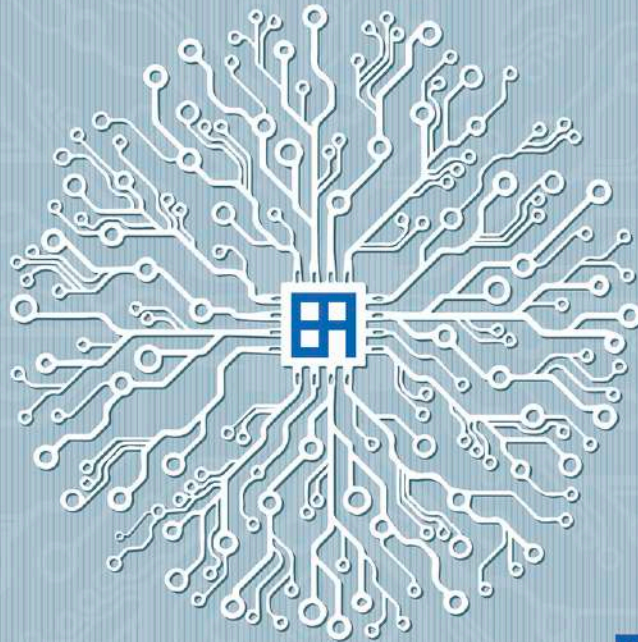


Corporate Outlook

Digital coverage of banking service
for better inclusive economy



Bank Asia

6/2021

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We think Global

3 Subsidiary Companies

2 in abroad

1 in the country

661

Foreign Correspondents

83 countries

51 Exchange Houses

in 12 countries as foreign remittance

channeling partner

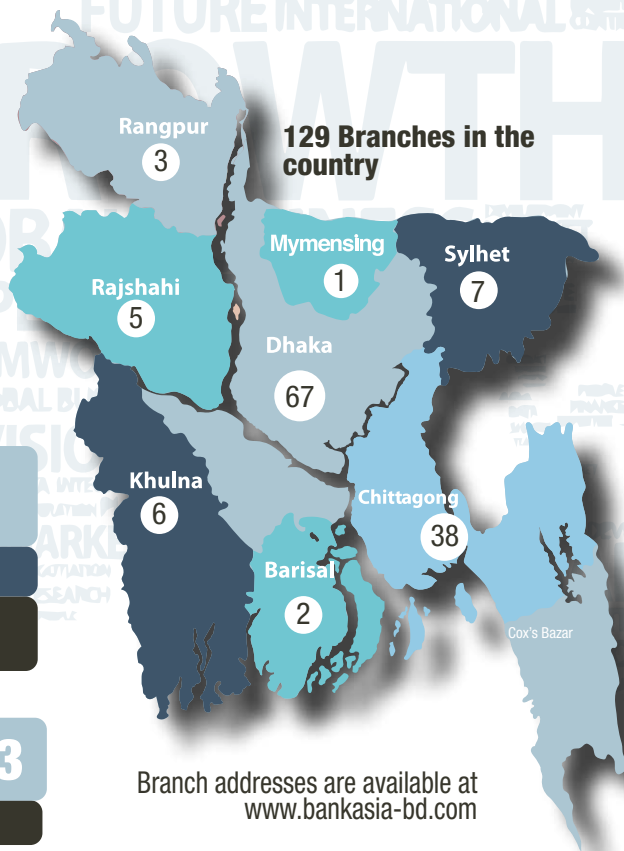
4,845

Agent Outlets in

55 districts of Bangladesh

5,478,343

Number of clients



Branch addresses are available at www.bankasia-bd.com

Bank Profile

Bank Asia is ranked one of the
**Top 10 Banks in
Sustainability Rating 2020**
by Central Bank of Bangladesh

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

board of directors

- Mr. A Rouf Chowdhury** (Chairman)
- Mr. Mohd. Safwan Choudhury** (Vice Chairman)
- Mr. Romo Rouf Chowdhury** (Vice Chairman)
- Mr. Rumees A Hossain** (Director)
- Ms. Hosneera Sinha** (Director)
- Mr. Major General Mohammad Matiuur Rahman (retd.)** (Director)
- Ms. Romana Rouf Chowdhury** (Director)
- Mr. Dilwar H Choudhury** (Independent Director)
- Mr. Enam Chowdhury** (Director)
- Mr. Helal Ahmed Chowdhury** (Independent Director)
- Mr. Ashraful Haq Chowdhury** (Independent Director)
- Ms. Naheed Akhter Sinha** (Director)
- Ms. Tania Nusrat Zaman** (Director)
- Ms. Farhana Haq** (Director)
- Mr. M.A. Baqui Khalily** (Independent Director)
- Mr. Md. Abul Quasem** (Independent Director)
- Mr. Md. Arfan Ali** (President & Managing Director)

