**City Bank PLC**

Consolidated & Separate Financial Statements (Unaudited)
as at and for the period ended 30 September 2026

**City Bank PLC**
**Consolidated Balance Sheet (Unaudited)**
**as at 30 September 2026**

| | Notes | 30-Sep-26<br>Taka | 31-Dec-25<br>Taka |
|---|---|---|---|
| **PROPERTY AND ASSETS** | | | |
| **Cash** | | | |
| In hand (including foreign currencies) | | 15,138,382,797 | 10,655,810,657 |
| Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) | | 31,338,189,065 | 50,656,776,610 |
| | | **46,476,571,862** | **61,312,587,267** |
| **Balance with other banks and financial institutions** | | | |
| In Bangladesh | | 9,466,144,145 | 7,149,507,534 |
| Outside Bangladesh | | 6,471,369,574 | 9,488,357,914 |
| | | **15,937,513,719** | **16,637,865,448** |
| **Money at call and short notice** | | **2,451,500,000** | **2,763,000,000** |
| **Investments** | 1 | | |
| Government | | 337,230,474,529 | 191,253,241,965 |
| Others | | 22,958,917,017 | 16,664,434,426 |
| | | **360,189,391,546** | **207,917,676,391** |
| **Loans and advances / Investments** | | | |
| Loans, cash credits, overdrafts, etc./general investments | | 501,846,697,358 | 458,931,969,913 |
| Bills purchased and discounted | | 44,007,923,236 | 47,229,101,222 |
| | | **545,854,620,594** | **506,161,071,135** |
| **Fixed assets including premises, furniture and fixtures** | | **18,639,156,694** | **13,659,913,555** |
| **Other assets** | | **50,167,641,810** | **38,300,332,676** |
| **Non-banking assets** | | **363,701,387** | **449,754,116** |
| **Total assets** | | **1,040,080,097,612** | **847,202,200,588** |
| **LIABILITIES AND CAPITAL** | | | |
| **Liabilities** | | | |
| **Bonds** | | **23,000,000,000** | **11,080,000,000** |
| **Borrowings from other banks, financial institutions and agents** | | **28,567,205,002** | **37,701,277,199** |
| **Borrowings from central bank & government agencies** | | **46,285,952,866** | **29,748,300,540** |
| **Deposits and other accounts** | | | |
| Current deposits and other accounts | | 177,484,654,169 | 145,002,352,342 |
| Bills payable | | 3,509,666,733 | 8,359,019,347 |
| Savings bank deposits | | 143,420,109,131 | 118,773,235,557 |
| Fixed deposits | | 449,631,289,296 | 359,565,820,029 |
| Bearer certificate of deposit | | - | - |
| | | **774,045,719,330** | **631,700,427,275** |
| **Other liabilities** | | **95,484,041,798** | **75,025,764,850** |
| **Total liabilities** | | **967,382,918,995** | **785,255,769,864** |
| **Capital / Shareholders' equity** | | | |
| Paid up capital | | 17,494,053,800 | 15,212,220,690 |
| Statutory reserve | | 15,974,117,603 | 13,692,284,493 |
| Share premium | | 1,519,936,197 | 1,519,936,197 |
| Dividend equalisation reserve | | 530,786,630 | 530,786,630 |
| Start-up equity investment fund | | 518,842,951 | 433,239,423 |
| Revaluation reserve on securities | | 10,286,262,152 | 5,546,388,914 |
| Capital reserve | | 211,222,562 | 196,662,313 |
| General reserve | | 11,394,928 | 11,394,928 |
| Currency translation reserve | | 88,920,165 | 59,096,042 |
| Surplus in profit and loss account | | 25,984,475,315 | 24,669,272,500 |
| **Shareholders' equity** | | **72,620,012,304** | **61,871,282,130** |
| Minority Interest | | 77,166,312 | 75,148,594 |
| **Total equity** | | **72,697,178,616** | **61,946,430,724** |
| **Total liabilities and Shareholders' equity** | | **1,040,080,097,612** | **847,202,200,588** |

| | Notes | 30-Sep-26<br>Taka | 31-Dec-25<br>Taka |
|---|---|---|---|
| **OFF- BALANCE SHEET ITEMS** | | | |
| **Contingent liabilities** | | | |
| Acceptances and endorsements | | 84,650,794,609 | 87,887,322,130 |
| Letters of guarantee | | 42,826,772,981 | 32,949,508,039 |
| Irrevocable letters of credit | | 138,893,784,423 | 75,668,201,441 |
| Bills for collection | | 23,711,806,581 | 25,296,300,136 |
| Other contingent liabilities | | 8,809,425,615 | 9,659,665,318 |
| **Total** | | **298,892,584,209** | **231,460,997,064** |
| **Other commitments** | | | |
| Documentary credits and short term trade-related transactions | | - | - |
| Forward assets purchased and forward deposits placed | | 22,607,727,261 | 11,784,122,031 |
| Undrawn note issuance and revolving underwriting facilities | | - | - |
| Undrawn formal standby facilities, credit lines and other commitments | | - | - |
| Other commitments | | - | - |
| **Total** | | **22,607,727,261** | **11,784,122,031** |
| **Total Off-Balance Sheet items including contingent liabilities** | | **321,500,311,470** | **243,245,119,095** |
| **Net Assets Value (NAV) per share** | **9.c** | **41.51** | **35.37** |

