

Community Bank

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AUDITOR'S REPORT AND AUDITED FINANCIAL STATEMENTS OF COMMUNITY BANK BANGLADESH PLC. FOR THE YEAR ENDED 31 DECEMBER 2025

Foreign exchange risk is the exposure of an institution to the potential impact of movements in foreign exchange rates. The risk is adverse fluctuations in exchange rates may result in a loss in earnings. As per the evaluation of Bangladesh Bank, CBRLP has developed a detailed Foreign Exchange Risk Management policies to minimize different types of risks associated with foreign exchange transactions. The bank has also developed different strategies to handle foreign exchange risk by setting different types of limits and risk parameters to measure and monitor foreign exchange risk exposure of the bank.

The foreign exchange risk of treasury division is involved in foreign exchange dealing activities with different counterparties, the treasury bank office is engaged in transfer of funds and clearing of the transaction entries in the books of accounts, and the end effect is responsible for verification of the deals. All foreign exchange transactions are revalued at market rate as per the directive of Bangladesh Bank. All Net Asset Accounts are reconciled on a monthly basis and outstanding entries beyond 30 days are reviewed by the management for its settlement.

2.13.3 Asset Liability Management
Banks are exposed to the several risks such as Liquidity Risk, Interest Rate Risk, Foreign Exchange Risk, Credit Risk and Operational Risk etc. Monitoring and controlling of these risks is vital to the survival of a financial institution. Asset-Liability Management is a tool to oversee whether different balance sheet risks are properly identified, appropriate policies and procedures are well established to control and limit these risks.

Asset-Liability Committee (ALCO) reviews country's overall economic position, the Bank's liquidity position, key performance ratios, interest rate risk, deposit and advance growth, cost of deposit & yield on advances, deposit & lending pricing strategy and different forecasted balance sheet risks of the Bank.

2.13.4 Money Laundering Risk
Money laundering is the generic term used to describe the process by which criminals disguise the original ownership and control of the proceeds of criminal conduct by making such proceeds appear to have derived from a legitimate source. Money laundering is done successfully if it allows the criminal to maintain control over their assets and ultimately to provide a legitimate cover for their source of income. Money laundering plays a fundamental role in facilitating the ambitions of the drug trafficker, the terrorist, the organized criminal, the insider dealer, the sex trader as well as the many others who need to avoid the attention from the authorities that sudden wealth brings from illegal activities. By engaging in this type of activity it is hoped to place the proceeds beyond the reach of any asset forfeiture laws.

Community Bank Bangladesh PLC (CBRLP) has implemented an enterprise-wide AML (Anti-Money Laundering) and CTF (Combating the Financing of Terrorism) compliance program, which covers all of the activities of the bank and is reasonably designed to comply with applicable laws and regulations. It is the policy of CBRLP to take all reasonable and appropriate steps to prevent persons engaged in money laundering, fraud or other financial crime, including the financing of terrorism or terrorist operations, from utilizing CBRLP's products and services. CBRLP makes every effort to remain in full compliance with all applicable AML and CTF laws, rules and standards in the jurisdictions in which it does business.

In order to facilitate compliance with AML and CTF requirements, CBRLP has appointed one of its Senior Executives as the CAMLO (Chief Anti-Money Laundering Compliance Officer) and a team of employees with experience on AML and CTF requirements under law as well as money laundering detection and prevention, to oversee CBRLP's AML and CTF program. CBRLP has developed and implemented written AML and CTF policies, procedures, internal controls and systems, which include but are not limited to a customer identification program and procedures; procedures to collect and verify, as appropriate, customer due diligence information; procedures to assess risk processes and systems to monitor customer transactions and activity processes and systems to identify and report suspicious activity; and, processes to keep required records. CBRLP is dedicated to all employees and AML and CTF requirements and also subjects AML and CTF program to regular independent testing. CBRLP cooperates fully with law enforcement and regulatory investigations and actively in identifying the criminals involve in Money Laundering and Terrorist Activities/Financing.

2.13.5 Internal control is fundamental to the successful operation and day-to-day running of a business and it assists the bank in achieving its business objectives. It encompasses all controls incorporated into the strategic, governance and management processes, covering the bank's entire range of activities and operations, and not just those directly related to financial operations and reporting. Its scope is not confined to compliance aspects of a business that could broadly be defined as financial crime, but extends also to the performance aspects of a business.

Community Bank Bangladesh PLC has established a System of Internal Control, which is designed to manage all the risks of failure to a reasonable level, achieve aims and objectives goals of the Bank and this provides reasonable assurance of effective & efficient operations across all controls including financial, operational controls, reliability of the financial information, compliance with applicable laws & regulations, adherence to management policies, safeguarding of financial assets, prevention & detection of fraud & errors, and accuracy & completeness of the accounting records.

The Board of Directors of Community Bank Bangladesh PLC regularly reviews the effectiveness of internal control processes through its Audit Committee and Executive Committee and the Audit Committee plays an effective role amongst the Board of Directors, Management, Shareholders, Depositors and developers an efficient, powerful and a safe banking system. The committee also performs a very important role for publishing Bank's financial statements, developing an appropriate internal control system and maintains an effective control system, internal and external Auditor. It significantly contributes in controlling and monitoring various risk factors that arise from the business activities of the Bank. Board also reviews the actions taken on internal control issues identified in the report prepared by the Internal & External Auditors. Regulatory Authorities, Internal & External Auditors, Internal Control & Compliance Division and Head Office, particularly the scope of the annual audit plan and frequency of the internal audit activities.

2.13.6 The rapid development of information and communication technologies (ICT) has effectively facilitated in reorganizing business processes and streamlining the provision of its products and services in today's dynamic business environment. Such adoption helps the bank to develop and maintain competitive advantage for its products and services and availability in the market place. The competitive advantage offers brings bank numerous benefits including fast business transactions, increasing automation of business processes, improved risk management process, and provision of effective decision report in a timely manner. However, the adoption of ICT applications has also brought organizations risks related to ICT such as strategic risk, financial risk, operational risk, technological risk, business practices a critical role in protecting the bank's information assets. An effective risk management process is an important component of a successful IT security program. It is referred to as the essential process to aid enterprise achieving "the new business change, future investment in information technology system, an increasing ICT threats and an increasing dependence on delivering information in real time."

