

HALF YEARLY FINANCIAL POSITION

2014

AS ON JUNE 30, 2014
(UN-AUDITED)

Bank Asia

To: All Shareholders of Bank Asia Limited

Sub: Half Yearly Financial Position (Un-audited) as on June 30, 2014

As per Rule 13 of Securities & Exchange Rules 1987, we are pleased to enclose the Financial Position showing the Assets & Liabilities of the Bank as on June 30, 2014 and Profit & Loss Statement and Cash flow Statement for the six months ended on the date (Un-audited).



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Bank Asia

CREDIT RATINGS

Based on Financials of December 31, 2013

Ratings	2014	2013
Long Term	AA ₃	AA ₃
Short Term	ST-2	ST-2
Date of Rating	12 June, 2014	30 June, 2013

Rated by CRAB and validity up to June 30, 2015

half yearly comparative analysis 2014 & 2013

Million Taka unless otherwise specified

Shareholders' Equity
12.96% Jun-2014 → 15,556
Jun-2013 → 13,772

Loans & Advances
5.29% Jun-2014 → 102,221
Jun-2013 → 97,088

Export in million USD
9.90% Jun-2014 → 508
Jun-2013 → 462

Operating Profit
6.36% Jun-2014 → 2,755
Jun-2013 → 2,591

Classified Loan Ratio
-0.32% Jun-2014 → 7.54%
Jun-2013 → 7.86%

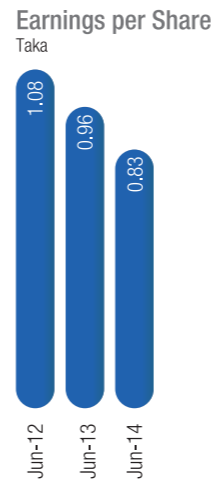
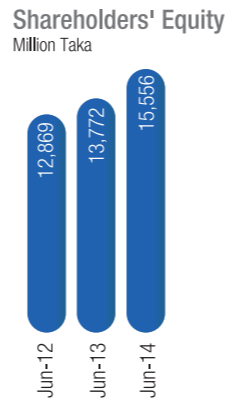
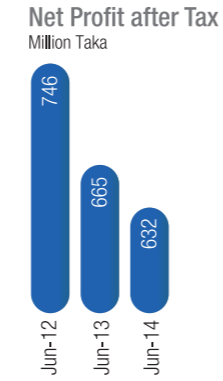
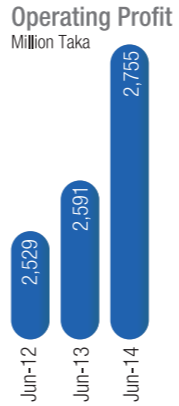
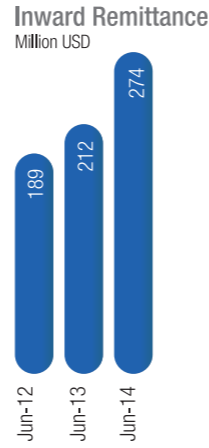
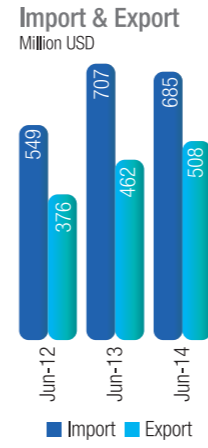
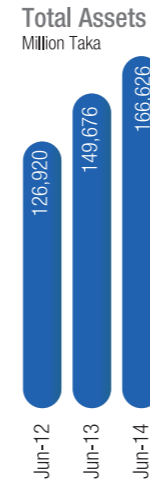
Total Assets
11.32% Jun-2014 → 166,626
Jun-2013 → 149,676

Deposits
13.01% Jun-2014 → 130,844
Jun-2013 → 115,776

Import in million USD
-3.20% Jun-2014 → 685
Jun-2013 → 707

Inward Remittance in million USD
29.36% Jun-2014 → 274
Jun-2013 → 212

graphical presentation



হালো থাকলে
মোবাইল ফোনে
সব হবে উপায়!



একটি **Bank Asia** সেবা

বিস্তারিত জানতে যোগাযোগ করুন

09606022742





green banking

Bank Asia has always played an active role in protecting the environment and supporting the community where it operates. Since inception Bank Asia has turned to eco-friendly banking as a way to lower carbon footprint in its' normal banking activities. Bank Asia believes eco-friendly socially responsible banking system which drives the whole nation towards a healthy environment and presents

Bangladesh Bank has recognized Bank Asia as one of the Top 10 Private Commercial Banks for our contribution to Green Banking activities across the country two times in a row.

an excellent and hazardless banking. In order to protect the environment, Bank Asia is spreading its wings by introducing both in-

house & external green activities towards supporting green economy. Our in-house green activities include utilization of natural day light at Corporate Office, sustainable HR development, online banking services, video conferencing etc. We embraced environmental responsibilities in our mainstream business in the form of Green Financing (installation of solar Home System and installation for ETP etc.) and Green Marketing (for innovation of Green Products). We incorporated environmental and climate change risk as part of the existing credit risk methodology prescribed to assess borrowers through environmental due diligence (EDD) checklists. Bank Asia is ethically motivated as a social and sustainable bank concerned with economic, environmental and social impacts of its investments and other matters. Bank Asia's Green banking activities is flourishing towards creating a "Greener" future for the welfare of the society.

Key Highlights January to June 2014

- We have disbursed Tk. 5 million for installation of Effluent Treatment Plant (ETP) that will help to reduce discharge of untreated factory waste water into the rivers.
- Bank Asia financed Tk. 50 million for Automatic Bricks & Ceramics (Pvt.) Ltd. which envisages of setting of a modern environment friendly & energy efficient Bricks Manufacturing project with the Tunnel Kiln Technology. The project will have a production capacity of 100,000 pieces bricks per day.
- Bank Asia also published an advertisement in the Daily Star on the occasion of World Environment Day.
- Bank Asia participated in "Green Bankers' Conference 2014" organized by Bangladesh Bank in its' training academy at Mirpur, Dhaka.
- Bank Asia also participated in "Green Finance Conference 2014" held at Bangladesh Bank Head Office.
- One official from Bank Asia Ltd. received "GRI Certified" Training Program from Global Reporting Initiative organized by NCSR (National Center for Sustainability Reporting) and SHEMSI (Safety, Health and Environmental Management Services International).
- This year Bank Asia has provided two training on Green Banking under Foundation training course in its' training institute. A total of 72 staffs participated in this training program.
- Cards Department organized 11 capacity building training & awareness development program on "Green Banking" in its own department.
- Bank Asia Limited has published 'Sustainability Report' with a separate section in the Annual Report 2013. Besides, like previous year, the Bank is going to publish a separate 'Sustainable Report' under the purview of GRI G.3 guidelines in this year.

