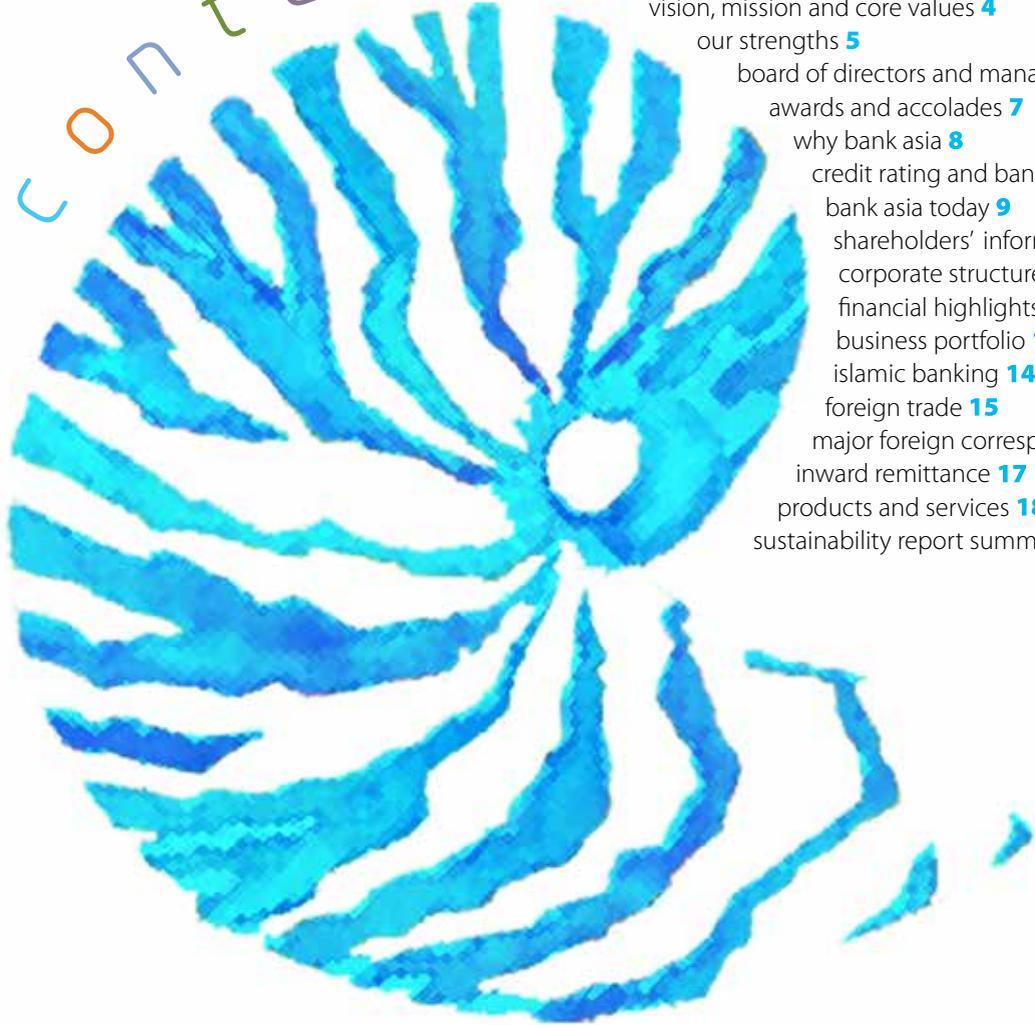


CORPORATE
OUTLOOK
unlocking human dimensions

 **Bank Asia**

Contents



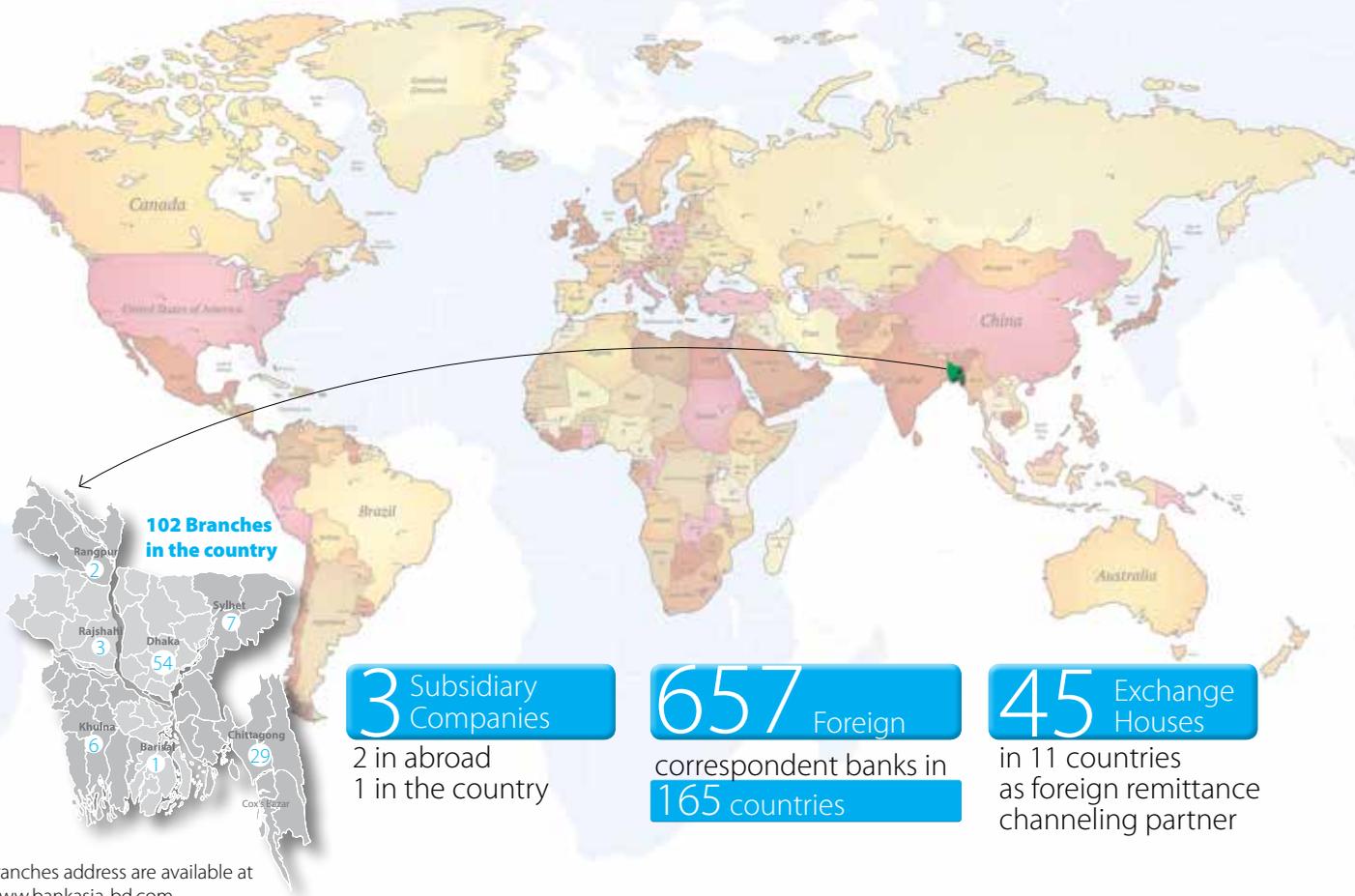
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we think global

BANK ASIA LIMITED

2

corporate outlook



102 Branches in the country

Rangpur 2

Rajshahi 3

Khulna 6

Barisal 1

Dhaka 54

Sylhet 7

Chittagong 29

Cox's Bazar

3 Subsidiary Companies

2 in abroad
1 in the country

657 Foreign

correspondent banks in
165 countries

45 Exchange Houses

in 11 countries
as foreign remittance
channeling partner

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



bank profile

Bank Asia commenced operation on November 27, 1999 by a group of successful entrepreneurs of Bangladesh with the basic objective of bringing high quality service in the banking sector and actively participating in the growth and expansion of the national economy.

Bank Asia is the only bank in Bangladesh to acquire the Bangladesh operation of two foreign banks namely Muslim Commercial Bank of Pakistan and Bank of Nova Scotia of Canada. Our purpose has always been to foster industrial, commercial and financial ties between Bangladesh and foreign countries by trade initiatives and business ventures.

Thanks to its unremitting efforts and 15 years of experience, Bank Asia today proudly stands among the top rated banks of Bangladesh with an extensive network of business outlets comprising of conventional banking branches, islamic windows, off-shore banking unit, brokerage branches, agricultural branches and SME centers. And as part of the bank's commitment to provide all modern and value added banking services in keeping with the very best standard in a globalized world.



