



Loan Portfolio Analysis of City Bank PLC



Internship Report

On

Loan Portfolio Analysis of City Bank PLC

Submitted to:

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Submission Date: March 4, 2025

Letter of Authorization

March 4, 2025

Subject: Permission for Preparing Internship Report.

This is to authorize Md. Zubayed Ahmed Rakib to prepare an internship report on the topic "Loan Portfolio Analysis of City Bank PLC", as a partial completion of his internship of City Bank PLC. The report will draw on his hands-on experience as well as research carried out throughout the course of the internship.

Be assured the report will never be made public, nor shall it be used for any official purpose other than as part of the internship program.

I wish him all the best in his work and research.

Regards,
Muhammad Enamul Haque
Assistant Professor
School of Business and Economics, SoBE
United International University

Letter of Transmittal

March 4, 2025

Mr. Muhammad Enamul Haque
Assistant Professor, SoBE
School of Business & Economics
United International University
Madani Avenue, Dhaka

Subject: Submission of Internship Report on “Loan Portfolio Analysis of City Bank PLC”.

Dear Sir,

It is my pleasure to submit my internship report entitled " Loan Portfolio Analysis of City Bank PLC: An Evaluation" to you with due respect, which has been prepared in partial fulfillment of the requirements of the Bachelor of Business Administration (BBA) program from United International University.

This is a report with the aggregation of my overall knowledge and experience in the city bank PLC. In light of this being based on comprehensive data, I did my best to deliver an informative report covering all perspectives of the bank's loan portfolio and risk management, credit assessment, and financial performance. Now, with limitations on time and information, I have endeavored to keep the most accurate, relevant information possible.

Thank you for your guidance, constructive feedbacks, and ongoing support in this journey. You advised me on this report from start to finish; the report would not be as it is without your insight and your advice. I am happy to elaborate further on any of these points if needed.

I trust you will receive this report in a spirit of goodwill.

Sincerely yours,

.....
Md.Zubayed Ahmed Rakib
ID: 111 201 150
BBA (Major in Finance)
United International University

Declaration

I, Md. Zubayed Ahmed Rakib, a BBA student of United International University, do hereby declare that this Report on “Loan Portfolio Analysis of City Bank PLC” is a project work done by me in partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA).

This report has been prepared based on my own research, findings, and experience accomplished while working as an intern at City Bank PLC and I confirm that nothing has been replicated from any other publication. This thesis has not been presented, and has not been published, for any degree or diploma or any other academic or professional purpose.

.....
Md.Zubayed Ahmed Rakib
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Acknowledgment

My sincere gratitude goes to my honorable supervisor, Mr. Mohammad Nahid Kawser Rahman Shovo, Head of Business Finance, Finance Division, City Bank PLC, Head Office Dhaka for his generous guidance, support, and advice during the internship. Without his guidance and advice, my comprehension of the finance industry and this project would not be what it is.

I would also like to thank to the management and staff of City Bank PLC for their support and help at all time thus enabling me to complete my internship. They have been solid supporters, providers of resources and are very open to share their experiences.

I would like to express my heartfelt gratitude towards my family and friends, for their constant support and motivation throughout this journey.

Executive Summary

This report provides a detailed analysis of the CBL's (City Bank PLC) loan portfolio from FY 2019 to FY 2023. This report aims to assess the loan distribution with respect to the sectorial and geographical concentration, maturity groupings, and performance across various business segments to provide a holistic view of the loan portfolio management strategy adopted by CBL over the last five years.

The total loans, advances and investments for the bank concerning the years 2019-2023 were most greatly attributed to loans, which on average comprised 82% of the total. The loan portfolio continued through five years of the trending upward. Over March 2023, this means that for CBL, loans have continued to be the bulk of its disbursements in 1M, lending only the remainder to cash credit, overdraft and bills purchased and discounted.

Sector-wise concentration shows that CBL has primarily concentrated its loans in the RMG sector and consumer credit. On average, the RMG sector received 17% of the total loans and has followed an upward trend over the years. Consumer credit made up an average of 16% of total loans, similarly trending upwards.

The loan portfolio of CBL is geographically concentrated in major cities like Dhaka and Chattogram. Loans accounted for 79% of total loans on average in Dhaka (urban), though this concentration has dropped in the past two years. The share of loans to Chattogram (urban) was 10% of total loans and was also in a declining trend over the years. The highest loan disbursements for rural were observed in Dhaka (rural) before increasing trends in Chattogram (rural) in the latter half of the five years.