**Company Secretary** | **Chief Financial Officer**

**Managing Director & CEO** | **Director** | **Chairman**

**City Bank PLC**
**Consolidated Profit and Loss Account (Unaudited)**
**for the period ended 30 September 2026**

| | Notes | 01 January 2026 to 30 September 2026 Taka | 01 January 2025 to 30 September 2025 Taka | 01 July 2026 to 30 September 2026 Taka | 01 July 2025 to 30 September 2025 Taka |
|---|---|---|---|---|---|
| Interest income / profit on investments | | 42,550,812,731 | 40,259,041,928 | 14,697,874,166 | 13,822,082,882 |
| Interest / profit paid on deposits and borrowings, etc. | | 39,312,806,961 | 38,565,292,211 | 13,696,692,612 | 14,038,225,857 |
| **Net interest / net profit on investments** | | **3,238,005,770** | **1,693,749,718** | **1,001,181,554** | **(216,142,974)** |
| Investment income | 3 | 30,018,451,057 | 27,752,596,624 | 10,911,755,798 | 11,212,640,032 |
| Commission, exchange and brokerage | 4 | 8,128,612,726 | 6,704,651,550 | 2,840,590,842 | 2,443,138,487 |
| Other operating income | 5 | 252,771,384 | 271,773,999 | 86,612,539 | 75,013,606 |
| | | **38,399,835,167** | **34,729,022,173** | **13,838,959,180** | **13,730,792,125** |
| **Total operating income (A)** | | **41,637,840,937** | **36,422,771,891** | **14,840,140,734** | **13,514,649,151** |
| Salaries and allowances | | 10,492,328,675 | 8,945,073,861 | 3,553,894,403 | 3,160,606,351 |
| Rent, taxes, insurance, electricity, etc. | | 932,832,645 | 843,122,311 | 321,254,838 | 300,576,423 |
| Legal expenses | | 96,933,500 | 56,946,822 | 28,545,097 | 27,360,819 |
| Postage, stamp, telecommunication, etc. | | 124,430,101 | 112,530,026 | 39,072,851 | 32,177,280 |
| Stationery, printing, advertisements, etc. | | 677,572,968 | 593,401,811 | 234,270,024 | 217,394,037 |
| Chief Executive's salary and fees | | 38,637,440 | 37,946,461 | 8,370,000 | 8,370,000 |
| Directors' fees | | 8,114,709 | 7,068,503 | 2,655,838 | 2,261,817 |
| Auditors' fees | | 4,646,049 | 4,099,768 | 1,526,154 | 1,318,502 |
| Depreciation and repair of bank's assets | | 3,169,661,196 | 2,491,737,439 | 1,107,668,502 | 890,260,858 |
| Other expenses | | 3,342,805,579 | 2,432,368,601 | 1,244,571,679 | 876,721,395 |
| **Total operating expenses (B)** | | **18,887,962,863** | **15,524,295,604** | **6,541,829,386** | **5,517,047,481** |
| **Profit / (loss) before provision (C=A-B)** | | **22,749,878,074** | **20,898,476,287** | **8,298,311,348** | **7,997,601,669** |
| Provision for loans and advances / investments | | 6,887,448,841 | 8,548,307,774 | 2,614,422,642 | 2,986,998,972 |
| Provision for Off-Balance Sheet exposures | | 367,867,865 | 167,583,661 | - | - |
| Provision for diminution in value of investments | | (198,223,713) | (49,434,502) | 60,297,377 | (767,930,679) |
| Other provision | | 540,292,293 | 189,750,000 | 180,097,431 | 67,250,000 |
| **Total provision (D)** | | **7,597,385,286** | **8,856,206,933** | **2,854,817,450** | **2,286,318,293** |
| **Total profit / (loss) before taxes (E=C-D)** | | **15,152,492,788** | **12,042,269,354** | **5,443,493,898** | **5,711,283,377** |
| **Provision for taxation** | | | | | |
| Current tax | | 5,534,049,809 | 4,910,889,365 | 1,933,121,711 | 1,607,134,469 |
| Deferred tax | | 944,595,342 | (90,542,156) | 103,430,673 | (106,665,415) |
| **Total provision for tax** | | **6,478,645,151** | **4,820,347,209** | **2,036,552,385** | **1,500,469,053** |
| **Net profit after taxation** | | **8,673,847,637** | **7,221,922,145** | **3,406,941,514** | **4,210,814,323** |
| **Transferred to Minority Interest** | | 2,017,717 | 2,064 | 1,331,434 | 2,968 |
| | | **8,671,829,920** | **7,221,920,081** | **3,405,610,080** | **4,210,811,356** |
| **Appropriations** | | | | | |
| Statutory reserve | | 2,281,833,110 | 1,725,865,650 | 368,374,952 | 1,690,246,740 |
| Start up fund | | 85,603,528 | 70,614,923 | 33,763,274 | 40,398,382 |
| Coupon/dividend on perpetual bond | | 400,000,000 | 400,000,000 | 200,000,000 | 200,000,000 |
| | | **2,767,436,638** | **2,196,480,573** | **602,138,226** | **1,930,645,122** |
| **Earnings per share (EPS)** | 9.a | **4.96** | **4.13** | **1.95** | **2.41** |

**Company Secretary** | **Chief Financial Officer**

**Managing Director & CEO** | **Director** | **Chairman**

**City Bank PLC**
**Consolidated Statement of Changes in Equity (Unaudited)**
**for the period ended 30 September 2026**

| Particulars | Paid-up capital | Statutory reserve | Share premium | General reserves | Capital reserve | Revaluation reserve on securities | Dividend equalization reserve | Start-up equity investment fund | Currency translation reserve | Surplus in profit and loss account | Minority interest | Total equity |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Taka | Taka | Taka | Taka | Taka | Taka | Taka | Taka | Taka | Taka | Taka | Taka |
| Balance as at 1 January 2026 | 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 | 75,148,594 | 61,946,430,724 |
| Surplus/(deficit) on account of revaluation of investments | - | - | - | - | - | 4,739,873,238 | - | - | - | - | - | 4,739,873,238 |
| Share issue incompliance with court verdict | - | - | - | - | - | - | - | - | - | - | - | - |
| Share premium incompliance with court verdict | - | - | - | - | - | - | - | - | - | - | - | - |
| Bonus share issue incompliance with court verdict | - | - | - | - | - | - | - | - | - | - | - | - |
| Dividend (Bonus Share) | 2,281,833,110 | - | - | - | - | - | - | - | - | (2,281,833,110) | - | - |
| Dividend (Cash) | - | - | - | - | - | - | - | - | - | (2,295,012,084) | - | (2,295,012,084) |
| Net profit for the period | - | - | - | - | - | - | - | - | - | 8,671,829,920 | - | 8,671,829,920 |
| Minority Interest | - | - | - | - | - | - | - | - | - | - | 2,017,717 | 2,017,717 |
| Currency translation difference | - | - | - | - | - | - | - | - | 29,824,123 | - | - | 29,824,123 |
| Transfer to capital reserve | - | - | - | - | 14,560,249 | - | - | - | - | (14,560,249) | - | - |
| Coupon/dividend on perpetual bonds | - | - | - | - | - | - | - | - | - | (400,000,000) | - | (400,000,000) |
| Transfer to start up fund | - | - | - | - | - | - | - | 85,603,528 | - | (85,603,528) | - | - |
| Transfer to statutory reserve | - | 2,281,833,110 | - | - | - | - | - | - | - | (2,281,833,110) | - | - |
| Gain from sale of Non-Banking Asset | - | - | - | - | - | - | - | - | - | 2,214,977 | - | 2,214,977 |
| **Balance as at 30 September 2026** | **17,494,053,800** | **15,974,117,603** | **1,519,936,197** | **11,394,928** | **211,222,562** | **10,286,262,152** | **530,786,630** | **518,842,951** | **88,920,165** | **25,984,475,315** | **77,166,312** | **72,697,178,616** |
| **Balance as at 30 September 2025** | **15,212,220,690** | **13,692,284,493** | **1,519,936,197** | **11,394,928** | **196,662,313** | **7,666,210,909** | **530,786,630** | **-** | **-** | **19,119,326,838** | **145,346** | **57,948,968,344** |