vision

- To have a poverty free Bangladesh in course of a generation in the new millennium, reflecting the national dream
- To build a society where human dignity and human rights receive the highest consideration along with reduction of poverty

mission

- To assist in bringing high quality service to our customers and to participate in the growth and expansion of our national economy
- To set high standards of integrity and bring total satisfaction to our clients, shareholders and employees
- To become the most sought after Bank in the country, rendering technology driven innovative services by our dedicated team of professionals

core values

- Place customer interest and satisfaction as first priority and provide customized banking products and services
- Value addition to the stakeholders through attaining excellence in banking operation
- Maintain high ethical standard and transparency in dealings
- Be a compliant institution through adhering to all regulatory requirements
- Contribute significantly for the betterment of society
- Ensure higher degree of motivation and dignified working environment for our human capital and respect optimal work-life balance
- Committed to protect the environment and go green

our strengths



- Skilled and dedicated workforce under a group of dynamic and knowledgeable leaders
- Strong integration/bondage among the employees. Best Health, Safety and Working Environment for Human Capital
- Good corporate image as reflected by trustworthiness in the market
- Own core banking solution. Customization and scaling through our associate software development company
- Strong presence in trade finance, export and import
- Strong foreign correspondents in international trade. Relationship with hundreds of financial institutions worldwide
- Strong remittance base and disbursement channel. Strengthened by largest NGO based network
- Strong asset and capital base
- Financial inclusion through Agent Banking, Remote Banking (EBEK) and mobile financial services
- 24 hours real time Online banking. Bulk payment processing through EFTN
- First and only Bangladeshi Bank that provides Online Payment Gateway Service through Payza and Payoneer

management team

board of directors

Mr. A Rouf Chowdhury, Chairman
Mr. Mohd. Safwan Choudhury, Vice Chairman
Mr. A M Nurul Islam, Vice Chairman
Mr. Mohammed Lakiotullah, Director
Mr. Rume A Hossain, Director
Ms. Hosneara Sinha, Director
Mr. Md Nazrul Huda, Director
Mr. Mir Shahjahan, Director
Mr. M Shahjahan Bhuiyan, Director
Ms. Naheed Akhter Sinha, Director
Ms. Sohana Rouf Chowdhury, Director
Mr. M Irfan Syed, Director
Ms. Farhana Haq Chowdhury, Director
Mr. Mashiur Rahman, Director
Mr. Md. Mehmood Husain,
 President & Managing Director

Mr. Md. Mehmood Husain

President and Managing Director

Mr. Aminul Islam

Additional Managing Director, Chief Operating Officer & Company Secretary

Mr. Mohammed Roshangir

Deputy Managing Director

Ms. Humaira Azam

Deputy Managing Director & Chief Risk Officer

Mr. Md. Arfan Ali

Deputy Managing Director & Chief Business Officer (SMR)

Mr. Md. Zahirul Alam

Deputy Managing Director

Mr. Syed Nazimuddin

Senior Executive Vice President & Head of Foreign Remittance

Mr. Mohammad Borhanuddin

Senior Executive Vice President & Head of Corporate Assets and Client Origination

Mr. Barun Kanti Saha

Senior Executive Vice President & Head of Special Assets Management

Mr. Md. Sazzad Hossain

Senior Executive Vice President & Head of Internal Control and Compliance

Mr. Imran Ahmed, FCA, CISA

Executive Vice President & Chief Financial Officer

Mr. Mohammad Abdul Qaium Khan

Executive Vice President & Head of Information and Communication Technology

Mr. Md. Abu Bakar Laskar

Senior Vice President & Head of Branch Operations

Mr. Md. Ashrafuddin Ahmed

Senior Vice President, MD's Secretariat

Mr. Md. Zia Arfin

Senior Vice President & Head of International Division

Mr. K.S Nazmul Hasan

Senior Vice President & Head of Human Resources

Mr. Arequul Arefeen

Senior Vice President & Head of Treasury

Mr. Afzalul Haq

Senior Vice President & Head of Islamic Banking

Mr. Md. Rezaul Islam

First Vice President & Head of Logistic and Support Services

awards & accolades

Sustainability Reporting Award 2014 for the Most Impressive Sustainability Report 2013 by NCSR



Sustainability Reporting Award for Most Progressive Reporter 2012 by NCSR



2014

- Bank Asia garnered second position from the Institute of Chartered Accountants of Bangladesh (ICAB) for Best Presented Annual Reports-2013 among all the private sector banks (including cooperative banks) in Bangladesh
- Certificate of Merit from SAFA (South Asian Federation of Accountants) for Best presented Annual Report Awards and SAARC Anniversary Awards for Corporate Governance Disclosures 2013
- Certificate of Merit from the Institute of Cost and Management Accountants of Bangladesh (ICMAB) for Best Corporate Award-2013
- Sustainability Reporting Award 2014(SRA 14) awarded for Most Impressive Report 2013 by NCSR (National Centre for Sustainability Reporting) Jakarta, Indonesia for Sustainability Report 2013 of Bank Asia