According to our Green Banking Policy Guidelines we have completed three phases. We believe in going green for the betterment of the environment. We are wholeheartedly trying to improve and promote in-house green banking activities and eco friendly financing. As one of the leading local Banks of our country, we are continuously creating awareness among all our stakeholders (shareholders, suppliers, employees, customers, etc.) for the betterment of the society.

sustainable banking operation: key highlights

January to June 2014

60

Children got eye sights support through our financial assistance for ophthalmological operations

59,424

Farmers and rural people benefitted financially through our agricultural/rural credit and disbursed Tk.1,409.91 million

543

Students received support for education under Bank Asia's higher studies scholarship amounting to Tk. 7.39 million

25,008

Man hours of training for development of our human capital

118,878

E-statements delivered to customer

69,530

Households of rural and semi-urban areas received remittance of Tk. 1,700.34 million through our MFIs network

63%

Cash transactions done through ATM

Bank Asia Limited

Consolidated Balance Sheet

as at 30 June 2014

PROPERTY AND ASSETS	Amount in Taka	
	30 June 2014	31 Dec 2013
Cash	10,456,969,173	9,710,625,661
In hand (including foreign currencies)	1,511,891,304	1,623,748,920
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	8,945,077,869	8,086,876,741
Balance with other banks and financial institutions	861,283,653	1,368,921,853
In Bangladesh	801,855,817	1,330,150,719
Outside Bangladesh	59,427,836	38,771,134
Money at call and on short notice	-	-
Investments	38,584,862,900	34,111,552,052
Government	32,644,629,880	30,512,642,417
Others	5,940,233,020	3,598,909,635
Loans and advances/investments	105,462,407,488	107,942,564,235
Loans, cash credits, overdrafts, etc/investments	101,238,647,404	104,106,039,712
Bills purchased and discounted	4,223,760,084	3,836,524,523
Fixed assets including premises, furniture and fixtures	5,236,277,800	5,310,777,180
Other assets	7,567,343,506	6,622,755,197
Non - banking assets	-	-
Total assets	168,169,144,520	165,067,196,178
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	4,290,118,542	2,359,117,075
Subordinated non-convertible zero coupon bonds	599,998,411	599,998,411
Deposits and other accounts	130,996,984,700	133,682,889,808
Current/Al-wadeeah current accounts and other accounts	20,290,961,720	17,318,034,961
Bills payable	1,198,093,539	1,667,720,280
Savings bank/Mudaraba savings bank deposits	14,370,520,345	12,827,249,596
Fixed deposits/Mudaraba fixed deposits	95,137,409,096	101,869,884,971
Bearer certificates of deposit	-	-
Other deposits	-	-
Other liabilities	16,758,290,963	13,867,771,828
Total liabilities	152,645,392,616	150,509,777,122
Capital/shareholders' equity		
Total shareholders' equity	15,523,751,904	14,557,419,056
Paid-up capital	7,629,955,940	6,936,323,590
Share premium	330	330
Statutory reserve	4,534,975,768	4,208,075,877
Revaluation reserve	3,011,501,542	2,705,391,603
General reserve	8,166,144	8,166,144
Retained earnings	339,140,408	699,449,908
Non-controlling (minority) interest	11,772	11,604
Total liabilities and shareholders' equity	168,169,144,520	165,067,196,178
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	76,043,981,321	67,164,264,930
Acceptances and endorsements	25,706,013,826	22,488,214,073
Letters of guarantee	19,584,808,961	17,820,912,163
Irrevocable letters of credit	18,940,547,094	17,909,992,216
Bills for collection	11,812,611,440	8,945,146,478
Other contingent liabilities	-	-
Other commitments		
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total off-balance sheet items including contingent liabilities	76,043,981,321	67,164,264,930


 Imran Ahmed, FCA, CISA
 Chief Financial Officer


 Md. Mehmood Husain
 President and Managing Director

Bank Asia Limited

Consolidated Profit and Loss Statement

for the period ended 30 June 2014

	Amount in Taka			
	Jan to June 2014	Jan to June 2013	April to June 2014	April to June 2013
OPERATING INCOME				
Interest income	7,254,437,518	7,186,082,355	3,532,823,872	3,649,681,320
Interest paid on deposits and borrowings, etc	5,555,194,669	5,652,402,258	2,714,765,617	2,876,757,972
Net interest income	1,699,242,849	1,533,680,097	818,058,255	772,923,348
Investment income	1,799,757,934	1,261,368,921	999,625,213	722,911,973
Commission, exchange and brokerage	953,495,751	933,859,663	495,466,426	531,126,088
Other operating income	265,668,044	238,248,638	159,322,532	137,784,178
	<u>3,018,921,729</u>	<u>2,433,477,222</u>	<u>1,654,414,171</u>	<u>1,391,822,239</u>
Total operating income (A)	4,718,164,578	3,967,157,319	2,472,472,426	2,164,745,587
OPERATING EXPENSES				
Salaries and allowances	884,284,392	735,253,833	426,811,033	386,170,290
Rent, taxes, insurance, electricity, etc	223,158,595	194,579,919	106,103,875	95,677,398
Legal expenses	4,066,598	4,535,042	1,744,948	2,958,459
Postage, stamp, telecommunication, etc	34,849,167	34,946,820	17,690,188	19,485,871
Stationery, printing, advertisements, etc	38,380,064	36,040,279	23,473,239	19,429,347
Managing Director's salary and fees	6,100,000	6,100,000	3,550,000	3,550,000
Directors' fees	1,232,000	941,750	735,100	651,750
Auditors' fees	390,000	359,500	195,000	162,500
Depreciation and repairs of Bank's assets	221,208,516	171,852,896	118,558,172	91,478,159
Other expenses	496,504,567	361,537,834	362,185,006	191,759,920
	<u>1,910,173,899</u>	<u>1,546,147,873</u>	<u>1,061,046,561</u>	<u>811,323,694</u>
Total operating expenses (B)	1,910,173,899	1,546,147,873	1,061,046,561	811,323,694
Profit before provision (C=A-B)	2,807,990,679	2,421,009,446	1,411,425,865	1,353,421,893
Provision for loans and advances/investments				
General provision	45,831,024	(49,412,339)	97,702,432	(170,955,590)
Specific provision	895,692,620	835,237,129	407,934,839	464,695,089
	<u>941,523,644</u>	<u>785,824,790</u>	<u>505,637,271</u>	<u>293,739,499</u>
Provision for off-balance sheet items	88,797,164	76,037,694	33,431,233	53,663,804
Provision for diminution in value of investments	80,020,641	200,000,000	26,154,344	200,000,000
Other provisions	17,401,902	-	12,674,738	-
Total provision (D)	<u>1,127,743,351</u>	<u>1,061,862,484</u>	<u>577,897,586</u>	<u>547,403,303</u>
Total profit before tax (C-D)	1,680,247,328	1,359,146,962	833,528,279	806,018,590
Provision for taxation				
Current tax	1,020,024,419	869,142,368	508,118,884	425,735,822
Deferred tax	-	-	-	-
	<u>1,020,024,419</u>	<u>869,142,368</u>	<u>508,118,884</u>	<u>425,735,822</u>
Net profit after tax	660,222,909	490,004,594	325,409,395	380,282,768
Appropriations				
Statutory reserve	326,899,891	305,733,146	169,917,277	177,547,088
General reserve	-	-	-	-
	<u>326,899,891</u>	<u>305,733,146</u>	<u>169,917,277</u>	<u>177,547,088</u>
Retained surplus	333,323,018	184,271,448	155,492,118	202,735,680
Attributable to:				
Equity holders of Bank Asia Limited	333,322,850	184,275,173	155,492,252	202,737,495
Non-controlling (minority) interest	168	(3,725)	(134)	(1,815)
	<u>333,323,018</u>	<u>184,271,448</u>	<u>155,492,118</u>	<u>202,735,680</u>
Earnings Per Share (EPS)	0.87	0.64	0.43	0.50

