

A black and white photograph of a modern, multi-story office building with a distinctive architectural design, featuring a large 'BA' logo on its facade. The building is viewed from a low angle, looking up. The image is framed by a white circular border that overlaps with the text elements.

# Corporate Outlook

**COMMITTED TO  
SERVE THE NATION**

**FOR A BETTER  
TOMORROW**

**BA Bank Asia**

6/2022

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# We think Global

3

Subsidiary Companies

2 in abroad

1 in the country

643

Foreign Correspondents

71 countries

52

Exchange Houses

in 12 countries as foreign remittance channeling partner

5,386

Agent Outlets

64 districts of Bangladesh

6,384,660

Number of clients

## Branch Banking

Branches **129**Sub branches **11**SME Centers **4**SME/Agri branches **4**Islamic Windows **5**

## Branchless Banking

Individual & Institutions **879**Union Digital Center **3,188**City Digital Center **43**Post Office **1,261**Micro merchant **55,794**

Branch addresses are available at  
[www.bankasia-bd.com](http://www.bankasia-bd.com)



Bank Asia is ranked one of the  
**Top 10 Banks** in  
**Sustainability Rating 2021**  
by Central Bank of Bangladesh

# 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 21 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. Romo Rouf Chowdhury** Chairman  
**Mr. Mohd. Safwan Choudhury** Vice Chairman  
**Mr. A. Rouf Chowdhury** Director  
**Mr. Rumees A Hossain** Director  
**Ms. Hosneera Sinha** Director  
**Ms. Romana Rouf Chowdhury** Director  
**Mr. Dilwar H Choudhury** Independent Director  
**Mr. Enam Chowdhury** Director  
**Mr. Helal Ahmed Chowdhury** Independent Director  
**Mr. Ashrafal Haq Chowdhury** Independent Director  
**Ms. Naheed Akhter Sinha** Director  
**Ms. Tania Nusrat Zaman** Director  
**Mr. Nafees Khundker** Director  
**Ms. Farhana Haq** Director  
**Mr. M.A. Baqui Khalily** Independent Director  
**Mr. Md. Abul Quasem** Independent Director  
**Mr. Areef Billah Adil Chowdhury** President & Managing Director (CC)

## senior management team

- Mr. Areef Billah Adil Chowdhury**  
President & Managing Director (CC)
- Mr. Shafiuazzaman**  
AMD & Chief Credit Officer
- Mr. Md. Sazzad Hossain**  
DMD & Chief Operating Officer
- Mr. Mohammad Ziaul Hasan Molla**  
DMD, Channel Banking & CAMLCO
- Mr. S M Iqbal Hossain**  
DMD, Head of International Business, Islamic Banking
- Mr. Alamgir Hossain**  
DMD, Head of Corporate & Large Loan
- Mr. Md. Zia Arfin**  
SEVP & Head of International Division
- Mr. Areef Arefeen**  
SEVP & Head of Group Treasury
- Mr. Tahmidur Rashid**  
SEVP & Head of Credit Risk Management
- Mr. Md. Shaminoor Rahman**  
SEVP, Small, Medium & Retail
- Mr. Hossain Ahmed**  
SEVP & Chief Information Officer
- Mr. Mohammad Rashidul Kabir Rajib**  
SVP & Chief Risk Officer
- Mr. Mohammad Ibrahim Khalil FCA**  
SVP & Chief Financial Officer
- Mr. M. Esamul Arefin**  
SVP & Head of HRD
- Mr. Mohammad Ataur Rahman**  
FVP, MD's Secretariat

