale Vodouse, Switzerland
9. Banca UAE Spa, Italy
10. Banco De Sabadell, S.A., Spain
11. Byblos Bank, Belgium
12. Banco Santander S.A., Spain
13. Bank of America, N.A., USA
14. Bank of China, China
15. Bankia S.A., Spain
16. BNP Paribas, France/Belgium
17. Caisse Centrale Desjardins, Canada
18. Caixabank, S.A., Spain
19. China Construction Bank Corporation, China
20. China Merchants Bank, China
21. Citibank N.A., USA
22. Commerzbank AG, Germany
23. Commonwealth Bank Of Australia Sydney, Australia
24. Credit Suisse, Switzerland
25. Danske Bank A/S, Denmark
26. DBS Bank Ltd., Singapore
27. Deutsche Bank AG, Germany
28. Doha Bank, Qatar
29. DNB Bank ASA, Norway
30. Emirates NBD Bank, UAE
31. Fransabank SAL, Lebanon
32. Habib American Bank, USA
33. Habib Bank Limited, Pakistan
34. Habib Bank AG Zurich.
35. HDFC Bank Limited, India
36. HELABA, Germany
37. HSBC, UK
38. ICICI Bank Limited, India
39. International Finance Corporation (IFC), USA.
40. Intesa Sanpaolo Spa, Italy
41. JPMorgan Chase Bank, N.A., USA
42. Kasikornbank Public Company Limited, Thailand
43. KBC Bank NV, Belgium
44. KEB Hana Bank, Korea, Republic of
45. Mashreq Bank Psc, United Arab Emirates
46. MUFG Bank, Japan
47. MCB Bank Limited, Pakistan
48. National Bank of Ras-Al-Khaimah, The, UAE.
49. Nordea Bank Denmark A/S, Denmark
50. ODDO-BHF, Germany.
51. RHB Bank Berhad, Malaysia
52. Rabo Bank, Netherlands.
53. Shanghai Pudong Development Bank, China
54. Skandinaviska Enskilda Banken, Norway
55. Standard Chartered Bank, USA
56. Sumitomo Mitsui Banking Corporation, Japan.
57. Swedbank, Sweden.
58. The Bank of New York Mellon, USA
59. U.B.A.F. - Union De Banques Arabes Et Francaises Tokyo Branch, Japan.
60. UBI Banca S.P.A., Italy
61. UBL (Switzerland) AG, Switzerland.
62. UBS Switzerland AG, Switzerland.
63. Unicredit S.P.A., Italy.
64. Wells Fargo Bank, N.A., USA.
65. Zurich Kantonalbank, Switzerland.



inward remittance

For the very first time in Bangladesh, Bank Asia has taken an initiative to partner with BASIS, Mastercard and under supervision of ICT division of Peoples Republic of Bangladesh launched freelancer card to retain the foreign currencies in national economy . This card will give the freelancer community, the freedom to bring their earnings safely through a legal channel.

Jan -June, 2019

11 NGOs

2,287 outlets

10,73,000

beneficiaries

46 exchange houses

10 countries

USD 346.26 million

inward remittance



Bank Asia's position was **9th** in 2018 for remittance collection among all Banks' in Bangladesh

An agreement with INPAY-an global payment network for providing online money transfer to Bangladeshi Remitters from EU countries

To make the service export related payments easier and cheaper, we have done 442,127 transactions amounting Tk. 3,549 million through 'Payoneer' upto June, 2019.