The report goes on to provide a further breakdown of the loan's resident by residual maturity. Repayable on Demand loans comprise 27.04% in 2023 where as in 2019, it was only 14.63%. The proportion of loans due in the next 3 months increased to 28.93%, indicating a short-term lending approach. Loans with maturities between 3 months and 1 year made up 22.42%, as loans from 1 to 5 years composed 25.75%. Rates on loans maturing after 5 years were at 23.20%, still a little down from the previous years. In total, the City Bank portfolio shows a shift towards shorter-term loans whilst maintaining a relatively stable allocation of longer-term segments.

Business segment-wise loans show that City Bank focused heavily on SME loans, which accounted for 30.56% of total loans in 2023. The rest of the portfolio was allocated to segments such as corporate loans, Retail loans, Off-shore Banking Unit (OBU), and Staff loans.

Overall, this report gives you an insight about the loan structure of City Bank over the period from 2019 to 2023, while capturing the trends through sectorial, geographical and maturity-based loan distribution. So please help us understand CBL's lending pattern through a simple data analysis with respect of meaning of data and behavior of Bangladeshi economy. The results are fundamental to comprehend the bank's risk appetite, loan concentration strategy, and its overall financial position throughout the assessed period.

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Chapter 1: Introduction

1.1 Introduction to the Report

This report is the partial fulfillment of the requirement of the completion of my graduation in Bachelor of Business Administration (BBA) from United International University (UIU). According to the course of studies, each student completes an internship in the respective course of study. In terms of this report, the internship is done at City Bank PLC, one of the leading private commercial banks in Bangladesh, under the supervision of the UIU faculty.

This is a report on banking of Bangladesh with particular discussion of City bank loan portfolio and Loan analysis. At their core, banks are financial institutions that are licensed to accept deposits, lend money and provide other services. There are both state owned universities and private banks in Bangladesh and it have been growing since the days of the 1980s especially after the introduction of private banks.

During my internship, I worked in loan disbursement in City Bank PLC for 3asons. I learned about the processes that take place after an application is submitted by assisting the branch manager with retrieving and reviewing loan files. The objective of this report is to assess the City Bank's management of its loan portfolio, in terms of the loan quality maintenance strategies adopted to manage credit risk and maintain the bank's financial health.

1.2 Origin of the Report

The 3- month BBA program is designed in such a way that an internship program is essential for UIU students and it is where the theory that you learn in the classroom comes to the professional ground. I have gathered information from my interning in City Bank PLC and used them in my report. This report is applicable based on secondary data available from the bank's annual report and other public information available with the knowledge and experience gained during the summer internship. This leads to a comprehensive study on bank's loan portfolio Analysis practices during the internship duration.

1.3 Background of the Report

I learned about the City Bank PLC during the internship period, analyzed the loan portfolio analysis. As a result, the following report will discuss the credit risk management system, loan disbursement strategy, and the degree the bank achieves sustainability and stability with respect to the median long term financial outlook. In addition, a comprehensive portrayal of City Bank's overall risk profile was generated in terms of corporate and consumer loan portfolios through data accumulated from open-source, primarily the bank's annual documents.

This report aims to evaluate about loan management system of City Bank and how it addresses the challenges of NPLs whilst balancing the goals of a healthy and maximum profit generating loan portfolio. The analysis also gives some insight into how the bank has been managing risks in pursuit of overall financial health.

1.4 Scope of the Report

Corporate and Consumer Loans of City Bank PLC A Case Study How City Bank PLC Deal with Corporate and Consumer Loans. Study Overview: Study overview includes an analysis of the bank's loan portfolio management, processes of its loan management division, the applied operational methods and the hindrances faced. It also emphasizes the bank's risk management practices and its method for maintaining the long-term viability and profitability of its loan portfolio.

It will describe also, the economic impacts on the lending portfolio and will include recommendations to improve the city banks' lending management process. The findings of the research is based on secondary data, it depicts the trend analysis of the bank; the key timeline focused in the study is from 2019-2023.

1.5 Limitations of the Report

The report is intended to be informative, yet several caveats apply:

- External Secondary Data · the report is trained on secondary data — mostly of publicly available documents of City Bank as well as external websites.
- The duration of the internship was three months but too short to learn all the processes of the loan.
- This limitation stemmed from the absence of primary data collection which prohibited more detailed knowledge on how the daily loan portfolio was managed at the branch level.
- Lack of time to cover all aspects of the bank business.

