



Corporate Outlook

unlocking human dimensions

 Bank Asia

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We think Global

3 Subsidiary Companies

2 in abroad
1 in the country

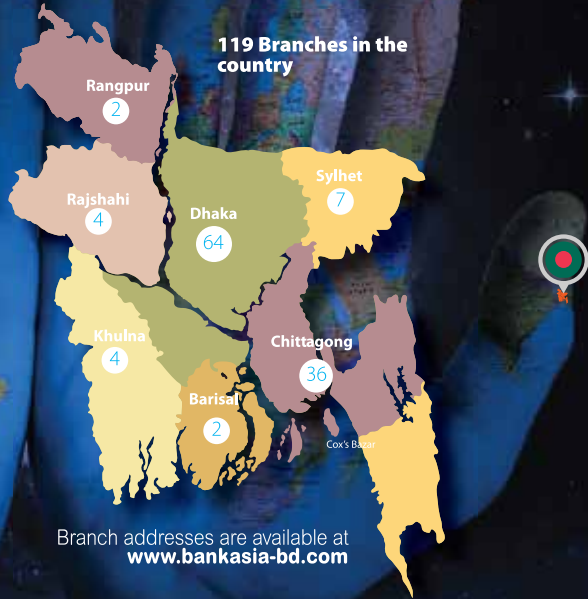
747 Foreign

correspondent banks in

96 countries

45 Exchange Houses

in 10 countries as foreign remittance channeling partner





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 17 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. 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 mission

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

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

core values

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

our strengths

- Skilled and dedicated workforce under a group of dynamic and knowledgeable leaders
- Strong integration/bondage among the employees. Best Health, Safety and Working Environment for Human Capital
- Good corporate image as reflected by trustworthiness in the market
- Own core banking solution. Customization and scaling through our associate software development company
- Strong presence in trade finance, export and import
- Strong foreign correspondents relationship worldwide in international trade
- Strong presence in new dimension of business through offshore banking unit
- Strong remittance base and disbursement channel. Strengthened by largest NGO based network
- Strong asset and capital base
- Financial inclusion through Agent Banking and Remote Banking (EBEK)
- 24 hours real time Online banking. Bulk payment processing through EFTN
- First and only Bangladeshi Bank that provides Online Payment Gateway Service through Payoneer and Payza
- One of the best Shariah compliant Islamic banking service providers in Bangladesh. Bank Asia has developed and implemented a module for profit distribution among the Mudaraba depositors based on unique Income Sharing Ratio [ISR], the first of its kind in Bangladesh
- Only bank in Bangladesh which has introduced online credit approval system (OCAS) for the retail and cottage, micro & small (CMSE) segments in order to bring efficiency & digitalized banking for the customers

board of directors

Mr. A Rouf Chowdhury
(Chairman)

Mr. Mohd. Safwan Choudhury
(Vice Chairman)

Mr. A M Nurul Islam
(Vice Chairman)

Mr. M Shahjahan Bhuiyan
(Director)

Mr. Mashiur Rahman
(Director)

Mr. M Irfan Syed
(Director)

Mr. Md Nazrul Huda
(Director)

Ms. Hosneara Sinha
(Director)

Ms. Naheed Akhter Sinha
(Director)

Major General Mohammad Matiur Rahman
(retd.) (Director)

Ms. Romana Rouf Chowdhury
(Director)

Ms. Mahrina Dia Chowdhury
(Director)

Mr. Md. Arfan Ali
(President & Managing Director)

senior management team(SMT)

Mr. Md. Arfan Ali
President and Managing Director

Ms. Humaira Azam
Deputy Managing Director & Chief Risk Officer

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

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

Mr. Mohammad Borhanuddin
Deputy Managing Director & Chief Operating Officer

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

Mr. Md. Raja Miah
Senior Vice President, SAMD

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

Mr. A.K.M. Mizanur Rahman
Senior Vice President & Head of
Islamic Banking (cc)

Mr. Mohammad Ibrahim Khalil FCA
Vice President & Chief Financial Officer (cc)

Mr. Mohammad Ataur Rahman
First Assistant Vice President & Member Secretary



Mr. Md. Arfan Ali, President and Managing Director of Bank Asia Limited received the trophy for Best Presented Annual Reports (BPAR) 2015 from Hon'ble Commerce Minister Mr. Tofail Ahmed, MP for winning Second prize under Integrated Reporting category



