We think Global

3 Subsidiary Companies
2 in abroad
1 in the country

707 Foreign correspondent banks in 166 countries

46 Exchange Houses
in 10 countries as foreign remittance channeling partner

2,211 Agent Outlets in 55 districts of Bangladesh

Branch addresses are available at www.bankasia-bd.com
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 18 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. Md Nazrul Huda  
(Vice Chairman)

Mr. Rumee A Hossain  
(Director)

Mr. Mashiur Rahman  
(Director)

Mr. M Irfan Syed  
(Director)

Mr. M Shahjahan Bhuiyan  
(Director)

Ms. Romana Rouf Chowdhury  
(Director)

Ms. Hosnearsa Sinha  
(Director)

Ms. Naheed Akhter Sinha  
(Director)

Major General Mohammad Matiur Rahman (retd.)  
(Director)

Mr. Dilwar H Chowdhury  
(Director)

Ms. Farhana Haq  
(Director)

Mr. Enam Chowdhury  
(Director)

Mr. Md. Arfan Ali  
(President & Managing Director)

senior management team (SMT)

Mr. Md. Arfan Ali  
President and Managing Director

Mr. Md. Zahirul Alam  
DMD & Chief Business Officer

Mr. Mohammad Borhanuddin  
DMD & Chief Operating Officer

Mr. Md. Sazzad Hossain  
DMD & Chief Risk Officer

Mr. Ziaul Hasan Molla  
DMD- Business

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. M A Qaium Khan  
EVP & Head of ICT

Mr. Arequl Arefeen  
EVP & Head of Treasury

Mr. Tahmidur Rashid  
EVP & Head of CRM

Mr. Mohammad Ibrahim Khalil, FCA  
Chief Financial Officer

Mr. Mohammad Ataur Rahman  
AVP & MD’s Secretariat
## Financial Highlights

<table>
<thead>
<tr>
<th></th>
<th>30-Jun-18</th>
<th>2017</th>
<th>2016</th>
<th>Million Taka</th>
<th>Million USD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>291,431</td>
<td>288,997</td>
<td>253,196</td>
<td>3,530</td>
<td>3,501</td>
</tr>
<tr>
<td>Deposits</td>
<td>206,314</td>
<td>207,041</td>
<td>191,272</td>
<td>2,499</td>
<td>2,508</td>
</tr>
<tr>
<td>Loans &amp; Advances</td>
<td>205,706</td>
<td>197,504</td>
<td>163,610</td>
<td>2,492</td>
<td>2,393</td>
</tr>
<tr>
<td>Import</td>
<td>82,170</td>
<td>181,468</td>
<td>148,724</td>
<td>995</td>
<td>2,198</td>
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<tr>
<td>Export</td>
<td>67,120</td>
<td>118,172</td>
<td>103,139</td>
<td>813</td>
<td>1,432</td>
</tr>
<tr>
<td>Remittance (Inward)</td>
<td>27,528</td>
<td>51,778</td>
<td>41,665</td>
<td>333</td>
<td>627</td>
</tr>
<tr>
<td>Operating Profit</td>
<td>4,174</td>
<td>6,687</td>
<td>5,921</td>
<td>51</td>
<td>81</td>
</tr>
<tr>
<td>ROE</td>
<td>11.31%</td>
<td>10.21%</td>
<td>8.13%</td>
<td>11.31%</td>
<td>10.21%</td>
</tr>
<tr>
<td>ROA</td>
<td>0.84%</td>
<td>0.76%</td>
<td>0.65%</td>
<td>0.84%</td>
<td>0.76%</td>
</tr>
<tr>
<td>EPS (BDT)</td>
<td>1.10</td>
<td>2.07</td>
<td>1.75</td>
<td>1.10</td>
<td>2.07</td>
</tr>
<tr>
<td>Yield on Advance</td>
<td>10.01%</td>
<td>9.03%</td>
<td>9.86%</td>
<td>10.01%</td>
<td>9.03%</td>
</tr>
<tr>
<td>Cost of Deposit</td>
<td>5.61%</td>
<td>5.08%</td>
<td>5.66%</td>
<td>5.61%</td>
<td>5.08%</td>
</tr>
<tr>
<td>Cost of Fund</td>
<td>8.09%</td>
<td>7.58%</td>
<td>8.17%</td>
<td>8.09%</td>
<td>7.58%</td>
</tr>
<tr>
<td>Cost of Operation</td>
<td>2.46%</td>
<td>2.50%</td>
<td>2.51%</td>
<td>2.46%</td>
<td>2.50%</td>
</tr>
<tr>
<td>Spread</td>
<td>4.40%</td>
<td>3.95%</td>
<td>4.20%</td>
<td>4.40%</td>
<td>3.95%</td>
</tr>
<tr>
<td>Net Interest Margin</td>
<td>4.45%</td>
<td>3.71%</td>
<td>3.64%</td>
<td>4.45%</td>
<td>3.71%</td>
</tr>
<tr>
<td>Burden Ratio</td>
<td>0.70%</td>
<td>0.43%</td>
<td>0.40%</td>
<td>0.70%</td>
<td>0.43%</td>
</tr>
<tr>
<td>CRAR (Capital to Risk Weighted Asset Ratio) BASEL-III</td>
<td>14.30%</td>
<td>14.89%</td>
<td>12.42%</td>
<td>14.30%</td>
<td>14.89%</td>
</tr>
</tbody>
</table>