In order to minimize and control these risks successfully, the Bank has developed and implemented ICT risk management policies and strategies, strengthened ICT security infrastructure, acquired centralized real time security monitoring system, implemented centralized hardware system with high availability facility and implemented Disaster Recovery Site (DRS), developed Business Continuity Plan (BCP) and human resource backup plan with segregation of duties for different ICT functions.

2.13.7 Liquidity Risk
The degree of liquidity risk is measured to ensure that all foreseeable funding commitments and deposit withdrawals can be met when due. To this end, the bank is maintaining a diversified and stable funding base comprising of core retail and corporate deposits and institutional balance. Management of liquidity and funding is carried by Treasury Department and reporting is provided to the Board of Directors and the Audit Committee.

2.13.8 The exposure of market risk of the bank is restricted to potential foreign exchange risk, interest rate risk and equity 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 LCs and other remittance requirements.

Treasury Department independently evaluates the transactions and the back office of treasury is responsible for verification of the deals and passing of the entries in the books of accounts. All foreign exchange transactions are revalued at Market Rate as per the directive of Bangladesh Bank at the month-end. All Net Asset Accounts are reconciled on a monthly basis and outstanding entries beyond 30 days are reviewed by the management for its settlement. The position maintained by the bank at the end of the year was within the stipulated limit prescribed by the Bangladesh Bank.

2.13.9 Interest rate risk arises from trading portfolio or non-trading portfolio. The trading portfolio of the Bank consists of Government treasury bills 14 days to 364 days. The bank's interest movement in interest rate is negligible as it has no interest rate risk in trading business activities from mismatches between the future yield of an asset and its funding cost. Asset-Liability Committee (ALCO) monitors the interest movement on a regular basis.

2.13.10 Equity Risk
Equity risk arises from movement in market value of equities held. The risks are monitored by Investment Committee under a well designed policy framework.

2.13.11 Operational risk may arise from error and fraud due to lack of internal control and compliance. Management through Internal Control and Compliance Division undertakes operational reviews and compliance checks, and the Audit Committee of the Board subsequently reviews the reports of the Internal Control and Compliance Division.

2.13.12 Basic earnings per share has been calculated in accordance with IAS 33 "Earnings per Share" which has been shown on the face of the profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the year. Due to errors and loss not required to be calculated for the year as there was no issue for diluting for the year under review.

2.14 Events after the reporting period

The Board of Directors of Community Bank, through its Risk Management, periodically reviews the effectiveness of Bank's internal control system covering all the material controls, including financial, operational and compliance control, risk management systems, the adequacy of resources, qualifications and experience of staff of the accounting and financial reporting system, internal control system, internal and external Auditor. It significantly contributes in controlling and monitoring various risk factors that arise from the business activities of the Bank. Board also reviews the actions taken on internal control issues identified in the report prepared by the Internal & External Auditors. Regulatory Authorities, Internal & External Auditors, Internal Control & Compliance Division and Head Office, particularly the scope of the annual audit plan and frequency of the internal audit activities.

2.14.1 Internal Audit is the continuous and systematic process of examining and reporting on the activities of an organization undertaken by the specially assigned staff (i.e., Internal Audit) works as the eyes and ears of management. It may therefore be used to bridge the gap between management and shop floor. It can visualize the management that the Internal Controls are adequate and in operation, the policies and systems laid down are being applied, the Internal Audit of CBRLP is effective and the provisions for senior management with a number of important reviews. These include directing and preventing fraud, testing internal controls and monitoring compliance with own rules and procedures, applicable rules and regulations, instructions/policies of regulatory authority etc.

2.14.2 The increasing wave of fraud and forgery cases in the banking sector in recent time calls for concerted steps in identifying ways for reducing or preventing frauds and forgery by analyzing the causes and effect of frauds and forgery and prescribing effective control strategies for safeguarding funds in the banking sector. The bank has already implemented some strategies like Financial Control Strategy, Accounting Control Strategy, Credit Control Strategy, Branch Strategy etc. In order to strengthen the internal control system, the Board of Directors and Management have taken the measures to keep the operational risk at a very minimum level. Internal Control and Compliance Division assesses and reviews the effectiveness of the internal control system and reports the results, recommends for improvement or implementation of additional controls of the bank and the Bangladesh Bank on effectiveness of controls at the end of all these following their prescribed format.

2.14.3 These financial statements were reviewed by the Board of Directors of the Bank in its 47th meeting held on 26 April 2026 and was subsequently approved by the Board in its 75th meeting held on 26 April 2026.

2.14.4 As these financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.

2.14.5 Where expenses, investment of capital or revenue nature, accrued but not paid have been provided in the books of the Bank.

2.14.6 Figures of previous year have been rearranged wherever necessary to conform to current years presentation.

Notes to the Financial Statements

As at and for the year ended 31 December 2025

	Particulars	Note	2025 BDT	2024 BDT
3	Cash			
	Cash in hand (including foreign currencies)	3.1	1,916,986,557	1,322,208,808
	Bankers' cash (including bank and in agents) (including foreign currencies)	3.2	85,462,897	48,071,728
			6,654,376,454	4,242,479,088

3.1 Cash in hand

			1,916,986,557	1,322,208,808
			1,916,986,557	1,322,208,808

3.1(a) Consolidated Cash in hand

			1,916,986,557	1,322,208,808
			1,916,986,557	1,322,208,808

3.2 Balance with Bangladesh Bank and its agent banks

			3,991,413,527	2,789,135,527
			133,460,712	133,460,712
			3,737,398,497	2,926,546,289

3.2(a) Balance with Bangladesh Bank (Local currency)