1.6 Methodology of the Report

1.6.1 Research Type

This report is done by secondary data which was collected from City Bank PLC annual report. The Internship development is not possible to collect primary data directly by the Head office because City Bank PLC is a private commercial bank. This report has been drafted on the basis of information derived from the analysis of the secondary data obtained through the annual report of the bank.

1.6.2 Types of Data

This report has been prepared based entirely on secondary data, which include annual reports of City Bank and information from other websites. This powerful insight into Pardot was linked with additional data sources for the bank to provide additional insight into the bank's operations and loan disbursement performance, among other KPIs evaluating the bank's financial management approach.

1.6.3 Data Analysis Method

Primary Data: 0This report is based mainly on secondary source data, especially City Bank's annual reports. City Bank PLC loan disbursement performance in this way data collected and analyzed. Moreover, all data were converted to percentage formats for better comparisons and analyses. This absolute clarity helped us in trend visibility and 2019-2023 performance tracking.

1.6.4 Data Presentation Method

The analyzed data was recorded together with data in form of percentages mode for the easy understanding. Various graphic techniques were used to represent the data (pie chart, table, bar chart, etc.) in order to better understand the data. Accompanying each chart and table are explanations that lend context and also ensure the findings were easy to interpret.

Chapter 2: Organizational Overview

2.1 History of City Bank PLC

City Bank Ltd founded in 1983, it is one of the first private commercial banks in Bangladesh. Established by 12 visionary entrepreneurs, Grameen bank began with a capital of BDT 34 million and as at 2023; has grown into a leading financial institution with a capital base of BDT 3.3 billion. The bank's Dhaka's B.B. Avenue branch remains in operation till date.

The bank was listed on the Dhaka Stock Exchange in 1986 and on the Chittagong Stock Exchange in 1995. The bank grew from these humble beginnings gradually over the years both nationally and internationally, establishing itself within the country with 134 branches, 40 sub-branches, 535 agent banking centers, and 415 ATMs across Bangladesh. City Bank also opened a representative office in Malaysia in 2013 and a subsidiary office in Hong Kong in 2019, both contributing to the expansion of its international operations.

City Bank has pioneered a number of firsts in the country, including the first real-time virtual debit card in Bangladesh, NFC based payment solutions, and the fully fledged digital banking platform Citytouch. It is also the sole partner of American Express in Bangladesh, providing superior card services to its clients.

The City Bank announced its 25th anniversary in 2008 with a rebranding that included a new logo and various service launches, including American Express credit cards and the City Wallet SMS banking platform. Kicking the year off with a bang, the bank ordered a complete rebranding. The bank's name was officially shortened from "The City Bank Ltd" to simply "City Bank."

City Bank has been embraced as the leader in providing diversified financial services such as Retail Banking, SME Banking, Corporate Finance, Digital Banking, Equity Brokerage and Asset Management from 2019 until 2023. It is still the only entity to issue Visa, MasterCard and American Express credit and debit cards in Bangladesh. The bank continues to broaden its service scope and is focused on providing innovative, real time online banking, in areas like Islamic Banking, Agri/SME Banking.

With excellent leadership team and commitment to digital transformation and innovation, City Bank is emerging as a leader in Bangladesh's financial sector, receiving various awards for playing a vital role in the banking industry.

2.2 Overview of City Bank PLC

Established in 1983, City Bank Ltd is one of Bangladesh's leading private commercial banks. The bank is headquartered at 136, Gulshan Avenue, Dhaka-1212, Bangladesh, and operates under a license provided by the regulatory authority – Bangladesh Bank. City Bank Ltd is a public limited liability institution, and its shares are listed both at the Dhaka Stock Exchange and at the Chittagong Stock Exchange. The firm is a prominent player on the market, being one of the country's largest financial institutions. Over the years of existence, City Bank demonstrated an unyielding commitment to innovation, ensuring sustainable competitive performance, digitalization, and financial inclusion. The bank has been the first to introduce various high-tech services to the Bangladeshi market, such as real-time virtual debit cards and contactless payment solutions based on Near Field Communication. City Bank has also created and won the market share with its digital banking applications, offering, in particular, the popular City Touch platform that has won the National Digital Innovation Award. In 2023, City Bank reported total assets worth BDT 564,929 million and 2.5 million loyal clients. The bank operates 134 branches, 11 SME/Agri branches, and 535 agent banking outlets all over Bangladesh. The bank also maintains a strategically important international presence, with a variety of subsidiaries, such as City Brokerage Ltd., City Bank Capital Resources Ltd., CBL Money Transfer Sdn. Bhd., and City Hong Kong Limited, significantly contributing to the bank's diversified business. City Bank Ltd operates in five main businesses: Retail Bank

2.3 Mission, Vision and Core Values

2.3.1 Vision

We are driven by our Vision of emerging as a financial supermarket with a winning culture, while offering enjoyable experiences to our stakeholders.

