



CORPORATE  
OUTLOOK  
unlocking human dimensions

 **Bank Asia**



# CONTENTS



bank profile .....	3
vision, mission and core values .....	4
our strengths .....	5
board of directors and SMT .....	6
awards and accolades .....	7
why bank asia .....	8
credit rating and bank ranking .....	8
bank asia today .....	9
shareholders' information .....	10
corporate structure .....	11
financial highlights .....	12
business portfolio .....	13
islamic banking .....	14
foreign trade in Bangladesh .....	15
major foreign correspondents .....	16
inward remittance .....	17
products and services .....	18
sustainability report summary 2015 .....	21

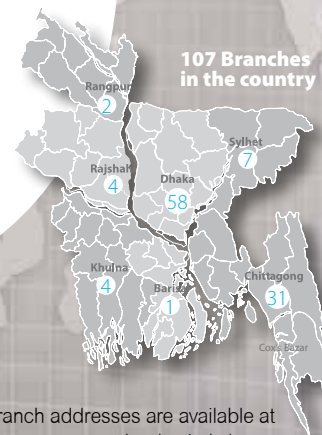
We think global



**3** Subsidiary  
Companies  
2 in abroad  
1 in the country

**684** Foreign  
correspondent banks in  
**166** countries

**44** Exchange  
Houses  
in 10 countries as foreign  
remittance channeling partner



Branch addresses are available at  
[www.bankasia-bd.com](http://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 unrelenting efforts and 16 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 mission

- 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
- 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 and Remote Banking (EBEK)
- 24 hours real time Online banking. Bulk payment processing through EFTN
- First and only Bangladeshi Bank that provides Online Payment Gateway Service through Payza and Payoneer
- 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

# board of directors

**Mr. A Rouf Chowdhury** Chairman  
**Mr. Mohd. Safwan Choudhury** Vice Chairman  
**Mr. A M Nurul Islam** Vice Chairman  
**Mr. Shah Md. Nurul Alam** Director  
**Ms. Hosnara Sinha** Director  
**Mr. Rume A Hossain** Director  
**Mr. M Irfan Syed** Director  
**Ms. Farhana Haq Chowdhury** Director  
**Ms. Naheed Akhter Sinha** Director  
**Mr. Mashiur Rahman** Director  
**Mr. Mir Shahjahan** Director  
**Mr. M Shahjahan Bhuiyan** Director  
**Mr. Md Nazrul Huda** Director  
**Mr. Md. Arfan Ali**  
 President and Managing Director

