



CORPORATE OUTLOOK

unlocking human dimensions

 **Bank Asia**

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We Think Global



Branches address are available at
www.bankasia-bd.com

2 Subsidiary
Companies in abroad

761 Foreign
Correspondents in
165 countries

41 Exchange
Houses in 9 countries
as foreign remittance
channeling partner

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 14 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 and SME centers. And as part of the bank's commitment to provide all modern and value added banking services in keeping with the very best standard in a 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.

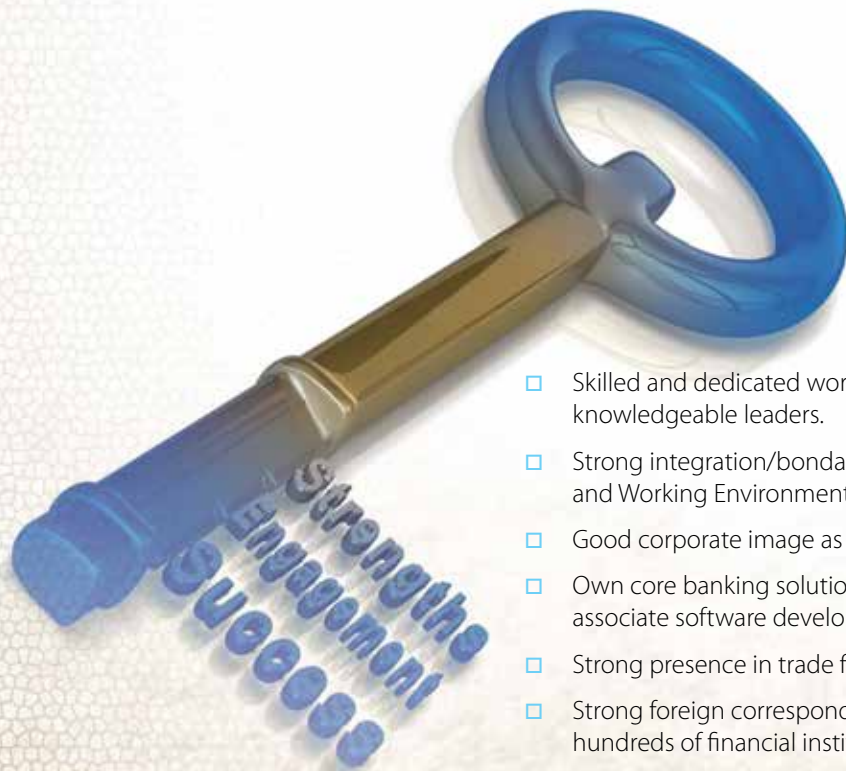
MISSION

- 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.





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 trade finance, export and import.
- Strong foreign correspondents in international trade. Relationship with hundreds of financial institutions worldwide.
- Strong remittance base and disbursement channel. Strengthened by largest NGO based network.
- Strong asset and capital base.
- Financial inclusion through Agent Banking, Remote Banking (EBEK) and Mobile banking (Hello).
- 24 hours real time Online banking. Bulk payment processing through EFTN.
- First and only Bangladeshi Bank that provides Online Payment Gateway Service through Payza.

BOARD OF DIRECTORS

Mr. A Rouf Chowdhury, Chairman
Mr. Mohd. Safwan Choudhury, Vice Chairman
Mr. A M Nurul Islam, Vice Chairman
Mr. Mohammed Lakiotullah, Director
Mr. Rume A Hossain, Director
Ms. Hosneara Sinha, Director
Ms. Naheed Akhter Sinha, Director
Mr. Nafees Khundker, Director
Mr. M Irfan Syed, Director
Mr. Murshed Sultan Choudhury, Director
Ms. Farhana Haq Chowdhury, Director
Ms. Sabrina Chowdhury, Director
Mr. Mir Shahjahan, Director
Mr. Shah Md. Nurul Alam, Director
Mr. Mashiur Rahman, Director
Mr. Md. Mehmood Husain
 President and Managing Director

