City Bank PLC

Audited Financial Statements as at and for the year ended 31 December 2025

Independent Auditor's Report to the shareholders of City Bank PLC

Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of City Bank PLC and its subsidiaries (the "Group") as well as the separate financial statements of City Bank PLC (the "Bank"), which comprise the consolidated and separate balance sheets as at 31 December 2025, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) as explained in note 2.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements* section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants' *International Code of Ethics for Professional Accountants (including International Independence Standards)* (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interest entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

Without modifying our opinion, we draw attention to the following notes:

Note 2.1: Management has explained the basis of preparation of financial statements including compliance with Rules and Regulations issued by Bangladesh Bank on classification of loans and advances/ investments, and required impairment provision.

Note 2.14 to the financial statements, Management has described presentation of the comparative information.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

Description of key audit matters	Our response to key audit matters
Measurement of provision for loans and advances/investments	
All scheduled banks in Bangladesh shall follow Bangladesh bank regulation on loan approval and disbursement, loan classification and maintenance of required provision, interest waiver and transfer to interest in suspense. The Bank calculates provision for loans and advances/ investments by considering various factors such as rate of provision, loan category, expiry date, outstanding balance, interest suspense amount, value of eligible collateral as per BRPD circular no. 15 dated 27 November 2024 and its subsequent amendments. Due to the current macro-economic situation of the Country and global geo-political events, non-performing loans across banking industry significantly increased during last couple of years. In order to support businesses in overcoming economic challenges and continue with operation, Bangladesh Bank provided policy support to borrowers who become classified/ non-performing through BRPD Circular No. 07 dated 16 September 2025, including additional relief measures approved by the relevant BRPD committee on a case-by-case basis. Significant proportion of the Bank's classified borrowers availed these special rescheduling and policy support facilities and were consequently reported as unclassified as at the reporting date. However, despite being unclassified these borrowers reflect high risk of default and hence may require additional provision. Loan write-off involves significant judgment in determining eligibility, adequacy of provisioning and compliance with regulatory requirements. The Bank executed write-offs in accordance with Bangladesh Bank BRPD Circular No. 04 dated 18 February 2024, as subsequently updated by BRPD Circular No. 08 dated 19 October 2025. To maintain provisions for non-performing loans in line with the central bank's guidelines, the Bank identifies impaired loan accounts and calculates required provisions manually. Furthermore, the process for calculating the provision for loans and advances/investments portfolio associated with credit risk is significant and complex. Management has incentive to maintain lower provisions for loans and advances to overstate profit. At year end, the Group reported total gross loans and advances of BDT 506,161.07 million (2024: BDT 445,760.38 million) and provision for loans and advances of BDT 14,548.01 million (2024: BDT 16,129.50 million). On the other hand, the Bank reported loans and advances of BDT 506,201.24 million (2024: 444,977.69 million) and provision for loans and advances of BDT 14,431.82 million (2024: BDT 16,041.83 million). Due to these factors, we have considered measurement of provision for loans, advances and leases as significant risk as well as a key audit matter.	We evaluated the design and implementation of relevant controls, checked operating effectiveness of selected key controls, and on sample basis conducted substantive testing of the following: • Credit appraisal, loan sanction and disbursement procedures, monitoring and provisioning process; • Identification of loss events, including early warning and default warning indicators; • Reviewed the quarterly Classification of Loans(CL); • Processes for loan classification, determination of required provisions on loans, advances in accordance with applicable Bangladesh Bank regulations; • Compliance with applicable laws and regulations of Bangladesh Bank relating to loan sanctioning and disbursement during the year; • Adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines; • Assessment of methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and accuracy of the underlying information; • Process of loans and advances/investments write off, recoveries from written off loans and advances/investments, loans and advances/investments re-schedule and re-structure, calculation of interest /profit waiver and suspense as per directions provided by Bangladesh Bank; • Compliance with Bangladesh Bank BRPD Circular No. 04 dated 18 February 2024, as amended by BRPD Circular No. 08 dated 19 October 2025, with particular focus on eligibility criteria, approval hierarchy and procedural requirements for loan write-off; • Appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines; • Finally, compared the amount of loan classification and provision requirement as determined by the Bangladesh Bank inspection team via letter no BSD-7/52/2026-237 dated 02 April 2026 to the actual amount disclosed in the financial statements.
See notes no. 8 and 16 to the financial statements	

Recognition of interest income on loans, advances and leases	
Recognition of interest income has significant impact on financial statements. Measurement of interest income involve complex IT environments and also require judgment in case of overdue and/or distressed borrower. We identify recognition of interest income from loans, advances and leases as a key audit matter because this is one of the key performance indicators of the Bank and therefore there is an inherent risk of fraud and error in recognition of interest by management to inflate profit/ meet specific targets or expectations.	We tested the design and implementation of key controls over recognition and measurement of interest on loans, advances and leases. We performed test of operating effectiveness on automated control in place to measure and recognize interest income. We also performed substantive procedures on test basis to check whether interest from selected borrower accounts are properly measured and recognized in income. We also checked a sample of interest waiver given during the period to assess whether proper approval is obtained. We reviewed on test basis whether transfer to/from interest in suspense account are made in accordance with the Bangladesh Bank's guidelines. We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.
See note no. 29 to the financial statements	

Valuation of investments in government and other securities	
Investments in government and other securities constitute significant portion of the Group and Bank's asset portfolio. The classification and measurement of government securities, especially T-Bill and T-Bond require judgment and complex estimates. Also based on classification of government securities into HTM and HFT category, different accounting should be followed. In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment. Similarly, due to the absence of quoted price/ active market, valuation/ impairment assessment of investments in other unquoted securities also require significant judgment.	We assessed the processes and controls put in place by the Bank to identify and confirm the existence of treasury bills and bonds. We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the valuation process of unquoted investments, including controls over market data inputs into valuation models, model governance and valuation adjustments. We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data. In applicable cases, to determine fair value/ assess impairment of investments in unquoted securities, we considered latest audited financial statements, repayment history and information of the issuer available in public domain. Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See note no. 7 to the financial statements	

IT systems and controls	
Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls. Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively.	We conducted testing to assess the design and operating effectiveness of the Bank's IT access controls over critical financial reporting systems. Our audit procedures included evaluating IT general controls, particularly focusing on logical access, change management and IT operational controls. We tested whether requests for access to systems were appropriately reviewed and authorized, ensuring that only authorized personnel had access to sensitive financial data. Additionally, we examined the Bank's periodic review process for access rights, revocation and assessed whether changes to systems were properly approved and authorized to prevent unauthorized modifications. As part of our audit, we also evaluated the Bank's control environment concerning system interfaces, configurations, and application-layer controls that were identified as critical to financial reporting accuracy. Given the significance of IT application controls in ensuring the integrity of automated financial processes, we tested key application-based controls, including system-generated reports, automated journal entries, and validation mechanisms that support transaction processing. This involved assessing whether these automated controls were functioning as intended and whether their outputs were reliable for financial reporting purposes. Furthermore, we performed detailed tests on IT general controls to assess the effectiveness of application development processes, database security, and hosting platform management. We also evaluated the segregation of incompatible duties relevant to application and database change management to determine whether adequate controls were in place to prevent unauthorized access or modifications.

Other Matters

The financial statements of the Group as well as the Bank for the year ended 31 December 2024 were audited by another auditor who expressed an unmodified opinion on those statements on 29 April 2025.

Other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in note 2 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Bank Company Act 1991 and the rules and regulations issued by Bangladesh Bank, we also report that:

(i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

(ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;

(iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

(iv) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;

(v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;

(vi) adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery;

(vii) Based on our checking of sample, no advance or loan in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;

(viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:

  (a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;

  (b) other than those disclosed in financial statements, nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities;

(ix) financial statements for the year ended 31 December 2025 of subsidiary companies of the Bank namely City Brokerage Limited and City Bank Capital Resources Limited have been audited by Syful Shamsul Alam & Co., Chartered Accountants and City Hong Kong Limited, CBL Money Transfer SDN. BHD and City Credit Bureau PLC have been audited by T. O. Yip & Co Limited, Certified Public Accountants, Nasharuddin Wong & Co, Chartered Accountants and Zoha Zaman Kabir Rashid & Co., Chartered Accountants respectively. These accounts have been properly reflected in the consolidated financial statements;

(x) the information and explanations required by us have been received and found satisfactory;

(xi) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 13,000 person hours;

(xii) Capital to Risk-weighted Asset Ratio (CRAR), Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;

(xiii) As part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may adversely affect the Bank's subsequent liquidity position; and

(xiv) Non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.

For and on behalf of

Hoda Vasi Chowdhury & Co.
Chartered Accountants
FRC Enlistment No.: CAF-001-057

Sabbir Ahmed FCA
Partner
Enrolment Number: 0770
DVC: 2604090770AS235211

Place: Dhaka, Bangladesh
Date: 09 April 2026

Consolidated Balance Sheet as at 31 December 2025

	Note	2025 Taka	2024 Taka
PROPERTY AND ASSETS			
Cash	4		
In hand (including foreign currencies)		10,655,810,657	10,282,269,640
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		50,656,776,610	22,747,902,091
		61,312,587,267	**33,030,171,731**
Balance with other banks and financial institutions	5		
In Bangladesh		7,149,507,534	32,763,275,121
Outside Bangladesh		9,488,357,914	6,572,672,797
		16,637,865,448	**39,335,947,918**
Money at call on short notice	6	**2,763,000,000**	**3,775,100,000**
Investments	7		
Government		191,253,241,965	124,876,117,608
Others		16,664,434,426	15,577,756,238
		207,917,676,391	**140,453,873,846**
Loans and advances/investments	8		
Loans, cash credits, overdrafts, etc./investments		458,931,969,913	408,972,144,231
Bills purchased and discounted	9	47,229,101,222	36,788,234,655
		506,161,071,135	**445,760,378,886**
Fixed assets including premises, furniture and fixtures	10	**13,659,913,555**	**11,752,843,320**
Other assets	11	**38,300,332,676**	**36,603,128,672**
Non-banking assets	12	**449,754,116**	**576,119,668**
Total assets		**847,202,200,588**	**711,287,564,041**
LIABILITIES AND CAPITAL			
Liabilities			
Bonds	13	**11,080,000,000**	**11,920,000,000**
Borrowings from other banks, financial institutions and agents	14	**37,701,277,199**	**26,961,366,435**
Borrowings from central bank & government agencies	14.5	**29,748,300,540**	**32,508,996,547**
Deposits and other accounts	15		
Current accounts and other accounts		145,002,352,342	130,331,779,191
Bills payable		8,359,019,347	1,801,223,047
Savings bank deposits		118,773,235,557	100,956,473,074
Fixed deposits		359,565,820,029	281,273,592,378
Bearer certificate of deposit		-	-
		631,700,427,275	**514,363,067,690**
Other liabilities	16	**75,025,764,850**	**78,903,184,387**
Total liabilities		**785,255,769,864**	**664,656,615,059**
Capital/shareholders' equity			
Paid up capital	17.2	15,212,220,690	13,470,807,640
Statutory reserve	18	13,692,284,493	11,966,418,843
Share premium	19	1,519,936,197	1,504,388,797
Dividend equalisation reserve	20	530,786,630	530,786,630
Start-up equity investment fund	21	433,239,423	302,653,661
Revaluation reserve on securities	22	5,546,388,914	1,185,185,549
Capital reserve	23	196,662,313	181,926,076
General reserve	24	11,394,928	11,394,928
Currency translation reserve		59,096,042	-
Surplus in profit and loss account	25	24,669,272,500	17,477,243,576
Total shareholders' equity		**61,871,282,130**	**46,630,805,700**
Non controlling interest	26	**75,148,594**	**143,282**
Total equity		**61,946,430,724**	**46,630,948,982**
Total liabilities and shareholders' equity		**847,202,200,588**	**711,287,564,041**
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements		87,887,322,130	90,472,131,021
Letters of guarantee	27.1	32,949,508,039	27,015,065,157
Irrevocable letters of credit	27.2	75,668,201,441	64,241,384,051
Bills for collection	27.3	25,296,300,136	26,130,786,543
Other contingent liabilities for ECA financing		9,659,665,318	11,403,132,673
Total		**231,460,997,064**	**219,262,499,445**
Other commitments			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed	27.4	11,784,122,031	14,847,299,960
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Other commitments		-	-
Total		**11,784,122,031**	**14,847,299,960**
Total off-balance sheet items including contingent liabilities		**243,245,119,095**	**234,109,799,405**
Net Assets Value (NAV) per share	52	**40.67**	**30.65**

The annexed notes 1 to 56 form an integral part of these financial statements.

Managing Director & CEO | Director | Director | Chairman

As per our report of same date.

Dhaka, 09 April 2026

Auditor
Sabbir Ahmed FCA
Partner
Hoda Vasi Chowdhury & Co.
Chartered Accountants
ICAB Enrollment Number: 0770
DVC: 2604090770AS235211

Consolidated Profit and Loss Account for the year ended 31 December 2025

	Note	2025 Taka	2024 Taka
Interest income/profit on investments	29	54,836,040,595	45,244,214,054
Interest paid/profit shared on deposits and borrowings etc.	30	51,927,299,373	30,302,896,047
Net interest income/profit on investments		**2,908,741,222**	**14,941,318,007**
Investment income	31	35,997,731,880	16,914,061,938
Commission, exchange and brokerage	32	9,602,976,327	8,693,101,612
Other operating income	33	372,044,196	281,099,686
		45,972,752,403	**25,888,263,236**
Total operating income (A)		**48,881,493,625**	**40,829,581,243**
Operating expenses			
Salaries and allowances	34	12,371,695,236	9,199,945,591
Rent, taxes, insurance, electricity etc.	35	1,200,716,102	964,162,809
Legal expenses	36	80,213,828	103,853,175
Postage, stamp, telecommunication etc.	37	152,678,187	138,716,770
Stationery, printing, advertisements etc.	38	843,270,420	668,040,553
Chief executive's salary and fees	39	46,316,461	29,312,139
Directors' fees	40	9,132,439	9,510,077
Auditors' fees		5,144,631	3,861,518
Depreciation and repair	41	3,371,225,009	2,990,319,272
Other expenses	42	3,528,778,577	3,207,868,926
Total operating expenses (B)		**21,609,170,890**	**17,315,590,830**
Profit before provision (C = A-B)		**27,272,322,735**	**23,513,990,413**
Provision for loans and advances/investments	43	7,665,828,521	4,684,785,261
Provision for off-balance sheet exposures		-	-
Provision for diminution in value of investments	43.1	(231,098,930)	1,478,144,225
Other provision	43.2	719,567,443	122,500,000
Total provision (D)		**8,154,297,034**	**6,285,429,486**
Total profit before tax (E = C-D)		**19,118,025,701**	**17,228,560,927**
Provision for taxation	44		
Current tax expense		4,798,433,971	6,461,460,170
Deferred tax (income)/expense		1,077,324,263	623,657,774
Total provision for tax (F)		**5,875,758,234**	**7,085,117,944**
Net profit after tax (G = E-F)		**13,242,267,467**	**10,143,442,983**
Net profit after tax attributable to			
Equity holders of the bank		13,242,265,155	10,143,456,592
Non-controlling interest		2,312	(13,609)
		13,242,267,467	**10,143,442,983**
Appropriations			
Statutory reserve		1,725,865,650	1,224,618,870
Start up fund		130,585,762	108,510,484
Coupon/dividend on perpetual bond		400,000,000	400,000,000
		2,256,451,412	**1,733,129,354**
Retained surplus for the year		**10,985,813,743**	**8,410,327,238**
Earnings per share (EPS)	50	**8.71**	**6.67**

The annexed notes 1 to 56 form an integral part of these financial statements.

Managing Director & CEO | Director | Director | Chairman

As per our report of same date.

Dhaka, 09 April 2026

Auditor
Sabbir Ahmed FCA
Partner
Hoda Vasi Chowdhury & Co.
Chartered Accountants
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Consolidated Statement of Changes in Equity for the year ended 31 December 2025

Particulars	Attributable to the equity holders of the Bank											Non controlling interest	Total equity
	Paid up capital	Statutory reserve	Share premium	General reserve	Capital reserve	Revaluation reserve on securities	Dividend equalisation reserve	Start-up equity investment fund	Currency translation reserve	Surplus in profit andloss account	Total		
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2025	**13,470,807,640**	**11,966,418,843**	**1,504,388,797**	**11,394,928**	**181,926,076**	**1,185,185,549**	**530,786,630**	**302,653,661**	**-**	**17,477,243,576**	**46,630,805,700**	**143,282**	**46,630,948,982**
Addition for new subsidiary	-	-	-	-	-	-	-	-	-	-	-	75,003,000	75,003,000
Surplus/(deficit) on account of revaluation of investments	-	-	-	-	-	4,361,203,365	-	-	-	-	4,361,203,365	-	4,361,203,365
Currency translation differences	-	-	-	-	-	-	-	-	59,096,042	-	59,096,042	-	59,096,042
Net profit/(loss) for the year	-	-	-	-	-	-	-	-	-	13,242,265,155	13,242,265,155	2,312	13,242,267,467
Share issue incompliance with court verdict	15,547,400	-	-	-	-	-	-	-	-	-	15,547,400	-	15,547,400
Share premium incompliance with court verdict	-	-	15,547,400	-	-	-	-	-	-	-	15,547,400	-	15,547,400
Bonus share issue incompliance with court verdict	35,618,910	-	-	-	-	-	-	-	-	(35,618,910)	-	-	-
Dividend (cash)	-	-	-	-	-	-	-	-	-	(1,700,008,953)	(1,700,008,953)	-	(1,700,008,953)
Dividend (bonus share)	1,690,246,740	-	-	-	-	-	-	-	-	(1,690,246,740)	-	-	-
Adjustment for cash dividend receipts from subsidiary	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to statutory reserve	-	1,725,865,650	-	-	-	-	-	-	-	(1,725,865,650)	-	-	-
Remeasurement gain/(loss) due to actuarial valuation	-	-	-	-	-	-	-	-	-	(607,009,330)	(607,009,330)	-	(607,009,330)
Deferred tax income/(expense) arise from remeasurement	-	-	-	-	-	-	-	-	-	227,628,499	227,628,499	-	227,628,499
Transfer to capital reserve	-	-	-	-	14,736,237	-	-	-	-	(14,736,237)	-	-	-
Coupon/dividend on perpetual bonds	-	-	-	-	-	-	-	-	-	(400,000,000)	(400,000,000)	-	(400,000,000)
Transfer to start up fund	-	-	-	-	-	-	-	130,585,762	-	(130,585,762)	-	-	-
Gain from sale of non-banking assets	-	-	-	-	-	-	-	-	-	26,206,852	26,206,852	-	26,206,852
Balance as at 31 December 2025	**15,212,220,690**	**13,692,284,493**	**1,519,936,197**	**11,394,928**	**196,662,313**	**5,546,388,914**	**530,786,630**	**433,239,423**	**59,096,042**	**24,669,272,500**	**61,871,282,130**	**75,148,594**	**61,946,430,724**

for the year ended 31 December 2024

Particulars	Attributable to the equity holders of the Bank										Non controlling interest	Total equity
	Paid up capital	Statutory reserve	Share premium	General reserve	Capital reserve	Revaluation reserve on securities	Dividend equalisation reserve	Start-up equity investment fund	Surplus in profit andloss account	Total		
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2024	**12,246,188,770**	**10,741,799,973**	**1,504,388,797**	**11,394,928**	**160,673,171**	**931,677,743**	**530,786,630**	**194,143,177**	**12,348,589,771**	**38,669,642,960**	**156,891**	**38,669,799,851**
Surplus/(deficit) on account of revaluation of investments	-	-	-	-	-	253,507,806	-	-	-	253,507,806	-	253,507,806
Currency translation differences	-	-	-	-	-	-	-	-	36,385,601	36,385,601	-	36,385,601
Net profit/(loss) for the year	-	-	-	-	-	-	-	-	10,143,456,592	10,143,456,592	(13,609)	10,143,442,983
Dividend (cash)	-	-	-	-	-	-	-	-	(1,854,555,222)	(1,854,555,222)	-	(1,854,555,222)
Dividend (bonus share)	1,224,618,870	-	-	-	-	-	-	-	(1,224,618,870)	-	-	-
Adjustment for cash dividend receipts from subsidiary	-	-	-	-	-	-	-	-	17,755,908	17,755,908		17,755,908
Transfer to statutory reserve	-	1,224,618,870	-	-	-	-	-	-	(1,224,618,870)	-	-	-
Remeasurement gain/(loss) due to actuarial valuation	-	-	-	-	-	-	-	-	(380,927,490)	(380,927,490)	-	(380,927,490)
Deferred tax income/(expense) arise from remeasurement	-	-	-	-	-	-	-	-	142,847,809	142,847,809	-	142,847,809
Transfer to capital reserve	-	-	-	-	21,252,905	-	-	-	(21,252,905)	-	-	-
Coupon/dividend on perpetual bonds	-	-	-	-	-	-	-	-	(400,000,000)	(400,000,000)	-	(400,000,000)
Transfer to start up fund	-	-	-	-	-	-	-	108,510,484	(108,510,484)	-	-	-
Gain from sale of non-banking assets	-	-	-	-	-	-	-	-	2,691,736	2,691,736	-	2,691,736
Balance as at 31 December 2024	**13,470,807,640**	**11,966,418,843**	**1,504,388,797**	**11,394,928**	**181,926,076**	**1,185,185,549**	**530,786,630**	**302,653,661**	**17,477,243,576**	**46,630,805,700**	**143,282**	**46,630,948,982**

The annexed notes 1 to 56 form an integral part of these financial statements.

Consolidated Cash Flow Statement for the year ended 31 December 2025

	Note	2025 Taka	2024 Taka
A) Cash flows from operating activities			
Interest/profit receipts in cash		54,978,160,878	43,186,967,909
Interest/profit paid on deposits and borrowings		(50,923,329,865)	(24,821,348,474)
Dividend receipts		299,678,016	324,974,174
Fees and commission receipts in cash		7,846,627,563	7,087,413,584
Recovery of loans & advances/investments previously written off	16.1	897,958,163	760,864,141
Cash payments to employees		(12,708,026,939)	(8,746,864,179)
Cash payments to suppliers		(364,797,549)	(320,383,208)
Income taxes paid	11.4	(8,702,515,086)	(5,209,712,130)
Receipts from other operating activities	46	34,823,683,953	13,778,529,222
Payments for other operating activities	47	(7,159,838,330)	(6,564,327,580)
Cash generated from operating activities before changes in operating assets and liabilities (i)		**18,987,600,804**	**19,476,113,459**
Increase/decrease in operating assets and liabilities			
Loans and advances/investments to customers		(60,370,039,717)	(48,314,546,612)
Other assets	48	(2,446,671,530)	(4,617,395,024)
Deposits from other banks/borrowings		(6,023,742,470)	8,518,265,708
Deposits from customers		131,340,316,809	112,029,591,918
Other liabilities	49	(9,993,673,479)	2,414,199,796
Cash generated from operating assets and liabilities (ii)		**52,506,189,613**	**70,030,115,786**
Net cash flow from operating activities (i+ii)		**71,493,790,417**	**89,506,229,245**
B) Cash flows from investing activities			
Net payment for sale/(purchase) of shares		(1,086,678,188)	(1,876,116,508)
Net payment for sale/(purchase) of securities		(13,670,560,092)	(5,609,512,399)
Net payment for sale/(purchase) of fixed assets		(2,656,948,616)	(1,197,924,999)
Net cash used in investing activities		**(17,414,186,896)**	**(8,683,553,906)**
C) Cash flows from financing activities			
Issuance/(redemption) of subordinated bonds		(840,000,000)	(1,715,000,000)
Dividends paid		(1,700,008,953)	(1,854,271,148)
Share issue incompliance with court verdict		15,547,400	-
Share premium incompliance with court verdict		15,547,400	-
Coupon/dividend paid on perpetual bonds		(400,000,000)	(400,000,000)
Net cash from financing activities		**(2,908,914,153)**	**(3,969,271,148)**
D) Net increase in cash and cash equivalents (A+B+C)		**51,170,689,368**	**76,853,404,191**
E) Effects of exchange rate changes on cash and cash equivalents		**1,746,864,869**	**1,639,842,866**
F) Cash and cash equivalents at beginning of the year		**138,156,617,279**	**59,663,370,222**
G) Cash and cash equivalents at end of the year (D+E+F)		**191,074,171,516**	**138,156,617,279**
Cash and cash equivalents at end of the year consists of:	45		
Cash in hand (including foreign currencies)		10,655,810,657	10,282,269,640
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		50,656,776,610	22,747,902,091
Balance with other banks and financial institutions		16,637,865,448	39,335,947,918
Money at call on short notice		2,763,000,000	3,775,100,000
Government securities		110,360,718,801	62,015,397,630
		191,074,171,516	**138,156,617,279**
Net operating cash flow per share (NOCFPS)	51	**47.00**	**58.84**

The annexed notes 1 to 56 form an integral part of these financial statements.

Balance Sheet as at 31 December 2025

	Note	2025 Taka	2024 Taka
PROPERTY AND ASSETS			
Cash	4		
In hand (including foreign currencies)		10,655,256,525	10,280,661,035
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		50,656,776,610	22,747,902,091
		61,312,033,135	**33,028,563,126**
Balance with other banks and financial institutions	5		
In Bangladesh		6,691,208,829	32,414,144,568
Outside Bangladesh		8,939,122,223	6,514,584,553
		15,630,331,052	**38,928,729,121**
Money at call on short notice	6	**2,763,000,000**	**3,775,100,000**
Investments	7		
Government		189,599,864,370	123,814,286,708
Others		11,610,693,907	10,543,115,854
		201,210,558,277	**134,357,402,562**
Loans and advances/investments	8		
Loans, cash credits, overdrafts, etc./investments		458,972,143,150	408,290,947,222
Bills purchased and discounted	9	47,229,101,222	36,686,742,538
		506,201,244,372	**444,977,689,760**
Fixed assets including premises, furniture and fixtures	10	**12,275,517,614**	**10,491,130,486**
Other assets	11	**43,498,231,132**	**31,927,330,119**
Non-banking assets	12	**449,754,116**	**576,119,668**
Total assets		**843,340,669,698**	**698,062,064,842**
LIABILITIES AND CAPITAL			
Liabilities			
Bonds	13	**11,080,000,000**	**11,920,000,000**
Borrowings from other banks, financial institutions and agents	14	**36,544,929,401**	**26,063,108,182**
Borrowings from central bank & government agencies	14.5	**29,748,300,540**	**32,508,996,547**
Deposits and other accounts	15		
Current accounts and other accounts		144,630,734,823	129,656,361,698
Bills payable		8,359,019,347	1,801,223,047
Savings bank deposits		118,773,235,557	100,956,473,074
Fixed deposits		359,879,439,911	281,790,026,704
Bearer certificate of deposit		-	-
		631,642,429,638	**514,204,084,523**
Other liabilities	16	**73,222,801,279**	**67,245,335,182**
Total liabilities		**782,238,460,858**	**651,941,524,434**
Capital/shareholders' equity			
Paid up capital	17.2	15,212,220,690	13,470,807,640
Statutory reserve	18	13,692,284,493	11,966,418,843
Share premium	19	1,519,936,197	1,504,388,797
Dividend equalisation reserve	20	530,786,630	530,786,630
Start-up equity investment fund	21	433,239,423	302,653,661
Revaluation reserve on securities	22	5,525,057,756	1,185,185,549
General reserve	24	11,394,928	11,394,928
Currency translation reserve		5,308,139	-
Surplus in profit and loss account	25	24,171,980,584	17,148,904,360
Total shareholders' equity		**61,102,208,840**	**46,120,540,408**
Total liabilities and shareholders' equity		**843,340,669,698**	**698,062,064,842**
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements		87,887,322,130	90,472,131,021
Letters of guarantee	27.1	32,949,508,039	27,015,065,157
Irrevocable letters of credit	27.2	75,668,201,441	64,241,384,051
Bills for collection	27.3	25,058,614,175	25,534,657,223
Other contingent liabilities for ECA financing		9,659,665,318	11,403,132,673
Total		**231,223,311,103**	**218,666,370,125**
Other commitments			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed	27.4	11,784,122,031	14,847,299,960
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Other commitments		-	-
Total		**11,784,122,031**	**14,847,299,960**
Total off-balance sheet items including contingent liabilities		**243,007,433,134**	**233,513,670,085**
Net Assets Value (NAV) per share	52	**40.17**	**30.32**

The annexed notes 1 to 56 form an integral part of these financial statements.

Managing Director & CEO | Director | Director | Chairman

As per our report of same date.

Dhaka, 09 April 2026

Auditor
Sabbir Ahmed FCA
Partner
Hoda Vasi Chowdhury & Co.
Chartered Accountants
ICAB Enrollment Number: 0770
DVC: 2604090770AS235211

City Bank PLC

Audited Financial Statements as at and for the year ended 31 December 2025

Profit and Loss Account for the year ended 31 December 2025

	Note	2025 Taka	2024 Taka
Interest income/profit on investments	29	54,708,251,766	45,007,583,768
Interest paid/profit shared on deposits and borrowings etc.	30	51,860,949,511	30,265,181,937
Net interest income/profit on investments		**2,847,302,255**	**14,742,401,831**
Investment income	31	35,618,637,827	16,614,880,722
Commission, exchange and brokerage	32	9,074,032,251	8,151,565,490
Other operating income	33	369,458,285	279,888,246
		45,062,128,363	**25,046,334,458**
Total operating income (A)		**47,909,430,618**	**39,788,736,289**
Salaries and allowances	34	12,044,291,189	8,905,828,436
Rent, taxes, insurance, electricity etc.	35	1,160,067,324	927,699,696
Legal expenses	36	76,787,066	101,885,353
Postage, stamp, telecommunication etc.	37	139,841,980	129,126,569
Stationery, printing, advertisements etc.	38	788,304,390	618,865,491
Chief executive's salary and fees	39	46,316,461	29,312,139
Directors' fees	40	3,291,334	3,400,470
Auditors' fees		4,140,003	2,990,000
Depreciation and repair of bank's assets	41	3,228,379,685	2,862,553,640
Other expenses	42	3,465,396,746	3,154,381,855
Total operating expenses (B)		**20,956,816,178**	**16,736,043,649**
Profit before provision (C = A-B)		**26,952,614,440**	**23,052,692,640**
Provision for loans and advances/investments	43	7,637,312,868	4,616,042,927
Provision for off-balance sheet exposures		-	-
Provision for diminution in value of investments	43.1	(224,052,563)	515,039,669
Other provision	43.2	717,259,816	122,500,000
Total provision (D)		**8,130,520,121**	**5,253,582,596**
Total profit before taxes (E = C-D)		**18,822,094,319**	**17,799,110,044**
Provision for taxation	44		
Current tax expense		4,677,631,552	6,314,706,437
Deferred tax (income)/expense		1,085,886,549	633,355,206
Total provision for tax (F)		**5,763,518,101**	**6,948,061,643**
Net profit after tax (G = E-F)		**13,058,576,218**	**10,851,048,401**
Appropriations			
Statutory reserve		1,725,865,650	1,224,618,870
Start up fund		130,585,762	108,510,484
Coupon/dividend on perpetual bond		400,000,000	400,000,000
		2,256,451,412	**1,733,129,354**
Retained surplus for the year		**10,802,124,806**	**9,117,919,047**
Earnings per share (EPS)	50	**8.58**	**7.13**

The annexed notes 1 to 56 form an integral part of these financial statements.

Managing Director & CEO
Director
Director
Chairman

As per our report of same date.

Auditor
Sabbir Ahmed FCA
Partner
Hoda Vasi Chowdhury & Co.
Chartered Accountants
ICAB Enrollment Number: 0770
DVC: 2604090770AS235211

Dhaka, 09 April 2026

Statement of Changes in Equity for the year ended 31 December 2025

Particulars	Paid up capital	Statutory reserve	Share premium	Dividend equalisation reserve	General reserve	Revaluation reserve on securities	Start-up equity investment fund	Currency translation reserve	Surplus in profit andloss account	Total equity
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2025	**13,470,807,640**	**11,966,418,843**	**1,504,388,797**	**530,786,630**	**11,394,928**	**1,185,185,549**	**302,653,661**	-	**17,148,904,360**	**46,120,540,408**
Surplus/(deficit) on account of revaluation of investments	-	-	-	-	-	4,339,872,207	-	-	-	4,339,872,207
Currency translation differences	-	-	-	-	-	-	-	5,308,139	-	5,308,139
Net profit for the year	-	-	-	-	-	-	-	-	13,058,576,218	13,058,576,218
Share issue incompliance with court verdict	15,547,400	-	-	-	-	-	-	-	-	15,547,400
Share premium incompliance with court verdict	-	-	15,547,400	-	-	-	-	-	-	15,547,400
Bonus share issue incompliance with court verdict	35,618,910	-	-	-	-	-	-	-	(35,618,910)	-
Dividend (cash)	-	-	-	-	-	-	-	-	(1,700,008,953)	(1,700,008,953)
Dividend (bonus share)	1,690,246,740	-	-	-	-	-	-	-	(1,690,246,740)	-
Transfer to statutory reserve	-	1,725,865,650	-	-	-	-	-	-	(1,725,865,650)	-
Remeasurement gain/(loss) due to actuarial valuation	-	-	-	-	-	-	-	-	(607,009,330)	(607,009,330)
Deferred tax income/(expense) arise from remeasurement	-	-	-	-	-	-	-	-	227,628,499	227,628,499
Coupon/dividend on perpetual bonds	-	-	-	-	-	-	-	-	(400,000,000)	(400,000,000)
Transfer to start up fund	-	-	-	-	-	-	130,585,762	-	(130,585,762)	-
Gain from sale of non-banking assets	-	-	-	-	-	-	-	-	26,206,852	26,206,852
Balance as at 31 December 2025	**15,212,220,690**	**13,692,284,493**	**1,519,936,197**	**530,786,630**	**11,394,928**	**5,525,057,756**	**433,239,423**	**5,308,139**	**24,171,980,584**	**61,102,208,840**

for the year ended 31 December 2024

Particulars	Paid up capital	Statutory reserve	Share premium	Dividend equalisation reserve	General reserve	Revaluation reserve on securities	Start-up equity investment fund	Surplus in profit andloss account	Total equity
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2024	**12,246,188,770**	**10,741,799,973**	**1,504,388,797**	**530,786,630**	**11,394,928**	**840,131,985**	**194,143,177**	**11,345,547,350**	**37,414,381,610**
Surplus/(deficit) on account of revaluation of investments	-	-	-	-	-	345,053,564	-	-	345,053,564
Net profit for the year	-	-	-	-	-	-	-	10,851,048,401	10,851,048,401
Dividend (cash)	-	-	-	-	-	-	-	(1,854,555,222)	(1,854,555,222)
Dividend (bonus share)	1,224,618,870	-	-	-	-	-	-	(1,224,618,870)	-
Transfer to statutory reserve	-	1,224,618,870	-	-	-	-	-	(1,224,618,870)	-
Remeasurement gain/(loss) due to actuarial valuation	-	-	-	-	-	-	-	(380,927,490)	(380,927,490)
Deferred tax income/(expense) arise from remeasurement	-	-	-	-	-	-	-	142,847,809	142,847,809
Coupon/dividend on perpetual bonds	-	-	-	-	-	-	-	(400,000,000)	(400,000,000)
Transfer to start up fund	-	-	-	-	-	-	108,510,484	(108,510,484)	-
Gain from sale of non-banking assets	-	-	-	-	-	-	-	2,691,736	2,691,736
Balance as at 31 December 2024	**13,470,807,640**	**11,966,418,843**	**1,504,388,797**	**530,786,630**	**11,394,928**	**1,185,185,549**	**302,653,661**	**17,148,904,360**	**46,120,540,408**

The annexed notes 1 to 56 form an integral part of these financial statements.

Cash Flow Statement for the year ended 31 December 2025

	Note	2025 Taka	2024 Taka
A) Cash flows from operating activities			
Interest/profit receipts in cash		54,844,421,819	42,945,717,201
Interest/profit paid on deposits and borrowings		(50,832,596,548)	(24,778,747,191)
Dividend receipts		156,546,453	186,440,159
Fees and commission receipts in cash		7,463,455,499	6,718,245,495
Recovery of loans & advances/investments previously written off	16.1	897,958,163	760,864,141
Cash payments to employees		(12,374,918,308)	(8,446,514,098)
Cash payments to suppliers		(341,272,828)	(307,529,266)
Income taxes paid	11.4	(8,558,581,333)	(5,074,753,915)
Receipts from other operating activities	46	34,582,829,721	13,615,785,924
Payments for other operating activities	47	(6,895,356,994)	(6,324,461,530)
Cash generated from operating activities before changes in operating assets and liabilities (i)		**18,942,485,644**	**19,295,046,920**
Increase/decrease in operating assets and liabilities			
Loans and advances/investments to customers		(61,223,554,612)	(48,899,322,780)
Other assets	48	(2,416,707,392)	(1,347,044,131)
Deposits from other banks/borrowings		(6,281,832,015)	8,804,292,094
Deposits from customers		131,441,302,341	111,957,336,069
Other liabilities	49	(9,940,398,652)	(805,870,421)
Cash generated from operating assets and liabilities (ii)		**51,578,809,670**	**69,709,390,831**
Net cash from operating activities (i+ii)		**70,521,295,314**	**89,004,437,751**
B) Cash flows from investing activities			
Net payment for sale/(purchase) of shares		(1,067,578,053)	(1,195,598,758)
Net payment for sale/(purchase) of securities		(13,350,344,554)	(5,648,568,617)
Net payment for sale/(purchase) of fixed assets		(2,542,070,675)	(1,105,841,222)
Investment in subsidiaries		(194,997,000)	-
Net cash (used in)/generated from investing activities		**(17,154,990,282)**	**(7,950,008,597)**
C) Cash flows from financing activities			
Issuance/(redemption) of subordinated bonds		(840,000,000)	(1,715,000,000)
Dividends paid		(1,700,008,953)	(1,854,555,222)
Share issue incompliance with court verdict		15,547,400	-
Share premium incompliance with court verdict		15,547,400	-
Coupon/dividend paid on perpetual bonds		(400,000,000)	(400,000,000)
Net cash used in financing activities		**(2,908,914,153)**	**(3,969,555,222)**
D) Net increase in cash and cash equivalents (A+B+C)		**50,457,390,879**	**77,084,873,932**
E) Effects of exchange rate changes on cash and cash equivalents		**1,610,941,963**	**1,433,319,995**
F) Cash and cash equivalents at beginning of the year		**137,625,789,876**	**59,107,595,949**
G) Cash and cash equivalents at end of the year (D+E+F)		**189,694,122,718**	**137,625,789,876**
Cash and cash equivalents at end of the year consists of:	45		
Cash in hand (including foreign currencies)		10,655,256,525	10,280,661,035
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		50,656,776,610	22,747,902,091
Balance with other banks and financial institutions		15,630,331,052	38,928,729,121
Money at call on short notice		2,763,000,000	3,775,100,000
Government securities		109,988,758,531	61,893,397,629
		189,694,122,718	**137,625,789,876**
Net operating cash flow per share (NOCFPS)	51	**46.36**	**58.51**

The annexed notes 1 to 56 form an integral part of these financial statements.

Notes to the Financial Statements as at and for the year ended 31 December 2025

1. Reporting entity - The Bank and its activities

1.1 Legal Status and nature of the entity

City Bank PLC (the "Bank" or "City Bank") is a scheduled commercial bank in Bangladesh, incorporated as a public limited company under the Companies Act, 1913 on 14 March 1983, with RJSC registration no. C-10591/487 of 1982–1983. The primary objective of the bank is to conduct all kinds of banking businesses. On completion of all legal formalities, the bank commenced its operations on 20 March 1983. At present, the bank has 135 banking branches (2024: 134 branches), 81 sub-branches (2024: 52 sub-branches), 247 SME unit offices (2024: 229 SME unit offices), 419 agent banking outlets (2024: 480 agent outlets), 549 ATMs/RATMs (2024: 453 ATMs/RATMs) and spread across the country. Out of the Bank's 135 branches, one operates as an Islamic Banking Branch, conducting its activities in compliance with Shariah principles. The operating framework of this branch differs materially from that of the conventional branches. The registered address of the bank is: City Bank Center, 28 Gulshan Avenue, Gulshan-1, Dhaka-1212. City Bank PLC was listed on the Dhaka Stock Exchange and Chittagong Stock Exchange as a publicly traded company on 3 February 1987 and on 27 December 1995 respectively. The Bank has five subsidiaries companies in related operations. A brief description of the subsidiaries and associates of the Bank has been provided in Note 1.7.

The consolidated financial statements of the Bank as at and for the year ended 31 December 2025 comprise the Bank and its subsidiaries (collectively the 'Group' and individually 'Group entities').

1.2 Principal activities of the bank

The principal activities of the Bank are to provide wide array of financial products (loans and deposits) and services that includes all kinds of conventional and islamic banking services to its customers. It offers commercial banking, consumer banking, trade services, cash management, treasury, SME, retail, custodial and clearing services to its customers. These activities are conducted through its branches, SME/Agri branches, sub-branches, islamic windows, agent banking outlets and vibrant alternative delivery channels (ATM booths, internet banking) in Bangladesh. City Touch Digital Banking Service is the bank's flagship product to provide internet based banking solutions. City Touch offers online banking facilities like - FDR/Monthly deposit accounts opening, quick loan facilities to customers, fund transfer, utility bills payment, buying air tickets, paying bills of mobile phones, credit cards, and insurance premiums and then tracking of accounts and even shopping from over 100 retailers. City Touch is integrated with most of the MFS payment system (i.e. bKash, Meghna pay, OK Wallet, Rocket, Tap, Upay, Nagad) as well. Through bKash payment system, the Bank is offering nano loan facilities and digital DPS services to customers. The Bank also provides off-shore banking services through its Off-Shore Banking Units (OBU) and islami banking services through its Islamic Bank branch.

1.3 Offshore banking

Offshore Banking Unit (OBU) is a separate business unit of the Bank, operates its business through a separate counter as governed under the rules and guidelines vide Bangladesh Bank's letter reference no. BRPD(P-3)744(101)/2010-4129 dated 10 November 2009 and a policy for Offshore Banking Operation issued by Bangladesh Bank through BRPD circular no. 02, dated 25 February 2019 and BRPD circular letter no. 09, dated 27 May 2019. It gives loans (on and off-balance sheet exposures) and takes deposits in freely convertible foreign currencies to and from persons/institutions not resident in Bangladesh and Type-A (wholly foreign owned) units in EPZs in Bangladesh. It also gives long term loans to industrial units outside EPZs and Type-B and Type-C industrial units within the EPZs subject to compliance by the industrial units with the guidelines of Bangladesh Investment Development Authority (BIDA) and Bangladesh Bank. Besides, this unit provides bill discounting and financing facilities accepted by Authorized Dealers (ADs) in Bangladesh against usance LCs in accordance with Bangladesh Bank (BB) guidelines. Separate financial statements of Off-Shore Banking Units are shown in **Annexures J(1) and J(2).**

1.4 Islamic banking

The Bank obtained permission for Islamic Banking Branch from Bangladesh Bank vide letter no. BL/DA/6852/2003 dated 16 July 2003. Through the Islamic Banking Branch, the Bank extends all types of Islamic Shariah compliant finance like lease, hire purchase shirkatul melk (HPSM), bai muazzal, household scheme etc. and different types of deposits like mudaraba/manarah savings deposits, mudaraba/manarah term deposits, al-wadeeah current deposits, monthly/quarterly profit paying scheme etc. Separate financial statements of Islamic Banking Branch are shown in **Annexures I(1) and I(2).**

1.5 Agent banking

City Agent Banking is dedicated to addressing the national challenge of financial exclusion by providing secure, biometric-enabled and easy to access banking services to Bangladesh's marginal and underbanked populations. These services include offering all types of deposit accounts, micro credit facilities and other banking transactions including bill payments, inward foreign remittance payments, fund transfers etc. through 454 quality Agent Outlets nationwide. In 2025, in order to simplify rural customer onboarding, a nationwide launch of the assisted e-KYC account opening module allowing for customer onboarding in approximately 15 minutes performing real-time NID verification achieved a significant milestone.