2013

- Certificate of Merit from the Institute of Chartered Accountants of Bangladesh (ICAB) for Best Presented Annual Reports-2012 in the Private Sector Banks including Cooperative Banks
- Certificate of Merit in the SAARC Anniversary Award for Corporate Governance from the Institute of Chartered Accountants of Bangladesh (ICAB)
- Achieved commendation for first time Sustainability Report 2012 in the 9th Sustainability Reporting Awards by National Center for Sustainability Reporting (NCSR) in Pejaten, Jakarta for Sustainability Report 2012 of Bank Asia
- Achieved special commendation for Most Progressive Reporter 2012 by National Center for Sustainability Reporting (NCSR) in Pejaten, Jakarta for Sustainability Report 2012 of Bank Asia
- Recognized by Bangladesh Bank as one of the top 10 commercial banks for significant contribution to green banking in Bangladesh

why Bank Asia



Local expertise

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

Focus on trade finance

Trade finance is Bank Asia's single most important line of business.
Strong record in servicing international trade.
Renowned competence in tackling and managing country, credit and financial risks.

Professional assistance

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

Creative product and service development

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

bank ranking

World rank | 2,504

Country rank | 17

Rated by Bankers Almanac

credit rating

Rating	2014	2013
Long term	AA3	AA2
Short term	ST2	ST1

Rated by Credit Rating Agency of Bangladesh Ltd. (CRAB) and will remain valid up to June 2016

Bank Asia today



Particulars	Sep. 30, 2015
Branch	92
SME center	06
SME/agri branch	04
Islamic window	05
ATM booth (own)	108
ATM shared	5,488
Male employee	1,369
Female employee	441
Foreign correspondent bank	657
Number of nostro account	30
Foreign banks having credit line	58
Number of brokerage house	1
Deposits	BDT 157,332 Million
Loans and advances	BDT 128,174 Million
Import	BDT 97,861 Million
Export	BDT 65,162 Million
Remittance (inward)	BDT 35,204 Million
Operating profit	BDT 4,500 Million

shareholders' information

shareholding structure

June 30, 2015

Description	Number of shareholders
Sponsors and directors	25
General public	13,857
Foreign investors	2
Investment companies	119
Institutions	277
Non resident Bangladeshies	122
Total	14,402

shareholders' equity

June 30, 2015

in million

Particulars	BDT	USD
Paid-up capital	8,392.95	107.60
Statutory reserve	5,409.22	69.35
Revaluation reserve	2,760.93	35.40
General reserve	8.17	0.10
Retained earnings	867.10	11.12
Total shareholders' equity	17,438.37	223.57