Contact Person

Mohammad Ibrahim Khalil, FCA
Chief Financial Officer
📞 +880 1916-865979
✉️ ibrahim.khalil@bankasia-bd.com

Exchange rate used 1 USD equivalent to BDT 82.55
Opening account of a woman at remote area as a part of financial inclusion of the bank

<table>
<thead>
<tr>
<th>Particulars</th>
<th>June 30, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>118</td>
</tr>
<tr>
<td>SME center</td>
<td>4</td>
</tr>
<tr>
<td>SME/agri branch</td>
<td>4</td>
</tr>
<tr>
<td>Islamic window</td>
<td>5</td>
</tr>
<tr>
<td>Agent outlet</td>
<td>2,211</td>
</tr>
<tr>
<td>ATM booth (own)</td>
<td>142</td>
</tr>
<tr>
<td>ATM shared</td>
<td>8,523</td>
</tr>
<tr>
<td>Male employee</td>
<td>1,657</td>
</tr>
<tr>
<td>Female employee</td>
<td>509</td>
</tr>
<tr>
<td>Foreign correspondent bank</td>
<td>707</td>
</tr>
<tr>
<td>Number of nostro account</td>
<td>29</td>
</tr>
<tr>
<td>Foreign banks having credit line</td>
<td>80</td>
</tr>
<tr>
<td>Number of brokerage house</td>
<td>1</td>
</tr>
<tr>
<td>Deposits</td>
<td>BDT 206,314 million</td>
</tr>
<tr>
<td>Loans and advances</td>
<td>BDT 205,706 million</td>
</tr>
<tr>
<td>Import</td>
<td>BDT 82,170 million</td>
</tr>
<tr>
<td>Export</td>
<td>BDT 67,120 million</td>
</tr>
<tr>
<td>Remittance (inward)</td>
<td>BDT 27,528 million</td>
</tr>
<tr>
<td>Operating profit</td>
<td>BDT 4,174 million</td>
</tr>
</tbody>
</table>
SME sectoral distribution (Tk. 24,504 Million)

Service 42%
Trade 34%
Manufacturing 23%
Women Entrepreneurship 1%

loans and advances segment wise distribution (Tk. 205,706 Million)

Corporate 60%
CMSME 17%
Agri 1%
Consumer credit 5%
Credit Card 1%
Islamic 6%
OBU 10%

June 30, 2018
## Shareholders' Information

### Shareholders' Equity

**June 30, 2018**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>BDT</th>
<th>USD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid-up capital</td>
<td>11,103.87</td>
<td>134.51</td>
</tr>
<tr>
<td>Statutory reserve</td>
<td>7,900.23</td>
<td>95.70</td>
</tr>
<tr>
<td>Revaluation reserve</td>
<td>2,153.56</td>
<td>26.09</td>
</tr>
<tr>
<td>General reserve</td>
<td>8.17</td>
<td>0.10</td>
</tr>
<tr>
<td>Retained earnings</td>
<td>1,113.29</td>
<td>13.49</td>
</tr>
<tr>
<td><strong>Total shareholders' equity</strong></td>
<td><strong>22,279.12</strong></td>
<td><strong>269.89</strong></td>
</tr>
</tbody>
</table>

*Conversion rate used 1 USD equivalent to BDT 82.55*

### Shareholding Structure

**June 30, 2018**

<table>
<thead>
<tr>
<th>Description</th>
<th>Number of Shareholders</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sponsors and directors</td>
<td>28</td>
</tr>
<tr>
<td>General public</td>
<td>9,782</td>
</tr>
<tr>
<td>Foreign investors</td>
<td>3</td>
</tr>
<tr>
<td>Investment companies</td>
<td>83</td>
</tr>
<tr>
<td>Institutions</td>
<td>274</td>
</tr>
<tr>
<td>Non resident Bangladeshis</td>
<td>77</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>10,247</strong></td>
</tr>
</tbody>
</table>