# senior management team(SMT)

**Mr. Md. Arfan Ali**  
 President and Managing Director

**Mr. Aminul Islam**  
 Additional Managing Director, Chief Operating Officer & Company Secretary

**Ms. Humaira Azam**  
 Deputy Managing Director & Chief Risk Officer

**Mr. Md. Zahirul Alam**  
 Deputy Managing Director, Small & Retail Business

**Mr. Mamun-Ur-Rashid**  
 Deputy Managing Director, Business Banking

**Mr. Mian Quamrul Hasan Chowdhury**  
 Deputy Managing Director, Support Business & Strategy

**Mr. Mohammad Borhanuddin**  
 Senior Executive Vice President & Head of Corporate and Large Loan

**Mr. Junaid Masroor**  
 Senior Executive Vice President & Head of International Banking

**Mr. Imran Ahmed, FCA, CISA**  
 Executive Vice President & Chief Financial Officer

**Mr. Md. Raja Miah**  
 Senior Vice President & Head of Special Asset Management

**Mr. Arequl Arefeen**  
 Senior Vice President & Head of Treasury

**Mr. Afzalul Haq**  
 Senior Vice President & Head of Islamic Banking

**Mr. Md. Ashrafuddin Ahmed**  
 Senior Vice President, MD's Secretariat



# awards & accolades

## 2015



## 2014

- Bank Asia secured 1st Runner up position in the Private Sector Banks (including co-operative Bank) from SAFA (South Asian Federation of Accountants) for Best Presented Annual Report Awards and SAARC Anniversary Award for Corporate Governance Disclosures 2014.
- Bank Asia was awarded second prize from the Institute of Chartered Accountants of Bangladesh (ICAB) for Best Presented Annual Reports (BPAP) 2014 among all the private sector banks in Bangladesh.
- Bank Asia achieved Best Sustainability Reporting Award 2015, Runner Up 1 in Overseas Category for Sustainability Report 2014 by NCSR (National Centre for Sustainability Reporting) Jakarta, Indonesia.
- Bank Asia has achieved Award of Excellence on Banking Fair Bangladesh 2015 as a top performer bank for Customer service, Discipline & Branding organized by Bangladesh Bank.
- Bank Asia, the only Bank in Bangladesh was awarded as 'Best Trade Partner in South Asia' by IFC (International Finance Corporation) for 2015
- Bank Asia garnered second position from ICAB for Best Presented Annual Reports-2013 among all the private sector banks (including cooperative banks) in Bangladesh.
- Bank Asia achieved Certificate of Merit from SAFA for Best Presented Annual Report Awards and SAARC Anniversary Awards for Corporate Governance Disclosures 2013.
- Bank Asia achieved Certificate of Merit from the Institute of Cost and Management Accountants of Bangladesh (ICMAB) for Best Corporate Award-2013.
- Sustainability Reporting Award 2014 (SRA 14) was awarded for Most Impressive Report 2013 by NCSR Jakarta, Indonesia for Sustainability Report 2013 of Bank Asia.

# 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 tackling 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 | **2,410**

Country rank | **18**

Rated by Bankers Almanac

## credit rating

Rating	2016	2015
Long term	AA2	AA3
Short term	ST2	ST2

Rated by Credit Rating Agency of Bangladesh Ltd. (CRAB) and will remain valid up to June 2017



# Bank Asia today

Particulars	July 31, 2016
Branch	97
SME center	06
SME/agri branch	04
Islamic window	05
ATM booth (own)	113
ATM shared	5,965
Male employee	1,523
Female employee	458
Foreign correspondent bank	684
Number of nostro account	30
Foreign banks having credit line	64
Number of brokerage house	1
Deposits	BDT 179,140 Million
Loans and advances	BDT 157,482 Million
Import	BDT 87,094 Million
Export	BDT 60,264 Million
Remittance (inward)	BDT 25,676 Million
Operating profit	BDT 3,234.60 Million

Opening bank account on a boat as part of financial inclusion of unbanked poor population

# shareholders' information

## shareholders' equity

June 30, 2016

figures in million

Particulars	BDT	USD
Paid-up capital	8,812.60	112.19
Statutory reserve	6,084.43	77.46
Revaluation reserve	2,305.81	29.35
General reserve	8.17	0.10
Retained earnings	536.46	6.83
Total shareholders' equity	17,747.46	225.94

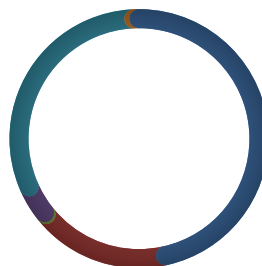
Conversion rate used 1 USD equivalent to BDT 78.55

## shareholding structure

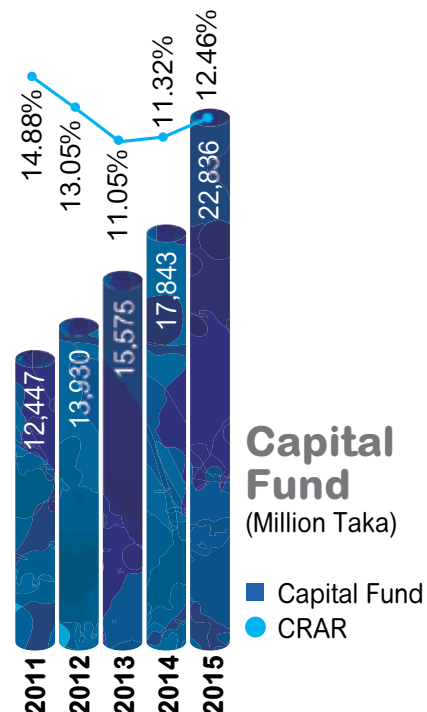
June 30, 2016

Description	Number of shareholders
Sponsors and directors	24
General public	11,291
Foreign investors	3
Investment companies	107
Institutions	237
Non resident Bangladeshies	98
Total	11,760