2016

- Bank Asia was awarded second prize under Integrated Reporting category from the Institute of Chartered Accountants of Bangladesh (ICAB) for Best Presented Annual Reports in Bangladesh.
- Certificate of Merit from ICAB for Best Presented Annual Reports 2015 in the Private Sector Banks including co-operative banks.
- Bank Asia has garnered Bronze Award under Banking Companies category in 3rd ICSB National Award for Corporate Governance for its Annual Integrated Report 2015 by Institute of Chartered Secretaries of Bangladesh (ICSB).
- Bank Asia achieved Best Sustainability Report in Bangladesh in the 12th Sustainability Reporting Awards (SRA) 2016 by NCSR, Jakarta, Indonesia for Sustainability Report 2015 of Bank Asia.

awards & accolades

2015

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

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 | 2010

Country rank | 18

Rated by Bankers Almanac

credit rating

Rating	2017	2016
Long term	AA2	AA2
Short term	ST2	ST2

Rated by Credit Rating Agency of Bangladesh Ltd. (CRAB) and will remain valid up to June, 2018

Particulars	July 31, 2017
Branch	109
SME center	6
SME/agri branch	4
Islamic window	5
ATM booth (own)	129
ATM shared	6,800
Male employee	1,604
Female employee	484
Foreign correspondent bank	747
Number of nostro account	30
Foreign banks having credit line	70
Number of brokerage house	1
Deposits	BDT 194,331 million
Loans and advances	BDT 181,936 million
Import	BDT 104,019 million
Export	BDT 67,623 million
Remittance (inward)	BDT 31,434 million
Operating profit	BDT 3,667 million

Bank Asia today

Opening account of a disabled woman at remote area as a part of financial inclusion of the bank

shareholders' information

shareholders' equity

June 30, 2017

figures in million

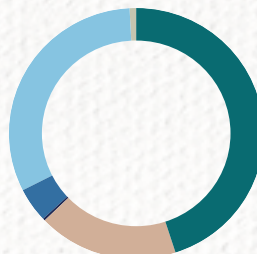
Particulars	BDT	USD
Paid-up capital	9,870.11	123.84
Statutory reserve	6,833.31	85.74
Revaluation reserve	2,202.63	27.64
General reserve	8.17	0.10
Retained earnings	785.66	9.86
Total shareholders' equity	19,699.87	247.18
Conversion rate used 1 USD equivalent to BDT 79.70		

shareholding structure

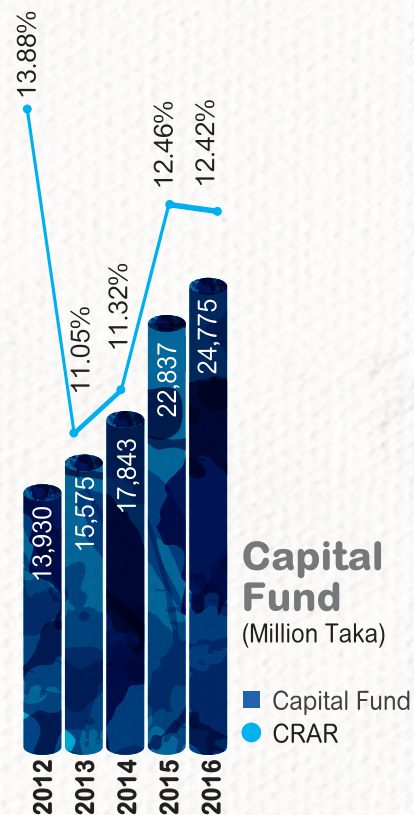
June 30, 2017

Description	Number of shareholders
Sponsor & Director	24
General Public	10,894
Foreign Investors	2
Investment Companies	87
Institutions	292
Non Resident Bangladeshies	76
Total	11,375

Shareholding Structure



Sponsor & Director **45.12%**
 General Public **17.77%**
 Foreign Investors **0.32%**
 Investment Companies **4.56%**
 Institutions **31.53%**
 Non Resident Bangladeshies **0.69%**



corporate structure



financial highlights

Total Assets, Deposits and Advances (Million Taka)