Some of the Directors are not seen in the picture

senior management team

- | | |
|---|---|
| Mr. Md. Arfan Ali
President & Managing Director | Mr. Alamgir Hossain
DMD, Corporate & Large Loan |
| Mr. Mohammad Borhanuddin
DMD & Chief Operating Officer | Mr. Md. Zia Arfin
SEVP & Head of International Division |
| Mr. Md. Sazzad Hossain
Deputy Managing Director | Mr. Hossain Ahmad
EVP & Chief Information Officer |
| Mr. Mohammad Ziaul Hasan Molla
DMD - Small, Medium & Retail | Mr. Arequl Arefeen
EVP & Head of Treasury |
| Mr. Shafiuzzaman
DMD & Chief Credit Officer | Mr. Tahmidur Rashid
EVP & Head of Credit Risk Management |
| Mr. S M Iqbal Hossain
DMD, Head of IB & Export Finance | Mr. Mohammad Rashidul Kabir Rajib
SVP & Chief Risk Officer |
| Mr. Adil Chowdhury
Deputy Managing Director | Mr. Mohammad Ibrahim Khalil FCA
SVP & Chief Financial Officer |
| Mr. Sarder Akhter Hamid
DMD & Head of Channel Banking | Mr. Mohammad Aatur Rahman
AVP, MD's Secretariat |

financial highlights

	Million Taka			Million USD		
	30-Jun-21	2020	2019	30-Jun-21	2020	2019
Total Assets	412,064	408,717	353,800	4,908	4,869	4,214
Deposits	302,222	303,028	253,710	3,600	3,610	3,022
Loans & Advances	244,415	244,642	227,299	2,911	2,914	2,708
Import	108,945	141,289	158,115	1,298	1,683	1,883
Export	65,639	108,549	132,465	782	1,293	1,578
Remittance (Inward)	61,021	98,911	79,750	727	1,178	950
Operating Profit	4,824	6,071	9,322	57	72	111
ROE	7.32%	7.81%	8.16%	7.32%	7.81%	8.16%
ROA	0.49%	0.53%	0.59%	0.49%	0.53%	0.59%
EPS (BDT)	1.74	1.75	1.68	1.74	1.75	1.68
Yield on Advance	7.80%	7.68%	10.19%	7.80%	7.68%	10.19%
Cost of Deposit	4.03%	4.95%	5.67%	4.03%	4.95%	5.67%
Cost of Fund	6.17%	7.22%	8.25%	6.17%	7.22%	8.25%
Cost of Operation	2.19%	2.27%	2.59%	2.19%	2.27%	2.59%
Spread	3.77%	2.73%	4.52%	3.77%	2.73%	4.52%
Net Interest Margin	3.04%	2.56%	3.96%	3.04%	2.56%	3.96%
Burden Ratio	0.33%	0.62%	0.67%	0.33%	0.62%	0.67%
CRAR (Capital to Risk Weighted Asset Ratio) BASEL-III	15.90%	17.16%	17.93%	15.90%	17.16%	17.93%

Exchange rate used 1 USD equivalent to BDT 83.95

Total Assets | Deposits | Advances

(Million Taka)

Total Assets	408,717	353,800	307,291
Deposits	303,028	253,710	222,472
Advances	244,642	227,299	214,618
	2020	2019	2018