Bank Asia Limited

Consolidated Cash Flow Statement

for the period ended 30 June 2014

	Amount in Taka	
	Jan to June 2014	Jan to June 2013
Cash flows from operating activities (A)		
Interest receipts	9,512,912,153	8,642,995,309
Interest payments	(5,555,194,669)	(5,652,402,258)
Fees and commission receipts	953,495,751	933,859,663
Cash payment to employees	(899,043,271)	(580,253,833)
Cash payment to suppliers	(72,574,739)	(79,288,933)
Income tax paid	(700,005,295)	(1,002,771,667)
Receipts from other operating activities	377,395,057	247,019,087
Payments for other operating activities	(765,493,816)	(601,859,203)
Operating profit before changes in operating assets & liabilities	2,851,491,171	1,907,298,165
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	2,584,529,278	(6,495,057,163)
Other assets	(240,348,829)	410,484,521
Deposits from customers	(2,685,905,108)	5,789,825,828
Trading liabilities	2,050,029,998	3,464,281,785
Other liabilities	410,827,393	(93,011,358)
Net increase in operating liabilities	2,119,132,732	3,076,523,613
Net cash from operating activities	4,970,623,903	4,983,821,778
Cash flows from investing activities (B)		
Investments in treasury bills, bonds and others	(2,282,049,594)	(4,200,507,099)
Sale/(Purchase) of trading securities	(2,341,323,385)	(446,424,264)
Purchase of fixed assets	(106,634,145)	(522,211,764)
Net cash used in investing activities	(4,730,007,124)	(5,169,143,127)
Cash flows from financing activities (C)		
Payment for finance lease	(770,167)	(1,089,912)
Subordinated non-convertible zero coupon bonds	-	-
Net cash from/(used) in financing activities	(770,167)	(1,089,912)
Net increase in cash and cash equivalents (A+B+C)	239,846,612	(186,411,261)
Effects of exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents at the beginning of the year	11,082,332,424	10,529,761,537
Cash and cash equivalents at the end of the period	11,322,179,036	10,343,350,276
Cash and cash equivalents:		
Cash	1,511,891,304	1,282,192,038
Balance with Bangladesh Bank and its agent bank(s)	8,945,077,869	6,948,031,322
Balance with other banks and financial institutions	861,283,653	2,109,519,016
Money at call and on short notice	-	-
Prize bonds	3,926,210	3,607,900
	11,322,179,036	10,343,350,276


 Imran Ahmed, FCA, CISA
 Chief Financial Officer


 Md. Mehmood Husain
 President and Managing Director

Bank Asia Limited

Consolidated Statement of Changes in Equity

for the period ended 30 June 2014

Particulars	Amount in Taka									
	Paid-up capital	Statutory reserve	Share premium	Revaluation reserve	General reserve	Retained earnings	Total	Non-controlling interest	Total equity	
Balance at 01 January 2013	6,305,748,720	3,503,958,171	330	2,592,675,837	8,166,144	703,603,495	13,114,152,697	12,191	13,114,164,888	
Transferred during the period	-	305,733,146	-	-	-	(305,733,146)	-	-	-	
Adjustment on revaluation of fixed assets and others	-	-	-	61,799,730	-	-	61,799,730	-	61,799,730	
Issue of bonus shares	630,574,870	-	-	-	-	(630,574,870)	-	-	-	
Net profit for the period	-	-	-	-	-	490,008,319	490,008,319	(3,725)	490,004,594	
Balance at 30 June 2013	6,936,323,590	3,809,691,317	330	2,654,475,567	8,166,144	257,303,798	13,665,960,746	8,466	13,665,969,212	
Transferred during the period	-	398,384,560	-	-	-	(398,384,560)	-	-	-	
Adjustment on revaluation of fixed assets and others	-	-	-	50,916,036	-	-	50,916,036	-	50,916,036	
Issue of bonus shares	-	-	-	-	-	-	-	-	-	
Net profit for the period	-	-	-	-	-	840,530,670	840,530,670	3,138	840,533,808	
Balance at 31 December 2013	6,936,323,590	4,208,075,877	330	2,705,391,603	8,166,144	699,449,908	14,557,407,452	11,604	14,557,419,056	
Transferred during the year	-	326,899,891	-	-	-	(326,899,891)	-	-	-	
Adjustment for revaluation of fixed assets and others	-	-	-	306,109,939	-	-	306,109,939	-	306,109,939	
Issue of bonus shares	693,632,350	-	-	-	-	(693,632,350)	-	-	-	
Net profit for the period	-	-	-	-	-	660,222,741	660,222,741	168	660,222,909	
Balance at 30 June 2014	7,629,955,940	4,534,975,768	330	3,011,501,542	8,166,144	339,140,408	15,523,740,132	11,772	15,523,751,904	