## Shareholding Structure

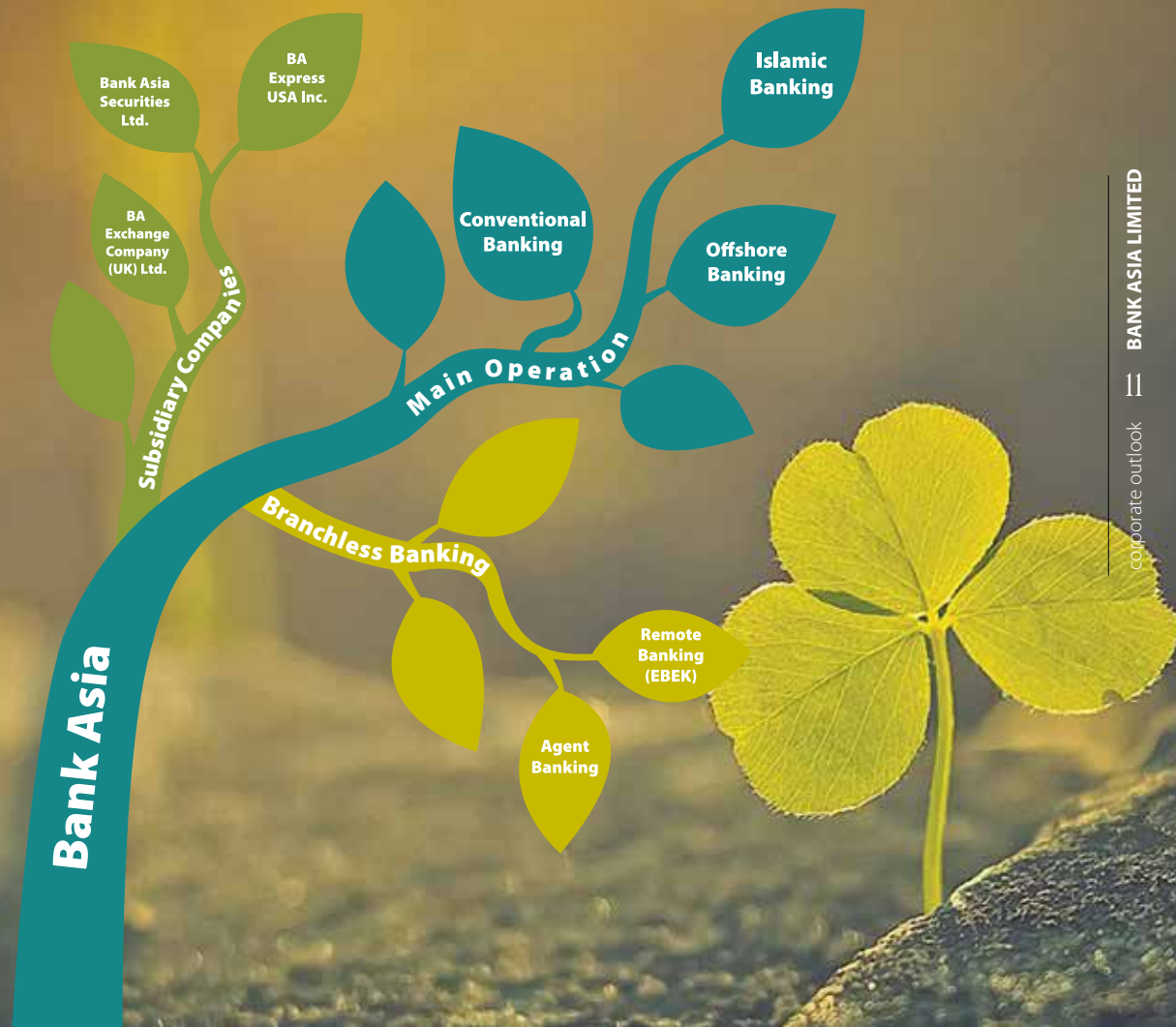


Sponsor & Director **45.18%**  
General Public **18.35%**  
Foreign Investors **0.40%**  
Investment Companies **3.71%**  
Institutions **31.68%**  
Non Resident Bangladeshies **0.68%**