4% market share
USD 625 million

sustainability report summary 2018

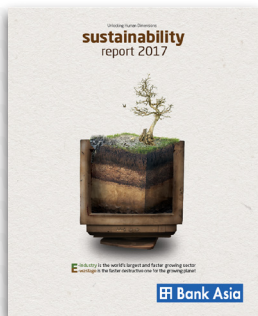
sustainable banking operations- key highlights

June 30, 2019

(Under GRI-Standards)

Sustainability in Bank Asia means

- Good governance and commitment to stakeholders
- Environmental sustainability and green banking
- Economic sustainability
- Sustainable human capital
- Building the community



50,453

Farmers and rural people benefited financially through our agricultural/ rural credit

1,056,250

Unbanked villagers of 222 upazillas come under Bank Asia's banking service network through Financial Inclusion & Financial Literacy program for poverty alleviation

48,226

Man-hours of training for development of our human capital

66%

cash transactions done through ATM

2,960

Agent outlets for expanding Agent banking covered 55 districts in most geographically dispersed poor segments

88

students received support for education under BA's higher studies scholarship amounting to TK. 4.26 million

104,522

E-statements delivered to customer

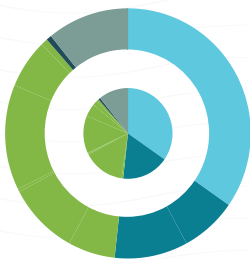
brief performance

economic environmental and social

total community investment

(Tk. 81.57 million)

June 30, 2019



- Education 34.69%
- Health 17.04%
- Disaster Management 36.78%
- Cultural Welfare 0.70%
- Others 10.79%

Economic responsibility

- +4%** No. of loans accounts
- +38%** Deposit customer account
- +51%** Savings customer account

Shareholders' responsibility

- 2,266** million BDT Profit after tax
- 23,340** million BDT Shareholders' fund
- 17.70** BDT Share price

energy efficiency

June 30, 2019

Instruments	Quantity	Cost of conventional practice	Cost of green banking concept
E-statement	104,522	1,045,220	NIL
SMS banking	148,913	1,489,130	37,229
SMS alert	299,356	2,993,560	74,839
Net banking	75,161	751,610	NIL
E-fund transfer	59,981	599,810	NIL
Digital attendance	1,993	854	NIL
E-mail correspondence	146,229	1,462,290	NIL
Total		8,342,474.00	112,068

Net savings BDT 8.23 Million

Environmental responsibility

- 11,340,639** kwh, Electricity consumed
- Oil 79,534** ltrs,
- CNG 128,700** m3,
- Fuel consumed
- 10,039,341** km, Local business travel
- 101,982** reams, Paper used

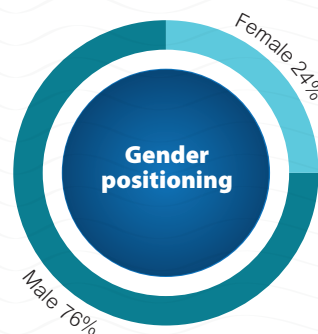
Social responsibility

- +8%** Staff strength
- +14%** Benefits and emoluments

sustainable human capital

76%

of staff members are aged below 40 years, which signifies that Bank Asia is in young, dynamic and capable hands



age distribution

June 30, 2019

Age group	Male	Female	Total
30 & below	301	116	417
31-40	1,008	359	1367
41-50	407	77	484
51-60	63	2	65
60-70	2	0	2
Total	1,781	554	2,335
Percentage (%)	76	24	100.00

talent management

Employees	June 30, 2019		2018		2017	
	Number	Training hours	Number	Training hours	Number	Training hours
Male	1,583	38,483	3,014	56,669	1,946	44,946
Female	372	9,743	715	14,021	514	11,872

sustainable human capital

balance sheet including human capital

abridged for banking operation

Million Taka

	31-Dec-18	31-Dec-17
Assets		
Total Asset (Conventional)	307,291	288,997
Human Asset (Individuals' value)	18,955	16,896
Value of investments	22	15
Total Asset including Human Asset	326,269	305,908
Capital & liabilities		
Total Liabilities (Conventional)	307,291	288,997
Human Capital	18,977	16,911
Total Capital & Liabilities including Human capital	326,269	305,908