2.3.2 Mission

We are focused on our Mission of becoming the financial services group of choice in Bangladesh. Towards this extent, we intend to:

- Offer a wide array of products and services that differentiate and excite all customer segments.
- Be the 'Employer of choice' by offering an environment where people excel and leadership is created.
- Continuously challenge processes and platform to enhance effectiveness and efficiency
- Promote innovation and automation with a view to guaranteeing and enhancing excellence in service.
- Ensure respect for the community, good governance and compliance in everything we do.

2.3.3 Core Business Activities Performed by City Bank PLC

In Bangladesh, City Bank PLC customers are served by 13 branches, 40 sub-branches, 535 agents banking center and 415 ATMs nationwide. From trade to commerce to industry to digital banking, the bank has grown its services over decades. It provides a variety of retail financial products and services through its expanding domestic network.

2.4 Major Types of Financing:

Working Capital Finance: This includes access to several major types of financing that businesses can take advantage of to meet their financial needs. Here are some key features of Working Capital Finance: Working Capital Finance comes out of the need for any business to manage its day-to-day operational expenses and ensure there will be enough liquid cash to pay off short-term obligations. Other categories include Short-Term Financing which is credit lines or loans offer for one year or less, usually to assist with immediate and seasonal needs and funds for profit and loss. Mid-Term Financing, on the other hand, is for the one to five-year period, and is typically used for business expansion or asset upgrades. Project Finance, on the other hand, is specifically for large projects, with loan repayment coming from the project's cash flow rather than the company's balance sheet. Lease & Long-Term Loans: Letting businesses use assets without purchasing them upfront via leasing agreements or multilayered loans over a few years. Corporate Finance focuses on the strategies behind sustaining the corporate structure, including mergers, acquisitions, and raising capital. Trade Finance is to facilitate international trade by providing financial instruments, such as letters of credit and trade credit, to mitigate the risks of importing and exporting. Finally, Liquidity Management ensures adequate liquid assets are available to meet short-term obligations while optimizing cash flow.

2.5 Commitment of City Bank PLC

City Bank PLC is a leading-edge, technology-driven bank in Bangladesh and offers extensive and innovative solutions across Retail, SME, Corporate, Institutional and Digital Banking through its countrywide branches, sub-branches, and agent banking centers, as well as its digital platforms. By utilizing modern technology and fostering trust and transparency, the bank is dedicated to offering exceptional services and establishing long-term relationships. It aims to react to customer needs swiftly and effectively, aligning with the climate and aspirations of its customers. Having expansion with its customers and enterprises in the focus, City Bank is not only applying latest technology to provide competitive and innovative financial solutions to the customers but also taking all the necessary steps to prevent any harm to the assets that customers place with the bank.

2.6 Payment Services:

As an introduction, City Bank PLC, a bank based in Bangladesh, serves a range of payment solutions such as real-time virtual debit cards, NFC-based CityGO payments, Citytouch digital banking, and a nationwide POS & QR payment network. As the only issuer and acquirer of American Express cards in Bangladesh, its payment solutions are welcomed worldwide. To make banking experience even better, the bank offers online banking, mobile banking and direct cross-border remittance services.

2.7 City Bank at a Glance

- **Employees:** 4,963
- **Branches:** 134
- **SME Unit Offices:** 220
- **Customers:** 2.5 million+
- **Priority Centers:** 7
- **POS (Point of Sale) Terminals:** 31,960
- **Credit Card Issuers:** 570,000+
- **Agent Banking Outlets:** 535
- **Merchants:** 50,000+
- **Exports:** \$2,214 million
- **Imports:** \$3,978 million
- **Remittances:** \$39,411 million
- **Operating Profit:** BDT 11,011 million
- **Net Profit:** BDT 4,743 million
- **Earnings per Share (EPS):** BDT 5.02
- **ROE (Return on Equity):** 17.6%
- **ROA (Return on Assets):** 1.2%
- **Loans and Advances:** BDT 396,078 million
- **Deposits:** BDT 392,510 million
- **Market Capitalization:** BDT 26,207 million
- **Gross NPL (Non-Performing Loans):** 4.9%
- **Provision Coverage:** 90.31%
- **Total Capital Ratio:** 15.8%