1.6 Custodian service

The Bank obtained permission to work as a security custodian from the Bangladesh Securities and Exchange Commission (BSEC) vide its certificate no. SC-09/2009, dated 17 June 2009 under the Securities and Exchange Commission (Securities Custodian Service) Rules 2003. Financial performance of Security Custodial Services have been separately reported in **Annexure K** along with Bank's audited financial statements in compliance with the requirement u/s 10(2) of the Securities and Exchange Commission (Securities Custodian Service) Rules 2003. The due certificate from external auditors has been obtained on internal control and financial statements of security custodial operations of the Bank.

1.7 Subsidiaries of the Bank

The Bank has five subsidiaries. All of them have been in operations on the reporting date. These areCity Brokerage Limited, City Bank Capital Resources Limited, CBL Money Transfer Sdn. Bhd., City Hong Kong Limited and City Credit Bureau PLC (CCBPLC). Details of the subsidiaries have been presented in note no. 1.7.1 to 1.7.5.

1.7.1 City Brokerage Limited

City Brokerage Limited was incorporated in Bangladesh as a private limited company on 31 March 2010 vide registration no. C-83616/10 under the Companies Act, 1994. The legal status of the Company has been converted into public limited company from private limited company in June 2012 in compliance with the Bangladesh Securities and Exchange Commission Rules 2000. Previously the Bank launched its brokerage division on 4 August 2009 which was subsequently separated from the Bank on 15 November 2010. On 31 December 2025, the Bank held 99.9982% shares of the company.

The financial statements, audited by Syful Shamsul Alam & Co., Chartered Accountants.

1.7.2 City Bank Capital Resources Limited

City Bank Capital Resources Limited is a public company limited by shares. The Company was incorporated in Bangladeshon 17 August 2009 vide registration no. C-79186/09 under the Companies Act 1994. Subsequently the Company obtained Merchant BankingLicense (Registration Certificate No: MB-54/2010) from Bangladesh Securities & Exchange Commission on 06 December 2010. The registered office of the Company is situated at Shanta Western Tower, Level-14, Office Space-02 Bir Uttam Mir Shawkat Road, 186 Tejgaon I/A, Dhaka – 1208. CBCRL delivers a whole range of investment banking services including merchant banking activities such as issue management, underwriting, portfolio management and corporate advisory. On 31 December 2025, the Bank held 99.9980% shares of CBCRL.

The financial statements, audited by Syful Shamsul Alam & Co., Chartered Accountants.

1.7.3 CBL Money Transfer Sdn. Bhd.

CBL Money Transfer Sdn. Bhd. (CBLMT) is engaged in money service business. It is a private company limited by shares incorporated under Malaysian regulations and registered with the Companies Commission of Malaysia, with Registration No. 769212-M, with the objective of providing money services under the Money Service Business Act, 2011 through a Class-B License Serial No. 00661, issued by Bank Negara, the central bank of Malaysia.

On 4th April 2013, City Bank PLC entered into an agreement to purchase 75% ordinary shares of CBLMT, with an agreement to ultimately acquire 100% shareholding of the company. Hence, initially startingout as a subsidiary of City Bank on 10th September 2013; on 8th June 2016, City Bank PLC became the holder of 100% shares of CBLMT, thus making it a wholly-owned subsidiary.

The financial statements of CBLMT, audited by Nasharuddin Wong & Co, Chartered Accountants.

1.7.4 City Hong Kong Limited

City Hong Kong Limited is incorporated and domiciled in Hong Kong and has its registered office and principal place of business at Units 904 & 906, 9th Floor, Austin Tower, Nos. 22-26 Austin Avenue, Tsimshatsui, Kowloon, Hong Kong. City Hong Kong Limited is a fully owned (100% shares) subsidiary of City Bank PLC established at the later half of2019 to facilitate international trade business through advising letter of credits, handling documentary collections and bill financing (discounting) against letters of credit.

The financial statements of City Hong Kong Ltd, audited by T. O. Yip & Co Limited, Certified Public Accountants.

1.7.5 City Credit Bureau PLC

City Credit Bureau PLC was incorporated in Bangladesh as a public limited company on 13 November 2025 under the Companies Act, 1994, vide Registration No. C-206633/2025. The registered office of the Company is located at Shanta Western Tower, Level-14, Office Space-02, Bir Uttam Mir Shawkat Road, 186 Tejgaon Industrial Area, Dhaka-1208.

The establishment of City Credit Bureau PLC represents a strategic initiative aligned with Bangladesh Bank's objective of introducing private credit bureaus in Bangladesh. The Company aims to reduce information asymmetry between borrowers and lenders, thereby strengthening credit assessment processes, mitigating default risks, and enhancing overall asset quality within the financial system. Through the use of digital credit scoring, alternative data sources, and advanced analytics, the Company is expected to support the growing demand for retail, SME, and digital lending, while also contributing to enhanced regulatory oversight.

The Company is currently in its development phase. As per the Letter of Intent (LOI) issued by Bangladesh Bank, the Company is expected to commence operations in September 2026, subject to operational readiness and the receipt of a full license from Bangladesh Bank.

As of 31 December 2025, City Bank PLC held 64.9999% of the issued share capital of the Company. The financial statements of the Company, audited by Zoha Zaman Kabir Rashid & Co., Chartered Accountants.

2. Basis of preparation of financial statements

The separate financial statements of the Bank as at and for the year ended 31 December 2025 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial year.

2.1 Statement of compliance

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) was formed in 2017 and has since then adopted International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) as the applicable Financial Reporting Standards for public interest entities such as banks with effect from 2 November 2020.

Accordingly, the financial statements of the Bank are prepared in accordance with IFRSs (including IASs) and the requirements of the Bank Company Act, 1991 (amendment up to 2023), the rules and regulations issued by Bangladesh Bank, the Companies Act 1994, the Securities and Exchange Ordinance 1969, Bangladesh Securities and Exchange Commission Act 1993, Bangladesh Securities and Exchange Commission (Public Issues) Rules 2020, Income Tax Act, 2023, the Value Added Taxand Supplementary Duty Act 2012, the Value Added Tax and Supplementary Duty Rules 2016, Financial Reporting Act, 2015, Dhaka Stock Exchange Ltd. (DSE), Chittagong Stock Exchange Ltd. (CSE) and Central Depository Bangladesh Ltd. (CDBL) rules and regulations. In case any requirements of the Bank Company Act, 1991 (amendment up to 2023), provisions, circulars and guidelines issued by Bangladesh Bank differ with those of IFRSs (including IASs), the requirements of the Bank Company Act, 1991 (amendment up to 2023), provisions, circulars and guidelines issued by Bangladesh Bank shall prevail. Material departures from the requirements of IFRS are mentioned in i to xx:

In addition to foregoing directives and standards, the operation of Islamic Banking branches is accounted for in accordance with Financial Accounting Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions, Bahrain, and BRPD circular no. 15, dated 09 November 2009. A separate balance sheet and profit and loss account are shown in **Annexure-I(1)** and **I(2)** and the figures appearing in the annexure have been incorporated in the related heads of these financial statements as recommended by the Central Shariah Board for Islamic Banks in Bangladesh.

i) Presentation of financial statements

IFRS: As per IAS 1, a complete set of financial statements comprises a statement of financial position, a statement of profit and loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 has also stated the entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position.

Bangladesh Bank: The presentation of these financial statements in prescribed format (i.e. balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) and certain disclosures therein are guided by the First Schedule (section-38) of the Bank Company Act, 1991 (amended up to 2023) and BRPD circular no. 14 dated 25 June 2003 and subsequent guidelines of Bangladesh Bank. In the prescribed format there is no option to present assets and liabilities under current and non-current classification.

ii) Investment in shares, mutual fund and other securities

IFRS: As per requirements of IFRS 9, classification and measurement of investment in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit or loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003, Investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment; otherwise investments are recognized at costs. The Bank recognizes investment in shares and securities at cost basis. Furthermore, Provision for diminution of value of quoted shares, mutual funds (closed-end) and bonds has been made on 'portfolio basis' netting off gain following DOS circular letter no. 1 dated 24 May 2023 and provision for diminution of value of unquoted shares and mutual funds has been made on the basis of net worth (Assets - Liabilities) of shares and surrender price of mutual funds respectively.

In accordance with International Financial Reporting Standards (IFRS), the Bank had previously reported its investments in listed securities at market value. However, pursuant to Bangladesh Bank's directive (Reference No. DOS(RMMCMS)1154/33/2025-6286, dated October 10, 2025), the Bank is required to present the cost value of listed securities in the Balance Sheet. Accordingly, the listed securities are presented at cost value in Balance Sheet as of December 31, 2024 to comply with said instruction.

iii) Revaluation gain/loss on government securities

IFRS: Government securities refer primarily various debt instruments which include both bonds and bills. As per requirements of IFRS 9 *Financial Instruments*, bonds can be categorised as "Amortised Cost (AC)" or "Fair Value Through Profit or Loss (FVTPL)" or "Fair Value through Other Comprehensive Income (FVOCI)". Bonds designated as Amortised Cost are measured at amortised cost method and interest income is recognised through profit and loss account. Any changes in fair value of bonds designated as FVTPL is recognised in profit and loss account. Any changes in fair value of bonds designated as FVOCI is recognised in other reserve as a part of equity.

As per requirements of IFRS 9, bills can be categorised either as "Fair Value Through Profit or Loss (FVTPL)" or "Fair Value through Other Comprehensive Income (FVOCI)". Any change in fair value of bills is recognised in profit and loss or other reserve as a part of equity respectively.

Bangladesh Bank: According to DOS circular no. 5 dated 26 May 2008 and subsequent clarification in DOS circular no. 5 dated 28 January 2008, Government securities/bills are classified into Held for Trading (HFT) and Held to Maturity (HTM), HFT securities are revalued on the basis of mark to market and any gains on revaluation of securities which have not matured as at the balance sheet date are recognised in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. Interest on HFT securities including amortisation of discount is recognised in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortised and gains or losses on amortisation are recognised in other reserve as a part of equity.

iv) Repo and reverse repo transactions

IFRS: As per IFRS 9 when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo), the arrangement is treated as a loan and the underlying asset continues to be recognised at amortised cost in the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).

Bangladesh Bank: As per Department of Off-Site Supervision (DOS) Circular letter no. 06 dated 15 July 2010 and subsequent clarification in DOS circular no. 02 dated 23 January 2013, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a normal sales transaction and the financial asset is derecognised in the seller's book and recognised in the buyer's book.

However, as per DMD circular letter no. 7 dated 29 July 2012, non primary dealer banks are eligible to participate in the Assured Liquidity Support (ALS) programme, whereby such banks may enter collateralised repo arrangements with Bangladesh Bank. Here the selling bank accounts for the arrangement as a loan, thereby continuing to recognize the asset.

v) Provision on loans and advances

IFRS: As per IFRS 9 an entity shall recognise an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 month expected credit losses that may result from default events on such loans and advances that are possible within 12 months after reporting date.

Bangladesh Bank: As per BRPD circular No.15 (27 November 2024), BRPD circular No. 05 (25 June 2025) and BRPD circular No. 22 (13 October 2025) a general provision at 0.5% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard loans, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue.Such provision policies are not specifically in line with those prescribed by International Financial Reporting Standards (IFRS) 9 Financial Instruments. Notably, as per BRPD Circular Letter No. 03 dated 23 January 2025 Bangladesh Bank is planning to implement Expected Credit Loss (ECL) methodology-based provisioning system for banks in accordance with International Financial Reporting Standard (IFRS 9) by 2027.

vi) Recognition of interest in suspense

IFRS: Loans and advances to customers are generally classified at amortised cost as per IFRS 9 and interest income is recognised by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently becomes credit-impaired, the entity shall apply the effective interest rate to the amortised cost of these loans and advances.

Bangladesh Bank: As per BRPD circular no. 15 dated 27 November 2024, once a loan is classified as impaired, interest on such loans are not allowed to be recognised as income, rather the corresponding amount needs to be credited to an interest in suspense account, which is presented as a liability in the balance sheet.

In case of rescheduled loans, the unrealized interest, if any, will be credited to Interest Suspense Account, instead of crediting the same to Income Account.

vii) Other comprehensive income

IFRS: As per IAS 1 Other Comprehensive Income (OCI) is a component of financial statements or the elements of Other Comprehensive Income are to be included in a Single Comprehensive Income (SCI) Statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which are required to be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a Single Comprehensive Income (SCI) Statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

viii) Financial instruments – presentation and disclosure

In several cases Bangladesh Bank guidelines categorise, recognise, measure and present financial instruments differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the financial statements.

ix) Financial guarantees

IFRS: As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtors fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognised less, income recognised in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, financial guarantees such as letter of credit and letter of guarantee will be treated as off-balance sheet items. No liability is recognised for the guarantee except the cash margin. As per BRPD Circular no.01 dated 3 January 2018 and BRPD Circular no. 06 dated 25 April 2023, banks are advised to maintain general provision against outstanding off balances sheet exposures on the basis of exposures nature and duration as mentioned in note 3.4.7.

x) Cash and cash equivalents

IFRS: Cash and cash equivalent items should be reported as cash item as per IAS 7.

Bangladesh Bank: Some highly liquid assets such as money at call and short notice, T-bills/T-bonds, prize bonds are not prescribed to be shown as cash and cash equivalents rather shown as face item in the balance sheet. However, in the cash flow statement, money at call and short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with Bangladesh Bank and other banks.

xi) Non-banking asset

IFRS: No indication of Non-banking asset is found in any IFRS.

Bangladesh Bank: As per BRPD circular no. 22 dated 20 September 2021 and BRPD circular no. 14 dated 25 June 2003, there is a separate balance sheet item named non-banking assets existed in the standard format.

xii) Cash flow statement

IFRS: Cash flow statement can be prepared either direct method or indirect method as per IAS 7. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD circular no 14, dated 25 June 2003, cash flows statement has been prepared following a mixture of direct and indirect methods.

xiii) Balance with Bangladesh Bank: (Cash Reserve Ratio - CRR)

IFRS: CRR maintained with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank: Balance with Bangladesh Bank including CRR is treated as cash and cash equivalents.

xiv) Presentation of intangible asset

IFRS: Intangible asset must be identified and recognised, and the disclosure must be given as per IAS 38.

Bangladesh Bank: There is no requirement for regulation of intangible assets in BRPD circular no. 14 dated 25 June 2003.

xv) Off-balance sheet items

IFRS: As per IFRS, there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, off balance sheet items (e.g. letter of credit, letter of guarantee etc.) must be disclosed separately on the face of the balance sheet.

xvi) Disclosure of appropriation of profit

IFRS: There is no requirement to show appropriation of profit in the face of statement of comprehensive income.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, an appropriation of profit should be disclosed in the face of profit and loss account.

xvii) Loans and advances/investments net of provision

IFRS: Loans and advances/investments should be presented net of provisions.

Bangladesh Bank: As per BRPD circular no. 14, dated 25 June 2003, provision on loans and advances/investments are presented separately as liability and cannot be netted-off against loans and advances.

xviii) Interest on perpetual bond

IFRS: As per IAS 32, interest on perpetual bond should be recognised as interest expenses.

Bangladesh Bank: As per letter no. BRPD(BS)661/14B(P)/2022-3260 dated 30 March 2022, interest on perpetual bond is recognised as appropriation of retained earnings instead of recognising as interest expenses.

xix) Income tax on income from treasury bills/bonds

IFRS: Current tax and deferred tax is computed considering the relevant tax law enacted in the country where the entity operates and should be recognised as per the requirements of IAS 12.

Bangladesh Bank: As per minutes of tripartite meeting held on 23 March 2022, income tax on interest from treasury bills/bonds is considered on accrual basis while making provision for income tax which was previously considered on cash basis. Accordingly, current tax expenses is recognised for income from treasury bills/bonds which was previously recongnised as deferred tax.

xx) General requirements for disclosure of sustainability-related financial information and climate-related disclosure

IFRS: The objective of IFRS S1, General Requirements for Disclosure of Sustainability-related Financial Information, is to ensure that entities disclose information on their sustainability-related risks and opportunities, while IFRS S2, Climate-related Disclosures, focuses on the disclosure of climate-related risks and opportunities. This information is intended to assist primary users of general-purpose financial reports in making informed decisions about allocating resources to the entity. The effective date of implementation of these standards is the annual reporting periods beginning on or after 1 January 2024.

Bangladesh Bank: As per SFD circular no. 06 dated 26 December 2023 "Guideline on Sustainability and Climate-related Financial Disclosure", the bank required to consider all sustainability-related financial risks and opportunities, as well as the disclosure of climate-related financial risks and opportunities as per the requirements of IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2 Climate-related Disclosures. As per the guideline, the implementation pathway would phase the requirements gradually over a period of 3 years and in 2025, the bank need to disclose limited disclosure in annual report.

2.2 Basis of measurement

The financial statements of the Group have been prepared on historical cost basis except for the following:

-Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' are present at value using mark to market concept with gain crediting to revaluation reserve;

-Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' are carried at amortised cost; and
-Investment in shares of listed companies are prepared at market value with gain credited to revaluation reserve.

2.3 Going concern

The accompanying financial statements have been prepared on a going concern assumption that the Bank will continue in operation over the foreseeable future. The Bank has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. Key financial parameters (including liquidity, profitability, asset quality, provision sufficiency and capital adequacy) of the bank continued to demonstrate a healthy trend for a couple of years. The Bank has been awarded AAA in long term and ST-1 in short term by Credit Rating Agency of Bangladesh (CRAB). The Bank has also being rated B2 by international rating agency Moody's Investors Service. Rating details are shown in note 3.20. The management is not aware of any other material uncertainties that may cast significant doubt upon the bank's ability to continue as a going concern.

2.4 Functional and presentation currency

These financial statements are presented in Bangladesh Taka (Taka/Tk) which is the Bank's functional currency. Except as otherwise indicated, financial information presented in Taka has been rounded to the nearest integer.

2.5 Use of judgments and estimates

In preparing these consolidated financial statements in conformity with International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) management has required to make judgments, estimates and assumptions that affect the application of bank's accounting policies and the reported amounts of assets liabilities, income and expenses. Actual results may differ from these estimates.

The most critical estimates and judgments are applied to the following:

- Provision for loan and advances/investments- as explained in note 3.3.3;
- Employee benefit -as explained in note 3.11;
- Income tax - as explained in note 3.12;
- Deferred tax assets/liabilities - as explained in note 11.5; and
- Useful lives of depreciable assets regard to noncurrent assets - as stated in note 3.3.5 and **Annexure-D.**

However, underlying assumptions on estimates are reviewed on a going concern basis and revisions thereon are recognised in the period in which the estimates are revised. It is also required to disclose the contingent assets and liabilities at the date of the financial statements in accordance with the guidelines as prescribed by IAS 37 *Provisions, Contingent Liabilities and Contingent Assets.*

Provision

Provisions are liabilities that are uncertain in timing or amount. Provisions are recognised in the following situations:

- the entity has a present (legal or constructive) obligation as a result of past events;
- probable out flow of resources to settle the obligation and the obligation can be measured reliably; and
- it is more likely than not that outflow of resources will be required to settle the present obligation exists at the end of reporting period.

Contingent Liability

A contingent liability is a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events. A contingent liability arises when some, but not all, of the criteria for recognizing a provision are met.

IAS 37 applies prudence by deeming a past event to give rise to a present obligation and an entity shall not recognize a contingent liability. However, if it is possible rather than probable that an obligation exists, a contingent liability will exist, not a provision in the financial statements. An entity shall disclose for each class of transaction of contingent liability at the end of the reporting period if the contingent liability is not remote.

Contingent Assets

A contingent asset is possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Entity. Contingent assets are never recognised; rather they are disclosed in the financial statements when they arise.

2.6 Reporting period

These financial statements cover 12 months from 1 January 2025 to 31 December 2025.

2.7 Dividend

Dividend on ordinary shares is recognised as a liability and deducted from retained earnings when they are approved by shareholders at the Annual General Meeting (AGM) of the Bank.

2.8 Date of authorization

The Board of Directors has authorised these financial statements for public issue on 09 April 2026.

City Bank PLC

Audited Financial Statements as at and for the year ended 31 December 2025

2.9 Cash flow statement

The cash flow statement has been prepared in accordance with IAS 7. Cash Flow Statements considering the requirements specified in BRPD circular no. 14 dated 25 June 2003 issued by the Banking Regulation and Policy Department of Bangladesh Bank.

2.10 Statement of changes in equity

The Statement of changes in equity reflects information about the increase or decrease in net assets or wealth. Statement of changes in equity is prepared principally in accordance with IAS-1 *Presentation of Financial Statements* and under the guidelines of Bangladesh Bank's BRPD Circular no. 14 dated 25 June 2003.

2.11 Liquidity statement

The liquidity statement of assets and liabilities as on the reporting date has been prepared on the following basis:

Particulars	Basis
Cash, balance with other banks and financial institutions, money at call and short notice, etc.	Stated maturity/observed behavioural trend
Investments	Residual maturity term
Loan and advance/investment	Repayment /maturity schedule and behavioural trend (non-maturity products)
Fixed assets	Useful life
Other assets	Realisation/amortisation basis
Borrowing from other banks and financial institutions	Maturity/repayment term
Deposits and other accounts	Maturity/behavioural trend (non-maturity products)
Other long term liabilities	Maturity term
Provisions and other liabilities	Settlement/adjustment schedule basis

2.12 Financial statements for Offshore Banking Unit (OBU)

Reporting currency of Offshore Banking Unit is US Dollar. However, foreign currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per IAS 21 *The Effects of changes in Foreign Exchange Rates*. Foreign currency balances held in US Dollar are converted into Taka at weighted average rate of Inter Bank market as determined by Bangladesh Bank on the closing date of the reporting period.

2.13 Non-recognition of investment in IDLC Finance PLC as associate in the Group

The Bank and its two subsidiaries are holding IDLC Finance PLC's shares in the following manner:

Company Name	No. of Shares Held	Shareholdings Percentage
City Bank PLC	39,283,798	9.00%
City Bank Capital Resources Limited	43,211,857	9.90%
City Brokerage Limited	18,808,183	4.31%
Total	**101,303,838**	**23.21%**

The group is holding 23.21% shares of IDLC Finance PLC and also representing three seats in IDLC's board. In line with IAS 28 *Investments in Associates and Joint Ventures*, the group is required to recognise these investments as associate as reflections of the followings are there:

a. The group has more than 20.0% voting rights

b. Three persons are representing in IDLC Finance PLC's board.

IDLC Finance PLC, being an organization regulated by Bangladesh Bank, Bangladesh Securities and Exchange Commission, Financial Reporting Council, Stock Exchanges, etc., formulates its operational processes and policies independently and City Bank PLC does not have significant influence over the operation and policy making of IDLC Finance PLC. Thus the Bank does not recognise its investment in said company as investment in associate in accordance with IAS-28.

2.14 Presentation of Comparative Figures

During the preparation of the financial statements for the year ended 31 December 2025, the Bank identified that certain balances previously reported under Other Investments and Other Liabilities as at 31 December 2024 required reclassification to comply with Bangladesh Bank Directives through reference no. **DOS(RMMCMS)1154/33/2025-6286 dated 20 October 2025**, to ensure consistency with the current period's presentation and to better reflect the nature of those items in accordance with the applicable financial reporting framework.

3. Material accounting policies information

The accounting policies set out below have been applied consistently to all periods presented in these consolidated financial statements of the group and those of the Bank have been applied consistently except otherwise instructed by Bangladesh Bank as the prime regulator. Certain comparative amounts in the financial statements have been reclassified and rearranged to conform to the current year's presentation.

Accounting policies of subsidiaries

The financial statements of subsidiaries (City Brokerage Limited, City Bank Capital Resources Limited, CBL Money Transfer Sdn. Bhd., City Hong Kong Limited and City Credit Bureau PLC) which are included in the Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events in similar nature. There is no significant restriction on the ability of subsidiaries to transfer funds to the parent in the form of cash dividends or to repay loans and advances. All subsidiaries of the Bank have been incorporated in Bangladesh except for CBL Money Transfer Sdn. Bhd. and City Hong Kong Limited which are incorporated in Malaysia and Hong Kong respectively.

3.1.1 Accounting policy for IFRS 16: Leases

At inception of a contract, the Group assesses whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

At commencement or on modification of a contract that contains a lease component, the Group allocates the consideration in the contract to each lease component on the basis of its relative stand-alone prices.

The Group recognises a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received.

The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the end of the lease term, unless the lease transfers ownership of the underlying asset to the Group by the end of the lease term or the cost of the right-of-use asset reflects that the Group will exercise a purchase option. In that case the right-of-use asset will be depreciated over the useful life of the underlying asset, which is determined on the same basis as those of property and equipment. In addition, the right-of-use asset is periodically reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the Group's incremental borrowing rate. Generally, the Group uses its incremental borrowing rate as the discount rate.

The Group determines its incremental borrowing rate by obtaining interest rates from various external financing sources and makes certain adjustments to reflect the terms of the lease and type of the asset leased.

Lease payments included in the measurement of the lease liability comprise the following:

- fixed payments, including in-substance fixed payments;
- variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date;
- amounts expected to be payable under a residual value guarantee; and
- the exercise price under a purchase option that the Group is reasonably certain to exercise, lease payments in an optional renewal period if the Group is reasonably certain to exercise an extension option, and penalties for early termination of a lease unless the Group is reasonably certain not to terminate early.

The lease liability is measured at amortised cost using the effective interest method. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in the Group's estimate of the amount expected to be payable under a residual value guarantee, if the Group changes its assessment of whether it will exercise a purchase, extension or termination option or if there is a revised in-substance fixed lease payment.

When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

The Group has elected not to recognise right-of-use assets and lease liabilities for leases of short-term.

3.1.2 Basis of consolidation

The consolidated financial statements include the financial statements of City Bank PLC and those of its five subsidiaries (City Brokerage Limited, City Bank Capital Resources Limited, CBL Money Transfer Sdn. Bhd., City Hong Kong Limited and City Credit Bureau PLC) prepared as at and for the year ended 31 December 2025. The consolidated financial statements have been prepared in accordance with IFRS 10 Consolidated Financial Statements.

Name of subsidiary	Ownership	Date of incorporation / acquisition	Country of operation	Status	Primary regulator	Year/period closing
City Brokerage Limited	99.9982%	31-Mar-10	Bangladesh	Majority Owned	BSEC, DSE & CSE	31 December
City Bank Capital Resources Limited	99.998%	17-Aug-09	Bangladesh	Majority Owned	BSEC	31 December
CBL Money Transfer Sdn. Bhd*	100.000%	4-Apr-13	Malaysia	Wholly Owned	Bank Negara, Malaysia	31 December
City Hong Kong Limited**	100.000%	11-Jan-19	Hong Kong	Wholly Owned	Bangladesh Bank, IRD, CR & MLU	31 December
City Credit Bureau PLC	64.999%	13-Nov-25	Bangladesh	Majority Owned	Bangladesh Bank	31 December

* The Bank entered into an agreement to acquire 100% shares of CBL Money Transfer SDN. BHD. on 4 April 2013.

**Primary regulators of City Hong Kong Limited in Bangladesh is Bangladesh Bank and in Hong Kong regulators are Inland Revenue Department (IRD), Companies Registry (CR) & Money Lenders Unit (MLU).

3.1.3 Non-controlling interest

The Group elects to measure any non-controlling interests in the subsidiaries either:

- at fair value; or
- at their proportionate share of the acquires identifiable net assets, which are generally at fair value.

3.1.4 Transactions eliminated on consolidation

Intra-group balances and income and expenses arising from intra-group transactions are eliminated in preparing these consolidated financial statements.

3.2 Foreign currency transactions

According to IAS 21 *The Effects of Changes in Foreign Exchange Rates* transactions in foreign currencies are recorded in the functional currency at the rate of exchange prevailing on the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated into the functional currency at the spot exchange rate at that date. Non-monetary assets and liabilities denominated in foreign currencies that are measured at fair value are retranslated into the functional currency at the spot exchange rate at the date that the fair value was determined. Non-monetary assets and liabilities that are measured in terms of historical cost in a foreign currency are translated using the exchange rate at the date of the transaction.

Translation of foreign currency operations

The results of financial statements of any foreign operation (including subsidiaries, off-shore banking unit, etc.) whose functional currency is not Bangladeshi Taka are translated into Bangladeshi Taka as follows:

- assets and liabilities for each statement of balance sheet have been translated at the closing rate on the date of the balance sheet.
- income and expenses for the profit and loss account have been translated at average rate.

Foreign currency differences are recognised and accumulated in the foreign currency translation reserve.

3.3.1 Cash and cash equivalents

Cash and cash equivalents include notes and coins on hand, ATM, unrestricted balances held with Bangladesh Bank and its agent bank, balance with other banks and financial institutions, money at call and short notice, investments in treasury bills, Bangladesh Bank bills and prize bonds.

3.3.2 Investments

All investments (other than government treasury securities) are initially recognised at cost including acquisition charges associated with the investment. Premiums are amortised and discount accredited using the effective or historical yield method. Accounting treatment of government treasury bills and bonds (categorised as HFT and HTM) are made in accordance with Bangladesh Bank DOS Circular letter no. 05, dated 26 May 2008 and subsequent clarifications DOS Circular letter no. 05 dated 28 January 2009.

Held to Maturity

Investments which have 'fixed or determinable payments' and are intended to be held to maturity are classified as 'Held to Maturity'. These are measured at amortised cost at each year end by taking into account any discount or premium in acquisition. Any increase or decrease in value of such investments are booked under equity and in the profit and loss statement respectively.

Held for Trading

Investments classified in this category are acquired principally for the purpose of selling or repurchasing in short trading or if designated as such by the management. After initial recognition, investments are marked to market weekly and any decrease in the present value is recognised in the Profit and Loss Account and any increase is booked to Revaluation Reserve Account through Profit and Loss Account as per DOS Circular no. 05 dated 28 January 2009.

Investment in quoted shares

These securities are bought and held primarily to sell them in the future or held for dividend income, which is reported at cost. Unrealized gains are not recognised in the profit and loss statement. However, the required provisions are kept for the diminution of the value of the investment.

Investment under special fund and investment policy

Investment in quoted shares and bonds through special fund as per DOS Circular no. 01 dated 10 February 2020 are recognised at cost in line with the circular.

Investment in unquoted shares

Investment in unquoted shares are recognised at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unquoted shares.

Value of investments has been shown as under:

Investment Class	Initial Recognition	Measurement after initial recognition	Recording of changes
Govt. treasury securities - Held to Maturity (HTM)	Cost	Amortised cost	Increase in value of such investment is booked to equity, decrease to profit and loss account.
Govt. treasury securities - Held for Trading (HFT)	Cost	Fair value	Loss to Profit and Loss Account, gain to Revaluation Reserve.
Debenture/Bond	Face value	Face value	None
Shares (Quoted)*	Cost	Lower of cost or market value (overall portfolio)	Loss to profit and loss account but no unrealised gain booking.
Shares (Unquoted)*	Cost	Lower of cost or Net Asset Value (NAV)	Loss to profit and loss account but no unrealised gain booking.
Prize bond	Cost	Cost	None

* In line with Bangladesh Bank's Circular reference DOS Circular no. 1 dated 24 May 2023, based on lower market price than cost, investment category wise, such as listed securities, non-listed securities, mutual funds, etc., provision requirement is identified. Accordingly, required investment category wise provision expense is accounted for.

Investment in Subsidiaries

Investments in subsidiaries are accounted for under the cost method of accounting in the Bank's financial statements in accordance with IAS 27 *Consolidated and Separate Financial Statements* and IFRS 10 *Consolidated Financial Statements*. Impairment of investment in subsidiaries (if any) the bank takes it into account as per the provision of IAS 36 *Impairment of Assets*.

3.3.3 Loans and advances/investments and provisions for loans and advances/investments

a) Loans and advances of conventional banking/investments of Islamic Banking branches are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and that the Bank does not sell in the normal course of business.

b) At each balance sheet date and periodically throughout the year, the Bank reviews loans and advances to assess whether objective evidence that impairment of a loan or portfolio of loans has arisen supporting a change in the classification of loans and advances, which may result in a change in the provision required in accordance with BRPD circular No.15 (27 November 2024), BRPD circular No. 05 (25 June 2025) and BRPD circular No. 29 (21 December 2025). The guidance in the circular follows a formulaic approach whereby specified rates are applied to the various categories of loans as defined in the circular. The provisioning rates are as follows:

Types of loans and advances	Provision						
	STD-0	STD-1	STD-2	SMA	SS	DF	BL
Agricultural Credit	1.00%	1.00%	1.00%	5.00%	20.00%	50.00%	100.00%
CMSME Financing	0.50%	0.50%	0.50%	0.50%	20.00%	50.00%	100.00%
Credit Card	1.00%	1.00%	1.00%	5.00%	20.00%	50.00%	100.00%
Industrial Credit	1.00%	1.00%	1.00%	5.00%	20.00%	50.00%	100.00%
Service Sector Credit	1.00%	1.00%	1.00%	5.00%	20.00%	50.00%	100.00%
Trade & Commerce Sector Credit	1.00%	1.00%	1.00%	5.00%	20.00%	50.00%	100.00%
Other Credit	1.00%	1.00%	1.00%	5.00%	20.00%	50.00%	100.00%
Consumer Financing	1.00%	1.00%	1.00%	5.00%	20.00%	50.00%	100.00%
Housing Finance	1.00%	1.00%	1.00%	5.00%	20.00%	50.00%	100.00%
Short Term Agri. Credit	0.50%	0.50%	0.50%	0.50%	20.00%	50.00%	100.00%

BRPD circular No.15 (27 November 2024) also provides scope for further provisioning based on qualitative judgments. In these circumstances impairment losses are calculated on individual loans considered individually significant based on which specific provisions are raised. If the specific provisions assessed under the qualitative methodology are higher than the specific provisions assessed under the formulaic approach above, the higher of the two is recognised in liabilities under "Provision for loans and advances" with any movement in the provision charged/released in the profit and loss account. Classified loans are categorised into sub-standard, doubtful and bad/loss based on the criteria stipulated by Bangladesh Bank guideline.

c) Loans and advances are written off to the extent that i)there is no realistic prospect of recovery, and ii) against which legal cases are filed, where required and classified as bad/loss as perBRPD circular letter no. 04 dated 18 February 2024, BRPD circular no. 13 dated 07 November 2013 and BRPD circular no. 02 dated 13 January 2003 of Bangladesh Bank. These write off however will not undermine/affect the claim amount against the borrower. Detailed memorandum records for all such written off accounts are maintained and followed up.

d) Amounts receivable on credit cards are included in advances to customers at the amounts expected to be recovered.

3.3.4 Staff loan

House building and car loan are provided to the permanent staff at a subsidized rate. Criteria and details of staff loans are given below:

Employee house building loan (EHBL)

Permanent employees completing 5 years of continuous service can avail Employee House Building Loan (EHBL) subject to fulfilling all necessary requirements and approval of concerned divisional head and Head of HR.

Car loan

AVP and above employees of City Bank PLC can avail car loan. To avail car loan employees shall have minimum 72 months' service left till retirement and doesn't have any rating of "Need Improvement (NI)" during loan application. AVP to SEVP grades employee's car loan shall be approved by Head of HR after full-filling all necessary requirements. Any exception in this regard shall be notified and duly approved by Managing Director & CEO.

3.3.5 Fixed assets (property, plant and equipment)

Recognition and measurement

As per IAS 16 *Property and Equipment* Items of fixed assets excluding land are measured at cost less accumulated depreciation and accumulated impairment losses, if any. Land is carried at cost.

Purchase of software that is integral to the related equipment is capitalised as part of that equipment.

Cost includes expenditure that are directly attributable to the acquisition of asset and bringing to the location and condition necessary for it to be capable of operating in the intended manner.

When significant parts of an item of fixed asset have different useful lives, they are accounted for as separate items (major components) of fixed assets.

The gain or loss on disposal of an item of fixed asset is determined by comparing the proceeds from disposal with the carrying amount of the item of fixed asset, and is recognised in other income/other expenses in profit or loss.

Subsequent costs

The cost of replacing a component of an item of fixed asset is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the group and its cost can be measured reliably. The carrying amount of the replaced parts is derecognised. The costs of the day to day servicing of fixed assets are recognised in the profit and loss statement as incurred.

Depreciation

Depreciation on fixed assets are recognised in the profit and loss statement on straight line method over its estimated useful lives. In case of acquisition of fixed assets, depreciation is charged from the month of acquisition, whereas depreciation on disposed off fixed assets are charged up to the month prior to the disposal. Asset category wise depreciation rates for the current and comparative year are as follows:

Category of assets	Estimated useful lives	Rate of depreciation / amortisation per annum
Land	N/A	Nil
Building	40 years	2.50%
Furniture and fixtures	10 years	10.00%
Office equipment and machinery	5 years	20.00%
Software	10 years	10.00%
Vehicles	5 years	20.00%

3.3.6 Non- banking assets

Non-banking assets were acquired by the entity due to failure of borrowers to repay the loan in time taken against mortgaged property. The Bank was awarded absolute ownership on few mortgaged properties (mostly land) through the verdict of honourable court under section 33 (7) of the Artharin Adalat Act 2003. The value of the properties has been recognised in the financial statements as non-earning assets on the basis of third party valuation report. As per BRPD Circular no.22 (20 September 2021), Bank presented party wise details (including possession date & holding period) of non banking properties separately in **Annexure-L.**

3.3.7 Provisions for other assets

According to Bangladesh Bank's BRPD circular no.04, dated 12 April 2022, other assets are required to be classified as unclassified, doubtful and bad/loss based on the basis of outstanding period and uncertainty of recovery. Based on classification status provision is required to be maintained @ 50.0% for doubtful and @ 100.0% for bad/loss.

3.3.8 Intangible assets and its amortisation

Intangible assets comprise separately identifiable intangible items arising from use of franchise of AMEX and the use of Finacle from Infosys. Intangible assets are recognised at cost. Intangible assets with a definite useful life are amortised using the straight line method over its estimated useful economic life.

3.3.9 Reconciliation of inter-bank and inter-branch account

Account with regard to inter-bank (in Bangladesh and outside Bangladesh) are reconciled regularly and there are no material differences which may affect the financial statements significantly. Unreconciled entries/balances in the case of inter-branch transactions on the reporting date are not material.

3.4 Liabilities and basis of their valuation

3.4.1 Subordinated bonds (Tier-II capital)

Subordinated bonds (Tier-II capital) include funds raised from several banks, financial institutions and other organisations. The existing Subordinated (3rd & 4th) bonds were subscribed for Taka 4,200 million and Taka 7,000 million respectively. The outstanding amount of the two subordinated bonds as on 31 December 2025 are Taka 80 million and Taka 7,000 million respectively, totaling Taka 7,080 million. Detailsare shown in note 13.1.

3.4.2 Perpetual bonds

City Bank PLC launched subscription of the first ever Perpetual Bond in the industry as well as the country. The issuance process of "City Bank Perpetual Bond" was initiated back in 2019 and with subsequent approvals from the regulators, the bank completed subscription of Taka 4,000 million in 2021. The bonds also became listed in the Stock Exchanges in June 2022. Details are shown in note 13.2.

3.4.3 Borrowings from other banks, financial institutions and agents

Borrowings from other banks, financial institutions and agents includes call borrowing from other banks and borrowing from other multilateral organisations. These items are brought to financial statements at the gross value of the outstanding balance. Details are shown in note 14.

3.4.4 Borrowings from central bank & government agencies

Borrowings from central bank & government agencies refinance from Bangladesh Bank against agro-based credit, SME and EDF Loan etc., interest-bearing borrowings against securities from Bangladesh Bank. These items are brought to financial statements at the gross value of the outstanding balance. Details are shown in note 14.5.

3.4.5 Deposits and other accounts

Deposits and other accounts include non interest-bearing current deposit redeemable at call, interest bearing on demand and short-term deposits, savings deposit and fixed deposit. These items are brought into financial statements are at the gross value of outstanding balance. Details are shown in note 15.

3.4.6 Provision for liabilities

As per IAS 37, provisions are recognised when it is probable that an outflow of economic benefits will be required to settle a current legal or constructive obligation as a result of past events, and a reliable estimate can be made of the amount of the obligation.

3.4.7 Provision for Off-balance sheet exposure

As per BRPD circular no. 14 dated 23 September 2012 and subsequent circular reference no. 06 dated 25 April 2023, banks are advised to maintain general provision against outstanding off balances sheet exposures on the basis of exposures nature and duration, considering the exemption as provided through BRPD circular no.09 (27 May 2019), BRPD circular no.02 (25 February 2019), BRPD circular no.13 (18 October 2018), BRPD circular no.7 (21 June 2018), BRPD circular no.01 (03 January 2018) and BRPD circular letter no. BPRD (P-1)/661/13/2020-1403 (05 February 2020) and BRPD circular letter no. BPRD(P-1)/661/13/2019-354 (13 January 2020). Required rates of general provision are:

Nature of Exposure	Required rate of General Provision
Acceptances And Endorsements	1.0%
Letters of Guarantee	
Not Covered by Any Counter Guarantee	1.0%
Covered by Counter Guarantee of Government	0.0%
Covered by Counter Guarantee by	
BB rating -1	0.0%
BB rating -2	0.5%
BB rating 3 & 4	0.8%
Letters of Credit	
Short-term self-liquidating trade LC	0.5%
Other LCs including LC as guarantee or confirmation	1.0%
Bills For Collection	0.0%
Other Contingent Liabilities	
With an original maturity up to one year	0.5%
With an original maturity over one year	1.0%
Other Commitments	
Unconditionally cancellable	0.0%
With certain drawdown	1.0%
Others with an original maturity up to one year	0.5%
Others with an original maturity over one year	1.0%

In addition to aforesaid minimum general provision, banks are also required to maintain additional provision against expired off-balance sheet exposures and exposures under litigation at following rates:

Criteria	Required rate of Additional Provision
03 (three) months or beyond but less than 12 (twelve) months.	1.0%
12 (twelve) or beyond but less than 24 (twenty four) months.	2.0%
24 (twenty four) months or beyond	5.0%
Exposure under litigation	5.0%

3.4.8 Provisions on balances with other banks and financial institutions (Nostro accounts)

According to Bangladesh Bank's BRPD circular no.04, dated 12 April 2022,balance with nostro accounts are required to be categorised as unclassified, doubtful and bad/loss based considering uncertainty of adjustment and unadjusted period. Provision is required to be maintained @ 50.0% for doubtful and @ 100.0% for bad/loss. In compliance with Foreign Exchange Policy Department (FEPD)circular letter no. FEPD (FEMO) / 01/2005-677 dated 13 September 2005 of Bangladesh Bank, bank requires to review nostro accounts reconciliation andobtain certification from external auditor semi-annually. As a result, after reviewing by the Bank and receiving certification from external auditors, the bank discovered that nostro transactions had not been remain unadjusted for longer than six months and that no necessary provisions had been made.