MANAGEMENT TEAM

Mr. Md. Mehmood Husain
 President and Managing Director
Mr. Aminul Islam
 Additional Managing Director, Chief
 Operating Officer & Company Secretary
Mr. Mohammed Roshangir
 Deputy Managing Director
Ms. Humaira Azam
 Deputy Managing Director & Chief Risk
 Officer
Mr. Md. Arfan Ali
 Deputy Managing Director & Chief
 Business Officer (SMR)
Mr. Syed Nazimuddin
 Senior Executive Vice President & Head
 of Foreign Remittance
**Mr. Mohammad
 Borhanuddin**
 Senior Executive Vice President &
 Head of Corporate Assets and Client
 Origination
Mr. Barun Kanti Saha
 Senior Executive Vice President & Head
 of Special Assets Management
Mr. Md. Sazzad Hossain
 Executive Vice President & Head of
 Internal Control and Compliance
Mr. Imran Ahmed, FCA, CISA
 Executive Vice President & Chief Financial
 Officer

Mr. Md. Abu Bakar Laskar
 Senior Vice President & Head of Branch
 Operations
Mr. Md. Ashrafuddin Ahmed
 Senior Vice President, MD's Secretariat
Mr. Md. Zia Arfin
 Senior Vice President & Head of International
 Division
Mr. Mohammad Abdul Qaium Khan
 Senior Vice President & Head of Information and
 Communication Technology
Mr. Mamun Mahmud
 Senior Vice President & Head of Human
 Resources
Mr. Arequul Arefeen
 Vice President & Head of Treasury
Mr. Afzalul Haque
 Vice President & Head of Islamic Banking
Mr. Md. Rezaul Islam
 First Vice President and Head of Logistic &
 Support Services

AWARDS & ACCOLADES



“
Sustainability
Reporting
Award for
Most
Progressive
Reporter 2012
by NCSR”

CREDIT RATING

Rating	2013	2012
Long Term	AA3	AA2
Short Term	ST2	ST1

* Rated by Credit Rating Agency of Bangladesh Ltd. (CRAB) and will remain valid up to June 2014

2013

- Certificate of Merit from the Institute of Chartered Accountants of Bangladesh (ICAB) for Best Presented Annual Report-2012 in the Private Sector Banks including Cooperative Banks
- Certificate of Merit in the SAARC Anniversary Award for Corporate Governance from ICAB
- Certificate of Merit from Institute of Cost and Management Accountants of Bangladesh (ICMAB) for Best Corporate Award 2013 in the Banking sector (Private commercial Banks-Traditional operation)
- Achieved commendation for first time Sustainability Report 2012 in the 9th Sustainability Reporting Awards by National Center for Sustainability Reporting (NCSR) in Pejaten, Jakarta
- Achieved special commendation for Most Progressive Reporter 2012 by National Center for Sustainability Reporting (NCSR) in Pejaten, Jakarta for Sustainability Report 2012 of Bank Asia
- Letter of Appreciation from Bangladesh Bank for achieving the disbursement target of Agricultural and Rural credit 2012-13
- Recognized by Bangladesh Bank as one of the top 10 commercial banks for significant contribution to green banking in Bangladesh

2012

- Letter of Appreciation from Bangladesh Bank for achieving the disbursement target of Agricultural and Rural credit 2011-12
- Recognized by Bangladesh Bank as one of the Top 10 Commercial Banks for significant contribution to Green Banking in Bangladesh
- Certificate of Merit from ICMAB for Best Corporate Award 2012 in the Banking sector (Private commercial Banks-Traditional operation)
- Certificate of Merit from ICAB for Best Published Accounts and Reports 2011

BANK RANKING

World Rank	2,816
Country Rank	19

* Rated by Bankers Almanac

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 takling and managing country, credit and financial risks.

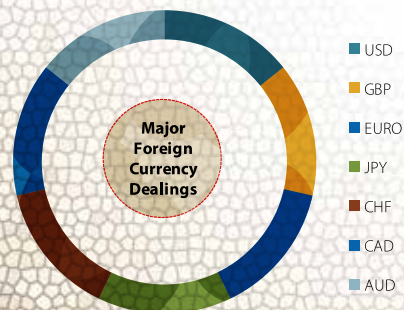
Professional Assistance

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

Creative Product & Service Development

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

BANK ASIA TODAY



Particulars	March 31, 2014
Branch	86
SME Center	06
SME/Agri Branch	04
Islamic Window	05
ATM Booth (own)	90
ATM Shared	4,070+
Male Employee	1,186
Female Employee	421
Foreign Correspondent Banks	612
Number of Nostro Accounts	29
Foreign Banks having credit lines	53
Number of Brokerage House	1
Deposits	BDT 122,687 Million
Loans & Advances	BDT 101,190 Million
Import	BDT 26,112 Million
Export	BDT 19,428 Million
Remittance (Inward)	BDT 11,420 Million
Operating Profit	BDT 1,335 Million