- Total Assets
- Deposits
- Advances

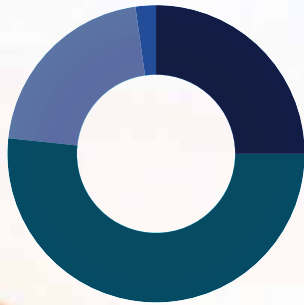
	Million BDT			Million USD		
	30-Jun-17	2016	2015	30-Jun-17	2016	2015
Total assets	271,076	253,195	224,347	3,401	3,177	2,815
Deposits	197,228	191,272	169,827	2,475	2,400	2,131
Loans and advances	183,918	163,610	136,396	2,308	2,053	1,711
Import	89,414	148,724	129,930	1,069	1,824	1,607
Export	57,477	103,139	89,275	707	1,286	1,135
Remittance (Inward)	26,518	41,665	42,997	330	532	552
Operating profit	3,068	5,921	6,006	39	74	75
ROE	7.46%	8.13%	14.36%	7.46%	8.13%	14.36%
ROA	0.55%	0.65%	1.26%	0.55%	0.65%	1.26%
EPS (BDT)	0.71	1.75	3.07	0.71	1.75	3.07
Yield on advance	9.05%	9.86%	10.97%	9.05%	9.86%	10.97%
Cost of deposit	5.10%	5.66%	6.87%	5.10%	5.66%	6.87%
Cost of fund	7.79%	8.17%	9.72%	7.79%	8.17%	9.72%
Cost of operation	2.52%	2.51%	2.85%	2.52%	2.51%	2.85%
Spread	3.95%	4.20%	4.10%	3.95%	4.20%	4.10%
Net interest margin	3.50%	3.64%	3.36%	3.50%	3.64%	3.36%
Burden ratio	0.30%	0.40%	0.21%	0.30%	0.40%	0.21%
* CRAR (Capital to risk weighted asset ratio) Basel-III	13.41%	12.42%	12.46%	13.41%	12.42%	12.46%



Exchange rate used 1 USD equivalent to BDT 79.70

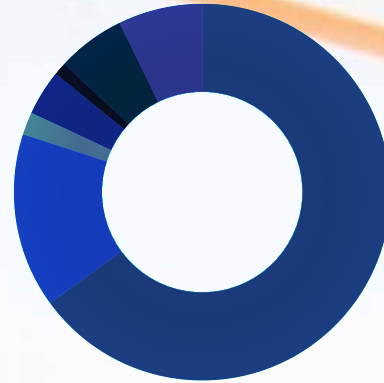
business portfolio

June 30, 2017



SME sectoral distribution (Tk. 20,527 Million)

Service **25.50%**
Trade **51.47%**
Manufacturing **21.08%**
Women Entrepreneurship **1.94%**



loans and advances segment wise distribution (Tk. 183,918 Million)

Corporate **65%**
SME **15%**
Agri **2%**
Consumer credit **4%**
Credit Card **1%**
Islamic **6%**
OBU **7%**



Bank Asia Islamic Banking

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

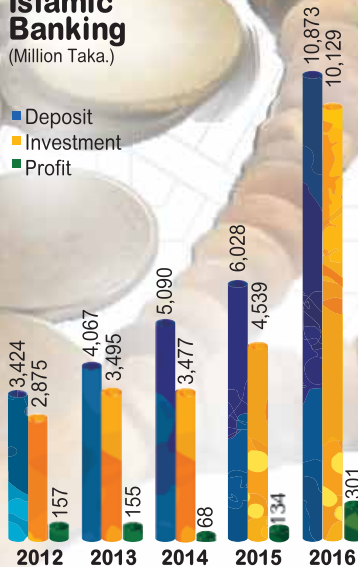
Separate Islamic Banking Software–HIKMAH to provide Real-Time Online Banking service from all of our branches network

Separate team of human resources in Islamic Window and Corporate Office including Investment/ Credit Risk Management, Investment Administration, Accounting & Fund Management

One of the best Shariah compliant Islamic banking service providers in Bangladesh. Bank Asia has developed and implemented a module for profit distribution among the Mudaraba depositors based on unique Income Sharing Ratio [ISR], the first of its kind in Bangladesh

Islamic Banking (Million Taka.)