Contact Person

Mohammad Ibrahim Khalil FCA

SVP & Chief Financial Officer

+880 1916-865979

ibrahim.khalil@bankasia-bd.com

everywhere
Bank Asia

Branch Banking

Branches **129**

Sub branches **7**

SME Centers **4**

SME/Agri branches **4**

Islamic windows **5**

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

Subsidiary Companies **3**

Branchless Banking

Agent outlet **4,845**

Individual & Institutions **851**

Union Digital Center **3,157**

City Digital Center **46**

Post Office **775**

Micro merchant **35,756**

ATM Booth (own) **195**

ATM (shared) **12,269**

Collection Booth **12**

International Relationship

661

Foreign Correspondent Bank

29

Number of Nostro account

96

Foreign banks having credit line

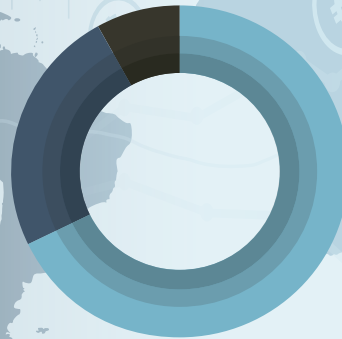
51

Number of Exchange Houses

Received service from Micro Merchant channel during pandemic situation

portfolio mix

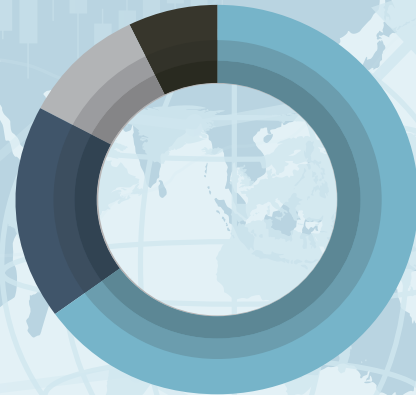
June 30, 2021



Deposit Mix

(Tk. 302,222 million)

- Retail 68%
- Corporate 24%
- Islamic 8%



Loan Portfolio

(Tk. 244,415 million)

- Corporate Banking 65%
- SME & Agri 18%
- Retail Banking 10%
- Islamic Banking 7%

shareholders' information

shareholders' equity

June 30, 2021

amount in million

Particulars	BDT	USD
Paid-up capital	11,659	139
Statutory reserve	10,569	126
Revaluation reserve	3,462	41
General reserve	8	0.10
Retained earnings	2,225	26
Total shareholders' equity	26,481	333

Conversion rate used 1 USD equivalent to BDT 83.95

shareholding structure

June 30, 2021

Description	Number of shareholders
Sponsors & Directors	27
General Public	7,989
Foreign Investors	1
Institutions	322
Total	8,339

Contact Person

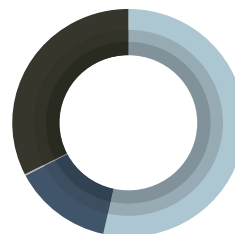
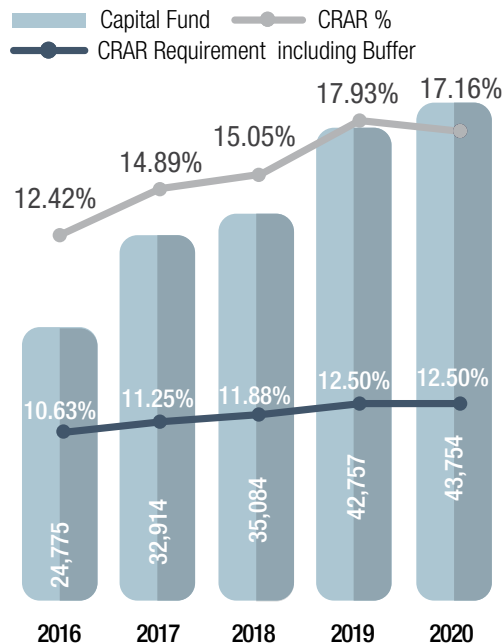
Sheikh Mohammad Anisuzzaman

Company Secretary

+88 01713-108866

s.anisuzzaman@bankasia-bd.com

capital fund trend (million Taka)



shareholding structure

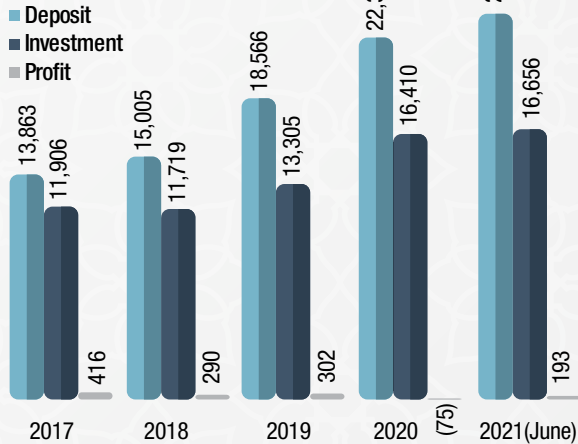
June 30, 2021

- 53.47% Sponsors & Directors
- 13.85% General Public
- 0.21% Foreign Investors
- 32.47% Institutions

islamic banking

First ever in Bangladesh
ISR (income sharing ratio)
based unique profit
distribution system