# corporate structure



# financial highlights

## Total Assets, Deposits and Advances (Million Taka)

■ Total Assets  
■ Deposits  
■ Advances



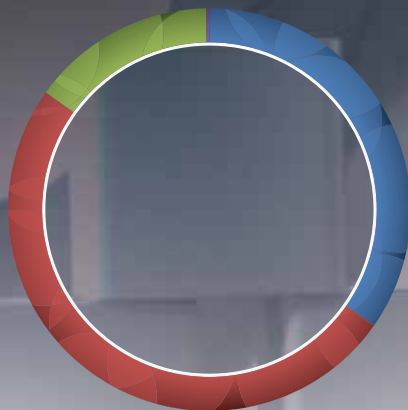
	Million BDT			USD (Million)		
	June 30, 2016	2015	2014	June 30, 2016	2015	2014
Total assets	235,931	224,347	182,731	3,015	2,867	2,335
Deposits	178,518	169,827	140,869	2,281	2,170	1,800
Loans and advances	164,022	136,396	116,809	2,096	1,743	1,493
Import	78,298	129,930	110,193	1,001	1,660	1,408
Export	53,143	89,275	77,647	679	1,141	992
Remittance (Inward)	22,334	42,997	41,733	285	549	533
Operating profit	2,793	6,006	5,779	36	77	74
ROE	2.95%	14.36%	14.09%	2.95%	14.36%	14.09%
ROA	0.24%	1.26%	1.28%	0.24%	1.26%	1.28%
EPS (BDT)	0.31	1.00	1.91	0.31	1.00	1.91
Yield on advance	9.88%	10.97%	12.77%	9.88%	10.97%	12.77%
Cost of deposit	5.78%	6.87%	7.53%	5.78%	6.87%	7.53%
Cost of fund	8.67%	9.72%	10.57%	8.67%	9.72%	10.57%
Cost of operation	2.64%	2.85%	2.63%	2.64%	2.85%	2.63%
Spread	4.10%	4.10%	5.24%	4.10%	4.10%	5.24%
Net interest margin	3.47%	3.36%	4.50%	3.47%	3.36%	4.50%
Burden ratio	0.43%	0.21%	0.52%	0.43%	0.21%	0.52%
* CRAR (Capital to risk weighted asset ratio) Basel-III	11.26%	12.46%	11.32%	11.26%	12.46%	11.32%

Exchange rate used 1 USD equivalent to BDT 78.25



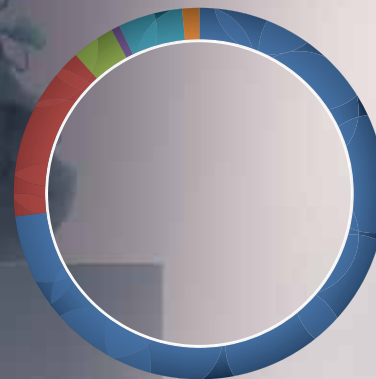
# business portfolio

June 30, 2016



**SME sectoral distribution**  
(Tk. 1,468.36 Million)

Service **34.76%**  
Trade **50.15%**  
Manufacturing **14.82%**  
Women Entrepreneurship **0.27%**



**loans and advances**  
**segment wise**  
**distribution**  
(Tk. 164,492 Million)

Corporate **73%**  
SME **15%**  
Consumer credit **4%**  
Credit Card **1%**  
Islamic **6%**  
Agri **1%**