**Contact Person**

**Sheikh Mohammad Anisuzzaman**

Company Secretary

Phone: +88 01713-108866

Email: s.anisuzzaman@bankasia-bd.com

---

### Capital Fund Trend

(Million Taka)

<table>
<thead>
<tr>
<th>Year</th>
<th>Capital Fund</th>
<th>CRAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>15,575</td>
<td></td>
</tr>
<tr>
<td>2014</td>
<td>17,843</td>
<td></td>
</tr>
<tr>
<td>2015</td>
<td>22,837</td>
<td></td>
</tr>
<tr>
<td>2016</td>
<td>24,775</td>
<td></td>
</tr>
<tr>
<td>2017</td>
<td>32,913</td>
<td></td>
</tr>
</tbody>
</table>

**Shareholding Structure**

- **Sponsor & Director** 51.77%
- **General Public** 15.83%
- **Foreign Investors** 0.65%
- **Investment Companies** 7.98%
- **Institutions** 23.07%
- **Non Resident Bangladeshis** 0.70%
Bank Asia commenced its much acclaimed Islamic Banking services in 2008 and the Bank has 5 Islamic Banking Windows in Dhaka, Chittagong and Sylhet divisions.

Separate Islamic Banking Software–HIKMAH to provide Real-Time Online Banking service from all of our branches network.

Separate team of human resources in Islamic Window and Corporate Office including Investment/ Credit Risk Management, Investment Administration, Accounting & Fund Management.

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.
**Import and Export**

**Million USD**

<table>
<thead>
<tr>
<th>Year</th>
<th>Import</th>
<th>Export</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>1,324</td>
<td>890</td>
</tr>
<tr>
<td>2014</td>
<td>1,378</td>
<td>1,009</td>
</tr>
<tr>
<td>2015</td>
<td>1,607</td>
<td>1,135</td>
</tr>
<tr>
<td>2016</td>
<td>1,824</td>
<td>1,286</td>
</tr>
<tr>
<td>2017</td>
<td>2,156</td>
<td>1,457</td>
</tr>
</tbody>
</table>