corporate structure



awards & accolades

2018

- Bank Asia Limited was awarded First prize under the category: Private Sector Banks in 18th ICAB National Award for Best Presented Annual Reports 2017
- Bank Asia has achieved Third Position under Corporate Governance Disclosure Sector category by Institute of Chartered Accountants of Bangladesh (ICAB)
- Bank Asia has been awarded Third Position under the category of Integrated Reporting by ICAB
- Bank Asia has been granted “GOLD RANK” in Asia Sustainability Reporting Rating 2018, in the 14th Sustainability Reporting Awards (SRA) 2018 by NCSR (National Center for Sustainability Reporting) and ICSP (Institute of Certified Sustainability Practitioners) in Indonesia for Sustainability Report 2017
- Bank Asia has been awarded (Asian Banking and Finance) Retail Banking Award 2018 in the category of “Financial Inclusion Initiative of the Year: Bangladesh”



Mr. Md. Arfan Ali, President and Managing Director of Bank Asia Limited receiving the 1st prize trophy from Hon'ble Finance Minister Mr. Abul Maal Abdul Muhith, MP, GoB for Best Presented Annual Reports (BPAR) by ICAB



our strengths

- Skilled and dedicated workforce under a group of dynamic and knowledgeable leaders
- Strong integration/bondage among the employees. Best Health, Safety and Working Environment for Human Capital
- Good corporate image as reflected by trustworthiness in the market
- Own core banking solution; customization and scaling through our associate software development company
- Strong presence in international trade including off-shore banking unit. Extensive foreign correspondents relationship worldwide
- Strong remittance base and disbursement channel. Strengthened by largest NGO based network
- Strong asset and capital base
- Financial inclusion through Agent Banking and Remote Banking (EBEK). Government's Social Safety Net Payment disbursed through the outlets of Agent Banking
- 24 hours real time Online banking. Quick and bulk payment processing through EFTN and RTGS
- First and only Bangladeshi Bank that provides Online Payment Gateway Service through Payoneer and Payza
- One of the best Shariah compliant Islamic banking service providers in Bangladesh
- Bank Asia has developed and implemented a module for profit distribution among the Mudaraba depositors based on unique Income Sharing Ratio [ISR], the first of its kind in Bangladesh which is recognized as a better Shariah compliant and justified profit distribution module than that of other Islamic operators in the country
- Only bank in Bangladesh which has introduced online credit approval system (OCAS) for the retail and cottage, micro & small (CMSE) segments in order to bring efficiency & digitalized banking for the customers
- Strong presence in capital market through its own subsidiary company

why Bank Asia



Local expertise

Comprehensive and long-standing knowledge of culture, markets and regulatory framework of Bangladesh. Strong business and institutional ties.

Focus on trade finance

Trade finance is Bank Asia's single most important line of business.

Strong record in servicing international trade. Renowned competence in taking and managing country, credit and financial risks.

Professional assistance

From a network of expert advisors based in key locations across Bangladesh.

Creative product and service development

Provide technology driven modern products & services as per customer demand.

bank ranking

World rank | 1,923

Country rank | 16

Rated by Bankers Almanac

credit rating

Rating	2019	2018
Long term	AA2	AA2
Short term	ST2	ST2

Rated by Credit Rating Agency of Bangladesh Ltd. (CRAB) and will remain valid up to June 2020

products & services

RETAIL BANKING PRODUCTS

Retail Deposits Product

Low Cost/No Cost Deposit Accounts

Term Deposit (s)

Scheme Deposit (s)