3.4.9 Other liabilities

Other liabilities comprise items such as provision for loans and advances/investments, provision for taxation, interest payable, interest suspense, accrued expenses, lease obligation etc. Other liabilities are recognised in the balance sheet according to the guidelines of Bangladesh Bank, Income Tax Act 2023 and internal policy of the Bank.

3.5 Capital/Shareholders' equity

3.5.1 Authorised capital

Authorised capital is the maximum amount of share capital that the Bank is authorised by its Memorandum and Articles of Association to issue (allocate) among shareholders. This amount can be changed by shareholders' approval upon fulfilment of relevant provisions of the Companies Act, 1994. Part of the authorised capital usually remains unissued. The part of the authorised capital already issued to shareholders is referred to as the issued share capital of the Bank.

3.5.2 Paid up capital

Paid up capital represents total amount of shareholders' capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding-up of the Bank, ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation.

3.5.3 Share premium

Share premium is the capital that the Bank raises upon issuing shares for a price in excess of the nominal value of shares. The share premium shall be utilised in accordance with provision of section 57 of the Companies Act, 1994 and as directed by Securities and Exchange Commission in this respect.

3.5.4 Statutory reserve

Statutory reserve has been maintained at the rate of 20% of profit before tax in accordance with provisions of section 24 of the Bank Company Act, 1991 (amended up to 2023). Such transfer shall continue until the reserve balance equals its paid up capital together with the share premium.

3.5.5 Dividend equalisation reserve

According to BRPD circular letter no. 18 dated 20 October 2002, states that banks are require to create Dividend Equalisation Fund if declared cash dividend is more than 20%. As per said circular, the equivalent amount of exceeding 20% cash dividend shall be kept separately under Dividend Equalization Fund which shall be treated as permanent capital. For the year 2015 and 2016 bank's declared cash dividend rates were 22% and 24% respectively. This is treated as Common Equity Tier-1 (CET1)' of the Bank.

3.5.6 Start-up equity investment fund

As per SMESPD circular no. 02 dated 09 July 2025, Bank has kept start-up equity investment fund for financing potential start-up initiatives in Bangladesh to make a significant contribution to the progress of the country's economy, including employment. This fund is to be built up by transferring 1% of annual audited net profit.

3.5.7 Revaluation reserve for government securities

Revaluation reserve for government securities arises from the revaluation of treasury bills, Bangladesh Bank bills and treasury bonds (HFT and HTM) in accordance with the DOS Circular no. 5 dated 26 May 2008 and DOS(SR) 1153/120/2010 dated 8 December 2010.

3.5.8 Capital management

The Bank has a capital management process in place to measure, deploy and monitor its available capital and assess its adequacy. This capital management process aims to achieve the following objectives:

- To comply with the capital requirements set by the regulators;
- To maintain a strong capital base to support the development of its business; and
- To safeguard the Bank's ability to continue as a going concern so that it can continue to provide returns for shareholders and benefits for other stakeholders.

Capital is managed in accordance with the Board approved Capital Management Planning. Senior management develops the capital strategy and oversee the capital management planning of the Bank. The Bank's finance, treasury and risk management departments are key participators in implementing the Bank's capital strategy and managing capital. Capital is managed using both regulatory capital measures and internal matrix.

3.6 Revenue recognition

3.6.1 Interest income

Interest on loans and advances is calculated on daily product basis. Based on product features, interest is accrued or charged to customers' accounts on monthly/quarterly basis.

In accordance with BRPD Circular no.14 (23 September 2012) as amended by BRPD Circular No. 19 (27 December 2012) and BRPD Circular no. 56 (10 December 2020) interest accrued on sub-standard loans and doubtful loans are credited to an "Interest Suspense Account" which is included within "Other liabilities". Interest from loans and advances ceases to be accrued when they are classified as bad/loss. It is then kept in interest suspense in a memorandum account.

3.6.2 Profit on investment (Islamic Banking)

Mark-up on investment is taken into income account proportionately from profit receivable account. Overdue charge/ compensation on classified investments are transferred to profit suspense account instead of income account.

3.6.3 Investment income

Income on investments are recognised on accrual basis. Investment income includes discount on treasury bills and Bangladesh Bank bills, interest on treasury bonds and fixed deposit with other banks. Capital gain on investments in shares are also included in investment income. Capital gain is recognised when it is realised.

3.6.4 Fees and commission income

The Bank earns commission and fees income from a diverse range of service provided to its customers. Commission and fees income is accounted for as follows:

- income earned on the execution of a significant act is recognised as revenue when the act is completed;
- income earned from services provided is recognised as revenue as the services are provided; and
- Commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions.

3.7 Interest paid on subordinated bond, borrowing and other deposits (Conventional banking)

Interest paid and other expenses are recognised on accrual basis.

3.8 Profit shared on deposits (Islamic banking)

Profit shared to mudaraba deposits are recognised on accrual basis.

3.9 Dividend income

Dividend income is recognised when the right to receive income is established. Dividends are presented under investment income.

3.10 Foreign exchange gain/ loss

Exchange income includes all gain and losses from foreign currency day to day transactions, conversions and revaluation of non monetary items.

3.11 Employee benefits

3.11.1 Provident fund

The Provident Fund benefits are provided to bank employees in accordance with the registered Provident Fund rules. The Commissioner of Income Tax, Taxes Zone-4, Dhaka, recognised the fund under section 2(52) and the provisions of Part B of the First Schedule of the Income Tax Act 2023, with effect from October 31, 1987. A Board of Trustees, comprising five bank members, oversees the fund's operations. All confirmed employee contributes 10% of their basic salary to the Provident Fund as a subscription. The Bank also contributes equal amount of the employee's contribution to the Provident Fund. The bank's contributions are recorded as expenses, and it holds no further liability. Interest earned from investments is credited to members' accounts annually. As required by law, the Provident Fund is audited by M/S. Snehashish Mahmud & Co., Chartered Accountants.

3.11.2 Gratuity fund

The Gratuity Fund benefits are provided to bank employees in accordance with the approved Gratuity Fund rules. The National Board of Revenue (NBR) recognised the fund as an approved scheme effective from June 3, 2012. A Board of Trustees, comprising five bank members, oversees the fund's operations. Bank makes annual provisions for gratuity to cover the liabilities of all eligible permanent employees. To ensure the adequacy of these provisions, a valuation of the gratuity scheme is regularly carried out by professional actuarial and pension consultants, Willis Towers Watson (WTW), in compliance with IAS-19 (Employee Benefits). Considering the gratuity scheme as a continuing fund and based on actuarial valuation, the bank maintains sufficient provisions for the scheme. As required by law, the Gratuity Fund is audited by M/S. Snehashish Mahmud & Co., Chartered Accountants.

Principal actuarial assumptions	2025	2024
i) Discount rate	10.8%	12.5%
ii) Expected rate of return on plan assets	12.5%	12.5%
iii) Rate of increases in pensionable salaries	8.0%	8.0%
iv) Expected rate of withdrawal from service	9.0%	9.0%
v) Life table used	Bangladesh Assured Lives Mortality (2015-2018)	Indian Assured Lives Mortality (2006-2008) Ult

3.11.3 Other employee benefits

Short-term employee benefit obligations are measured on an undiscounted basis and recognised as expenses when the related service is provided. A liability is recorded for the expected payment under short-term cash bonus or incentive sharing plans if the bank has a present legal or constructive obligation due to past service provided by the employee and if the obligation can be reliably estimated. The Bank offers the following short-term employee benefit schemes:

Hospitalisation insurance

The Bank provides a health insurance scheme for its permanent employees and their dependents, following the coverage policy's specified rates.

Life insurance

A group life insurance scheme is in place for permanent employees, ensuring that the designated family member(s) of a deceased employee receive the benefits in the event of natural or accidental death during their service tenure.

Reward & recognition

Bank recognizes employees extra ordinary effort through robust reward and recognition program. Under this reward and recognition program employees are rewarded under five categories for motivating employees to perform better in future.

Performance bonus

The provision for the Workers' Profit Participation Fund and Welfare Fund under the Bangladesh Labour Act (amended up to 2023) contradicts the Bank Company Act, 1991, which governs banking institutions. Section 11 of the Bank Company Act, 1991, prohibits employing anyone who receives remuneration, or a portion of remuneration, as a share of the company's profit, where remuneration includes salary and other benefits. A legal opinion obtained from Nurul Alam & Associates, Advocates and Consultants, clarifies that the Workers' Profit Participation and Welfare Fund does not apply to bank companies due to the absence of a non-obstante clause. Unless the Government of Bangladesh amends Section 11 of the Bank Company Act or enacts rules that provide an overriding effect, Section 232 of the Bangladesh Labour Act (amended up to 2023) remains inapplicable to banks.

However, the bank has a performance bonus provision that rewards employees based on their individual annual performance. This bonus aims to recognize employees' contributions and promote their overall welfare.

3.12 Tax expense

Tax expense comprises current and deferred tax. Current tax and deferred tax are recognised in the profit and loss statement except to the extent that it relates to items recognised directly in equity.

3.12.1 Current tax

Current tax is the expected tax payable or receivable on the taxable income or loss for the period, using tax rates enacted or substantively enacted at the reporting date, and any adjustment to tax payable in respect of previous years. Details are shown in note 16.6.

3.12.2 Deferred tax

Deferred tax is recognised in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is not recognised for the following temporary differences:

- temporary differences on the initial recognition of assets or liabilities in a transaction that is not a business combination and that affects neither accounting nor taxable profit or loss;
- temporary differences related to investments in subsidiaries to the extent that it is probable that they will not reverse in the foreseeable future; and
- temporary differences arising on the initial recognition of goodwill.

Deferred tax is measured at the tax rates that are expected to be applied to the temporary differences when they reverse, based on the laws that have been enacted or substantively enacted by the reporting date.

Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities against current tax assets, and they relate to income taxes levied by the same tax authority on the same taxable entity, or on different tax entities but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities will be realised simultaneously.

A deferred tax asset is recognised for unused tax losses, tax credits and deductible temporary differences to the extent that it is probable that future taxable profits will be available against which they can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

3.12.3 Tax exposures

In determining the amount of current and deferred tax, the Group takes into account the impact of uncertain tax positions and whether additional taxes and interest may be due. This assessment relies on estimates and assumptions and may involve a series of judgments about future events. New information may become available that causes the Bank to change its judgment regarding the adequacy of existing tax liabilities; such changes to tax liabilities will impact tax expense in the period that such a determination is made.

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3.13 Impairment of non-financial assets

The carrying amounts of the Group's and the Bank's non-financial assets, other than deferred tax assets, are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated. An impairment loss is recognised if the carrying amount of an asset or its Cash Generating Unit (CGU) exceeds its estimated recoverable amount.

The recoverable amount of an asset or CGU is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset or CGU.

For the purpose of impairment testing, assets that cannot be tested individually are grouped together into the smallest group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or CGU.

Impairment losses are recognised in profit or loss. Impairment losses recognised in respect of CGUs are allocated first to reduce the carrying amount of any goodwill allocated to the CGU (group of CGUs) and then to reduce the carrying amount of the other assets in the CGU (group of CGUs) on a pro rata basis.

Impairment losses recognised in prior periods are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

3.14 Earnings per share

The Group and the Bank present basic and diluted Earnings Per Share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Bank by the weighted average number of ordinary shares outstanding during the period. Diluted EPS is determined by adjusting the profit or loss attributable to the ordinary shareholders and the weighted average number of ordinary shares outstanding for the effects of all dilutive potential ordinary shares, which comprise share options granted to employees.

No diluted earnings per share is required to be calculated for the period.

3.15 Compliance with International Financial Reporting Standards (IFRS)

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) was formed in 2017 and has since then adopted International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) as the applicable Financial Reporting Standards for public interest entities such as banks with effect from 2 November 2020.

Accordingly, the financial statements of the Bank continue to be prepared in accordance with International Financial Reporting Standards (IFRSs) and the requirements of the Bank Company Act, 1991 (amendment up to 2023), the rules and regulations issued by Bangladesh Bank, the Companies Act, 1994. In case any requirement of the Bank Company Act, 1991 (amendment up to 2023), and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs, the requirements of the Bank Company Act, 1991 (amendment up to 2023), and provisions and circulars issued by Bangladesh Bank shall prevail.

Name of the standards	IFRS Ref.	Implementation status by the Bank
First-time Adoption of International Financial Reporting Standards	IFRS-1	Not applicable
Share-based Payment	IFRS-2	Not applicable
Business Combinations	IFRS-3	Not applicable
Non-current Assets Held for Sale and Discontinued Operations	IFRS-5	Not applicable
Exploration for and Evaluation of Mineral Resources	IFRS-6	Not applicable
Financial Instruments: Disclosures	IFRS-7	Applied with some departure
Operating Segments	IFRS-8	Applied with some departure
Financial Instruments	IFRS-9	Applied with some departure
Consolidated Financial Statements	IFRS-10	Applied
Joint Arrangements	IFRS-11	Not applicable
Disclosure of Interest in Other Entities	IFRS-12	Applied
Fair Value Measurement	IFRS-13	Applied with some departure
Regulatory Deferral Accounts	IFRS-14	Not applicable
Revenue from contractors with customers	IFRS-15	Applied
Leases	IFRS-16	Applied
Insurance Contracts	IFRS-17	Not applicable
General Requirements for Disclosure of Sustainability-related Financial Information	IFRS-S1	Applied with some departure
Climate-related Disclosures	IFRS-S2	Applied with some departure
Presentation of Financial Statements	IAS-1	Applied with some departure
Inventories	IAS-2	Not Applicable
Statement of Cash Flows	IAS-7	Applied with some departure
Accounting Policies, Changes in Accounting Estimates and Errors	IAS-8	Applied
Events after the Reporting Period	IAS-10	Applied
Income Taxes	IAS-12	Applied
Property, Plant and Equipment	IAS-16	Applied
Employee Benefits	IAS-19	Applied
Accounting for Government Grants and Disclosure of Govt Assistance	IAS-20	Not Applicable
The Effects of Changes in Foreign Exchange Rates	IAS-21	Applied
Borrowing Costs	IAS-23	Applied
Related Party Disclosures	IAS-24	Applied
Accounting and Reporting by Retirement Benefit Plans	IAS-26	Not Applicable
Separate Financial Statements	IAS-27	Applied
Investments in Associates and Joint Venture	IAS-28	Not Applicable
Financial Instruments: Presentation	IAS-32	Applied with some departure
Earnings per Share	IAS-33	Applied
Interim Financial Reporting	IAS-34	Applied
Impairment of Assets	IAS-36	Applied
Provisions, Contingent Liabilities and Contingent Assets	IAS-37	Applied
Intangible Assets	IAS-38	Applied
Financial Instruments: Recognition and Measurement	IAS-39	Applied with some departure
Investment Property	IAS-40	Not Applicable
Agriculture	IAS-41	Not Applicable

In order to comply with certain specific rules and regulations of Bangladesh Bank which are different to IAS/IFRS, some of the requirements specified in these IAS/IFRSs are not applied. Refer to note-2.1 for such recognition and measurement differences that are most relevant and material to the Bank and the Group.

The Standard regards a retirement benefit plan as a reporting entity separate from the employers of the participants in the plan. Therefore, it is not applicable for the Bank's annual report as it is the employer and not the retirement benefit plan itself.

The objective of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for annual financial statements. However, the Bank being a listed entity in Dhaka and Chittagong Stock Exchanges regularly publishes Interim Financial Report complying with IAS 34.

3.16 Standards issued but not yet effective

A number of new standards and amendments to standards are effective for annual periods beginning on 1 January 2025. However, none of these new and amended standards are expected to have a significant impact on the Bank's financial statements

The following new standards and amendments to standards are effective for annual periods beginning after 1 January 2026 and earlier application is permitted, but the Bank has not early adopted. However, none of these new and amended standards are expected to have a significant impact on the Bank's financial statements.

Classification and measurement of financial instruments-Amendments to IFRS 9 and IFRS 7

- Annual improvements to IFRS accounting standards - Volume 11
- IFRS 18 Presentation and Disclosure in Financial Statements
- IFRS 19 Subsidiaries without Public Accountability: Disclosures

3.17 Offsetting

Financial assets and liabilities are offset and the net amount is presented in the balance sheet when, and only when, the group has a legal right to set off the recognised amounts and it intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

Income and expenses are presented on a net basis only when permitted under IFRSs, or for gains and losses arising from a group of similar transactions such as in the group's trading activity.

3.18 Segment reporting

The group and the Bank have no identified operating segment and as such presentation of segmental reporting is not made in the financial statements as per IFRS 8. However, geographical and business segments wise limited disclosures are furnished in note 53 and **Annexure-H**.

Inter-segment transactions are generally based on inter-branch fund transfer measures as determined by the management. Income, expenses, assets and liabilities are specifically identified with individual segments. Based on such allocation, segmental balance sheet as on 31 December 2025 and segmental profit and loss account for the year ended 31 December 2025 have been prepared.

3.19 Materiality and aggregation

Each material class of similar items has been presented separately in the financial statements. Items of dissimilar nature also have been presented separately unless they are immaterial in accordance with IAS 1 *Presentation of Financial Statements*.

3.20 Credit rating of the Bank

As per BRPD Circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Agency of Bangladesh (CRAB) based on the financial statements as at and for the year ended 31 December 2024. The following ratings have been awarded:

Particulars	Periods	Date of Rating	Long term	Short term	Rating Valid
Entity Rating	January to December 2024	21-May-25	AAA	ST-1	30-Jun-26
Entity Rating	January to December 2023	9-Jun-24	AA1	ST-1	30-Jun-25
Entity Rating	January to December 2022	25-May-23	AA1	ST-1	30-Jun-24

Bank also has been assessedby renowned international rating agency Moody's Investors Service and awardedB2, as well as other quantitative and qualitative information. Based on financial statements, as well as other quantitative and qualitative information, the Bank's ratings are as follows:

Rating type	Date of Rating	Long term	Short term	Outlook
Surveillance	2-Dec-25	B2	NP	Negative
Surveillance	29-Nov-24	B2	NP	Negative
Surveillance	7-Jun-23	B2	NP	Stable

3.21 Derivative financial instruments

The fair value of derivative, interest rate swaps, is recognised in the profit and loss account of the bank, as per IFRS 9. The value of the contract itself is shown as an item of other contingent liabilities, as per Bangladesh Bank guidelines. No provision is kept on items of derivatives as there is no exposure on such gross value for the Bank.

3.22 Accounting for changes in policy, accounting estimates and errors

IAS - 8 *Accounting Policies, Changes in Accounting Estimates and Errors*, states that the effect of a change in accounting policy and correction of errors, if material, is to be applied retrospectively, and change in an accounting estimate is to be applied prospectively. The carrying amount of assets, liabilities, or equity may be changed following a change in accounting estimates in the period of the change. The bank followed the same accordingly and the Bank did not change the accounting policies and accounting estimates during the 31 December 2025. A number of new standards and amendments to standards were effective for annual periods beginning on 1 January 2025. However, none of these new and amended standards are expected to have a significant impact on the these financial statements.

3.23 Related party disclosures

A party is related to the company if:

(i) directly or indirectly through one or more intermediaries, the party controls, is controlled by, or is under common control with, the company; has an interest in the company that gives it significant influence over the company; or has joint control over the company;

(ii) the party is an associate (as defined in IAS 28 Investment in Associates and Joint ventures);

(iii) the party is a joint venture (as per IAS 31 Interests in Joint Ventures);

(iv) the party is a member of the key management personnel of the Company or its parent;

(v) the party is a close member of the family of any individual referred to in (i) or (iv);

(vi) the party is an entity that is controlled, jointly controlled or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to in (iv) or (v); or

(vii) the party is a post-employment benefit plan for the benefit of employees of the company, or of any entity that is a related party of the company.

Details of the related party disclosures presented in note no. 54 and **Annexure- F**.

3.24 Events after reporting period

As per IAS -10 *Events after Reporting Period* events after the reporting period are those events, favourable and unfavourable, that occur between the end of the reporting period and the date when the financial statements are authorised for issue. Two types of events can be identified:

(a) adjusting events after the reporting period (those that provide evidence of conditions that existed at the end of the reporting period); and

(b) non adjusting events after the reporting period (those that are indicative of conditions that arose after the reporting period).

Details of the Events after reporting period presented in note no. 55.

	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
4 Cash				
Cash in hand (Including foreign currencies) (note-4.1)	10,655,810,657	10,282,269,640	10,655,256,525	10,280,661,035
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) (note-4.2)	50,656,776,610	22,747,902,091	50,656,776,610	22,747,902,091
	61,312,587,267	**33,030,171,731**	**61,312,033,135**	**33,028,563,126**
4.1 Cash in hand				
Local currency	10,264,879,132	9,794,670,282	10,264,795,084	9,794,537,765
Foreign currency	390,931,525	487,599,358	390,461,441	486,123,270
	10,655,810,657	**10,282,269,640**	**10,655,256,525**	**10,280,661,035**
4.2 Balance with Bangladesh Bank and its agent bank(s)				
Local currency	48,567,841,785	21,019,815,724	48,567,841,785	21,019,815,724
Foreign currency	1,460,497,645	1,125,819,709	1,460,497,645	1,125,819,709
	50,028,339,430	**22,145,635,433**	**50,028,339,430**	**22,145,635,433**
Sonali Bank PLC as agent of Bangladesh Bank (local currency)	628,437,180	602,266,658	628,437,180	602,266,658
	50,656,776,610	**22,747,902,091**	**50,656,776,610**	**22,747,902,091**

The above balance represents the amount as per Bank book. The difference due to reconciling items with Bangladesh Bank are subsequently adjusted.

Cash Reserve Requirement and Statutory Liquidity Ratio have been calculated and maintained in accordance with section 33 of the Bank Company Act, 1991 (amendment up to 2023), BRPD circular no.11 and 12, dated 25 August 2005, MPD circular no.116/2013-757 dated 10 December 2013, MPD Circular no. 1 dated 23 June 2014, MPD circular No. 01 dated 03 April 2018, MPD circular No. 03 dated 09 April 2020, BRPD circular letter no. 31 dated 18 June 2020, FE circular letter no. 07 dated 29 February 2024 and MPD circular No. 01 dated 04 March 2025 issued by Bangladesh Bank.

a) Cash Reserve Ratio (CRR)

The Bank has been maintaining 3.0% CRR on daily basis and 4.0% CRR on bi-weekly basis for Conventional (Domestic Banking Operation) and Islamic Banking Operation. CRR requirement is calculated on the basis of weekly average total demand and time liabilities (ATDTL) of a base month which is two months back of the reporting month (i.e. CRR & SLR of December 2025 is maintained on the basis of weekly ATDTL of October 2025). The reserve maintained by the bank as at 31 December 2025 is as shown below:

	DBO	OBU	IBB	City Bank PLC 2025	City Bank PLC 2024
	Taka	Taka	Taka	Taka	Taka
Required reserve daily basis	21,653,103,265	-	2,955,659,619	24,608,762,884	20,695,820,208
Actual reserve maintained	44,688,866,110	-	3,659,764,842	48,348,630,952	21,429,951,265
Surplus				**23,739,868,068**	**734,131,057**

b) Statutory Liquidity Ratio (SLR)

The Bank has been maintaining Statutory Liquidity Ratio (SLR) @13% and 5.5% for Conventional (Domestic & Off Shore Banking Operations) and Islamic Banking Operation respectively on weekly average total demand and time liabilities (ATDTL) of a base month which is two months back of the reporting month (i.e. SLR of December 2025 is based on weekly ATDTL of October 2025). The reserve maintained by the bank as at 31 December 2025 is as shown below:

Required reserve	70,372,585,611	4,094,452,948	4,064,031,976	78,531,070,535	66,061,350,541
Actual reserve maintained (note 4.3)	196,902,130,085	-	27,720,465,032	224,622,595,117	135,430,537,119
Surplus				**146,091,524,582**	**69,369,186,578**

4.3 Held for Statutory Liquidity Ratio (SLR)

Cash in hand	10,655,256,525	10,280,661,035
Sonali Bank PLC as agent of Bangladesh Bank (as per statement balance)	627,606,154	601,458,319
Surplus of CRR - balance with Bangladesh Bank	23,739,868,068	734,131,057
Government securities and bonds	189,599,864,370	123,814,286,708
	224,622,595,117	**135,430,537,119**

	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
5 Balance with other banks and financial institutions				
In Bangladesh (note 5.1)	7,149,507,534	32,763,275,121	6,691,208,829	32,414,144,568
Outside Bangladesh (note 5.2)	9,488,357,914	6,572,672,797	8,939,122,223	6,514,584,553
	16,637,865,448	**39,335,947,918**	**15,630,331,052**	**38,928,729,121**

5.1 In Bangladesh

Current accounts

NCC Bank PLC	394,824,971	380,878,177	-	-
Eastern Bank PLC	298,905,083	-	298,905,083	-
Sonali Bank PLC	163,471,041	200,857,338	163,471,041	200,857,338
Rupali Bank PLC	107,984,655	35,345	107,984,655	35,345
Agrani Bank PLC	37,011,484	61,313,324	37,011,484	61,313,324
Standard Chartered Bank	13,514,738	-	-	-
Janata Bank PLC	292,607	9,189,907	292,607	9,189,907
Community Bank PLC	11	11	-	-
Sub total	**1,016,004,590**	**652,274,102**	**607,664,870**	**271,395,914**

Short notice deposit accounts

Sommilito Islami Bank PLC (Social Islami Bank PLC)	1,499,999,080	1,500,033,071	1,499,999,080	1,500,033,071
Southeast Bank PLC	449,983,755	-	449,983,755	-
Bank Al-Falah Limited	350,000,000	2	350,000,000	2
Standard Chartered Bank	90,708,677	281,733,135	90,708,677	262,102,893
NCC Bank PLC	38,243,627	19,659,562	38,180,291	18,779,740
Mercantile Bank PLC	13,828,529	1,990,074	13,828,529	1,990,074
Pubali Bank PLC	12,156,204	3,787,344	12,156,204	3,787,344
Mutual Trust Bank PLC	8,539,228	1,240,700	8,539,228	1,240,700
Rupali Bank PLC	8,488,405	12,987,322	8,488,405	12,987,322
Dutch-Bangla Bank PLC	6,936,834	96,424,269	254,827	1,000
Trust Bank PLC	3,514,906	6,492,744	3,514,906	6,492,744
One Bank PLC	417,358	411,953	-	-
Sommilito Islami Bank PLC (Export Import Bank of Bangladesh PLC)	70,736	70,992	-	912
Standard Islami Bank PLC	53,528	50,587	53,528	50,587
Prime Bank PLC	46,621	1,054	46,621	1,054
Jamuna Bank PLC	18,502	1,347	18,502	1,347
Community Bank PLC	17,594	39,657	-	-
Bank Asia PLC	10,334	2,842,368	-	-
AB Bank PLC	229	697	229	697
Sub total	**2,483,034,147**	**1,927,766,878**	**2,475,772,782**	**1,807,469,487**

Fixed deposit receipts

United Commercial Bank PLC	1,369,492,010	5,000,000,000	1,369,492,010	5,000,000,000
Industrial and Infrastructure Development Finance Company PLC	658,300,000	658,300,000	658,300,000	658,300,000
IPDC Finance PLC	501,000,000	598,000,000	501,000,000	598,000,000
Mercantile Bank PLC	500,000,000	-	500,000,000	-
Phoenix Finance & Investments Limited	350,000,000	350,000,000	350,000,000	350,000,000
GSP Finance Company (BD) Limited	140,000,000	140,000,000	140,000,000	140,000,000
ICB Islamic Bank Limited	88,979,167	88,979,167	88,979,167	88,979,167
IDLC Finance PLC	60,000,000	-	-	-
Sommilito Islami Bank PLC (First Security Islami Bank PLC)	-	3,500,000,000	-	3,500,000,000
Sommilito Islami Bank PLC (Export Import Bank of Bangladesh PLC)	-	3,000,000,000	-	3,000,000,000
Sommilito Islami Bank PLC (Social Islami Bank PLC)	-	3,000,000,000	-	3,000,000,000
National Bank PLC	-	2,150,000,000	-	2,150,000,000
Dhaka Bank PLC	-	6,180,000,000	-	6,180,000,000
Islami Bank Bangladesh PLC	-	4,950,000,000	-	4,950,000,000
Southeast Bank PLC	-	720,000,000	-	720,000,000
Sub total	**3,667,771,177**	**30,335,279,167**	**3,607,771,177**	**30,335,279,167**
Elimination for inter-company transactions	(17,302,380)	(152,045,026)	-	-
Total	**7,149,507,534**	**32,763,275,121**	**6,691,208,829**	**32,414,144,568**

5.2 Outside Bangladesh (Nostro accounts)

Current accounts	Currency				
Standard Chartered Bank, New York, USA	USD	2,349,655,193	3,938,796,350	2,349,655,193	3,938,796,350
JP Morgan Chase Bank, New York	USD	1,076,171,516	185,071,645	1,076,171,516	185,071,645
MCB Bank Limited, Karachi, Pakistan	ACU	983,391,400	107,827,380	983,391,400	107,827,380
Citibank N.A. New York, USA	USD	640,475,861	682,112,532	640,475,861	682,112,532
Habib American Bank, New York, USA	USD	457,577,466	93,974,296	457,577,466	93,974,296
Mashreq Bank, New York, USA	USD	382,804,364	320,919,055	382,804,364	320,919,055
Standard Chartered Bank, Mumbai, India	ACU	325,153,767	31,087,274	325,153,767	31,087,274
HDFC Bank Ltd, Mumbai, India	ACU	252,632,810	28,055,749	252,632,810	28,055,749
Mashreq Bank, Mumbai, India	ACU	185,027,513	61,763,690	185,027,513	61,763,690
AB Bank PLC., Mumbai, India	ACU	168,758,529	30,990,568	168,758,529	30,990,568
Standard Chartered Bank, Frankfurt, Germany	EUR	148,588,287	45,645,182	148,588,287	45,645,182
Standard Chartered Bank, London	GBP	114,515,392	43,083,331	114,515,392	43,083,331
Commerz Bank AG. Frankfurt, Germany	USD	89,555,890	45,873,954	89,555,890	45,873,954
Commerz Bank AG. Frankfurt, Germany	EUR	82,008,054	38,934,273	82,008,054	38,934,273
Kookmin Bank, Korea	USD	47,323,007	40,145,089	47,323,007	40,145,089
Zhejiang Chouzhou Commercial Bank, China	USD	32,191,293	36,232,618	32,191,293	36,232,618
Standard Chartered Bank, Japan	JPY	25,383,311	10,067,003	25,383,311	10,067,003
Standard Chartered Bank, Nepal	ACU	22,917,527	13,664,357	22,917,527	13,664,357
Sonali Bank PLC., Kolkata, India	ACU	17,217,602	7,596,654	17,217,602	7,596,654
Bank of Bhutan, Bhutan	ACU	11,859,211	1,243,902	11,859,211	1,243,902
Commerz Bank AG. Frankfurt, Germany	AUD	7,523,781	6,947,255	7,523,781	6,947,255
Commerz Bank AG. Frankfurt, Germany	CHF	5,701,442	6,530,602	5,701,442	6,530,602
Commercial Bank of Ceylon, Colombo, Sri Lanka	ACU	1,736,357	1,703,767	1,736,357	1,703,767
Bank of Tokyo Mitsubishi Limited., New Delhi, India	ACU	1,065,018	1,045,028	1,065,018	1,045,028
Mashreq Bank, Dubai	AED	980,073	5,940,153	980,073	5,940,153
Saudi National Bank, Riyadh	SAR	483,676	947,436	483,676	947,436
Zhejiang Chouzhou Commercial Bank, China	CNY	359,677	829,781	359,677	829,781
Agricultural Bank Of China, China	CNY	333,061	33,638,662	333,061	33,638,662
Mashreq Bank, New York, USA (For OBU Operation)	USD	671,456,690	601,052,722	671,456,690	601,052,722
ICICI Bank Limited, India (For OBU Operation)	ACU	408,468,971	30,883,327	408,468,971	30,883,327
JP Morgan Chase Bank, New York (For OBU Operation)	USD	177,499,535	-	177,499,535	-
Commerz Bank AG. Frankfurt, Germany (For OBU Operation)	USD	134,088,440	48,953,227	134,088,440	48,953,227
Commerz Bank AG. Frankfurt, Germany (For OBU Operation)	EUR	115,160,095	11,990,124	115,160,095	11,990,124
Maybank, Malaysia (For subsidiaries operation)	MYR	547,161,926	52,620,298	-	-
HDFC Bank, Hong Kong (For subsidiaries operation)	USD	1,360,172	4,434,533	-	-
HDFC Bank, Hong Kong (For subsidiaries operation)	HKD	257,946	507,536	-	-
AM Bank, Malaysia (For subsidiaries operation)	MYR	232,136	31,338	-	-
Public Bank, Malaysia (For subsidiaries operation)	USD	117,415	115,915	-	-
AM Bank, Malaysia (For subsidiaries operation)	USD	65,609	243,684	-	-
AGRO Bank, Malaysia (For subsidiaries operation)	MYR	27,572	1,167	-	-
Public Bank, Malaysia (For subsidiaries operation)	MYR	11,511	93,313	-	-
Maybank, Malaysia (For subsidiaries operation)	USD	1,404	40,460	-	-
Sub total		**9,487,300,500**	**6,571,635,230**	**8,938,064,809**	**6,513,546,986**
Term deposits					
Sonali Bank, Kolkata, India	ACU	1,057,414	1,037,567	1,057,414	1,037,567
Sub total		**1,057,414**	**1,037,567**	**1,057,414**	**1,037,567**
Total		**9,488,357,914**	**6,572,672,797**	**8,939,122,223**	**6,514,584,553**

The balances of NOSTRO Accounts are presented as per balance with Correspondent Banks. The unreconciled balances of all NOSTRO Accounts with an amount of Taka 5,707,639,372 (net off debit and credit) are adjusted with Sundry Creditors (note-15.4.1).

Details are shown in **Annexure-B**.

5.3 Maturity grouping of balance with other banks and financial institutions

Payable on demand	-	3,500,000,000	-	3,500,000,000
Up to 1 month	12,820,095,191	13,670,668,751	11,812,560,795	13,263,449,954
Over 1 month but not more than 3 months	656,992,010	15,435,000,000	656,992,010	15,435,000,000
Over 3 months but not more than 1 year	423,500,000	5,493,000,000	423,500,000	5,493,000,000
Over 1 year but not more than 5 years	1,237,279,167	1,237,279,167	1,237,279,167	1,237,279,167
Over 5 years	1,499,999,080	-	1,499,999,080	-
	16,637,865,448	**39,335,947,918**	**15,630,331,052**	**38,928,729,121**

6 Money at call on short notice

Investment Corporation of Bangladesh	1,450,000,000	-	1,450,000,000	-
Bangladesh Finance PLC	1,170,000,000	1,170,000,000	1,170,000,000	1,170,000,000
Industrial and Infrastructure Development Finance Company PLC	143,000,000	145,100,000	143,000,000	145,100,000
Janata Bank PLC	-	1,960,000,000	-	1,960,000,000
Bank Alfalah Limited	-	400,000,000	-	400,000,000
Midland Bank PLC	-	100,000,000	-	100,000,000
	2,763,000,000	**3,775,100,000**	**2,763,000,000**	**3,775,100,000**

7 Investments

Government (note 7.1.i)	191,253,241,965	124,876,117,608	189,599,864,370	123,814,286,708
Others (note 7.1.ii)	16,664,434,426	15,577,756,238	11,610,693,907	10,543,115,854
	207,917,676,391	**140,453,873,846**	**201,210,558,277**	**134,357,402,562**

7.1 Investment securities are classified as follows

i) Government (investment in Govt. securities)				
Government bonds - (note 7.4)	191,241,821,265	124,871,929,608	189,588,443,670	123,810,098,708
Prize bonds	11,420,700	4,188,000	11,420,700	4,188,000
	191,253,241,965	**124,876,117,608**	**189,599,864,370**	**123,814,286,708**
ii) Other investments				
Shares (note 7.5)	9,066,826,392	8,931,525,745	4,655,837,279	4,539,636,767
Investment in Sukuk Al Istisna'a Bond	3,017,551,406	3,017,551,406	2,499,800,000	2,499,800,000
Investment in preference share	2,009,998,600	500,000,000	2,009,998,600	500,000,000
Investment in non convertible bond	1,900,000,000	2,100,000,000	1,900,000,000	2,100,000,000
Investment in BBML Sukuk Al Ijarah	416,993,000	500,000,000	416,993,000	500,000,000
Mutual fund	127,942,755	143,556,814	127,942,755	143,556,814
Investment in perpetual bond	125,000,000	125,000,000	-	-
Debenture of Bangladesh Welding Electrodes Limited	122,273	122,273	122,273	122,273
Investment in subordinated bond	-	260,000,000	-	260,000,000
	16,664,434,426	**15,577,756,238**	**11,610,693,907**	**10,543,115,854**
	207,917,676,391	**140,453,873,846**	**201,210,558,277**	**134,357,402,562**

7.2 Investment classified as per Bangladesh Bank Circular

Held to maturity (HTM)	48,376,212,200	62,111,372,360	47,116,126,033	57,275,937,731
Held for trading (HFT)	115,882,125,065	52,777,275,755	115,488,833,637	52,655,315,484
Government sukuk and bond	26,983,484,000	-	26,983,484,000	3,895,564,000
Reverse repo	-	9,983,281,493	-	9,983,281,493
Prize bonds	11,420,700	4,188,000	11,420,700	4,188,000
Other securities	16,664,434,426	15,577,756,238	11,610,693,907	10,543,115,854
	207,917,676,391	**140,453,873,846**	**201,210,558,277**	**134,357,402,562**

Disclosure relating to REPO & Reverse REPO is presented in **Annexure - G**

	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
7.3 Maturity grouping of investments				
On demand	11,420,700	1,937,308,000	11,420,701	1,937,308,000
Up to 3 months	29,500,433,593	14,769,948,585	27,929,545,285	12,696,413,032
Over 3 months but not more than 1 year	9,900,832,626	12,300,572,522	9,336,705,151	11,938,187,662
Over 1 year but not more than 5 years	62,694,043,969	35,609,585,539	62,041,423,794	34,989,764,363
Over 5 years	105,810,945,503	75,836,459,200	101,891,463,346	72,795,729,505
	207,917,676,391	**140,453,873,846**	**201,210,558,277**	**134,357,402,562**

7.4 Government bills/bonds

Name of the bills/bonds				
30 days Bangladesh Bank bills	-	-	-	-
91 days Treasury bills	19,490,760	262,869,748	-	399,268
182 days Treasury bills	47,610,090	2,028,863,041	-	1,934,417,621
364 days Treasury bills	1,077,813,102	378,875,361	1,050,434,472	3,258,651
3 months Islamic bonds	22,450,000,000	500,000,000	22,450,000,000	500,000,000
6 months Islamic bonds	-	-	-	-
2 years Treasury bonds	2,712,622,221	3,994,608,637	2,712,622,221	3,964,905,597
3 years Treasury bonds	8,386,254,313	5,791,231,490	8,386,254,313	5,791,231,490
5 years Ijarah Sukuk Islamic bonds	4,533,484,000	3,395,564,000	4,533,484,000	3,395,564,000
5 years Treasury bonds	50,013,692,934	28,310,853,082	49,361,072,759	28,038,783,312
10 years Treasury bonds	63,415,859,255	42,539,848,688	62,960,068,038	42,512,323,208
15 years Treasury bonds	23,441,372,544	26,956,531,745	23,140,945,374	26,956,531,745
20 years Treasury bonds	15,143,622,046	10,712,683,816	14,993,562,493	10,712,683,816
	191,241,821,265	**124,871,929,608**	**189,588,443,670**	**123,810,098,708**

7.5 Investment in shares

Quoted				
NBFIs	2,786,228,254	2,786,228,254	462,133,670	462,133,670
Pharmaceuticals & chemicals	1,205,449,505	967,770,077	842,947,007	605,411,387
Banks	1,046,631,316	706,685,341	1,001,869,925	657,053,512
Food & allied	684,018,832	932,857,681	599,719,980	821,687,758
Travel & leisure	580,709,558	816,845,803	580,709,558	816,845,803
Telecommunication	510,393,130	301,118,499	191,050,097	25,841,351
Miscellaneous	341,504,592	261,954,566	315,394,639	233,922,704
Engineering	307,499,439	259,820,417	77,071,752	29,499,501
Cement & ceramics	239,451,907	305,605,853	92,184,419	158,338,365
IT sector	122,672,003	217,172,748	122,672,003	217,172,748
Fuel & power	117,532,623	-	88,136,158	-
Textile	89,608,876	16,184,343	83,957,876	16,184,343
Insurance	85,900,462	410,056,268	85,900,462	383,455,892
Services & real estate	43,650,779	43,650,779	-	-
Sub-total	**8,161,251,276**	**8,025,950,629**	**4,543,747,546**	**4,427,547,034**
Quoted (Under special fund and investment policy as per DOS Circular no.01/2020)				
Beximco Pharmaceuticals Ltd.	165,044,544	165,044,544	-	-
Confidence Cement PLC	64,331,209	64,331,209	-	-
Shahjibazar Power Co. Limited	12,041,703	12,041,703	12,041,703	12,041,703
Sub-total	**241,417,456**	**241,417,456**	**12,041,703**	**12,041,703**
Unquoted ordinary shares				
Dhaka Stock Exchange Limited (DSE) (note 7.5.a)	543,119,682	543,119,682	-	-
Industrial & Infrastructural Development Finance Company Limited	71,770,260	71,770,260	71,770,260	71,770,260
Venture Investment Partners Bangladesh Limited	18,739,200	18,739,200	12,000,000	12,000,000
Chittagong Stock Exchange Limited (CSE) (note 7.5.a)	14,250,748	14,250,748	-	-
KARMA Sangsthan Bank Limited	10,000,000	10,000,000	10,000,000	10,000,000
Central Depository Bangladesh Limited	6,277,770	6,277,770	6,277,770	6,277,770
Sub-total	**664,157,660**	**664,157,660**	**100,048,030**	**100,048,030**
Total	**9,066,826,392**	**8,931,525,745**	**4,655,837,279**	**4,539,636,767**

Details are shown in **Annexure-C**.

In accordance with International Financial Reporting Standards (IFRS), the Bank had previously reported its investments in listed securities at market value. However, pursuant to Bangladesh Bank's directive (Reference No. DOS(RMMCMS)1154/33/2025-6286, dated October 10, 2025), the Bank is required to present the cost value of listed securities in the Balance Sheet. Accordingly, the quoted shares are presented at cost value in Balance Sheet as of December 31, 2024 to comply with said instruction, restating the previously reported balance. The difference in cost price and fair value is disclosed in note 16.5 under the heading provision against investment.

7.5.a Membership fees is the amount paid by the City Brokerage Ltd. to obtain membership of DSE and CSE.