Imran Ahmed, FCA, CISA
Chief Financial Officer


Md. Mehmood Husain
President and Managing Director

Bank Asia Limited

Balance Sheet

as at 30 June 2014

PROPERTY AND ASSETS	Amount in Taka	
	30 June 2014	31 Dec 2013
Cash	10,455,056,034	9,708,569,284
In hand (including foreign currencies)	1,509,978,165	1,621,692,543
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	8,945,077,869	8,086,876,741
Balance with other banks and financial institutions	833,944,924	1,362,883,245
In Bangladesh	788,859,468	1,325,297,321
Outside Bangladesh	45,085,456	37,585,924
Money at call and on short notice	-	-
Investments	38,376,421,650	33,933,356,023
Government	32,644,629,880	30,512,642,417
Others	5,731,791,770	3,420,713,606
Loans and advances/investments	102,220,868,531	104,911,261,053
Loans, cash credits, overdrafts, etc/investments	97,997,108,447	101,074,736,530
Bills purchased and discounted	4,223,760,084	3,836,524,523
Fixed assets including premises, furniture and fixtures	5,217,056,952	5,288,348,327
Other assets	9,522,543,757	8,573,325,470
Non - banking assets	-	-
Total assets	166,625,891,848	163,777,743,402
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	3,876,057,294	1,944,757,246
Subordinated non-convertible zero coupon bonds	599,998,411	599,998,411
Deposits and other accounts	130,844,231,634	133,489,374,641
Current/Al-wadeeah current accounts and other accounts	20,138,208,654	17,124,519,794
Bills payable	1,198,093,539	1,667,720,280
Savings bank/Mudaraba savings bank deposits	14,370,520,345	12,827,249,596
Fixed deposits/Mudaraba fixed deposits	95,137,409,096	101,869,884,971
Bearer certificates of deposit	-	-
Other deposits	-	-
Other liabilities	15,749,526,096	13,125,909,087
Total liabilities	151,069,813,435	149,160,039,385
Capital/shareholders' equity		
Total shareholders' equity	15,556,078,413	14,617,704,017
Paid-up capital	7,629,955,940	6,936,323,590
Share premium	330	330
Statutory reserve	4,534,975,768	4,208,075,877
Revaluation reserve	3,011,501,542	2,705,391,603
General reserve	8,166,144	8,166,144
Retained earnings	371,478,689	759,746,473
Total liabilities and shareholders' equity	166,625,891,848	163,777,743,402
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	76,043,981,321	67,164,264,930
Acceptances and endorsements	25,706,013,826	22,488,214,073
Letters of guarantee	19,584,808,961	17,820,912,163
Irrevocable letters of credit	18,940,547,094	17,909,992,216
Bills for collection	11,812,611,440	8,945,146,478
Other contingent liabilities	-	-
Other commitments	-	-
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total off-balance sheet items including contingent liabilities	76,043,981,321	67,164,264,930


Imran Ahmed, FCA, CISA
Chief Financial Officer


Md. Mehmood Husain
President and Managing Director

Bank Asia Limited

Profit and Loss Statement

for the period ended 30 June 2014

	Amount in Taka			
	Jan to June 2014	Jan to June 2013	April to June 2014	April to June 2013
OPERATING INCOME				
Interest income	7,018,334,852	7,051,960,122	3,444,080,135	3,580,423,263
Interest paid on deposits and borrowings, etc	5,352,926,624	5,349,553,695	2,612,084,913	2,723,739,187
Net interest income	1,665,408,228	1,702,406,427	831,995,222	856,684,076
Investment income	1,799,757,934	1,261,368,921	999,625,213	722,911,973
Commission, exchange and brokerage	889,828,154	890,783,639	468,213,219	507,310,751
Other operating income	261,373,940	238,439,367	155,644,278	137,759,243
	2,950,960,028	2,390,591,927	1,623,482,710	1,367,981,967
Total operating income (A)	4,616,368,256	4,092,998,354	2,455,477,932	2,224,666,043
Salaries and allowances	863,117,802	716,814,462	415,004,909	377,213,633
Rent, taxes, insurance, electricity, etc	212,470,772	185,198,472	100,711,552	90,898,213
Legal expenses	4,110,798	4,083,199	1,744,948	2,526,246
Postage, stamp, telecommunication, etc	33,277,988	33,094,489	16,839,684	18,491,589
Stationery, printing, advertisements, etc	37,779,114	35,698,205	23,300,934	19,271,645
Managing Director's salary and fees	6,100,000	6,100,000	3,550,000	3,550,000
Directors' fees	1,140,000	890,000	650,000	600,000
Auditors' fees	-	34,500	-	-
Depreciation and repairs of Bank's assets	215,279,544	167,390,623	114,855,497	89,138,899
Other expenses	487,846,931	353,166,192	358,333,936	187,670,694
Total operating expenses (B)	1,861,122,949	1,502,470,142	1,034,991,460	789,360,919
Profit before provision (C=A-B)	2,755,245,307	2,590,528,212	1,420,486,472	1,435,305,124
Provision for loans and advances/investments				
General provision	45,831,024	(49,412,339)	97,702,432	(170,789,209)
Specific provision	895,692,620	835,237,129	407,934,839	464,695,089
	941,523,644	785,824,790	505,637,271	293,905,880
Provision for off-balance sheet items	88,797,164	76,037,694	33,431,233	53,663,804
Provision for diminution in value of investments	73,023,140	200,000,000	19,156,843	200,000,000
Other provisions	17,401,902	-	12,674,738	-
Total provision (D)	1,120,745,850	1,061,862,484	570,900,085	547,569,684
Total profit before tax (C-D)	1,634,499,457	1,528,665,728	849,586,387	887,735,440
Provision for taxation				
Current tax	1,002,235,000	863,798,493	495,026,643	422,832,355
Deferred tax	-	-	-	-
	1,002,235,000	863,798,493	495,026,643	422,832,355
Net profit after tax	632,264,457	664,867,235	354,559,744	464,903,085
Appropriations				
Statutory reserve	326,899,891	305,733,146	169,917,277	177,547,088
General reserve	-	-	-	-
	326,899,891	305,733,146	169,917,277	177,547,088
Retained surplus	305,364,566	359,134,089	184,642,467	287,355,997
Earnings Per Share (EPS)	0.83	0.87	0.46	0.61



Imran Ahmed, FCA, CISA
Chief Financial Officer



Md. Mehmood Husain
President and Managing Director

Bank Asia Limited

Cash Flow Statement

for the period ended 30 June 2014

	Amount in Taka	
	Jan to June 2014	Jan to June 2013
Cash flows from operating activities (A)		
Interest receipts	9,276,809,487	8,508,873,076
Interest payments	(5,352,926,624)	(5,349,553,695)
Fees and commission receipts	889,828,154	890,783,639
Cash payment to employees	(877,876,681)	(561,814,462)
Cash payment to suppliers	(71,973,789)	(69,907,486)
Income tax paid	(691,797,093)	(997,427,792)
Receipts from other operating activities	373,100,953	247,209,816
Payments for other operating activities	(744,231,378)	(581,476,940)
Operating profit before changes in operating assets & liabilities	2,800,933,029	2,086,686,156
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	2,690,392,522	(4,758,963,351)
Other assets	(235,578,547)	(1,688,388,764)
Deposits from customers	(2,645,143,007)	5,714,381,355
Trading liabilities	1,931,300,048	3,446,010,284
Other liabilities	377,063,154	182,223,787
Net increase in operating liabilities	2,118,034,170	2,895,263,311
Net cash from operating activities (A)	4,918,967,199	4,981,949,467
Cash flows from investing activities (B)		
Investments in treasury bills, bonds and others	(2,282,049,594)	(4,200,507,099)
Sale/(Purchase) of trading securities	(2,311,078,164)	(446,312,184)
Purchase of fixed assets	(106,379,545)	(522,211,764)
Investments in subsidiaries	-	-
Net cash used in investing activities	(4,699,507,303)	(5,169,031,047)
Cash flows from financing activities (C)		
Payment for finance lease	(770,167)	(1,089,912)
Subordinated non-convertible zero coupon bonds	-	-
Net cash from/(used) in financing activities	(770,167)	(1,089,912)
Net increase in cash and cash equivalents (A+B+C)	218,689,729	(188,171,492)
Effects of exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents at the beginning of the year	11,074,237,439	10,520,729,481
Cash and cash equivalents at the end of the period	11,292,927,168	10,332,557,989
Cash and cash equivalents:		
Cash	1,509,978,165	1,279,799,568
Balance with Bangladesh Bank and its agent bank(s)	8,945,077,869	6,948,031,322
Balance with other banks and financial institutions	833,944,924	2,101,119,199
Money at call and on short notice	-	-
Prize bonds	3,926,210	3,607,900
	11,292,927,168	10,332,557,989