# financial highlights

	Million Taka			Million USD		
	30-Jun-22	2021	2020	30-Jun-22	2021	2020
Total Assets	465,035	438,293	408,717	5,027	4,738	4,419
Deposits	338,280	317,782	303,028	3,657	3,435	3,276
Loans & Advances	255,730	262,267	244,642	2,765	2,835	2,645
Import	126,922	225,789	141,289	1,372	2,441	1,527
Export	88,341.00	141,496	108,549	955	1,530	1,174
Remittance (Inward)	68,713.00	128,441	98,911	743	1,389	1,069
Operating Profit	5,746	9,193	6,071	62	99	66
ROE	8.41%	9.89%	7.81%	8.41%	7.81%	10.21%
ROA	0.51%	0.64%	0.53%	0.49%	0.53%	0.76%
EPS (BDT)	1.99	2.32	1.75	1.75	1.75	2.04
Yield on Advance	7.23%	7.61%	7.68%	7.23%	7.61%	7.68%
Cost of Deposit	4.05%	3.94%	4.95%	4.05%	3.94%	4.95%
Cost of Fund	6.02	6.03%	7.23%	6.02	6.03%	7.23%
Cost of Operation	2.08%	2.09%	2.27%	2.08%	2.09%	2.27%
Spread	3.18	3.67%	2.73%	3.18	3.67%	2.73%
Net Interest Margin	1.26%	2.67%	2.56%	1.26%	2.67%	2.56%
Burden Ratio	-0.28%	0.21%	0.62%	-0.28%	0.21%	0.62%
CRAR (Capital to Risk Weighted Asset Ratio) BASEL-III	16%	15.72%	17.16%	16%	15.72%	17.16%

Exchange rate used 1 USD equivalent to BDT 92.50

## Total Assets | Deposits | Advances

(Million Taka)

Total Assets	438,293	408,717	353,800
Deposits	317,782	303,028	253,710
Advances	262,267	244,642	227,299
	2021	2020	2019

Contact Person

**Mohammad Ibrahim Khalil FCA**

SVP & Chief Financial Officer

+880 1916-865979

ibrahim.khalil@bankasia-bd.com

# everywhere Bank Asia

## Branchless Banking

Agent outlet **5,386**

Individual & Institutions **879**

Union Digital Center **3,188**

City Digital Center **43**

Post Office **1,261**

Micro merchant **55,794**

ATM Booth (own) **195**

ATM (shared) **12,269**

Collection Booth **11**

## Branch Banking

Branches **125**

Sub branches **11**

SME Centers **4**

SME/Agri branches **4**

Islamic windows **5**

Off shore Banking Unit (OBU) **1**

Subsidiary Companies **3**

## International Relationship

**643**

Foreign Correspondent Bank

**31**

Number of Nostro account

**91**

Foreign banks having credit line

**52**

Number of Exchange Houses



Received service from Micro Merchant channel during pandemic situation

# portfolio mix

June 30, 2022



## Deposit Mix

(Tk. 338,280 million)

- Retail 66%
- Corporate 26%
- Islamic 8%



## Loan Portfolio

(Tk. 255,730 million)

- Corporate Banking 66%
- SME & Agri 17%
- Retail Banking 11%
- Islamic Banking 6%

# shareholders' information

## shareholders' equity

June 30, 2022

amount in million

Particulars	BDT	USD
Paid-up capital	11,659	126.04
Statutory reserve	11,411	123.36
Revaluation reserve	2,179	23.56
General reserve	8	0.09
Retained earnings	2,697	29.16
<b>Total shareholders' equity</b>	<b>27,954</b>	<b>302.21</b>

Conversion rate used 1 USD equivalent to BDT 92.5

## shareholding structure

June 30, 2022

Description	Number of shareholders
Sponsors & Directors	26
General Public	7,113
Foreign Investors	1
Institutions	328
<b>Total</b>	<b>7,468</b>

Contact Person

**Sheikh Mohammad Anisuzzaman**

Company Secretary

+88 01713-108866

s.anisuzzaman@bankasia-bd.com

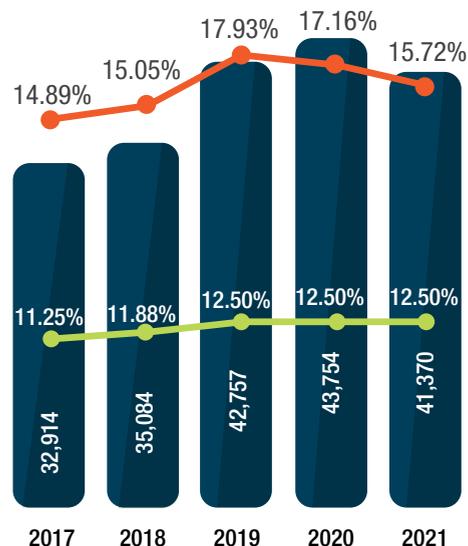
## Capital Fund Trend

Million Taka

Capital Fund

CRAR %

CRAR Requirement including Buffer



## shareholding structure

June 30, 2022

- 53.29% Sponsors & Directors
- 11.16% General Public
- 0.21% Foreign Investors
- 35.34% Institutions