# 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

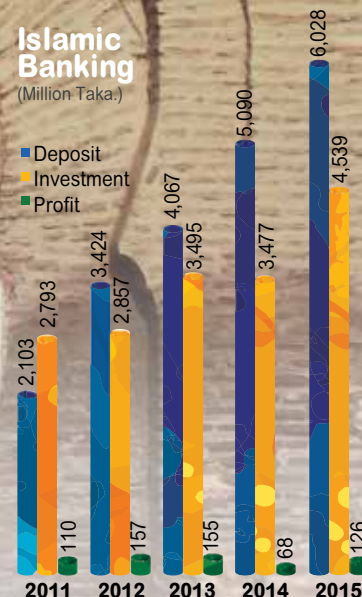
ISR (Income Sharing Ratio) based unique Profit Distribution System on Mudaraba deposit

**salamah**  
purity is your dividend

Bank  
Asia  
Islamic  
Banking

## Islamic Banking (Million Taka.)

■ Deposit  
■ Investment  
■ Profit



# foreign trade in Bangladesh

**Import & Export**  
(Million USD)

■ Import  
■ Export



## Major imports

Crude palm oil  
Raw sugar  
Furnace oil  
Chemicals  
Raw cotton  
Fertilizer  
Textiles and articles  
Iron and steel  
Paper pulp  
Capital machineries  
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 **1,607** Million

## Export

USD **1,135** Million

# major foreign correspondents

## contact persons in international division

### Mr. Md. Zia Arfin

Executive Vice President &  
Head of International Division  
Cell +880 1713-160011  
Fax: +880 1766179  
Email: zia.arfin@bankasia-bd.com

### Mr. Md. Faruk Hossain

Asst. Vice President  
Cell +880 1713-386658  
Email: faruk.hossain@bankasia-bd.com

### Mr. Mynul Ahsan

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



1. ABN Amro Bank N.V., Netherlands
2. Al Rajhi Bank, KSA
3. Asian Development Bank (ADB)
4. AXIS Bank, India
5. Abu Dhabi Commercial Bank, Dubai
6. Banca UBAE, Italy
7. Banco Santander S.A., Spain
8. Banco De Sabadell, Spain
9. Banco Popular S.A., Spain
10. Bank Al Bilad, KSA
11. Bank Muscat, Oman
12. Bank of America, USA
13. Bank of China, China
14. Bank of Communications, China
15. Bank of Tokyo Mitsubishi UFJ, Japan
16. BNP Paribas, France
17. Bank of Sydney, Australia
18. Caisse Central Desjardins, Canada
19. Caixa Bank S.A., Spain
20. Credit Suisse, Switzerland
21. China Construction Bank, China
22. China Merchants Bank, China
23. CIMB Bank Berhad, Malaysia
24. Citibank N.A., USA
25. Commercial Bank of Kuwait, Kuwait
26. Commerzbank AG, Germany
27. Credit Europe Bank, The Netherlands
28. Danske Bank A/S, Denmark
29. DBS, Singapore
30. Deutsche Bank AG, Germany
31. Doha Bank, Qatar
32. Emirates NBD Bank, UAE
33. First Gulf Bank, Dubai
34. FimBank Plc, Malta
35. Habib American Bank, USA
36. Habib Bank AG Zurich, UAE
37. Habib Bank UK plc, UK
38. HDFC Bank, India
39. HSBC Bank plc, UK
40. ICICI Bank, India
41. International Finance Corporation (IFC)
42. ING Bank, Netherlands
43. Intesa Sanpaolo spa, Italy
44. JP Morgan Chase Bank, USA
45. KBC Bank, Belgium
46. Korea Exchange Bank, South Korea
47. Landes Bank, Germany
48. Malayan Banking Corporation (May Bank), Malaysia
49. Mashreqbank psc, UAE
50. Mizuho Corporate Bank, Japan
51. National Australia Bank, Australia
52. National Commercial Bank, KSA
53. Nordea Bank A/S, Denmark
54. Noor Islamic Bank, Dubai
55. Rabobank, Netherlands
56. Royal Bank of Scotland plc, UK
57. Skandinaviska Enskilda Banken, Sweden
58. Standard Chartered Bank, UK
59. Sumitomo Mitsui Banking Corporation, Japan
60. Svenska Handelsbanken, Sweden
61. Swedbank, Sweden
62. State Bank of India
63. UBAF, France
64. Unicredit, Italy
65. United Bank Limited, UAE
66. United National Bank, UK
67. Wells Fargo Bank N.A., USA
68. Woori Bank, South Korea
69. Yes Bank, India
70. Zurich Kantonalbank, Switzerland