 Imran Ahmed, FCA, CISA
 Chief Financial Officer


 Md. Mehmood Husain
 President and Managing Director

Bank Asia Limited

Statement of Changes in Equity

for the period ended 30 June 2014

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Share premium	Revaluation reserve	General reserve	Retained earnings	Total
Balance at 01 January 2013	6,305,748,720	3,503,958,171	330	2,592,675,837	8,166,144	634,621,144	13,045,170,346
Statutory reserve	-	305,733,146	-	-	-	(305,733,146)	-
Revaluation reserve	-	-	-	61,799,730	-	-	61,799,730
Issue of bonus shares	630,574,870	-	-	-	-	(630,574,870)	-
Net profit for the period	-	-	-	-	-	664,867,235	664,867,235
Balance at 30 June 2013	6,936,323,590	3,809,691,317	330	2,654,475,567	8,166,144	363,180,363	13,771,837,311
Statutory reserve	-	398,384,560	-	-	-	(398,384,560)	-
Revaluation reserve	-	-	-	50,916,036.00	-	-	50,916,036
Issue of bonus shares	-	-	-	-	-	-	-
Issue of right shares	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	794,950,670	794,950,670
Balance at 31 December 2013	6,936,323,590	4,208,075,877	330	2,705,391,603	8,166,144	759,746,473	14,617,704,017
Balance at 01 January 2014	6,936,323,590	4,208,075,877	330	2,705,391,603	8,166,144	759,746,473	14,617,704,017
Statutory reserve	-	326,899,891	-	-	-	(326,899,891)	-
Revaluation reserve	-	-	-	306,109,939	-	-	306,109,939
Issue of bonus shares	693,632,350	-	-	-	-	(693,632,350)	-
Issue of right shares	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	632,264,457	632,264,457
Balance at 30 June 2014	7,629,955,940	4,534,975,768	330	3,011,501,542	8,166,144	371,478,689	15,556,078,413


 Md. Mehmood Hussain
 President and Managing Director


 Md. Mehmood Hussain
 President and Managing Director

Bank Asia Limited

Liquidity Statement (Analysis of Maturity of Assets and Liabilities)

as at 30 June 2014

Amount in Taka

Particulars	Maturity					Total
	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	
Assets						
Cash in hand and with banks	1,946,765,590	-	-	-	8,508,290,444	10,455,056,034
Balance with other banks and financial institutions	16,055,076	550,000,000	300,000,000	-	-	833,944,924
Money at call and on short notice	-	-	-	-	-	-
Investments	22,242,700,000	441,600,000	2,045,400,000	268,900,000	13,377,821,650	38,376,421,650
Loans and advances	18,805,758,133	21,738,454,382	28,148,343,658	26,211,935,126	7,316,377,232	102,220,868,531
Fixed assets including premises, furniture and fixtures	-	-	-	-	5,217,056,952	5,217,056,952
Other assets	755,264,873	322,485,298	5,374,528,921	150,326,541	2,919,938,124	9,522,543,757
Non-banking assets	-	-	-	-	-	-
Total Assets (A)	43,734,433,520	23,052,539,680	35,868,272,579	26,631,161,667	37,339,484,402	166,625,891,848
Liabilities						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	3,856,057,294	119,999,682	-	499,998,729	-	4,476,055,705
Deposits	31,687,555,197	27,749,175,330	35,482,366,292	25,027,544,205	10,897,590,610	130,844,231,634
Provision and other liabilities	596,498,831	15,367,826	-	745,962,352	14,391,697,087	15,749,526,096
Total Liabilities (B)	36,140,111,322	27,884,542,838	35,482,366,292	26,273,505,286	25,289,287,697	151,069,813,435
Net Liquidity Excess/(Shortage) (A-B)	7,594,322,198	(4,832,003,158)	385,906,287	357,656,381	12,050,196,705	15,556,078,413


Miran Ahmed, FCA, CISA
Chief Financial Officer


Md. Mehmood Hussain
President and Managing Director

Selected explanatory notes to the financial statements

for the period ended 30 June 2014

- 1.1.1 Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2013. Consolidated financial Statements include position of Bank Asia Limited, Bank Asia Securities Limited and BA Exchange Company (UK) Limited.
- 1.1.2 Provision for income tax has been shown @ 42.5 % as prescribed in finance Ordinance, 2014 of the accounting profit made by the Bank after considering some of the taxable add backs of income and disallowances of expenditures including provision for loans.
- 1.1.3 General
 - a) Figures appearing in these financial statements have been rounded off to the nearest Taka.
 - b) Figures of previous year have been rearranged wherever necessary to conform to current year's presentation.
- 2.1.1 Bonus Share of Tk. 693.63 million for the year ended December 31, 2013 was approved in the 15th AGM and transferred to share capital.

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

June 30, 2014

Age group	Male	Female	Total
30 & below	344	172	516
31-40	642	230	872
41-50	173	12	185
51-60	29	2	31
61+	4	0	4
Total	1,192	416	1,608
Percentage (%)	74%	26%	100%

Talent Management

January to June, 2014

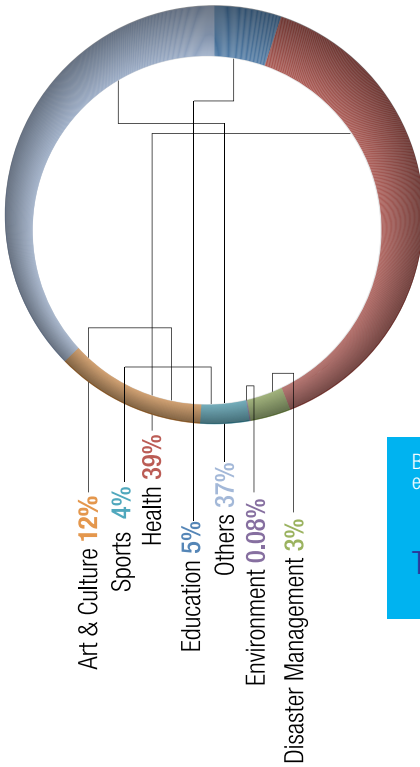
Particulars	No. of Participant	Man Hour
In- House Training	1,291	22,376
Bangladesh Bank	43	440
BIBM	26	552
Overseas/Foreign Training	15	392
Training by other Institute	73	1,248
Total Number of Participants & Man Hours	1,448	25,008

social projects

January to June, 2014

Million Taka

Description of Initiatives	Expenditure	Number of Beneficiaries
Education	7.39	543
Health	55.50	60
Disaster Management	4.47	Not Numbered
Environment	0.12	Not Numbered
Sports	5.40	Not Numbered
Art & Culture	16.54	Not Numbered
Others	53.25	Not Numbered
Total	142.67	