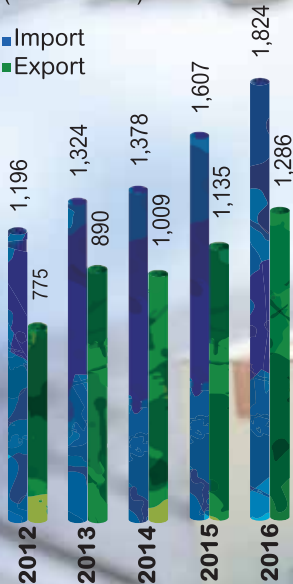
■ Deposit
■ Investment
■ Profit



foreign trade in Bangladesh

Import & 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

Import

USD **1,824** Million

Export

USD **1,286** Million

major foreign correspondents

contact persons in international division

Mr. Junaid Masroor

Senior Executive
Vice President & Head
of International Banking
Cell +880 1816-225710
Email: junaid.masroor@bankasia-bd.com

Md. Zia Arfin

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

Md. Faruk Hossain

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

Mynul Ahsan

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

1. ABN Amro Bank N.V., Netherlands
2. Abu Dhabi Commercial Bank, United Arab Emirates
3. Alawwal Bank, Saudi Arabia
4. Asian Development Bank (ADB),
5. Australia and New Zealand Banking Group Ltd., Australia
6. Axis Bank Limited, India
7. Banca Agricola Commerciale Istituto Bancario Sammarinese S.P.A., San Marino
8. Banca Monte Dei Paschi Di Siena S.P.A., Italy
9. Banca Nazionale Del Lavoro S.P.A., Italy
10. Banca Popolare Di Vicenza Spa, Italy
11. Banca UBAE Spa, Italy
12. Banco De Sabadell, S.A., Spain
13. Banco Popular Espanol, S.A., Spain
14. Banco Santander S.A., Spain
15. Bank Al Habib Limited, Pakistan
16. Bank of America, N.A., USA
17. Bank of China, China
18. Bank of Tokyo-Mitsubishi UFJ, Ltd., The, Japan
19. Bank Polska Kasa Opieki Sa - Bank Pekao Sa, Poland
20. Bankia S.A., Spain
21. Bank of Communications, China
22. BNP Paribas, France/Belgium
23. Caisse Centrale Desjardins, Canada
24. Caixabank, S.A., Spain
25. Canadian Imperial Bank Of Commerce, Canada
26. China Construction Bank Corporation, China
27. China Merchants Bank, China
28. Citibank N.A., USA
29. Commerzbank AG, Germany
30. Commonwealth Bank Of Australia Sydney, Australia
31. Credit Du Nord, France
32. Credito Emiliano S.P.A., Italy
33. Credit Suisse, Switzerland
34. Danske Bank A/S, Denmark
35. DBS Bank Ltd., Singapore
36. Deutsche Bank Ag, Germany
37. Doha Bank, Qatar
38. DNB Bank ASA, Norway
39. Emirates NBD Bank, UAE
40. First Gulf Bank, UAE
41. Habib American Bank, USA
42. Habib Bank Ag Zurich, United Arab Emirates
43. HDFC Bank Limited, India
44. HSBC Bank Plc, United Kingdom
45. ICICI Bank Limited, India
46. Indusind Bank Limited, India
47. International Finance Corporation (IFC), USA
48. Intesa Sanpaolo Spa, Italy
49. ING Bank, Netherlands
50. Jiangsu Jiangyan Rural Commercial Bank Co., Ltd, China
51. Joint Stock Commercial Bank for Foreign Trade of Vietnam, Viet Nam
52. JPMorgan Chase Bank, N.A., USA
53. Kasikornbank Public Company Limited, Thailand
54. KBC Bank NV, Belgium
55. KEB Hana Bank, Korea, Republic of
56. Landes Bank, Germany
57. Mashreq Bank Psc, United Arab Emirates
58. MCB Bank Limited, Pakistan
59. National Bank of Ras Al-Khaimah, The, UAE
60. Noor Bank P.J.S.C., United Arab Emirates
61. Nordea Bank Danmark A/S, Denmark
62. Ping An Bank Co., Ltd. (Formerly Shenzhen Development Bank Co.,Ltd.), China
63. Seylan Bank Plc, Sri Lanka
64. Shanghai Pudong Development Bank, China
65. Shinhan Bank, Korea, Republic of
66. Skandinaviska Enskilda Banken, Norway
67. Standard Chartered Bank, USA
68. State Bank of India, India
69. Rabo Bank, Netherlands
70. Sumitomo Mitsui Banking Corporation, Japan
71. Swedbank, Sweden
72. The Bank of New York Mellon, USA
73. Turkiye Halk Bankasi A.S. (Head Office), Turkey
74. U.B.A.F. - Union De Banques Arabes Et Francaises Tokyo Branch, Japan
75. UBI Banca S.P.A., Italy
76. UBL (Switzerland) Ag, Switzerland
77. UBS Switzerland Ag, Switzerland
78. Unicredit S.P.A., Italy
79. Wells Fargo Bank, N.A., USA
80. Zurich Kantonalbank, Switzerland