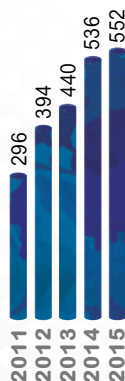




**Grow your  
foreign  
currency  
with us**

**ENJOY  
THE  
MAXIMUM  
BENEFITS**

## inward remittance



**Inward  
Remittance**  
Million USD

Bank Asia has come forward by making Strategic Alliance with OPGSPs which is the second venture in the OPGS (the first was Payza) to make the service export related payments easier and cheaper. We have done 7,815 transactions amounting Tk.454.80 million through 'Payoneer' and 1,196 transactions amounting Tk. 19.17 million through 'Payza' upto June, 2016. We are also targeting to excel our service tremendously in 2017.



Jan -Jun, 2016

**11** NGOs  
**2,130** outlets  
**432,110** beneficiaries

**44** exchange houses  
**10** countries  
**USD 233.20** million  
inward remittance

To encourage outsourcing professionals Bank Asia sponsored Tk. 1 million for "BASIS Outsourcing Award-2015" as 'Platinum Partner'

# products & services

## Retail Banking Products Deposits

### Low Cost/No Cost Deposit Accounts

- Current Deposit Account
- Savings Bank 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 Koti Poti

## Consumer Finance

- Auto Loan
- Shapner Bahan
- 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

## 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 (Trading, Manufacturing, Service & Women Entrepreneur)
- Shachondo
- Utshob
- Shubidha - Unsecured
- Sristi - Unsecured
- Shofol - Unsecured
- Shondhi - Secured
- Shombridhi - Secured
- Sheba - Secured
- Subarno (Women Entrepreneur)
- Probaho (Trading & Manufacturing)
- Shombhabona (for New Entrepreneurs)

## Medium Enterprise Finance Funded Products

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



- Forced Demand Loan against L/C
- Term Loan Industrial
- Term Loan Others
- Loan General
- Transport Loan
- House Building Loan - General
- Lease Finance
- Time Loan

### 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

- 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 (Workorder)
- 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/ Agribusiness Loan etc)

### Off-shore Banking Unit (OBU) Products

- On-shore Import & Export Bill Discounting
- Working Capital Finance
- Trade Finance
- Loans & Advances to wholly foreign owned entities
- Term loan to local entities
- Nostro account services to other local banks

## 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
- Bai Murabaha EDF
- Hire Purchase Shirkatul Melk (HPSM)
- Musharaka
- Murabaha
- Guard against Accepted Bills
- Guard against MTDR
- Guard against Schemes

## 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
- Deposit Pension Scheme

- Term Deposits
- Remote Banking (EBEK)
- Islamic Banking Deposit Products

### Services

- Account Opening Services
- Deposit & Withdraw
- Fund Transfer
- Inward Foreign Remittance
- Utility Bill Payment
- Balance Inquiry
- Account Statement (mini)
- Insurance Premium Collection
- Passport Fee Collection
- SME Loan Processing
- Agricultural Loan Processing
- Personal Loan Processing
- Support Green Banking Initiative
- Training and Development
- Debit/ Credit card processing

## Treasury Products

### Money Market

- Overnight Lending and Borrowing
- Repo and Reverse Repo
- Swap
- Sale and Purchase of Treasury Bill & Bond
- Placement of Fund
- Term Borrowing
- Investment

## Foreign Exchange

- Spot
- Forward
- Currency Swap

## Foreign Remittance Services

- Exchanges Houses
- Inward Foreign Remittance
- Outward Foreign Remittance
- Mobile Banking - Express Cash
- PAYZA
- Remittance Card
- BEFTN

## Other Services

- ATM Services
- Remittance Service
- Locker Service
- Online Banking
- Internet Banking
- Phone Banking
- Mobile Banking
- SWIFT
- Centralized Trade Services
- Student File
- Travelers' Cheque
- E-Commerce
- E-Procurement
- Debit Card
- Contact Center (16205)
- Electronic Fund Transfer (EFT)
- Real Time Gross Settlement (RTGS)
- Utility fees payment
- School Banking Solution
- College & University fees collection
- Machine Readable Passport (MRP) fees collection