Conversion rate used 1 USD equivalent to BDT 78

shareholding structure



46.47% Sponsors and directors

18.03% General public

0.32% Foreign investors

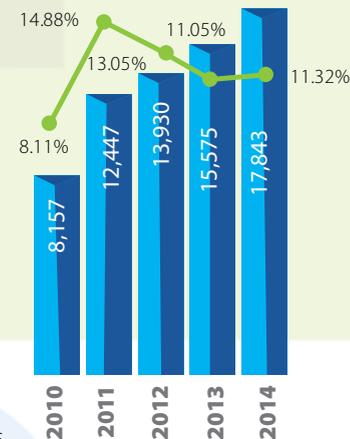
4.58% Investment companies

29.90% Institutions

0.70% Non resident Bangladeshies

capital fund

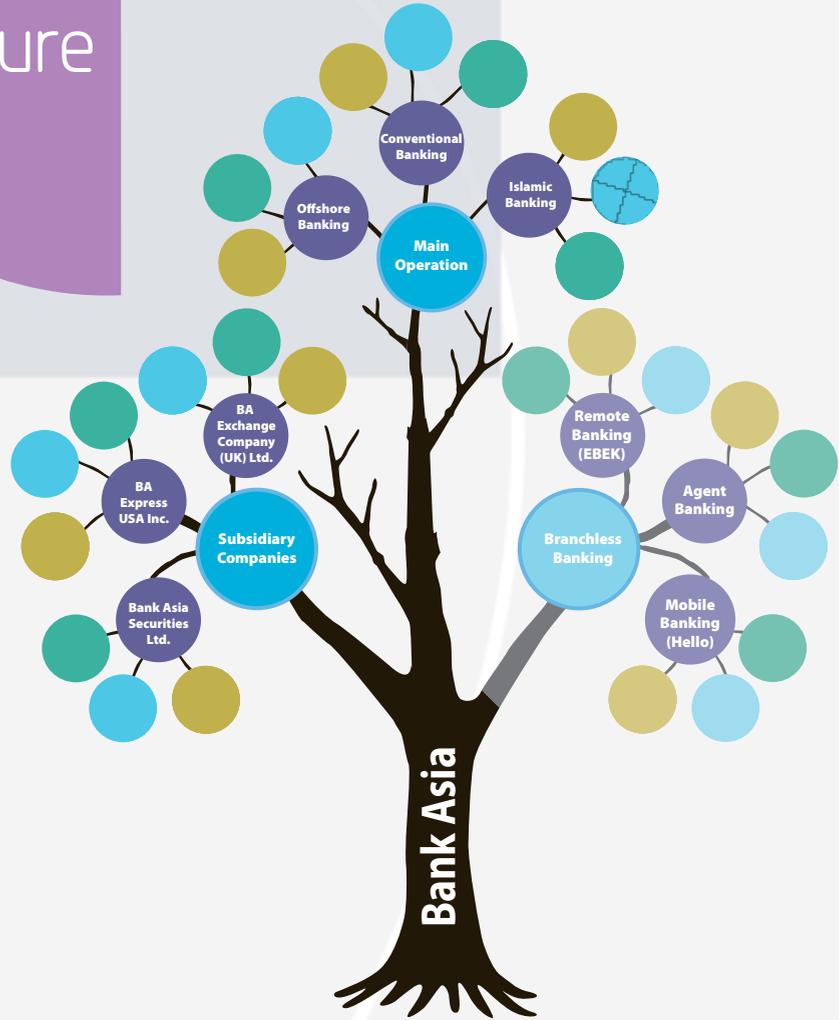
Million BDT



■ Total capital

● Capital adequacy (%)

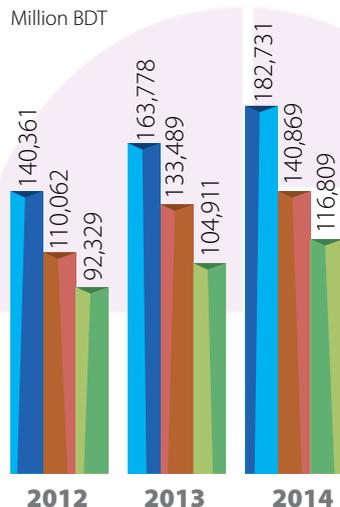
corporate structure





financial highlights

Million BDT



■ Total assets ■ Deposits
■ Advances

total assets,
deposits and
advances

Million BDT

	June 30, 2015	2014	2013	2012
Total assets	198,407	182,731	163,778	140,361
Deposits	153,846	140,869	133,489	110,062
Loans and advances	126,851	116,809	104,911	92,329
Import	65,705	110,193	110,738	106,746
Export	42,831	77,647	71,969	66,478
Remittance (Inward)	24,152	41,733	34,334	32,110
Operating profit	2,532	5,779	5,416	5,052
ROE	5.32%	14.09%	10.55%	7.11%
ROA	0.48%	1.28%	0.96%	0.70%
EPS (BDT)	2.91	1.91	1.31	3.04
Yield on advance	11.93%	13.62%	14.99%	15.20%
Cost of deposit	7.17%	7.61%	8.81%	9.49%
Cost of fund	9.96%	10.57%	11.44%	12.31%
Cost of operation	2.63%	2.63%	2.63%	2.82%
Spread	6.09%	6.01%	6.18%	5.71%
Net interest margin	4.00%	4.50%	4.50%	4.27%
Burden ratio	0.91%	0.52%	0.42%	0.01%
* Capital adequacy ratio Basel-III	12.41%	11.32%	11.05%	13.05%

* Basel-III implemented from January 2015

business portfolio



loans and advances segment wise distribution

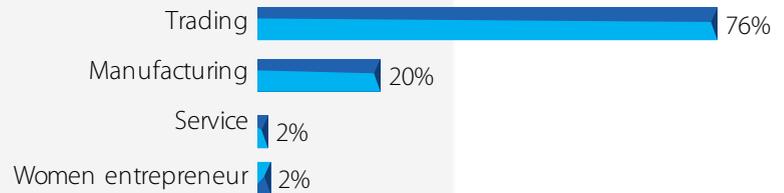
June 30, 2015



Corporate **80%**
 SME **11%**
 Consumer credit **4%**
 Credit card **1%**
 Agricultural credit **1%**
 Islamic banking **3%**

SME sectoral distribution

June 30, 2015





islamic banking

Salamah
Online Islamic Banking Service

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

islamic banking

Million BDT



foreign trade in Bangladesh



major imports

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

major exports

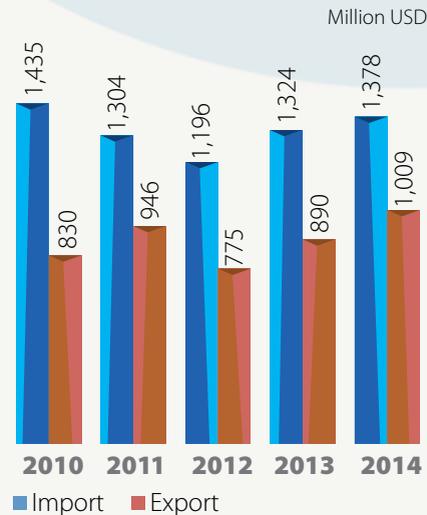
- Ready made garments
- Live vessel
- Raw jute
- Agro-products
- Frozen foods/Fish
- Leather products
- Jute goods
- Chemicals
- Specialized textiles
- Home textiles
- Beverage items
- Pharmaceuticals