Islamic Banking
(Million Taka)



foreign trade in Bangladesh



In Bangladesh

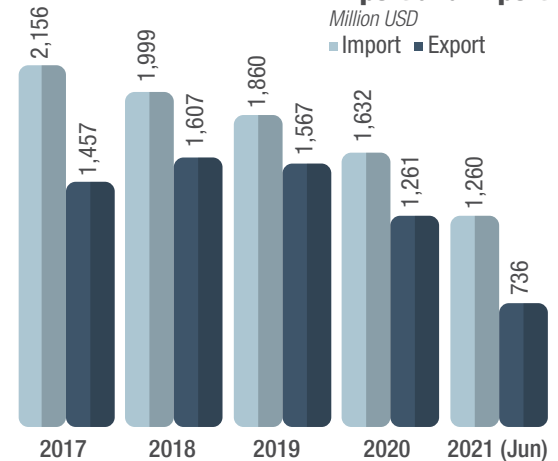
Export
USD **19,525** Million

Import
USD **30,769** Million

Bank Asia's Import and Export

Million USD

■ Import ■ Export



Major imports

Capital machineries
Crude palm oil
Raw sugar
Furnace oil
Chemicals
Raw cotton
Fertilizer
Textiles and articles
Iron and steel
Paper pulp
Food grains
Plastics and rubber articles

Major exports

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

major foreign correspondents

contact persons in International Division

Md. Zia Arfin

Senior Executive Vice President
& Head of International Division

+880 1713-160011

+880 7166179

zia.arfin@bankasia-bd.com

Md. Faruk Hossain

First Vice President

+880 1713-386658

faruk.hossain@bankasia-bd.com

Mynul Ahsan

First Vice President

+880 1711-854565

m.ahsan@bankasia-bd.com

Md. Sazzad Hossain

Senior Executive Officer

+880 1915-632244

md.sazzad@bankasia-bd.com

83

Countries

661

Foreign

Correspondents

96 credit lines with

Foreign Banks

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 Voudouse, Switzerland
9. Banca UAE 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. Sumitomo Mitsui Banking Corporation, Japan.
56. Swedbank, Sweden.
57. The Bank of New York Mellon, USA
58. U.B.A.F. - Union De Banques Arabes Et Francaises Tokyo Branch, Japan.
59. UBI Banca S.P.A., Italy.
60. UBL (Switzerland) AG, Switzerland.
61. UBS Switzerland AG, Switzerland.
62. Unicredit S.P.A., Italy.
63. Wells Fargo Bank, N.A., USA.
64. Zurich Kantonalbank, Switzerland.
65. Regions Bank, USA
66. Vakif Yatirim Bankasi A.S., Istanbul, Turkey
67. Aktif Yatirim Bankasi A.S., Istanbul, Turkey
68. Riyadh Bank, Saudi Arabia (KSA)
69. BANKINTER, S.A., Spain
70. Landesbank SAAR, Germany
71. Mizuho Bank, Ltd., Japan
72. Nepal Bangladesh Bank Limited, Nepal
73. Shinhan Bank, Korea, Republic of
74. SYDBank A/S, Denmark
75. Toronto-Dominion Bank, The, Canada
76. Woori Bank, Seoul, Korea
77. Qatar National Bank (Q.P.S.C), Qatar
78. Credit Europe Bank N.V., Netherlands

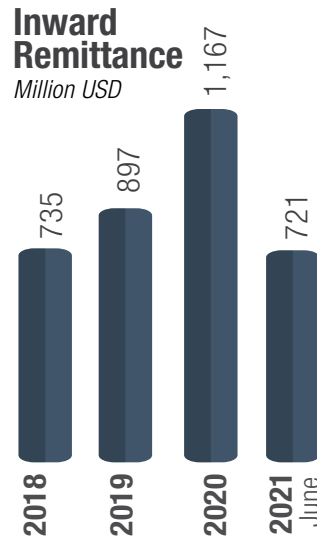
inward remittance

Remittance plays a significant role for the growth of economy which contributed 5.4% of total GDP of the country. Bangladesh's foreign exchange reserve was USD 46.39 billion at the end of June'21 and positioned eighth of top remittance recipients in the world. During the COVID pandemic period remittance growth in the country remained positive. First half of this year, Bangladesh received about USD 11.84 billion compared to USD 8.79 billion it received a year before registering 35% growth. Our countrywide Agent Banking distribution network enables us to deliver the remittance to the door steps of the beneficiaries.

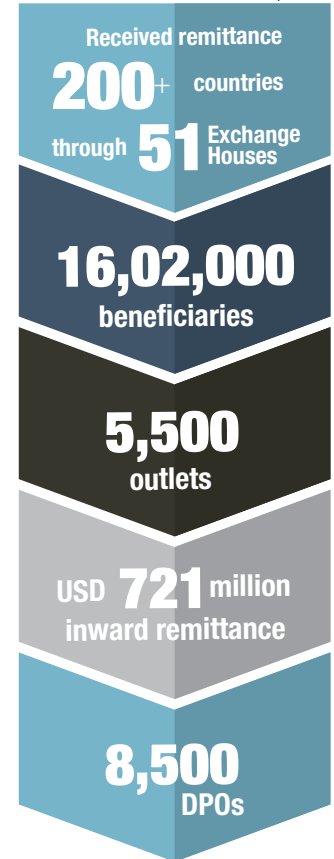
BA Express USA Inc.