## Capital Market Services

- Trading (Buy-Sell) Services
- Margin Loan
- CDBL Services

# sustainable banking operations- key highlights

June 30, 2016

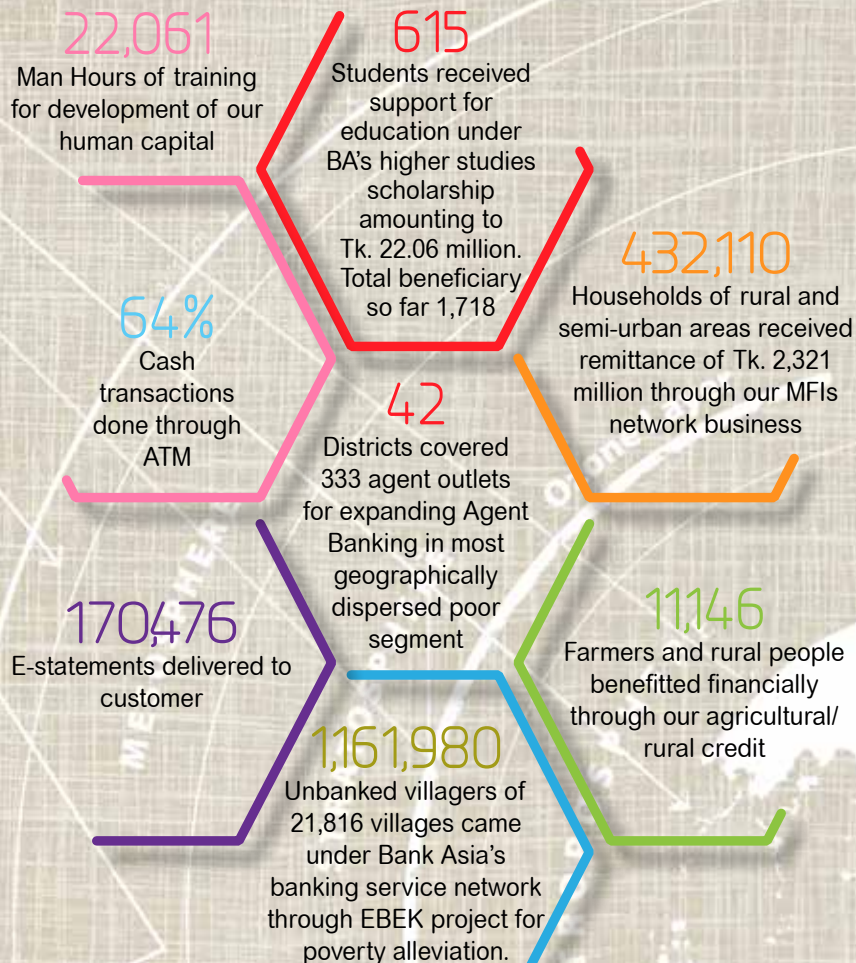


## sustainability report summary 2015

(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





# brief performance economic environmental and social

## Economic responsibility

**+24%**

No. of loans accounts

**+14%**

Deposit customer account

**+19%**

Savings customer account

## Environmental responsibility

**10,517,685** kwh, Electricity consumed

**Oil 50,382** ltrs,

**CNG 142,509** m3,

Fuel consumed

**6,873,861** km, Local business travel

**39,982** reams, Paper used

## Social responsibility

**+4%**

Staff strength

**+18%**

Benefits and emoluments

## Shareholders' responsibility

**2,574** million BDT

Profit after tax

**18,979** million BDT

Shareholders' fund

**16.50** BDT

Share price

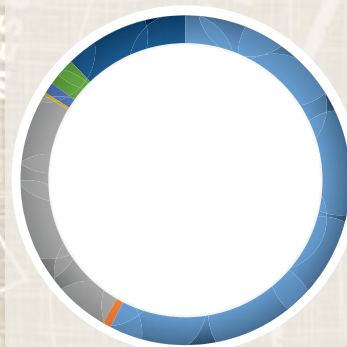
## energy efficiency

June 30, 2016

Million BDT

Instruments	Quantity	Cost of conventional practice	Cost of green banking concept
E-statement	170,476	1.7048	NIL
SMS banking	193,044	1.9304	0.0483
SMS alert	393,210	1.9427	0.0983
Net banking	102,459	1.0245	NIL
E-fund transfer	84289	0.8429	NIL
Digital attendance	1,118	0.0005	NIL
E-mail correspondence	146,460	1.4646	NIL
Total		8.9105	0.1466

Net savings BDT 8.76 Million



## total community investment

June 30, 2016

Education | Tk. 26.60 million **57.64%**

Health | Tk. 0.36 million **0.78%**

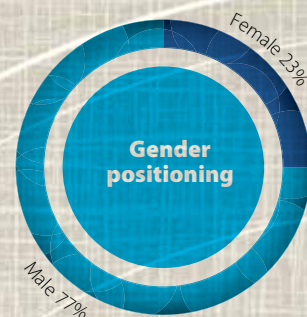
Disaster | Tk. 11.70 million **25.35%**

Environment | Tk. 0.06 million **0.12%**

Sport | Tk. 0.54 million **1.16%**

Art & Culture | Tk. 1.26 million **2.73%**

Others | Tk. 5.63 million **12.21%**



## sustainable human capital

### age distribution June 30, 2016

Age group	Male	Female	Total
30 & below	304	97	401
31-40	849	321	1,170
41-50	304	33	337
51-60	36	3	39
61+	3	0	3
Total	1,496	454	1,950
Percentage (%)	77%	23%	100%

# 81%

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