8 Loans and advances/investments

Loans/investments, cash credits, overdrafts, etc. (note 8.1)	458,931,969,913	408,972,144,231	458,972,143,150	408,290,947,222
Bills purchased and discounted (note 8.2)	47,229,101,222	36,788,234,655	47,229,101,222	36,686,742,538
	506,161,071,135	**445,760,378,886**	**506,201,244,372**	**444,977,689,760**

8.1 Loans/investments, cash credits, overdrafts, etc.

Inside Bangladesh				
Industrial credit	170,711,672,308	149,669,622,742	171,048,607,042	150,016,769,353
Small and medium enterprise loans	84,700,006,777	75,021,500,017	84,700,006,777	75,021,500,017
Personal finance	43,167,137,435	37,709,482,467	43,167,137,435	37,709,482,467
Export development fund	32,706,737,581	36,223,077,892	32,706,737,581	36,223,077,892
Hire purchase shirkatul melk	29,775,859,340	22,052,942,045	29,775,859,340	22,052,942,045
Cash credit	21,996,899,013	23,444,486,458	22,052,345,639	23,444,564,876
Credit card	17,713,353,606	16,239,654,597	17,713,353,606	16,239,654,597
Bai - salam	16,081,872,699	15,680,814,262	16,081,872,699	15,680,814,262
Auto loan	7,822,740,911	4,790,962,019	7,822,740,911	4,790,962,019
House building loans	7,278,277,361	6,834,665,128	7,278,277,361	6,834,665,128
Nano lending	6,707,419,538	1,565,064,429	6,707,419,538	1,565,064,429
Bai - murabaha	5,107,310,059	7,337,820,835	5,107,310,059	7,337,820,835
Secured overdraft	5,038,928,938	3,188,533,688	5,038,928,938	3,188,533,688
Staff loan (note 8.15)	4,520,640,701	3,921,611,848	4,515,164,420	3,915,746,235
Loan against payroll	2,651,690,498	2,109,473,140	2,651,690,498	2,109,473,140
Margin loans (note 8.1.1)	703,945,502	1,135,337,647	-	-
Transportation loans	149,075,750	200,405,297	149,075,750	200,405,296
Payment against document	68,178,297	54,071,644	68,178,297	54,071,644
Musharaka	41,721,098	63,020,528	41,721,098	63,020,528
Start up loan	16,084,159	26,545,333	16,084,159	26,545,333
Loans against trust receipt	8,229,657	37,376,218	8,229,657	37,376,218
	456,967,781,228	**407,306,468,234**	**456,650,740,805**	**406,512,490,002**
Outside Bangladesh	1,964,188,685	1,665,675,997	2,321,402,345	1,778,457,220
	458,931,969,913	**408,972,144,231**	**458,972,143,150**	**408,290,947,222**

8.1.1 Margin loan was given to several individuals and institutions for doing share trading business through City Brokerage Limited & City Bank Capital Resources Limited.

8.2 Bills purchased and discounted

Payable Inside Bangladesh				
Inland bills purchased	4,690,969,277	3,593,001,224	4,690,969,277	3,593,001,224
Payable Outside Bangladesh				
Foreign bills purchased and discounted	42,538,131,945	33,195,233,431	42,538,131,945	33,093,741,314
	47,229,101,222	**36,788,234,655**	**47,229,101,222**	**36,686,742,538**

8.3 Performing loans and advances/investments

Gross loans and advances/investments	506,161,071,135	445,760,378,886	506,201,244,372	444,977,689,760
Non-performing loans and advances/investments (note 8.3.1)	(12,669,268,120)	(16,569,100,989)	(12,669,268,120)	(16,569,100,989)
	493,491,803,015	**429,191,277,897**	**493,531,976,252**	**428,408,588,771**

8.3.1 Non-performing loans and advances/investments

Opening balance	16,569,100,989	14,385,088,050	16,569,100,989	14,385,088,050
Addition during the year	43,450,630,412	18,741,109,917	43,450,630,412	18,741,109,917
Reduction during the year	(47,350,463,281)	(16,557,096,978)	(47,350,463,281)	(16,557,096,978)
Closing balance	**12,669,268,120**	**16,569,100,989**	**12,669,268,120**	**16,569,100,989**

8.4 Residual maturity grouping of loans and advances/investments including bills purchased and discounted

Repayable on demand	13,928,167,390	13,616,246,179	13,928,162,150	13,614,480,487
Not more than 3 months	134,312,136,637	121,259,990,771	135,553,431,949	122,541,818,471
More than 3 months but not more than 1 year	123,600,764,378	118,299,273,364	122,402,514,485	116,239,829,963
More than 1 year but not more than 5 years	165,030,808,809	148,893,035,521	165,027,941,867	148,889,727,788
More than 5 years	69,289,193,921	43,691,833,051	69,289,193,921	43,691,833,051
	506,161,071,135	**445,760,378,886**	**506,201,244,372**	**444,977,689,760**

8.5 Loans and advances/investments

Loans	400,231,358,908	352,158,264,198	398,261,693,942	350,486,722,590
Overdrafts	36,703,711,992	33,369,393,575	38,658,103,569	34,359,659,755
Cash credits	21,996,899,013	23,444,486,458	22,052,345,639	23,444,564,877
	458,931,969,913	**408,972,144,231**	**458,972,143,150**	**408,290,947,222**
Bills purchased and discounted (note 8.2)	47,229,101,222	36,788,234,655	47,229,101,222	36,686,742,538
	506,161,071,135	**445,760,378,886**	**506,201,244,372**	**444,977,689,760**

8.6 Concentration of loans and advances/investments including bills purchased and discounted

Industrial loans and advances/investments	410,488,758,348	368,211,522,279	411,238,353,368	368,570,036,413
Loans and advances/ investments to customer groups	75,370,578,914	64,387,954,894	75,365,102,633	64,382,089,281
Others loans and advances/investments	19,796,749,636	12,777,672,536	19,092,804,134	11,642,334,889
Loans and advances/ investments to chief executive and other senior executives	501,531,469	379,648,667	501,531,469	379,648,667
Loans and advances/ investments to allied concerns of directors	3,452,768	3,580,510	3,452,768	3,580,510
	506,161,071,135	**445,760,378,886**	**506,201,244,372**	**444,977,689,760**

8.7 Business segment wise concentration of loans and advances/investments including bills purchased and discounted

Whole Sale Banking	244,060,013,752	223,871,720,741	242,488,206,427	222,302,733,004
Retail Banking	107,396,735,156	86,710,739,861	107,396,735,156	85,724,446,865
SME Banking	100,252,132,708	90,100,460,413	99,548,187,206	90,100,460,413
Off-shore Banking Unit (OBU)	49,931,548,819	41,155,846,023	52,252,951,164	42,934,303,243
Staff loan (note 8.15)	4,520,640,701	3,921,611,848	4,515,164,420	3,915,746,235
	506,161,071,136	**445,760,378,886**	**506,201,244,373**	**444,977,689,760**

8.8 Cluster financing

Agri and agro-processed products			4,771,385,130	3,611,247,273
Knitwear and readymade garments			1,241,866,886	599,281,314
Light engineering and metal working			1,039,528,814	335,396,190
Leather making and leather goods			599,562,510	148,149,766
Handicrafts and miscellaneous sector			390,002,607	165,749,539
Handloom and specialized textile			251,025,482	75,072,948
Plastics and other synthetics			159,802,231	95,802,719
Healthcare and diagnostic			91,910,483	395,185
Electronies and electrical			78,127,512	-
Designer, aesthetically-challenging. personal wear and effects			28,436,883	-
Educational services			8,219,994	-
Others CMSME cluster			-	4,045,916,314
			8,659,868,532	**9,077,011,248**

8.9 Sector wise concentration of loans and advances/investments

Industrial credit	255,650,435,412	233,223,369,227	253,686,246,727	231,456,201,115
CMSME financing	89,884,263,604	73,362,150,589	89,884,263,604	73,362,150,589
Consumer financing (Other than housing finance & credit card)	55,388,892,033	46,118,224,111	54,684,946,531	44,982,886,461
Service sector credit	23,243,260,024	20,625,125,804	23,243,260,024	20,625,125,804
Housing finance	20,216,551,715	17,296,967,861	20,216,551,715	17,296,967,861
Other credit	18,797,273,733	11,910,599,719	21,511,057,438	14,036,281,968
Credit card	17,713,353,606	16,239,654,597	17,713,353,606	16,239,654,597
Trade & commerce sector credit	9,110,602,612	14,342,966,355	9,110,602,612	14,342,966,355
Short term agri. credit	6,772,625,584	5,501,970,074	6,772,625,584	5,501,970,074
Agricultural credit (Other than short term)	4,863,172,112	3,217,738,701	4,863,172,112	3,217,738,701
Staff loan (note 8.15)	4,520,640,701	3,921,611,848	4,515,164,420	3,915,746,235
	506,161,071,136	**445,760,378,886**	**506,201,244,373**	**444,977,689,760**

8.10 Geographical location-wise loans and advances/investments

Inside Bangladesh

Urban:				
Dhaka	403,852,960,263	358,257,175,071	403,535,919,839	357,463,196,839
Chattogram	42,365,481,092	33,927,036,604	42,365,481,092	33,927,036,604
Khulna	12,416,845,753	10,743,965,598	12,416,845,753	10,743,965,598
Rajshahi	12,382,942,747	11,867,782,425	12,382,942,747	11,867,782,425
Rangpur	3,494,612,934	3,240,991,621	3,494,612,934	3,240,991,621
Sylhet	2,514,270,443	1,809,324,788	2,514,270,443	1,809,324,788
Mymensingh	2,036,193,319	1,618,813,392	2,036,193,319	1,618,813,392
Barishal	1,884,930,279	1,939,916,751	1,884,930,279	1,939,916,751
Sub-total	**480,948,236,830**	**423,405,006,250**	**480,631,196,406**	**422,611,028,018**

City Bank PLC

Audited Financial Statements as at and for the year ended 31 December 2025

	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
Rural:				
Dhaka	18,835,233,161	17,393,713,548	18,835,233,161	17,393,713,548
Chattogram	3,025,577,491	2,082,621,686	3,025,577,491	2,082,621,686
Khulna	741,768,612	588,828,739	741,768,612	588,828,739
Sylhet	303,432,196	259,010,245	303,432,196	259,010,245
Rangpur	284,530,219	244,358,074	284,530,219	244,358,074
Mymensingh	46,916,309	19,672,230	46,916,309	19,672,230
Rajshahi	11,187,633	-	11,187,633	-
Sub-total	**23,248,645,621**	**20,588,204,522**	**23,248,645,621**	**20,588,204,522**
Total inside Bangladesh	**504,196,882,451**	**443,993,210,772**	**503,879,842,027**	**443,199,232,540**
Outside Bangladesh	1,964,188,684	1,767,168,114	2,321,402,345	1,778,457,220
Grand total	**506,161,071,135**	**445,760,378,886**	**506,201,244,372**	**444,977,689,760**

8.11 Sector-wise loans and advances (bank only)

	2025		2024	
	% of total loan	Taka	% of total loan	Taka
Public sector	-	-	-	-
Private sector	100.00%	506,201,244,372	100.00%	444,977,689,760
	100.00%	**506,201,244,372**	**100.00%**	**444,977,689,760**

8.12 Securities against loans/investments including bills purchased and discounted

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Collateral of movable/immovable assets	177,264,039,255	170,967,427,760	177,264,039,255	170,967,427,760
Personal guarantee	194,190,755,480	145,222,935,441	194,190,755,480	145,222,935,441
Fixed deposit receipts (FDR)	103,955,192,459	80,281,827,714	103,955,192,459	80,281,827,714
Others	17,295,279,604	19,664,815,806	17,335,452,841	18,882,126,680
Export documents	8,482,824,819	28,263,919,849	8,482,824,819	28,263,919,849
Foreign banks guarantee	3,557,199,585	-	3,557,199,585	-
FDR of other banks	1,415,779,933	1,359,452,316	1,415,779,933	1,359,452,316
	506,161,071,135	**445,760,378,886**	**506,201,244,372**	**444,977,689,760**

8.13 Detail of large loan/investments (bank only)

As at 31 December 2025 there were 37 (31 December 2024: 31) borrowers or group with whom amount of outstanding loans and advances/investments exceeded 10% of the total capital of the Bank. Total capital of the Bank was Taka 76,332,936,824 as at 31 December 2025 (Taka 65,378,901,099 as at 31 December 2024).

Number of borrowers or groups	37	31
Amount of funded outstanding advances/investments (Taka)	133,931,722,203	109,403,050,811
Amount of non funded outstanding advances/investments (Taka)	57,887,910,176	45,429,663,993
Amount of classified advances/investments therein (Taka)	-	-

8.14 Particulars of loans and advances/investments (Bank only)

i) Loans/investments considered good in respect of which the Bank is fully secured	294,675,036,051	280,872,627,639
ii) Loans/investments considered good against which the Bank holds no security other than the debtors' personal guarantee	194,190,755,480	145,222,935,441
iii) Loans/investments considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	17,335,452,841	18,882,126,680
iv) Loans/investments adversely classified; provision not maintained there against	-	-
	506,201,244,372	**444,977,689,760**
v) Loans/investments due by directors or officers of the banking company or any of them either separately or jointly with any other persons	4,518,617,188	3,919,326,745
vi) Loans/investments due from companies or firms in which the directors of the Bank have interest as directors, partners or managing agents or in case of private companies as members	-	-
vii) Maximum total amount of advances/investments, including temporary advances made at any time during the year to directors or managers or officers of the banking company or any of them either separately or jointly with any other person.	4,518,617,188	3,919,326,745
viii) Maximum total amount of advances/investments, including temporary advances/investments granted during the year to the companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in the case of private companies, as members	-	-
x) Classified loans and advances/investments		
(a) Classified loans and advances/investments on which interest has not been charged	8,476,488,488	12,751,751,854
Increase of specific provision	(2,860,124,495)	1,012,547,202
Amount of loans written off	13,369,955,954	4,434,034,199
Amount realised against loans previously written off	905,487,965	714,487,140
(b) Provision on classified loans and advances/investments	4,385,649,280	7,245,773,775
(c) Provision kept against loans/investments classified as bad debts	3,346,571,241	6,571,648,559
(d) Interest credited to Interest Suspense Account	8,606,658,898	9,107,769,021
xi) Cumulative amount of written off loans/investments		
Opening balance	24,255,478,433	20,614,654,679
Amount written off during the year	13,369,955,954	4,434,034,199
Amount realised against loans/investments previously written off	(905,487,965)	(714,487,140)
Amount written off waived/adjustment	(78,404,921)	(78,723,305)
Closing balance	**36,641,541,501**	**24,255,478,433**
The amount of written off/classified loans/investments for which law suits have been filed	**59,919,663,000**	**50,883,831,000**

8.15 Staff loan	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
House building scheme	2,584,224,576	2,316,281,543	2,584,224,576	2,316,281,543
Provident fund	1,095,558,329	944,222,474	1,095,558,329	944,222,474
Vehicle scheme	688,937,333	545,307,151	683,461,052	539,441,538
Consumer credit and other scheme	151,920,463	115,800,680	151,920,463	115,800,680
	4,520,640,701	**3,921,611,848**	**4,515,164,420**	**3,915,746,235**

8.16 Classification of loans and advances/investments

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Unclassified				
Standard excluding staff loan	480,715,160,517	420,743,267,442	480,760,810,035	419,966,443,929
Special mention account (SMA)	8,256,001,797	4,526,398,607	8,256,001,797	4,526,398,607
	488,971,162,314	**425,269,666,049**	**489,016,811,832**	**424,492,842,536**
Classified				
Sub-standard	1,767,100,707	1,926,041,362	1,767,100,707	1,926,041,362
Doubtful	2,425,678,925	1,891,307,773	2,425,678,925	1,891,307,773
Bad/Loss	8,476,488,488	12,751,751,854	8,476,488,488	12,751,751,854
	12,669,268,120	**16,569,100,989**	**12,669,268,120**	**16,569,100,989**
Staff loan (note 8.15)	**4,520,640,701**	**3,921,611,848**	**4,515,164,420**	**3,915,746,235**
	506,161,071,135	**445,760,378,886**	**506,201,244,372**	**444,977,689,760**
Percentage of classified loans & advances	**2.50%**	**3.72%**	**2.50%**	**3.72%**

8.17 Particulars of required provision for loans and advances/investments

General provision on unclassified loans		
Unclassified loans/investments (STD-0, STD-1 & STD-2)	6,230,256,978	6,465,662,271
Special mention account (SMA)	394,734,401	40,869,391
Required provision for unclassified loans and advances/investments	**6,624,991,379**	**6,506,531,662**
A. Total provision maintained for unclassified loans and advances/investments	**10,046,172,602**	**8,796,055,081**
B. Excess provision	**3,421,181,223**	**2,289,523,419**

	City Bank PLC			
	2025			2024
Specific provision on classified loans	**Base for provision Taka**	**% of required provision**	**Required provision Taka**	**Required provision Taka**
Sub-standard	1,160,938,359	20%	232,187,672	215,106,877
Doubtful	1,583,916,226	50%	791,958,113	457,418,339
Bad/Loss	3,222,329,893	100%	3,346,571,241	6,571,648,559
Required provision for classified loans and advances/investments			**4,370,717,026**	**7,244,173,775**
C. Total provision maintained for classified loans and advances/investments			**4,385,649,280**	**7,245,773,775**
D. Excess provision			**14,932,254**	**1,600,000**
Total required provision for loans and advances/investments			10,995,708,405	13,750,705,437
Total provision maintained for loans and advances/investments (A+C)			14,431,821,882	16,041,828,856
Total excess provision (B+D)			**3,436,113,477**	**2,291,123,419**

8.18 During the year 2025, no loan having outstanding Taka 500 crore or more was restructured.

9 Bills purchased and discounted (note 8.2)	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
Payable in Bangladesh	4,690,969,277	3,593,001,224	4,690,969,277	3,593,001,224
Payable outside Bangladesh	42,538,131,945	33,195,233,431	42,538,131,945	33,093,741,314
	47,229,101,222	**36,788,234,655**	**47,229,101,222**	**36,686,742,538**

9.1 Maturity grouping of bills purchased and discounted

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Payable within one month	406,845,500	5,629,938,732	406,845,500	5,628,178,568
Over one month but less than three months	30,367,763,397	19,113,225,437	30,367,763,397	19,113,225,437
Over three months but less than six months	12,909,175,461	9,543,960,091	12,909,175,461	9,543,960,091
Six months or more	3,545,316,864	2,501,110,395	3,545,316,864	2,401,378,442
	47,229,101,222	**36,788,234,655**	**47,229,101,222**	**36,686,742,538**

10 Fixed assets including premises, furniture and fixtures

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Cost				
Land	770,089,597	351,484,347	470,089,597	351,484,347
Work in progress (Land)	-	-	-	-
Building	2,703,597,270	1,943,891,439	1,542,837,286	1,542,837,286
Work in progress (Building)	339,498,759	1,520,973,246	339,498,759	367,314,577
Furniture and fixtures	1,826,406,749	1,791,266,678	1,719,118,589	1,689,567,871
Work in progress (Furniture and fixtures)	79,502,215	32,824,591	79,502,216	32,824,591
Office equipment and machinery	3,581,923,251	2,994,958,180	3,186,304,996	2,896,965,838
Work in progress (Office equipment and machinery)	669,548,030	31,487,549	70,420,663	31,487,549
IT Hardware	2,371,559,679	2,101,090,365	2,457,733,849	2,079,335,790
Work in progress (IT Hardware)	56,741,645	17,808,531	655,869,012	17,808,531
Software	1,827,318,314	1,278,940,463	1,754,126,104	1,208,741,958
Work in progress (Software)	867,659,266	639,127,878	866,939,266	639,127,878
Bank's vehicles	617,408,705	474,380,075	540,239,342	407,906,898
Right of use assets	9,753,871,547	8,674,275,440	9,577,586,922	8,537,427,356
	25,465,125,027	**21,852,508,782**	**23,260,266,601**	**19,802,830,470**
Accumulated depreciation and amortisation	(11,375,040,784)	(9,663,512,902)	(10,984,748,987)	(9,311,699,984)
Written down value	**14,090,084,243**	**12,188,995,880**	**12,275,517,614**	**10,491,130,486**
Elimination for inter-company transactions	(430,170,688)	(436,152,560)	-	-
	13,659,913,555	**11,752,843,320**	**12,275,517,614**	**10,491,130,486**

Total un-adjusted work-in-progress (WIP) balance for more than 1 year as of December 31, 2025 was Taka 541,785,746. Of this amount, Taka 91,769,091 relates to land, building and building-related equipment at various locations where legal issues are ongoing. However, all the lands and buildings are in the possession of the Bank. An amount of Taka 158,923,611 pertains to the New Head Office Construction Project, which is currently under construction. Additionally, Taka 291,093,044 relates to IT Software, for which phase or partial payments have been made to vendors against services, and the respective projects are currently ongoing. No provision is required for items that have been in WIP for more than one year.

Details of fixed assets of City Bank PLC are shown in **Annexure-D**.

11 Other assets	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
Income generating other assets				
Interest income receivable (note 11.1)	10,307,722,864	9,203,699,028	10,230,982,747	9,130,953,558
Investment in subsidiaries (note 11.2)	6,341,681,941	6,116,684,941	6,311,681,941	6,116,684,941
Non income generating other assets				
Accounts receivables (note 11.3)	10,053,388,497	17,624,767,343	9,567,895,549	7,275,948,520
Advance payment of tax (note 11.4)	15,967,572,744	7,409,685,796	15,624,069,029	7,065,487,696
Net Fair value of plan assets (note 16.8)	544,270,109	919,970,329	544,270,109	919,970,329
Security deposits	504,182,037	137,144,647	485,387,198	123,073,562
Calls in arrear (Paid-up capital receivable)	300,000,000	-	-	-
Intangible assets (note 11.6)	290,664,179	266,461,163	290,664,179	266,461,163
Prepaid expenses	260,864,994	231,425,915	258,198,970	230,733,460
Dividend receivable	69,502,143	22,391,779	56,026,569	6,666,667
Branch adjustment account	61,590,910	-	61,590,910	-
Goodwill arising on investment in subsidiaries	51,692,916	46,013,723	-	-
Advance against rent	35,374,871	23,738,458	35,374,871	23,738,458
Deferred tax assets (note 11.5)	34,633,290	746,038,872	-	724,541,590
Stationery and stamps	32,089,060	20,337,998	32,089,060	20,337,998
Receivable from DSE & CSE	18,536,581	45,640,103	-	-
Receivable from provident fund	-	22,732,177	-	22,732,177
Elimination for inter-company transactions	(6,573,434,460)	(6,233,603,600)	-	-
	38,300,332,676	**36,603,128,672**	**43,498,231,132**	**31,927,330,119**

	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
11.1 Interest income receivable				
Interest receivable from government security	5,718,663,327	4,489,332,138	5,708,949,011	4,487,997,113
Interest receivable from loans & advances/ investments	3,799,698,969	3,454,028,774	3,764,129,908	3,409,697,994
Interest receivable from private bond	444,187,852	436,320,498	413,866,806	409,240,833
Interest receivable from stimulus package	199,966,510	325,266,399	199,966,510	325,266,399
Interest receivable from placement	145,206,206	498,751,219	144,070,512	498,751,219
	10,307,722,864	**9,203,699,028**	**10,230,982,747**	**9,130,953,558**

11.2 Investment in subsidiary

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
In Bangladesh				
City Brokerage Limited	3,400,000,000	3,400,000,000	3,400,000,000	3,400,000,000
City Bank Capital Resources Limited	2,550,000,000	2,550,000,000	2,550,000,000	2,550,000,000
City Credit Bureau PLC	224,997,000	-	194,997,000	-
	6,174,997,000	**5,950,000,000**	**6,144,997,000**	**5,950,000,000**
Outside Bangladesh				
CBL Money Transfer Sdn. Bhd.	99,702,332	99,702,332	99,702,332	99,702,332
City Hong Kong Limited	66,982,609	66,982,609	66,982,609	66,982,609
	166,684,941	**166,684,941**	**166,684,941**	**166,684,941**
	6,341,681,941	**6,116,684,941**	**6,311,681,941**	**6,116,684,941**

11.3 Accounts receivables

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Receivable against card operation	6,374,801,688	4,937,889,247	6,374,801,688	4,937,889,248
Advance against remittance	3,269,725,647	11,975,906,709	2,866,459,321	1,823,269,240
Sundry debtors	120,622,942	104,792,381	114,005,481	99,131,673
Advance to vendors for expense	115,749,608	184,213,717	102,773,377	115,091,607
Receivable against sales proceeds of shares	74,079,097	259,622,207	11,446,167	138,223,670
Receivable against fraud forgeries	43,925,905	38,115,114	43,925,905	38,115,114
Receivable against encashment -SP/BSP/PSC	28,113,823	104,824,271	28,113,823	104,824,271
Advance to staff for expense	17,677,883	10,711,793	17,677,883	10,711,793
Unreconciled nostro entry	8,691,904	8,691,904	8,691,904	8,691,904
	10,053,388,497	**17,624,767,343**	**9,567,895,549**	**7,275,948,520**

11.4 Advance payment of tax

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Opening balance	7,409,685,796	6,212,807,572	7,065,487,696	5,886,302,698
Paid during the year	8,702,515,086	5,209,712,130	8,558,581,333	5,074,753,915
Adjustment for previous years tax liability	(144,628,138)	(4,012,833,906)	-	(3,895,568,917)
Closing balance	**15,967,572,744**	**7,409,685,796**	**15,624,069,029**	**7,065,487,696**

11.5 Deferred tax assets

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Deferred tax assets	**34,633,290**	**746,038,872**	-	**724,541,590**

Detail calculation on deferred tax assets (bank only):

	2025			
	Book value Taka	Tax base Taka	Taxable/ (deductible) temporary difference Taka	Deferred tax (assets) / liabilities Taka
Fixed assets	4,837,087,722	5,620,320,389	(783,232,667)	(293,712,250)
Interest income form securities	4,227,836,547	-	4,227,836,547	1,585,438,705
Provision against classified loan	(1,306,679,669)	-	(1,306,679,669)	(490,004,876)
Right of use of assets	3,823,508,931	-	3,823,508,931	1,433,815,849
Lease obligation	(4,453,576,474)	-	(4,453,576,474)	(1,670,091,178)
Deferred tax liability/(asset) arise due to actuarial valuation	(544,270,109)	-	(544,270,109)	(204,101,291)
Deferred tax liability/(asset) arise from remeasurement (loss) (OCI)	(607,009,330)	-	(607,009,330)	(227,628,499)
Deferred tax liability/(asset)				**133,716,460**
Deferred tax asset up to last year				**(724,541,590)**
Deferred tax (income)/expense				**858,258,050**
Less: Deferred tax (income)/expense recognised through retained earnings				(227,628,499)
Deferred tax (income)/expense recognised through profit & loss				**1,085,886,549**

11.6 Intangible assets (Bank only)	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
Users license	260,857,614	209,140,848
Royalty	29,806,565	57,320,315
	290,664,179	**266,461,163**

11.6.1 Movement of intangible assets

	2025	2024
Opening balance	266,461,163	199,760,382
Addition during the year	343,565,571	349,672,136
Amortisation during the year	(319,362,556)	(282,971,355)
Closing balance	**290,664,179**	**266,461,163**

12 Non - banking assets (Bank only)

City Bank PLC has been awarded absolute ownership on 34 mortgage properties through verdict of honourable Court under section 33 (7) of Artha Rin Adalat Ain, 2003. At the end of 31 December 2025, recorded value of non-banking assets was Taka 449,754,116.

Land & building	**449,754,116**	**576,119,668**

Details of non-banking assets are shown in **Annexure-L**.

13 Bonds

Subordinated bonds (Tier-II capital) (note 13.01)	7,080,000,000	7,920,000,000
Perpetual bonds (additional Tier-I capital) (note 13.02)	4,000,000,000	4,000,000,000
	11,080,000,000	**11,920,000,000**

13.1 Subordinated bonds (Tier-II capital)

Subordinated bonds (Tier-II capital) include funds raised from several banks, financial institutions and other organisations.The existing Subordinated (3rd & 4th) bonds were subscribed for Taka 4,200 million and Taka 7,000 million respectively.

The outstanding amount of the two subordinated bonds as on 31 December 2025 are Taka 80 million and Taka 7,000 million respectively, totaling Taka 7,080 million. Institution wise subscription towards the bonds are:

City Bank 3rd subordinated bond

One Bank PLC	-	260,000,000
Sonali Bank PLC	-	200,000,000
Agrani Bank PLC	-	200,000,000
Pubali Bank PLC	-	100,000,000
Dhaka Bank PLC	80,000,000	160,000,000
	80,000,000	**920,000,000**

City Bank 4th subordinated bond

Agrani Bank PLC	2,600,000,000	2,600,000,000
Janata Bank PLC	2,000,000,000	2,000,000,000
Sonali Bank PLC	1,000,000,000	1,000,000,000
Mercantile Bank PLC	650,000,000	650,000,000
National Life Insurance Company PLC	500,000,000	500,000,000
Simanto Bank PLC	250,000,000	250,000,000
	7,000,000,000	**7,000,000,000**
	7,080,000,000	**7,920,000,000**

13.2 Perpetual bonds (Additional tier-I capital)

City Bank PLC launched subscription of the first ever Perpetual Bond in the industry as well as the country. The issuance process of “City Bank Perpetual Bond” was initiated back in 2019 and with subsequent approvals from the regulators, the bank completed subscription of Taka 4,000 million in 2021. The bonds also became listed in the Stock Exchanges in June 2022. Summary of basic features of the bonds are:

Coupon rate: Reference rate plus coupon margin

Here, reference rate is the latest available Standard Tenor Yield for 20 years treasury bond as published in Bangladesh Bank website on the quotation day and coupon margin is 2%.

Coupon range: 6.0% to 10.0%.

In accordance with Bangladesh Bank guidelines and instructions, the coupons of the perpetual bonds are being paid out of distributable items; i.e. retained earnings of the bank.

Contingent convertible feature: These bonds are contingent convertible and this conversion will only be executed if the Bank's consolidated common equity Tier-I (CET-1) falls & stays below 4.5% for three consecutive quarters and the conversion amount will be to the extent of shortfall amount for reaching CET-1 of 4.5%.

Perpetual bonds (additional tier-I capital)	**4,000,000,000**	**4,000,000,000**

14 Borrowings from other banks, financial institutions and agents	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
In Bangladesh (note 14.1)	13,867,392,861	2,753,204,377	12,689,825,640	1,856,173,240
Outside Bangladesh (note 14.2)	23,833,884,338	24,208,162,058	23,855,103,761	24,206,934,942
	37,701,277,199	**26,961,366,435**	**36,544,929,401**	**26,063,108,182**

14.1 In Bangladesh

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Sonali Bank PLC	3,057,385,000	-	3,057,385,000	-
Jamuna Bank PLC	2,568,203,400	-	2,568,203,400	-
Commercial Bank of Ceylon PLC	2,445,908,000	-	2,445,908,000	-
One Bank PLC	978,363,200	600,050,929	978,363,200	600,000,000
Prime Bank PLC	733,772,400	-	733,772,400	-
Infrastructure Development Company Limited (IDCOL)	700,000,000	-	700,000,000	-
Southeast Bank PLC	611,477,000	-	611,477,000	-
Priemier Bank PLC	611,477,000	-	611,477,000	-
IPDC Finance PLC	405,784,213	528,837,944	-	-
NCC Bank PLC	393,561,475	281,899,500	-	-
United Commercial Bank PLC	366,886,200	-	366,886,200	-
Investment Corporation of Bangladesh	250,000,000	-	-	-
SME Foundation	249,467,240	31,173,240	249,467,240	31,173,240
Trust Bank PLC	244,590,800	-	244,590,800	-
Bank Asia PLC	128,221,533	131,139,695	-	-
Modhumoti Bank PLC	122,295,400	-	122,295,400	-
Mercantile Bank PLC	-	1,200,000,000	-	1,200,000,000
Joyeeta Foundation	-	25,000,000	-	25,000,000
Community Bank Bangladesh PLC	-	19,392	-	-
Elimination of inter-company transactions	-	(44,916,323)	-	-
	13,867,392,861	**2,753,204,377**	**12,689,825,640**	**1,856,173,240**

14.2 Outside Bangladesh

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
International Finance Corporation	6,114,770,000	6,000,000,000	6,114,770,000	6,000,000,000
The Opec Fund for International Development	3,668,862,000	3,600,000,000	3,668,862,000	3,600,000,000
Norfund	2,445,908,000	2,400,000,000	2,445,908,000	2,400,000,000
Mashreq Bank PSC, Dubai	2,445,908,000	-	2,445,908,000	-
Commercial Bank of Ceylon PLC	2,445,908,000	-	2,445,908,000	-
Commerz Bank AG. Frankfurt, Germany	1,834,431,000	838,080,000	1,834,431,000	838,080,000
Asian Development Bank	1,473,806,572	774,599,490	1,473,806,572	774,599,490
Caixa Bank, S.A	1,224,192,989	5,688,912,583	1,224,192,989	5,688,912,583
Emirates Islamic Bank	1,222,954,000	-	1,222,954,000	-
Southeast Bank PLC	611,477,000	-	611,477,000	-
Jamuna Bank Plc	366,886,200	-	366,886,200	-
Public Bank, Malaysia	275,787	1,227,116	-	-
British International Investment PLC	-	3,600,000,000	-	3,600,000,000
JP Morgan Chase Bank N.A Singapore	-	700,140,000	-	700,140,000
The Commercial Bank of Qatar (QSC)	-	605,202,869	-	605,202,869
Elimination of inter-company transactions	(21,495,210)	-	-	-
	23,833,884,338	**24,208,162,058**	**23,855,103,761**	**24,206,934,942**

14.3 Borrowings secured/unsecured from other banks, financial institutions and agents

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Secured	-	-	-	-
Unsecured	37,701,277,199	26,961,366,435	36,544,929,401	26,063,108,182
	37,701,277,199	**26,961,366,435**	**36,544,929,401**	**26,063,108,182**

14.4 Maturity grouping of borrowings from other banks, financial institutions and agents

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Payable on demand	2,568,203,397	1,800,000,000	2,568,203,400	1,800,000,000
Up to 1 month	11,035,764,432	2,191,300,110	11,034,569,068	2,232,278,866
Over 1 month but within 3 months	7,290,740,192	7,336,748,832	7,260,200,180	7,308,919,672
Over 3 months but within 1 year	16,393,772,578	9,224,959,622	15,579,476,753	8,716,987,404
Over 1 year but within 5 years	412,796,600	6,397,665,961	102,480,000	6,004,922,240
Over 5 years	-	10,691,910	-	-
	37,701,277,199	**26,961,366,435**	**36,544,929,401**	**26,063,108,182**

14.5 Borrowings from central bank & government agencies	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
Refinance against Export Development Fund (EDF) loan from Bangladesh Bank	17,578,056,054	15,357,895,077	17,578,056,054	15,357,895,077
Refinance against SME, Corporate and other loan from Bangladesh Bank	12,170,244,486	13,354,181,470	12,170,244,486	13,354,181,470
Refinance against stimulus package from Bangladesh Bank	-	3,796,920,000	-	3,796,920,000
Borrowings from Bangladesh Bank against Assured Liquidity Support (ALS)	-	-	-	-
	29,748,300,540	**32,508,996,547**	**29,748,300,540**	**32,508,996,547**

14.6 Borrowings secured/unsecured from central bank & government agencies

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Secured	-	-	-	-
Unsecured	29,748,300,540	32,508,996,547	29,748,300,540	32,508,996,547
	29,748,300,540	**32,508,996,547**	**29,748,300,540**	**32,508,996,547**

14.7 Maturity grouping of borrowings from central bank & government agencies

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Payable on demand	65,307,518	61,378,188	65,307,518	61,378,188
Up to 1 month	2,954,076,145	3,428,928,238	2,954,076,145	3,428,928,238
Over 1 month but within 3 months	7,924,199,186	6,066,856,802	7,924,199,186	6,066,856,802
Over 3 months but within 1 year	11,670,278,405	15,800,290,843	11,670,278,405	15,800,290,843
Over 1 year but within 5 years	6,340,570,025	6,069,779,660	6,340,570,025	6,069,779,660
Over 5 years	793,869,261	1,081,762,816	793,869,261	1,081,762,816
	29,748,300,540	**32,508,996,547**	**29,748,300,540**	**32,508,996,547**

14.a City Brokerage Limited is enjoying two overdraft facilities from City Bank PLC and one overdraft loan facilities from NCC Bank PLC for extending margin financing to its customers, supporting prefunding facilities to its foreign clients and investment in secondary market. Rate of interests are currently 12.00.% p.aand 6.00% p.a for availed two overdraft facilities from City Bank PLC and 6.00% for overdraft from NCC Bank PLC which is subject to revisions by the Banks' management from time to time.

14.b City Bank Capital Resource Limited (CBCRL) has availed term loan facility for ten years to acquire and develop own asset from IPDC Finance PLC at the rate of 13%. CBCRL is enjoying overdraft and demand loan facilities from Bank Asia PLC at rate of9.75% and 14.05% to facilitated the customer by margin financing and investment in secondary market.

14.c CBL Money Transfer Sdn Bhd. has taken overdraft facility from City Bank PLC for prefunding support for remitting foreign currency from Malaysia at the rate of 7.00%.

14.d City Hong Kong Limited is availing overdraft facilities from City Bank PLC at the rate of 4.73% for extending bills discounting facilities to its customers.

15 Deposits and other accounts	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
Local bank deposits (note 15.1)	51,448,258	14,054,405,485	51,448,258	14,054,405,485
Customer and other deposits	631,648,979,017	500,308,662,205	631,590,981,380	500,149,679,038
	631,700,427,275	**514,363,067,690**	**631,642,429,638**	**514,204,084,523**

15.1 Local bank deposits

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Current accounts				
Sonali Bank PLC	8,893,573	8,732,228	8,893,573	8,732,228
Probashi Kallyan Bank	8,585,696	3,192,334	8,585,696	3,192,334
Sommilito Islami Bank PLC (First Security Islami PLC)	358,278	13,937,600	358,278	13,937,600
Prime Bank PLC	262,614	263,304	262,614	263,304
Padma Bank PLC	138,580	139,730	138,580	139,730
Meghna Bank PLC	5,485	15,495	5,485	15,495
One Bank PLC	-	318,524	-	318,524
Sub total	**18,244,226**	**26,599,215**	**18,244,226**	**26,599,215**
Short notice deposit accounts				
Shahjalal Islami Bank PLC	13,322,233	1,310,799,331	13,322,233	1,310,799,331
Al-Arafah Islami Bank PLC	4,822,201	16,740,051	4,822,201	16,740,051
Agrani Bank PLC	4,367,846	431,561	4,367,846	431,561
Islami Bank Bangladesh PLC	4,025,034	3,994,468	4,025,034	3,994,468
Modhumoti Bank PLC	2,075,602	9,539,975	2,075,602	9,539,975
Eastern Bank PLC	1,903,367	516,421	1,903,367	516,421
Sommilito Islami Bank PLC (Export Import Bank of Bangladesh PLC)	974,312	3,927,085	974,312	3,927,085
Jamuna Bank PLC	938,967	361,884	938,967	361,884
BRAC Bank PLC	425,726	431,223	425,726	431,223
Dutch Bangla Bank PLC	104,393	105,335	104,393	105,335
Southeast Bank PLC	86,570	798,426	86,570	798,426
Trust Bank PLC	76,708	77,190	76,708	77,190
Standard Islami Bank PLC	62,972	63,572	62,972	63,572
Padma Bank PLC	11,549	11,560	11,549	11,560
Sommilito Islami Bank PLC (Social Islami Bank PLC)	6,553	7,639	6,553	7,639
AB Bank PLC	-	548	-	548
	33,204,032	**1,347,806,270**	**33,204,032**	**1,347,806,270**
Fixed deposit receipts				
Trust Bank PLC	-	1,200,000,000	-	1,200,000,000
Eastern Bank PLC	-	1,800,000,000	-	1,800,000,000
Commercial Bank of Ceylon PLC	-	360,000,000	-	360,000,000
Southeast Bank PLC	-	3,120,000,000	-	3,120,000,000
United Commercial Bank PLC	-	5,000,000,000	-	5,000,000,000
Rajshahi Krishi Unnayan Bank	-	1,200,000,000	-	1,200,000,000
Sub total	-	**12,680,000,000**	-	**12,680,000,000**
	51,448,258	**14,054,405,485**	**51,448,258**	**14,054,405,485**

15.2 Deposits and other accounts

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Current accounts and other accounts				
Current and islamic current deposits	94,908,664,611	77,511,187,065	94,537,047,092	76,835,769,572
Sundry deposits (note 15.4)	40,264,572,514	40,720,393,287	40,264,572,514	40,720,393,287
Foreign currency deposits	8,143,105,863	9,911,785,729	8,143,105,863	9,911,785,729
Non resident deposits	1,414,924,885	1,879,195,618	1,414,924,885	1,879,195,618
Unclaimed dividend account (note 15.3)	208,185,053	198,886,486	208,185,053	198,886,486
Security deposits receipts	62,899,416	110,331,006	62,899,416	110,331,006
	145,002,352,342	**130,331,779,191**	**144,630,734,823**	**129,656,361,698**
Bills payable				
Pay orders issued	8,272,950,125	1,716,406,859	8,272,950,125	1,716,406,859
Demand draft	85,460,733	83,974,865	85,460,733	83,974,865
Pay slips issued	608,489	841,323	608,489	841,323
	8,359,019,347	**1,801,223,047**	**8,359,019,347**	**1,801,223,047**
Savings bank deposits (note 15.5)	**118,773,235,557**	**100,956,473,074**	**118,773,235,557**	**100,956,473,074**
Fixed deposits				
Fixed deposits, mudaraba fixed deposits	323,831,997,227	244,681,171,114	323,831,997,227	244,681,171,114
Scheme deposits, mudaraba monthly benefit and deposit scheme (note 15.6)	19,174,013,622	17,298,398,480	19,174,013,622	17,298,398,480
Short notice deposits, mudaraba short notice deposits	16,559,809,180	19,294,022,784	16,873,429,062	19,810,457,110
	359,565,820,029	**281,273,592,378**	**359,879,439,911**	**281,790,026,704**
Total deposits and other accounts	**631,700,427,275**	**514,363,067,690**	**631,642,429,638**	**514,204,084,523**

15.3 Unclaimed Dividend Account (Bank only)

Year wise current accounts were opened for distribution of cash dividend and accordingly dividend amount was duly transferred to the relevant current accounts. As on 31 December 2025, an amount of Taka 208,185,053 (2024: Taka 198,886,486) remained unclaimed with several current accounts which are mentioned below:

Account Name	Year wise		
City Bank Cash Dividend Payable Account	2014	9,859,917	9,859,917
Cash Dividend Account -2015	2015	14,610,068	14,630,068
Cash Dividend Distribution Account -2016	2016	15,563,901	15,563,901
Cash and Fractional Share Dividend Distribution Account-2017	2017	12,369,011	12,379,011
Cash and Fractional Share Dividend Distribution Account-2018	2018	6,431,781	6,438,652
Cash Dividend Distribution Account for 2019	2019	18,467,334	18,499,000
Cash and Fractional Share Dividend Distribution Account for 2020	2020	21,228,022	21,268,660
Cash and Fractional Share Dividend Distribution Account for 2021	2021	16,327,469	16,368,441
Cash and Fractional Share Dividend Distribution Account for 2022	2022	14,841,805	15,073,609
Cash and Fractional Share Dividend Distribution Account for 2023	2023	22,317,984	68,805,227
Cash and Fractional Share Dividend Distribution Account for 2024	2024	56,167,761	-
		208,185,053	**198,886,486**

An amount of Taka 112,411,608as on 31 December 2025 (December 2024: Taka 101,467,466) in unclaimed cash dividend under Lawsuit according to Company Matter no.112 of 2005 and 79 of 2012.