# islamic banking

**Bank Asia  
Islamic Banking**

Since 2008

Pioneer in **Window** based Islamic Banking service provider

Started under **Agent Banking** framework from 2017

**Distinct Investment facilities**

Separate **Accounting & Fund Management** system

**Smart Junior Saver**  
Bank's Core School banking product

Providing Hajj **Pre-registration and Registration** services

Shariah compliant **Deposit products**

Distinguished **Shariah Supervisory Committee**

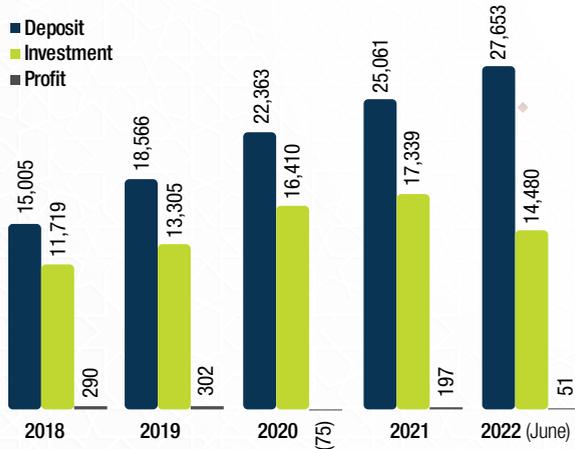
**i-HIKMAH**  
Separate core banking (Islamic) software

One of the best **Shariah Compliant** operator of the country

Available at **all Branches & Agent outlets** through online

**Islamic Banking**  
(Million Taka)

■ Deposit  
■ Investment  
■ Profit



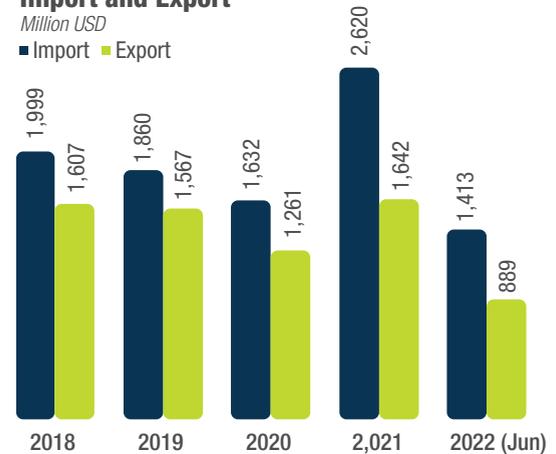
# foreign trade in Bangladesh



## Bank Asia's Import and Export

Million USD

■ Import ■ Export



In Bangladesh

Export  
USD 27,384 Million

Import  
USD 42,532 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  
Bicycles  
Raw jute  
Agro-products  
Frozen foods/Fish  
Leather products  
Jute goods  
Chemicals  
Specialized textiles  
Home textiles  
Beverage items  
Pharmaceuticals