inward remittance



Jan -July, 2017

11 NGOs

2,287 outlets

751,000
beneficiaries

45 exchange houses

10 countries

USD **280.3** 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) to make the service export related payments easier and cheaper. We have done 18,682 transactions amounting Tk. 874.89 million through 'Payoneer' and 2,145 transactions amounting Tk. 35.42 million through 'Payza' upto December, 2016. We are also targeting to excel our service tremendously in 2017.

Bank Asia was awarded "Bangladesh Bank Remittance Award-2015" for drawing highest volume of Foreign Remittance through Bank Asia in 2015

Bank Asia, a Tech savvy bank, has arranged a reception program on November 19, 2016 for the "TOP IT Service Exporter in Bangladesh awarded by the BASIS in 2015"

products & services

RETAIL BANKING PRODUCTS

Deposits

Low Cost/No Cost Deposit Accounts

- Current Deposit Account
- Savings Bank Account
- Star Savings Account
- Short Notice Deposit Account
- Foreign Currency Account
- Account for Under-privileged Section (10 Taka, Street Urchin, Beneficiaries of National Service program, Cleaners, Garment Workers, Technicians of Small Industries, etc.)

Term Deposit (s)

- Fixed Deposit Regular

Scheme Deposit (s)

- Monthly Benefit Plus
- Double Benefit Plus
- Triple Benefit Plus
- Bank Asia Sanchay Plus
- Deposit Pension Scheme Plus
- Shonchoy E KotiPoti

Consumer Finance

- Auto Loan
 - Shapner Bahan
- House Finance
 - Shapner Abash
 - Griha Shaj

- Shapner Kuthir
- Shapner Nirman
- Nijer Bari
- Consumer Durable Loan
- Unsecured Personal Loan
 - Proyojon
 - Chuti
 - Sheba
- Loan for Professionals
 - Shabolombi
- Loan for Senior Citizens
 - Purnata
- Green Energy Loan
- Talent Learning and Earning

Credit Card

- VISA Platinum Card (with Priority Pass)
- VISA Classic Local Card
- VISA Classic Dual Card
- VISA Ladies Card
- VISA Butterfly Card
- VISA Gold Local Card
- VISA Gold Dual Card
- Hajj Card
- Virtual Card
- Master Silver Card
- Master Gold Card
- SME Credit Card
- LankaBangla Card Cheque
- Gift Card

ISLAMIC BANKING PRODUCTS

Deposit Products

- Al-Wadiah Current Account (AWCA)
- Mudaraba Savings Account (MSA)
- Mudaraba Special Notice Deposit Account (MSNDA)
- Mudaraba Term Deposit Receipts (MTDR) of different Tenure
- Mudaraba Hajj Savings Scheme (MHSS)
- Mudaraba Deposit Pension Scheme (MDPS)
- Mudaraba Monthly Profit Paying Deposit Scheme (MMPPDS)
- Smart Junior Saver (SJS)
- Cash Waqf

Investment Products

- Bai Murabaha Muajjal (both Local and Post Import)
- Hire Purchase Shirkatul Melk (HPSM)
- Musharaka
- Murabaha Import Bills
- Quard against Accepted Bills
- Quard against MTDR
- Quard against Schemes

MICRO, SMALL, MEDIUM AND AGRICULTURE BANKING PRODUCTS

Deposits

- All conventional deposit products except savings bank deposit, scheme deposits and other deposits for only individual customers.