Retail Loan Product

Consumer Finance

Credit Card

Islamic Credit Card

ISLAMIC BANKING PRODUCTS

Deposit Products

Investment Products

MICRO, SMALL, MEDIUM AND AGRICULTURE BANKING PRODUCTS

Deposits Product

Micro & Small Enterprise Finance

Medium Enterprise Finance

Funded Products

Non Funded Products

Agriculture Finance

CORPORATE BANKING

Cash Management Products

Funded Products

Non Funded Products

Structured Financing Services

OFF-SHORE BANKING UNIT (OBU) PRODUCTS

AGENT BANKING PRODUCTS & SERVICES

TREASURY PRODUCTS & SERVICES

Money Market, Fixed Income,

& Capital Market Services

Foreign Exchange Services

CAPITAL MARKET SERVICES

LIVE LIFE IN LUXURY
With Titanium Credit Card

- * Dual Currency Card
- * Easy Buy 0% installment facility
- * Buy 1 Get 1 offer
- * Access to Dhaka Airport Balaka Lounge
- * Priority Pass facility
- * E-commerce Transactions
- * Meet Greet & Assist Services Ltd. at Hazrat Shahjalal Int. Airport
- * Discount at Renowned Merchant outlets
- * Free Supplementary Card
- * Reward Points

Cards Department
The Board Building, 2nd & 3rd Floor, 111-113 Motiower/C/A, Dhaka-1000
Email: bc.cards@bankasia-bd.com | Hotline: 1020 4 9907/1020 2407

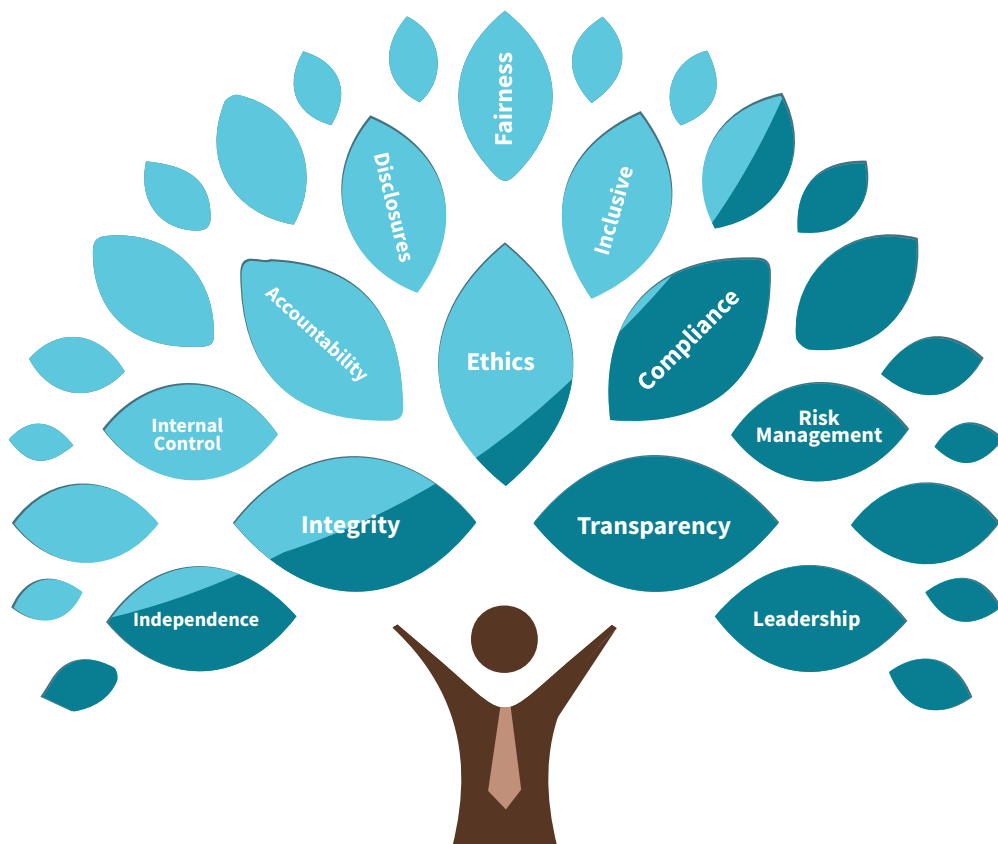
এসএমই সবকিছুর
চলো স্বপ্নের
পথে...