USD **1,378** Million

Import

USD **1,009** Million

Export



import and export

contact
persons in
international
division

Mr. Md. Zia Arfin

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

Mr. Intekhab Alam Zilani

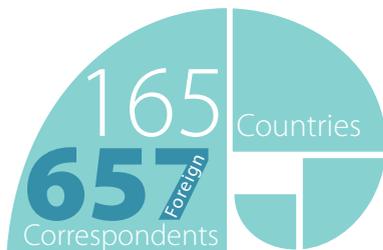
First Vice President
Cell +880 1712- 659243
Email: intekhab.zilani@bankasia-bd.com

Mr. Mynul Ahsan

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

major foreign correspondents

- 1 ABN Amro Bank N.V., Netherlands
- 2 Al Rajhi Bank, KSA
- 3 Asian Development Bank (ADB)
- 4 AXIS Bank, India
- 5 Banco Espirito Santo S.A., Portugal
- 6 Banco Santander S.A., Spain
- 7 Bank Al Bilad, KSA
- 8 Bank Muscat, Oman
- 9 Bank of America, USA
- 10 Bank of China, China
- 11 Bank of Communications, China
- 12 Bank of Tokyo Mitsubishi UFJ, Japan
- 13 BNP Paribas, France
- 14 Caisse Central Desjardins, Canada
- 15 Caixa Bank S.A., Spain
- 16 China Citic Bank, China
- 17 China Construction Bank, China
- 18 China Merchants Bank, China
- 19 CIMB Bank Berhad, Malaysia
- 20 Citibank N.A., USA
- 21 Commonwealth Bank of Australia, Australia
- 22 Commerzbank AG, Germany
- 23 Danske Bank A/S, Denmark
- 24 DBS, Singapore
- 25 Deutsche Bank AG, Germany
- 26 Emirates NBD Bank, UAE
- 27 HDFC Bank, India
- 28 HSBC Bank plc, UK
- 29 ICICI Bank, India
- 30 International Finance Corporation (IFC)
- 31 ING Bank, Netherlands
- 32 Intesa Sanpaolo spa, Italy
- 33 JP Morgan Chase Bank, USA
- 34 KBC Bank, Belgium
- 35 Korea Exchange Bank, South Korea
- 36 May Bank, Malaysia
- 37 Mashreqbank psc, UAE
- 38 Mizuho Corporate Bank, Japan
- 39 National Australia Bank, Australia
- 40 National Commercial Bank, KSA
- 41 Nordea Bank A/S, Denmark
- 42 Rabobank, Netherlands
- 43 Royal Bank of Scotland plc, UK
- 44 Skandinaviska Enskilda Banken, Sweden
- 45 Standard Chartered Bank, UK
- 46 Sumitomo Mitsui Banking Corporation, Japan
- 47 UBAF, France
- 48 Unicredit, Italy
- 49 Wells Fargo Bank N.A., USA
- 50 Zurich Kantonalbank, Switzerland



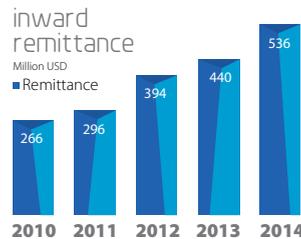
inward
remittance

You **WORK** We **HELP**

For more information: 01755548516, 01755548517

13 NGOs
1,897 outlets

653,868
beneficiaries



45 exchange houses

11 countries

USD **536** million
inward remittance

Bank Asia has come forward by making Strategic Alliance with OPGSPs which is the second venture in the OPGS (the first was Payza). These initiatives will pave the way to make the service export related payments easier and cheaper. Bank Asia expects an amount of USD 25 million which shall be channeled through 'Payoneer & Payza' this year in the form of cash payout and crediting bank accounts all over the country

Bank Asia and CodersTrust joined hands to accelerates freelancers development through loans for education, online training and creation of online freelance jobs

 **Payza™**

 **Payoneer**

 **CodersTrust**

unleashing
enormous
strength of
technology

products & services



Corporate banking

OD, SOD and term loan
Working capital finance
Loan against trust receipt
Packing credit
Syndication finance
Agricultural finance
Letter of credit
Back to back letter of credit
Bank guarantee
Bill discounting

SME finance

Subidha- unsecured trading
Sondhi- secured trading
Sristi- unsecured manufacturing
Sombridhi- secured manufacturing
Shofol- unsecured service
Sheba- secured service
Somadhan – secured
Utshob- seasonal business
Subarno- women entrepreneur