Micro & Small Enterprise Finance

- Shomadhan - Over draft for Trading,

- Manufacturing, Service & Women Entrepreneur
- Utshob- Collateral free Seasonal loan
- Shubidha – Collateral free Term loan for Trading
- Sristi - Collateral free Term loan for Manufacturing
- Shofol - Collateral free Term loan for Service
- Shondhi - Term loan for Trading
- Shombridhi - Term loan for Manufacturing
- Sheba - Term loan for Service
- Subarno- Term loan for Women Entrepreneur
- Probaho – Term loan for Electric Cluster at Dhaka
- Shombhabona- Term loan for New Entrepreneur
- Bondhon- Term & seasonal loan for Handloom & Specialized cloth Cluster at Bogra

Medium Enterprise Finance

Funded Products

- Secured Over Draft (SOD)
- Cash Credit Hypo
- Over Draft A/C
- SOD (Earnest Money)
- Loan against Imported Merchandize
- Loan against Trust Receipt
- Payment against Document (PAD) Cash
- Documentary Bills Purchased - LCY
- Demand Loan (Workorder)
- Forced Demand Loan against L/C
- Term Loan Industrial
- Term Loan Others
- Loan General
- Transport Loan
- House Building Loan - General

- Lease Finance
- Time Loan

Non Funded Products

- Letter of Guarantee
- Letter of Credit (Sight/Deferred/UPAS/EDF)
- Back to back Letter of Credit (Local & Foreign)

Agriculture Finance

- SOD (10 Taka Savings)
- Demand Loan against 10 Taka Savings
- Short Term against 10 Taka Savings
- Cropping Demand Loan
- Dairy and Fattening Demand Loan
- Dairy and Fattening Term Loan
- Fishery Demand Loan
- Fishery Term Loan
- Equipment Term Loan
- Poultry Demand Loan
- Poultry Term Loan
- Demand Loan against NGO
- Agriculture Term Loan against NGO

CORPORATE BANKING

Cash Management Products

Bank Asia provides corporate customers a full range of cash management products and services. A wide range of solutions are offered to help them plan, monitor and manage their liquidity and meet payments, receivables, accounts and information requirements. Specific products and services are as follows:

- Day-to-day cash control
- Account Packages – Current, SND and Fixed Deposits

- Monitoring money at the bank, both active and non-active cash
- Receipts and items in the course of collection
- Payments and items in the course of being paid
- Cash Pick Up & Delivery
- Short-term investments
- Short-term borrowings
- Short-term foreign exchange positions
- Electronic payments
- Booths

Funded Products

- Secured Over Draft (SOD)
- Cash Credit Hypo
- Over Draft
- SOD (Earnest Money)
- Exporter's Cash Credit
- Documentary Bills Purchased - FCY
- Documentary Bills Purchased - LCY
- Demand Loan (Work order)
- Loan against Imported Merchandize
- Loan against Cash Incentive
- Payment against Document (PAD) Cash
- Loan against Documentary Foreign Bill
- FCY
- Forced Demand Loan against L/C
- Term Loan Industrial
- Term Loan Others
- Loan General
- Transport Loan
- Loan against Packing Credit
- Loan against Trust Receipt
- House Building Loan - General
- Lease Finance
- PAD (Export Development Fund)
- Export Development Fund (EDF) Loan (FCY)

- Time Loan
- Demand Loan (Workorder)

Non Funded Products

- Letter of Guarantee
- Letter of Credit (Sight/Deferred/UPAS/EDF)
- Back to back Letter of Credit (Local & Foreign)

Structured Financing

- LCY syndication arrangement
- FCY term Loan and syndication
- Multilateral financing
- Advisory services
- Trustee and agency services
- Arranging Debt (Bonds/Commercial Paper)
- Customized financial solutions
- Special arrangements (IPPF/ Special fund of BB/ Agri business Loan etc.)