SHAREHOLDERS' EQUITY

March 31, 2014

figure in million

Particulars	BDT	USD
Paid-up capital	7,629.95	96.58
Statutory reserve	4,365.06	55.25
Revaluation reserve	2,902.62	36.74
General reserve	8.17	0.10
Retained earnings	186.84	2.37
Total shareholders' equity	15,092.64	191.05

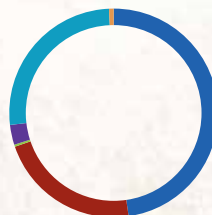
Conversion rate used 1 USD equivalent to BDT 79

SHAREHOLDING STRUCTURE

March 31, 2014

Description	Nos. of Shareholders
Sponsors & Directors	23
General Public	17,497
Foreign Investors	2
Investment Companies	111
Institutions	321
Non Resident Bangladeshies	146
Total	18,100

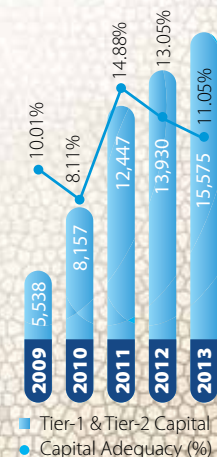
Shareholding Structure



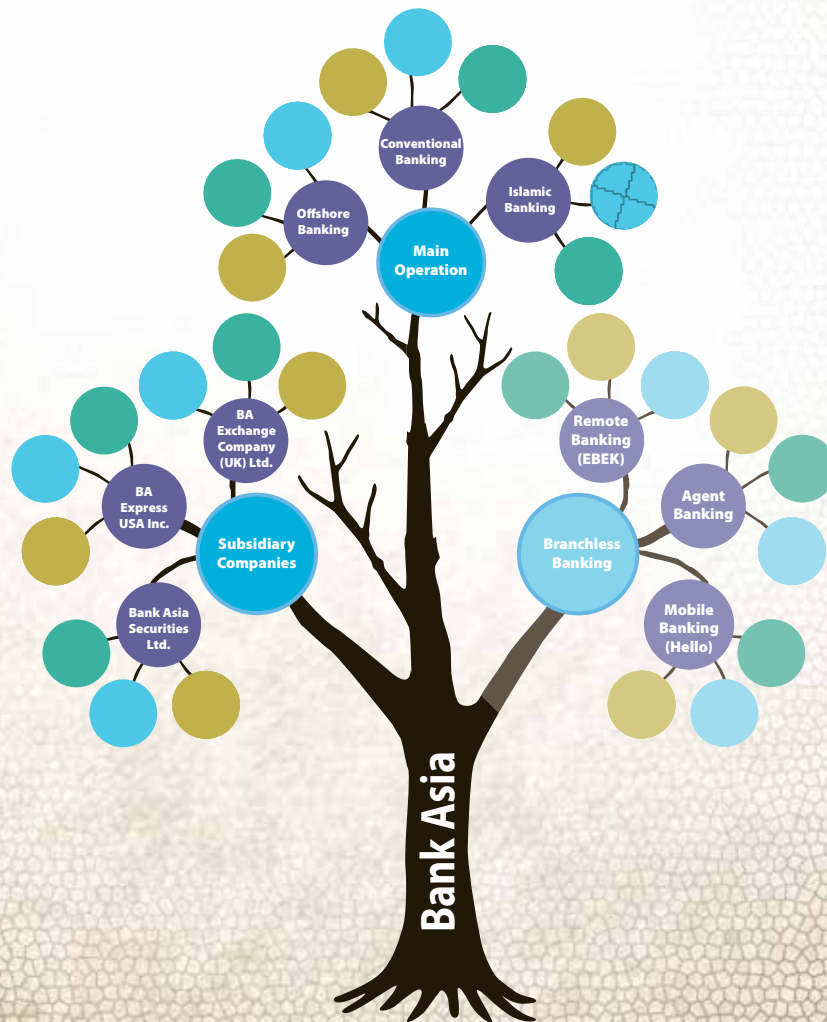
46.84% Sponsors & Directors
22.34% General Public
0.32% Foreign Investors
3.30% Investment Companies
26.49% Institutions
0.71% Non Resident Bangladeshies