# major foreign correspondents

## contact persons in International Division

### Md. Zia Arfin

Senior Executive Vice President  
& Head of International Division

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### Md. Faruk Hossain

First Vice President

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### Mynul Ahsan

First Vice President

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### Md. Sazzad Hossain

Senior Executive Officer

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- 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 Vdouse, Switzerland
- 9 Banca UBAE 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 Habib American Bank, USA
- 32 Habib Bank Limited, Pakistan
- 33 Habib Bank AG Zurich.
- 34 HDFC Bank Limited, India
- 35 HELABA, Germany
- 36 HSBC, UK
- 37 ICICI Bank Limited, India
- 38 International Finance Corporation (IFC), USA.
- 39 Intesa Sanpaolo Spa, Italy
- 40 JPMorgan Chase Bank, N.A., USA
- 41 Kasikornbank Public Company Limited, Thailand
- 42 KBC Bank NV, Belgium
- 43 KEB Hana Bank, Korea, Republic of
- 44 Mashreq Bank Psc, United Arab Emirates
- 45 MUFG Bank, Japan
- 46 MCB Bank Limited, Pakistan
- 47 National Bank of Ras-Al-Khaimah, The, UAE.
- 48 Nordea Bank Denmark A/S, Denmark
- 49 ODDO-BHF Germany.
- 50 RHB Bank Berhad, Malaysia
- 51 Rabo Bank, Netherlands.
- 52 Shanghai Pudong Development Bank, China
- 53 Skandinaviska Enskilda Banken, Norway
- 54 Standard Chartered Bank, USA
- 55 State Bank of India, India
- 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
- 66 Regions Bank, USA
- 67 Vakif Katilim Bankasi A.S., Istanbul, Turkey
- 68 Aktif Yatirim Bankasi A.S., Istanbul, Turkey
- 69 Riyadh Bank, Saudi Arabia (KSA)
- 70 BANKINTER, S.A., Spain
- 71 Landesbank SAAR, Germany
- 72 Mizuho Bank, Ltd., Japan
- 73 Nepal Bangladesh Bank Limited, Nepal
- 74 Shinhan Bank, Korea, Republic of
- 75 SYDBank A/S, Denmark
- 76 Toronto-Dominion Bank, The, Canada
- 77 Woori Bank, Seoul, Korea
- 78 Qatar National Bank (Q.P.S.C), Qatar
- 79 Credit Europe Bank N.V., Netherlands
- 80 Yes Bank Ltd., India
- 81 Bank Alfalah Ltd., Karachi, Pakistan
- 82 DZ Bank AG, Germany

71

Countries

643

Foreign

Correspondents

91

credit lines with

Foreign Banks

# inward remittance

Inward Remittance business of the country experiencing widening gap in exchange rates in the formal channel and the kerb market which result a huge drop in remittance inflow by 15.13% or USD 3.75 billion in the immediate past financial year 2021-2022 to USD 21.03 billion from USD 24.77 billion. To mitigate this challenges and on a view to encouraging remittance through legal channel, Government of Bangladesh has raised the rate of incentives by 0.5% to 2.5% from January 2022. However, from mid-2021 dollar began climbing due to a supply crunch of the currency that affected country remittance inflow which went deeper towards March 2022.

Despite of this hurdles exist in the industry, Bank Asia performed well. In the first half of 2022 through 6,000+ distribution network Bank Asia bring & disburse USD 775 million wage remittances against country flow USD 11.84 billion and serve 1.72 million customers. During the same period we serve 235K freelancer and bring USD 91.40 million into the country.

Jan-June, 2022

Received remittance  
**200+** countries  
through **52** Exchange Houses

**1,720,000**  
beneficiaries

**5,500**  
outlets

USD **775** million  
inward remittance

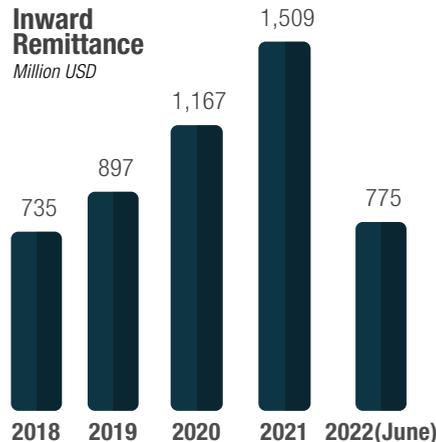
**8,500**  
DPOs

BA Express USA Inc.

\$ **35.60** million

BA Exchange UK

€ **10.94** million



Bank Asia's position was **5<sup>th</sup>**  
in June, 2022 for remittance  
collection (including Payoneer) among  
all Banks' in Bangladesh

**4%** market share  
USD **775** million

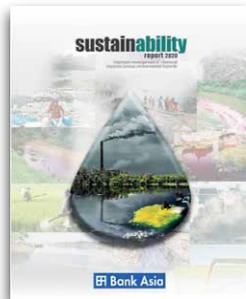
Through Payoneer (OPGSP), we've earned USD 91.40 million by exporting services in nonphysical form & collected USD 191.35 million through Western Union till Jun'22.