OFF-SHORE BANKING UNIT (OBU)

Products

- On-shore Import & Export Bill
 - Discounting
 - UPAS Loan
 - Bill Purchase
- Working Capital Finance
 - LTR
 - Packing Credit
 - Term Loan
 - Lease Finance
- Trade Finance
 - Import, Export
- Loans & Advances to wholly foreign owned entities
 - LTR
 - Term Loan
 - Demand Loan
- Term loan to local entities

- Nostro account services to other local banks

AGENT BANKING Products

- Current Deposit Account
- Savings Bank Account
- Short Notice Deposit Account
- School Banking Solution
 - Smart Junior Saver Account
 - School Banking Account
 - School Fee Collection
 - Payroll Banking for Teachers
- Term Deposits
- Remote Banking (EBEK)
- 10 Tk. Accounts
- Account Opening
- Deposit & Withdrawal from account
- Fund Transfer within bank and to any bank in Bangladesh
- Inward Foreign Remittance payment
- Utility Bill Payment
- Balance Inquiry
- Account Statement (mini)
- Insurance Premium Collection
- Passport Fee Collection
- SME Loan Processing
- Agricultural Loan Processing
- Retail Loan Processing
- Repayment of Loan Installment
- Disbursement and Payment of Social Safety Net
- Salary Disbursement Solution
- A-Card for farmers
- Debit/NFC Card Services
- Mobile Top Up
- Agent Banking Apps

TREASURY

Products

Money Market, Fixed Income, & Capital Market

- Call Money
- Notice money
- LCY/FCY Term
- Fixed income & Capital market securities
- Repo
- ALS (Assured Liquidity Support)
- Reverse Repo
- Currency SWAP

Foreign Exchange

- Spot Foreign Exchange
- Forward Foreign Exchange
- Forex Swaps
- Cross Currency Swaps
- Interest Rate Swaps
- Interest Rate Cap and Collar

CAPITAL MARKET

Services

- Brokerage Services
- Attractive Commission Rate
- Wide Branch Network
- Margin Loan
- CDBL Services
- Research
- Daily Market Update and News Summary
- Institutional and Foreign Trade
- Panel Broking
- Portfolio and Risk Management
- Internet and Smartphone trading

sustainable banking operations key highlights

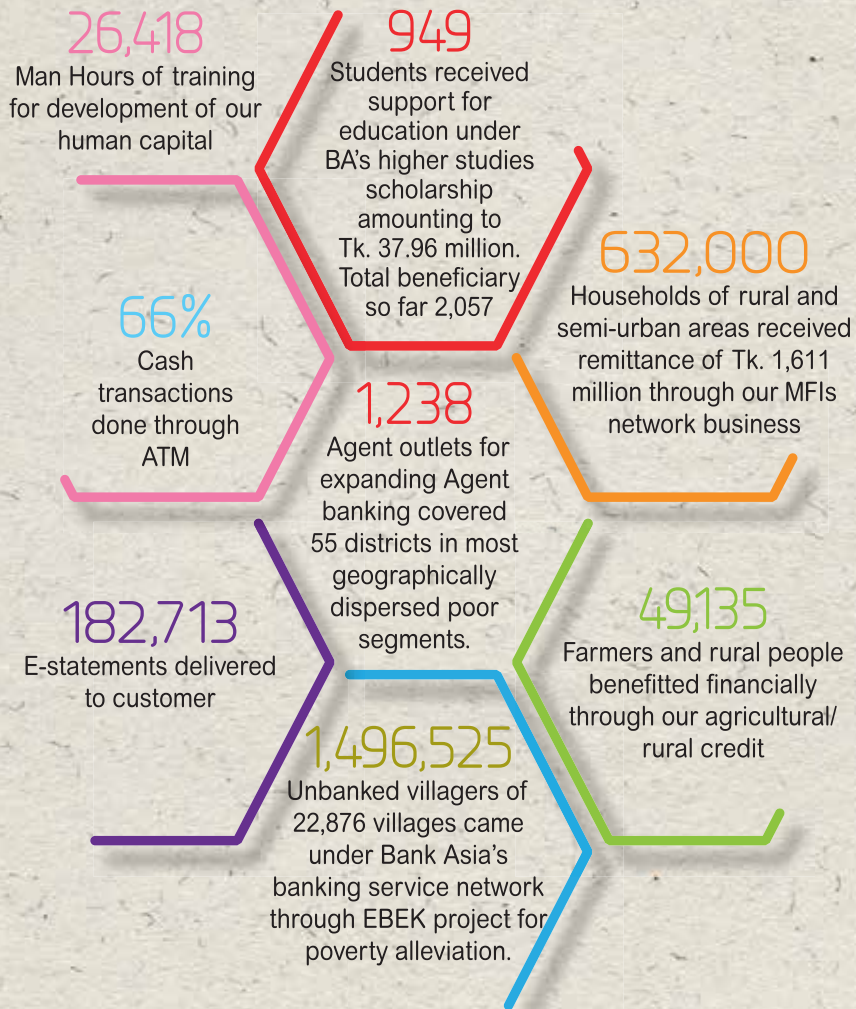
June 30, 2017



sustainability report summary 2016
(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