In compliance with directive issued by the Bangladesh Securities and Exchange Commission Directive dated 14 January 2021, gazette and a letter issued on 27 June 2021 & on 6 July 2021 respectively, we have already transferred Taka 27,694,847 to Capital Market Stabilization Fund (CMSF) as unclaimed dividend for the year 2014 to 2017, excluding unclaimed cash dividend under Lawsuit. Details of transferred to Capital Market Stabilization Fund (CMSF) are mentioned below:

Account Name	Year wise	Account number	Deposited amount
City Bank Cash Dividend Payable Account	2014	1101666157001	7,584,685
Cash Dividend Account -2015	2015	1401818593001	7,234,639
Cash Dividend Distribution Account -2016	2016	1401920447001	6,765,846
Cash and Fractional Share Dividend Distribution Account-2017	2017	1402447912001	6,109,677
			27,694,847

15.4 Sundry deposits	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
Foreign bills proceed awaiting remittance	16,805,684,096	16,297,383,292	16,805,684,096	16,297,383,292
Sundry creditors (note 15.4.1)	8,579,609,682	6,981,584,693	8,579,609,682	6,981,584,693
Payable against NPSB, RTGS & EFT	6,592,865,481	5,541,271,995	6,592,865,481	5,541,271,995
Margin deposit on facilities (LC, LG, Acceptance etc.)	6,076,136,751	9,795,566,832	6,076,136,751	9,795,566,832
Sundry deposits on card & ATM operation	1,727,689,898	1,309,944,768	1,727,689,898	1,309,944,768
Payable against customers, loan account and others	318,785,611	762,647,670	318,785,611	762,647,670
Imprest fund - cash incentive	82,227,967	67,017	82,227,967	67,017
Sanchaypatra	81,146,008	31,500,000	81,146,008	31,500,000
Lease deposits	427,020	427,020	427,020	427,020
	40,264,572,514	**40,720,393,287**	**40,264,572,514**	**40,720,393,287**

15.4.1 Sundry Creditors includes the unreconciled balances of all NOSTRO accounts of Taka 5,707,639,372 (net off debit and credit).

15.5 Savings bank deposits

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Savings bank deposits	103,072,791,859	88,409,913,985	103,072,791,859	88,409,913,985
Mudaraba savings deposits	15,700,443,698	12,546,559,089	15,700,443,698	12,546,559,089
	118,773,235,557	**100,956,473,074**	**118,773,235,557**	**100,956,473,074**

15.6 Scheme deposits

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
City shomriddhi	16,048,513,903	14,817,136,813	16,048,513,903	14,817,136,813
Mudaraba monthly deposit scheme	1,971,916,671	824,408,065	1,971,916,671	824,408,065
Deposit pension scheme	969,499,499	186,501,147	969,499,499	186,501,147
City projonmo	168,888,209	1,452,106,849	168,888,209	1,452,106,849
Hajj deposit scheme	12,216,319	1,178,371	12,216,319	1,178,371
Junior savers scheme	1,274,558	1,274,558	1,274,558	1,274,558
Three stage scheme deposit	652,726	14,653,859	652,726	14,653,859
Marriage savings scheme	606,529	350,000	606,529	350,000
Monthly benefit scheme	350,000	606,529	350,000	606,529
Lakpati savings scheme	95,208	47,210	95,208	47,210
City bank sanchaya scheme	-	95,208	-	95,208
Education savings scheme	-	39,871	-	39,871
	19,174,013,622	**17,298,398,480**	**19,174,013,622**	**17,298,398,480**

15.7 Sector-wise deposits

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Private	591,400,293,054	472,627,109,323	591,342,295,417	472,468,126,156
Other public	38,529,500,339	23,004,063,591	38,529,500,339	23,004,063,591
Deposit money banks	51,448,258	14,054,405,485	51,448,258	14,054,405,485
Government	1,719,185,624	4,677,489,291	1,719,185,624	4,677,489,291
	631,700,427,275	**514,363,067,690**	**631,642,429,638**	**514,204,084,523**

15.8 Maturity analysis of inter-bank deposits

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Payable on demand	-	1,374,405,485	-	1,374,405,485
Up to 1 month	51,448,258	6,480,000,000	51,448,258	6,480,000,000
Over 1 month but within 3 months	-	6,200,000,000	-	6,200,000,000
Over 3 months but within 1 year	-	-	-	-
	51,448,258	**14,054,405,485**	**51,448,258**	**14,054,405,485**

15.9 Maturity analysis of deposits

	Consolidated 2025	Consolidated 2024	City Bank PLC 2025	City Bank PLC 2024
Bills payable:				
Payable on demand	983,020,675	211,823,830	983,020,675	211,823,830
Up to 1 month	917,485,964	197,702,242	917,485,964	197,702,242
Over 1 month but within 6 months	4,915,103,376	1,059,119,152	4,915,103,376	1,059,119,152
Over 6 months but within 1 year	1,543,409,332	332,577,823	1,543,409,332	332,577,823
Over 1 year but within 5 years	-	-	-	-
Over 5 years but within 10 years	-	-	-	-
Over 10 years	-	-	-	-
	8,359,019,347	**1,801,223,047**	**8,359,019,347**	**1,801,223,047**
Other deposits:				
Payable on demand	40,505,339,587	35,666,673,604	40,581,121,911	35,731,750,152
Up to 1 month	40,903,584,540	43,470,515,174	40,393,445,972	42,802,849,683
Over 1 month but within 6 months	144,319,944,781	138,261,778,051	144,610,998,781	138,564,913,691
Over 6 months but within 1 year	221,105,773,806	153,806,894,552	221,191,078,414	153,947,364,688
Over 1 year but within 5 years	174,205,192,076	139,084,272,949	174,205,192,076	139,084,272,949
Over 5 years but within 10 years	2,274,260,755	2,243,416,731	2,274,260,754	2,243,416,731
Over 10 years	27,312,383	28,293,582	27,312,383	28,293,582
	623,341,407,928	**512,561,844,643**	**623,283,410,291**	**512,402,861,476**
	631,700,427,275	**514,363,067,690**	**631,642,429,638**	**514,204,084,523**

City Bank PLC

Audited Financial Statements as at and for the year ended 31 December 2025

16 Other liabilities

	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
Provision for income tax (note 16.6)	18,458,670,174	13,804,748,067	17,983,765,730	13,306,134,178
Provision for loans and advances/investments (note 16.1)	14,548,009,909	16,129,501,230	14,431,821,882	16,041,828,856
Interest/profit payable against deposit, borrowing & subordinated bond	13,636,340,557	12,634,067,164	13,633,842,320	12,605,489,357
Payable against office expenses and others	9,093,714,996	7,274,330,837	8,931,195,928	7,177,676,988
Interest suspense account (note 16.3)	8,613,801,382	9,107,769,021	8,606,658,898	9,107,769,021
Lease liabilities	4,586,196,173	4,301,726,310	4,453,576,474	4,213,680,182
Other provision (note 16.5)	2,975,252,601	2,983,082,859	1,958,870,428	1,963,720,500
Provision for outstanding off-balance sheet exposures (note 16.2)	1,651,861,930	1,651,861,930	1,651,861,930	1,651,861,930
Provision for balance with other banks & FI	1,039,638,983	334,379,167	1,039,638,983	334,379,167
Provision for non banking assets	389,096,620	424,318,859	389,096,620	424,318,859
Deferred tax liabilities (note 11.5)	168,160,858	29,506,098	133,716,460	-
Settlement obligation	83,562,931	9,838,211,534	-	-
Provision for nostro account	8,692,635	8,692,635	8,692,635	8,692,635
CSR fund retained from foreign exchange (note 16.7)	62,991	30,918,129	62,991	30,918,129
Branch adjustment account	-	378,865,380	-	378,865,380
Elimination of inter-company transactions	(227,297,890)	(28,794,833)	-	-
	75,025,764,850	**78,903,184,387**	**73,222,801,279**	**67,245,335,182**

16.1 Provision for loans and advances/investments

Movement in specific provision on classified loans/investments:

Provision held at the beginning of the year	7,245,773,775	6,233,226,573	7,245,773,775	6,233,226,573
Fully provided for loans and advances/investments written off during the year	(10,126,589,059)	(3,496,647,137)	(10,126,589,059)	(3,496,647,137)
Fully waived during the year	(18,688,946)	(27,926,670)	(18,688,946)	(27,926,670)
Recoveries of amounts previously written off	897,958,163	760,864,141	897,958,163	760,864,141
Specific provision made during the year	3,907,731,721	2,509,431,834	3,907,731,721	2,509,431,834
Transfer to/from general provision	2,479,463,626	1,266,825,034	2,479,463,626	1,266,825,034
Provision held at the end of the year	**4,385,649,280**	**7,245,773,775**	**4,385,649,280**	**7,245,773,775**

Movement in general provision on unclassified loans/investments:

Provision held at the beginning of the year	8,883,727,455	7,675,199,062	8,796,055,081	7,656,269,022
Transfer to/from specific provision	(2,479,463,626)	(1,266,825,034)	(2,479,463,626)	(1,266,825,034)
Transfer to/from general provision against off-balances sheet exposures	-	300,000,000	-	300,000,000
General provision made during the year	3,758,096,800	2,175,353,427	3,729,581,147	2,106,611,093
Provision held at the end of the year	**10,162,360,629**	**8,883,727,455**	**10,046,172,602**	**8,796,055,081**
	14,548,009,909	**16,129,501,230**	**14,431,821,882**	**16,041,828,856**

16.2 Provision on off-balances sheet exposures

As per BRPD circular no. 06 dated 25 April 2023, banks are advised to maintain general provision against outstanding off balances sheet exposures on the basis of exposures at the rate mentioned in note 3.4.7 and with compliance of the mentioned circular and circular letter, the Bank maintained provision of Taka 1,651,861,930 (31 December 2024: Taka 1,651,861,930) against requirement of Taka 1,651,021,215 (31 December 2024: Taka 1,535,409,192) as at 31 December 2025.

Opening balance	1,651,861,930	1,951,861,930
Addition/transfer during the year	-	(300,000,000)
	1,651,861,930	**1,651,861,930**

16.3 Interest suspense account

Interest suspense on standard loans and advances/investments	7,178,249,537	5,531,654,881	7,171,107,053	5,531,654,881
Interest suspense on special mention account loans and advances/investments	215,178,258	158,001,460	215,178,258	158,001,460
Interest suspense account on classified loans and advances/investments	1,220,373,587	3,418,112,680	1,220,373,587	3,418,112,680
	8,613,801,382	**9,107,769,021**	**8,606,658,898**	**9,107,769,021**

16.4 Movement of interest suspense account

Opening balance	9,107,769,021	7,670,834,382	9,107,769,021	7,670,834,382
Amount transferred to "interest suspense" account during the year	6,856,249,752	4,173,483,066	7,260,740,103	4,173,483,066
Amount recovered from "interest suspense" account during the year	(2,643,201,720)	(960,930,967)	(3,054,834,555)	(960,930,967)
Amount waived during the year	(1,487,945,709)	(787,218,877)	(1,487,945,709)	(787,218,877)
Amount written off during the year	(3,219,069,962)	(988,398,583)	(3,219,069,962)	(988,398,583)
Closing balance	**8,613,801,382**	**9,107,769,021**	**8,606,658,898**	**9,107,769,021**

16.5 Other provision

Provision against investment	1,576,551,787	1,807,650,717	568,457,116	792,509,679
Provision against employee bonus & others	1,126,939,606	940,389,441	1,120,968,630	936,168,120
Provision against other assets	212,332,788	178,922,173	210,016,262	178,922,173
Provision against subsidiary company-City Hong Kong Limited	36,009,184	36,009,184	36,009,184	36,009,184
Provision against interest receivable	12,165,374	8,857,482	12,165,374	8,857,482
Provision against fixed assets (land of shamoly branch)	10,251,862	10,251,862	10,251,862	10,251,862
Provision against work-in-progress	1,002,000	1,002,000	1,002,000	1,002,000
	2,975,252,601	**2,983,082,859**	**1,958,870,428**	**1,963,720,500**

As stated in note 7.5, provision on differences between the cost price and market value of investment is disclosed in other provision which was previously netted off against the investments.

16.6 Provision for income tax

Opening balance	13,804,748,067	11,355,351,621	13,306,134,178	10,886,996,658
Adjustment for settlement of tax	(144,511,864)	(4,012,075,885)	-	(3,895,568,917)
Provision during the year	4,798,433,971	6,461,472,331	4,677,631,552	6,314,706,437
Closing balance	**18,458,670,174**	**13,804,748,067**	**17,983,765,730**	**13,306,134,178**

Provision for current tax of Taka 4,677,631,552 as on 31 December 2025 (2024: Taka 6,314,706,437) has been made at the rate 37.5% of the accounting profit of the bank after considering some of the add backs to income and disallowances of expenditure as per Income Tax Act 2023 and as prescribed by the Finance Act. Corporate tax position of the bank has been shown in **Annexure-E**.

16.7 CSR fund retained from foreign exchange (bank only)

Bank has separated 50% of exchange income for the months of May-June'22 of Taka 245,232,869 (net off tax) as CSR Fund in compliance with Bangladesh Bank letter no. BRPD(CMS)651/9(03)Kha/2022-12036, dated November 29, 2022.

Opening balance	30,918,129	69,476,859
Less: Usage during the year	(30,855,138)	(38,558,730)
Closing balance	**62,991**	**30,918,129**

16.8 Net defined benefit obligation - employees' gratuity fund (bank only)

	City Bank PLC	
	2025 Taka	2024 Taka
Defined benefit obligation (note - 16.8.1)	5,048,476,850	3,307,781,240
Less: Fair value of plan assets (note - 16.8.2)	5,592,746,959	4,227,751,569
Net defined benefit obligation/(Net planned asset for gratuity fund)	**(544,270,109)**	**(919,970,329)**

16.8.1 Defined benefit obligation - gratuity fund

Defined benefit obligation as on 1 January	3,307,781,240	2,848,182,610
Current service cost	393,384,040	267,856,510
Interest cost	393,099,080	283,550,450
Post service cost (plan amendments)	911,927,070	
Actual net benefits payments	(325,977,140)	(295,404,230)
Remeasurement (gain)/loss	368,262,560	203,595,900
Defined benefit obligation as on 31 December	**5,048,476,850**	**3,307,781,240**

16.8.2 Fair value of plan assets - gratuity fund

Fair value of plan assets as on 1 January	4,227,751,569	3,439,206,749
Interest income on plan assets	591,720,310	391,282,870
Actual employer contributions	1,337,998,990	869,997,770
Actual net benefits payments	(325,977,140)	(295,404,230)
Remeasurement gain/(losses) on plan assets	(238,746,770)	(177,331,590)
Fair value of plan assets as on 31 December	**5,592,746,959**	**4,227,751,569**

16.8.3 Remeasurements gain/(loss) of defined benefits liability/assets

Remeasurement gain/(losses) on plan assets	(238,746,770)	(177,331,590)
Remeasurement gain/(losses) on defined benefit obligation	(368,262,560)	(203,595,900)
	(607,009,330)	**(380,927,490)**
Less: Deferred tax (expense)/income	227,628,499	142,847,809
	(379,380,831)	**(238,079,681)**

Remeasurement gain/(loss) has been recognised as per Actuarial Valuation Report.

17 Share capital

17.1 Authorised:

2,000,000,000 ordinary shares of Taka 10.00 each	**20,000,000,000**	**20,000,000,000**

Authorised Share Capital of the Bank has been increase to Taka 20,000,000,000 from Taka 15,000,000,000 by a special resolution dated 04 July 2023.

17.2 Issued, subscribed and fully paid up:

	No. of shares		
Ordinary shares of Taka 10.00 each issued for cash up to 31 December 2016	240,463,470	2,404,634,700	2,404,634,700
Ordinary shares of Taka 10.00 each issued for cash to IFC during October 2017	46,094,633	460,946,330	460,946,330
Ordinary shares of Taka 10.00 each issued as bonus shares up to 31 December 2025	1,234,663,966	12,346,639,660	10,605,226,610
	1,521,222,069	**15,212,220,690**	**13,470,807,640**

City Bank PLC issued 46,094,633 fresh ordinary shares @ Tk. 28.30 each (including a premium of Tk. 18.30 per share) to International Finance Corporation (IFC) on 3 October 2017 after complying with all regulatory requirements.

The Bank offered 1:1 right share during the year 2010 and on the record date the outstanding number of shares was 19,639,125 as the bonus for 2009 was credited before the record date for right share. During the course of right exercise the honourable High Court issued an injunction order against 392,778 shares @ Tk.100 each. The verdict of the Court was to restrain exercise of right shares against the said 392,778 shares and also asked to maintain provision for future dividend, which may be declared on the aforementioned shares. Meanwhile, pursuant to the Order dated 05 September 2024, passed in Contempt Petition No. 05 of 2019 (arising out of Company Matter No. 112 of 2005), the Bank has issued a total of 5,116,631 shares (comprising of 1,554,740 rights shares and 3,561,891 bonus shares) on 23 January 2025. Total Subjudice Share thereof as on 31 December 2025, stood at 8,785,987 shares @ Tk.10 each. Accordingly, the Bank maintained a reserve of Taka 100,000,338 till 31 December 2025 for subsequent declared cash dividend for the prejudice shares, which is shown under surplus in profit and loss account.

17.3 History of issued, subscribed and fully paid up capital:

Accounting year	Declaration	No. of share	Value of capital	Cumulative
1983	Opening capital	3,400,000	34,000,000	34,000,000
1985	Further subscription	1,000,000	10,000,000	44,000,000
1987	Initial public offer	3,600,000	36,000,000	80,000,000
1990	1:1 Right issue	8,000,000	80,000,000	160,000,000
2002	1:2 Right issue	8,000,000	80,000,000	240,000,000
2004	1:1 Right issue	24,000,000	240,000,000	480,000,000
2005	50% stock dividend	24,000,000	240,000,000	720,000,000
2006	50% stock dividend	36,000,000	360,000,000	1,080,000,000
2007	10% stock dividend	10,800,000	108,000,000	1,188,000,000
2008	15% stock dividend	17,820,000	178,200,000	1,366,200,000
2009	15% stock dividend	20,493,000	204,930,000	1,571,130,000
2010	25% stock dividend	39,278,250	392,782,500	1,963,912,500
2010	1:1 Right issue	192,463,470	1,924,634,700	3,888,547,200
2011	30% stock dividend	116,656,410	1,166,564,100	5,055,111,300
2012	25% stock dividend	126,377,782	1,263,777,820	6,318,889,120
2013	10% stock dividend	63,188,891	631,888,910	6,950,778,030
2014	20% stock dividend	139,015,560	1,390,155,600	8,340,933,630
2015	5% stock dividend	41,704,668	417,046,680	8,757,980,310
2017	Fresh share issued to IFC	46,094,633	460,946,330	9,218,926,640
2018	5% stock dividend	46,094,633	460,946,330	9,679,872,970
2019	5% stock dividend	48,399,364	483,993,640	10,163,866,610
2021	5% stock dividend	50,819,333	508,193,330	10,672,059,940
2022	12.5% stock dividend	133,400,749	1,334,007,490	12,006,067,430
2023	2% stock dividend	24,012,134	240,121,340	12,246,188,770
2024	10% stock dividend	122,461,887	1,224,618,870	13,470,807,640
2025	Right and bonus share issue incompliance with court verdict	5,116,631	51,166,310	13,521,973,950
2025	12.5% stock dividend	169,024,674	1,690,246,740	15,212,220,690
		1,521,222,069	**15,212,220,690**	

Although face value of paid up capital was split into Taka 10 from Taka 100 during the year 2011, we considered face value of share @ Taka 10 from the inception of the bank for this statement.

17.4.1 Percentage of shareholdings at the closing date

	2025		2024	
Particulars	No of Shares	Percentage (%)	No of Shares	Percentage (%)
General public	678,007,665	44.57%	535,554,563	39.76%
Directors and sponsors	464,722,981	30.55%	412,617,909	30.63%
Institutions	295,809,890	19.45%	321,893,167	23.90%
Foreign shareholders	82,681,533	5.44%	77,015,125	5.72%
	1,521,222,069	**100.00%**	**1,347,080,764**	**100.00%**

17.4.2 Classification of shareholders by holding

	2025			2024		
	Number of share holders	No. of Shares	% of total holding	Number of share holders	No. of Shares	% of total holding
01 - 500 shares	14,552	2,057,345	0.1%	13,876	1,960,532	0.1%
501 - 5,000 shares	11,591	22,379,493	1.5%	10,857	20,249,807	1.5%
5,001 - 10,000 shares	2,365	17,576,151	1.2%	2,039	14,798,801	1.1%
10,001 - 20,000 shares	1,589	23,275,736	1.5%	1,322	19,049,454	1.4%
20,001 - 30,000 shares	642	16,026,262	1.1%	474	11,747,014	0.9%
30,001 - 40,000 shares	320	11,410,491	0.8%	250	8,788,550	0.7%
40,001 - 50,000 shares	263	12,139,050	0.8%	171	7,889,491	0.6%
50,001 - 100,000 shares	500	36,338,271	2.4%	319	22,863,627	1.7%
100,001 - 1,000,000 shares	492	145,225,052	9.5%	336	104,607,618	7.8%
Over 1,000,000 shares	160	1,234,794,218	81.2%	148	1,135,125,870	84.3%
	32,474	**1,521,222,069**	**100.0%**	**29,792**	**1,347,080,764**	**100.0%**

17.5 Capital to risk weighted assets ratio (CRAR)

As per Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel III), all scheduled banks are required to calculate Capital to Risk weighted Assets Ratio (CRAR) based on 'Solo' basis as well as on 'Consolidated' basis. Capital to Risk weighted Assets Ratio (CRAR) is calculated in accordance with the phase-in arrangements for Basel III implementation in 2015. All amounts are stated in Taka except for those, if any, stated otherwise.

	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
Common equity tier 1 capital (CET1)				
Paid up capital	15,212,220,690	13,470,807,640	15,212,220,690	13,470,807,640
Non-repayable share premium account	1,519,936,197	1,504,388,797	1,519,936,197	1,504,388,797
Statutory reserve	13,692,284,493	11,966,418,843	13,692,284,493	11,966,418,843
General reserve	11,394,928	11,394,928	11,394,928	11,394,928
Retained earnings	24,669,272,500	17,477,243,576	24,171,980,584	17,148,904,360
Dividend equalisation reserve	530,786,630	530,786,630	530,786,630	530,786,630
Capital reserve	196,662,313	181,926,076	-	-
Minority interest in subsidiaries	75,148,594	143,282	-	-
	55,907,706,345	**45,143,109,772**	**55,138,603,522**	**44,632,701,198**
Regulatory adjustments / deductions from common equity tier 1 capital (CET1)				
Deferred tax assets	-	(716,532,774)	-	(724,541,590)
50% of excess investment in other banks, FI and Ins. Co.	(794,430,746)	(794,430,754)	-	-
Reciprocal crossholdings of capital	(103,701,230)	(9,175,520)	(103,701,230)	(9,175,520)
Book value of goodwill and value of any contingent assets which are shown as assets	(51,692,916)	(46,013,723)	-	-
Total common equity tier 1 capital	**54,957,881,453**	**43,576,957,001**	**55,034,902,292**	**43,898,984,088**
Additional tier 1 capital				
Perpetual bond	4,000,000,000	4,000,000,000	4,000,000,000	4,000,000,000
Total tier 1 capital	**58,957,881,453**	**47,576,957,001**	**59,034,902,292**	**47,898,984,088**
Tier 2 capital				
Tier-II subordinated bond	5,600,000,000	7,032,000,000	5,600,000,000	7,032,000,000
General provision (note 17.5.2)	11,814,222,559	10,535,589,385	11,698,034,532	10,447,917,011
	17,414,222,559	**17,567,589,385**	**17,298,034,532**	**17,479,917,011**
Regulatory adjustments / deductions from tier 2 capital				
50% of Excess Investment in other banks, FI and Ins. Co.	(794,430,746)	(794,430,754)	-	-
Total tier 2 capital	**16,619,791,813**	**16,773,158,631**	**17,298,034,532**	**17,479,917,011**
Total regulatory capital	**75,577,673,266**	**64,350,115,632**	**76,332,936,824**	**65,378,901,099**
Total assets	**847,202,200,588**	**711,287,564,041**	**843,340,669,698**	**698,062,064,842**
Total risk weighted assets (RWA) (note 17.5.1)	**487,240,875,994**	**420,621,843,601**	**485,050,726,199**	**409,301,326,251**
Required capital with capital conservation buffer	**60,905,109,499**	**52,577,730,450**	**60,631,340,775**	**51,162,665,781**
Surplus	**14,672,563,767**	**11,772,385,182**	**15,701,596,049**	**14,216,235,318**
Total capital to risk weighted assets ratio (CRAR)	**15.51%**	**15.30%**	**15.74%**	**15.97%**
Tier-1 capital ratio	**12.10%**	**11.31%**	**12.17%**	**11.70%**
Leverage ratio	**6.00%**	**5.69%**	**6.03%**	**5.81%**

17.5.1 Risk weighted assets (RWA)

A. Credit risk				
On-balance sheet	308,268,344,114	277,394,685,136	312,282,098,497	271,327,969,503
Off-balance sheet	58,863,748,099	54,620,607,461	58,863,748,099	54,620,607,461
	367,132,092,213	**332,015,292,597**	**371,145,846,596**	**325,948,576,963**
B. Market risk	**53,760,514,482**	**36,466,915,029**	**48,994,798,719**	**32,669,829,466**
C. Operational risk	**66,348,269,298**	**52,139,635,976**	**64,910,080,884**	**50,682,919,822**
Total risk weighted assets (A+B+C)	**487,240,875,994**	**420,621,843,601**	**485,050,726,199**	**409,301,326,251**

17.5.2 General provision maintained against

Unclassified loan/investments (note 16.1)	10,162,360,629	8,883,727,455	10,046,172,602	8,796,055,081
Off balance sheet exposures (note 16.2)	1,651,861,930	1,651,861,930	1,651,861,930	1,651,861,930
	11,814,222,559	**10,535,589,385**	**11,698,034,532**	**10,447,917,011**

18 Statutory reserve (Bank only)

	City Bank PLC	
	2025 Taka	2024 Taka
Opening balance	11,966,418,843	10,741,799,973
Addition during the year (20% of pre-tax profit)	1,725,865,650	1,224,618,870
Closing balance	**13,692,284,493**	**11,966,418,843**

Every scheduled bank is required to build up statutory reserve and before declaring dividend, will transfer profit equivalent to 20.0% of PBT to the said reserve until the sum of the said reserve and share premium account becomes equal to the paid up capital.

19 Share premium (Bank only)

Opening balance	1,504,388,797	1,504,388,797
Share premium incompliance with court verdict	15,547,400	-
Closing balance	**1,519,936,197**	**1,504,388,797**

20 Dividend equalisation reserve (Bank only)

BRPD circular letter no. 18 dated 20 October 2002, states that banks are require to create Dividend Equalisation Fund if declared cash dividend is more than 20%. As per said circular, creation of Dividend Equalisation Fund is to be equal of excess amount of cash dividend over 20%. For the year 2015 and 2016 bank's declared cash dividend rates were 22% and 24% respectively.

Opening balance	530,786,630	530,786,630
Addition during the year	-	-
Closing balance	**530,786,630**	**530,786,630**

21 Start-up equity investment fund (Bank only)

Transfer from start-up fund	302,653,661	194,143,177
Addition during the year	130,585,762	108,510,484
Closing balance	**433,239,423**	**302,653,661**

As per SMESPD circular no. 02 dated 09 July 2025, Bank has kept start-up equity investment fund for financing potential start-up initiatives in Bangladesh to make a significant contribution to the progress of the country's economy, including employment. This fund is to be built up by transferring 1% of annual audited net profit.

22 Revaluation reserve on securities

	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
Revaluation reserve for HFT securities	5,532,826,964	749,387,348	5,511,495,806	749,387,348
Revaluation reserve for HTM securities	13,561,950	435,798,201	13,561,950	435,798,201
Revaluation reserve for equity shares	-	-	-	-
	5,546,388,914	**1,185,185,549**	**5,525,057,756**	**1,185,185,549**

23 Capital reserve

Opening balance	181,926,076	160,673,171	-	-
City Brokerage Limited	5,785,987	6,097,827	-	-
City Bank Capital Resources Limited	8,950,251	15,155,079	-	-
	196,662,313	**181,926,076**	**-**	**-**

24 General reserve

General reserve	11,394,928	11,394,928	11,394,928	11,394,928
	11,394,928	**11,394,928**	**11,394,928**	**11,394,928**

25 Surplus in profit and loss account

Opening balance	17,477,243,576	12,348,589,771	17,148,904,360	11,345,547,350
Profit for the year	13,242,265,155	10,143,456,592	13,058,576,218	10,851,048,401
Transfer to statutory reserve	(1,725,865,650)	(1,224,618,870)	(1,725,865,650)	(1,224,618,870)
Transfer to start up fund	(130,585,762)	(108,510,484)	(130,585,762)	(108,510,484)
Cash dividend paid	(1,700,008,953)	(1,854,555,222)	(1,700,008,953)	(1,854,555,222)
Stock dividend paid	(1,690,246,740)	(1,224,618,870)	(1,690,246,740)	(1,224,618,870)
Share premium incompliance with court verdict	(35,618,910)	-	(35,618,910)	-
Coupon/dividend paid on perpetual bond	(400,000,000)	(400,000,000)	(400,000,000)	(400,000,000)
Remeasurements gain/(loss) of defined benefits liabilities/(assets) (note-16.8.3)	(607,009,330)	(380,927,490)	(607,009,330)	(380,927,490)
Deferred tax (income)/expense arise from remeasurement loss (note-11.5)	227,628,499	142,847,809	227,628,499	142,847,809
Gain from sale of non-banking assets	26,206,852	2,691,736	26,206,852	2,691,736
Transfer to capital reserve	(14,736,237)	(21,252,906)	-	-
Inter-company transactions	-	54,141,510	-	-
	24,669,272,500	**17,477,243,576**	**24,171,980,584**	**17,148,904,360**

As per BRPD circular no. 11 dated 12 December 2011, Profit arise from deferred tax is not considered as distributable profit for dividend.

Remeasurement gain/(loss) arises from the actuarial valuation report carried out by professional actuary time to time on Bank Employees' Gratuity Fund. The latest actuarial valuation were carried out based on 31 December 2025 and actuarial gain/(loss) was recognised in equity as a component of equity net of any deferred tax impact.

26 Non controlling interest

Share capital	110,000	110,000
Addition for new subsidiary (City Credit Bureau PLC)	75,003,000	-
Surplus in profit and loss account/retained earnings	35,594	33,282
	75,148,594	**143,282**

27 Contingent liabilities

27.1 Letters of guarantee

Local	9,331,664,889	1,780,125,092	9,331,664,889	1,780,125,092
Foreign	25,907,746,644	26,433,917,517	25,907,746,644	26,433,917,517
Shipping guarantee	-	-	-	-
	35,239,411,533	**28,214,042,609**	**35,239,411,533**	**28,214,042,609**
Margin on guarantee	(2,289,903,494)	(1,198,977,452)	(2,289,903,494)	(1,198,977,452)
	32,949,508,039	**27,015,065,157**	**32,949,508,039**	**27,015,065,157**

Money for which the Bank is contingently liable in respect of guarantees given favouring:

Government	16,567,332,650	14,150,529,974	16,567,332,650	14,150,529,974
Banks and other financial institutions	10,355,579,000	11,192,314,527	10,355,579,000	11,192,314,527
Others	8,316,499,883	2,871,198,108	8,316,499,883	2,871,198,108
	35,239,411,533	**28,214,042,609**	**35,239,411,533**	**28,214,042,609**
Margin on guarantee	(2,289,903,494)	(1,198,977,452)	(2,289,903,494)	(1,198,977,452)
	32,949,508,039	**27,015,065,157**	**32,949,508,039**	**27,015,065,157**

27.2 Irrevocable Letters of Credit

General	51,217,884,864	65,932,359,360	51,217,884,864	65,932,359,360
Back to Back LC	24,297,623,267	2,319,237,175	24,297,623,267	2,319,237,175
Inland	3,938,741,566	4,586,191,896	3,938,741,566	4,586,191,896
	79,454,249,697	**72,837,788,431**	**79,454,249,697**	**72,837,788,431**
Margin on LC	(3,786,048,256)	(8,596,404,380)	(3,786,048,256)	(8,596,404,380)
	75,668,201,441	**64,241,384,051**	**75,668,201,441**	**64,241,384,051**

27.3 Bills for collection

Outward foreign bills for collection	9,916,785,135	22,356,328,111	9,679,099,174	21,760,198,791
Outwardlocal bills for collection	15,379,700,001	3,774,643,432	15,379,700,001	3,774,643,432
	25,296,485,136	**26,130,971,543**	**25,058,799,175**	**25,534,842,223**
Margin on bill collection	(185,000)	(185,000)	(185,000)	(185,000)
	25,296,300,136	**26,130,786,543**	**25,058,614,175**	**25,534,657,223**

27.4 Forward assets purchased and forward deposits placed

Forward sales/contracts	11,784,122,031	14,847,299,960	11,784,122,031	14,847,299,960
	11,784,122,031	**14,847,299,960**	**11,784,122,031**	**14,847,299,960**

27.5 Suit filed by the bank

No law suit has been filed by the bank against contingent liabilities.

28 Income statement

	Consolidated		City Bank PLC	
	2025 Taka	2024 Taka	2025 Taka	2024 Taka
Income:				
Interest/profit, discount and similar income (note 28.1)	84,896,109,535	60,045,441,821	84,555,268,561	59,702,286,331
Fees, commission and brokerage (note 28.2)	7,991,716,041	7,059,999,957	7,463,090,288	6,718,245,495
Gains less losses arising from dealing in foreign currencies (note 32)	1,611,260,286	1,633,101,655	1,610,941,963	1,433,319,995
Other operating income (note 33)	372,044,196	281,099,686	369,458,285	279,888,246
Gains less losses arising from dealing in securities (note 31)	6,096,974,710	1,614,310,320	6,096,974,710	1,613,104,107
Dividend income (note 31)	346,788,380	326,134,464	205,906,355	193,106,826
Gains less losses arising from investment securities (note 31)	(506,100,150)	172,389,387	(531,260,033)	113,967,226
	100,808,792,998	**71,132,477,290**	**99,770,380,129**	**70,053,918,226**
Expenses:				
Interest/profit paid on deposits, borrowings etc. (note 30)	51,927,299,373	30,302,896,047	51,860,949,511	30,265,181,937
Administrative expenses (note 28.3)	16,089,774,554	12,329,785,673	15,602,433,006	11,894,572,730
Other operating expenses (note 42)	3,528,778,577	3,207,868,926	3,465,396,746	3,154,381,855
Depreciation on bank's assets (note 41)	1,990,617,759	1,777,936,231	1,888,986,426	1,687,089,064
	73,536,470,263	**47,618,486,877**	**72,817,765,689**	**47,001,225,586**
Income over expenditure	**27,272,322,735**	**23,513,990,413**	**26,952,614,440**	**23,052,692,640**

28.1 Interest/profit, discount and similar income

Interest/profit income (note 29)	54,836,040,595	45,244,214,054	54,708,251,766	45,007,583,768
Interest/profit income on treasury bills/reverse repo/bonds (note 31)	29,436,656,481	14,225,088,953	29,270,201,228	14,166,011,785
Interest income on subordinated bond (note 31)	26,162,500	47,021,000	26,162,500	47,021,000
Interest income on non convertible bond (note 31)	262,947,222	167,286,111	262,947,222	167,286,111
Interest income on interest rate swap (note 31)	-	-	-	-
Interest/profit income on sukuk al istisna'a bond (note 31)	281,328,492	308,190,036	234,731,600	260,742,000
Profit on BBML Sukuk Al Ijarah (note 31)	52,974,245	53,641,667	52,974,245	53,641,667
	84,896,109,535	**60,045,441,821**	**84,555,268,561**	**59,702,286,331**

28.2 Fees, commission and brokerage

Commission (note 32)	7,991,716,041	7,059,999,957	7,463,090,288	6,718,245,495
	7,991,716,041	**7,059,999,957**	**7,463,090,288**	**6,718,245,495**

28.3 Administrative expenses

Salary and allowances	12,371,695,236	9,199,945,591	12,044,291,189	8,905,828,436
Rent, taxes, insurance, electricity, etc. (note 35)	1,200,716,102	964,162,809	1,160,067,324	927,699,696
Legal expenses (note 36)	80,213,828	103,853,175	76,787,066	101,885,353
Postage, stamp, telecommunication, etc. (note 37)	152,678,187	138,716,770	139,841,980	129,126,569
Stationery, printing, advertisement, etc. (note 38)	843,270,420	668,040,553	788,304,390	618,865,491
Chief executive's salary and fees (note 39)	46,316,461	29,312,139	46,316,461	29,312,139
Directors' fees (note 40)	9,132,439	9,510,077	3,291,334	3,400,470
Auditors' fees	5,144,631	3,861,518	4,140,003	2,990,000
Repair of bank's assets (note 41)	1,380,607,250	1,212,383,041	1,339,393,259	1,175,464,576
	16,089,774,554	**12,329,785,673**	**15,602,433,006**	**11,894,572,730**

29 Interest income/profit on investment

Interest/profit on loans and advances/investments	52,183,238,952	42,182,260,753	51,956,230,397	41,813,793,612
Interest/profit on balance with other banks and financial institutions	2,439,200,225	3,044,212,792	2,400,597,866	3,027,783,489
Interest on call & short notice	351,423,503	166,006,667	351,423,503	166,006,667
Elimination of inter-company transactions	(137,822,085)	(148,266,158)	-	-
	54,836,040,595	**45,244,214,054**	**54,708,251,766**	**45,007,583,768**

30 Interest/profit paid on deposits, borrowings etc.

Interest/profit paid on deposits:				
Fixed deposits	20,259,244,983	12,779,483,778	20,259,244,983	12,779,483,778
Current bank deposits	3,480,895,165	2,751,259,429	3,480,895,165	2,751,259,429
Mudaraba term deposits	3,710,635,655	2,092,811,179	3,710,635,655	2,092,811,179
Deposits under scheme	3,203,917,006	2,054,630,958	3,203,917,006	2,054,630,958
Savings bank deposits	568,530,067	708,001,377	568,530,067	708,001,377
Short notice deposits	404,718,622	469,634,754	404,718,622	469,634,754
Mudaraba savings deposits	244,513,389	195,768,866	244,513,389	195,768,866
Mudaraba monthly benefit scheme	200,522,063	134,940,497	200,522,063	134,940,497
Mudaraba short notice deposits	107,512,825	17,417,839	107,512,825	17,417,839
Al-wadeeah current and other deposit accounts	38,694,804	37,720,238	38,694,804	37,720,238
Sub-total	**32,219,184,579**	**21,241,668,915**	**32,219,184,579**	**21,241,668,915**
Interest/profit paid on borrowings and bonds:				
Interest/profit paid on repurchase agreement (REPO)	14,210,839,531	5,405,458,604	14,210,839,531	5,405,458,604
Interest paid on borrowings from outside Bangladesh (OBU)	1,686,772,572	1,572,284,606	1,686,772,572	1,572,284,606
Interest/profit paid on borrowing from Bangladesh Bank	1,295,085,855	1,090,184,598	1,295,085,855	1,090,184,598
Interest paid on subordinate bond	700,218,560	775,716,573	700,218,560	775,716,573
Interest/profit paid on local bank accounts & NBFIs	1,950,802,225	364,313,507	1,746,630,277	178,333,239
Interest paid on borrowings from others	2,218,137	1,535,402	2,218,137	1,535,402
Sub-total	**19,845,936,880**	**9,209,493,290**	**19,641,764,932**	**9,023,513,022**
Total interest/profit paid on deposits, borrowings etc.	**52,065,121,459**	**30,451,162,205**	**51,860,949,511**	**30,265,181,937**
Elimination for inter-company transactions	(137,822,086)	(148,266,158)	-	-
	51,927,299,373	**30,302,896,047**	**51,860,949,511**	**30,265,181,937**

31 Investment income

Interest/profit on treasury bills/reverse repo/bonds	29,436,656,481	14,225,088,953	29,270,201,228	14,166,011,785
Gain on government securities	6,096,974,710	1,614,310,320	6,096,974,710	1,613,104,107
Dividend on shares (note 31.1)	346,788,380	326,134,464	205,906,355	193,106,826
Gain on sale of shares and debentures	(506,100,150)	172,389,387	(531,260,033)	113,967,226
Interest income/profit on sukuk al istisna'a bond	281,328,492	308,190,036	234,731,600	260,742,000
Interest income/profit on non convertible bond	262,947,222	167,286,111	262,947,222	167,286,111
Profit on BBML Sukuk Al Ijarah	52,974,245	53,641,667	52,974,245	53,641,667
Interest income/profit on subordinated bond	26,162,500	47,021,000	26,162,500	47,021,000
Interest income/profit on interest rate swap	-	-	-	-
	35,997,731,880	**16,914,061,938**	**35,618,637,827**	**16,614,880,722**

31.1 Dividend income of the bank only includes Taxed Dividend of Taka 20,476,885 on which no further tax will be applicable according to the Sixth Schedule part-A (para-32) of Income Tax Act, 2023.