			3,737,398,497	2,926,546,289
			3,737,398,497	2,926,546,289

3.2(b) Consolidated balance with Bangladesh Bank and its agent bank

			3,737,398,497	2,926,546,289
			3,737,398,497	2,926,546,289

3.3 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)

			3,737,398,497	2,926,546,289
			3,737,398,497	2,926,546,289

Cash Reserve Requirement and Statutory Liquidity Ratio have been calculated and maintained in accordance with section 33 of Bank Companies Act, 1991 (amended upto date) and MPO Circular No. 01 dated June 23, 2025. MPO Circular No. 02 dated 19 January 2026, MPO Circular No. 03 dated 19 January 2026, MPO Circular No. 04 dated 19 January 2026, MPO Circular No. 05 dated 19 January 2026, MPO Circular No. 06 dated 19 January 2026, MPO Circular No. 07 dated 19 January 2026, MPO Circular No. 08 dated 19 January 2026, MPO Circular No. 09 dated 19 January 2026, MPO Circular No. 10 dated 19 January 2026, MPO Circular No. 11 dated 19 January 2026, MPO Circular No. 12 dated 19 January 2026, MPO Circular No. 13 dated 19 January 2026, MPO Circular No. 14 dated 19 January 2026, MPO Circular No. 15 dated 19 January 2026, MPO Circular No. 16 dated 19 January 2026, MPO Circular No. 17 dated 19 January 2026, MPO Circular No. 18 dated 19 January 2026, MPO Circular No. 19 dated 19 January 2026, MPO Circular No. 20 dated 19 January 2026, MPO Circular No. 21 dated 19 January 2026, MPO Circular No. 22 dated 19 January 2026, MPO Circular No. 23 dated 19 January 2026, MPO Circular No. 24 dated 19 January 2026, MPO 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AUDITOR'S REPORT AND AUDITED FINANCIAL STATEMENTS OF COMMUNITY BANK BANGLADESH PLC. FOR THE YEAR ENDED 31 DECEMBER 2025

	Particulars	Note	2025 BDT	2024 BDT		
	Unclassified					
	Standard including staff loan		52,702,788	50,262,748		
	Special mention account (SMA)		1,774,108.295	268,866.095		
			55,045,032.093	50,851,614.247		
	Classified					
	Sub standard		195,045.151	218,791.749		
	Doubtful		245,553.907	98,603.509		
	Bad/Loss		620,640.672	458,854.108		
			1,061,249.730	1,167,255.366		
			56,105,881.883	52,495,286.309		
7.11	Sector-wise allocation of loans and advances					
	Government					
	Private		13,997,807	1,486,117,888		
	Agriculture, fishing, forestry and dairy farms		932,302.023	9,347,020.071		
	Industry (Auto, textile, garments, chemicals, cement) etc.)		14,746,620.033	11,073,242.221		
	Power, water, gas, electricity, telecommunications		1,032,412.854	270,988.000		
	Wearing capital financing		5,984,100.002	2,146,008.049		
	Export credit		2,163,935.753	1,032,412.854		
	Commercial credit		90,323,620.202	27,227,000.000		
	Small and cottage industries		56,105,881.883	52,495,286.309		
	Miscellaneous (Include loan against police permit)					
7.12	Securities against loan/advances including bills purchased and discounted					
	Collateral of immovable assets		9,346,346.157	9,346,346.157		
	Fixed deposit receipts (FDR)		7,527,449.474	2,461,443.363		
	Corporate Guarantees		9,223,891.611	6,812,044.442		
	Personal guarantee and other securities		22,116,818.095	29,974,863.347		
	Other securities		56,105,881.883	52,495,286.309		
7.13	Particulars of required provisions for loans and advances					
	Particulars	Outstanding balance as at 31 December 2025	Base for provision	Percentage of required provision	Required provision December 2025	Required provision December 2024
Unclassified- General provision	Agricultural Credit (Other than Short Term)	606,776,812	606,776,812	1.00%	6,067,768	7,853,133
	CMRME Financing	4,734,738,311	4,734,738,311	50% - 1.00%	18,893,561	18,893,561
	Consumer Financing (Other than Short Term)	21,355,411,816	21,355,411,816	1.00%	213,554,118	238,849,118
	Card					
	Revolving Finance	1,451,602,990	1,451,602,990	1.00%	14,516,030	12,098,392
	Credit Card	1,709,899,524	1,709,899,524	1.00%	17,098,995	27,083,811
	Industrial Credit	1,030,933,227	1,030,933,227	1.00%	10,309,332	12,098,392
	Service Sector Credit	3,462,409,973	3,462,409,973	1.00%	34,624,050	37,088,228
	Trade & Commerce Sector Credit	2,186,357,456	2,186,357,456	1.00%	21,863,574	24,184,643
	Other Credit	301,266,804	301,266,804	1.00%	3,012,668	3,608,388
Classified - Specific provision	Short Term Asset Credit	1,584,455,885	1,584,455,885	0.50%	7,922,279	8,762,362
	Staff Loan	243,033,204	243,033,204	1.00%	2,430,332	2,835,333
	Special mention account	1,774,108,295	1,873,112,239	50% - 1.00%	8,881,260	4,983,028
	Sub total				103,448,376	118,881,295
	Sub total					
	Sub standard	195,045.151	166,522,028	5% - 20%	30,304,402	38,882,882
	Doubtful	245,553.907	201,300,676	20% - 100%	100,545,321	90,545,321
	Bad/Loss	620,640.672	409,270,307	100%	409,270,307	389,897,132
	Additional provision against reclassified loans as per BRPD Circular No. 16/2025 and 7/2026:				409,091,681	-
Sub total				993,238,777	822,357,201	
Total required provision for loans and advances						
Total provision maintained (Note 3.11+3.12)						
Excess/(Short) provision at 31 December 2025						



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AUDITOR'S REPORT AND AUDITED FINANCIAL STATEMENTS OF COMMUNITY BANK BANGLADESH PLC. FOR THE YEAR ENDED 31 DECEMBER 2025