## sustainability report Since 2012

(Under GRI-Framework)

**Sustainability in Bank Asia means**

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



## sustainable banking initiatives key highlights

June 30, 2022

**64,026**

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

**5,088,124**

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

**33,360**

Man-hours of training for development of our human capital

**68%**

cash transactions done through ATM

**986,995**

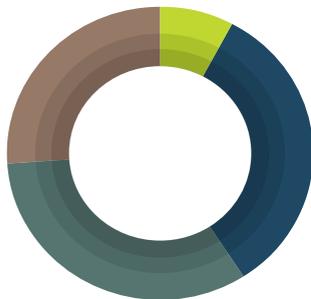
Transactions worth Tk. 10,445 million done through Bank Asia's SMART APP

**5,386**

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

**38**

students received support for education under BA's higher studies scholarship amounting to Tk. 1.94 million



### total community investment

(Tk.84.12 million)

June 30, 2022

- Education | 8%
- Health | 33%
- Disaster Management | 33%
- Others | 26%

# Awareness creation

through Sustainability Reporting over the years

Bank Asia always strives for building awareness among the people as a whole. Since 2012, Bank Asia publishes Sustainability Report focusing on different contemporary issues for awareness.

2012 | Create **Ripple Effect** by doing responsible business

2013 | Start from **Zero to infinity** to start with new dimension

2014 | Prevent **Water Pollution** by saving our rivers & coastal belt

2015 | Limit **Ozone Layer depletion** by reduce ozone depleting substances

2016 | Destructive effect of **Plastic Soup** on ocean

2017 | Electronic wastage or **E-Wastage**; fastest destructive one for growing planet

2018 | Build awareness about **Electromagnetic Radiation**

2019 | Improper management of **Medical Wastage**

2020 | Disposal of hazardous **Chemical Substances**

2021 | Cutting carboon to put reign on **Temperature Rising**

brief performance

## economic environmental and social

### Economic responsibility

<b>+29%</b>	No. of loans accounts
<b>+28%</b>	Deposit customer account
<b>+30%</b>	Savings customer account

### Shareholders' responsibility

<b>2,707</b>	million BDT	Profit after tax
<b>27,357</b>	million BDT	Shareholders' fund
<b>21.80</b>	BDT	Share price

### Social responsibility

<b>+3%</b>	Staff strength
<b>+9%</b>	Benefits and emoluments

### Environmental responsibility

<b>12,101,778</b>	kwh, Electricity consumed
<b>67,557</b>	ltrs, Oil
<b>109,320</b>	m3, CNG, Fuel consumed
<b>2,484,832</b>	km, Local business travel
<b>62,490</b>	reams, Paper used

## sustainable human capital

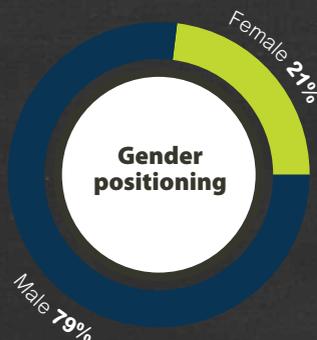
# 70%

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

### age distribution

June 30, 2022

Age group	Male	Female	Total	%
30 & below	212	93	305	12%
Above 30- 40	1,320	333	1,653	58%
Above 40-50	584	160	744	26%
Above 50-60	116	7	123	4%
Above 60-70	3		3	0.1%
Total	2,235	593	2,828	100%
%	79%	21%	100%	-



### talent management

Employees	30-Jun-22		2021		2020	
	Number	Training hours	Number	Training hours	Number	Training hours
Male	977	25,528	4,143	34,848	14,983	74,031
Female	241	7,832	972	7,968	4,032	16,563