Capital fund

Million BDT



CORPORATE STRUCTURE



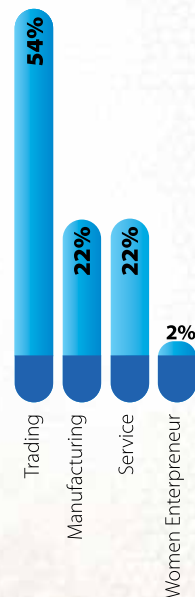
FINANCIAL HIGHLIGHTS



	March 31, 2014	2013	2012	2011
Total Assets	159,730	163,778	140,361	117,729
Deposits	122,687	133,489	110,062	95,131
Loans & Advances	101,190	104,911	92,329	82,820
Import	26,112	71,969	66,478	99,414
Export	19,428	34,334	32,110	74,795
Remittance (Inward)	11,420	5,416	5,052	21,777
Operating Profit	1,335	10,555	7,111	4,042
ROE	7.83%	0.96%	0.70%	1.72%
ROA	0.73%	2.10	1.44	3.65
EPS (BDT)	0.36	14.99%	15.20%	14.11%
Yield on Advance	14.40%	8.81%	9.49%	9.09%
Cost of Deposit	8.04%	11.44%	12.31%	11.97%
Cost of Fund	10.67%	2.63%	2.82%	2.88%
Cost of Operation	2.63%	6.18%	5.71%	5.02%
Spread	6.36%	2.92%	3.54%	4.10%
Net Interest Margin	2.77%	0.42%	0.01%	-0.11%
Burden Ratio	0.76%	11.05%	13.05%	14.88%
Capital Adequacy Ratio BASEL-II	11.28%			

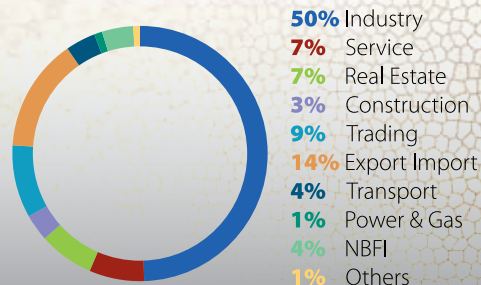
SME FINANCE

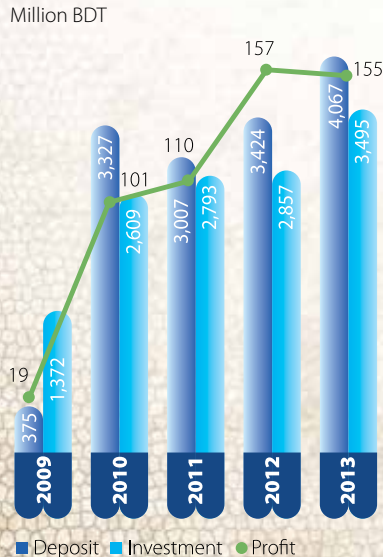
SECTORAL DISTRIBUTION 2013



CORPORATE FINANCE

SECTORAL DISTRIBUTION 2013





ISLAMIC BANKING

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.

Islamic Banking service desk in every branch under Salamah Brand.

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

ISR (Income Sharing Ratio) based unique Profit Distribution System on Mudaraba deposit.

Import

Export

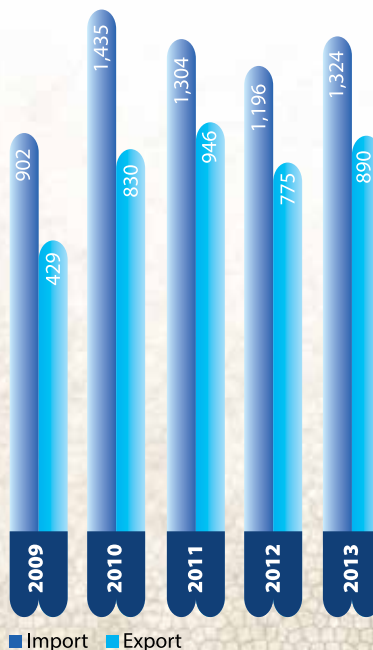
MAJOR IMPORTS

MAJOR EXPORTS

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

Import & Export

Million USD



MAJOR FOREIGN CORRESPONDENT BANKS

165 Countries

761 Foreign
Correspondents

CONTACT PERSONS IN INTERNATIONAL DIVISION

Mr. Md. Zia Arfin

Sr. Vice President &
Head of International Division
Cell +880 1713-160011
Fax: +880 7166179
Email: zia.arfin@bankasia-bd.com