+8%	No. of loans accounts
+15%	Deposit customer account
+22%	Savings customer account

Environmental responsibility

9,079,000	kwh, Electricity consumed
Oil 64,758	ltrs,
CNG 164,671	m3,

8,390,000	Fuel consumed
42,633	km, Local business travel reams, Paper used

Social responsibility

+7%	Staff strength
+8%	Benefits and emoluments

Shareholders' responsibility

1,546	million BDT	Profit after tax
19,038	million BDT	Shareholders' fund
17.90	BDT	Share price

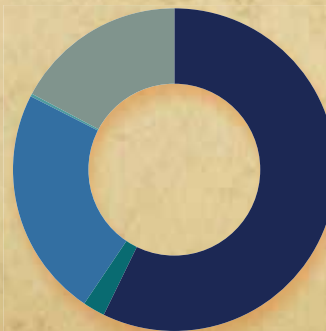
energy efficiency

June 30, 2017

Million BDT

Instruments	Quantity	Cost of conventional practice	Cost of green banking concept
E-statement	182,713	1.8271	NIL
SMS banking	196,344	1.9633	0.0491
SMS alert	402,501	4.0250	0.1006
Net banking	116,458	1.1646	NIL
E-fund transfer	92,473	0.9247	NIL
Digital attendance	1,816	0.0008	NIL
E-mail correspondence	167,052	1.6705	NIL
Total		11.5762	0.1497

Net savings BDT 11.43 Million



total community investment

June 30, 2017

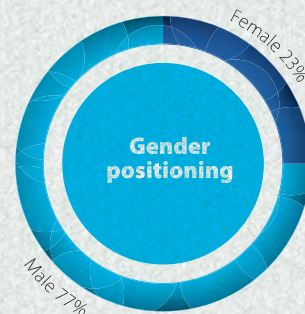
Education	Tk. 35.13 million	57%
Health	Tk. 1.20 million	2%
Disaster	Tk. 14.40 million	23%
Art & Culture	Tk. 0.11 million	0.2%
Others	Tk. 10.60 million	17%

81%

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

sustainable human capital

age distribution
June 30, 2017



Age group	Male	Female	Total
30 & below	322	103	425
31-40	897	334	1231
41-50	343	44	387
51-60	42	3	45
61+	0	0	0
Total	1604	484	2088
Percentage (%)	77%	23%	100%

talent management

Employees	June 30, 2017		2016		2015	
	Number	Training hours	Number	Training hours	Number	Training hours
Male	1,335	25,648	1,790	38,170	2,635	41,052
Female	330	770	607	8,048	550	11,180

sustainable human capital

balance sheet including human capital abridged for banking operation

Million BDT

	31-Dec-16	31-Dec-15
Assets		
Cash	15,981	12,470
Balance with other banks	13,273	8,276
Money at call & short notice	4,870	3,230
Investment	39,365	46,943
Loans & Advances	163,610	136,396
Fixed Assets	5,250	5,076
Human Assets		
Individual's value	16,772	14,357
Value of investments	12	10
Other assets	10,847	11,957
Total Assets	269,980	238,714
Capital & liabilities		
Borrowing	18,822	12,296
Subordinate bond	3,197	3,315
Deposits	191,273	169,827
Shareholder's equity	19,038	18,979
Human Capital	16,874	14,367
Other liabilities	20,865	19,929
Total Capital & Liabilities	269,980	238,714



During 2016
Bank Asia spent
BDT 109.06 million
in CSR

Donation to Prime Minister's Education Assistance Trust
and Bangabandhu Sheikh Mujibur Rahman Memorial Trust

A Glimpse of Corporate Agreements



Bank Asia and UNDP innovate together for social safety net payments



Bank Asia and Western Union are working together to mobilize foreign remittance to grassroot people



Bank Asia has signed an agreement on Working Capital Solutions (WCS) facility with International Finance Corporation (IFC)