**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**

USD **2,156 Million**

**Export**

USD **1,457 Million**
### Major Foreign Correspondents

<table>
<thead>
<tr>
<th>No.</th>
<th>Bank Name</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>ABN Amro Bank N.V.</td>
<td>Netherlands</td>
</tr>
<tr>
<td>2</td>
<td>Abu Dhabi Commercial Bank</td>
<td>United Arab Emirates</td>
</tr>
<tr>
<td>3</td>
<td>Alawwal Bank</td>
<td>Saudi Arabia</td>
</tr>
<tr>
<td>4</td>
<td>Asian Development Bank (ADB)</td>
<td>Australia and New Zealand</td>
</tr>
<tr>
<td>5</td>
<td>Australia and New Zealand Banking Group Ltd.</td>
<td>Australia</td>
</tr>
<tr>
<td>6</td>
<td>Axis Bank Limited</td>
<td>India</td>
</tr>
<tr>
<td>7</td>
<td>BACB, London</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Banca Monte Dei Paschi Di Siena S.P.A.</td>
<td>Italy</td>
</tr>
<tr>
<td>9</td>
<td>Banque Cantonale de Geneve, Switzerland</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Banque Cantonale Vodouse, Switzerland</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Banca Popolare Di Vicenzo Spa, Italy</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Banca UBAE Spa, Italy</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Banco De Sabadell, S.A.</td>
<td>Spain</td>
</tr>
<tr>
<td>14</td>
<td>Banco Popular Espanol, S.A.</td>
<td>Spain</td>
</tr>
<tr>
<td>15</td>
<td>Banco Santander S.A.</td>
<td>Spain</td>
</tr>
<tr>
<td>16</td>
<td>Bank Al Habib Limited, Pakistan</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Bank of America, N.A., USA</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Bank of China, China</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Bank of Tokyo-Mitsubishi UFJ, Ltd., The, Japan</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Bank Polska Kasa Opieki Sa - Bank Pekao Sa, Poland</td>
<td>Poland</td>
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<tr>
<td>21</td>
<td>Bankia S.A., Spain</td>
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<td>22</td>
<td>Bank of Communications, China</td>
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<td>23</td>
<td>BNP Paribas, France/Belgium</td>
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<tr>
<td>24</td>
<td>Caisse Centrale Desjardins, Canada</td>
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<tr>
<td>25</td>
<td>Caixabank, S.A., Spain</td>
<td></td>
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<tr>
<td>26</td>
<td>China Construction Bank Corporation, China</td>
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<tr>
<td>27</td>
<td>China Merchants Bank, China</td>
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</tr>
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<td>28</td>
<td>Citibank N.A., USA</td>
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<td>29</td>
<td>Commerzbank AG, Germany</td>
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<tr>
<td>30</td>
<td>Commonwealth Bank of Australia Sydney</td>
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<tr>
<td>31</td>
<td>Credit Du Nord, France</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Credit Suisse, Switzerland</td>
<td></td>
</tr>
<tr>
<td>33</td>
<td>Danske Bank A/S, Denmark</td>
<td></td>
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<tr>
<td>34</td>
<td>DBS Bank Ltd., Singapore</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>Deutsche Bank Ag, Germany</td>
<td></td>
</tr>
<tr>
<td>36</td>
<td>Doha Bank, Qatar</td>
<td></td>
</tr>
<tr>
<td>37</td>
<td>DNB Bank ASA, Norway</td>
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<tr>
<td>38</td>
<td>Emirates NBD Bank, UAE</td>
<td></td>
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<tr>
<td>39</td>
<td>Emirates Islamic Bank, Dubai</td>
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<tr>
<td>40</td>
<td>Fransabank SAL, Lebanon</td>
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<tr>
<td>41</td>
<td>Habib American Bank, USA</td>
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<tr>
<td>42</td>
<td>Habib Bank Ag Zurich, United Arab Emirates</td>
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<td>43</td>
<td>HDFC Bank Limited, India</td>
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<td>44</td>
<td>HSBC Bank Plc, United Kingdom</td>
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<tr>
<td>45</td>
<td>Helaba, Germany</td>
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<td>ICICI Bank Limited, India</td>
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<td>47</td>
<td>Indusind Bank Limited, India</td>
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<td>International Finance Corporation (IFC), USA</td>
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<td>49</td>
<td>Intesa Sanpaolo Spa, Italy</td>
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<tr>
<td>50</td>
<td>ING Bank, Netherlands</td>
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<tr>
<td>51</td>
<td>Jiangsu Jiangyan Rural Commercial Bank Co., Ltd, China</td>
<td>China</td>
</tr>
<tr>
<td>52</td>
<td>Joint Stock Commercial Bank for Foreign Trade of Vietnam, Vietnam</td>
<td>Vietnam</td>
</tr>
<tr>
<td>53</td>
<td>JP Morgan Chase Bank, N.A., USA</td>
<td></td>
</tr>
<tr>
<td>54</td>
<td>Kasikornbank Public Company Limited, Thailand</td>
<td></td>
</tr>
<tr>
<td>55</td>
<td>KBC Bank NV, Belgium</td>
<td></td>
</tr>
<tr>
<td>56</td>
<td>KEB Hana Bank, Korea, Republic of</td>
<td></td>
</tr>
<tr>
<td>57</td>
<td>Landes Bank, Germany</td>
<td></td>
</tr>
<tr>
<td>58</td>
<td>Mashreq Bank Psc, United Arab Emirates</td>
<td></td>
</tr>
<tr>
<td>59</td>
<td>MCB Bank Limited, Pakistan</td>
<td></td>
</tr>
<tr>
<td>60</td>
<td>National Bank of Ras-Al-Khaimah, The, UAE</td>
<td></td>
</tr>
<tr>
<td>61</td>
<td>Noor Bank P.J.S.C., United Arab Emirates</td>
<td></td>
</tr>
<tr>
<td>62</td>
<td>Nordea Bank Denmark A/S, Denmark</td>
<td></td>
</tr>
<tr>
<td>63</td>
<td>Oddo-BHF, Germany</td>
<td></td>
</tr>
<tr>
<td>64</td>
<td>Ping An Bank Co., Ltd. (Formerly Shenzhen Development Bank Co., Ltd.), China</td>
<td>China</td>
</tr>
<tr>
<td>65</td>
<td>PJSC Promsvyazbank, Russia</td>
<td></td>
</tr>
<tr>
<td>66</td>
<td>RHB Bank Berhad, Malaysia</td>
<td></td>
</tr>
<tr>
<td>67</td>
<td>Rabo Bank, Netherlands</td>
<td></td>
</tr>
<tr>
<td>68</td>
<td>Seylan Bank Plc, Sri Lanka</td>
<td></td>
</tr>
<tr>
<td>69</td>
<td>Shanghai Pudong Development Bank, China</td>
<td></td>
</tr>
<tr>
<td>70</td>
<td>Shinhan Bank, Korea, Republic of</td>
<td></td>
</tr>
<tr>
<td>71</td>
<td>Skandinaviska Enskilda Banken, Norway</td>
<td></td>
</tr>
<tr>
<td>72</td>
<td>Standard Chartered Bank, USA</td>
<td></td>
</tr>
<tr>
<td>73</td>
<td>State Bank of India, India</td>
<td></td>
</tr>
<tr>
<td>74</td>
<td>Sumitomo Mitsui Banking Corporation, Japan</td>
<td></td>
</tr>
<tr>
<td>75</td>
<td>Swedbank, Sweden</td>
<td></td>
</tr>
<tr>
<td>76</td>
<td>The Bank of New York Mellon, USA</td>
<td></td>
</tr>
<tr>
<td>77</td>
<td>Turkiye Halk Bankasi A.S. (Head Office), Turkey</td>
<td>Turkey</td>
</tr>
<tr>
<td>78</td>
<td>U.B.A.F. - Union De Banques Arabes Et Francaises Tokyo Branch, Japan</td>
<td>Japan</td>
</tr>
<tr>
<td>79</td>
<td>UBI Banca S.P.A., Italy</td>
<td></td>
</tr>
<tr>
<td>80</td>
<td>UBL (Switzerland) Ag, Switzerland</td>
<td></td>
</tr>
<tr>
<td>81</td>
<td>UBS Switzerland Ag, Switzerland</td>
<td></td>
</tr>
<tr>
<td>82</td>
<td>Unicredit S.P.A., Italy</td>
<td></td>
</tr>
<tr>
<td>83</td>
<td>Wells Fargo Bank, N.A., USA</td>
<td></td>
</tr>
<tr>
<td>84</td>
<td>Zurich Kantonalbank, Switzerland</td>
<td></td>
</tr>
</tbody>
</table>