32 Commission, exchange and brokerage

Other fees and charges (note 32.1)	4,339,168,543	3,672,860,571	4,257,798,416	3,582,163,511
Accepted bills	1,566,558,868	1,684,029,718	1,563,023,298	1,680,583,328
Letters of credit	979,625,654	960,648,019	956,998,775	942,261,814
Letters of guarantee	469,669,944	311,864,959	469,669,944	311,864,959
Other business operation	390,898,450	166,170,448	112,297,824	104,857,253
Brokerage commission	142,492,551	167,911,612	-	-
Export related services	71,008,399	63,850,863	71,008,399	63,850,863
PO, DD, TT, TC, etc.	23,520,422	24,175,343	23,520,422	24,175,343
Non Residence Business	8,528,211	8,295,787	8,528,211	8,295,787
OBC, IBC etc.	244,999	192,637	244,999	192,637
Bills purchased	-	-	-	-
	7,991,716,041	**7,059,999,957**	**7,463,090,288**	**6,718,245,495**
Exchange gain including gain from foreign currency dealings	1,611,260,286	1,633,101,655	1,610,941,963	1,433,319,995
	9,602,976,327	**8,693,101,612**	**9,074,032,251**	**8,151,565,490**

32.1 Other fees and charges

Credit card income (note 32.2)	2,488,573,999	2,170,853,468	2,488,573,999	2,170,853,468
Service and other charges	1,774,140,846	1,493,536,945	1,675,970,228	1,387,210,273
Structured finance fee	93,254,189	24,099,770	93,254,189	24,099,770
Elimination of inter-company transactions	(16,800,491)	(15,629,612)	-	-
	4,339,168,543	**3,672,860,571**	**4,257,798,416**	**3,582,163,511**

32.2 Credit card income (Bank only)

Card issue fees	969,797,191	781,236,442
Merchant commission	562,461,091	544,699,909
Late payment fees	341,297,211	301,074,175
Interchange fees	250,394,662	196,105,840
Mark-up, excess limit, cash advance fees etc.	186,533,157	181,057,042
Card transaction fees	178,090,687	166,680,060
	2,488,573,999	**2,170,853,468**

33 Other operating income

Rebate received from foreign banks	165,259,438	136,091,931	165,259,438	136,091,931
Swift recoveries	74,280,835	67,354,518	74,280,835	67,354,518
Others	85,351,621	34,028,092	84,342,519	33,258,146
Rental income	38,831,502	33,572,168	24,575,493	20,451,474
Income from forfeited provident fund	21,000,000	22,732,177	21,000,000	22,732,177
Profit from sale of fixed assets	-	-	-	-
Elimination of inter-company transactions	(12,679,200)	(12,679,200)	-	-
	372,044,196	**281,099,686**	**369,458,285**	**279,888,246**

34 Salaries and allowances

City Bank PLC	12,044,291,189	8,905,828,436	12,044,291,189	8,905,828,436
City Brokerage Limited	132,830,233	107,067,173	-	-
City Bank Capital Resources Limited	54,616,412	71,148,520	-	-
CBL Money Transfer Sdn. Bhd.	96,040,026	77,425,723	-	-
City Hong Kong Limited	43,917,376	38,475,739	-	-
	12,371,695,236	**9,199,945,591**	**12,044,291,189**	**8,905,828,436**

35 Rent, taxes, insurance, electricity etc.

Insurance	487,162,145	382,420,218	482,875,365	378,461,993
Power and electricity	232,086,954	214,347,478	219,037,052	203,239,424
Rent (note 35.1)	242,428,208	186,960,872	233,906,833	179,586,059
Rates and taxes	251,717,995	193,113,441	224,248,074	166,412,220
Elimination of inter-company transactions	(12,679,200)	(12,679,200)	-	-
	1,200,716,102	**964,162,809**	**1,160,067,324**	**927,699,696**

35.1 Rent (Bank only)

Rent expense (actual)	1,266,228,227	1,114,427,020
Adjustment as per IFRS 16 (leases)	(1,032,321,394)	(934,840,961)
	233,906,833	**179,586,059**

36 Legal expenses

Legal expenses	77,452,662	102,049,739	74,025,900	100,081,917
Others	2,761,166	1,803,436	2,761,166	1,803,436
	80,213,828	**103,853,175**	**76,787,066**	**101,885,353**

37 Postage, stamps, telecommunication etc.

Telephone - office	89,929,023	88,593,024	87,615,120	86,337,740
Postage/courier service	37,373,120	27,133,258	34,355,208	26,706,542
Telephone - residence	16,062,197	14,414,106	16,062,197	14,414,106
Telegram, telex, fax & swift charge	9,313,847	8,576,382	1,809,455	1,668,181
	152,678,187	**138,716,770**	**139,841,980**	**129,126,569**

38 Stationery, printing and advertisements etc.

Publicity and advertisement (note 38.1)	497,221,954	355,023,460	447,031,562	311,336,225
Office and security stationery (note 38.2)	334,988,899	300,535,734	330,213,261	295,047,907
Computer consumable stationery	11,059,567	12,481,359	11,059,567	12,481,359
	843,270,420	**668,040,553**	**788,304,390**	**618,865,491**

38.1 Publicity and advertisement

Advertisement-bill board and material	200,127,209	124,696,405	198,717,017	123,459,135
Advertisement in news paper and magazine	85,988,042	104,566,125	85,882,495	104,440,471
Advertisement sponsorship	94,510,076	59,437,352	94,510,076	59,437,352
Advertisement in television and radio	116,596,627	66,323,578	67,921,974	23,999,267
	497,221,954	**355,023,460**	**447,031,562**	**311,336,225**

38.2 Office and security stationery

Security stationery	188,165,072	170,426,278	188,165,072	170,426,278
Office stationery	146,823,827	130,109,456	142,048,189	124,621,629
	334,988,899	**300,535,734**	**330,213,261**	**295,047,907**

39 Chief Executive's salary and fees

Basic salary	29,346,683	14,752,490	29,346,683	14,752,490
Festival bonus and other allowances	16,969,778	14,559,649	16,969,778	14,559,649
	46,316,461	**29,312,139**	**46,316,461**	**29,312,139**

40 Directors' fees

Meeting fees	**9,132,439**	**9,510,077**	**3,291,334**	**3,400,470**

As per Bangladesh Bank's Circular, BRPD CircularNo. 02, dated 11 February 2024, each director was entitled to have Taka 10,000 as honorarium for attending each meeting and BRPD CircularNo. 03, dated 14 February 2024, each independent director was entitled to have Taka 10,000 as honorarium for attending each meeting and also entitled fixed remuneration Taka 50,000 per month.

City Bank PLC

Audited Financial Statements as at and for the year ended 31 December 2025

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
41 Depreciation and repair of bank's assets				
Depreciation of property, plant and equipment				
Right of use assets	940,193,245	879,196,865	886,749,294	831,470,400
Office equipment and machinery	372,122,164	336,827,724	366,010,150	331,696,517
IT Hardware	305,489,267	253,670,285	298,483,609	246,516,455
Furniture and fixtures	136,253,604	130,900,601	129,392,862	123,991,005
IT Software	135,072,391	89,819,862	133,113,497	87,906,455
Building	51,762,617	54,431,654	38,570,932	44,405,302
Bank's vehicles	49,724,471	33,089,240	36,666,082	21,102,930
	1,990,617,759	**1,777,936,231**	**1,888,986,426**	**1,687,089,064**
Repairs and maintenance				
Premises maintenance expense	42,928,895	33,594,903	33,480,784	26,040,423
Furniture and fixtures	10,896,030	9,443,282	10,166,358	8,460,128
Office equipment and machinery	118,269,445	117,700,754	113,131,131	111,615,164
Vehicle	868,285,707	783,239,973	863,469,342	779,898,484
IT Hardware	200,916,362	75,795,776	180,226,133	57,664,000
IT Software	139,310,811	192,608,353	138,919,511	191,786,377
	1,380,607,250	**1,212,383,041**	**1,339,393,259**	**1,175,464,576**
	3,371,225,009	**2,990,319,272**	**3,228,379,685**	**2,862,553,640**

See **Annexure D** for details of depreciation of City Bank PLC.

42 Other expenses

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
Business expansion cost	587,388,394	511,740,305	581,566,574	507,229,516
Others (note 42.2)	498,065,829	414,474,714	493,240,071	407,819,472
Credit card (note 42.1)	460,367,325	394,125,632	460,367,325	394,125,632
Amortisation expenses	319,362,556	284,052,242	319,362,556	284,052,242
Guard salary	314,236,519	280,553,603	305,716,335	271,903,107
Interest expense for lease obligation	265,549,441	261,424,001	256,290,331	252,797,178
Travelling expenditure and conveyance - staff	151,617,196	119,892,987	136,212,251	108,827,974
Staff training and development expenses	165,015,621	58,215,519	164,433,481	57,956,099
IT support & software maintenance	136,302,658	99,118,006	136,302,658	99,041,681
Professional fees	145,018,586	128,579,991	134,963,386	123,134,788
Donations	141,092,200	209,249,907	141,092,200	209,249,907
Security expenses	78,843,497	70,675,927	76,429,084	67,975,777
Entertainment	55,073,780	34,421,771	50,896,395	30,396,635
Business process outsourcing - online	52,718,016	49,202,804	52,718,016	49,202,804
Loss on sale of fixed assets	38,418,765	198,388,312	37,631,134	198,388,312
Subscription to institutions	28,708,775	19,736,098	28,489,188	19,512,199
Washing and cleaning	26,801,355	23,051,698	26,263,506	22,465,243
Fuel	23,385,022	21,486,752	22,889,085	21,141,023
Cash carrying charges	22,240,150	17,379,635	22,240,150	17,379,635
Medical	10,326,013	4,553,105	10,078,771	4,268,133
CIB charges	5,581,273	5,070,035	5,581,273	5,070,035
Books, magazines and newspapers etc.	2,091,478	1,992,183	2,058,848	1,960,764
Annual general meeting	526,027	450,895	526,027	450,895
Remittance charges	48,101	32,804	48,101	32,804
	3,528,778,577	**3,207,868,926**	**3,465,396,746**	**3,154,381,855**

42.1 Credit card expenses

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
VISA international fees	249,365,600	176,408,633	249,365,600	176,408,633
Complementary campaign expenses	186,581,243	95,651,022	186,581,243	95,651,022
Processing and personalisation fees	24,420,482	122,065,977	24,420,482	122,065,977
	460,367,325	**394,125,632**	**460,367,325**	**394,125,632**

42.2 Others include capital raising expenses, staff recruitment expenses, NRB bank charges etc.

43 Provision for loans and advances/investments

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
Provision for unclassified loans and advances/investments	3,758,096,800	2,175,353,427	3,729,581,147	2,106,611,093
Provision for classified loans and advances/investments	3,907,731,721	2,509,431,834	3,907,731,721	2,509,431,834
	7,665,828,521	**4,684,785,261**	**7,637,312,868**	**4,616,042,927**

43.1 Provision for diminution in value of investments

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
Provision for diminution in value of investments	**(231,098,930)**	**1,478,144,225**	**(224,052,563)**	**515,039,669**

43.2 Provision for bank and financial institutes & other assets

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
Provision for bank and financial institutes	705,259,816	122,500,000	705,259,816	122,500,000
Provision for other assets	14,307,627	-	12,000,000	-
	719,567,443	**122,500,000**	**717,259,816**	**122,500,000**

44 Provision for taxation

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
Current tax	4,798,433,971	6,461,460,170	4,677,631,552	6,314,706,437
Deferred tax	1,077,324,263	623,657,774	1,085,886,549	633,355,206
	5,875,758,234	**7,085,117,944**	**5,763,518,101**	**6,948,061,643**

44.1 Provision for Taxation

Current tax:

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
The charge for taxation is based upon profit for the year comprises:				
Current tax on taxable income @ 37.5%			5,127,631,552	6,814,706,437
Adjustment for prior year			(450,000,000)	(500,000,000)
			4,677,631,552	**6,314,706,437**

Provision for income tax has been made according to Income Tax Act 2023. During the year 2025, an amount of Taka 4,677,631,552 (2024: Taka 6,314,706,437) has been kept as provision for income tax.

The Bank has two tax files opened since 2003 (for assessment year 2004-2005 and 2005-2006) for various grounds mainly interpretation of laws and the treatment. The appeal filed at different level from Commissioner of Taxes Appeal to Honourable High Court Division. Where, we did not received proper judgement through appeal from tax department, we preferred appeal before Honourable High Court Division. Under the Appeals filed so far, we have both refund claim from Tax office and tax claim from tax department as well. However, we are reviewing all pending tax claim every year and made provision Taka 632,791,678 against tax office claim of Taka 580,424,010 from 2004 to 2023 and the Bank believes that its provision for tax liabilities are adequate for all open tax years based on its assessment of many factors, including interpretations of tax law and prior experience. Please refer to **Annexure - E** for details.

Deferred tax:

Deferred tax is provided using the Balance sheet method for timing difference arising between the tax base of assets and liabilities and their carrying values for reporting purposes as per International Accounting Standard (IAS) - 12. During the year, net amount of Taka 1,085,886,549 has been recognised as deferred tax expesnses, which was Taka 633,355,206 in prior year.

	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
Net deferred tax liability/(asset) originated for temporary differences	**1,085,886,549**	**633,355,206**

44.2 Reconciliation of effective tax rate (bank only)

	2025 Percentage (%)	2025 Taka	2024 Percentage (%)	2024 Taka
Profit before income tax as per profit and loss account		18,822,094,319		17,799,110,044
Income tax as per applicable tax rate	37.50%	7,058,285,370	37.50%	6,674,666,267
Factors affecting the tax charge for current year				
Non deductible expenses	5.47%	1,030,391,791	4.16%	739,854,018
Inadmissible expenses/provisions	16.20%	3,048,945,045	11.07%	1,970,093,474
Admissible expenses	(25.11%)	(4,726,042,867)	(12.06%)	(2,146,644,624)
Tax exempted income for dividend	(0.04%)	(7,678,832)	(0.01%)	(1,646,163)
Tax savings from reduced tax rates for dividend	(0.17%)	(32,450,157)	(0.19%)	(33,025,485)
Tax savings from reduced tax rates for capital gain	(6.61%)	(1,243,818,798)	(0.14%)	(25,642,626)
Income from gain on sale of fixed assets	0.00%	-	0.00%	-
Income from government securities	0.00%	-	(2.04%)	(362,948,424)
Effect of deferred tax (income)/expense	5.77%	1,085,886,549	3.56%	633,355,206
Adjustment from prior year provision	(2.39%)	(450,000,000)	(2.81%)	(500,000,000)
Total income tax expenses	**30.62%**	**5,763,518,101**	**39.04%**	**6,948,061,643**

45 Cash and cash equivalents

For the purpose of presentation in the cash flow statements, cash and cash equivalents includes cash in hand and cash at bank (regardless of maturity), highly liquid interest bearing investment/securities.

Cash flow statement can be prepared either in direct method or in indirect method as per IAS 7. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

As per BRPD circular no 14, dated 25 June 2003, cash flows statement has been prepared following a mixture of direct and indirect methods.

The details of cash and cash equivalents are as follows:

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
Cash in hand (including foreign currencies) (note 4.1)	10,655,810,657	10,282,269,640	10,655,256,525	10,280,661,035
Balance with Bangladesh Bank and its agent bank(s) (note 4.2)	50,656,776,610	22,747,902,091	50,656,776,610	22,747,902,091
Balance with other banks and financial institutions (note 5)	16,637,865,448	39,335,947,918	15,630,331,052	38,928,729,121
Money at call on short notice (note 6)	2,763,000,000	3,775,100,000	2,763,000,000	3,775,100,000
Government securities	110,360,718,801	62,015,397,630	109,988,758,531	61,893,397,629
	191,074,171,516	**138,156,617,279**	**189,694,122,718**	**137,625,789,876**

46 Receipts from other operating activities

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
Interest on bonds, debentures and treasury bills	34,187,153,601	13,333,205,943	34,187,153,601	13,333,205,943
Rebate received from foreign banks	165,259,438	136,091,931	165,259,438	136,091,931
Postage/telex/fax/swift charge recoveries	74,280,835	67,354,518	74,280,835	67,354,518
Rent recovered	24,575,493	20,451,474	24,575,493	20,451,474
Income from forfeited provident fund	21,000,000	22,732,177	21,000,000	22,732,177
Miscellaneous earnings	84,342,519	33,258,146	84,342,519	33,258,146
Gain from sale of Non-Banking Asset through OCI	26,217,835	2,691,735	26,217,835	2,691,735
Other payments of subsidiaries	240,854,232	162,743,298	-	-
	34,823,683,953	**13,778,529,222**	**34,582,829,721**	**13,615,785,924**

47 Payments for other operating activities

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
Rent, taxes, insurance and electricity	2,103,873,304	1,868,746,744	2,103,873,304	1,868,746,744
Other expenses	2,782,148,488	2,729,249,524	2,782,148,488	2,729,249,524
Repair to bank's assets	1,339,393,260	1,175,464,577	1,339,393,260	1,175,464,577
Advertisement expenses	447,031,562	311,336,225	447,031,562	311,336,225
Postage, stamp and telecommunication	139,841,980	129,126,569	139,841,980	129,126,569
Legal expenses	76,787,066	101,885,353	76,787,066	101,885,353
Auditors' fees	2,990,000	4,574,568	2,990,000	4,574,568
Directors' fees	3,291,334	4,077,970	3,291,334	4,077,970
Other receipts of subsidiaries	264,481,336	239,866,050	-	-
	7,159,838,330	**6,564,327,580**	**6,895,356,994**	**6,324,461,530**

48 (Increase) / decrease of other assets

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
Account receivables	(2,284,943,439)	(658,526,362)	(2,284,943,439)	(658,526,362)
Security deposits	(362,313,636)	(85,134,566)	(362,313,636)	(85,134,566)
Prepaid expenses	(34,469,101)	(125,071,605)	(34,469,101)	(125,071,605)
Intangible assets	(24,203,016)	(66,700,781)	(24,203,016)	(66,700,781)
Receivable from provident fund	22,732,177	(22,732,177)	22,732,177	(22,732,177)
Advance rent adjusted for Right of Use (ROU) assets	(35,868,624)	(55,901,634)	(35,868,624)	(55,901,634)
Stationery and stamps	(11,751,063)	(4,030,816)	(11,751,063)	(4,030,816)
Net Fair value of plan assets	375,700,220	(328,946,190)	375,700,220	(328,946,190)
Branch adjustment account	(61,590,910)	-	(61,590,910)	-
(Increase) / decrease of subsidiaries other assets	(29,964,138)	(3,270,350,893)	-	-
	(2,446,671,530)	**(4,617,395,024)**	**(2,416,707,392)**	**(1,347,044,131)**

49 Increase/ (decrease) of other liabilities

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
Interest suspense account	(519,799,069)	1,409,007,969	(519,799,069)	1,409,007,969
Defined benefit obligation payable	-	-	-	-
Other expenses payable	908,507,501	1,190,843,563	908,507,501	1,190,843,563
Other provision	207,202,491	(156,654,430)	207,202,491	(156,654,430)
Branch adjustment account	(378,865,380)	286,138,344	(378,865,380)	286,138,344
Loans written off and waived	(10,126,589,057)	(3,496,647,137)	(10,126,589,057)	(3,496,647,137)
CSR fund retained from foreign exchange	(30,855,138)	(38,558,730)	(30,855,138)	(38,558,730)
(Increase) / decrease of subsidiaries other liabilities	(53,274,827)	3,220,070,217	-	-
	(9,993,673,479)	**2,414,199,796**	**(9,940,398,652)**	**(805,870,421)**

50 Earnings per share (EPS)

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
(i) Net profit after tax	13,242,265,155	10,143,456,592	13,058,576,218	10,851,048,401
(ii) Weighted average number of shares	1,521,222,069	1,521,222,069	1,521,222,069	1,521,222,069
Earnings per share -(i/ii)*	**8.71**	**6.67**	**8.58**	**7.13**

*Pursuant to the Order dated September 5, 2024, passed in Contempt Petition No. 05 of 2019 (arising out of Company Matter No. 112 of 2005), the Bank has issued a total of 5,116,631 shares (comprising of 1,554,740 rights shares and 3,561,891 bonus shares) to one of its shareholders. In computation of EPSfor same period of previous year the said 5,116,631 number of shares and 12.5% stock dividend declared and issued based on 2024 performance were duly considered.

51 Net operating cash flow per share (NOCFPS)

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
(i) Net operating cash flow	71,493,790,417	89,506,229,245	70,521,295,314	89,004,437,751
(ii) Number of shares	1,521,222,069	1,521,222,069	1,521,222,069	1,521,222,069
Net operating cash flow per share - (i/ii)*	**47.00**	**58.84**	**46.36**	**58.51**

*Pursuant to the Order dated September 5, 2024, passed in Contempt Petition No. 05 of 2019 (arising out of Company Matter No. 112 of 2005), the Bank has issued a total of 5,116,631 shares (comprising of 1,554,740 rights shares and 3,561,891 bonus shares) to one of its shareholders. In computation of NOCFPS for same period of previous year the said 5,116,631 number of shares and 12.5% stock dividend declared and issued based on 2024 performance were duly considered.

52 Net Assets Value (NAV) per share

	Consolidated 2025 Taka	Consolidated 2024 Taka	City Bank PLC 2025 Taka	City Bank PLC 2024 Taka
(i) Shareholders' equity	61,871,282,130	46,630,805,700	61,102,208,840	46,120,540,408
(ii) Number of shares	1,521,222,069	1,521,222,069	1,521,222,069	1,521,222,069
Net Assets Value per Share -(i/ii)*	**40.67**	**30.65**	**40.17**	**30.32**

*Pursuant to the Order dated September 5, 2024, passed in Contempt Petition No. 05 of 2019 (arising out of Company Matter No. 112 of 2005), the Bank has issued a total of 5,116,631 shares (comprising of 1,554,740 rights shares and 3,561,891 bonus shares) to one of its shareholders. In computation of NAV for same period of previous year the said 5,116,631 number of shares and 12.5% stock dividend declared and issued based on 2024 performance were duly considered.

53 Consolidated segment reporting

Particulars	2025								2024
	City Bank Plc	City Brokerage Limited	City Bank Capital Resources Limited	CBL Money Transfer Sdn. Bhd.	City Hong Kong Limited	City Credit Bureau PLC	Elimination of inter-company transactions	Consolidated	Consolidated
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Net interest income/profit on investments	2,847,302,255	(12,018,123)	24,547,821	(18,035,269)	66,944,538	-	-	2,908,741,222	14,941,318,007
Add: Other operating income	45,062,128,363	403,915,128	194,130,011	279,577,336	45,680,765		(12,679,200)	45,972,752,403	25,888,263,236
Total operating income	**47,909,430,618**	**391,897,005**	**218,677,832**	**261,542,067**	**112,625,303**	-	**(12,679,200)**	**48,881,493,625**	**40,829,581,243**
Less: Total operating expenses	20,956,816,178	252,314,904	112,679,637	239,964,873	60,074,498		(12,679,200)	21,609,170,890	17,315,590,830
Operating profit	**26,952,614,440**	**139,582,101**	**105,998,195**	**21,577,194**	**52,550,805**	-	-	**27,272,322,735**	**23,513,990,413**
Less: Total provision	8,130,520,121	-	21,469,286	-	2,307,627	-	-	8,154,297,034	6,285,429,486
Profit before tax (PBT)	**18,822,094,319**	**139,582,101**	**84,528,909**	**21,577,194**	**50,243,178**	-	-	**19,118,025,701**	**17,228,560,927**
less: Provision for taxation	5,763,518,101	76,220,746	23,618,927	6,312,905	6,087,555	-	-	5,875,758,234	7,085,117,944
Profit after tax (PAT)	**13,058,576,218**	**63,361,355**	**60,909,982**	**15,264,289**	**44,155,623**	-	-	**13,242,267,467**	**10,143,442,983**
Segment loans & advances/investments	**506,201,244,372**	**226,301,794**	**483,119,990**	-	**1,964,188,685**	-	**(2,713,783,706)**	**506,161,071,135**	**445,760,378,886**
Segment assets	**843,340,669,698**	**5,595,781,225**	**5,073,112,700**	**1,067,541,247**	**2,013,620,012**	**301,777,770**	**(10,190,302,064)**	**847,202,200,588**	**711,287,564,041**
Segment Deposits & other accounts	**631,642,429,638**	**420,530,733**	**166,372,077**	**150,853**	-	-	**(529,056,026)**	**631,700,427,275**	**514,363,067,690**
Segment liabilities and shareholders' equity	**843,340,669,698**	**5,595,781,225**	**5,073,112,700**	**1,067,541,247**	**2,013,620,012**	**301,777,770**	**(10,190,302,064)**	**847,202,200,588**	**711,287,564,041**

53.a Segment reporting - City Bank Plc

Particulars	2025				2024			
	Conventional	Islamic	Off-Shore	Total	Conventional	Islamic	Off-Shore	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Net interest income/profit on investments	(434,824,318)	2,774,696,376	507,430,197	2,847,302,255	12,115,282,072	2,340,280,295	286,839,464	14,742,401,831
Add: Other operating income	43,983,312,104	832,016,242	246,800,017	45,062,128,363	24,194,543,162	617,840,285	233,951,011	25,046,334,458
Total operating income	**43,548,487,786**	**3,606,712,618**	**754,230,214**	**47,909,430,618**	**36,309,825,234**	**2,958,120,580**	**520,790,475**	**39,788,736,289**
Less: Total operating expenses	20,542,081,758	390,818,475	23,915,945	20,956,816,178	16,432,849,936	296,744,284	6,449,429	16,736,043,649
Operating profit	**23,006,406,028**	**3,215,894,143**	**730,314,269**	**26,952,614,440**	**19,876,975,298**	**2,661,376,296**	**514,341,046**	**23,052,692,640**
Less: Total provision	7,965,188,228	101,499,185	63,832,708	8,130,520,121	5,049,339,487	79,506,321	124,736,788	5,253,582,596
Profit before tax (PBT)	**15,041,217,800**	**3,114,394,958**	**666,481,561**	**18,822,094,319**	**14,827,635,811**	**2,581,869,975**	**389,604,258**	**17,799,110,044**
Less: Provision for taxation				5,763,518,101				6,948,061,643
Profit after tax (PAT)				**13,058,576,218**				**10,851,048,401**
Segment loans & advances/investments	**401,955,270,766**	**51,993,022,441**	**52,252,951,165**	**506,201,244,372**	**356,338,994,852**	**45,704,391,665**	**42,934,303,243**	**444,977,689,760**
Segment total assets	**699,275,617,858**	**89,143,671,647**	**54,921,380,193**	**843,340,669,698**	**577,000,733,978**	**70,144,300,226**	**50,917,030,638**	**698,062,064,842**
Segment Deposits & other accounts	**540,816,017,394**	**81,155,185,138**	**9,671,227,106**	**631,642,429,638**	**439,669,407,166**	**63,395,144,012**	**11,139,533,345**	**514,204,084,523**
Segment liabilities and shareholders' equity	**699,275,617,858**	**89,143,671,647**	**54,921,380,193**	**843,340,669,698**	**577,000,733,978**	**70,144,300,226**	**50,917,030,638**	**698,062,064,842**

54 Related party disclosures

i) Particulars of Directors of the Bank as on 31 December 2025

Sl. no.	Name of the persons	Designation	Present Address	Percentage (%) of shareholding
1	Mr. Hossain Khaled	Chairman	House No-20, Road No-6 Dhanmondi R/A, Dhaka-1205.	2.22%
2	Mr. Rubel Aziz	Vice-Chairman	"Stone House" House no.8, Road no.62, Gulshan-2, Dhaka-1212.	2.02%
3	Mr. Aziz Al Kaiser	Director	Bloomingdale 24 Dutabas Road Baridhara, Dhaka-1212.	2.77%
4	Mr. Hossain Mehmood (Nominated Director of A-One Polymer Limited)	Nominated Director	House No-20, Road No-6 Dhanmondi R/A, Dhaka-1205.	2.00%
5	Mr. Rajibul Huq Chowdhury	Director	688/3, Boro Mogbazar Dhaka-1217.	2.01%
6	Mrs. Syeda Shaireen Aziz	Director	"Stone House" House no.8, Road no.62, Gulshan-2, Dhaka-1212.	2.00%
7	Mr. Syed Raihan Hasan Ali (Nominated Director of Partex Corporate Limited)	Nominated Director	House no.01, Road no.112, Gulshan-2, Gulshan, Dhaka.	2.00%
8	Ms. Rebecca Brosnan (Nominated Director of International Finance Corporation (IFC))	Nominated Director	Flat 2D, Kam Yuen Mansion, 3 Old Peak Road, Mid levels, Hong Kong SAR.	4.95%
9	Mr. Matiul Islam Nowshad	Independent Director	Apartment B4, House No.9 Road No 59, Gulshan-2, Dhaka.	Nil
10	Mr. Nazimuddin Chowdhury	Independent Director	House no. 33, Road no.04, PC Culture Housing Society Adabar, Mohammadpur, Dhaka.	Nil
11	Mr. Mashrur Arefin	MD & CEO	City Bank PLC 28 Gulshan Avenue, Gulshan-1 Dhaka-1212.	Nil

Note: Mr. Hossain Mehmood, nominated director (nominated by A-One Polymer Limited), retired by rotation and was re-elected at the 42nd AGM held on 29 June 2025. Approval from Bangladesh Bank is currently pending.

For directors interest in different entities refer to **Annexure-F**.

ii) Related party transactions

During the period 1 January 2025 to 31 December 2025, the Bank concluded business deals with the following organizations in which the directors had interest:

Name of organization	Relationship	Nature of transactions	Transaction value for the period ended 31 Dec 2025 Taka	Transaction value for the period ended 31 Dec 2024 Taka	Balance outstanding as at 31 Dec 2025 Taka	Balance outstanding as at 31 Dec 2024 Taka
City Brokerage Ltd.	Subsidiary company	Share capital	-	-	3,400,000,000	3,400,000,000
City Brokerage Ltd.	Subsidiary company	Loan	45,156,330	63,217,511	392,381,359	347,225,030
City Brokerage Ltd.	Subsidiary company	Interest on loan	27,495,026	33,137,548	-	-
City Brokerage Ltd.	Subsidiary company	Deposits	130,459,144	112,599,755	170,229,923	300,689,067
City Brokerage Ltd.	Subsidiary company	Interest on deposits	8,087,247	8,028	-	-
City Brokerage Ltd.	Subsidiary company	Inter company (payable) / receivable	2,738,774	5,223,793	-	-
City Brokerage Ltd.	Subsidiary company	Inter company expenses	29,179,691	25,333,623	-	-
City Bank Capital Resources Ltd.	Subsidiary company	Share capital	-	-	2,550,000,000	2,550,000,000
City Bank Capital Resources Ltd.	Subsidiary company	Deposits	130,193,064	88,672,892	351,125,052	220,931,988
City Bank Capital Resources Ltd.	Subsidiary company	Interest on deposits	12,426,542	8,374,961	-	-
City Bank Capital Resources Ltd.	Subsidiary company	Inter company (payable) / receivable	-	-	-	-
City Bank Capital Resources Ltd.	Subsidiary company	Inter company expenses	300,000	2,975,189	-	-
City Credit Bureau PLC	Subsidiary company	Share capital	194,997,000	-	194,997,000	-
City Credit Bureau PLC	Subsidiary company	Inter company receivable	1,662,770	-	1,662,770	-
City Credit Bureau PLC	Subsidiary company	Inter company payable	194,997,000	-	194,997,000	-
CBL Money Transfer Sdn. Bhd.	Subsidiary company	Share capital	-	-	99,702,332	99,702,332
CBL Money Transfer Sdn. Bhd.	Subsidiary company	Loan	420,499,631	34,872,821	548,735,710	128,236,079
CBL Money Transfer Sdn. Bhd.	Subsidiary company	Interest on loan	18,052,506	20,445,252	-	-
CBL Money Transfer Sdn. Bhd.	Subsidiary company	Inter company (payable) / receivable	12,537,560,893	6,366,724,147	-	-
CBL Money Transfer Sdn. Bhd.	Subsidiary company	Cash dividend	-	17,755,908	-	-
CBL Hong Kong Ltd.	Subsidiary company	Share capital	-	-	66,982,609	66,982,609
CBL Hong Kong Ltd.	Subsidiary company	Loan	122,445,494	889,370,170	1,772,666,635	1,650,221,141
CBL Hong Kong Ltd.	Subsidiary company	Interest on loan	71,760,765	86,300,369	-	-
CBL Hong Kong Ltd.	Subsidiary company	Deposits	4,526,477	450,522	829,316	5,355,793
CBL Hong Kong Ltd.	Subsidiary company	Interest on deposits	-	-	-	-
CBL Hong Kong Ltd.	Subsidiary company	Inter company (payable) / receivable	-	-	-	-
International Finance Corporation (IFC)	Director	Borrowings	-	6,000,000,000	6,114,770,000	6,000,000,000
International Finance Corporation (IFC)	Director	Interest on borrowings	400,923,472	17,361,094	15,904,557	17,361,094
International Finance Corporation (IFC)	Director	Fixed assets	5,088,105	5,088,105	9,752,201	14,840,306
International Finance Corporation (IFC)	Director	Professional service	1,257,302	31,527,000	-	-
Janata Insurance Company Ltd.	Directors family	Insurance coverage	15,750,087	12,560,152	2,900,284	265,612
City General Insurance Company Ltd.	Director	Insurance coverage	20,409,164	12,033,115	2,910,171	33,514
Phoenix Insurance Company Ltd.	Ex-director	Insurance coverage	13,753,121	14,169,184	230,689	94,286
Partex Furniture Industries Limited	Directors family	Furniture supply	-	38,000	-	-
CSR Center Trust	Independent Director	Corporate Social Resposibility (CSR)	-	300,000	-	-
Mr. Hossain Khaled	Chairman	Rent expenses	10,951,841	10,729,746	-	-
Mr. Rubel Aziz	Vice-Chairman	Rent expenses	2,157,979	1,366,868	4,672,725	36,303
Partex Beverage Limited	Director	Rent expenses	284,701	256,732	761,332	-
MS. Hossain Dyeing & Printing Mills Ltd.	Director	Rent expenses	535,040	579,526	67,960	158,728
Hosne Ara Aziz	Directors relative	Rent expenses	741,286	741,286	52,940	98,319
Mr. Rajibul Huq Chowdhury	Director	Rent expenses	11,216,862	11,216,162	2,502,253	4,647,043
Munira Mozaher Hosne Aziz Foundation	Director	Rent expenses	4,400,599	4,400,599	2,310,528	2,888,160
Mr. Zoynal Abedin Chowdhury	Ex-director	Rent expenses	2,404,926	2,404,926	1,494,720	1,868,400

iii) Statement of debts due by companies or firms in which the Directors (including Ex-Directors) of the Bank have interests as on 31 December 2025

A) Statement of funded debts due by the Directors of the bank company as at 31 December 2025

Amount in Taka

Sl. No.	Names of Directors	Present status with the bank	Name of the institution	Types of facility	Outstanding	Classification status	Value of eligible security
1	Mr. Hossain Khaled	Chairman	City Bank PLC	Credit Card	63,007	STD-0	Marked as lien of $ 5,000 in ERQ A/C
2	Mr. Rubel Aziz	Vice Chairman	City Bank PLC	Credit Card	268,359	-Do-	Marked as lien of Tk.1,550,000 in FDR
3	Mr. Aziz Al Kaiser	Director	City Bank PLC	Credit Card	-	-Do-	Marked as lien of $ 10,000 in RFCD A/C & Tk. 1,000,000 in FDR
4	Ms. Syeda Shaireen Aziz	Director	City Bank PLC	Credit Card	190,235	-Do-	Marked as lien of Tk. 1,200,000 in FDR
5	Ms. Savera H. Mahmood	Director	City Bank PLC	Credit Card	144,330	-Do-	Marked as lien of Tk. 890,000 in FDR
6	Mr. Hossain Mehmood	Director	City Bank PLC	Credit Card	164,000	-Do-	Marked as lien of $ 5,000 in ERQ A/C
7	Mr. Rajibul Huq Chy	Director	City Bank PLC	Credit Card	187,905	-Do-	Marked as lien of Tk. 500,000 in FDR
8	Mr Asef Aziz	Director's Family Member	City Bank PLC	Credit Card	7,187	-Do-	Marked as lien of Tk. 125,000 in FDR
9	Mr. Adil Aziz	Director's Family Member	City Bank PLC	Credit Card	436,817	-Do-	Marked as lien of Tk. 1,900,000 in FDR
10	Mr. Aziz Al Mahmood	Director's Family Member	City Bank PLC	Credit Card	19,806	-Do-	Marked as lien of $ 9,000 in ERQ A/C & Tk. 660,000 in FDR
11	Mr. Manwar Hossain	Director's Family Member	City Bank PLC	Credit Card	550,510	-Do-	Marked as lien of $ 13,890 in ERQ A/C
12	Mr. Zoynal Abedin Chowdhury	Director's Family Member	City Bank PLC	Credit Card	121,355	-Do-	Marked as lien of Tk. 500,000 in FDR
13	Mr. Showkat Aziz Russell	Director's Family Member	City Bank PLC	Credit Card	533,557	-Do-	Marked as lien of $ 26,000 in ERQ A/C & Tk. 850,000 in FDR
14	Mr. Aziz Al Masud	Director's Family Member	City Bank PLC	Credit Card	52,564	-Do-	Marked as lien of $ 6,000 in RFCD A/C
15	Ms. Hosne Ara Aziz	Director's Family Member	City Bank PLC	Credit Card	-	-Do-	Marked as lien of Tk. 500,000 in FDR
16	Ms. Shamayeen Ahmed Chowdhury	Director's Family Member	City Bank PLC	Credit Card	69,052	-Do-	Marked as lien of Tk. 500,000 in FDR
17	Ms. Saneyha Chowdhury	Director's Family Member	City Bank PLC	Credit Card	-	-Do-	Marked as lien of Tk. 500,000 in FDR
18	Ms. Fabiana Aziz	Director's Family Member	City Bank PLC	Credit Card	444,500	-Do-	Marked as lien of Tk. 1,000,000 in FDR
19	Mr. Shafayat Aziz Chowdhury	Director's Family Member	City Bank PLC	Credit Card	-	-Do-	Marked as lien of Tk. 500,000 in FDR
20	Mr. Amman Al Aziz	Director's Family Member	City Bank PLC	Credit Card	71,117	-Do-	Marked as lien of Tk. 555,556 in saving deposit
21	Mr. Amid Al Aziz	Director's Family Member	City Bank PLC	Credit Card	127,061	-Do-	Marked as lien of Tk. 555,556 in saving deposit
22	Ms. Faizah Mehmood	Director's Family Member	City Bank PLC	Credit Card	1,406	-Do-	Marked as lien of $ 5,556 in ERQ A/C
23	Tanuja Mehmood	Director's Family Member	City Bank PLC	Credit Card	-	-Do-	Marked as lien of $ 5,600 in ERQ A/C
24	Zainah Mehmood	Director's Family Member	City Bank PLC	Credit Card	-	-Do-	Marked as lien of $ 5,600 in ERQ A/C
					3,452,768		

B) Statement of other funded debts due by the Directors of the bank company as at 31 December 2025

Amount in Taka

Sl.	Name of Director	Present status with the bank	Name of the institution	Types of facility	Outstanding	Classification status	Value of eligible security
1	Nil	Nil	Nil	Nil	Nil	N/A	N/A

C) Statement of non-funded debts due by the companies or firms in which the Directors of the bank company have interests as at 31 December 2025

Sl.	Names of Directors	Present status with the bank	Name of the Institution	Types of Facility	Outstanding	Classification status	Value of eligible security
1	Mr. Hossain Khaled	Chairman	Toledo Motors Limited	Letter of Credit	2,751,647	STD-0	100% FDR margin
2	Mr. Hossain Mehmood	Director					

D) Statement of funded debts due by the companies or firms in which the Ex-Director of the banking company have interests as at 31 December 2025

Amount in Taka

Sl.	Names of Ex-Directors	Present status with the bank	Names of the institutions	Types of facility	Outstanding	Amount of provision created	Status of classification	Amount of share holding	Nature of security with value	Remarks
1	Mr. Zakaria Hossain Choudhury and Mrs. Hosne Ara Begum	Ex. Director	A M Traders	CC (Pledge)	12,028,000	-	BLW	-	-	Money Suit No. 60/2006. Stayed as per Order of the Honorable High Court in FAT No. 568/06 filed by the Bank. Bank filed FA 95/11 (old 568/06 dated 06.09.06) before the High Court against Judgment dt. 04.07.06 & decree dt 10.07.06 in AR No. 60/06. The Court released the defendant No.3 (Ex. Hon'ble Director Mr. Zakaria Hossain Chowdhury) from Bank's liability. Written Off
			Ahsan Traders	CC (Pledge)	3,504,000	-	BLW	-	-	Artha Execution Case No. 152/05 is continuing. last date of Artha Execution 152/2005 was fixed on 04.05.2020 for return of warrant of arrest. Next date yet to receive.
2	Mr. A.B.M. Feroj	Ex. Director	M/s R.P.Electrical Industries	Term Loan	19,115,000	-	BLW	-	20 post dated cheque	Artha Ex. 372/04 & 93/05 dated: 30.11.04 & 28.04.05. The Court has passed an order regarding detention of the convict borrower in civil jail for 6(six) months from the date of Arrest.
3	Mr. Saleh Ahmed Chowdhury	Ex. Director	Saleh Fashions Ltd.	CC (Hypo)	-	-	-	-	1. Hypo. of machineries installed in the factory worth Tk. 24.00 lac. 2. Mortgage of land & factory worth Tk. 26.80 lac. 3. Mortgage of 5 katha land with 2(two) storied building worth Tk. 1.00 crore & 4.1st charge created with RJSC.	The liabilities of Saleh Fashion Ltd. was adjusted on 21.06.2017 at Tk. 175.92 lac through Booking of the vested properties under section 33(7) of Artha Rin Adalat Ain,2003 as Non Banking Asset of the Bank. CR Case 1372/06, N.I. Act. U/S 138 dated: 14.05.06 filed and last date was fixed for W/A. Next date yet to receive.
			M/s Hasan Enterprise	LIM	53,023,000	-	BLW	-	-	In Artha Exe. Case No. 196/04, the Learned Court issued Warrant of Arrest. Proceedings of the said Artha Execution Suit file will be stayed until execution of warrant of arrest.
4	Mr. Azizul Haque Chowdhury	Ex. Director	M/s Shahida Trading Corporation	BG	411,371	4,114	UC	-	100% (Cash Tk. 41,137 & FDR Tk. 369,863)	The BG was issued at 100% margin favoring Customs with the validity for perpetual period.
5	Mr. Anwar Hossain	Ex. Director	Monowar Industries (Pvt) Ltd	BG	12,500	125	UC	-	100% (Cash Tk.1,250 & FDR Tk.11,250)	The BG was issued at 100% margin favoring Customs with the validity for perpetual period.
6	Mr. Anwar Hossain	Ex. Director	Yulon Plastic (Pvt.) Ltd.	BG	562,913	5,629	UC	-	100% (Cash TK.41,137 & FDR Tk. 521,776)	The BG was issued at 100% margin favoring Customs with the validity for perpetual period.

E) Compensation of key management personnel

Amount incurred by the bank for the provision of key management personnel services is given below:

Particulars	2025 Taka	2024 Taka
Total employee benefit	249,838,679	190,836,452

Key management personnel are those persons having direct or indirect authority and responsibility for planning, directing and controlling the activities of the entity. Key management personnel includes, Managing Director & CEO, three (03) Additional Managing Directors and eight (08) Deputy Managing Directors.

55 Events after reporting period

Board of Directors in its 700th meeting held on 09 April 2026 decided to recommend ..% cash and ..% stock dividend subject to approval of shareholders and regulatory authorities.

56 General

56.1 Core risk management

BRPD circular no.17 (7 October 2003) and BRPD circular no.4 (5 March 2007) require the Bank's to put in place an effective risk management system. Bangladesh Bank monitors the progress of implementation of these guidelines by its on-site inspection teams through routine inspection. The risk management systems in place at the Bank are discussed below.

56.1.1 Credit risk

It arises mainly from lending, trade finance, leasing and treasury businesses. This can be described as potential loss arising from the failure of a counter party to perform as per contractual agreement with the Bank. The failure may result from unwillingness of the counter party or decline in his/her financial condition. Therefore, the Bank's credit risk management activities have been designed to address all these issues.

The Bank has segregated duties of the officers/executives, involved in credit related activities. Separate Corporate/SME/Retail divisions have been formed at Head Office which are entrusted with the duties of maintaining effective relationship with customers, marketing of credit products, exploring new business opportunities etc. Moreover, credit approval, administration, monitoring and recovery functions have been segregated. For this purpose, three separate units have been formed . These are (a) Credit Risk Management Division (b) Credit Administration Division and (c) Special Asset Management Division. Credit Risk Management Division is entrusted with the duties of maintaining asset quality, assessing risk in lending, sanctioning credit, formulating policy/strategy for lending operation, etc. For retail lending, a separate Credit & Collection (C&C) has been formed to assess risk, approve and monitor retail loans.