**City Bank PLC**
**Consolidated Cash Flow Statement (Unaudited)**
**for the period ended 30 September 2026**

| | | Notes | 30-Sep-26<br>Taka | 30-Sep-25<br>Taka |
|---|---|---|---|---|
| **A)** | **Cash flows from operating activities** | | | |
| | Interest / Profit receipts / investment income receipts in cash | | 42,637,098,552 | 39,742,873,097 |
| | Interest/profit paid on deposits and borrowings | | (36,466,393,632) | (36,026,490,154) |
| | Dividend receipts | | 436,494,122 | 261,417,352 |
| | Fees and commission receipts in cash | | 6,518,985,295 | 5,471,408,869 |
| | Recoveries of loans previously written off | | 1,051,445,702 | 558,217,422 |
| | Cash payments to employees | | (10,553,265,727) | (9,052,044,976) |
| | Cash payments to suppliers | | (272,306,901) | (278,326,203) |
| | Income taxes paid | | (4,418,127,557) | (6,324,999,415) |
| | Receipts from other operating activities | | 27,631,118,469 | 26,074,993,895 |
| | Payments for other operating activities | | (7,197,401,854) | (5,018,168,590) |
| | **Cash generated from operating activities before changes in operating assets and liabilities** | | **19,367,646,469** | **15,408,881,296** |
| | **Increase / (decrease) in operating assets and liabilities** | | | |
| | Loans and advances to customers | | (39,713,810,632) | (71,037,025,618) |
| | Other assets | | (4,178,731,340) | (4,453,033,655) |
| | Deposits from other banks / borrowings | | 7,895,973,774 | 20,425,490,493 |
| | Deposits from customers | | 141,852,898,411 | 98,487,095,093 |
| | Other liabilities | | 1,993,516,943 | (384,077,922) |
| | | | **107,849,847,156** | **43,038,448,390** |
| | **Net cash from operating activities** | | **127,217,493,625** | **58,447,329,687** |
| **B)** | **Cash flows from investing activities** | | | |
| | Net payment for sale/(purchase) of securities | | (60,118,979,032) | (7,114,946,522) |
| | Net payment for sale/(purchase) of shares | | (6,294,482,591) | (322,933,429) |
| | (Purchase) / sale of property, plant and equipment | | (4,863,965,681) | (1,906,123,596) |
| | Receivable from associate company | | (806,200) | - |
| | **Net cash used in investing activities** | | **(71,278,233,504)** | **(9,344,003,548)** |
| **C)** | **Cash flows from financing activities** | | | |
| | Redemption of tier-II subordinated bond | | (80,000,000) | (80,000,000) |
| | Issuance of tier-II subordinated bond | | 12,000,000,000 | - |
| | 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) |
| | Refund of share money deposit | | - | - |
| | Dividend paid | | (2,294,530,648) | (1,700,008,953) |
| | **Net Cash from financing activities** | | **9,225,469,352** | **(2,148,914,153)** |
| **D)** | Net increase / (decrease) in cash and cash equivalents (A+ B + C) | | 65,164,729,473 | 46,954,411,986 |
| **E)** | Effects of exchange rate changes on cash and cash equivalent | | 127,114,843 | 302,204,114 |
| **F)** | Opening cash and cash equivalents | | 191,074,171,516 | 138,156,617,279 |
| **G)** | **Closing cash and cash equivalents (D+E+F)** | | **256,366,015,832** | **185,413,233,379** |
| | **Cash and cash equivalents at end of the period** | | | |
| | Cash in hand (including foreign currencies) | | 15,138,382,797 | 11,698,344,313 |
| | Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) | | 31,338,189,065 | 25,628,658,523 |
| | Balance with other banks and financial institutions | | 15,937,513,720 | 25,730,105,683 |
| | Money at call and short notice | | 2,451,500,000 | 1,813,200,000 |
| | Government securities | | 191,500,430,250 | 120,542,924,860 |
| | | | **256,366,015,832** | **185,413,233,379** |
| | **Net operating cash flow per share (NOCFPS)** | **9.b** | **72.72** | **33.41** |

**City Bank PLC**
**Balance Sheet (Unaudited)**
**as at 30 September 2026**

| | Notes | 30-Sep-26<br>Taka | 31-Dec-25<br>Taka |
|---|---|---|---|
| **PROPERTY AND ASSETS** | | | |
| **Cash** | | | |
| In hand (including foreign currencies) | | 15,137,749,224 | 10,655,256,525 |
| Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) | | 31,338,189,065 | 50,656,776,610 |
| | | **46,475,938,289** | **61,312,033,135** |
| **Balance with other banks and financial institutions** | | | |
| In Bangladesh | | 8,824,093,921 | 6,691,208,829 |
| Outside Bangladesh | | 6,347,654,164 | 8,939,122,223 |
| | | **15,171,748,085** | **15,630,331,052** |
| **Money at call and short notice** | | **2,451,500,000** | **2,763,000,000** |
| **Investments** | 1 | | |
| Government | | 336,040,804,132 | 189,599,864,370 |
| Others | | 17,808,846,461 | 11,610,693,907 |
| | | **353,849,650,592** | **201,210,558,277** |
| **Loans and advances / Investments** | | | |
| Loans, cash credits, overdrafts, etc./ general investments | | 501,115,433,414 | 458,972,143,150 |
| Bills purchased and discounted | | 43,968,632,139 | 47,229,101,222 |
| | | **545,084,065,553** | **506,201,244,372** |
| **Fixed assets including premises, furniture and fixtures** | | **17,281,845,705** | **12,275,517,614** |
| **Other assets** | | **55,456,422,322** | **43,498,231,132** |
| **Non-banking assets** | | **363,701,387** | **449,754,116** |
| **Total assets** | | **1,036,134,871,933** | **843,340,669,698** |
| **LIABILITIES AND CAPITAL** | | | |
| **Liabilities** | | | |
| **Bonds** | | **23,000,000,000** | **11,080,000,000** |
| **Borrowings from other banks, financial institutions and agents** | | **27,548,774,605** | **36,544,929,401** |
| **Borrowings from central bank & government agencies** | | **46,285,952,866** | **29,748,300,540** |
| **Deposits and other accounts** | | | |
| Current deposits and other accounts | | 177,225,673,048 | 144,630,734,823 |
| Bills payable | | 3,509,666,733 | 8,359,019,347 |
| Savings bank deposits | | 143,420,109,131 | 118,773,235,557 |
| Fixed deposits | | 449,969,450,385 | 359,879,439,911 |
| Bearer certificate of deposit | | - | - |
| | | **774,124,899,297** | **631,642,429,638** |
| **Other liabilities** | | **93,463,412,261** | **73,222,801,279** |
| **Total liabilities** | | **964,423,039,029** | **782,238,460,858** |
| **Capital / Shareholders' equity** | | | |
| Paid up capital | | 17,494,053,800 | 15,212,220,690 |
| Statutory reserve | | 15,974,117,603 | 13,692,284,493 |
| Share premium | | 1,519,936,197 | 1,519,936,197 |
| Dividend equalisation reserve | | 530,786,630 | 530,786,630 |
| Start-up equity investment fund | | 518,842,951 | 433,239,423 |
| Revaluation reserve on securities | | 10,262,867,286 | 5,525,057,756 |
| General reserve | | 11,394,928 | 11,394,928 |
| Currency translation reserve | | 9,566,941 | 5,308,139 |
| Surplus in profit and loss account | | 25,390,266,567 | 24,171,980,584 |
| **Shareholders' equity** | | **71,711,832,904** | **61,102,208,840** |
| **Total liabilities and Shareholders' equity** | | **1,036,134,871,933** | **843,340,669,698** |