### Contact Persons in International Division

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Asst. Vice President  
+880 1711-854565  
m.ahsan@bankasia-bd.com
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.

To make the service export related payments easier and cheaper, we have done 2,08,993 transactions amounting Tk. 2,387 million through ‘Payoneer’ and 480 transactions amounting Tk.14.61 million through ‘Payza’ upto June, 2018.

Bank Asia was awarded “Bangladesh Bank Remittance Award-2016” for drawing highest volume of Foreign Remittance through Bank Asia in 2016

Bank Asia launched “বাংলাদেশ ব্যাংক রিমিটেন্স অ্যাওয়ার্ড-২০১৬” প্রদান” for drawing highest volume of Foreign Remittance through Bank Asia in 2016

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sustainable banking operations - key highlights
June 30, 2018

29,072 Man Hours of training for development of our human capital

66% Cash transactions done through ATM

652 students received support for education under BA’s higher studies scholarship amounting to TK. 10 million

2,211 Agent outlets for expanding Agent banking covered 55 districts in most geographically dispersed poor segment

641,500 Unbanked villagers of 222 upazillas came under Bank Asia’s banking service network through EBEK project for poverty alleviation

37,663 Farmers and rural people benefitted financially through our agricultural/rural credit

102,506 E-statements delivered to customer

Sustainability report summary 2017
(Under GRI-G4)

Sustainability in Bank Asia means
- Good governance and commitment to stakeholders
- Environmental sustainability and green banking
- Economic sustainability
- Sustainable human capital
- Building the community

Corporate Outlook
### Economic Responsibility

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage Increase</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>33.47%</td>
<td>Tk. 15.5 million</td>
</tr>
<tr>
<td>Health</td>
<td>1.08%</td>
<td>Tk. 0.5 million</td>
</tr>
<tr>
<td>Disaster</td>
<td>23.11%</td>
<td>Tk. 10.7 million</td>
</tr>
<tr>
<td>Art &amp; Culture</td>
<td>3.67%</td>
<td>Tk. 1.7 million</td>
</tr>
<tr>
<td>Infrastructure improvement in remote areas</td>
<td>1.45%</td>
<td>Tk. 0.67 million</td>
</tr>
<tr>
<td>Others</td>
<td>37.23%</td>
<td>Tk. 17.24 million</td>
</tr>
</tbody>
</table>

### Environmental Responsibility

- **Environmental Responsibility**
  - Electricity consumed: 95,34,000 kWh
  - Oil consumption: 80,337 ltrs
  - CNG consumption: 204,286 m3
  - Local business travel: 88,62,500 km
  - Paper usage: 81,811 reams

### Economic Responsibility

- **No. of loans accounts**: +25%
- **Deposit customer account**: +24%
- **Savings customer account**: +34%