	Particulars	Note	2025 BDT	2024 BDT
	Depreciation on banking assets	32	171,136,773	211,011,086
	Operating Profit/(Loss)		7,625,182,982	6,638,734,007
20.1	Interest, discount and similar income			
	Interest on loans and advances		7,180,890,699	7,262,313,885
	Interest on money at call or short notice		58,345,325	106,669,653
	Interest on deposits with banks and financial institutions		7,926,733	10,669,653
	Interest on treasury bills and bonds		1,541,247,671	98,974,129
	Interest on subordinated loans		171,468,000	3,317,460
	Profit on sub-bank		145,161,176	143,242,291
	Profit on sub-bank		18,634,026	18,634,026
20.2	Fees, commission and brokerage		9,134,474,788	8,385,324,776
	Fees		18,867,394	21,078,843
	Commission		14,068,835	14,068,835
20.3	Administrative expenses		404,742,446	385,227,006
	Salaries and allowances		688,18,787	62,928,327
	Rent, lease, insurance, electricity etc.		1,545,654	107,566,959
	Legal expenses		3,827,871	1,618,171
	Postage, stamps, telecommunication etc.		34,224,899	34,414,122
	Outward printing, advertisement etc.		297,000	1,644,900
	Managing director's salary and fees		1,044,263	1,744,900
	Director's fees and expenses		297,000	3,554,900
	Auditor's fee		1,201,793	626,793
	Repairs and maintenance		11,553,026	11,577,168
21	Interest income		975,993,799	929,964,522
	Interest on loans and advances		7,180,890,699	7,262,313,885
	Interest on money at call or short notice		58,345,325	106,669,653
	Interest on deposits with banks and financial institutions		7,926,733	10,669,653
	Interest on treasury bills and bonds		1,541,247,671	98,974,129
	Interest on subordinated loans		171,468,000	3,317,460
	Profit on sub-bank		145,161,176	143,242,291
	Profit on sub-bank		18,634,026	18,634,026
21(a)	Consolidated interest income		7,412,327,748	7,232,734,006
	Community Bank Bangladesh PLC		7,412,327,748	7,232,734,006
	Community Bank Investment Limited		89,650,924	89,650,924
	Less: inter company transactions		619,578	154,692
	Interest income from parent		8,282,694	7,368,236
22	Interest income on deposits and borrowings		7,463,300,272	7,263,703,904
	Interest on current accounts		13,742,400	16,447,032
	Interest on special notice deposits (SND)		16,447,032	16,447,032
	Interest on savings deposits		1,034,460	1,034,460
	Interest on term deposits		1,034,460	1,034,460
	Interest on money at call or short notice		58,345,325	106,669,653
	Interest on deposits with banks and financial institutions		7,926,733	10,669,653
	Interest on treasury bills and bonds		1,541,247,671	98,974,129
	Interest on subordinated loans		171,468,000	3,317,460
	Profit on sub-bank		145,161,176	143,242,291
	Profit on sub-bank		18,634,026	18,634,026
21(a)	Consolidated interest paid on deposits and borrowings		6,054,465,441	5,948,360,140
	Community Bank Bangladesh PLC		6,054,465,441	5,948,360,140
	Community Bank Investment Limited		89,650,924	89,650,924
	Less: inter company transactions		619,578	154,692
	Interest paid to subsidiary		6,054,465,441	5,948,360,140
23	Investment income		6,054,465,441	5,948,360,140
	Interest on treasury bills and bonds		1,541,247,671	98,974,129
	Gain/(Loss) on dealing of securities		2,029,235	2,029,235
	Interest on reverse repo		2,029,235	2,029,235
	Interest on forward repo		2,029,235	2,029,235
	Interest on subordinated loans		171,468,000	3,317,460
	Interest on special notice deposits (SND)		16,447,032	16,447,032
	Interest on savings deposits		1,034,460	1,034,460
	Interest on term deposits		1,034,460	1,034,460
	Profit on sub-bank		145,161,176	143,242,291
	Profit on sub-bank		18,634,026	18,634,026
	Dividend on preference shares		39,177,464	39,177,464
	Dividend on ordinary shares		1,417,789,244	1,417,789,244

Although the above-mentioned income streams are reported under "Investment income" in compliance with BPRD Circular No. 14 of 2023, only dividend income and capital gains (losses) on trading operations qualify as investment income for a bank. All other items by virtue of the nature of banking business are reported under "Interest income". Therefore, except for dividend income and capital gains (losses), these items should not fall within the scope of investment income under the applicable law.

23(a)	Consolidated investment income		2,341,509,713	1,417,789,244
	Community Bank Bangladesh PLC		2,341,509,713	1,417,789,244
	Community Bank Investment Limited		89,650,924	89,650,924
24	Commission, exchange and brokerage		2,341,509,713	1,417,789,244
	Commission on general banking (GCB)		319,899	295,520
	Commission on trade bills (TBL)		78,458,000	78,458,000
	Commission on digital banking service		22,103,368	13,150,700
	Commission on underwriting (UW)		85,409,196	12,413,102
	Commission on automated channel		4,213,711	1,529,389
	Other commission		18,839,283	6,472,172
	Exchange gain/(net of exchange loss)		74,793,932	74,793,932
	Service fees and charges		1,968,679,261	210,379,843

36	Earnings per share (EPS)		1,000,731.325	703,935,934
	Number of Ordinary shares outstanding (Denominator)		500,000,000	500,000,000
36(a)	Consolidated earnings per share		1.00	1.41
	Net profit after tax (Numerator)		1,000,731.325	703,935,934
	Number of Ordinary shares outstanding (Denominator)		500,000,000	500,000,000
36(b)	Consolidated earnings per share (EPS)		1.00	1.41
	Net profit after tax (Numerator)		1,000,731.325	703,935,934
	Number of Ordinary shares outstanding (Denominator)		500,000,000	500,000,000