Consumer finance

Auto loan
Consumer durable loan
Unsecured personal loan
House finance
Loan for professional
Senior citizen support

Cards

Master silver and gold card
Visa platinum card
Visa classic local and dual card
Visa gold local and dual card
Hajj card
Travel card
Virtual card
Debit card
Gift card

Financial inclusion services

Remote banking (EBEK)
Agent banking
Mobile financial services (Hello)

Service products (Technology driven)

ATM services
Central trade services
Remittance services
Internet banking
Electronic fund transfer
E-commerce
Call center

Deposit products

Current and savings account (CASA)
Short notice deposit (SND)
Fixed deposit (FDR)

Scheme deposit (DPS, double benefit, triple benefit, shonchoy E koti poti etc.)
Foreign currency deposit

OBU products

On-shore import and export bill discounting
Working capital finance
Trade finance
Loans and advances
Term loan

Islamic banking

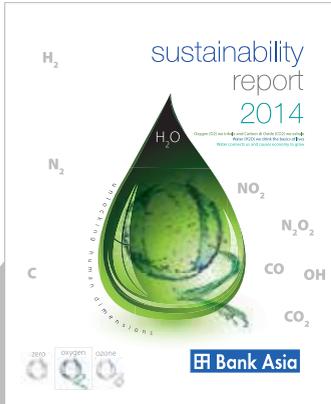
Deposit products

Al-wadiah current account (AWCA)
Mudaraba savings account (MSA)
Mudaraba special notice deposit account (MSNDA)
Mudaraba term deposit account (MTDA) of different tenure
Mudaraba hajj savings scheme (MHSS)
Mudaraba deposit pension scheme (MDPS)
Mudaraba monthly profit paying deposit scheme (MMPPDS)
Smart junior saver (SJS)
Cash waqf

Investment products

Bai murabaha muajjal
Hire purchase shirkatul melk (HPSM)
Musharaka
Quard against accepted bills

sustainable banking operations- key highlights



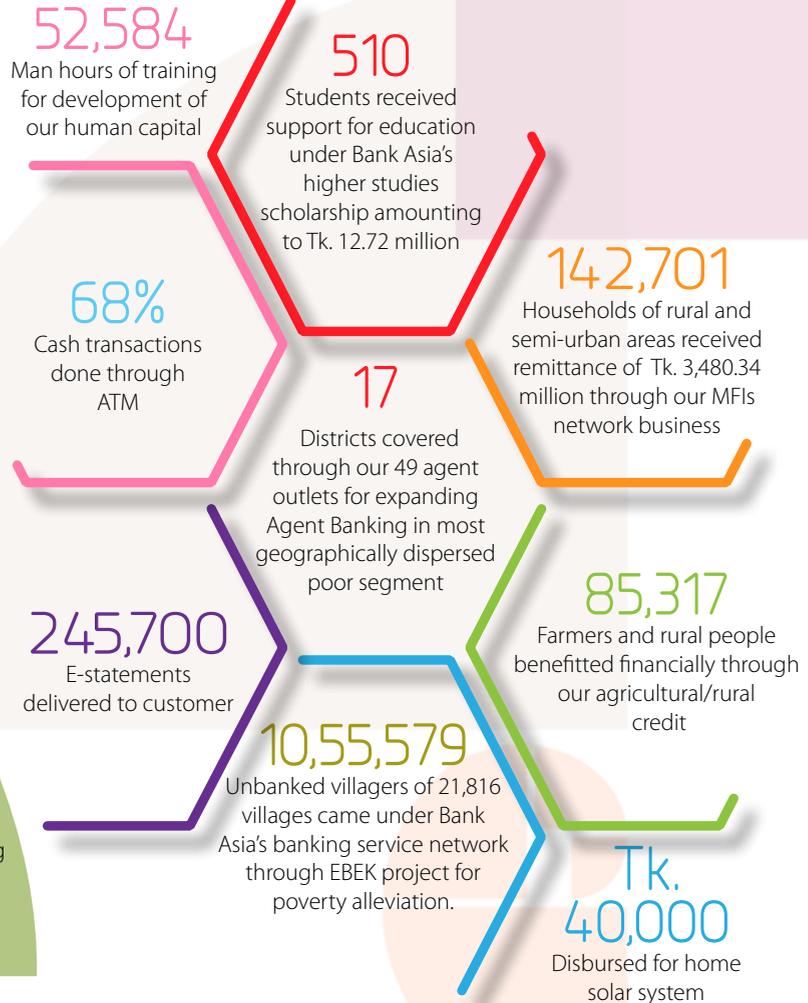
sustainability
report

summary
2014

(Under GRI-G4)