Bank Asia
expensed

Tk. **142.67**
Million for CSR

Mr. A. Rouf Chowdhury,
Chairman of Bank Asia
handed over a cheque of Tk.
2.00 crore for the ICC T-20
World Cup 2014 and Lakho
Kantha Sonar Bangla Taholil
to Honorable Prime Minister
Sheikh Hasina





Islamic Banking

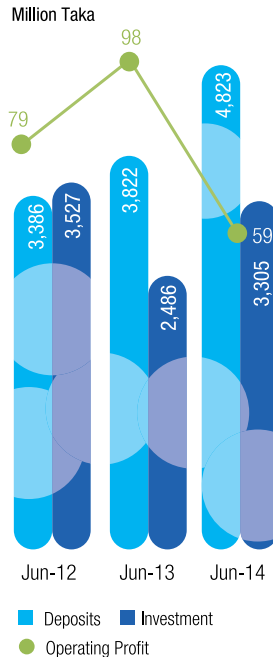
Bank Asia commenced its much acclaimed Islamic Banking services in 2008 and the Bank has 5 Islamic Banking Windows in Dhaka, Chittagong and Sylhet divisions.

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.



branches at a glance

Branch Name	Address	Phone/Fax Number
Corporate Branch	Noor Tower (1st floor), 110, Bir Uttam C.R. Dutta Road, Dhaka	Ph: 880-2-9674501-2 9677031, 9614061-3 Fax: 880-2-9677032
Principal Office Branch	111-113, Motijheel C/A Dhaka - 1000	Ph: 880-2-9571450-1, 9563652, 9571020-1, 9571023 Fax: 880-2-9566223
Gulshan Branch	Bay's Galleria , 57, Gulshan Avenue (Ground Floor) Dhaka - 1212	Ph: 880-2-9889268-9, 8828103,8828387 Fax: 880-2-8816739
Agrabad Branch	69, Agrabad C/A, Chittagong	Ph: 880-31-714665, 724876, 714703, 2517303 Fax: 880-31-714548
Malkhanagar Branch	Union Parishad Bhaban, Taltola Bazar, Malkhanagar, Munshigonj	Ph: 01711831040 Fax: 06924-63225
Scotia Branch	117/A, Old Airport Road, Tejgaon, Dhaka	Ph: 880-2-8142290, 9137512-5 Fax: 880-2-8155858
MCB Dilkusha Branch	4, Dilkusha C/A, Dhaka	Ph: 880-2-9568871 - 3 Fax: 880-2-9563649
MCB Sk. Mujib Road Branch	1269/b Sk. Mujib Road, Agrabad C/A, Chittagong	Ph: 880-31-715125 - 7 Fax: 880-31-710352
Sylhet Main Branch	60, Niloy Darga Gate, Airport Road, Sylhet	Ph: 880-821-724722, 712256 Fax: 880-821-722616
Tarail Branch	Tarail Bazar, Kishoreganj	Ph: 09434-75099 Fax: 09434-75099
MCB Banani Branch	A. R. Tower, 24,Kamal Ataturk Road, Banani, Dhaka - 1213	Ph: 880-2-9885610, 9894699, 9889104 Fax: 880-2-9882181
Khatunganj Branch	273/268, Khatunganj, Asia Centre, Chittagong	Ph: 880-31-610036, 638013-4, 618419, 63841 Fax: 880-31-632905
Lohagara Branch	Mostafa Tower, Lohagara , Chittagong.	Ph: 03034-56304 Fax: , 03034-56305
North South Road Branch	89, Shaheed Syed Nazrul Islam Shoroni, North South Road, Dhaka	Ph: 880-2-9563768-9, 9567671 Fax: 880-2-9563223
Uttara Branch	House # 79A, Road #07, Uttara Model Town, Dhaka	Ph: 880-2-8957427 - 9 Fax: 880-2-8957431
Ashulia Branch	Chowdhury Plaza (1st Floor) , Zamgara Bazar, Ashulia, Savar, Dhaka	Ph: 880-2-7702447 Fax: 880-2-7790448
Mitford Branch	Bismillah Tower, 147/148, Mitford Road, Dhaka - 1100	Ph: 880-2-7320620 - 1 Fax: 880-2-7314999
CDA Avenue Branch	665/564, CDA Avenue, East Nasirabad, Panchlailsh, Chittagong	Ph: 880-31-2850091-2, 2863640 Fax:880-31-612933
Sylhet Uposhohor Branch	Rahim Tower, Subhani Ghat, Bishwa Road, Sylhet	Ph: 880-821-2833448-9 Fax: 880-821-2830791
Dhanmondi Branch	Meher Plaza, House # 13/A (2nd Floor), Road # 5, Dhaka-1205	Ph: 880-2-9668361, 8624872-5, 9675918 Fax: 880-2-9664640
Station Road Branch	Mohiuddin Market (1st floor), 170, Station Road, Chittagong	Ph: 88-031-2850934-5 Fax: 88-031-2850936