“বাহন” হল ব্যাংক এশিয়ার একটি এসএমই স্কান অর্থায়ন কর্মসূচী। এর আওতায় সব ধরনের ব্যবসায়ীদের তাদের ব্যবসায়ের প্রয়োজনে যানবাহন ক্রয়ের জন্য লীজ প্রদান করা হয়।

হটলাইন - ১৬২০৫
www.bankasia-bd.com

Corporate Governance

Sound corporate governance is fundamental to the gaining of stakeholders' trust. Bank Asia's commitment to all stakeholders is reflected in our management culture that embraces the higher standards of corporate governance we maintain. The Board of Directors along with its 03 committee (Executive Committee, Audit Committee and Risk Management Committee) proactively adopts governance policies and practices designed to align the interests of the Board and management with those of shareholders and other stakeholders and to promote the highest standards of ethical behavior and risk management at every level of the organization. Bank Asia's Board of Directors comprises of both sponsor shareholders and independent directors who have wide knowledge and experience in the field of finance, accounting, banking, economics, management, marketing and business administration. By that, it is ensured that they have the ability to interpret the decisions of bank's management in a prudent manner.





Bank Asia's contribution to Prime Minister's Relief Fund



Distribution of Bank Asia Higher Studies Scholarship 2018

**During 2018
Bank Asia spent
BDT 126.91 million in CSR**



**Bank Asia Wins
The Best Innovation
(Financial Sector)**

**BANGLADESH
BUSINESS
INNOVATION
AWARD 2019**
CELEBRATING THE BEST OF INNOVATION
Powered by

Mr. Md. Arfan Ali, President & Managing Director of Bank Asia is receiving the trophy of the Best Innovation (Financial Sector) of 'Bangladesh Business Innovation Award 2019' from Mrs. Nihad Kabir, President of the Metropolitan Chamber of Commerce and Industry (MCCI)

Bank Asia



WORLD ENVIRONMENT DAY 2018

Bank Asia

Growing Together

for sustainable environment

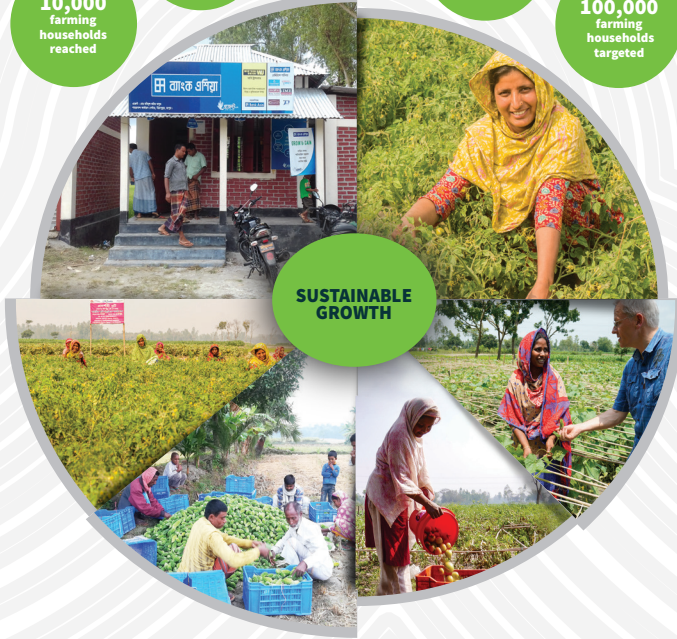
10,000
farming
households
reached

10-50%
less pesticides
per kg crop
harvested

60-70%
less fertilizer
per kg crop
harvested

30%
female farmers
participation

100,000
farming
households
targeted



SUSTAINABLE
GROWTH

Driving environment-friendly innovative agricultural value chain

- Creating awareness on advanced agricultural techniques that promote optimal usage of fertilizer and pesticides: scaling up towards sustainable development.
- Growing farmer's center network through Agent Banking where farmers will become environmental change maker.
- Establishing social franchise that offers financial freedom to farmers.
- Serving agro ecosystem digitally: loans and accounts.