# 33,360

man hours training  
for Human Capital  
development

# sustainable human capital

balance sheet including human capital  
abridged for banking operation



Million Taka

	31-Dec-21	31-Dec-20
<b>Assets</b>		
Total Asset (Conventional)	438,293	408,961
Human Asset (Individuals' value)	23,037	21,115
Value of investments	6	6
Total Asset including Human Asset	461,336	430,081
<b>Capital &amp; liabilities</b>		
Total Liabilities (Conventional)	438,239	408,961
Human Capital	23,043	21,121
Total Capital & Liabilities including Human capital	461,336	429,838

# Corporate Structure



*Islamic banking is available in all the distribution channels of Bank Asia*

## awards & accolades 2021



**SAFA (South Asian Federation of Accountants)** awarded

- **Overall Winner** among the SAARC countries
- **1<sup>st</sup> Prize** (Winner) for Private sector banking institutions category
- **1<sup>st</sup> Prize** (Winner) for Corporate Governance category

**ICAB (Institute of Chartered Accountants of Bangladesh)**

- **1<sup>st</sup> position** under Corporate Governance Disclosures category
- **2<sup>nd</sup> position** under Private Sector Banks category
- **3<sup>rd</sup> prize** under Integrated Reporting Category

**NCSR (National Centre for Sustainability Reporting) & ICSP (Institute of Certified Sustainability Practitioners)** in Indonesia granted

- **'Gold Rank'** in Asia Sustainability Reporting Rating 2021 by NCSR and ICSP for Sustainability Report 2020

Bank Asia has been awarded Bangladesh **Innovation Award 2021** in banking category for outstanding efforts for digital payment through Micro Merchant channel in Bangladesh by Bangladesh Innovation Enclave of Bangladesh Brand Forum (BBF)

Bank Asia has achieved **Excellence in Mastercard Remittance Innovation 2020-21** Award



*Bank Asia is the Overall WINNER of SAARC Anniversary Award for BPAR, IR & Corporate Governance Disclosurers 2020 from South Asian Federation of Accountants (SAFA)*



# our strengths

- Maintained a strong capital base; one of the highest CRAR in the banking industry
- Improved entity(credit) rating
- Brand image validated by reception of National & International awards
- Pioneer in ensuring financial inclusion
- Dynamic and experienced leadership
- Young, competent & dedicated human resources
- Own core banking solution; customization and scaling through our associate software development company
- Strong presence in international trade including off shore banking unit
- Nationwide coverage through robust distribution channel
- Above 6 million customers under Bank Asia's coverage
- Extensive foreign correspondents relationship worldwide
- Wide-ranging distribution channel and network with exchange houses to attract foreign remittance

# 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 | 1,739

Country rank | 15

Rated by Bankers Almanac

## credit rating

Rating	2022	2021
Long term	AA1	AA2
Short term	ST1	ST2

Rated by Credit Rating Agency of Bangladesh Ltd. (CRAB) and will remain valid up to June 2023

# 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

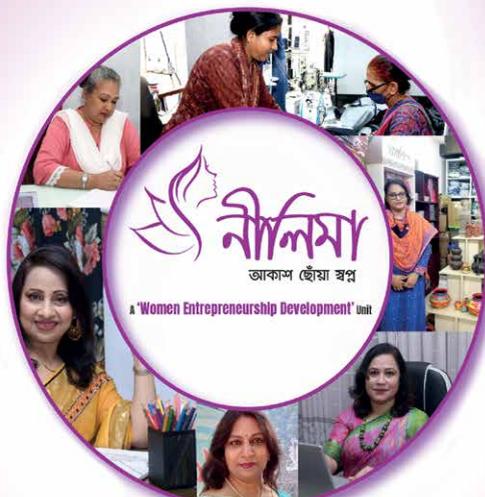
Money Market, Fixed Income,

& Capital Market Services

Foreign Exchange Services

## CAPITAL MARKET SERVICES

## Amidst All Obstacles Women Moving Forward



with interest rates

as Low as **5%** including stimulus  
available at any corner of the country

Contact Center

16205 | 24/7

 Bank Asia





*Bank Asia donated to Prime Minister's Relief and Welfare Fund for the flood-affected people of the country*

During 2021,  
Bank Asia spent  
Tk. **247 million** in CSR



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