| | Notes | 30-Sep-26<br>Taka | 31-Dec-25<br>Taka |
|---|---|---|---|
| **OFF- BALANCE SHEET ITEMS** | | | |
| **Contingent liabilities** | | | |
| Acceptances and endorsements | | 84,650,794,609 | 87,887,322,130 |
| Letters of guarantee | | 42,826,772,981 | 32,949,508,039 |
| Irrevocable letters of credit | | 138,893,784,423 | 75,668,201,441 |
| Bills for collection | | 23,642,542,619 | 25,058,614,175 |
| Other contingent liabilities for ECA financing | | 8,809,425,615 | 9,659,665,318 |
| **Total** | | **298,823,320,247** | **231,223,311,103** |
| | | | |
| **Other commitments** | | | |
| Documentary credits and short term trade-related transactions | | - | - |
| Forward assets purchased and forward deposits placed | | 22,607,727,261 | 11,784,122,031 |
| Undrawn note issuance and revolving underwriting facilities | | - | - |
| Undrawn formal standby facilities, credit lines and other commitments | | - | - |
| Other commitments | | - | - |
| **Total** | | **22,607,727,261** | **11,784,122,031** |
| **Total Off-Balance Sheet items including contingent liabilities** | | **321,431,047,508** | **243,007,433,134** |
| | | | |
| **Net Assets Value (NAV) per share** | **9.c** | **40.99** | **34.93** |

**Company Secretary** | **Chief Financial Officer**

**Managing Director & CEO** | **Director** | **Chairman**

**City Bank PLC**
**Profit and Loss Account (Unaudited)**
**for the period ended 30 September 2026**

| | Notes | 01 January 2026 to 30 September 2026 Taka | 01 January 2025 to 30 September 2025 Taka | 01 July 2026 to 30 September 2026 Taka | 01 July 2025 to 30 September 2025 Taka |
|---|---|---|---|---|---|
| Interest income / profit on investments | | 42,442,324,437 | 40,152,466,537 | 14,656,858,806 | 13,791,915,406 |
| Interest / profit paid on deposits and borrowings, etc. | | 39,268,139,005 | 38,508,173,163 | 13,683,129,654 | 14,014,261,517 |
| **Net interest / net profit on investments** | | **3,174,185,432** | **1,644,293,375** | **973,729,152** | **(222,346,112)** |
| Investment income | 3 | 29,696,208,982 | 27,427,768,223 | 10,823,392,140 | 11,105,355,415 |
| Commission, exchange and brokerage | 4 | 7,645,104,182 | 6,328,188,313 | 2,684,036,539 | 2,308,622,359 |
| Other operating income | 5 | 251,928,055 | 269,583,659 | 88,445,770 | 73,179,865 |
| | | **37,593,241,219** | **34,025,540,195** | **13,595,874,448** | **13,487,157,639** |
| **Total operating income (A)** | | **40,767,426,651** | **35,669,833,569** | **14,569,603,600** | **13,264,811,528** |
| Salaries and allowances | | 10,225,623,928 | 8,701,527,413 | 3,464,954,508 | 3,076,714,741 |
| Rent, taxes, insurance, electricity, etc. | | 896,438,234 | 812,454,532 | 307,851,821 | 290,304,204 |
| Legal expenses | | 94,308,217 | 54,916,092 | 27,325,384 | 26,441,431 |
| Postage, stamp, telecommunication, etc. | | 114,381,309 | 105,391,139 | 35,846,033 | 29,691,956 |
| Stationery, printing, advertisements, etc. | | 638,492,319 | 551,556,533 | 222,572,877 | 203,259,965 |
| Chief Executive's salary and fees | | 38,637,440 | 37,946,461 | 8,370,000 | 8,370,000 |
| Directors' fees | | 2,382,000 | 2,110,334 | 841,500 | 693,834 |
| Auditors' fees | | 3,630,648 | 3,133,752 | 1,218,216 | 1,006,251 |
| Depreciation and repair of bank's assets | | 3,042,836,276 | 2,387,376,971 | 1,066,687,475 | 857,415,183 |
| Other expenses | | 3,292,192,878 | 2,382,338,838 | 1,231,180,439 | 859,625,039 |
| **Total operating expenses (B)** | | **18,348,923,250** | **15,038,752,065** | **6,366,848,252** | **5,353,522,605** |
| **Profit / (loss) before provision (C=A-B)** | | **22,418,503,401** | **20,631,081,504** | **8,202,755,348** | **7,911,288,923** |
| Provision for loans and advances/investments | | 6,790,357,427 | 8,519,716,953 | 2,604,955,278 | 2,985,497,159 |
| Provision for off-balance sheet exposures | | 367,867,865 | 167,583,661 | - | - |
| Provision for diminution in value of investments | | (222,999,475) | (42,406,682) | 42,008,138 | (649,654,634) |
| Other provision | | 540,292,293 | 189,750,000 | 180,097,431 | 67,250,000 |
| **Total provision (D)** | | **7,475,518,110** | **8,834,643,931** | **2,827,060,847** | **2,403,092,525** |
| **Total profit / (loss) before taxes (E=C-D)** | | **14,942,985,292** | **11,796,437,573** | **5,375,694,502** | **5,508,196,398** |
| **Provision for taxation** | | | | | |
| Current tax | | 5,418,787,960 | 4,813,466,810 | 1,904,982,011 | 1,574,406,372 |
| Deferred tax | | 963,844,493 | (78,521,526) | 94,385,100 | (106,048,149) |
| **Total provision for tax** | | **6,382,632,453** | **4,734,945,284** | **1,999,367,111** | **1,468,358,223** |
| **Net profit after taxation** | | **8,560,352,839** | **7,061,492,289** | **3,376,327,391** | **4,039,838,175** |
| **Appropriations** | | | | | |
| Statutory reserve | | 2,281,833,110 | 1,725,865,650 | 368,374,952 | 1,690,246,740 |
| Start up fund | | 85,603,528 | 70,614,923 | 33,763,274 | 40,398,382 |
| Coupon/dividend on perpetual bond | | 400,000,000 | 400,000,000 | 200,000,000 | 200,000,000 |
| | | **2,767,436,638** | **2,196,480,573** | **602,138,226** | **1,930,645,122** |
| **Earnings per share (EPS)** | 9.a | **4.89** | **4.04** | **1.93** | **2.31** |