### Shareholders’ Responsibility

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profit after tax</td>
<td>2,048 million BDT</td>
</tr>
<tr>
<td>Shareholders’ fund</td>
<td>21,054 million BDT</td>
</tr>
<tr>
<td>Share price</td>
<td>23.10 BDT</td>
</tr>
</tbody>
</table>

### Shareholders’ Responsibility

- **Profit after tax**: 2,048 million BDT
- **Shareholders’ fund**: 21,054 million BDT
- **Share price**: 23.10 BDT

### Social Responsibility

- **Staff strength**: +6%
- **Benefits and emoluments**: +8%
sustainable human capital

81% of staff members are aged below 40 years, which signifies that Bank Asia is in young, dynamic and capable hands.

age distribution
June 30, 2018

<table>
<thead>
<tr>
<th>Age group</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 &amp; below</td>
<td>389</td>
<td>130</td>
<td>519</td>
</tr>
<tr>
<td>31-40</td>
<td>912</td>
<td>333</td>
<td>1,245</td>
</tr>
<tr>
<td>41-50</td>
<td>322</td>
<td>44</td>
<td>366</td>
</tr>
<tr>
<td>51-60</td>
<td>34</td>
<td>2</td>
<td>36</td>
</tr>
<tr>
<td>Total</td>
<td>1,657</td>
<td>509</td>
<td>2,166</td>
</tr>
</tbody>
</table>

Percentage (%)

<table>
<thead>
<tr>
<th>Age group</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 &amp; below</td>
<td>77</td>
<td>23</td>
<td>100</td>
</tr>
</tbody>
</table>

talent management

<table>
<thead>
<tr>
<th>Employees</th>
<th>June 30, 2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Training hours</td>
<td>Number</td>
</tr>
<tr>
<td>Male</td>
<td>1,310</td>
<td>23,552</td>
<td>1,946</td>
</tr>
<tr>
<td>Female</td>
<td>307</td>
<td>5,520</td>
<td>514</td>
</tr>
</tbody>
</table>
### Balance Sheet Including Human Capital

<table>
<thead>
<tr>
<th></th>
<th>31-Dec-17</th>
<th>31-Dec-16</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Asset</td>
<td>288,997</td>
<td>253,196</td>
</tr>
<tr>
<td>(Conventional)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human Asset</td>
<td>16,896</td>
<td>16,772</td>
</tr>
<tr>
<td>(Individuals' value)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Value of investments</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>Total Asset including Human Asset</td>
<td>305,908</td>
<td>269,980</td>
</tr>
<tr>
<td><strong>Capital &amp; liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>288,997</td>
<td>253,195</td>
</tr>
<tr>
<td>(Conventional)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human Capital</td>
<td>16,911</td>
<td>16,784</td>
</tr>
<tr>
<td>Total Capital &amp; Liabilities including Human capital</td>
<td>305,908</td>
<td>269,980</td>
</tr>
</tbody>
</table>
Bank Asia was awarded second prize under Integrated Reporting category from the Institute of Chartered Accountants of Bangladesh (ICAB) for Best Presented Annual Reports (BPAR) in Bangladesh

Certificate of Merit from ICAB for Best Presented Annual Reports 2015 in the Private Sector Banks including cooperative banks

Bank Asia has garnered Bronze Award under Banking Companies category in 3rd ICSB National Award for Corporate Governance for its Annual Integrated Report 2015 by Institute of Chartered Secretaries of Bangladesh (ICSB)

Bank Asia achieved Best Sustainability Report in Bangladesh in the 12th Sustainability Reporting Awards (SRA) 2016 by NCSR, Jakarta, Indonesia for Sustainability Report 2015 of Bank Asia

2017

- Bank Asia Limited has been awarded SAFA Best Presented Annual Report Awards 2016, First Runner Up under SAARC Anniversary Awards for Corporate Governance Disclosures category
- Bank Asia Limited was awarded Third prize in 17th ICAB National Award for Best Presented Annual Reports for its Annual Integrated Report 2016 under Corporate Governance Disclosures
- Certificate of Merit (4th position) under Integrated Reporting category from the Institute of Chartered Accountants of Bangladesh (ICAB)
- Bank Asia achieved “Relationship Award -2017” by Caixa Bank, Spain

2016

- Bank Asia was awarded second prize under Integrated Reporting category from the Institute of Chartered Accountants of Bangladesh (ICAB) for Best Presented Annual Reports (BPAR) in Bangladesh
- Certificate of Merit from ICAB for Best Presented Annual Reports 2015 in the Private Sector Banks including cooperative banks
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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.