USD **45.60** million

Growth **422%**



Jan-June, 2021



Bank Asia's position was **5th**
in June, 2021 for remittance
collection among all Banks' in
Bangladesh

6% market share
USD **721** million

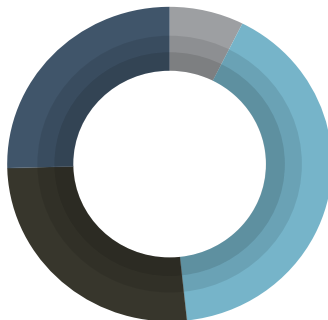
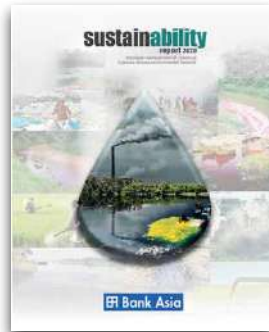
Served 154,015 freelancers & collect
Tk. 7,670 million through Payoneer till
June 21 to make service export related
payment easier & cheaper

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



total community investment

(Tk. 100 million)

June 30, 2021

- Education **7%**
- Health **41%**
- Disaster Management **26%**
- Others **25%**

sustainable banking initiatives key highlights

June 30, 2021

51,572

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

2,288,826

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

24,091

Man-hours of training for development of our human capital

68%

cash transactions done through ATM

666,960

Transactions worth Tk. 6,350 million done through Bank Asia's SMART APP

4,845

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

40

students received support for education under BA's higher studies scholarship amounting to Tk. 1.49 million

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**

brief performance

economic environmental and social

Economic responsibility

+11%	No. of loans accounts
+59%	Deposit customer account
+67%	Savings customer account

Shareholders' responsibility

2,036	million BDT	Profit after tax
27,381	million BDT	Shareholders' fund
16.50	BDT	Share price

Social responsibility

+4%	Staff strength
+8%	Benefits and emoluments

Environmental responsibility

11,262,487	kwh, Electricity consumed
64,825	ltrs, Oil
104,899	m3, CNG

Fuel consumed

3,238,479	km, Local business travel
138,588	reams, Paper used

sustainable human capital

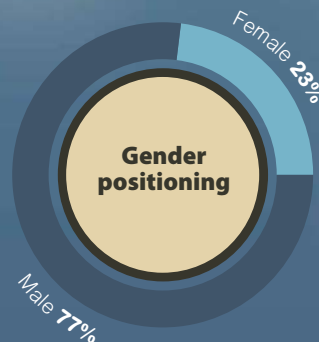
71%

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

age distribution

June 30, 2021

Age group	Male	Female	Total	%
30 & below	227	106	333	13%
Above 30- 40	1,127	346	1,473	58%
Above 40-50	505	114	619	25%
Above 50-60	87	4	91	4%
Above 60-70	2	-	2	-
Total	1,948	570	2,442	100%
Percentage (%)	77	23	100	-



talent management

Employees	30-Jun-21		2020		2019	
	Number	Training hours	Number	Training hours	Number	Training hours
Male	2,741	16,147	14,983	93,383	3,881	74,031
Female	1,392	7,944	4,032	23,841	869	16,563