Supported by:

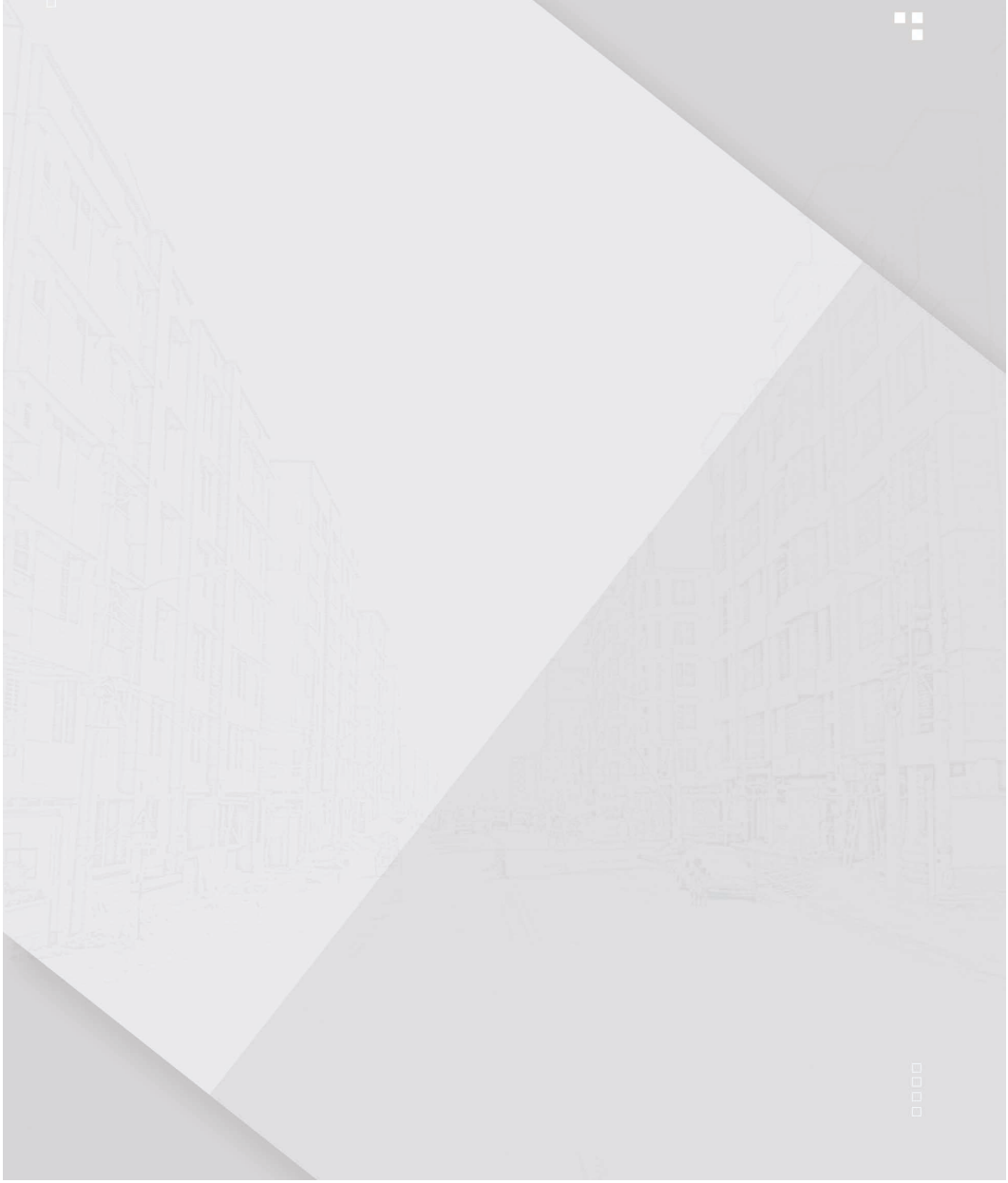


Partners:

syngenta



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