2.8 Awards and Accolades (2021-2023)

2021:

- Best Bank in Bangladesh (Global Finance World's Best Banks)
- Best Digital Bank (Asiamoney Best Bank Awards)
- Best Consumer Digital Bank (Global Finance Award)
- Best CSR Bank in Bangladesh (Asiamoney Best Bank Awards)
- Best Retailers Bank (Bangladesh Retail Awards)

2022:

- Best Bank in Bangladesh (Global Finance Best Bank Awards)
- Best Sustainable Finance Bank in Bangladesh (Global Finance's Sustainable Finance Country Awards)
- Best CSR Bank in Bangladesh (Asiamoney Best Bank Awards)
- Leading Partner Bank in Bangladesh (Asian Development Bank - Trade and Supply Chain Finance Program)

2023:

- Best Bank in Bangladesh (Global Finance Best Bank Awards)
- Best Digital Bank in Bangladesh (Asiamoney Best Bank Awards)
- Best Retail Bank Bangladesh (Retail Banker Asia Trailblazer Awards)
- Best CSR Bank in Bangladesh (Asiamoney Best Bank Awards)
- Best Islamic SME Bank in Bangladesh (The Asset Triple A Islamic Finance Awards)

Chapter 3: Products of City Bank PLC

3.1 Products of CBL

3.1.1 Types of Accounts at CBL

City Bank Ltd. (CBL) offers both Islamic and non-Islamic accounts. Non-Islamic accounts: Individual Account, Non-Individual Account, City Alo, Student Accounts (College Plan, School Plan), Minor Account Islamic accounts include Islamic Individual Account, Islamic Non-Individual Account, City Alo Islamic by CBL.

3.1.2 Types of Cards at CBL

CBL has a range of Debit and Credit cards. Debit cards include AMEX Debit Card/Citymax, VISA Debit Card, Mastercard Debit Card, Union Pay, and VISA City Alo. These credit cards are American Express GB Local Currency, American Express GB Dual Currency, American Express Gold, American Express Platinum, American Express Gold FC, American Express Platinum FC, The Agora American Express, The University of Dhaka American Express, City Alo American Express, Biman Bangladesh American Express, and VISA Platinum.

3.1.3 Types of Loans at CBL

Loans of CBL, both Non-Islamic and Islamic. Home Loan, Personal Loan, Auto Loan, Secured Loan account, OD, Loan and Student Loan are all non-Islamic loans. Types of Islamic Loans: Islamic Home Loan, Islamic Personal Loan, Islamic Auto Loan, Islamic Secured Loan.

3.1.4 Term Deposit at CBL

CBL provides deposits on both Islamic and non-Islamic basis. These are Individual FDR, Non-Individual FDR, Goal Based DPS and Insurance Backed DPS. Islamic option is City Islamic Term Deposit.

3.1.5 Services of CBL

CBL also offers RTGS, BEFTN, Dollar Endorsement, Tk to Dollar and Dollar to Tk Conversion, etc.

Chapter 4: Analysis and Findings

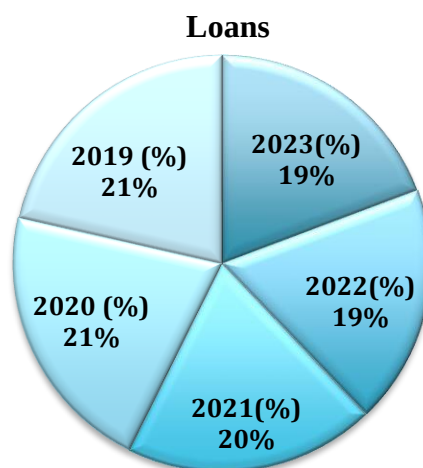
4.1 Loans and Advances/Investments

Loans and Advances/Applicable to Loans or Loans and Investments. A loan is an amount of money borrowed from a lender, to be paid back with a specified interest rate over a set period of time. Loans can be for varying amounts and time frames – several months to multiple years. Advances, in contrast, are mostly temporary funds made available to companies experiencing liquidity problems or insufficient working capital. Such debts are typically cleared over a matter of weeks rather than over years, as is the case with longer-term loans. You have studied financial analysis the term Loans & Advances/Investment (LAI) is a further total comprising loans and advances and investments (and associated bills).