**Company Secretary**

**Chief Financial Officer**

**Managing Director & CEO**

**Director**

**Chairman**

**City Bank PLC**
**Statement of Changes in Equity (Unaudited)**
**for the period ended 30 September 2026**

| Particulars | Paid-up capital | Statutory reserve | Share premium | General reserves | Revaluation reserve on securities | Dividend equalization reserve | Start-up equity investment fund | Currency translation reserve | Surplus in profit and loss account | Total equity |
|---|---|---|---|---|---|---|---|---|---|---|
| | Taka | Taka | Taka | Taka | Taka | Taka | Taka | Taka | Taka | Taka |
| Balance as at 1 January 2026 | 15,212,220,690 | 13,692,284,493 | 1,519,936,197 | 11,394,928 | 5,525,057,756 | 530,786,630 | 433,239,423 | 5,308,139 | 24,171,980,584 | 61,102,208,840 |
| Surplus/(deficit) on account of revaluation of investments | - | - | - | - | 4,737,809,530 | - | - | - | - | 4,737,809,530 |
| Currency translation differences | - | - | - | - | - | - | - | 4,258,802 | - | 4,258,802 |
| Share issue incompliance with court verdict | - | - | - | - | - | - | - | - | - | - |
| Share premium incompliance with court verdict | - | - | - | - | - | - | - | - | - | - |
| Bonus share issue incompliance with court verdict | - | - | - | - | - | - | - | - | - | - |
| Dividend (Bonus Share) | 2,281,833,110 | - | - | - | - | - | - | - | (2,281,833,110) | - |
| Dividend (Cash) | - | - | - | - | - | - | - | - | (2,295,012,084) | (2,295,012,084) |
| Net profit for the period | - | - | - | - | - | - | - | - | 8,560,352,839 | 8,560,352,839 |
| Coupon/dividend on perpetual bonds | - | - | - | - | - | - | - | - | (400,000,000) | (400,000,000) |
| Transfer to start up fund | - | - | - | - | - | - | 85,603,528 | - | (85,603,528) | - |
| Transfer to statutory reserve | - | 2,281,833,110 | - | - | - | - | - | - | (2,281,833,110) | - |
| Gain from sale of Non-Banking Asset | - | - | - | - | - | - | - | - | 2,214,977 | 2,214,977 |
| **Balance as at 30 September 2026** | **17,494,053,800** | **15,974,117,603** | **1,519,936,197** | **11,394,928** | **10,262,867,286** | **530,786,630** | **518,842,951** | **9,566,941** | **25,390,266,567** | **71,711,832,904** |
| **Balance as at 30 September 2025** | **15,212,220,690** | **13,692,284,493** | **1,519,936,197** | **11,394,928** | **7,666,210,909** | **530,786,630** | **-** | **-** | **18,612,194,650** | **57,245,028,497** |

# City Bank PLC
## Cash Flow Statement (Unaudited)
## for the period ended 30 September 2026

| | | Notes | 30-Sep-26<br>Taka | 30-Sep-25<br>Taka |
|---|---|---|---|---|
| **A)** | **Cash flows from operating activities** | | | |
| | Interest / Profit receipts / investment income receipts in cash | | 42,536,818,768 | 39,636,095,430 |
| | Interest/profit paid on deposits and borrowings | | (36,442,452,263) | (35,968,829,539) |
| | Dividend receipts | | 327,087,178 | 126,856,475 |
| | Fees and commission receipts in cash | | 6,040,720,838 | 5,220,981,228 |
| | Recoveries of loans previously written off | | 1,051,445,702 | 558,217,422 |
| | Cash payments to employees | | (10,288,563,646) | (8,806,736,437) |
| | Cash payments to suppliers | | (254,176,780) | (263,376,306) |
| | Income taxes paid | | (4,309,212,153) | (6,209,389,675) |
| | Receipts from other operating activities | | 27,409,923,462 | 25,904,960,960 |
| | Payments for other operating activities | | (7,025,917,020) | (4,820,533,236) |
| | **Cash generated from operating activities before changes in operating assets and liabilities** | | **19,045,674,086** | **15,378,246,322** |
| | **Increase / (decrease) in operating assets and liabilities** | | | |
| | Loans and advances to customers | | (38,882,821,181) | (71,498,671,969) |
| | Other assets | | (4,162,377,360) | (4,244,820,855) |
| | Deposits from other banks / borrowings | | 8,033,891,175 | 20,357,446,679 |
| | Deposits from customers | | 141,990,076,014 | 98,161,872,026 |
| | Other liabilities | | 1,859,781,933 | (417,678,009) |
| | | | **108,838,550,581** | **42,358,147,871** |
| | **Net cash from operating activities** | | **127,884,224,667** | **57,736,394,194** |
| **B)** | **Cash flows from investing activities** | | | |
| | Net payment for sale/(purchase) of securities | | (60,213,458,512) | (6,819,852,317) |
| | Net payment for sale/(purchase) of shares | | (6,198,152,553) | (414,685,494) |
| | (Purchase) / sale of property, plant and equipment | | (4,864,084,200) | (1,793,813,365) |
| | Investment in subsidiaries | | 2,533,022 | - |
| | **Net cash used in investing activities** | | **(71,273,162,243)** | **(9,028,351,176)** |
| **C)** | **Cash flows from financing activities** | | | |
| | Redemption of tier-II subordinated bond | | (80,000,000) | (80,000,000) |
| | Issuance of tier-II subordinated bond | | 12,000,000,000 | - |
| | 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) |
| | Refund of share money deposit | | - | - |
| | Dividend paid | | (2,295,012,084) | (1,700,008,953) |
| | **Net Cash from financing activities** | | **9,224,987,916** | **(2,148,914,153)** |
| **D)** | Net increase / (decrease) in cash and cash equivalents **(A+ B + C)** | | 65,836,050,340 | 46,559,128,865 |
| **E)** | Effects of exchange rate changes on cash and cash equivalent | | 47,443,566 | 190,459,238 |
| **F)** | Opening cash and cash equivalents | | 189,694,122,718 | 137,625,789,876 |
| **G)** | **Closing cash and cash equivalents (D+E+F)** | | **255,577,616,624** | **184,375,377,979** |
| | **Cash and cash equivalents at end of the period** | | | |
| | Cash in hand (including foreign currencies) | | 15,137,749,224 | 11,697,741,649 |
| | Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) | | 31,338,189,065 | 25,628,658,523 |
| | Balance with other banks and financial institutions | | 15,171,748,085 | 25,113,369,717 |
| | Money at call and short notice | | 2,451,500,000 | 1,813,200,000 |
| | Government securities | | 191,478,430,250 | 120,122,408,090 |
| | | | **255,577,616,624** | **184,375,377,979** |
| | **Net operating cash flow per share (NOCFPS)** | **9.b** | **73.10** | **33.00** |