A thorough risk assessment is done before the sanction of any credit facility at Credit Risk Management Division. The risk assessment includes borrower risk analysis, financial analysis, industry analysis, historical performance of the customer, security of the credit facility etc. The assessment process starts at the relationship level and ends at Credit Risk Management Division when it is approved/declined by the competent authority. Credit approval authority has been delegated to the individual executives. Proposals beyond their delegation are approved/declined by the Executive Committee and/or the Board of Directors of the Bank.

In determining Single borrower/Large loan limit, the instructions of Bangladesh Bank are strictly followed. Internal audit is conducted at regular intervals to ensure compliance of Bank's and Regulatory polices. Loans are classified as per Bangladesh Bank's guidelines.

56.1.2 Asset liability management risk

For better management of asset and liability risk, the Bank has an established Assets Liability Committee (ALCO) which meets at least once a month. The members of ALCO as at 31 December 2025 were as follows:

Mr. Mashrur Arefin	Managing Director & Chief Executive Officer
Mr. Mohammad Mahbubur Rahman	AMD & Chief Financial Office
Mr. Mesbaul Asif Siddiqui	DMD & Head of Whole Sale Banking
Mr. Mohammad Mahmud Gony	DMD & Head of Corporate Banking
Mr. Md Arup Haider	DMD & Head of Retail Banking
Mr. Md. Nurul Azam Mozumder	DMD & Head of SME-Medium Business
Mr. Kamrul Mehedi	DMD & Head of Small, Microfinance and Agent Banking Business
Mr. Muhammed Shah Alam	Head of Treasury
Md. Afzalul Islam	Head of Islamic Banking
Mr. Mohammad Firoz Alam	Chief Risk Officer
Mr. Mohammad Shahazadul Alam Khan	Head of ALM (Asset Liability Management Committee)

The ALCO's primary function is to formulate policies and guidelines for the strategic management of the Bank using pertinent information that has been provided through the ALCO process together with knowledge of the individual businesses managed by members of the committee. ALCO regularly reviews the Bank's overall asset and liability position, forward looking asset and liability pipeline, overall economic position, the Banks' liquidity position, capital adequacy, balance sheet risk, interest risk and makes necessary changes in its mix as and when required.

The Bank maintains specified liquidity and funding ratio limits to ensure financial flexibility to cope with unexpected future cash demands. ALCO monitors the liquidity and funding ratios on an ongoing basis and ascertains liquidity requirements under various stress situations. In order to ensure liquidity against all commitments, the Bank reviews the behaviour patterns of liquidity requirements. The Bank has an approved Liquidity Contingency Plan (LCP) which is reviewed and updated on an annual basis by ALCO. All regulatory requirements including CRR, SLR and RWA are reviewed by ALCO.

56.1.3 Foreign exchange risk

Foreign exchange risk is defined as the potential change in earnings due to change in market prices. The foreign exchange risk of the Bank is minimal as all the transactions are carried out on behalf of the customers against underlying L/C commitments and other remittance requirements.

Treasury Department independently conducts the transactions and the back office of treasury is responsible for verification of the deals and passing of their entries in the books of account. All foreign exchange transactions are revalued at Mark-to-Market rate as determined by Bangladesh Bank at the month-end. The Bank maintains various nostro accounts in order to conduct operations in different currencies including TK. The senior management of the Bank sets limits for handling nostro account transactions. All Nostro accounts are reconciled on a monthly basis and outstanding entries beyond 30 days are reviewed by the management for its settlement.

As at 31 December 2025, no debit entry was unreconciled for 6 months or more, therefore no provision is kept in accordance with BRPD circular no. 04 (12 April 2022) and FEPD circular no. 677 (13 September 2005).

56.1.4 Internal control and compliance

Effective internal controls are the foundation of safe and sound banking. A properly designed and consistently enforced system of operational and financial internal control helps the Bank's management safeguard the Bank's resources, produce reliable financial reports and comply with laws and regulations. Effective internal control also reduces the possibility of significant errors and irregularities and assists in their timely detection when they do occur.

Internal Control and Compliance (ICC) operates independently as a division consisting three units (Audit & Inspection, Monitoring and Compliance) with prime responsibility to determine risks by evaluating overall Business, Operations & Credit Portfolios of the Bank. The key objective of ICC is to assist and guide in all aspects of the Bank using adequate resources for identification of weaknesses and taking appropriate measures to overcome the same to be a compliant bank.

ICC has a unique reporting line to the Bank's Board of Directors through the Audit Committee and Managing Director & CEO. Thus it acts as a bridge between the board and the Bank's management. An effective organizational structure has been established by exercising durable Internal Control culture within the Bank.

56.1.5 Reputation risk arising from money laundering incidences

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. For mitigating the risks, the Bank has a designated Head of Internal Control & Compliance at Head Office and Compliance Officers at branches, who independently review the transactions of the accounts to verify suspicious transactions. Manuals for prevention of money laundering have been established and Transaction profile has been introduced. Training is continuously given to all the category of Officers and Executives for developing awareness and skill for identifying suspicious activities/transactions.

56.1.6 Information technology

The Bank's IT has gone through a gigantic transformation from where it started. After several years of continuous efforts, standardization of both back-end as well as front-end operations of bank is complete. Now through wide array of customizable products and services, IT can bring about equivalent contribution to profits.

Relevant hardware, software and networking equipment is in place to support operations of online branches, internet banking, SMS service, call centre, Tele Banking, POS and ATM network. These devices are providing superior performance resulting in better end-user satisfaction. To ensure uninterrupted and smooth customer service in all branches and SME centres, IT division continuously work on performance tuning for database and application, networking and server hardware on regular basis. Continuous investments are going on to do the necessary upgradation on hardware and software to increase the Bank's centralised online banking and other peripheral service requirements.

56.2 Audit committee

According to BRPD Circular no. 02 dated 11 February 2024, all banks are advised to constitute an audit committee comprising members of the Board. The audit committee will assist the Board in fulfilling its oversight responsibilities including implementation of the objectives, strategies and overall business plans set by the Board for effective functioning of the Bank. The committee will review the financial reporting process, the system of internal control and management of financial risks, the audit process, and the Bank's process for monitoring compliance with laws and regulations and its own code of business conduct.

The Bank, being a listed entity bank, have a board of directors from whom to select an audit committee. The Audit Committee of the Board of Directors consist of maximum 05 (five) members with minimum 02 (two) independent director. Chairman of the Audit Committee will be selected from the Independent Directors for the tenor of 03 (three) year at a time. The Committee will meets on a regular basis with the senior management of the Bank, and with the internal and external auditors to consider and review the nature and scope of the reviews and the effectiveness of the systems of internal control and compliance as well as the financial statements of the Bank. All audit reports issued by internal and external auditors and all inspection/audit reports issued by Bangladesh Bank are sent to the Audit Committee.

56.2.1 Particulars of audit committee

Pursuant to the BRPD Circular no. 02 dated 11 February 2024, the Board's Audit Committee of the Board of Directors as at 31 December 2025 consisted of the following 3 (three) members of the Board's Audit Committee:

Name	Status with bank	Status with committee	Educational qualification
Mr. Matiul Islam Nowshad	Independent Director	Convener	MBA
Mrs. Syeda Shaireen Aziz	Director	Member	LLB
Mr. Nazimuddin Chowdhury	Independent Director	Member	MA

56.2.2 Meetings held by the Audit Committee with senior management to consider and review the Bank's Financial Statements:

During the period under review the Audit Committee held several meetings to oversee/review various functions including reviewing the quarterly financial statements in compliance with the Bangladesh Bank circular.

Meetings held by the committee during the year by date:

119th Board's Audit Committee Meeting held on 08 April 2025
120th Board's Audit Committee Meeting held on 20 April 2025
121st Board's Audit Committee Meeting held on 12 May 2025
122nd Board's Audit Committee Meeting held on 31 August 2025
123rd Board's Audit Committee Meeting held on 28 October 2025
124th Board's Audit Committee Meeting held on 23 November 2025
125th Board's Audit Committee Meeting held on 08 December 2025

56.2.3 Steps taken for implementation of an effective internal control procedure of the Bank

Through circular the Audit Committee place its report regularly to the Board of Directors of the Bank for mentioning its review results and recommendations on internal control system, compliance of rules and regulations and establishment of good governance within stipulated time.

City Bank PLC

Audited Financial Statements as at and for the year ended 31 December 2025

56.3 Interest rate risk

Interest rate risk may arise either from trading portfolio or from non-trading portfolio. The trading portfolio of the Bank consists of Government treasury bills and bonds of different maturities. Interest rate risk arises from mismatches between the future yield of an asset and their funding cost. Asset Liability Committee (ALCO) monitors the interest rate movement on a regular basis and Treasury Division actively manages the Balance Sheet gap profitably on a regular basis.

56.4 Equity risk

Equity risk arises from movement in market value of equities held. The risks are monitored by investment committee and governed by a well designed policy framework.

56.5 Operational risk

Operational risk may arise not only from internal control lapses and poor compliance but also from external threats. Bank ensures periodical assessment of material risk and monitoring associated with the control environment for business and support functions through operational risk management team. Operational risk management committee discuss the process improvisation to mitigate the lapses by engaging all relevant stakeholders.

Internal Control and Compliance Division undertakes periodic and special audit of the branches and departments at the Head Office for review of the operation and compliance of statutory requirements. The Audit Committee of the Board subsequently reviews the reports of the Internal Control and Compliance Division.

56.6 Implementation of BASEL-III

Basel III reforms are the response of Basel Committee on Banking Supervision (BCBS) to improve the banking sector's ability to absorb shocks arising from financial and economic stress, whatever the source, thus reducing the risk of spill over from the financial sector to the real economy.

The Committee introduced transitional arrangements to implement the new standards that help to ensure that the banking sector can meet the higher capital standards through reasonable earnings retention and capital raising, while still supporting lending to the economy. In line with the Basel framework, Bangladesh Bank issued transitional arrangements for Basel III implementation in Bangladesh. The phase-in arrangements for Basel III implementation in Bangladesh has been effective from 1 January 2015 in accordance with BRPD Circular no- 18 dated 21 December 2014.

Internal Capital Adequacy Assessment Process (ICAAP)

Internal Capital Adequacy Assessment Process (ICAAP) represents the Bank's own assessment of its internal capital requirements. The Bank's approach to calculate its own internal capital requirement has been to take the minimum capital required for credit risk, market risk and operational risk under Pillar-I as the starting point, assess whether this is sufficient to cover those risks and then identify other risks (Pillar-II) and assess prudent level of capital to meet them.

The assessment is undertaken using time series of data and Bangladesh Bank's guidelines on Risk Based Capital Adequacy to assess the likelihood of occurrence and potential impact. Purposes of Internal Capital Adequacy Assessment Process are to:

i) inform the Board of Directors about

- assessing risks;
- initiatives to mitigate identified risks; and
- capital requirement to support the operations in light of identified risks

ii) comply with Bangladesh Bank's requirement.

56.7 Disclosure on Country Risk Exposure

Country risk refers to the potential inability or unwillingness of a foreign obligor to meet their obligations due to economic, political, social, or ecological conditions specific to that country. This risk may arise from factors such as exchange controls, currency devaluation, government actions, or significant socio-political changes in the country where placements, lending, and investments are made.

The major categories of country risk include sovereign risk, contagion risk, currency risk, indirect country risk, macroeconomic risk, and transfer risk. The Bank actively manages and monitors its country risk exposure in line with the guidelines issued by Bangladesh Bank, as outlined in BRPD Circular No. 07, dated April 13, 2021.

In compliance with this regulatory framework, the Bank has assessed its position and determined that its net funded exposure to any single country remains below 2% of its total assets. Consequently, no additional provision or capital requirement is necessary for exposure to any single country.

56.7.1 Sustainable finance activities of the Bank

During 2025, the Bank disbursed Taka 47,749 crore loan as Sustainable Finance, which included Taka 5,428 crore as Green.

56.7.2 Disclosure Statement: Compliance with Bangladesh Bank Start-up Fund Directives

This statement outlines the Bank's adherence to and ongoing engagement with directives from Bangladesh Bank concerning funding for start-up entrepreneurs.

As per SMESPD Circular No. 4 (dated 29 March 2021) and Circular No. 5 (dated 26 April 2021), Bangladesh Bank required all scheduled banks to establish a "start-up fund" through an annual transfer of 1% of net profit, as per audited financial statements. This mandate applied for five years, commencing with the financial year ended 31 December 2020, and continuing until 31 December 2024. Funds were designated for loan/investment disbursements to start-up entrepreneurs. A dedicated account heading, 'Start-up fund", was to be created and disclosed under "other liabilities" in the balance sheet. The Bank fully complied with this directive, transferring 1% of its net profit to the 'Start-up fund' annually during the specified period.

On 09 July 2025, through SMESPD Circular No. 02 (Master Circular on Financing Start-ups), Bangladesh Bank now instructs all banks and financial institutions to transfer 1 % of their annual net profit to a dedicated 'Start-up Equity Investment Fund'. Bangladesh Bank is planning to form a Venture Capital Company and utilize these cumulative funds for equity investment in such Venture Capital Company as stated in the circular. In line with said circular, the Bank will continue to transfer 1% of its annual net profit to the 'Start-up Equity Investment Fund', which is disclosed as a separate line item under "Shareholders' equity" in these financial statements.

56.7.3 Disclosure of wilful defaulters

The Bank established its "Wilful Defaulter Identification Unit', in accordance with BRPD Circular No. 06 dated 12 March 2024. This unit is tasked with the identification of wilful defaulters. Till 31 December 2025, the unit identifid 15 classified obligors as wilful defaulters and out of 15, 7 no. new classified obligor was identified in 2025.

56.7.4 Sustainability and Climate-related financial disclosure

Pursuant to the Bangladesh Bank Guideline on Sustainability and Climate-related financial disclosure issued on 26 December 2023 as per IFRS S1- General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2- Climate-related Disclosure, the Bank has prepared an additional disclosure named "Sustainability and Climate related Financial Disclosure of the Bank for 2025" to be submitted to Bangladesh Bank along with these audited financial statements. The Bank is committed to continuously enhance its disclosure to align llith the evolving global standards and implementation pathway given by Bangladesh Bank.

56.7.5 Verification of financial statements through Document Verification System (DVS)

As per BRPD Circular Letter No. 4/2021, it has been ensured that latest available audited financials are preserved in the credit file of all our clients. In addition to that as per BRPD Circular Letter No. 3512021, we ha1e been granted access in DVS by The Institute of Chartered Accountants of Bangladesh (ICAB) on 27 October 2021 post which we have implemented verification of financials through DVS for all our clients. During 2025, we performed verification for all the clients of our portfolio, and 100% of our clients had DVC in the financials.

56.8 Exchange rates

The assets and liabilities as at 31 December 2025 and 31 December 2024 in foreign currencies have been converted to TK at the following rates:

	2025 Taka	2024 Taka
USD 1 =	122.2954	120.0000
ACU 1 =	122.2954	120.0000
GBP 1 =	165.1844	150.9240
AUD 1 =	82.0174	74.8920
EUR 1 =	144.0089	125.0820
CHF 1 =	155.0595	133.0598
JPY 1 =	0.7827	0.7604
SAR 1 =	32.6060	31.9659
MYR 1 =	30.1703	26.8486
KWD 1 =	397.3404	389.3828
SGD 1 =	95.1197	88.3652
AED 1 =	33.2994	32.6717
HKD 1 =	15.7245	15.4564
SEK 1 =	13.3331	10.9074
CAD 1 =	89.3613	83.3420
CNY 1 =	17.4634	16.4412

56.9 Credit rating of the Bank

As per the BRPD circular no.6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Agency of Bangladesh Limited (CRAB) based on the financial statements dated 31 December 2024.

Particulars	Date of Rating	Long term	Short term	Rating Valid
Entity Rating	21-May-25	AAA Extremly strong capacity & highest quality	ST-1 Highest capacity for timely repayment	30-Jun-26

56.10 Fraud and administrative error

In the year 2025, total number & amount of fraud forgeries detected/attempted in the Bank were 18 & Taka 13.07 million respectively. Out of these 18 incidences, total 11 instances have already been closed and remaining 07 instances are open for recovery. Out of the total fraud amount of Taka 13.07 million, an amount of Taka 5.37 million was recovered from the fraudsters and the remaining amount of Taka 7.36 million is under processes for recovery. Out of the 18 incidences, 16 instances were occurred by external fraudsters, 02 instances were occurred by internal fraudster and Bank Agent Owners. To prevent fraud and administrative errors, the Bank has taken appropriate administrative actions against officials responsible for lapses in due diligence to encourage them to follow the Bank's policies and regulatory guidelines meticulously. Also, upon detection of fraud incidences, appropriate corrective measures have been taken so that the same incidences can be prevented in future.

56.11 Number of employees

The number of employees engaged for the whole year or part thereof who received a total remuneration of TK 36,000 p.a. or above were 6,219 at the end of December 2025 as against 5,321 at the end of December 2024.

56.12 Previous year's figures have been rearranged, wherever necessary, to conform with the current year's presentation.

Managing Director & CEO   Director   Director   Chairman

Dhaka, 09 April 2026

Consolidated Liquidity Statement (Analysis of maturity of assets and liabilities) as at 31 December 2025

Annexure-A

Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	More than 5 years	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Assets						
Cash	36,075,984,083	-	-	-	25,236,603,184	**61,312,587,267**
Balance with other banks and financial institutions	12,820,095,191	656,992,010	423,500,000	1,237,279,167	1,499,999,080	**16,637,865,448**
Money at call on short notice	2,763,000,000	-	-	-	-	**2,763,000,000**
Investments	8,582,561,917	20,929,292,376	9,900,832,626	62,694,043,969	105,810,945,503	**207,917,676,391**
Loans and advances/investments	50,514,926,186	97,725,377,840	123,600,764,378	165,030,808,809	69,289,193,922	**506,161,071,135**
Fixed assets including premises, furniture and fixtures	-	-	-	-	13,659,913,555	**13,659,913,555**
Other assets	6,771,167,670	10,861,852,065	2,836,699,947	544,270,109	17,286,342,885	**38,300,332,676**
Non banking assets	-	-	-	-	449,754,116	**449,754,116**
Total assets (A)	**117,527,735,047**	**130,173,514,291**	**136,761,796,951**	**229,506,402,054**	**233,232,752,245**	**847,202,200,588**
Liabilities						
Bond	80,000,000	-	700,000,000	3,150,000,000	7,150,000,000	**11,080,000,000**
Borrowings from other banks, financial institutions and agents	13,603,967,829	7,290,740,192	16,393,772,578	412,796,600	-	**37,701,277,199**
Borrowings from central bank & government agencies	3,019,383,662	7,924,199,186	11,670,278,405	6,340,570,025	793,869,262	**29,748,300,540**
Deposits	73,172,511,802	73,060,052,692	266,636,403,608	174,205,192,076	2,301,573,138	**589,375,733,316**
Other accounts	10,136,918,964	8,420,376,139	23,767,398,856	-	-	**42,324,693,959**
Provision and other liabilities	4,846,836,460	6,206,493,895	7,527,611,507	29,628,456,572	26,816,366,416	**75,025,764,850**
Total liabilities (B)	**104,859,618,717**	**102,901,862,104**	**326,695,464,954**	**213,737,015,273**	**37,061,808,816**	**785,255,769,864**
Net liquidity gap (A - B)	**12,668,116,330**	**27,271,652,187**	**(189,933,668,003)**	**15,769,386,781**	**196,170,943,429**	**61,946,430,724**

as at 31 December 2024

Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	More than 5 years	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Assets						
Cash	11,664,889,664	-	-	-	21,365,282,067	**33,030,171,731**
Balance with other banks and financial institutions	17,170,668,751	15,435,000,000	5,493,000,000	1,237,279,167	-	**39,335,947,918**
Money at call on short notice	3,775,100,000	-	-	-	-	**3,775,100,000**
Investments	10,594,008,121	6,113,248,464	12,300,572,522	35,609,585,539	75,836,459,200	**140,453,873,846**
Loans and advances/investments	45,205,054,649	89,671,182,300	118,299,273,364	148,893,035,521	43,691,833,052	**445,760,378,886**
Fixed assets including premises, furniture and fixtures	-	-	-	-	11,752,843,320	**11,752,843,320**
Other assets	5,498,750,592	19,765,513,532	10,409,300,839	746,405,340	183,158,369	**36,603,128,672**
Non banking assets	-	-	-	-	576,119,668	**576,119,668**
Total assets (A)	**93,908,471,777**	**130,984,944,296**	**146,502,146,725**	**186,486,305,567**	**153,405,695,676**	**711,287,564,041**
Liabilities						
Bond	80,000,000	-	760,000,000	6,030,000,000	5,050,000,000	**11,920,000,000**
Borrowings from other banks, financial institutions and agents	3,991,300,110	7,336,748,832	9,224,959,622	6,397,665,961	10,691,910	**26,961,366,435**
Borrowings from central bank & government agencies	3,490,306,427	6,066,856,802	15,800,290,843	6,069,779,660	1,081,762,815	**32,508,996,547**
Deposits	68,697,480,539	68,430,758,702	192,440,159,975	139,084,272,949	2,271,710,313	**470,924,382,478**
Other accounts	10,849,234,311	8,525,455,232	24,063,995,669	-	-	**43,438,685,212**
Provision and other liabilities	2,719,700,349	13,947,754,452	10,001,407,161	30,799,154,179	21,435,168,246	**78,903,184,387**
Total liabilities (B)	**89,828,021,736**	**104,307,574,020**	**252,290,813,270**	**188,380,872,749**	**29,849,333,284**	**664,656,615,059**
Net liquidity gap (A - B)	**4,080,450,041**	**26,677,370,276**	**(105,788,666,545)**	**(1,894,567,182)**	**123,556,362,392**	**46,630,948,982**

Liquidity Statement (Analysis of maturity of assets and liabilities) as at 31 December 2025

Annexure-A/1

Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	More than 5 years	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Assets						
Cash	36,075,429,951	-	-	-	25,236,603,184	**61,312,033,135**
Balance with other banks and financial institutions	11,812,560,795	656,992,010	423,500,000	1,237,279,167	1,499,999,080	**15,630,331,052**
Money at call on short notice	2,763,000,000	-	-	-	-	**2,763,000,000**
Investments	8,582,561,918	19,358,404,068	9,336,705,151	62,041,423,794	101,891,463,346	**201,210,558,277**
Loans and advances/investments	50,458,660,426	99,022,933,673	122,402,514,485	165,027,941,867	69,289,193,921	**506,201,244,372**
Fixed assets including premises, furniture and fixtures	-	-	-	-	12,275,517,614	**12,275,517,614**
Other assets	6,660,450,286	10,704,196,457	2,472,580,237	544,270,109	23,116,734,043	**43,498,231,132**
Non banking assets	-	-	-	-	449,754,116	**449,754,116**
Total assets (A)	**116,352,663,376**	**129,742,526,208**	**134,635,299,873**	**228,850,914,937**	**233,759,265,304**	**843,340,669,698**
Liabilities						
Bond	80,000,000	-	700,000,000	3,150,000,000	7,150,000,000	**11,080,000,000**
Borrowings from other banks, financial institutions and agents	13,602,772,468	7,260,200,180	15,579,476,753	102,480,000	-	**36,544,929,401**
Borrowings from central bank & government agencies	3,019,383,662	7,924,199,186	11,670,278,405	6,340,570,025	793,869,262	**29,748,300,540**
Deposits	73,320,452,703	73,211,617,339	266,861,197,569	174,205,192,076	2,301,573,137	**589,900,032,824**
Other accounts	9,554,621,819	8,420,376,139	23,767,398,856	-	-	**41,742,396,814**
Provision and other liabilities	4,833,293,205	6,320,644,105	7,405,722,206	29,146,409,645	25,516,732,118	**73,222,801,279**
Total liabilities (B)	**104,410,523,857**	**103,137,036,949**	**325,984,073,789**	**212,944,651,746**	**35,762,174,517**	**782,238,460,858**
Net liquidity gap (A - B)	**11,942,139,519**	**26,605,489,259**	**(191,348,773,916)**	**15,906,263,191**	**197,997,090,787**	**61,102,208,840**

as at 31 December 2024

Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	More than 5 years	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Assets						
Cash	11,663,281,059	-	-	-	21,365,282,067	**33,028,563,126**
Balance with other banks and financial institutions	16,763,449,954	15,435,000,000	5,493,000,000	1,237,279,167	-	**38,928,729,121**
Money at call on short notice	3,775,100,000	-	-	-	-	**3,775,100,000**
Investments	10,549,166,382	4,084,554,650	11,938,187,662	34,989,764,363	72,795,729,505	**134,357,402,562**
Loans and advances/investments	44,596,650,599	91,559,648,359	116,239,829,963	148,889,727,788	43,691,833,051	**444,977,689,760**
Fixed assets including premises, furniture and fixtures	-	-	-	-	10,491,130,486	**10,491,130,486**
Other assets	5,371,278,047	9,580,948,818	10,010,436,691	724,908,059	6,239,758,504	**31,927,330,119**
Non banking assets	-	-	-	-	576,119,668	**576,119,668**
Total assets (A)	**92,718,926,041**	**120,660,151,827**	**143,681,454,316**	**185,841,679,377**	**155,159,853,281**	**698,062,064,842**
Liabilities						
Bond	80,000,000	-	760,000,000	6,030,000,000	5,050,000,000	**11,920,000,000**
Borrowings from other banks, financial institutions and agents	4,032,278,866	7,308,919,672	8,716,987,404	6,004,922,240	-	**26,063,108,182**
Borrowings from central bank & government agencies	3,490,306,427	6,066,856,802	15,800,290,843	6,069,779,660	1,081,762,815	**32,508,996,547**
Deposits	68,823,656,897	68,560,911,799	192,753,612,654	139,084,272,949	2,271,710,314	**471,494,164,613**
Other accounts	10,120,469,009	8,525,455,232	24,063,995,669	-	-	**42,709,919,910**
Provision and other liabilities	2,716,137,748	4,026,901,581	9,969,343,729	30,237,398,156	20,295,553,968	**67,245,335,182**
Total liabilities (B)	**89,262,848,947**	**94,489,045,086**	**252,064,230,299**	**187,426,373,005**	**28,699,027,097**	**651,941,524,434**
Net liquidity gap (A - B)	**3,456,077,094**	**26,171,106,741**	**(108,382,775,983)**	**(1,584,693,628)**	**126,460,826,184**	**46,120,540,408**

Balance with other banks - outside Bangladesh (Nostro Accounts) as at 31 December 2025

Annexure-B

Name of the Banks	Account type	31 December 2025				31 December 2024		
		Currency type	FC amount	Exchange rate	Equivalent Taka	FC amount	xchange rate	Equivalent Taka
Standard Chartered Bank, New York, USA	CD	USD	19,212,948	122.30	2,349,655,193	32,823,303	120.00	3,938,796,350
JP Morgan Chase Bank, New York	CD	USD	8,799,771	122.30	1,076,171,516	1,542,264	120.00	185,071,645
MCB Bank Limited, Karachi, Pakistan	CD	ACU	8,041,115	122.30	983,391,400	898,561	120.00	107,827,380
Citibank N.A. New York, USA	CD	USD	5,237,121	122.30	640,475,861	5,684,271	120.00	682,112,532
Habib American Bank, New York, USA	CD	USD	3,741,575	122.30	457,577,466	783,119	120.00	93,974,296
Mashreq Bank, New York, USA	CD	USD	3,130,162	122.30	382,804,364	2,674,325	120.00	320,919,055
Standard Chartered Bank, Mumbai, India	CD	ACU	2,658,757	122.30	325,153,767	259,061	120.00	31,087,274
HDFC Bank Ltd, Mumbai, India	CD	ACU	2,065,759	122.30	252,632,810	233,798	120.00	28,055,749
Mashreq Bank, Mumbai, India	CD	ACU	1,512,956	122.30	185,027,513	514,697	120.00	61,763,690
AB Bank PLC., Mumbai, India	CD	ACU	1,379,925	122.30	168,758,529	258,255	120.00	30,990,568
Standard Chartered Bank, Frunkfurt, Germany	CD	EUR	1,031,799	144.01	148,588,287	364,922	125.08	45,645,182
Standard Chartered Bank, London	CD	GBP	693,258	165.18	114,515,392	285,464	150.92	43,083,331
Commerz Bank AG. Frankfurt, Germany	CD	USD	732,292	122.30	89,555,890	382,283	120.00	45,873,954
Commerz Bank AG. Frankfurt, Germany	CD	EUR	569,465	144.01	82,008,054	311,270	125.08	38,934,273
Kookmin Bank, Korea	CD	USD	386,957	122.30	47,323,007	334,542	120.00	40,145,089
Zhejiang Chouzhou Commercial Bank, China	CD	USD	263,226	122.30	32,191,293	301,938	120.00	36,232,618
Standard Chartered Bank, Japan	CD	JPY	32,430,447	0.78	25,383,311	13,239,088	0.76	10,067,003
Standard Chartered Bank, Nepal	CD	ACU	187,395	122.30	22,917,527	113,870	120.00	13,664,357
Sonali Bank PLC., Kolkata, India	CD	ACU	140,787	122.30	17,217,602	63,305	120.00	7,596,654
Bank of Bhutan, Bhutan	CD	ACU	96,972	122.30	11,859,211	10,366	120.00	1,243,902
Commerz Bank AG. Frankfurt, Germany	CD	AUD	91,734	82.02	7,523,781	92,764	74.89	6,947,255
Commerz Bank AG. Frankfurt, Germany	CD	CHF	36,769	155.06	5,701,442	49,080	133.06	6,530,602
Commercial Bank of Ceylon, Colombo, Sri Lanka	CD	ACU	14,198	122.30	1,736,357	14,198	120.00	1,703,767
Bank of Tokyo Mitsubishi Limited., New Delhi, India	CD	ACU	8,709	122.30	1,065,018	8,709	120.00	1,045,028
Sonali Bank, Kolkata, India	TD	ACU	8,646	122.30	1,057,414	8,646	120.00	1,037,567
Mashreq Bank, Dubai	CD	AED	29,432	33.30	980,073	181,813	32.67	5,940,153
Saudi National Bank, Riyadh	CD	SAR	14,834	32.61	483,676	29,639	31.97	947,436
Zhejiang Chouzhou Commercial Bank, China	CD	CNY	20,596	17.46	359,677	50,470	16.44	829,781
Agricultural Bank Of China, China	CD	CNY	19,072	17.46	333,061	2,045,998	16.44	33,638,662
Mashreq Bank, New York, USA (For OBU Operation)	CD	USD	5,490,449	122.30	671,456,690	5,008,773	120.00	601,052,722
Commerz Bank AG. Frankfurt, Germany (For OBU Operation)	CD	USD	1,096,431	122.30	134,088,440	407,944	120.00	48,953,227
ICICI Bank Limited, India (For OBU Operation)	CD	ACU	3,340,019	122.30	408,468,971	257,361	120.00	30,883,327
Commerz Bank AG. Frankfurt, Germany (For OBU Operation)	CD	EUR	799,673	144.01	115,160,095	95,858	125.08	11,990,124
JP Morgan Chase Bank, New York (For OBU Operation)	CD	USD	1,451,400	122.30	177,499,535	-	-	-
					8,939,122,223			**6,514,584,553**

Investment in Shares as at 31 December 2025

Annexure-C

Sl. No.	Name of the company	Sector	Type of shares	Face value	Number of shares	Cost of holding	Average cost	Quoted rate per share	Total market value
				Taka		Taka	Taka	Taka	Taka
	Quoted ordinary share								
1	Sea Pearl Beach Resort & Spa Limited	Travel & Leisure	B	10	2,844,472	580,709,558	204.15	32.60	92,729,787
2	IDLC Finance PLC.	NBFI	A	10	39,283,798	462,133,670	11.76	35.70	1,402,431,589
3	Orion Infusion Ltd.	Pharmaceuticals & Chemicals	A	10	954,260	368,369,765	386.03	341.70	326,070,642
4	Taufika Foods and Lovello Ice-cream PLC	Food & Allied	A	10	4,085,054	359,033,425	87.89	67.60	276,149,650
5	Bangladesh Export Import Company Ltd.	Miscellaneous	B	10	1,636,659	222,530,747	135.97	110.10	180,196,156
6	Prime Bank PLC.	Bank	A	10	7,440,107	201,476,265	27.08	28.70	213,531,071
7	BRAC Bank PLC.	Bank	A	10	2,932,611	196,577,923	67.03	63.10	185,047,754
8	British American Tobacco Bangladesh Company Limited	Food & Allied	A	10	321,353	172,218,549	535.92	248.60	79,888,356
9	Midland Bank PLC.	Bank	B	10	6,122,681	168,879,437	27.58	17.00	104,085,577
10	Jamuna Bank PLC.	Bank	A	10	7,278,128	152,671,856	20.98	21.10	153,568,501
11	Bangladesh Submarine Cables PLC	Telecommunication	A	10	940,764	133,394,352	141.79	126.60	119,100,722
12	The IBN SINA Pharmaceutical Industry PLC	Pharmaceuticals & Chemicals	A	10	432,352	132,899,732	307.39	314.00	135,758,528
13	Mutual Trust Bank PLC.	Bank	A	10	10,136,571	123,659,882	12.20	12.30	124,679,823
14	Square Pharmaceuticals PLC.	Pharmaceuticals & Chemicals	A	10	572,593	115,462,037	201.65	198.60	113,716,970
15	ADN Telecom Limited	IT Sector	A	10	845,813	91,832,975	108.57	57.80	48,887,991
16	MJL Bangladesh PLC.	Fuel & Power	A	10	972,314	88,136,158	90.65	90.50	87,994,417
17	Beximco Pharmaceuticals Ltd.	Pharmaceuticals & Chemicals	A	10	811,099	87,874,855	108.34	102.10	82,813,208
18	Bangladesh Shipping Corporation	Miscellaneous	A	10	815,378	86,710,478	106.34	111.10	90,588,496
19	Karnaphuli Insurance Company Ltd.	Insurance	A	10	1,830,866	85,900,462	46.92	28.40	51,996,594
20	Malek Spinning Mills PLC.	Textile	A	10	3,068,938	83,957,876	27.36	28.70	88,078,521
21	LafargeHolcim Bangladesh PLC.	Cement	A	10	1,066,976	81,558,614	76.44	46.70	49,827,779
22	Pubali Bank PLC.	Bank	A	10	2,608,479	81,328,146	31.18	30.90	80,602,001
23	Olympic Industries Ltd.	Food & Allied	A	10	495,843	67,613,006	136.36	137.40	68,128,828
24	Marico Bangladesh Limited	Pharmaceuticals & Chemicals	A	10	22,592	61,244,817	2,710.91	2,673.50	60,399,712
25	Robi Axiata PLC.	Telecommunication	A	10	1,982,500	57,655,745	29.08	28.20	55,906,500
26	Dhaka Bank PLC.	Bank	A	10	3,111,663	59,122,308	19.00	11.30	35,161,792
27	ACI Limited	Pharmaceuticals & Chemicals	A	10	271,729	53,363,737	196.39	194.60	52,878,463
28	BSRM Steels Limited	Engineering	A	10	749,064	47,572,251	63.51	63.10	47,265,938
29	IT Consultants PLC.	IT Sector	A	10	823,653	30,839,028	37.44	38.40	31,628,275
30	Walton Hi-Tech Industries PLC	Engineering	A	10	26,737	29,499,501	1,103.32	376.90	10,077,175
31	Orion Pharma Ltd.	Pharmaceuticals & Chemicals	Z	10	188,384	23,728,564	125.96	27.40	5,161,722
32	Bank Asia PLC.	Bank	A	10	800,000	14,518,771	18.15	18.20	14,560,000
33	Premier Cement Mills PLC	Cement	A	10	175,000	10,625,806	60.72	39.20	6,860,000
34	Raspit Inc. (BD) Limited	Miscellaneous	OTC	10	366,000	6,153,414	16.81	1.90	695,400
35	National Credit and Commerce Bank PLC.	Bank	A	10	300,000	3,635,337	12.12	12.20	3,660,000
36	Rangamati Food Products Limited	Food & Allied	OTC	10	64,500	645,000	10.00	15.00	967,500
37	German Bangla Joint Venture Foods Limited	Food & Allied	OTC	10	21,000	210,000	10.00	3.60	75,600
38	Perfume Chemical Ind. Limited	Pharmaceuticals & Chemicals	OTC	100	28	3,500	125.00	33.50	938
		Total				**4,543,747,546**			**4,481,171,976**

Sl. No.	Name of the company	Type of shares	Face value	Number of shares	Cost of holding	Average cost
			Taka		Taka	Taka
	Quoted (Under Special fund and Investment Policy)					
1	Shahjibazar Power Co. Limited	A	10	100,000	12,041,703	120.42
Total					**12,041,703**	

Sl. No.	Name of the company	Type of shares	Face value	Number of shares	Cost of holding	Average cost	NAV per share
			Taka		Taka	Taka	Taka
	Unquoted ordinary shares						
1	Industrial and Infrastructural Development Finance Company PLC		10	13,380,903	71,770,260	5.36	(30.70)
2	Venture Investment Partners Bangladesh Limited		100	134,784	12,000,000	89.03	207.30
3	KARMA Sangsthan Bank		100	100,000	10,000,000	100.00	311.40
4	Central Depository Bangladesh Limited		10	2,284,721	6,277,770	2.75	40.31
Total					**100,048,030**		

Schedule of fixed assets including premises, furniture and fixtures as at 31 December 2025

Annexure-D

Particulars	Cost					Depreciation/Amortisation				Written down value as at 31 Dec 2025
	Balance as at 1 Jan 2025	Additions during the year	Adjustments during the year	Disposals during the year	Balance as at 31 Dec 2025	Balance as at 1 Jan 2025	Charged during the year	Disposals/ adjustments during the year	Balance as at 31 Dec 2025	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Own assets										
Land	351,484,347	-	118,605,250	-	470,089,597	-	-	-	-	470,089,597
Work in progress (Land)	-	-	-	-	-	-	-	-	-	-
Building	1,542,837,286	-	-	-	1,542,837,286	496,885,992	38,570,932	-	535,456,924	1,007,380,362
Work in progress (Building)	367,314,577	90,789,432	(118,605,250)	-	339,498,759	-	-	-	-	339,498,759
Furniture and fixtures	1,689,567,871	91,852,674	80,164,720	(142,466,676)	1,719,118,589	918,063,120	129,392,862	(139,432,517)	908,023,466	811,095,124
Work in progress (Furniture and fixtures)	32,824,591	126,842,345	(80,164,720)	-	79,502,216	-	-	-	-	79,502,216
Office equipment and machinery	2,896,965,838	278,814,778	71,675,993	(61,151,613)	3,186,304,996	1,920,561,907	366,010,150	(61,144,417)	2,225,427,641	960,877,356
Work in progress (Office equipment and machinery)	31,487,549	110,609,107	(71,675,993)	-	70,420,663	-	-	-	-	70,420,663
IT Hardware	2,079,335,790	264,001,284	125,704,561	(11,307,786)	2,457,733,849	1,299,982,291	298,483,609	(11,293,823)	1,587,172,077	870,561,772
Work in progress (IT Hardware)	17,808,531	763,765,042	(125,704,561)	-	655,869,012	-	-	-	-	655,869,012
Software	1,208,741,958	102,803,504	442,580,642	-	1,754,126,104	605,076,680	133,113,497	-	738,190,177	1,015,935,927
Work in progress (Software)	639,127,878	678,846,966	(451,035,578)	-	866,939,266	-	-	-	-	866,939,266
Bank's vehicles	407,906,898	137,636,792	-	(5,304,348)	540,239,342	336,402,746	36,666,082	(4,066,667)	369,002,161	171,237,181
Sub-total	**11,265,403,114**	**2,645,961,924**	**(8,454,936)**	**(220,230,423)**	**13,682,679,679**	**5,576,972,736**	**1,002,237,132**	**(215,937,423)**	**6,363,272,445**	**7,319,407,234**
Leased assets										
Right of use assets	8,537,427,356	1,045,214,831	-	(5,055,265)	9,577,586,922	3,734,727,248	886,749,294	-	4,621,476,542	4,956,110,380
Sub-total	**8,537,427,356**	**1,045,214,831**	**-**	**(5,055,265)**	**9,577,586,922**	**3,734,727,248**	**886,749,294**	**-**	**4,621,476,542**	**4,956,110,380**
Grand total	**19,802,830,470**	**3,691,176,755**	**(8,454,936)**	**(225,285,688)**	**23,260,266,601**	**9,311,699,984**	**1,888,986,426**	**(215,937,423)**	**10,984,748,987**	**12,275,517,614**

Schedule of fixed assets including premises, furniture and fixtures as at 31 December 2024

Particulars	Cost					Depreciation/Amortisation				Written down value as at 31 Dec 2024
	Balance as at 1 Jan 2024	Additions during the year	Adjustments during the year	Disposals during the year	Balance as at 31 Dec 2024	Balance as at 1 Jan 2024	Charged during the year	Disposals/ adjustments during the year	Balance as at 31 Dec 2024	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Own assets										
Land	351,484,347	-	-	-	351,484,347	-	-	-	-	351,484,347
Work in progress (Land)	-	-	-	-	-	-	-	-	-	-
Building	1,790,203,136	-	39,736,588	(287,102,438)	1,542,837,286	557,751,583	44,405,302	(105,270,893)	496,885,992	1,045,951,294
Work in progress (Building)	401,051,165	6,000,000	(39,736,588)	-	367,314,577	-	-	-	-	367,314,577
Furniture and fixtures	1,592,606,420	77,809,380	54,300,834	(35,148,763)	1,689,567,871	826,390,194	123,991,005	(32,318,079)	918,063,120	771,504,751
Work in progress (Furniture and fixtures)	25,452,948	61,672,477	(54,300,834)	-	32,824,591	-	-	-	-	32,824,591
Office equipment and machinery	2,625,658,635	170,295,795	111,494,327	(10,482,919)	2,896,965,838	1,599,097,228	331,696,517	(10,231,838)	1,920,561,907	976,403,931
Work in progress (Office equipment and machinery)	64,714,702	78,267,174	(111,494,327)	-	31,487,549	-	-	-	-	31,487,549
IT Hardware	1,655,211,902	245,227,119	182,010,452	(3,113,683)	2,079,335,790	1,056,362,250	246,516,455	(2,896,414)	1,299,982,291	779,353,499
Work in progress (IT Hardware)	86,549,312	113,269,671	(182,010,452)	-	17,808,531	-	-	-	-	17,808,531
Software	1,074,958,757	91,336,642	42,446,559	-	1,208,741,958	517,170,225	87,906,455	-	605,076,680	603,665,278
Work in progress (Software)	220,585,041	461,439,396	(42,896,559)	-	639,127,878	-	-	-	-	639,127,878
Bank's vehicles	372,688,825	44,533,353	-	(9,315,280)	407,906,898	324,615,096	21,102,930	(9,315,280)	336,402,746	71,504,152
Sub-total	**10,261,165,190**	**1,349,851,007**	**(450,000)**	**(345,163,083)**	**11,265,403,114**	**4,881,386,576**	**855,618,664**	**(160,032,504)**	**5,576,972,736**	**5,688,430,378**
Leased assets										
Right of use assets	7,352,040,540	1,199,037,336	-	(13,650,520)	8,537,427,356	2,903,256,848	831,470,400	-	3,734,727,248	4,802,700,108
Sub-total	**7,352,040,540**	**1,199,037,336**	**-**	**(13,650,520)**	**8,537,427,356**	**2,903,256,848**	**831,470,400**	**-**	**3,734,727,248**	**4,802,700,108**
Grand total	**17,613,205,730**	**2,548,888,343**	**(450,000)**	**(358,813,603)**	**19,802,830,470**	**7,784,643,424**	**1,687,089,064**	**(160,032,504)**	**9,311,699,984**	**10,491,130,486**

Statement of tax position as at 31 December 2025

Annexure-E

Accounting year	Assessment year	Taxprovision made on the basis ofaccounts	Tax as per assessment	Present status
		Taka	Taka	
2003	2004-2005	190,000,000	264,849,327	Reference application filed to High Court Division of the Supreme Court.
2004	2005-2006	442,791,678	315,574,683	Reference application filed to High Court Division of the Supreme Court.
2023	2024-2025	4,690,333,373	3,974,438,613	Tax return submitted.
2024	2025-2026	6,314,706,437	6,430,082,931	Tax return submitted.