24,091

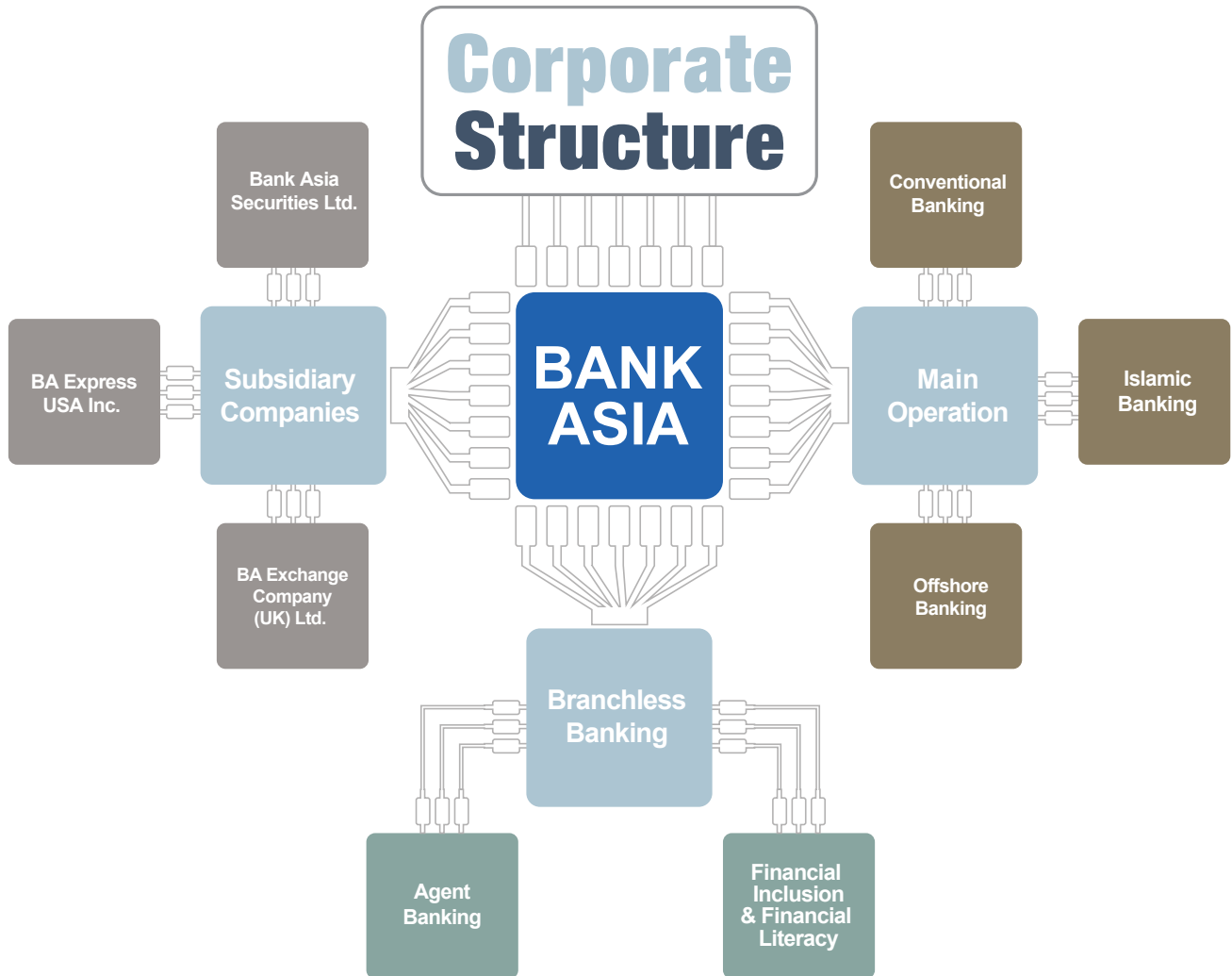
man hours training
for Human Capital
development

sustainable human capital

balance sheet including human capital
abridged for banking operation

Million Taka

	31-Dec-20	31-Dec-19
Assets		
Total Asset (Conventional)	408,717	353,800
Human Asset (Individuals' value)	21,115	20,755
Value of investments	6	18
Total Asset including Human Asset	429,838	374,573
Capital & liabilities		
Total Liabilities (Conventional)	408,717	353,800
Human Capital	21,121	20,773
Total Capital & Liabilities including Human capital	429,838	374,574



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

awards & accolades 2020

SAFA (South Asian Federation of Accountants) awarded

- **1st Prize** for Best Presented Annual Report-2019- Private Sector Banks category
- **2nd Runner Up** for Corporate Governance Disclosures category

ICAB (Institute of Chartered Accountants of Bangladesh)

- **2nd position** under Private Sector Banks category
- **2nd position** under Corporate Governance Disclosures category
- **3rd prize** under Integrated Reporting Category

ICSB (Institute of Chartered Secretaries of Bangladesh)

- **Bronze award** for Corporate Governance Excellence

NCSR (National Centre for Sustainability Reporting) and

ICSP (Institute of Certified Sustainability Practitioners) in Indonesia granted

- **Gold Rank** in Asia Sustainability Reporting Rating 2020 for Sustainability Report 2019

Awarded **BFP-B Excellence Award** for supporting the financial inclusion mandate by Business Finance for the Poor in Bangladesh (BFP-B), a project managed by **NATHAN Associates London** and funded by **DFID, UKAID**



Mr. Md. Arfan Ali, Honorable President and Managing Director of Bank Asia Limited received the certificate of 1st prize-Winner under Private sector banks category in South Asia for Best Presented Annual Report 2019 by South Asian Federation of Accountants (SAFA)





our strengths

- Maintained a strong capital base; one of the highest CRAR in the banking industry
- Stable entity(credit) rating over the years
- 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 5 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
- Strong presence in capital market through its own subsidiary company

why Bank Asia

Local expertise

Comprehensive and long-standing knowledge of culture, markets and regulatory framework of Bangladesh. Strong business and institutional ties.