**City Bank PLC and its subsidiaries**
**Notes to the Financial Statements (Unaudited)**
**As at and for the period ended 30 September 2026**

| | Consolidated | | City Bank PLC | |
|---|---|---|---|---|
| | 30-Sep-2026 | 31-Dec-2025 | 30-Sep-2026 | 31-Dec-2025 |
| | Taka | Taka | Taka | Taka |
| **1 Investments** | | | | |
| **i) Investment classified as per Bangladesh Bank Circular** | | | | |
| Held to maturity (HTM) | 85,262,834,104 | 48,376,212,200 | 84,097,227,417 | 47,116,126,033 |
| Held for trading (HFT) | 183,277,687,159 | 115,882,125,065 | 183,253,623,449 | 115,488,833,637 |
| Investment in Special Purpose Bond | 7,308,932,000 | - | 7,308,932,000 | - |
| Encumbered Securities | 8,894,084,400 | - | 8,894,084,400 | - |
| Government sukuk and bond | 34,003,290,000 | 26,983,484,000 | 34,003,290,000 | 26,983,484,000 |
| Reverse repo | 17,477,968,666 | - | 17,477,968,666 | - |
| Standing Deposit Facility (SDF) | 1,000,000,000 | - | 1,000,000,000 | - |
| Prize bonds | 5,678,200 | 11,420,700 | 5,678,200 | 11,420,700 |
| Other securities | 22,958,917,017 | 16,664,434,426 | 17,808,846,461 | 11,610,693,907 |
| | **360,189,391,546** | **207,917,676,391** | **353,849,650,592** | **201,210,558,277** |
| **ii) Investment securities are classified as follows** | | | | |
| **a) Government bills/bonds** | | | | |
| Government bills/bonds - (note 1.a.1) | 337,224,796,329 | 191,241,821,265 | 336,035,125,932 | 189,588,443,670 |
| Prize bonds | 5,678,200 | 11,420,700 | 5,678,200 | 11,420,700 |
| | **337,230,474,529** | **191,253,241,965** | **336,040,804,132** | **189,599,864,370** |
| **b) Other investments** | | | | |
| Shares | 11,706,712,574 | 9,066,826,392 | 7,199,393,423 | 4,655,837,279 |
| Investment in Non Convertible Bond | 1,800,000,000 | 1,900,000,000 | 1,800,000,000 | 1,900,000,000 |
| Investment in Beximco Green - Sukuk Al Istisna'a Bond | 3,017,551,406 | 3,017,551,406 | 2,499,800,000 | 2,499,800,000 |
| Investment in subordinated bond | - | - | - | - |
| Investment in BBML Sukuk Al Ijarah | 285,311,000 | 416,993,000 | 285,311,000 | 416,993,000 |
| Investment in Preference Share | 5,609,998,600 | 2,009,998,600 | 5,609,998,600 | 2,009,998,600 |
| Investment in perpetual bond | 125,000,000 | 125,000,000 | - | - |
| Mutual fund | 127,663,395 | 127,942,755 | 127,663,395 | 127,942,755 |
| Debenture of Bangladesh Welding Electrodes Limited | 122,273 | 122,273 | 122,273 | 122,273 |
| Bangladesh Start-Up Investment Co. Plc. | 286,557,770 | - | 286,557,770 | - |
| | **22,958,917,017** | **16,664,434,426** | **17,808,846,461** | **11,610,693,907** |
| | **360,189,391,545** | **207,917,676,391** | **353,849,650,592** | **201,210,558,277** |
| **1.a.1 Government bills/bonds** | | | | |
| **Name of the bills/bonds** | | | | |
| 30 Days Bangladesh Bank Bills | - | - | - | - |
| 91 Days Treasury Bills | 3,472,147,000 | 19,490,760 | 3,472,147,000 | - |
| 182 Days Treasury Bills | 15,818,451,571 | 47,610,090 | 15,818,451,571 | - |
| 364 Days Treasury Bills | 26,763,444,472 | 1,077,813,102 | 26,763,444,472 | 1,050,434,472 |
| 3 Months Islamic Bonds | 18,150,000,000 | 22,450,000,000 | 18,150,000,000 | 22,450,000,000 |
| 6 Months Islamic Bonds | - | - | - | - |
| 273 Days Ijarah Sukuk Islamic Bonds | 7,342,760,000 | - | 7,342,760,000 | - |
| 2 Years Treasury Bonds | 10,700,295,614 | 2,712,622,221 | 10,700,295,614 | 2,712,622,221 |
| 3 Years Treasury Bonds | 9,169,304,437 | 8,386,254,313 | 9,169,304,437 | 8,386,254,313 |
| 5 Years Ijarah Sukuk Islamic Bonds | 9,345,734,000 | 4,533,484,000 | 9,345,734,000 | 4,533,484,000 |
| 5 Years Treasury Bonds | 68,156,565,347 | 50,013,692,934 | 67,766,267,589 | 49,361,072,759 |
| 7 Years Ijarah Sukuk Islamic Bonds | 6,122,560,000 | - | 6,122,560,000 | - |
| 10 Years Treasury Bonds | 107,794,927,505 | 63,415,859,255 | 107,446,041,587 | 62,960,068,038 |
| 15 Years Treasury Bonds | 31,644,996,600 | 23,441,372,544 | 31,344,569,431 | 23,140,945,374 |
| 20 Years Treasury Bonds | 21,743,609,783 | 15,143,622,046 | 21,593,550,230 | 14,993,562,493 |
| Standing Deposit Facility (SDF) | 1,000,000,000 | - | 1,000,000,000 | - |
| | **337,224,796,329** | **191,241,821,265** | **336,035,125,932** | **189,588,443,670** |
| **2 Capital to risk weighted assets ratio (CRAR)** | | | | |
| **Common Equity Tier 1 Capital (CET1)** | | | | |
| Paid up capital | 17,494,053,800 | 15,212,220,690 | 17,494,053,800 | 15,212,220,690 |
| Non-repayable share premium account | 1,519,936,197 | 1,519,936,197 | 1,519,936,197 | 1,519,936,197 |
| Statutory reserve | 15,974,117,603 | 13,692,284,493 | 15,974,117,603 | 13,692,284,493 |
| General reserve | 11,394,928 | 11,394,928 | 11,394,928 | 11,394,928 |
| Retained earnings | 25,984,475,315 | 24,669,272,500 | 25,390,266,567 | 24,171,980,584 |
| Dividend equalisation reserve | 530,786,630 | 530,786,630 | 530,786,630 | 530,786,630 |
| Capital reserve | 211,222,562 | 196,662,313 | - | - |
| Minority interest in subsidiaries | 77,166,312 | 75,148,594 | - | - |
| | **61,803,153,347** | **55,907,706,345** | **60,920,555,725** | **55,138,603,522** |
| **Regulatory Adjustments / Deductions from CET1** | | | | |
| Deferred tax assets | - | - | - | - |
| 50% of Excess Investment in other banks, FI and Ins. Co. | (794,430,735) | (794,430,746) | - | - |
| Reciprocal crossholdings of capital | (123,999,610) | (103,701,230) | (123,999,610) | (103,701,230) |
| Book value of goodwill and value of any contingent assets which are shown as assets | (51,782,058) | (51,692,916) | - | - |
| **Total common equity tier 1 capital** | **60,832,940,945** | **54,957,881,453** | **60,796,556,115** | **55,034,902,292** |
| **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** | **64,832,940,945** | **58,957,881,453** | **64,796,556,115** | **59,034,902,292** |
| **Tier 2 Capital** | | | | |
| Tier-II subordinated bond | 16,200,000,000 | 5,600,000,000 | 16,200,000,000 | 5,600,000,000 |
| General provision | 14,448,002,566 | 11,814,222,559 | 14,434,288,529 | 11,698,034,532 |
| | **30,648,002,566** | **17,414,222,559** | **30,634,288,529** | **17,298,034,532** |
| **Regulatory Adjustments / Deductions from Tier 2 capital** | | | | |
| 50% of Excess Investment in other banks, FI and Ins. Co. | (794,430,735) | (794,430,746) | - | - |
| **Total Tier 2 Capital** | **29,853,571,831** | **16,619,791,813** | **30,634,288,529** | **17,298,034,532** |
| **Total regulatory capital** | **94,686,512,776** | **75,577,673,266** | **95,430,844,645** | **76,332,936,824** |