Mr. Intekhab Alam Zilani

Asst. Vice President
Cell +880 1712- 659243
Email: intekhab.zilani@bankasia-bd.com

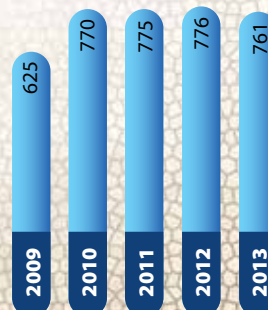
Mr. Mynul Ahsan

First Asst. Vice President
Cell +880 1711-854565
Email: m.ahsan@bankasia-bd.com

01. Citibank N.A. New York
02. JP Morgan Chase Bank, New York
03. Caisse Centrale Desjardin Bank, Canada
04. UBAF, France
05. Standard Chartered Bank, New York
06. HSBC, New York
07. Swedbank, Sweden
08. Mashreq Bank PSC, New York
09. HBZ Finance, Hong Kong
10. ICICI Bank, India
11. Axis Bank, India
12. Zurich Kentonal Bank, Switzerland
13. Unicredito, Italy
14. Banco Santander, Spain
15. Alfa Bank, Ukraine
16. Banca UBAE Spa, Italy
17. Commerz Bank, Germany
18. Wells Fargo Bank, New York
19. National Commercial Bank of Jeddah, KSA
20. Fortis Bank, Netherlands
21. FIM Bank, Dubai
22. Asya Khatilim Bankasi, Turkey
23. Habib American Bank, NY, USA
24. Habib Bank Limited, Pakistan
25. Rabo Bank, Netherlands
26. Saudi Hollandi Bank, KSA
27. UBI Banca, Italy
28. United National Bank, U.K
29. Deutsche Bank AG, Germany
30. Banca De Sabadell, S A Spain

31. May Bank, Malaysia
32. Bank Al -Falah, Bahrain
33. Credit Suisse, Switzerland
34. Bank Muscat, Oman
35. Danske Bank, Sweden
36. United Bank Ltd. Dubai
37. Bank BNP Paribas, Switzerland
38. Banca Popolare Di Vodouse, Italy
39. Royal Bank of Scotland, U.K
40. MCB, Colombo, Sri Lanka
41. Sonali Bank Limited, UK.
42. National Australia Bank, Australia
43. Nepal Bangladesh Bank Ltd. Nepal
44. Bhutan National Bank, Bhutan
45. LA Caixa, Spain
46. Nordea Bank AB, Finland

Number of Foreign Correspondents



INWARD REMITTANCE

**Earn Money Abroad
Get Paid in Bangladesh**

The Only Online Payment
in Bangladesh Gateway Service



13 NGOs
1,500 outlets

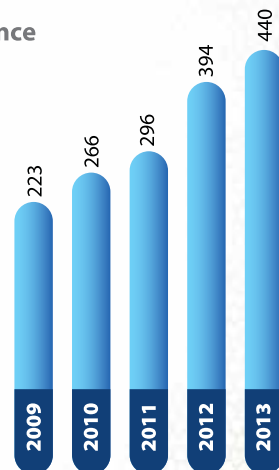
400,000
beneficiaries

41 exchange houses

9 countries

USD **440** million
inward remittance

Inward Remittance
Million USD



Bank Asia has the pride to be pioneer in introducing OPGSP in Bangladesh. Talented individuals' hard earned foreign currencies through Service export in non-physical form - which includes Data entry, Data process, Off-shore IT Service, Software development, Software customization, Business process outsourcing etc. can now easily bring their money in Bangladesh through Bank Asia.

PRODUCTS & SERVICES

unleashing enormous strength of technology



Corporate Banking

OD, SOD & Term Loan
Working Capital Finance
Loan against Trust Receipt
Packing Credit
Syndication Finance
Agricultural Finance
Letter of Credit
Back to Back Letter of Credit
Bank Guarantee
Bill Discounting

SME Finance

Subidha- Unsecured Trading
Sondhi- Secured Trading
Sristi- Unsecured Manufacturing
Sombriidhi- Secured Manufacturing
Shofol- Unsecured Service
Sheba- Secured Service
Somadhan – Secured
Utshob- Seasonal Business
Subarno- Women Entrepreneur