Focus on trade finance

Trade finance is Bank Asia's single most important line of business.

Strong record in servicing international trade.

Renowned competence in 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 | **1,699**

Country rank | **13**

Rated by Bankers Almanac

credit rating

Rating	2021	2020
Long term	AA2	AA2
Short term	ST2	ST2

Rated by Credit Rating Agency of Bangladesh Ltd. (CRAB) and will remain valid up to June 2022.

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

Bank Asia

ডিজিটাল ডাকঘর

Digital Postoffice

The New Era of Banking Service



Bottala Bazar, Salikha, Magura

Bank Asia has introduced 'Digital Dakghar' based Banking services for the marginal people of the country to ensure the rights of banking services. Now, peoples across the country can easily access necessary banking services from Digital Dakghar of Bangladesh Post Office

Services offering through Post Office Banking

- Foreign Remittance
- Utility Bill Payment
- Passport Fee Collection
- SME Loan Processing
- Retail Loan Processing
- Agri Loan processing
- Debit/NFC Card Services
- Savings/Current/SND Account
- School Banking
- DPS
- Deposit & Withdraw
- Fund Transfer
- Fund Transfer through EFTN & RTGS



Corporate Governance

Sound Corporate Governance is fundamental to the gaining of stakeholders' trust. By following this mantra, Bank Asia constantly endeavors to render its business management more transparent, Corporate Governance more stable, operations of the Board of Directors (BoD) more efficient. The key features of Bank Asia's Corporate Governance practices are:

- **All of the Board members are non-executive director except Managing Director**
- **Adequate representation of independent directors**
- **Bank Asia's Board of Directors comprises of members who have wide knowledge and experience in the field of finance, accounting, economics, management, marketing and business administration**
- **Strong representation of women in the Board**
- **Adherence to industry-leading standards of Corporate Governance including principles that ensure Bank's strategic goals are aligned with managing environmental and social impacts to deliver long-term sustainable growth to stakeholders**



Bank Asia contributed Tk.100 million to the "Bangabandhu Sheikh Mujibur Rahman Memorial Trust"