37	Cash and cash equivalent		1,918,088,267	1,918,088,267
	Balance with Bangladesh Bank and its agents bank (including foreign currency)		1,918,088,267	1,918,088,267
	Balance with other banks and financial institutions		1,918,088,267	1,918,088,267
	Money at call or short notice		1,918,088,267	1,918,088,267
	Profit on sub-bank		1,918,088,267	1,918,088,267
	Profit on sub-bank		1,918,088,267	1,918,088,267

37(a)	Consolidated cash and cash equivalent		7,871,493,095	6,623,304,714
	Community Bank Bangladesh PLC		7,871,493,095	6,623,304,714
	Community Bank Investment Limited		89,650,924	89,650,924
	Less: inter company transactions		619,578	154,692
	Debit: bank account balance maintained with CBBLPL		7,871,493,095	6,623,304,714

38	Receivable from other operating activities		7,871,493,095	6,623,304,714
	Receivable from other operating activities		7,871,493,095	6,623,304,714
39	Payment for other operating activities		7,871,493,095	6,623,304,714
	Payment for other operating activities		7,871,493,095	6,623,304,714

39(a)	Consolidated payment for other operating activities		7,871,493,095	6,623,304,714
	Community Bank Bangladesh PLC		7,871,493,095	6,623,304,714
	Community Bank Investment Limited		89,650,924	89,650,924
	Less: inter company transactions		619,578	154,692
	Debit: bank account balance maintained with CBBLPL		7,871,493,095	6,623,304,714

40	General disclosure		7,871,493,095	6,623,304,714
40.1	Audit committee		7,871,493,095	6,623,304,714
	The Audit committee of the bank was constituted in the 1st meeting of the Board of Directors held on 29 November, 2018 in compliance with the BPRD Circular No. 11, dated 27 October, 2013. The Audit committee was formed to assist the Board in fulfilling its oversight responsibilities. The members of the Audit committee are as follows:		7,871,493,095	6,623,304,714

Sl no.	Name of Director	Status with the Bank	Status with the Committee	Educational qualification
1	Mr. Syed Rauful Haq	Independent Director	Chairman	MBA, MSc
2	Mr. Sarder Nurul Amin, BFM (Shah)	Director	Member	MBA, M Com
3	Mr. Md. Kamal Hossain	Director	Member	B Com and M Com
4	Mr. Md. Kamal Hossain	Independent Director	Member	MBA, M Com
5	Mr. Kamal Hossain Talukder	Director	Member	BA

During year 2025, the Audit Committee of the Board conducted 04 (Four) meetings in which among others, the following issues were discussed:
 Facts Discussed:
 > Audited Financial statements for the year ended 31 December 2024 of the Bank;
 > Recommended the appointment of External Auditors of the Bank for the year 2025;
 > Recommended the appointment of Corporate Governance Compliance Auditor of the Bank for the year 2025;
 > Management Report from the External Auditors and compliance thereof;
 > Approved the First Board Annual Audit Report;
 > Reviewed the report of the Bank and recommended to Board of Directors of the Bank for final approval;
 > Summary Audit Report on various Branches and Divisions with compliance.
 > Annual Integrated Health Report;
 > Other Security and Risk related issues.

40.2 Related party (ies) transactions
 > Related party transaction is a transfer of resources, services, or obligations between related parties, regardless of whether a price is charged as per IAS 24. The Bank in normal course of business had transactions with other entities that fall within the definition of Related Party as contained in International Accounting Standards 24. Related party disclosures and as defined in the BPRD Circular No. 14 dated 26 June 2003. The significant related party transactions during the year were as follows:

Sl no.	Name of the Related Parties	Relationship	Nature of transactions	Transaction / outstanding amount 2025	Transaction / outstanding amount 2024
45	Detective bangladesh police	Common director with significant influence	Current account maintained with CBBLPL	Net transaction - deposit BDT 666,213.50 Outstanding: BDT 1,666,213.50	Net transaction - deposit BDT 666,213.50 Outstanding: BDT 1,666,213.50
46	Bangladesh police volleyball club	Common director with significant influence	Current account maintained with CBBLPL	Net transaction - deposit BDT 754,600.00 Outstanding: BDT 1,666,213.50	Net transaction - deposit BDT 754,600.00 Outstanding: BDT 1,666,213.50
47	Bangladesh police sports fund	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 26,782.00 Outstanding: BDT 989,763.81	Net transaction - deposit BDT 26,782.00 Outstanding: BDT 989,763.81
48	President bangladesh police academy club	Common director with significant influence	Current account maintained with CBBLPL	Net transaction - deposit BDT 479,678.49 Outstanding: BDT 1,666,213.50	Net transaction - deposit BDT 479,678.49 Outstanding: BDT 1,666,213.50
49	Shahed police emmy college pension fund	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 479,678.49 Outstanding: BDT 1,666,213.50	Net transaction - deposit BDT 479,678.49 Outstanding: BDT 1,666,213.50
50	Powel market rent charge account	Common director with significant influence	Current account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
51	Powel central account	Common director with significant influence	Current account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
52	Powel dividend account	Common director with significant influence	Current account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
53	Powel joint dividend account	Common director with significant influence	Current account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
54	Powel joint cinema hall account	Common director with significant influence	Current account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
55	Bangladesh police co-operative society Ltd.	Common director with significant influence	Current account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
56	PQWEL welfare fund	Common director with significant influence	Current account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
57	PQWEL PDSHS	Common director with significant influence	Current account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
58	Powel business enterprise	Common director with significant influence	Current account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
59	Bangladesh police co-operative society	Common director with significant influence	Current account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
60	PQWEL printing press	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
61	PQWEL employees provident fund	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
62	PQWEL alabon provident account	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
63	BD police wrestling boxing body building & weight lifting club	Common director with significant influence	Current account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
64	Police officers club	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
65	DMP welfare fund	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
66	DMP cancer master office mess fund	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
67	Bangladesh police kalyan tahsil DMP	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
68	DMP fund	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
69	Bangladesh kabaddi federation	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
70	DASIS	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
71	DASIS	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
72	Parish shafayati tahsil DMP	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31
73	DASIS welfare	Common director with significant influence	SND account maintained with CBBLPL	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31	Net transaction - deposit BDT 1,647,925.31 Outstanding: BDT 1,647,925.31