Consumer Finance

Auto Loan
Consumer Durable Loan
Unsecured Personal Loan
House Finance
Loan for Professional
Senior Citizen Support

Cards

Master Silver & Gold Card
VISA Platinum Card
VISA Classic Local & Dual Card
VISA Gold Local & Dual Card
Hajj Card
Travel Card
Virtual Card
Debit Card

Financial Inclusion Services

Remote Banking (EBEK)
Agent Banking
Mobile Banking (Hello)

Service Products (Technology Driven)

Central Trade Services
Internet Banking
Electronic Fund Transfer
E-Commerce
Call Center

Deposit Products

Current & Savings Account (CASA)
Short Notice Deposit (SND)
Fixed Deposit (FDR)
Scheme Deposit (DPS, Double Benefit, Triple Benefit etc.)
Foreign Currency Deposit

Off-shore Banking Unit (OBU) Products

On-shore Import & Export Bill Discounting
Working Capital Finance
Trade Finance
Loans & Advances
Term loan

Islamic Banking Deposit Products

Al-Wadiah Current Account (AWCA)
Mudaraba Savings Account (MSA)
Mudaraba Special Notice Deposit Account (MSNDA)
Mudaraba Term Deposit Account (MTDA) 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
Hire Purchase Shirkatul Melk (HPSM)
Musharaka
Guarantee against Accepted Bills

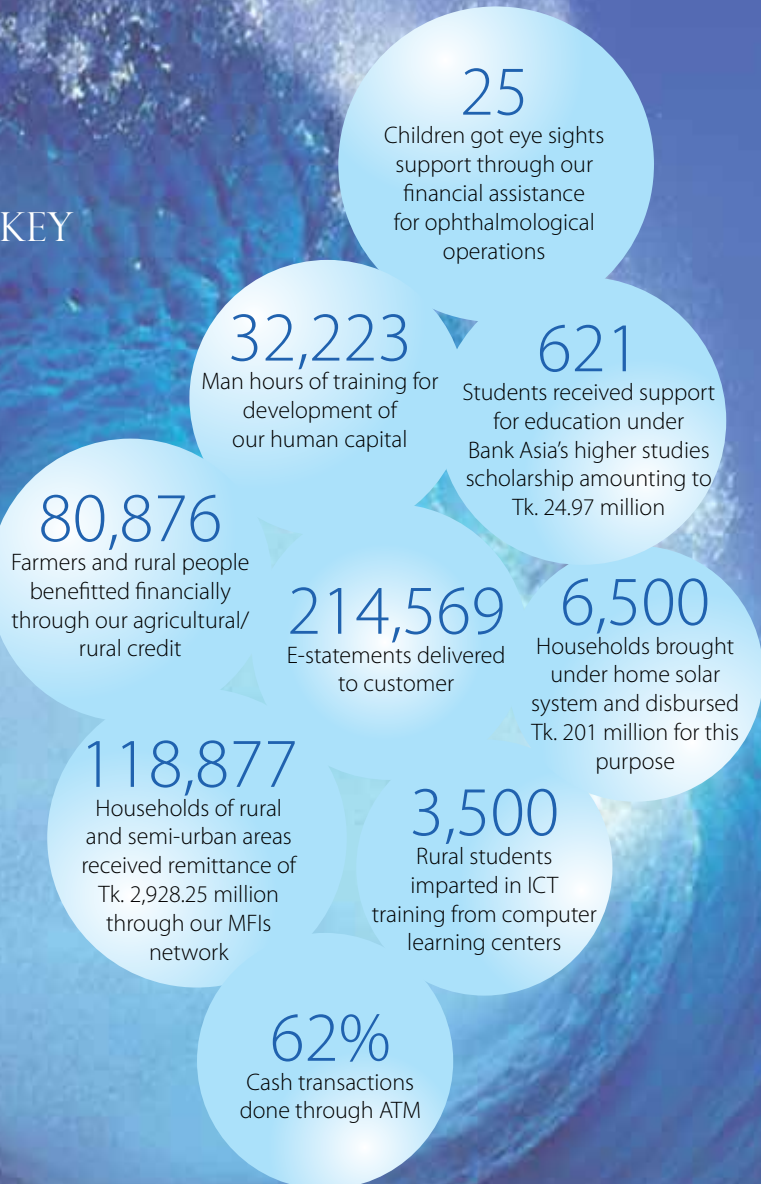
SUSTAINABLE BANKING OPERATIONS : KEY HIGHLIGHTS

SUSTAINABILITY REPORT HIGHLIGHTS 2013

(Under GRI-G3.1)