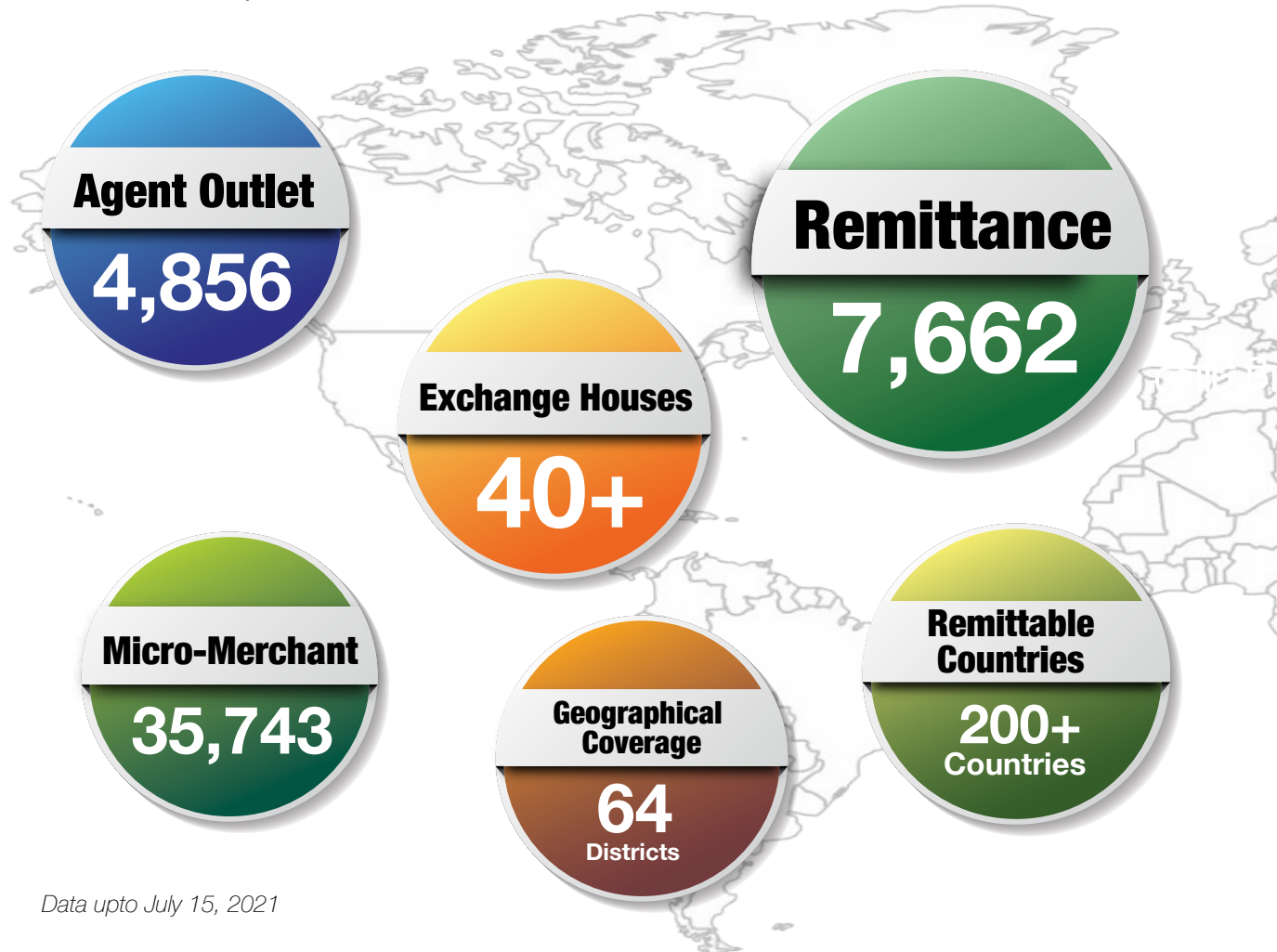
During 2020,
Bank Asia spent
Tk. **283 million** in CSR

Major Events observed by Bank Asia





Bank Asia Agent Banking



Data upto July 15, 2021

a new era of Remittance facilities

 **Bank Asia**

**Digital
Post Office**

780

**Union Digital
Centres**

3,157

Individual Agents

873

**City Digital
Centres**

46



Corporate Office

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Usage of hazardous chemical substances and disposal threaten the life of living beings



Chemical Emission

At first, hazardous chemical is emitted into the atmosphere from different kinds of industrial establishment.



Atmospheric Transport of Chemical substances

Atmospheric transport is the main ways how chemical substances are distributed to the environment i.e. soil and water.



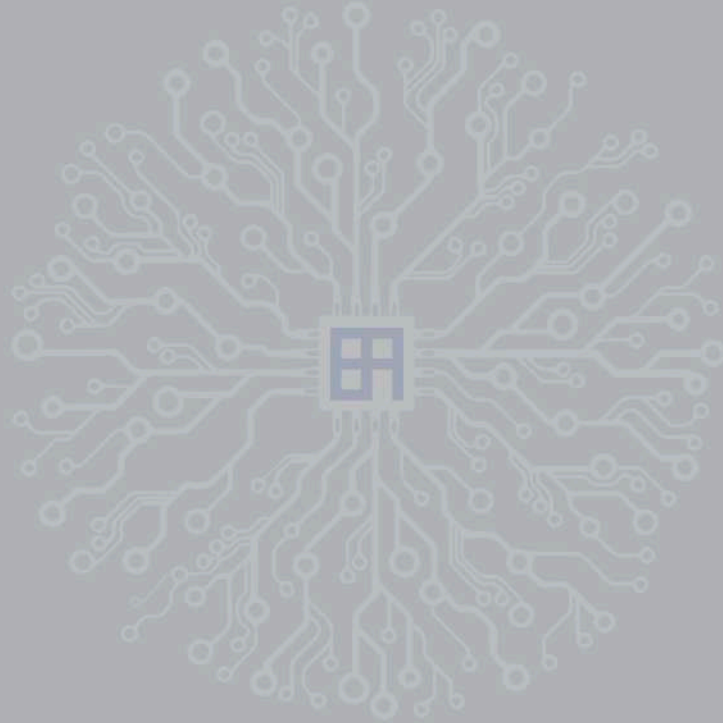
Contaminants in the food chain

Plants contaminated with chemical substances are consumed by small fish species; concentrations increase as larger fish species consume small fish.



Damaging Effects of Contamination

Contaminate food can cause effects such as food poisoning and accumulation over time might harm animal and human health.



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