| | Consolidated | | City Bank PLC | |
|---|---|---|---|---|
| | 30-Sep-2026 | 31-Dec-2025 | 30-Sep-2026 | 31-Dec-2025 |
| | Taka | Taka | Taka | Taka |
| **Risk weighted assets** | | | | |
| **A. Credit Risk** | | | | |
| On- Balance sheet | 368,065,180,470 | 308,268,344,114 | 368,245,042,566 | 312,282,098,497 |
| Off-Balance sheet | 74,840,294,826 | 58,863,748,099 | 74,840,294,826 | 58,863,748,099 |
| | **442,905,475,296** | **367,132,092,213** | **443,085,337,391** | **371,145,846,596** |
| **B. Market Risk** | **69,183,724,110** | **53,760,514,482** | **63,189,525,279** | **48,994,798,719** |
| **C. Operational Risk** | **77,177,947,355** | **66,348,269,298** | **75,475,088,869** | **64,910,080,884** |
| **Total Risk weighted assets (A+B+C)** | **589,267,146,761** | **487,240,875,994** | **581,749,951,539** | **485,050,726,199** |
| **Capital to risk weighted assets ratio (CRAR)** | **16.07%** | **15.51%** | **16.40%** | **15.74%** |
| **Tier - 1 Capital ratio** | **11.00%** | **12.10%** | **11.14%** | **12.17%** |

| | | Consolidated | | City Bank PLC | |
|---|---|---|---|---|---|
| | | 30-Sep-2026 | 30-Sep-2025 | 30-Sep-2026 | 30-Sep-2025 |
| | | Taka | Taka | Taka | Taka |
| **3.** | **Investment income** | | | | |
| | Interest/Profit on treasury bills/Reverse repo/bonds | 25,023,008,422 | 21,426,797,114 | 24,888,646,839 | 21,307,954,286 |
| | Dividend on shares | 692,856,994 | 262,945,665 | 563,953,665 | 140,856,475 |
| | Gain on Government securities | 3,800,525,266 | 5,557,057,619 | 3,794,382,317 | 5,522,145,369 |
| | Gain on sale of shares and debentures | 182,361,018 | 239,767,479 | 160,277,242 | 219,690,818 |
| | Interest/Profit income on Subordinated bond | - | 20,550,833 | - | 20,550,833 |
| | Interest/Profit income on non convertible bond | 141,954,167 | 58,858,333 | 141,954,167 | 58,858,333 |
| | Interest/Profit income on Sukuk Al Istisna'a | 148,733,438 | 145,367,472 | 118,789,200 | 116,460,000 |
| | Interest/Profit on BBML Sukuk Al Ijarah | 28,205,553 | 41,252,109 | 28,205,553 | 41,252,109 |
| | Share of profit /(loss) from associate | 806,200 | - | - | - |
| | Fair value measurement gain | - | - | - | - |
| | | **30,018,451,057** | **27,752,596,624** | **29,696,208,982** | **27,427,768,223** |
| **4.** | **Commission, exchange and brokerage - City Bank Plc** | | | | |
| | Commission on letters of credit | 878,648,949 | 724,881,474 | 860,529,479 | 706,967,154 |
| | Commission on letters of guarantee | 284,661,123 | 262,315,670 | 284,661,123 | 262,315,670 |
| | Commission on export bills | 58,935,413 | 57,337,712 | 56,183,851 | 54,484,672 |
| | Commission on accepted bills | 1,132,834,701 | 1,210,360,067 | 1,132,834,701 | 1,210,360,067 |
| | Commission on OBC, IBC etc. | 199,865 | 190,019 | 199,865 | 190,019 |
| | Commission on PO, DD, TT, TC, etc. | 21,175,300 | 17,065,112 | 21,175,300 | 17,065,112 |
| | Commission on NRB operation | 12,738,345 | 5,463,520 | 12,738,345 | 5,463,520 |
| | Other fees and charges | 3,755,445,640 | 2,940,376,535 | 3,639,185,039 | 2,895,895,914 |
| | Other commission | 139,461,249 | 155,017,463 | 32,755,484 | 68,239,100 |
| | Brokerage commission | 125,772,292 | 96,569,142 | - | - |
| | | **6,409,872,878** | **5,469,576,716** | **6,040,263,186** | **5,220,981,228** |
| | Exchange gain including gain from foreign currency dealings | 1,718,739,848 | 1,235,074,835 | 1,604,840,996 | 1,107,207,085 |
| | | **8,128,612,726** | **6,704,651,550** | **7,645,104,182** | **6,328,188,313** |
| **5.** | **Other operating income** | | | | |
| | Rental Income | 20,488,019 | 28,261,442 | 19,814,734 | 18,468,973 |
| | SWIFT recoveries | 67,480,768 | 57,386,682 | 67,480,768 | 57,386,682 |
| | Profit from sale of fixed assets | - | 9,355,507 | - | 9,355,507 |
| | Rebate received from foreign banks | 133,926,387 | 113,676,997 | 133,926,387 | 113,676,997 |
| | Miscellaneous earnings | 30,876,209 | 72,602,770 | 30,706,166 | 70,695,499 |
| | Elimination of inter-company transactions | - | (9,509,400) | - | - |
| | | **252,771,384** | **271,773,999** | **251,928,055** | **269,583,659** |
| **6.** | **Provision for loans and advances/investments & others** | | | | |
| | Provision for classified loans and advances/investments | 1,483,330,663 | 2,694,137,276 | 1,391,897,666 | 2,662,390,507 |
| | Provision for unclassified loans and advances/investments | 5,404,118,178 | 5,854,170,498 | 5,398,459,761 | 5,857,326,446 |
| | Provision for Off-Balance Sheet exposures | 367,867,865 | 167,583,661 | 367,867,865 | 167,583,661 |
| | Provision for diminution in value of investments | (198,223,713) | (49,434,502) | (222,999,475) | (42,406,682) |
| | Other provision | 540,292,293 | 189,750,000 | 540,292,293 | 189,750,000 |
| | | **7,597,385,286** | **8,856,206,933** | **7,475,518,110** | **8,834,643,931** |
| **7.** | **Provision for taxation** | | | | |
| | Current tax | 5,534,049,809 | 4,910,889,365 | 5,418,787,960 | 4,813,466,810 |
| | Deferred Tax expense | 944,595,342 | (90,542,156) | 963,844,493 | (78,521,526) |
| | | **6,478,645,151** | **4,820,347,209** | **6,382,632,453** | **4,734,945,284** |

**8 General**

**Reporting period**

Reporting period of these financial statements of the Group and the Bank is 01 January 2026 to 30 September 2026.