credit rating
World rank | 2,033
Country rank | 18
Rated by Bankers Almanac

Bank Asia

bank ranking

Rating 2018  2017
Long term  AA2  AA2
Short term  ST2  ST2

Rated by Credit Rating Agency of Bangladesh Ltd. (CRAB) and will remain valid up to June 2019
products & services

RETAIL BANKING PRODUCTS

Deposits
Low Cost/No Cost Deposit Accounts
- Current Deposit Account
- Savings Bank Account
- Star Savings Account
- Short Notice Deposit Account
- Foreign Currency Account
- Account for Under-privileged Section (10 Taka, Street Urchin, Beneficiaries of National Service program, Cleaners, Garment Workers, Technicians of Small Industries, etc.)

Term Deposit(s)
- Fixed Deposit Regular

Scheme Deposit(s)
- Monthly Benefit Plus
- Double Benefit Plus
- Triple Benefit Plus
- Bank Asia Sanchay Plus
- Deposit Pension Scheme Plus
- Shonchoy E KotiPoti

Consumer Finance
- Auto Loan
  - ShapnerBahan
- House Finance
  - Shapner Abash
  - Griha Shaj
  - Shapner Kuthir
  - Shapner Nirman
  - Nijer Bari
- Consumer Durable Loan
- Unsecured Personal Loan
  - Proyojon
  - Chuti
  - Sheba
- Loan for Professionals
  - Shabolombi
- Loan for Senior Citizens
  - Purnata
- Green Energy Loan
- Talent Learning and Earning

Credit Card
- VISA Platinum Card (with Priority Pass)
- VISA Classic Local Card
- VISA Classic Dual Card
- VISA Ladies Card
- VISA Butterfly Card
- VISA Gold Local Card
- VISA Gold Dual Card
- Hajj Card
- Virtual Card
- Master Silver Card
- Master Gold Card
- SME Credit Card
- LankaBangla Card Cheque
- Gift Card

Credit Card

ISLAMIC BANKING PRODUCTS

Deposit Products
- Al-Wadiah Current Account (AWCA)
- Mudaraba Savings Account (MSA)
- Mudaraba Special Notice Deposit Account (MSNDA)
- Mudaraba Term Deposit Receipts (MTDR) of different Tenure
- Mudaraba Hajj Savings Scheme (MHSS)
- Mudaraba Deposit Pension Scheme (MDPS)
- Mudaraba Monthly Profit Paying Deposit Scheme (MMPPDS)
- Smart Junior Saver (SJS)
- Cash Waqf

Investment Products
- Bai Murabaha Muajjal (both Local and Post Import)
- Hire Purchase Shirkatul Melk (HPSM)
- Musharaka
- Murabaha Import Bills
MICRO, SMALL, MEDIUM AND AGRICULTURE BANKING PRODUCTS

Deposits
- All conventional deposit products except savings bank deposit, scheme deposits and other deposits for only individual customers.

Micro & Small Enterprise Finance
- Shomadhan - Over draft for Trading, Manufacturing, Service & Women Entrepreneur
- Utshob - Collateral free Seasonal loan
- Shubidha – Collateral free Term loan for Trading
- Sristi - Collateral free Term loan for Manufacturing
- Shofol - Collateral free Term loan for Service
- Shondhi - Term loan for Trading
- Shombhidhi - Term loan for Manufacturing
- Sheba - Term loan for Service
- Subarno- Term loan for Women Entrepreneur
- Probaho – Term loan for Electric Cluster at Dhaka
- Shombhabona- Term loan for New Entrepreneur
- Bondhon- Term & seasonal loan for Handloom & Specialized cloth cluster at Bogra

Medium Enterprise Finance

Funded Products
- Secured Over Draft (SOD)
- Cash Credit Hypo
- Over Draft A/C
- SOD (Earnest Money)
- Loan against Imported Merchandise
- Loan against Trust Receipt
- Payment against Document (PAD) Cash
- Documentary Bills Purchased - LCY

Non Funded Products
- Letter of Guarantee
- Letter of Credit (Sight/Deferred/UPAS/EDF)
- Back to back Letter of Credit (Local & Foreign)

Agriculture Finance
- SOD (10 Taka Savings)
- Demand Loan against 10 Taka Savings
- Short Term against 10 Taka Savings
- Cropping Demand Loan
- Dairy and Fattening Demand Loan
- Dairy and Fattening Term Loan
- Fishery Demand Loan
- Fishery Term Loan
- Equipment Term Loan
- Poultry Demand Loan
- Poultry Term Loan
- Demand Loan against NGO
- Agriculture Term Loan against NGO