### talent management

	June 30, 2016		2015		2014	
	Number	Training hours	Number	Training hours	Number	Training hours
Male	1,094	15,441	2,635	41,052	2,231	39,766
Female	496	6,620	550	11,180	712	12,818



# sustainable human capital

## balance sheet including human capital

abridged for banking operation

Million BDT

	31-Dec-15	31-Dec-14
<b>Assets</b>		
Cash	12,470	10,951
Balance with other banks	8,276	743
Money at call & short notice	3,230	300
Investment	46,943	38,683
Loans & Advances	136,396	116,809
Fixed Assets	5,076	5,214
<b>Human Assets</b>		
<b>Individual's value</b>	<b>14,357</b>	<b>12,018</b>
<b>Value of investments</b>	<b>10</b>	<b>13</b>
Other assets	11,957	10,031
<b>Total Assets</b>	<b>238,714</b>	<b>194,762</b>
<b>Capital &amp; liabilities</b>		
Borrowing	12,296	7,846
Subordinate bond	3,315	449
Deposits	169,827	140,869
Shareholder's equity	18,979	16,864
<b>Human Capital</b>	<b>14,367</b>	<b>12,031</b>
Other liabilities	19,929	16,702
<b>Total Capital &amp; Liabilities</b>	<b>238,714</b>	<b>194,762</b>





ব্যাংক এশিয়া  
উচ্চশিক্ষা বৃত্তি ২০১৫



**DURING 2015  
BANK ASIA SPENT  
BDT 65.92 MILLION  
IN CSR**

Bank Asia higher studies scholarship awarding program at Sirajdikhan, Munshigonj

 **Bank Asia**



Introduction of MasterCard Smart Card by Bank Asia for the beneficiaries of ICVGD



agent  
banking

A vast majority of Bangladeshi lives outside the full formal banking network (about half of the adult people) and therefore deprived from essential financial services and subjected to unfair money lending practices. The Banks have traditionally been very cautious in extending its branches to remote areas. The root causes for the uneven coverage of financial facilities are manifold, e.g. poor infrastructure, illiteracy, lack of awareness, high banking cost etc.

Bank Asia has taken initiative to overcome all those constraints by implementing Agent Banking in all districts of Bangladesh. Bank Asia has implemented 333 Agent outlets in 42 districts of Bangladesh.





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