**Review of the Financial Statements**

These financial statements were reviewed by Bank's Board Audit Committee in its 130th no. meeting held on 29 October 2026 and were subsequently adopted by the Board in its 710th no. meeting held on 29 October 2026.

**Departure of IAS 32 Financial Instruments: Presentation**

**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 required to recognize as appropriation of retained earnings instead of recognizing as interest expenses.

**Departure of IFRS 9 Financial Instruments**

**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:** 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.

**Cash and cash equivalents**

For the purpose of presentation in the cash flow statements, cash and cash equivalents includes cash in hand, cash at bank (regardless of maturity) and 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.

**9 Additional Disclosure in compliance with BSEC notification dated 20 June 2018:**

Significant deviation between the comparative periods and reason thereof:

*Amount in Crore*

| Period | Consolidated | | Increase / (Decrease) | Reasons |
|---|---|---|---|---|
| | 30-Sep-2026 | 30-Sep-2025 | | |
| Interest income / profit on investments | 4,255.08 | 4,025.90 | 229.18 | The increase in interest income/profit on investments compared to the same period last year is attributed to overall business growth, a higher average volume of loans and advances, and an improvement in yield on advances. |
| Interest / profit paid on deposits and borrowings, etc. | 3,931.28 | 3,856.53 | 74.75 | The rise in interest/profit expenses is primarily due to growth in average deposits and the alignment of interest rate for inflation. |
| Investment income | 3,001.85 | 2,775.26 | 226.59 | The significant growth in investment income is mainly driven by increased holdings in government securities, resulting in higher interest earnings from treasury bills and bonds. |
| Provision for loans and advances / investments (expense) | 688.74 | 854.83 | (166.09) | Provision expenses decreased primarily due to improvement of bank's loan portfolio book. |
| Current tax provision (expense) | 553.40 | 491.09 | 62.32 | Current tax expenses for the concerned period was higher due higher operating profit. |

| | Consolidated | | City Bank PLC | |
|---|---|---|---|---|
| | 30-Sep-2026 | 30-Sep-2025 | 30-Sep-2026 | 30-Sep-2025 |
| | Taka | Taka | Taka | Taka |
| **9.a Earnings per share (EPS)** | | | | |
| (i) Net profit after tax - Taka | 8,671,829,920 | 7,221,920,081 | 8,560,352,839 | 7,061,492,289 |
| (ii) Weighted average number of shares* | 1,749,405,380 | 1,749,405,380 | 1,749,405,380 | 1,749,405,380 |
| Consolidated earnings per share - Taka (i/ii) | **4.96** | **4.13** | **4.89** | **4.04** |

*In computation of EPS for same period of previous year, bonus shares declared and issued based on 2025 performance were duly considered.

EPS increased due to higher profit earned compared to the same period of last year (Q3-2025). The profits increased mainly for incremental commission and fess income as well as income from interest income / profit on investments and investment income.

| | | | | |
|---|---|---|---|---|
| **9.b Net operating cash flow per share (NOCFPS)** | | | | |
| (i) Net operating cash flow - Taka | 127,217,493,625 | 58,447,329,687 | 127,884,224,667 | 57,736,394,194 |
| (ii) Number of shares* | 1,749,405,380 | 1,749,405,380 | 1,749,405,380 | 1,749,405,380 |
| Net operating cash flow per share - Taka (i/ii) | **72.72** | **33.41** | **73.10** | **33.00** |

*In computation of NOCFPS for same period of previous year, bonus share declared and issued based on 2025 performance were duly considered.

Net operating cash flows per share (NOCFPS) increased for the reported period mainly for higher deposit acquisition from customers compared to the same period of the previous year.

| | Consolidated | | City Bank PLC | |
|---|---|---|---|---|
| | 30-Sep-2026 | 31-Dec-2025 | 30-Sep-2026 | 31-Dec-2025 |
| | Taka | Taka | Taka | Taka |
| **9.c Net Assets Value per Share (NAV)** | | | | |
| (i) Shareholders' equity | 72,620,012,304 | 61,871,282,130 | 71,711,832,904 | 61,102,208,840 |
| (ii) Number of shares* | 1,749,405,380 | 1,749,405,380 | 1,749,405,380 | 1,749,405,380 |
| Net Assets Value per Share - Taka (i/ii) | **41.51** | **35.37** | **40.99** | **34.93** |

* In computation of NAV for same period of previous yea, bonus share declared and issued based on 2025 performance were duly considered.

As of September 30, 2026 the Net Asset Value (NAV) was higher than at the end of 2025 due to the combined impact of increase in net profit and revaluation reserve against government securities.

## 10 Unclaimed Dividend Account

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 30 September 2026 an amount of Taka 304,864,857 (2025: Taka 208,185,054) remained unclaimed with several current accounts which are mentioned below:

| Account Name | Year wise | 30-Sep-2026 | 31-Dec-2025 |
|---|---|---|---|
| City Bank Cash Dividend Payable Account | 2014 | 9,859,917 | 9,859,917 |
| Cash Dividend Account -2015 | 2015 | 14,610,068 | 14,610,068 |
| Cash Dividend Distribution Account -2016 | 2016 | 15,563,901 | 15,563,901 |
| Cash and Fractional Share Dividend Distribution Account-2017 | 2017 | 12,369,011 | 12,369,011 |
| Cash and Fractional Share Dividend Distribution Account-2018 | 2018 | 6,431,781 | 6,431,781 |
| Cash Dividend Distribution Account for 2019 | 2019 | 18,465,859 | 18,467,334 |
| Cash and Fractional Share Dividend Distribution Account for 2020 | 2020 | 21,225,894 | 21,228,022 |
| Cash and Fractional Share Dividend Distribution Account for 2021 | 2021 | 16,305,497 | 16,327,469 |
| Cash and Fractional Share Dividend Distribution Account for 2022 | 2022 | 14,821,736 | 14,841,805 |
| Cash and Fractional Share Dividend Distribution Account for 2023 | 2023 | 22,253,798 | 22,317,984 |
| Cash and Fractional Share Dividend Distribution Account for 2024 | 2024 | 52,811,118 | 56,167,761 |
| Cash and Fractional Share Dividend Distribution Account for 2025 | 2025 | 100,146,276 | - |
| **Total** | | **304,864,857** | **208,185,054** |

An amount of Taka 127,186,175 as on 30 September 2026 (December 2025: Taka 112,411,608 ) in unclaimed cash dividend under Lawsuit according to Company Matter no.112 of 2005 and 79 of 2012.

In compliance with directive issued by 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** |

## 11 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 2025.

| Particulars | Date of Rating | Long term | Short term | Rating Valid |
|---|---|---|---|---|
| Entity Rating | 16-Jun-26 | AAA | ST-1 | 30-Jun-27 |
| | | Extremely strong capacity & highest quality | Highest capacity for timely repayment | |

Bank also has been assessed by renowned international rating agency Moody's Investors Service and awarded B2 based on the financial statements, as well as other quantitative and qualitative information.

| Rating type | Date of Rating | Long term | Short term | Outlook |
|---|---|---|---|---|
| Surveillance | 07-Oct-26 | B2 | NP | Negative |

## 12 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 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.