CORPORATE BANKING

Cash Management Products
Bank Asia provides corporate customers a full range of cash management products and services. A wide range of solutions are offered to help them plan, monitor and manage their liquidity and meet payments, receivables, accounts and information requirements. Specific products and services are as follows:
- Day-to-day cash control
- Account Packages – Current, SND and Fixed Deposits
- Monitoring money at the bank, both active and non-active cash
- Receipts and items in the course of collection
- Payments and items in the course of being paid
- Cash Pick Up & Delivery
- Short-term investments
- Short-term borrowings
- Short-term foreign exchange positions
- Electronic payments
- Booths

Funded Products
- Secured Over Draft (SOD)
- Cash Credit Hypo
- Over Draft
- SOD (Earnest Money)
- Exporter’s Cash Credit
- Documentary Bills Purchased - FCY
- Documentary Bills Purchased - LCY
- Demand Loan (Work order)
- Loan against Imported Merchandise
- Loan against Cash Incentive
- Payment against Document (PAD) Cash
- Loan against Documentary Foreign Bill
- FCY
- Forced Demand Loan against L/C
- Term Loan Industrial
- Term Loan Others
- Loan General
- Transport Loan
- Loan against Packing Credit
- Loan against Trust Receipt
- House Building Loan - General
- Lease Finance
- PAD (Export Development Fund)
- Export Development Fund (EDF) Loan (FCY)
- Time Loan
- Demand Loan (Workorder)

Non Funded Products
- Letter of Guarantee
Letter of Credit (Sight/Deferred/UPAS/EDF)
Back to back Letter of Credit (Local & Foreign)

Structured Financing
- LCY syndication arrangement
- FCY term Loan and syndication
- Multilateral financing
- Advisory services
- Trustee and agency services
- Arranging Debt (Bonds/Commercial Paper)
- Customized financial solutions
- Special arrangements (IPFF/Special fund of BB/Agri business Loan etc.)

OFF-SHORE BANKING UNIT (OBU) Products
- On-shore Import & Export Bill
  - Discounting
  - UPAS Loan
  - Bill Purchase
- Working Capital Finance
  - LTR
  - Packing Credit
  - Term Loan
  - Lease Finance

Trade Finance
  - Import, Export
  - Loans & Advances to wholly foreign owned entities
    - LTR
    - Term Loan
    - Demand Loan
  - Term loan to local entities
  - Nostro account services to other local banks

AGENT BANKING Products
- Current Deposit Account
- Savings Bank Account
- Short Notice Deposit Account
- School Banking Solution
  - Smart Junior Saver Account
  - School Banking Account
  - School Fee Collection
  - Payroll Banking for Teachers
- Term Deposits
- Remote Banking (EBEK)
- 10 Tk. Accounts
- Account Opening
- Deposit & Withdrawal from account
- Fund Transfer within bank and to any bank in Bangladesh
- Inward Foreign Remittance payment
- Utility Bill Payment
- Balance Inquiry
- Account Statement (mini)
- Insurance Premium Collection
- Passport Fee Collection
- SME Loan Processing
- Agricultural Loan Processing
- Retail Loan Processing
- Repayment of Loan Installment
- Disbursement and Payment of Social Safety Net
- Salary Disbursement Solution
- A-Card for farmers
- Debit/NFC Card Services
- Mobile Top Up
- Agent Banking Apps

TREASURY Products
Money Market, Fixed Income, & Capital Market
- Call Money
- Notice money
- LCY/FCY Term
- Fixed income & Capital market securities
- Repo
- ALS (Assured Liquidity Support)
- Reverse Repo
- Currency SWAP

Foreign Exchange
- Spot Foreign Exchange
- Forward Foreign Exchange
- Forex Swaps
- Cross Currency Swaps
- Interest Rate Swaps
- Interest Rate Cap and Collar

CAPITAL MARKET Services
- Brokerage Services
- Attractive Commission Rate
- Wide Branch Network
- Margin Loan
- CDBL Services
- Research
- Daily Market Update and News Summary
- Institutional and Foreign Trade Panel Broking
- Portfolio and Risk Management
- Internet and Smartphone trading
During 2017
Bank Asia spent
BDT 183.83 million in CSR

Bank Asia’s contribution to Prime Minister’s Relief Fund
Growing Together
for sustainable environment

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.

10-50% less pesticides per kg crop harvested
60-70% less fertilizer per kg crop harvested
30% female farmers participation
10,000 farming households reached
100,000 farming households targeted

Supported by: Partners: syngenta VSO