Sustainability in Bank Asia means

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



brief performance economic environmental and social

Economic responsibility

+18%	No. of loan accounts
+13%	Deposit customer accounts
+15%	Savings customer accounts

Environmental responsibility

7,159,980	kwh, Electricity consumed
Oil 51,660	ltrs,
CNG 177,478	m3,

Fuel consumed

6,905,074	km, Local business travel
27,574	reams, Paper used

Social responsibility

+10.81%	Staff strength
+25%	Benefits and emoluments

Shareholders' responsibility

2,219	million BDT	Profit after tax
16,864	million BDT	Shareholders' fund
16.70	BDT	Share price

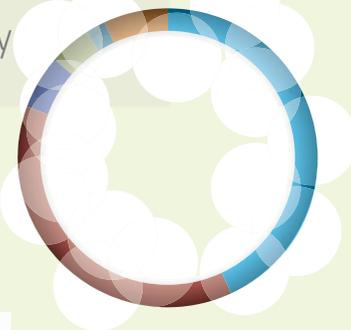
energy efficiency

Million BDT

Instruments	Quantity	Cost of conventional practice	Cost of green banking concept
E-statement	245,700	2.46	-
SMS banking	286,110	2.86	0.07
SMS alert	522,720	5.23	0.13
Net banking	116,530	1.16	-
E-fund transfer	60,070	0.60	-
Digital attendance	730	0.01	-
E-mail correspondence	175,840	1.76	-
Total	1,407,700	14.07	0.20

Net savings BDT 13.87 Million

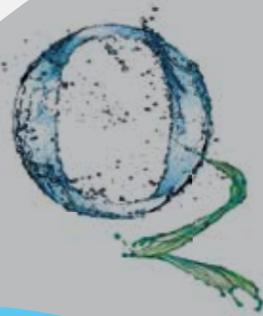
total community investment in 2014



Education	5.61%	Tk. 13.44 million
Health	37.67%	Tk. 90.28 million
Disaster management	4.65%	Tk. 11.14 million
Environment	0.05%	Tk. 0.16 million
Sports	2.17%	Tk. 5.20 million
Arts and culture	6.73%	Tk. 16.12 million
Others	43.12%	Tk. 103.54 million



sustainable human capital



82%

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



age distribution

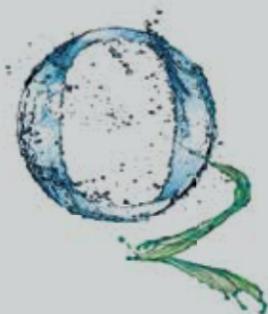
June 30, 2015

Age group	Male	Female	Total
30 & below	322	110	432
31-40	747	308	1,055
41-50	253	24	277
51-60	35	3	38
61+	5	0	5
Total	1,362	445	1,807
Percentage (%)	75%	25%	100%

talent management

Employees	June 30, 2015		2014		2013	
	Number	Training hours	Number	Training hours	Number	Training hours
Male	1,194	19,481	2,231	39,766	1,354	24,538
Female	473	7,708	712	12,818	389	7,685

sustainable human capital



balance sheet including human capital abridged for banking operation

Million BDT

	31-Dec-14	31-Dec-13
Assets		
Cash	10,951	9,709
Balance with other banks	743	1,363
Money at call and short notice	300	-
Investment	38,683	33,933
Loans and advances	116,809	104,911
Fixed assets	5,214	5,288
Human assets		
Individuals' value	12,018	10,195
Value of investments	13	9
Other assets	10,031	8,573
Total assets	194,762	173,983
Capital and liabilities		
Borrowing	7,846	1,945
Subordinate bond	449	600
Deposits	140,869	133,489
Shareholders' equity	16,864	14,618
Human capital	12,031	10,205
Other liabilities	16,702	13,126
Total capital and liabilities	194,762	173,983

**DURING 2014
BANK ASIA
SPENT
BDT 239.84 MILLION
IN CSR**

 **Bank Asia**



Bank Asia higher studies scholarship awarding program at Sirajdikhan, Munshigonj

24/7 HOTLINE
16205

MAKE MOMENTS
MEMORABLE FOR
BELOVED ONES

BANK ASIA GIFT CARD!

Make every moment unforgettable for those you love most.

Just award Bank Asia "Gift Card" and endorse freedom to purchase as they wish to. Let them feel you love them most and care for.

OTHER CARDS

Platinum Card
VISA Dual Gold
VISA Dual Classic
VISA Haji Card
VISA Ladies Card
MasterCard Gold
MasterCard Silver
Virtual Card



Bank Asia

Cards Department

Tea Board Building, 2nd & 3rd Floor
111-113, Motijheel C/A, Dhaka
Phone: +88 02 9577048, 9576730
Web: www.bankasia-bd.com



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