Sustainability in Bank Asia means:

- **Good Governance and Commitment to Stakeholders**
- **Environmental Sustainability and Green Banking**
- **Economic Sustainability**
- **Sustainable Human Capital**
- **Building the Community**



BRIEF ECONOMIC ENVIRONMENTAL AND SOCIAL PERFORMANCE

Economic responsibility

+15%	Nos. of loans
+16%	Nos. of deposit customer
+19%	Nos. of savings customer

Environmental responsibility

5,777,085	kwh, Electricity consumed
Oil 54,198	ltrs,
CNG 178,852	m ³ , Fuel consumed
7,269,008	km, Local business travel
27,167	reams, Paper used

Social responsibility

+8%	Staff strength
+14%	Benefits and emoluments

Shareholders responsibility

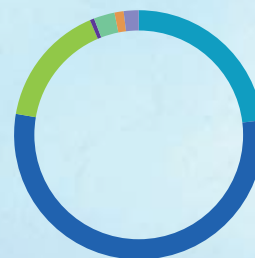
1,460	Million BDT	Profit after tax
14,618	Million BDT	Shareholders' fund
23.00	BDT	Share Price

Amount in Million BDT

Instruments	Quantity	Cost of Conventional Practice	Cost of Green Banking Concept
E-Statement	214,569	2.15	0
SMS Banking	239,331	2.37	0.06
SMS Alert	432,654	4.32	0.11
Net Banking	84,167	0.84	0
E-Fund Transfer	36,535	0.38	0
Digital Attendance	438	0.001	0
E-mail corresponding	126,777	1.27	0
Total	1,134,471	11.32	0.17

Net Savings BDT 11.15 Million

Total Community Investment in 2013



55%	Health (BDT 72.58 million)
23%	Education (BDT 30.74 million)
16%	Disaster Management (BDT 21.15 million)
0.56%	Environment (BDT 0.74 million)
3%	Sports (BDT 3.61 million)
1%	Art & Culture (BDT 1.58 million)
2%	Others (BDT 2.58 million)

SUSTAINABLE HUMAN CAPITAL

86%

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

AGE DISTRIBUTION

March 31, 2014

Age group	Male	Female	Total
30 & below	351	180	531
31-40	630	227	857
41-50	172	12	184
51-60	29	2	31
61+	4	-	4
Total	1,186	421	1,607
Percentage	74%	26%	100%

TALENT MANAGEMENT

Employees	2013		2012	
	Number	Training Hour	Number	Training Hour
Male	1,354	24,538	1,141	21,144
Female	389	7,685	315	7,920

BALANCE SHEET INCLUDING HUMAN CAPITAL

abridged for banking
operation

	Million BDT	
	31-Dec-13	31-Dec-12
Assets		
Cash	9,709	6,594
Balance with other banks	1,363	3,704
Money at call & short notice	-	220
Investment	33,933	25,115
Loans & Advances	104,911	92,329
Fixed Assets	5,288	4,520
Human Assets:		
Individuals' value	10,195	9,893
Value of investments	9	8
Other assets	8,573	7,880
Total	173,970	150,262
Capital & Liabilities		
Borrowing	1,945	3,825
Subordinate bond	600	600
Deposits	133,489	110,062
Shareholders' equity	14,618	13,045
Human capital	10,205	9,901
Other liabilities	13,126	12,829
Total	173,970	150,262

BANK ASIA SCHOLARSHIP PROGRAM FOR POOR MERITORIOUS STUDENTS UNDER CSR



 **Bank Asia**



হালো থাকলে
মোবাইল ফোনে
সব হবে উপায়!



www.hello.com.bd
facebook.com/hello16365



একটি **Bank Asia** সেবা

বিস্তারিত জানতে যোগাযোগ করুন

09606022742

Bank Asia Limited has recently launched Mobile Financial Services in the name & fashion "Hello" with the aim to serve both the banked and un-banked population of Bangladesh covering a vast area of services like cash in, cash out, fund transfer along with other innovative services like life insurance offering, utility bills payment, salary disbursement, fees collection etc.

Corporate Office

Rangs Tower (2nd - 8th Floor)

68, Purana Paltan

Dhaka-1000

Tel +88 02 7110042

Fax +88 02 7175524



www.bankasia-bd.com