Branch Name	Address	Phone/Fax Number
Bashundhara Branch	Plot # 25, Block-A, Avenue Road, Bashundhara R/A, Dhaka.	Ph: 880-2-8402021, 8845182 Fax: 880-2-8401322, 8845181
Khulna Branch	Al-Mashah Complex, 44, Mojid Sarani KDA Avenue (Shib Bari Mor), Khulna-9100	Ph: 88-041-2830136-7, 2831451, 2831361 Fax: 041-2830135
Rajshahi Branch	Ahmed Plaza, 182, Alu Patti Mor, Rajshahi-6100	Ph: 880-721-812503-4 Fax: 880-0721-812502
Chatkhil Branch	Holding# 3147, ,Khilpara Road , Chatkhil Bazar, Chatkhil, Noakhali.	Ph: 03222-75179 Fax: 03222-75179, 75224
EPZ Branch	Zone Service Complex (Ground Floor) ,CEPZ, Chittagong	Ph: 880-31-800340, 800406 Fax: 880-31-801391
Mohakhali Branch	82, Mohakhali C/A , Dhaka-1212	Ph: 02-9857236, 9857420, 9857429 Fax: 8855431
Mirpur Branch	Nishi Plaza, Plot # 1, Avenue 4, Section 6,Block C, Pallabi, Mirpur, Dhaka-1216	Ph: 9013814, 9013841, 9013844 Fax: 880-2-9012122
Anderkilla Branch	184,J.M Sen Avenue, Anderkilla, Chittagong	Ph: 880-31-2854882-3, 2854556 Fax: 880-31-2854881
Rohitpur Branch	Rima Plaza , Rohitpur Boarding , Keranigonj, Dhaka	Ph: 880-2-7766677 Fax: 880-2-7766600, 7766444
Bogra Branch	Jamil Shopping Centre, Baragola, Bogra	Ph: 880-51-51642-3 Fax: 880-5178641
Jessore Branch	Jess Tower (1st Floor), 39/M.K. Road, Jessore	Ph: 0421-67783-4, 67748 Fax: 0421-67738
Bahadderhat Branch	Mamtaz Tower ,Holding #4540, Bahadderhat, Chittagong	Ph: 031-2553741-3 Fax: 88-031-2553745
Shantinagar Branch	Treasure Island, 42/43, Siddeshwari Circular Road, Dhaka-1217	Ph: 8333979, 8332836, 8312729 Fax: 8333978
Tongi Branch	Mariom Tower (1st floor) 13 Anarkoli Road, Tongi Bazar, Tongi, Gazipur	Ph: 9816303-4 Fax: 880-9816306
Konabari Branch	Rupjan Tower, Nilnagar ,Konabari, Gazipur	Ph: 02-9298882-3 Fax: 02-9298885
Bhatiary Branch	Bhatiary Bazar, Sitakunda, Chittagong	Ph: 031-2781077-79 Fax: 031-2781080
Progoti Shoroni Branch	Venus Complex , Kha 199/2-199/4, Pragati Shoroni ,Badda, Dhaka	Ph:8824653,8824467, 8824687 Fax: 8825368
Ishwardi Branch	Central Jame Masjid Market (1st floor), Station Road, Ishwardi, Pabna.	Ph: 0732664463-5 Fax: 0732664462
Savar Branch	B-70/1 Bazar Road, Savar, Dhaka	Ph: 88-02-7744857, 7744889, 7744890, Fax: 7744891
Beani Bazar Branch	Tajma shopping Center (1st floor), Beani Bazar, Sylhet	Ph: 08223-56103-4 Fax: 08223-56105
Donia Branch	Hossain tower (1st & 2nd Floor), 1050, Donia, Dhaka Ctg high way, Shampur, Dhaka	Ph: 880-2-7540055, 7540095 Fax: 880-2-7551188
Moghbaraz Branch	Tropical M.L. Point (1st Floor) 43, New Circular Road, Moghbaraz, Dhaka-1217	Ph: 8321578, 8321245 Fax: 8312056
Kamal Bazar Branch	Kabir Tower, Kamal Bazar, Mohora Kalurghat, Chittagong	Ph: 031-2572872-3 Fax: 031-2572874
Cox's Bazar Branch	J.N Plaza (1st Floor), Plot # 226 (New), Tekpara Main Road, Cox's Bazar	Ph: 88-0341-52240-42 Fax: 88-0341-52244
Faridpur Branch	Plot #2354,Goalchamot, Chak Bazar, Thana Road, Faridpur	Ph: 0631-67206-7 Fax: 0631-67204

Branch Name	Address	Phone/Fax Number
Narayanganj Branch	Jahan plaza (1st Floor),20, Sirajuddoula Road, Falpatty, Narayanganj	Ph: 88-02-7648801-5 Fax: 88-02-7648805
Paltan Branch	Rangs Tower (1st Floor), 68, Purana Paltan,Dhaka-1000	Ph: 7113844, 7110488, 7115594, 7119664 Fax: 7111164
Jagannathpur Branch	76, T&T Road, Ward-07, Haji Ashid Ullah Market, Jagannathpur Bazar, Sunamganj	Ph: 0872-756013 Fax: 0872-756014
Moulvibazar Branch	Shah Mostafa Garden City, M. Saifur Rahman Road (Central Road), Moulavi Bazar	Ph: 0861-63601, 63602 Fax: 0861-636000
Bhairab Branch	Kalibari Road, Bhairab Bazar, Kishoregonj	Ph: 09424-72328-31 Fax: 09424-72332
Strand Road Branch	S. A. Chamber (1st Floor) ,Strand Road, Majhirghat, Chittagong	Ph: 031-2513611-2317 Fax: 031-2513906
Shyamoli Branch	23/4 Khiljee Road, Block B Shyamoli, Dhaka	Ph: 02-9103565-6 Fax: 02-9115239
Patherhat Branch	Ibrahim Sobhar Tower (1st Floor), Patherhat, Noapara, Raozan, Chittagong	Ph: 031-2573111-2 Fax: 031-2573113
Tejgaon Link Road Branch	Shanta Western Tower,186, Tejgaon I/A, Dhaka	Ph: 88-02-8870081-4 Fax: 88-02-8870086
Rupnagar Branch	Plot #34(1st Floor), Road#16, Rupnagar, Mirpur, Dhaka	Ph: 9016692-3 Fax: 9008757
Laldighirpar Branch	Laldighirpar Main Road, Laldighirpar, Sylhet	Ph: 0821-719901, 719904 Fax: 0821-719907
Madhabdi Branch	Shitlabari Bazar Road, Narshigndi	Ph: 880-2-9446553-4 Fax: 880-2-9446555
Barisal Branch	Fakir Complex, 112, Birsreshtho Captain Mohiuddin Jahangir Sarak, Barisal	Ph: 0431-2177510-1 Fax: 0431-62227
Oxygen Moor Branch	422, Oxygen Moor, Kulgaon, Bayezid Bostami, Chittagong	Ph: 031-2583701-2 Fax: 031-2583704
Elephant Road Branch	64, Elephant Road, Dhaka	Ph: 9669351,9669331 Fax: 880-2-9669296
Lalmatia Branch	Plot 4/3, Block-D, Lalmatia Housing Estate ,Dhaka	Ph: 8100067, 8100071-2 Fax: 880-2-8100070
Dohazaria Branch	Sadek Tower (1st Floor), Dohajari, Chandanaish, Chittagong	Ph: 01755591572-74
Haziganj Branch	Munshi Plaza(1st Floor), Main Road, Haziganj, Chandpur	Ph: 88424-75142 Fax: 08424-75144
KEPZ Branch	Zone Service Complex(Ground Floor) , North Potenga, Chittagong	Ph: 031-2502391-3 Fax: 031-2502934
Aglabazar Branch	Shophy Plaza, Aglabazar, Nawabgang, Dhaka	Mob: 01911403703, 01713920853
Hemayetpur Branch	Molla Market (1st Floor), Hemayetpur Bus stand, Tetuljhora Union, Savar, Dhaka	Mob: 01711072110
Dakkhinkhan Branch	KC Plaza (1st Floor), Noapara, Dakkhinkhan bazar, Uttara, Dhaka	Mob: 0119818707 Fax: 07426-75173
Mohadevpur Branch	Saif Uddin Haider & Sons Complex, Mohadevpur, Naogaon	Ph: 01426-75194
Nimtala Branch	Hemanta Shoping Complex(1 st Floor), Nimtala , Sirajdikhan, Munshiganj	Mob:01712942590
Comilla Branch	Chowdhury Plaza 2, House-465/401, Race Course, Comilla	Mob: 01717578720, 01771425266