Name of Directors and their interest in different entities as at 31 December 2025

Annexure-F

Sl no.	Name of Directors	Status with CBL	Entities where they have interest Entities where they have interest	% of Interest
1	**Mr. Hossain Khaled**	Chairman	**Director**	
			Anwar Group of Industries	-
			Hossain Dyeing & Printing Mills Ltd.	33.33%
			Mehmood Industries (Pvt.) Limited	1.65%
			Anwar Silk Mills Limited	5.97%
			Anwar Printex	8.00%
			A-One Printex Limited	16.67%
			Anwar Denim Limited	0.86%
			Managing Director	
			Anwar Galvanizing Limited	5.85%
			Anwar Ispat Limited	0.11%
			Anwar Cement Limited	2.50%
			Anwar Cement Sheet Limited	16.06%
			Anwar Landmark	20.00%
			A- One Polymer	23.82%
			Anwar Jute Spinning Mills Limited	4.84%
			AG Automobiles Limited	33.34%
			AG Motors	32.17%
			Euro Cars Limited	32.26%
			Toledo Motors Limited	33.33%
			Anwar Intregrated Steel Plant Limited	0.34%
2	**Mr. Rubel Aziz**	Vice-Chairman	**Director**	
			Partex Beverage Ltd.	1.04%
			Partex Plastics Ltd.	35.00%
			Fotoroma Ltd.	15.00%
			Hashem Corp. Ltd.	15.00%
			Kings School Dhaka Ltd.	15.00%
			Partex Properties Ltd.	92.50%
			Plastic Accessories Ltd.	37.50%
			Partex Foundry Ltd.	40.00%
			Star Foods Ltd.	40.00%
			Partex Jute Mills Ltd.	75.00%
			Partex Corporate Ltd.	50.00%
			Partex Aviation Ltd.	50.00%
			Partex Petro Ltd.	33.73%
			Sattar Glass factory Ltd.	83.33%
			Sakhi Fisheries Ltd.	90.00%
3	**Mr. Aziz Al Kaiser**	Director	**Director**	
			Voice Tel Limited	25.00%
			Partex Housing Limited	50.00%
			Suburna Bhumi Housing Limited	50.00%
			Managing Director	
			Star Particle Board Mills Limited	87.07%
			Partex PVC Industries Limited	47.00%
			New Light Star Apparels Limited	85.00%
			Corvee Maritime Company Limited	90.00%
			Partex Furniture Industries Limited	89.50%
			Partex Builders Limited	85.00%
			Partex Laminates Limited	89.17%
			Partex Limited	75.00%
			Fairhope Housing Limited	85.00%
			Partex Cables Limited	21.30%
			Partex Aeromine Logistics Limited	66.67%
			Star Gypsum Board Mills Limited	82.61%
			Partex MDF Board Mills Limited	82.00%
			Partex Star Properties Limited	37.50%
			Star Furniture Limited	83.33%
			Partex Homestores Ltd.	81.60%
			Partex Doors Ltd.	90.00%
			PSG Holdings Ltd.	90.00%
			Star AAA Holdings Ltd.	90.00%
			Meta Star Ltd.	90.00%
			Star Core Ltd.	90.00%
			Digicon Technologies PLC.	12.70%
			Chairman	
			Star Adhesives Limited (Listed Company)	22.50%
			Triple Apparels Limited	88.57%
			Partex Agro Industries PLC.	40.00%
4	**Mr. Hossain Mehmood** (Nominated by A-One Polymer Limited)	Nominated Director	**Director**	
			AG Automobiles Limited	33.33%
			Anwar Jute Spinning mill limited	4.84%
			AG Motors	33.92%
			Euro Car Limited	32.26%
			Toledo Motors Limited	33.33%
			Anwar Ispat Limited	0.11%
			Anwar Cement Limited	2.50%
			Anwar Cement Sheet Limited	16.06%
			Anwar Landmark	20.00%
			A- One Polymer	23.82%
			Anwar Intregrated Steel Plant Limited	0.34%
			Managing Director	
			Hossain Dyeing & Printing Mills Ltd.	33.33%
			Mehmood Industries (Pvt.) Limited	1.65%
			Anwar Silk Mills Limited	5.97%
			Anwar Printex Limited	8.00%
			A-One Printex Limited	16.67%
			Anwar Denim Limited	0.86%
5	**Mr. Rajibul Huq Chowdhury**	Director	**Chairman**	
			Ejogajog Ltd.	0.00005%
			Chairman	
			RHCORP Ltd.	95%
			Proprietor	
			R.H. Corporation	100%
6	**Mrs. Syeda Shaireen Aziz**	Director	**Director**	
			Partex Corporate Limited	50.00%
			Sattar Glass Factory Limited	16.67%
			Partex Petro Limited	6.17%
			Sakhi Fisheries Limited	10.00%
			J B International	100.00%
			Kushiara International	100.00%
			The New Dhamai Tea Estate Limited	9.00%
			The Sona Rupa Tea Company Limited	12.00%
			Plantation & Industries Ltd.	9.00%
			Partex Properties Ltd.	7.50%
7	**Mr. Syed Raihan Hasan Ali** (Nominated by Partex Corporate Limited)	Nominated Director	**Director**	
			The Sona Rupa Tea Company Ltd.	30.88%
			The New Dhamai Tea Estates Ltd.	30.61%
			Apsara Real Estate Ltd.	15.00%
			Managing Director	
			Plantation & Industries Ltd. (Atiabagh Tea Garden)	11.98%
8	**Ms. Rebecca Brosnan** (Nominated by International Finance Corporation (IFC)	Nominated Director	**Owner**	
			The HALO Planner Company Limited	100.0%
9	**Mr. Matiul Islam Nowshad**	Independent Director	**CO-Founder and Partner**	
			ZUNOKS Consulting	25%
			Managing Director	
			Renao Executive Search Limited	25%
10	**Mr. Nazimuddin Chowdhury**	Independent Director	Engaged in Agro Based farming (Family Business)	-

Note: Mr. Hossain Mehmood, nominated director (nominated by A-One Polymer Limited), retired by rotation and was re-elected at the 42nd AGM held on 29 June 2025. Approval from Bangladesh Bank is currently pending.

Name of Directors and their interest in different entities as at 31 December 2025

Annexure-G

A.Disclosure regarding outstanding REPO as at 31 December 2025

Sl. no.	Counterparty name	Agreement date	Reversal date	Amount (1st leg cash consideration)
1	Bangladesh Bank	17 December 2025	01 January 2026	22,529,296,092
2	Bangladesh Bank	17 December 2025	17 March 2026	1,500,000,000
3	Bangladesh Bank	23 December 2025	06 January 2026	21,585,095,371
4	Bangladesh Bank	30 December 2025	13 January 2026	18,538,790,103
5	Bangladesh Bank	20 July 2025	18 January 2026	19,859,340,000
6	Bangladesh Bank	17 August 2025	15 February 2026	3,974,340,000
7	Bangladesh Bank	12 October 2025	12 April 2026	23,513,143,000
8	Bangladesh Bank	28 December 2025	28 June 2026	2,568,382,000
9	Bangladesh Bank	24 August 2025	22 February 2026	3,334,592,000
10	Bangladesh Bank	02 November 2025	03 May 2026	15,811,471,000
11	Standard Chartered Bank	30 December 2025	04 January 2026	1,023,489,234
12	One Bank PLC	30 December 2025	04 January 2026	2,018,355,638
13	One Bank PLC	30 December 2025	05 January 2026	2,021,967,500

B.Disclosure regarding outstanding Reverse REPO as at 31 December 2025

Sl. no.	Counterparty name	Agreement date	Reversal date	Amount (1st leg cash consideration)
1		-	-	-

C.Disclosure regarding overall transactions of REPO and Reverse REPO as at 31 December 2025

Sl. no.	Securities sold under REPO	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year
1	with Bangladesh Bank	80,322,042,750	237,956,748,805	137,245,032,983
2	with other Banks & Financial Institutions	330,731,450	21,905,877,537	2,287,922,506

Sl. no.	Securities purchased under Reverse REPO	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year
1	with Bangladesh Bank	-	-	-
2	with other Banks & Financial Institutions	366,046,400	32,496,141,211	2,864,370,382

Geographical Segment Reporting as at 31 December 2025

Annexure-H

Division	Dhaka Division	Chattogram Division	Rajshahi Division	Khulna Division	Sylhet Division	Rangpur Division	Barishal Division	Mymensingh Division	Total
Interest income	47,186,775,303	4,155,209,809	1,072,894,690	1,211,302,441	282,466,638	411,037,710	212,811,104	175,754,071	54,708,251,766
Interest expenses	43,233,798,319	5,840,996,211	690,304,423	607,625,953	831,348,889	371,298,755	126,538,504	159,038,457	51,860,949,511
NII	**3,952,976,984**	**(1,685,786,402)**	**382,590,267**	**603,676,488**	**(548,882,251)**	**39,738,955**	**86,272,600**	**16,715,614**	**2,847,302,255**
Pool income	75,176,215,642	10,101,201,340	1,456,535,180	976,708,389	1,853,050,272	612,141,467	212,188,732	242,960,252	90,631,001,274
Pool expenses	87,717,325,634	1,215,771,774	664,753,356	658,197,687	62,306,833	138,552,478	110,840,405	63,253,107	90,631,001,274
NPI	**(12,541,109,992)**	**8,885,429,566**	**791,781,824**	**318,510,702**	**1,790,743,439**	**473,588,989**	**101,348,327**	**179,707,145**	**-**
Interest income on investments	35,618,637,827	-	-	-	-	-	-	-	35,618,637,827
Commission income	7,136,809,609	225,516,652	15,144,804	84,074,735	128,276	103,820	285,296	1,027,096	7,463,090,288
Exchange gain / loss	1,607,508,498	1,664,033	299,795	536,973	561,398	176,593	113,479	81,194	1,610,941,963
Fees and other income	(15,124,286)	202,570,253	48,038,745	42,515,687	48,262,372	21,675,651	10,956,345	10,563,518	369,458,285
Total other income	**44,347,831,648**	**429,750,938**	**63,483,344**	**127,127,395**	**48,952,046**	**21,956,064**	**11,355,120**	**11,671,808**	**45,062,128,363**
Operating income	**35,759,698,640**	**7,629,394,102**	**1,237,855,435**	**1,049,314,585**	**1,290,813,234**	**535,284,008**	**198,976,047**	**208,094,567**	**47,909,430,618**
Staff cost	10,359,973,683	852,923,537	238,757,263	227,991,009	191,921,903	119,294,675	46,025,079	53,720,501	12,090,607,650
Other cost	8,175,496,663	380,097,152	81,535,743	75,519,438	76,072,799	36,500,883	19,238,461	21,747,389	8,866,208,528
Total operating expenses	**18,535,470,346**	**1,233,020,689**	**320,293,006**	**303,510,447**	**267,994,702**	**155,795,558**	**65,263,540**	**75,467,890**	**20,956,816,178**
Operating profit	**17,224,228,294**	**6,396,373,413**	**917,562,429**	**745,804,138**	**1,022,818,532**	**379,488,450**	**133,712,507**	**132,626,677**	**26,952,614,440**
Provision for loans & others	5,687,210,463	1,757,343,196	336,009,870	215,437,756	25,725,184	45,561,749	46,976,598	16,255,305	8,130,520,121
Profit before tax (PBT)	**11,537,017,831**	**4,639,030,217**	**581,552,559**	**530,366,382**	**997,093,348**	**333,926,701**	**86,735,909**	**116,371,372**	**18,822,094,319**
Provision for taxation									5,763,518,101
Net profit after tax (PAT)									**13,058,576,218**
Segment wise loans & advances/Investments	**430,585,522,619**	**39,506,760,312**	**12,394,130,379**	**13,158,614,364**	**2,817,702,638**	**3,775,374,153**	**1,884,930,279**	**2,078,209,628**	**506,201,244,372**
Segment wise deposits	**475,149,172,427**	**103,707,035,475**	**13,729,788,897**	**10,663,400,872**	**17,096,728,811**	**6,335,760,065**	**2,311,239,061**	**2,649,304,030**	**631,642,429,638**

City Bank PLC

Audited Financial Statements as at and for the year ended 31 December 2025

Balance Sheet of Islamic Banking Branch as at 31 December 2025

Annexure-I(1)

	Note	2025 Taka	2024 Taka
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)	1	32,875,809	36,545,175
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		3,659,764,842	2,170,877,385
		3,692,640,651	**2,207,422,560**
Balance with other banks and financial institutions	2		
In Bangladesh		2,654,267,660	15,974,644,828
Outside Bangladesh		-	-
		2,654,267,660	**15,974,644,828**
Placement with banks & other financial institutions		-	-
Investments in shares & securities	3		
Government		26,983,484,000	3,895,564,000
Others		416,993,000	500,000,000
		27,400,477,000	**4,395,564,000**
Investments	4		
General investments etc.		51,993,022,441	45,704,391,665
Bills purchased		-	-
		51,993,022,441	**45,704,391,665**
Fixed assets including premises, furniture and fixtures	5	30,265,732	33,745,971
Other assets	6	3,372,998,163	1,828,531,202
Non-banking assets		-	-
Total assets		**89,143,671,647**	**70,144,300,226**
LIABILITIES AND CAPITAL			
Liabilities			
Placements from banks and other financial institutions and agents	7	**1,668,478,282**	**519,071,401**
Deposits and other Accounts			
Mudaraba savings deposits		15,700,443,698	12,546,559,089
Mudaraba term deposits		61,278,860,598	43,941,125,533
Al-wadeeah current deposits and other accounts		3,939,707,988	6,661,370,678
Bills payable		236,172,854	246,088,712
		81,155,185,138	**63,395,144,012**
Other liabilities	8	6,320,008,227	6,230,084,813
Total liabilities		**89,143,671,647**	**70,144,300,226**
Capital/shareholders' equity			
Paidup capital		-	-
Statutory reserve		-	-
Share premium		-	-
Other reserve		-	-
Surplus in profit andloss account/Retained earnings		-	-
Total shareholders' equity		-	-
Total liabilities and shareholders' equity		**89,143,671,647**	**70,144,300,226**
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements		1,404,172,442	2,137,402,669
Letters of guarantee		644,663,196	480,043,493
Irrevocable letters of credit		3,386,572,881	1,124,166,790
Bills for collection		89,144,735	2,863,471
Other contingent liabilities		-	-
Total		**5,524,553,254**	**3,744,476,423**
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		-	-
Other commitments		-	-
Total		-	-
Total Off-Balance Sheet items including contingent liabilities		**5,524,553,254**	**3,744,476,423**

Profit and Loss Account of Islamic Banking Branch for the year ended 31 December 2025

Annexure-I(2)

	Note	2025 Taka	2024 Taka
Profit on investment		7,273,742,026	4,900,438,966
Profit paid on deposits and placement etc.		4,499,045,650	2,560,158,671
Net investment income		**2,774,696,376**	**2,340,280,295**
Income from investments in shares & securities		491,726,914	294,473,875
Commission, exchange and brokerage income	9	335,121,207	319,450,639
Other operating income	10	5,168,121	3,915,771
		832,016,242	**617,840,285**
Total operating income (A)		**3,606,712,618**	**2,958,120,580**
Salaries and allowances		139,667,996	93,978,038
Rent, taxes, insurance, electricity etc.		68,102,698	72,919,632
Legal expenses		856,522	1,434,981
Postage, stamp, telecommunication etc.		157,455	2,931,436
Stationery, printing, advertisement etc.		35,356,448	13,639,451
Depreciation and repair of Bank's assets		19,339,271	76,587,725
Shariah Supervisory Committee's Fees & Expenses		621,016	1,674,254
Other expenses	11	126,717,069	33,578,767
Total operating expenses (B)		**390,818,475**	**296,744,284**
Net operating profit (C = A-B)		**3,215,894,143**	**2,661,376,296**
Provision for investments		102,000,836	111,718,200
Provision for Off-Balance Sheet exposures		(501,651)	(32,211,879)
Total provision (D)		**101,499,185**	**79,506,321**
Total profit before taxes (E = C-D)		**3,114,394,958**	**2,581,869,975**

Notes to the Balance Sheet and Profit and Loss Account of Islamic Banking Branch as at and for the year ended 31 December 2025

		2025 Taka	2024 Taka
1.	**Cash**		
1.1	**Cash in hand**		
	In local currency	32,875,809	36,545,175
	In foreign currency	-	-
		32,875,809	**36,545,175**
1.2	**Balance with Bangladesh Bank and its agent bank(s)**		
	In local currency	3,659,764,842	2,170,877,385
	In foreign currency	-	-
		3,659,764,842	**2,170,877,385**
2.	**Balance with other banks and financial institutions**		
	In Bangladesh (Note - 2.1)	2,654,267,660	15,974,644,828
	Outside Bangladesh	-	-
		2,654,267,660	**15,974,644,828**
2.1	**In Bangladesh**		
	Mudaraba Short Notice Deposits		
	Bank Alfalah Limited (Islamic banking branch)	350,000,000	2
	Southeast Bank PLC (Islamic banking branch)	449,983,756	-
	NCC Bank PLC (Islamic banking branch)	38,180,291	18,779,740
	Mercantile Bank PLC (Islamic banking branch)	13,828,529	1,990,074
	Pubali Bank PLC (Islamic banking branch)	12,156,204	3,787,344
	Standard Islami Bank PLC	53,528	50,587
	Prime Bank PLC (Islamic banking branch)	46,621	1,054
	Jamuna Bank PLC (Islamic banking branch)	18,502	1,347
	AB Bank PLC (Islamic banking branch)	229	697
	Sommilito Islami Bank PLC (Social Islami Bank PLC)	-	1,500,033,071
	Sommilito Islami Bank PLC (Export Import Bank of Bangladesh PLC)	-	912
		864,267,660	**1,524,644,828**
	Mudaraba term deposit accounts		
	United Comercial Bank PLC (Islamic banking branch)	1,290,000,000	-
	Mercantile Bank PLC. (Islamic banking branch)	500,000,000	-
	Sommilito Islami Bank PLC (First Security Islami Bank PLC)	-	3,500,000,000
	Sommilito Islami Bank PLC (Export Import Bank of Bangladesh PLC)	-	3,000,000,000
	Sommilito Islami Bank PLC (Social Islami Bank PLC)	-	3,000,000,000
	Islami Bank Bangladesh PLC	-	4,950,000,000
		1,790,000,000	**14,450,000,000**
		2,654,267,660	**15,974,644,828**
3	**Investments in shares & securities**		
	Government Sukuk and Bond (Note-3.1)		
	Bangladesh Government Islami Investment Bond (BGIIB)	22,450,000,000	500,000,000
	Bangladesh Government Investment Sukuk (BGIS)	4,533,484,000	3,395,564,000
		26,983,484,000	**3,895,564,000**
	Investment in other Securities		
	BBML Sukuk AL Ijarah	416,993,000	500,000,000
		416,993,000	**500,000,000**
		27,400,477,000	**4,395,564,000**
3.1	**Government Sukuk and Bond**		
	3 months Bangladesh Government Islami Investment Bond (BGIIB)	22,450,000,000	500,000,000
	5 years Bangladesh Government Investment Sukuk (BGIS)	2,087,184,000	3,395,564,000
	7 years Bangladesh Government Investment Sukuk (BGIS)	567,680,000	-
	10 years Bangladesh Government Investment Sukuk (BGIS)	1,878,620,000	-
		26,983,484,000	**3,895,564,000**
4	**Investments**		
	i)General investments etc		
	Inside Bangladesh		
	Hire purchase shirkatul melk (HPSM)	29,775,859,340	22,052,942,045
	Bai - Salam	16,081,872,699	15,680,814,262
	Bai - Murabaha	5,107,310,059	7,337,820,835
	Islamic Credit Card (Qard)	986,259,245	569,793,995
	Musharaka	41,721,098	63,020,528
		51,993,022,441	**45,704,391,665**
	Outside Bangladesh	-	-
		51,993,022,441	**45,704,391,665**
	ii) Bills purchased		
	Payable Inside Bangladesh		
	Inland Bill Purchased (IBP)	-	-
	Payable Outside Bangladesh		
	Foreign Bill Purchased (FBP)	-	-
		-	-
		51,993,022,441	**45,704,391,665**
5	**Fixed assets including premises, furniture and fixtures**		
	Cost		
	Furniture and fixtures	3,959,070	3,911,070
	Office equipment and machinery	12,944,052	12,347,578
	Software	38,123,505	37,252,305
		55,026,627	**53,510,953**
	Accumulated depreciation	(24,760,895)	(19,764,982)
		30,265,732	**33,745,971**

		2025 Taka	2024 Taka
6	**Other assets**		
	Branch adjustment account	1,372,069,748	-
	Profit receivable from investment	1,227,786,849	1,460,907,180
	Advance tax	515,276,200	177,030,799
	Sundry debtors	250,976,130	187,503,004
	Advance deposits and advance rent	4,942,907	2,902,334
	Stationery and stamps	1,866,329	187,885
	Advance to staff for expense	80,000	-
		3,372,998,163	**1,828,531,202**
7	**Placements from banks and other financial institutions and agents**		
	In Bangladesh (Note- 7.1)	1,668,478,282	519,071,401
	Outside Bangladesh	-	-
		1,668,478,282	**519,071,401**
7.1	**In Bangladesh**		
	Restricted Mudarabah	1,600,478,282	421,738,067
	Bangladesh Bank Refinance	68,000,000	97,333,334
		1,668,478,282	**519,071,401**
7.2	**Maturity grouping of placement from other banks, financial institutions and agents**		
	Payable on demand	-	-
	Up to 1 month	11,714,946	11,714,946
	Over 1 month but within 3 months	72,283,333	7,333,333
	Over 3 months but within 1 year	251,994,839	57,144,839
	Over 1 year but within 3 years	651,986,237	152,386,237
	Over 3 year but within 5 years	539,919,571	103,052,904
	Over 5 years	140,579,356	187,439,142
		1,668,478,282	**519,071,401**
8	**Other liabilities**		
	Profit Payable to head office	3,114,394,958	2,581,869,975
	Profit mark up account	1,098,863,918	1,315,463,123
	Profit payable account	993,439,840	855,490,917
	Provision for investment	606,377,540	586,225,154
	Others (Payable to Govt., MFS & other organization)	358,311,299	214,940,275
	Realised compensation	44,047,431	31,128,339
	Provision for off-balance sheet exposures	41,713,183	42,214,834
	Unrealised compensation	29,000,866	3,088,491
	Profit suspense account	18,662,721	17,986,157
	Expense payable	14,637,674	13,319,453
	Compensation Suspense	558,797	380,303
	Branch adjustment account	-	567,977,792
		6,320,008,227	**6,230,084,813**
9	**Commission, exchange and brokerage income**		
	Other fees and charges (Note - 9.1)	256,154,287	198,091,371
	Commission on letters of credit	37,423,885	60,659,146
	Commission on accepted bills	35,271,470	56,853,381
	Commission on letters of guarantee	5,747,089	2,801,308
	Other commission	288,525	1,100
	Commission on PO, DD, TT, TC, etc.	274,614	145,727
	Commission on OBC, IBC etc.	233,200	174,967
	Commission on export bills	47,014	-
		335,440,084	**318,727,000**
	Exchange gain including gain from foreign currency dealings	(318,877)	723,639
		335,121,207	**319,450,639**
9.1	**Other fees and charges**		
	Islamic credit card income	178,784,255	132,076,820
	Investment processing fees	37,322,611	22,302,018
	Service charges on deposits	36,510,269	31,544,032
	Cheque book issue fees	3,072,494	2,786,702
	Charges on account closing	223,307	195,000
	Clearing return	213,394	212,684
	Fund transfer process fees	27,957	112,000
	Supervision Fees	-	8,862,115
		256,154,287	**198,091,371**
10	**Other operating income**		
	Miscellaneous earnings (Note - 10.1)	2,214,875	1,897,721
	Locker rent	1,784,995	1,090,050
	Postage/telex/swift/fax recoveries	1,168,251	928,000
		5,168,121	**3,915,771**

10.1 Miscellaneous earnings includes earning from issuing various certificate and bank statements on demand of customers.

		2025 Taka	2024 Taka
11	**Other expenses**		
	Security expenses	49,711,438	7,276,428
	Training, seminar and workshop	44,311,726	356,529
	Miscellaneous expenses	23,622,449	10,376,875
	Business expansion cost	4,802,709	9,142,057
	Islamic Credit card expenses	2,631,433	906,095
	Subscription to institutions	1,243,782	3,490,187
	Entertainment	249,596	193,627
	Conveyance	84,670	777,045
	Online communication expenses	41,400	633,683
	Newspapers	17,866	426,241
		126,717,069	**33,578,767**

Balance Sheet ofOff-Shore Banking Unit as at 31 December 2025

Annexure-J(1)

	Note	2025 USD	2025 Taka	2024 USD	2024 Taka
PROPERTY AND ASSETS					
Cash					
Cash in hand (including foreign currencies)		-	-	-	-
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		-	-	-	-
		-	-	-	-
Balance with other banks and financial institutions	1				
In Bangladesh		650,000	79,492,010	51,500,000	6,180,000,000
Outside Bangladesh		12,319,954	1,506,673,730	5,773,995	692,879,400
		12,969,954	**1,586,165,740**	**57,273,995**	**6,872,879,400**
Money at call and short notice		-	-	-	-
Investments in shares & securities					
Government		-	-	-	-
Others		-	-	-	-
		-	-	-	-
Loans and advances	2				
Loans, cash credits, overdrafts, etc.		90,373,044	11,052,207,582	109,330,456	13,119,654,745
Bills purchased and discounted		336,895,285	41,200,743,583	248,455,404	29,814,648,498
		427,268,329	**52,252,951,165**	**357,785,860**	**42,934,303,243**
Fixed assets including premises, furniture and fixtures		-	-	-	-
Other assets	3	**8,849,583**	**1,082,263,288**	**9,248,733**	**1,109,847,995**
Non-banking assets		-	-	-	-
Total assets		**449,087,866**	**54,921,380,193**	**424,308,589**	**50,917,030,638**
LIABILITIES AND CAPITAL					
Liabilities:					
Borrowings from other banks, financial institutions and agents	4	**195,061,333**	**23,855,103,761**	**201,724,458**	**24,206,934,942**
Deposits and other Accounts		**79,080,874**	**9,671,227,106**	**92,829,445**	**11,139,533,345**
Other liabilities	5	**174,940,193**	**21,393,360,257**	**129,754,686**	**15,570,562,351**
Total liabilities		**449,082,400**	**54,919,691,124**	**424,308,589**	**50,917,030,638**
Capital/shareholders' equity					
Paid up capital		-	-	-	-
Statutory reserve		-	-	-	-
Share premium		-	-	-	-
Currency translation reserve		5,465	1,689,069	-	-
Other reserve		-	-	-	-
Surplus in profit andloss account		-	-	-	-
		5,465	**1,689,069**	-	-
Total liabilities and shareholders' equity		**449,087,866**	**54,921,380,193**	**424,308,589**	**50,917,030,638**
OFF-BALANCE SHEET ITEMS					
Contingent liabilities					
Acceptances and endorsements		15,891,328	1,943,436,312	27,772,745	3,332,729,355
Letters of guarantee		-	-	-	-
Irrevocable letters of credit		19,518,347	2,387,004,097	26,287,909	3,154,549,133
Bills for collection		4,734,125	578,961,734	4,642,424	557,090,845
Other contingent liabilities		78,986,334	9,659,665,318	95,026,106	11,403,132,673
		119,130,135	**14,569,067,461**	**153,729,183**	**18,447,502,006**
Other commitments		-	-	-	-
Total off-balance sheet items including contingent liabilities		**119,130,135**	**14,569,067,461**	**153,729,183**	**18,447,502,006**

Profit and Loss Account ofOff-Shore Banking Unit or the year ended 31 December 2025

Annexure-J(2)

	Note	2025 USD	2025 Taka	2024 USD	2024 Taka
Interest income	6	32,595,144	3,980,140,910	28,211,798	3,385,415,772
Interest paid on deposit and borrowings		28,439,573	3,472,710,713	25,821,469	3,098,576,308
Net interest income		**4,155,572**	**507,430,197**	**2,390,329**	**286,839,464**
Commission and exchange	7	1,956,594	238,916,546	1,865,988	223,918,598
Other operating income		64,561	7,883,471	83,603	10,032,413
		2,021,155	**246,800,017**	**1,949,592**	**233,951,011**
Total operating income (A)		**6,176,727**	**754,230,214**	**4,339,921**	**520,790,475**
Rent, taxes, insurance, electricity etc.		-	-	-	-
Legal expenses		-	-	-	-
Other operating expenses		195,858	23,915,945	53,745	6,449,429
Total operating expenses (B)		**195,858**	**23,915,945**	**53,745**	**6,449,429**
Profit before provision (C = A-B)		**5,980,868**	**730,314,269**	**4,286,175**	**514,341,046**
Provision for loans and advances/investments		758,010	92,559,374	1,125,507	135,060,829
Provision for off-balance sheet exposures		(235,255)	(28,726,666)	(86,034)	(10,324,041)
Provision for diminution in value of investments		-	-	-	-
Other provision		-	-	-	-
Total provision (D)		**522,754**	**63,832,708**	**1,039,473**	**124,736,788**
Total profit before taxes (E = C-D)		**5,458,114**	**666,481,561**	**3,246,702**	**389,604,258**

Notes to the Balance Sheet and Profit and Loss Account ofOff-Shore Banking Unit as at and for the year ended 31 December 2025

		2025 USD	2025 Taka	2024 USD	2024 Taka
1	**Balance with other banks and financial institutions**				
	In Bangladesh	650,000	79,492,010	51,500,000	6,180,000,000
	Outside Bangladesh	12,319,954	1,506,673,730	5,773,995	692,879,400
		12,969,954	**1,586,165,740**	**57,273,995**	**6,872,879,400**

OBU maintain its own account relating Offshore Banking business separately.

		2025 USD	2025 Taka	2024 USD	2024 Taka
2	**Loans and advances**				
	Loans, cash credits, overdrafts, etc.				
	Short term loan	39,811,903	4,868,812,644	35,914,457	4,309,734,832
	Term loan	27,617,743	3,377,522,952	56,381,452	6,765,774,221
	Over draft loan	22,943,398	2,805,871,986	17,034,547	2,044,145,692
		90,373,044	**11,052,207,582**	**109,330,456**	**13,119,654,745**
	Bills purchased and discounted	336,895,285	41,200,743,583	248,455,404	29,814,648,498
		427,268,329	**52,252,951,165**	**357,785,860**	**42,934,303,243**
3	**Other assets**				
	Interest receivable from loans & advances	8,405,441	1,027,946,721	8,237,499	988,499,909
	Prepaid expenses	410,517	50,204,385	646,138	77,536,534
	Advance payment of tax	33,625	4,112,182	22,323	2,678,719
	Interest receivable from Placement	-	-	342,774	41,132,833
		8,849,583	**1,082,263,288**	**9,248,733**	**1,109,847,995**
4	**Borrowings from other banks, financial institutions and agents**				
	In Bangladesh	-	-	-	-
	Outside Bangladesh	195,061,333	23,855,103,761	201,724,458	24,206,934,942
		195,061,333	**23,855,103,761**	**201,724,458**	**24,206,934,942**
5	**Other liabilities**				
	Payable to main operation	165,183,772	20,200,194,813	119,335,045	14,320,205,362
	Provision for loans and advances	4,268,715	522,044,154	3,577,859	429,343,032
	Interest payable	2,082,917	254,731,193	3,194,019	383,282,234
	Government levy and vat payable	1,805,011	220,744,508	1,777,437	213,292,480
	Others	942,102	115,214,728	977,395	117,287,360
	Provision for off balance sheet exposure	657,677	80,430,861	892,932	107,151,883
		174,940,193	**21,393,360,257**	**129,754,686**	**15,570,562,351**
6	**Interest income**				
	Interest on bills purchased and discounted	23,479,544	2,867,049,530	19,519,842	2,342,381,024
	Interest on loans and advances	7,854,832	959,141,000	8,321,090	998,530,809
	Interest on balance with other banks & FIs	1,260,768	153,950,380	370,866	44,503,939
		32,595,144	**3,980,140,910**	**28,211,798**	**3,385,415,772**
7	**Commission, exchange and brokerage**				
	Commission income	1,956,594	238,916,546	1,865,988	223,918,598
	Exchange gain	-	-	-	-
		1,956,594	**238,916,546**	**1,865,988**	**223,918,598**

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Hoda Vasi Chowdhury & Co

To whom it may concern

This is to certify that as detailed in the Annexure K, City Bank Plc made the custodian transactions on account of custodian services provided during the year ended 31 December 2025, which have been verified with the books of account, invoices and other related documents as produced to us for our verification.

We also certify that management of the Bank prepared and fairly presented of the income and expenses in accordance with the requirement of the Securities and Exchange Commission (Securities Custodian Service) Rules 2003, and made necessary disclosures in the Bank's audited financial statements for the year ended 31 December 2025.

Dhaka, 09 April 2026

Chartered Accountants

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Profit and Loss Account of Custodian Service for the year ended 31 December 2025

Annexure-K(1)

	2025 Taka	2024 Taka
Operating income		
Commission, exchange and brokerage	218,116	368,824
Other operating income	-	-
Total operating income	218,116	368,824
Salaries and allowances	54,031	67,767
Rent, taxes, insurance, electricity etc.	-	-
Legal expenses	-	-
Postage, stamp, telecommunication etc.	-	-
Stationery, printing, advertisement etc.	-	-
Auditors' fees	-	-
Depreciation and repair of bank's assets	-	-
Other expenses	115,000	230,000
Total operating expenses	**169,031**	**297,767**
Operating profit	**49,085**	**71,057**

Statement of Total Capital Computation Bangladesh Securities and Exchange Commission (Risk Based Capital Adequacy) Rules, 2019,Schedule-C (Part A) as at 31 December 2025

Annexure-K(2)

Amount in Taka

SL.	Components	Balance Sheet Amount	Haircut	Eligible Amount	Amount
a.	Paid-up-capital	15,212,220,690	0%	15,212,220,690	
b.	Share Premium	1,519,936,197	0%	1,519,936,197	
c.	General reserve	14,234,466,051	0%	14,234,466,051	
d.	Capital Reserve	-	0%	-	
e.	Retained Earnings	24,171,980,584	0%	24,171,980,584	
	Sum of core capital	-		**55,138,603,522**	**55,138,603,522**
f.	General Provision	11,698,034,532	20%	9,358,427,626	
g.	Specific Provision	4,385,649,280	30%	3,069,954,496	
h.	**Revaluation Surplus or unrealized gain on:**				
i.	Fixed Assets (Property, plant & equipments other than Intangible assets)	-	30%	-	
ii.	Investment in listed securities	-	20%	-	
iii.	Investment in non-listed securities (other than closed end mutual fund)	-	35%	-	
iv.	Investment in strategic holding	-	25%	-	
i.	Preference Share	-	25%	-	
j.	Subordinated debt/ Perpetual Bond	11,080,000,000		8,864,000,000	
	Sum of supplementary capital			**21,292,382,122**	**21,292,382,122**
	Total Capital			**76,430,985,644**	**76,430,985,644**
	Total Regulatory Capital as per Bangladesh Bank Basel-III Guidelines (note-17.5)				**76,332,936,824**

Schedule of Non - banking assets as at 31 December 2025

Annexure-L

City Bank Plc has been awarded absolute ownership on 34 mortgage properties through verdict of honourable Court under section 33 (7) of Artha Rin Adalat Ain, 2003. At the end of 2025, recorded value of non-banking assets was Taka 449,754,116.

Sl. No.	Name of Parties	Type of assets	Booking Date	Year of holding	2025 Taka	2024 Taka
1	M/S Overseas Liner Agency	953 decimal land	29/Dec/11	14 Years	11,436,000	11,436,000
2	M/S Habib Bastra Bitan	16.50 decimal land	29/Dec/11	14 Years	1,485,000	1,485,000
3	M/S Silva Synthetic Fabrics	21.50 decimal land in Narayangonj	29/Dec/11 & 29/Dec/15	14 & 10 Years	788,300	788,300
4	L.J.S Enterprise	181.96 decimal land	29/Dec/11	14 Years	3,677,959	3,677,959
5	M/S Sikder Construction	14 decimal land	29/Dec/11	14 Years	-	12,131,206
6	M/s. Nan Business Associates	261 decimal land & 1,518 sft floor	27/12/12 & 28/12/15	13 & 10 Years	63,521,250	63,521,250
7	Shibpur Rice Mill	150.75 decimal land	27/Dec/12	13 Years	2,563,633	2,563,633
8	M/s. Chand & Sons	6.60 decimal land	10/Oct/13	12 Years	1,850,139	1,850,139
9	M/s. Ashraf Traders	12 decimal land	20/Oct/13	12 Years	3,352,735	3,352,735
10	M/s. Rafique Repairing & Motor Machinery Parts	8 decimal land along with two storied building	20/Oct/13	12 Years	-	1,371,088
11	Friends International	225.35 decimal land	3/Mar/14	12 Years	14,888,087	14,888,087
12	M/s General Services	375.5 decimal land	20/Dec/15	10 Years	2,074,764	2,074,764
13	M/s Galeeb International	8.25 decimal land	22/Dec/15	10 Years	3,507,045	3,507,045
14	M/s Balaka Industries	7 katha land	22/Dec/15	10 Years	6,390,367	6,390,367
15	Alif Builders & Co.	4.51 decimal land	22/Dec/15	10 Years	13,647,649	13,647,649
16	M/s Amin Engineering	2.50 katha and 8.25 decimal land	23/Dec/15	10 Years	2,340,929	2,340,929
17	M/s S S Poultry Feed	12.32 decimal land	23/Dec/15	10 Years	4,292,867	4,292,867
18	M/s Sathi Foods & Oil Industries	15 decimal land	23/Dec/15	10 Years	10,683,879	10,683,879
19	M/s MIM Pictures International	51.5 decimal land	24/Dec/15	10 Years	1,763,421	1,763,421
20	M/s Shaans Denim	1670 sft flat	24/Dec/15	10 Years	34,880,000	34,880,000
21	M/s Apparel King Limited	16.34 decimal land	24/Dec/15	10 Years	7,189,924	7,189,924
22	M/s Suchi Enterprise	50.24 decimal land	24/Dec/15	10 Years	3,602,354	3,602,354
23	M/s A B Traders	3.63 acre land	24/Dec/15	10 Years	899,503	899,503
24	M/s The Media Advertising	17.50 decimal and 5 katha land	24/Dec/15	10 Years	1,627,948	1,627,948
25	M/s Mondira Medico	12.20 decimal and 3 acre land	24/Dec/15	10 Years	4,496,291	4,496,291
26	M/s Tajco Limited	1.60 acre land	30/Dec/15	10 Years	15,049,194	15,049,194
27	Atlas food and Beverage Limited	233.68 decimal land	29/Jun/16	9 Years	-	65,366,934
28	Rafty Sweaters Limited	100 decimal land and 02 storied building measuring -+42,000 sft	29/Dec/16	9 Years	71,140,000	71,140,000
29	Saleh Fashion Limited	14.56 decimal and 30 decimal land	21/Jun/17	8 Years	17,592,323	17,592,323
30	M/S Hasnat Enterprise	4.587 decimal land with building and 4.125 decimal land	30/Dec/17	8 Years	21,055,559	21,055,559
31	M/s. Noor Enterprise	84.87 decimal land	30/Dec/17	8 Years	80,034,010	80,034,010
32	M/s. McCoy Knitwear	22.50 decimal land and 5.00 decimal land	30/Dec/17	8 Years	2,625,000	2,625,000
33	M/s. Unique Steel	75.5 decimal land	30/Dec/17	8 Years	21,276,810	36,476,810
34	Mohd. Elias Bros (Pvt.) Limited	18.92 decimal land	28/Jun/18	7 Years	11,800,000	41,800,000
35	M/s Momin Monu Auto Rice Mill	117.50 decimal land at Jamalpur	28/Jun/18	7 Years	4,699,995	4,699,995
36	S. M Enterprise		26/Dec/18	7 Years	667,555	667,555
37	M/s Rabeya Bastraly	7.0 decimal and 5.5 decimal land	27/Dec/18	7 Years	2,853,626	2,853,626
38	Emdadul Haque Bhuiyan	10.90 decimal land	30/Jun/19 & 29/Dec/19	6 Years	-	2,296,324
					449,754,116	**576,119,668**

HIGHLIGHTS

Annexure-M

Figures in million unless specified

Sl. no.	Particulars		As at 31 December 2025	As at 31 December 2024
1	Paid-up capital	Taka	15,212.22	13,470.81
2	Total capital	Taka	76,332.94	65,378.90
3	Capital surplus/(deficit)	Taka	15,701.60	14,216.24
4	Total assets	Taka	843,340.67	698,062.06
5	Total deposits	Taka	631,642.43	514,204.08
6	Total loans and advances/investments	Taka	506,201.24	444,977.69
7	Total contingent liabilities and commitments	Taka	243,007.43	233,513.67
8	Credit deposit ratio *			
	Advance Deposit Ratio (Conventional including OBU)	%	71.28%	74.72%
	Investment Deposit Ratio (Islamic)	%	59.97%	76.79%
9	Percentage of classified loans/investments against total loans and advances/investments	%	2.50%	3.72%
10	Amount of classified loans/investments during the period	Taka	12,669.27	16,569.10
11	Provisions kept against classified loans/investments	Taka	4,385.65	7,245.77
12	Provision surplus/(deficit) against classified loans/investments	Taka	14.9	1.60
13	Interest earning assets	Taka	700,199.65	600,095.36
14	Non-interest earning assets	Taka	143,141.02	97,966.71
15	Cost of fund	%	6.22%	5.14%
16	Return on investment (ROI)	%	21.80%	15.68%
17	Income from investment	Taka	35,618.64	16,614.88
18	Return on assets (ROA)	%	1.70%	1.73%
19	Liquidity coverage ratio (LCR)	%	231.52%	193.95%
20	Net stable funding ratio (NSFR)	%	104.62%	108.54%
21	Net asset value per share (in Taka)	Taka	40.17	30.32
22	Profit after tax and provision	Taka	13,058.58	10,851.05
23	Earnings per share (inTaka)	Taka	8.58	7.13
24	Net income per share (inTaka)	Taka	8.58	7.13
25	Price earning ratio	Times	2.84	3.14

* As per Bangladesh Bank Reporting