	Particulars	Note	2025 BDT	2024 BDT
24.1	Service fees and charges		404,742,446	385,227,006
	Account service charges		5,622,170	4,627,460
	Appraisal/processing fees		7,742,249	89,313,146
	Fees and charges (Bank, Credit, Prepaid Cards, etc.)		135,181,186	107,586,959
	Fees for investment and trading of Govt securities		1,928	27,383
	Fees for money market transactions		12,526	-
	Fees for remittance services		1,760	-
	Passenger endorsement fees		3,317,460	2,788,187



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AUDITOR'S REPORT AND AUDITED FINANCIAL STATEMENTS OF COMMUNITY BANK BANGLADESH PLC.
FOR THE YEAR ENDED 31 DECEMBER 2025

Sl no.	Name of the Related Parties	Relationship	Nature of transactions	Transaction / outstanding amount 2025	Transaction / outstanding amount 2024
121	Police Convention Hall	Common director with significant influence	Current account maintained with CBRLPL	Net transaction: Deposit: BOT 16,174.99 Outstanding - BOT 120,450.00	Net transaction: deposit: BOT 2,274.96 Outstanding - BOT 104,276.11
122	Bangladesh Police Judo Karate Taekwondo And Wushu Club	Common director with significant influence	Current account maintained with CBRLPL	Net transaction: withdrawal: BOT 453,288.50 Outstanding - BOT 850.75	Net transaction: deposit: BOT 453,149.25 Outstanding - BOT 453,149.25

ii) Name of Directors and the entities in which they have interest as on 31 December 2025

Sl no.	Name of Director	Status with The Bank	Name of the firms/companies in which they have interest	Educational qualification
1	Mr. Baharul Alam, BPM Inspector General of Police, Bangladesh.	Chairman	Bangladesh Police Kalyan Trust	MBBS
2	Mr. S.M Sazzad Ali, i/c Commissioner, Dhaka Metropolitan Police	Director	Bangladesh Police Kalyan Trust	BSS and MSS
3	Mr. A.K.M Shuhurul Rahman PPM, i/c Director General of RAJ,Bangladesh.	Director	Bangladesh Police Kalyan Trust	BSS, MSS
4	Mr. Md. Golam Hossain Additional IG (Current Charge), Special Branch, Bangladesh Police.	Director	Bangladesh Police Kalyan Trust	B.Sc, MA in Development Studies
5	Mr. A.K.M Awlad Hossain Additional IG (Admin), Bangladesh Police.	Director	Bangladesh Police Kalyan Trust	Bsc (Eng.) in Mechanical Engg from BUET
6	Mr. Md. Akram Hossain, BPM Additional IG (Finance), Bangladesh Police.	Director	Bangladesh Police Kalyan Trust	MSS in Economics
7	Mr. Abu Nasser Mohammed Khaleel, BPM Additional IG (Finance), Bangladesh Police.	Director	Bangladesh Police Kalyan Trust	M. Sc
8	Mr. Md. Sibgat Ullah, BPM, PPM Additional IG (CID), Bangladesh Police.	Director	Bangladesh Police Kalyan Trust	M. Sc
9	Mr. Sarder Nurul Amin, BPM Additional IG (Development), Bangladesh Police	Director	Bangladesh Police Kalyan Trust	MBA and M.Com
10	Mr. Kazi Md. Fazlul karim BPM (Sheba) Additional IG and Rector, Police Staff College, Bangladesh.	Director	Bangladesh Police Kalyan Trust	B. Ed and MSS in Economics
11	Mr. Md. Kamrul Ahsan DIG (Confidential), Bangladesh Police.	Director	Bangladesh Police Kalyan Trust	B.Com and M. Com
12	Mr. Muntashirul Islam, PPM Additional DIG (Highway Police), Bangladesh Police.	Director	Bangladesh Police Kalyan Trust	M.Sc, MA
13	Mr. Ahmad Mueyed Additional DIG (BPKC), Bangladesh Police.	Director	Bangladesh Police Kalyan Trust	B.Sc and M.Sc
14	Mr. Kamrul Hasan Talukdar Inspector, Bangladesh Police	Director	Bangladesh Police Kalyan Trust	BA
15	Dr. Md. Moshad Hasan Khan	Independent Director	Professor, Department of Marketing University of Dhaka	Ph.d, M.Com, B.Com
16	Mr. Syed Rafiqul Haq	Independent Director	Ex-Additional Managing Director Mutual Trust Bank PLC	MBA, M.Sc
17	Mr. Mohammed Tofazzul Hussain, FCA	Independent Director	Managing Partner, Amin Hussain & Co. Chartered Accountants	MAsters, FCA, Certified Management Consultant
18	Mr. Kimiwa Saddat	Managing Director (Current Charge)		BBA, MBA, Certified Financial Consultant (CFC)