Branch Name	Address	Phone/Fax Number
Sonaimuri Branch	United Plaza, Bank Road, Sonaimuri Bazar, Noakhali	Mob:01711008820
Feni Branch	34 S.S.K Road, Feni	Mob:01714112681
Satmasjid Road	Plot No. 78, Bir Uttam M A Rob Sarak, Zigatola, Dhanmondi, Dhaka	Phone 9634926-7
Paragram Branch	Mamtaj Plaza, Paragram, Union- 11 no. Kollail Union Parishad, PS.-Nawabgonj, Dist:-Dhaka	HOB-01713378991, 04470009132
Sonargaon Janapath Road Branch	Circle Windflower Plot No.-30, Sonargaon Janapath Road, Section-11, Uttara, Dhaka-1230	HOB-01670761210; 04470009678, MOB-01819185190
Dinajpur Branch	orab Uddin Complex Road No.-01, Butibabu Road, Ward No.-3, Dinajpur Powrashova, P.S- Kotwali, Dist:-Dinajpur	HOB-01712 192519
Lichubagan Branch	"Al-Emarat Shopping Complex, Lichubagan, Chandragona, PS.-Rangunia, Dist:- Chittagong	HOB-01818 127403
Gazipur Branch	Akbar Trade Centre" Holding No.- 236/K (new), BDC Road, Ward No.- 26, Gazipur City Corporation, P.S-Gazipur Sadar, Dist:-Gazipur	HOB-01913 494546
Kalatiya Branch	Kalatiya Shopping Centre, Shamserpur, Kalatiya, PS.- Keranigonj, Dist:- Dhaka	Ph-769182,7769183,7769184 Mob:01777-792164
Chandragonj Branch	Parishad, PS- Lakshmipur Sadar, Dist: Lakshmipur	HOB-01727760638
Bank Asia Bhaban Branch	"Bank Asia Bhaban" Holding No.- 39, Agrabad C/A, Sabder Ali Road, Ward No.- 28, Chittagong City Corporation, P.S-Doublemuring, Dist:- Chittagong	HOB-01713106206
Ashulia SME/Agri Branch	Tanvir Super Market (1st Floor) , Ashulia Bazar Bus Stand, Ashulia Savar, Dhaka	Ph: 88-02-7744975-6 Fax: 88-02-7744978
Baligaon SME/Agri Branch	Dewan Super Market , Baligaon Bazar, Tongibari, Munshigonj	Ph: 0693251004-5 Fax: 0693251004
Shirajdikhan SME/Agri Branch	Shirajdikhan Bazar, Sikder Market Shirajdikhan, Munshigonj	Ph: 06924-63364 Fax: 06924-63225
Ramganj SME/Agri Branch	Anupom Super Market (1st Floor) , Bypass Road, Ramgonj, Laxmipur	Ph: 03824-75080,75171 Fax: 03824-75124
SME Service Center		
Jatrabari SME Service Center	Noor Tower, 76/Ga Bibir Bagicha North Jatrabari, Dhaka	Ph: 88-02-7554861-2 Fax: 7554863
Rekabi Bazar SME Service Center	Rekabi Bazar, Sylhet	Ph: 0821-710419, 710409 Fax: 0821-710406
Jurain SME Service Center	Anaz Tower 495 East Jurain, Kadamtai, Dhaka	Ph: 88-02-7453414-5 Fax: 88-02-7453416
Khulna SME Service Center	28, Sir Iqbal Road Khulna	Ph: 041-731208-9 Fax: 041-723306
Chaktai SME Service Center	1676/G/1 River City Market New Chaktai, Bakolia Chittagong	Ph: 031-2866395-6 Fax: 031-2866398

Branch Name	Address	Phone/Fax Number
Bashabo SME Service Center	87, East Bashabo, Dhaka	Ph: 88-02-7218462-3 Fax: 88-02-7218460
ISLAMIC WINDOWS		
Principal Office Branch	Tea Board Building 111-113, Motijheel C/A, Dhaka - 1000	Ph: 880-2-9571450, 9571451 Fax: 880-2-9566223
Uttara Branch	House # 79A, Road #07 Sector # 4, Uttara Model Town Dhaka - 1230	Ph: 880-2-8957427 – 9 Fax: 880-2-8957431
Shantinagar Branch	Treasure Island 42-43, Siddeshwari Circular Road Shantinagar, Dhaka-1217	Ph: 8333979, 8312729 Fax: 880-8333978
Lohagara Branch	Mostafa Center ,Lohagara, Chittagong	Ph: 88-03034-56641 Mobile: 88-01930-530722 Fax: 88-03034-56305
Sylhet Uposhohor Branch	Sylhet Tower Subhanighat Bishwa Road, Sylhet	Ph: 880-821-2833448-9 Fax: 880-821-2830791
Islamic Banking Department, Corporate Office	Rangs Tower (2nd to 8th floor) Corporate Office 68 Purana Paltan Dhaka-1000	Ph: 880-2-7110042, 7110062, 7110147, 7110173, 7110218, 7110247, 7110278, 7110468, 7113867, 7115813, 7115881 7118667, 7118828 bankasia@bankasia.com.bd Web: www.bankasia-bd.com

OFF SHORE BANKING UNIT

EPZ Branch	Zone Service Complex (Ground floor), CEPZ, Chittagong	Ph: 031-800320 Fax: 031-801391
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SUBSIDIARIES

	SUBSIDIARY-1: BANK ASIA SECURITIES LIMITED	
Dilkusha (Head Office)	Hadi Mansion (7th Floor)2 Dilkusha C/A, Dhaka-1000	Phone: 7124743, 7170896 Fax: 88-02-9567884 cmd.bankasia@gmail.com
Dhanmondi Branch	Meher Plaza, House # 13/A, R # 05, Dhanmondi, Dhaka	Phone: 8624874-5
Mirpur Branch	Nishi Plaza, Plot # 01, Avenue-04 Section-06, Block-C, Mirpur	Phone: 9013814, 9013841
Khulna Branch	28, Sir Iqbal Road (1st Floor), Khulna	Phone: 041-2830136-7
Jurain Branch	Anaz Plaza (2nd Floor)495,East Jurain Kadamtali, Dhaka	Phone: 7453414
Uttara Branch	H # 79/A, (4th Floor), R# 07, Sector # 04 Uttara Model Town, Dhaka-1000	Phone: 8958371
Extension Office	158-160, Ground Floor Motijheel, C/A, Dhaka-1000	Phone: 7124805, 7124816
SUBSIDIARY-2: BA EXCHANGE COMPANY (UK) LTD.		
Office in UK	125 Whitechapel Road London E1 1DT	Tel: 0203 005 4845-6 Fax: 0207 426 0097 Mob: 0795 081 4675