iii) Name of the existing Directors

Sl no.	Name of Director	Status with The Bank	Name of the firms/ companies in which they have interest	Educational qualification
1	Mr. Md. Ali Hossain Fakir Inspector General of Police, Bangladesh	Chairman	Bangladesh Police Kalyan Trust	M.Com in Management University of Dhaka
2	Mr. A.K.M Awlad Hossain Additional IG (Admin), Bangladesh Police	Director	Bangladesh Police Kalyan Trust	Bsc (Eng.) in Mechanical Engg from BUET
3	Mr. Md. Akram Hossain, BPM Additional IG (Finance), Bangladesh Police	Director	Bangladesh Police Kalyan Trust	MSS in Economics
4	Mr. Md. Sibgat Ullah, BPM, PPM Additional Inspector General (Development), Bangladesh Police	Director	Bangladesh Police Kalyan Trust	M. Sc
5	Mr. Sarder Nurul Amin, BPM Additional Inspector General (Special Branch), Bangladesh Police	Director	Bangladesh Police Kalyan Trust	MBA and M.Com
6	Mr. Kazi Md. Fazlul karim, BPM (Sheba) Additional Inspector General, Bangladesh Police and Rector, Police Staff College, Bangladesh	Director	Bangladesh Police Kalyan Trust	B. Ed and MSS on Economics
7	Mr. Md. Kamrul Ahsan DIG (Confidential), Bangladesh Police	Director	Bangladesh Police Kalyan Trust	B.Com and M. Com
8	Mr. Muntashirul Islam, PPM Additional DIG (Highway Police), Bangladesh Police	Director	Bangladesh Police Kalyan Trust	M.Sc, MA
9	Mr. Ahmad Mueyed Additional Deputy Inspector General (Bangladesh Police Kalyan Trust), Bangladesh Police	Director	Bangladesh Police Kalyan Trust	B.Sc and M.Sc
10	Mr. Kamrul Hasan Talukdar Inspector, Bangladesh Police	Director	Bangladesh Police Kalyan Trust	BA
11	Dr. Md. Moshad Hasan Khan	Independent Director	Professor, Department of Marketing University of Dhaka	Ph.d, M.Com, B.Com
12	Mr. Syed Rafiqul Haq	Independent Director	Ex-Additional Managing Director Mutual Trust Bank PLC	MBA, M.Sc
13	Mr. Mohammed Tofazzul Hussain FCA	Independent Director	Managing Partner, Amin Hussain & Co. Chartered Accountants	MAsters, FCA, Certified Management Consultant
14	Mr. Kimiwa Saddat	Managing Director (Current Charge)		BBA, MBA, Certified Financial Consultant (CFC)

iv) Significant contracts where bank is a party and wherein Directors have interest:

v) Shares issued to Directors and executives without consideration or exercisable at discount:

v) Lending Policies to related parties:

Related parties are allowed Loa ns and Advances in compliance with Bangladesh Bank Guidelines and relevant circulars.

vi) Business other than Banking business with any related concern of the Directors as per Section 18(2) of the Bank Companies Act-1991:

vii) Investment in the Securities of Directors and their related concern:

40.3 Claim not acknowledged as debt

There was no claim against the bank not acknowledged as debt as on 31.12.2025.

40.4 Number of employees

The number of employees including contractual engaged for the whole year or part there of who received a total yearly remuneration of Tk. 36,000 or above were 610 at the end of December 2025 as against 522 at the end of December 2024.

40.5 Post balance sheet events:

The Board of Directors in its 75th Board meeting held on 28 April 2026 has proposed 10% Cash Dividend subject to the approval of the Shareholders at the next Annual General Meeting.

Managing Director (Current Charge)

Director

Director

Chairman

COMMUNITY BANK BANGLADESH PLC.
Highlights on the overall activities

As at 31 December 2025

Annexure - A

Amount in BOT unless otherwise specified

Sl no.	Particulars	2025	2024
1	Paid-up Capital	5,000,000,000	5,000,000,000
2	Total Capital (per BASEL III)	7,440,081,255	6,776,787,794
3	Capital (deficit)/surplus (note - 14.5)	2,440,081,255	1,776,787,794
4	Total Assets	97,893,000,136	75,035,776,343
5	Total Deposit	80,381,981,003	60,818,119,950
6	Total loans and advances	56,105,481,863	52,465,286,309
7	Total contingent liabilities and commitments	15,020,788,907	11,566,967,091
8	Credit to deposit ratio	66.29%	82.53%
9	Percentage of classified loans against total loans and advances	1.89%	3.08%
10	Profit after tax and provision	1,000,731,325	703,935,394
11	Amount of classified loans during current year	1,060,449,770	1,613,672,062
12	Provisions kept against classified loans	999,438,903	822,397,009
13	Provision surplus against classified loans	200,176	-
14	Cost of fund (including operating cost)	11.28%	10.20%
15	Interest and income earning assets	88,228,372,108	67,880,856,570
16	Non-interest earning assets	9,664,628,028	7,154,919,773
17	Return on investment (ROI) [PAT/(Average Shareholders' equity)]	14.99%	11.39%
18	Return on assets (ROA) [PAT/ Average assets]	1.16%	0.94%
19	Income from investment	2,341,609,713	1,417,789,244
20	Earnings per share	2.00	1.41
21	Net income per share	2.00	1.41
22	Price earning ratio	Not applicable	Not applicable

COMMUNITY BANK BANGLADESH PLC.

Reconciliation statement of balance with bangladesh bank

As at 31 December 2025

Annexure - B

1) Balance with Bangladesh Bank-BOT account of the Bank

	Detail	Total
Balance as per Bank ledger		3,591,415,327
Bank credited but not debited by Bangladesh Bank	32,726,248	
Community Bank's ledger	-	32,726,248
		3,558,689,079

2) Balance with Bangladesh Bank-Foreign currency of the Bank

Balance as per Bank ledger		145,974,170
Bank credited but not debited by Bangladesh Bank	3,014	
Community Bank's ledger		3,014
		145,971,156
Bank debited but not credited by Bangladesh Bank	-	
Community Bank's ledger		-
Balance as per Bangladesh Bank statement		145,971,156

COMMUNITY BANK BANGLADESH PLC.
Balance with other banks-outside bangladesh (nostro account)
As at 31 December 2025

2024	Exchange Rate	Equivalent BOT	FC Amount	2025	Exchange Rate	Equivalent BOT	FC Amount	Currency type	Account type	Name of Bank
		145,085,663				119.50	12,14,106	USD	Current	Habib America, NY-USD
		26,012,429				119.50	217,677	USD	Current	AB Bank Limited Mumbai, India
		306,644				119.50	2,666	USD	Current	Sonali Bank (UK)-USD
		12,085,427				119.50	101,133	USD	Current	Kurari Bank Ltd Nepal USD
		-				122.05	82,205	USD	Current	AXIS Bank India
		183,490,163				63,004,002	1,535,483			Total

COMMUNITY BANK BANGLADESH PLC.

Investment in Shares

As at 31 December 2025

Annexure - D							
Sl. no.	Name of the company	Face value	No. of shares	Cost of holding	Average cost	Quoted rate per share as on 31.12.2025	Total market value as at 31.12.2025
Quoted shares							
Quoted under Special Fund for Capital Market (SFCM)*							
1	British American Tobacco Bangladesh Company Limited	10	89,594	53,962,650	602.30	248.60	22,273,068
2	Bangladesh shipping corporation	10	10,000	1,310,268	131.03	111.10	1,111,000
3	Bangladesh Submarine Cable Company Limited	10	148,864	31,516,370	211.71	126.60	18,846,182
4	BSSM Steels Limited	10	28,660	1,375,108	69.08	63.10	1,807,815
5	Beximco Pharmaceuticals Limited	10	240,026	50,591,187	210.77	102.10	24,500,655
6	The City Bank PLC	10	654,000	14,814,127	22.65	24.40	15,957,600
7	Confidence Cement Limited	10	60,090	5,607,697	143.25	49.20	2,956,428
8	Dhaka Insurance Limited	10	124,384	11,184,835	89.92	35.80	4,432,947
9	Eastern Bank Limited	10	165,059	3,995,910	24.21	24.30	4,010,934
10	Grameen Phone Limited	10	92,692	30,193,851	325.74	257.90	23,905,267
11	IDLC Finance PLC	10	228,765	12,842,439	56.14	35.70	8,166,911
12	LeifargeHolcim Bangladesh Limited	10	751,338	52,315,253	69.63	48.70	36,087,485
13	Marico Bangladesh limited	10	2,985	8,187,334	2,742.83	2,673.50	7,980,398
14	Prime Bank PLC.	10	192,000	5,309,936	27.66	28.70	5,510,400
15	Sandhani Life Insurance Company Limited	10	194,000	8,811,143	45.42	19.40	3,763,600
16	Square Pharmaceuticals Limited	10	378,385	86,389,822	227.71	198.60	75,345,861
17	United Power Generation and Distribution Co. Limited	10	37,473	10,115,408	269.94	116.10	4,350,616
18	ACI Limited	10	51,257	11,451,182	223.41	194.60	9,974,612
19	Doreen Power Generations and Systems Limited	10	168,480	11,046,829	65.57	27.80	4,683,744
20	Lanka Bangla Finance Company P.L.C.	10	100,000	4,180,426	41.80	12.30	1,230,000
21	Power Grid Company of Bangladesh Limited	10	111,000	7,692,756	69.30	26.70	2,963,700
22	SAIF Powertec Limited	10	106,000	4,380,925	41.33	4.90	519,400
23	Slider Insurance Company Limited	10	7,705	77,050	10.00	18.50	142,543
Total Quoted Shares				430,960,596			279,547,164

* As per Bangladesh Bank DOS Circular letter No. 04, dated April 8, 2025 regarding Special Fund, Mark to Market revaluation is suspended upto December 2026 and reported at cost price in financial statements.

Unquoted shares and mutual fund

Sl. no	Name of the company	Face value	No. of shares	Cost of holding	Average cost	NAV at market price per share as on 31.12.2025	Total market value as at 31.12.2025
Mutual Fund - Non listed							
1	CWT Sadharan Bima growth fund	10	678,886	9,999,991	14.73	13.54	9,192,116
2	CWT Community bank shariah fund non listed	10	900,000	9,000,000	10.00	10.01	9,000,000
3	UCB AML first mutual fund	10	896,860	9,999,989	11.15	10.05	9,013,443
4	Vanguard AML growth fund	10	778,355	10,530,013	13.55	10.25	7,978,139
5	Edge High quality income fund-non listed	10	1,000,000	10,000,000	10.00	12.65	12,650,000
6	Ekush growth fund-non listed	10	500,000	5,000,000	10.00	11.85	5,925,000
7	AAML unit fund-non listed	10	273,373	4,999,992	18.29	7.39	2,020,226
8	Capitec-ibbi shariah unit fund	10	3,365,380	34,999,952	10.40	8.83	29,716,305
9	Edge al-amin shariah consumer fund-non listed	10	1,000,000	10,000,000	10.00	10.78	10,780,000
10	Sandhani aml sic fixed income fund-non listed	10	1,400,000	15,049,000	10.75	12.95	18,130,000
Total				115,577,897			114,414,230
Preference shares							
1	Impress-newtext comp tex ltd			100,000,000			
2	Flamingo fashions limited			40,000,000			
3	City sugar industries limited			200,000,000			
4	Akj Ceramics limited			200,000,000			
5	P. A. Spinning Mills Ltd.			200,000,000			
Total				580,000,000			

COMMUNITY BANK BANGLADESH PLC.

Statement of Tax position of the Bank

For the year ended 31 December 2025

Annexure - G

Accounting year	Assessment year	Present status
Up to 2019	2019-2020 & 2020-2021	Completed
2020	2021-2022	Appeal at High Court Division
2021	2022-2023	Appeal at High Court Division
2022	2023-2024	Tax process complete
2023	2024-2025	Tax Audit is ongoing
2024	2025-2026	Tax return submitted for the assessment
2025	2026-2027	Filing of tax return is not due yet

COMMUNITY BANK BANGLADESH PLC.

Schedule of Fixed Assets

As at 31 December 2025

Asset Class	Balance as at 01 January 2025			Cost			Annexure - E Amounts in BOT		
	Balance as at 01 January 2025	Disposal/ Adjustment	Addition	Balance as at 31 December 2025	Disposal/ Adjustment	Charge during the year	Balance as at 01 January 2025	Disposal/ Adjustment	Charge during the year
Furniture and fixture	178,021,422	754,529		179,097,928	754,476	18,816,695	76,177,116		95,837,793
Office equipment, appliances	129,370,015	7,948,615		136,407,030	14,735,629	911,581	117,576,619		18,830,411
Motor vehicles	31,812,140	3,910,000		27,902,140	1,010,428	29,542,148	27,902,140		1,259,564
IT hardware	305,334,891	14,862,979		320,197,820	27,339,773	278,947,826	320,197,820		41,249,994