4.1.1 Loans

Loans and advances/ investment	2023(%)	2022(%)	2021(%)	2020(%)	2019(%)	Average
Loans	78.79%	76.05%	79.63%	86.72%	87.75%	81.79%

The above table represents the percentage of total advances provided as loans by City Bank Ltd. 2019 to 2023. It is seen that every year more than 75% of total advances were consistently allocated as loans. The maximum share of loans was 87.75%, recorded in 2019 and at the same time, the lowest 76.05% was recorded in 2022. In 2020, the loan allocation slightly decreased to 86.72% most likely due to the adverse effect of the COVID-19 pandemic, which probably caused a drop in the number of loans granted. Despite these variations, the loan allocation was relatively high and remained constant, averaging 81.79% over the five years.



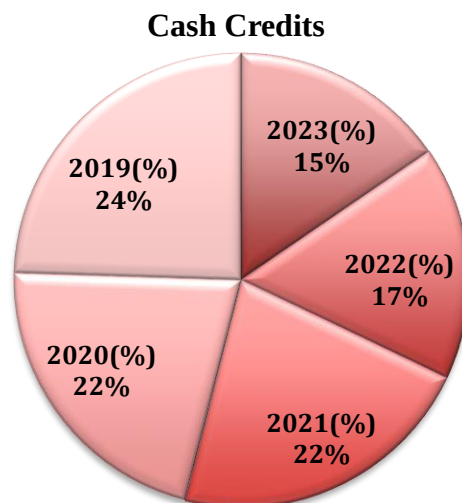
The pie chart indicates the percentage of loans distributed by City Bank Ltd from 2019 to 2023 against the total loans provided in this five years limit. The distribution of loans over the years has remained relatively stable. The percentage of loan disbursement was highest in 2019 at 87.75%, followed by 2020 at 86.72%. In 2021, the percentage fell to 79.63% and was only

76.05% in 2022. In contrast, in 2023 the percentage is 78.79%, showing a small recovery compared to the decrease that took place in 2021 and 2022.

4.1.2 Cash Credits

Loans and advances/ investment	2023(%)	2022(%)	2021(%)	2020(%)	2019(%)	Average
Cash credits	5.44%	5.86%	7.72%	7.58%	8.63%	7.05%

The table above depicts the Cash Credits as a percentage of the total Loans and Advances/Investments (LAI) every year from 2019 to 2023. It shows the percentage of Cash Credits decreasing over time, with the highest ratio of 8.63% in 2019 and the lowest of 5.44% in 2023. So yes, there is a downward trend over the years, however the difference between the years 2020 and 2021 is quite small and barely noticeable. The most significant decline was between 2017, when Cash Credits were at 11.20%, and 2021, when that figure reached just 7.72%. While there are variations, the overall trend appears to be a gradual, regular decline in Cash Credits through the years.

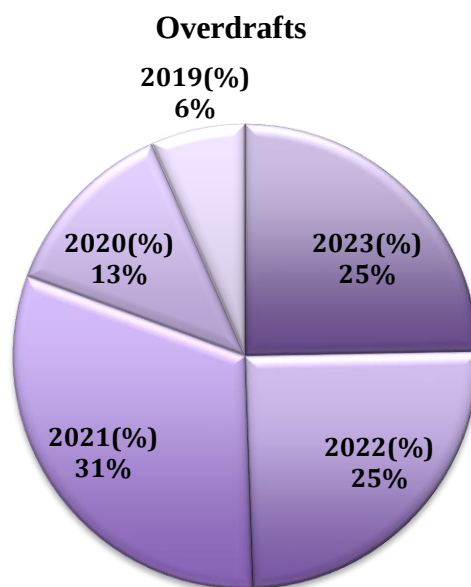


Organizations usually prepare a budget plan before the beginning of each quarter to allocate their budget for the coming period. At times, the organization must resort to taking short-term loans, referred to as Cash Credit, to fulfill its working capital needs. Cash Credit — A short-term financial assistance provided to businesses for a few months or a quarter for their working capital needs. The above chart shows the basis of percentage of Cash Credits given year on year to total loans and advances/investments from 2019 to 2023. The chart shows a fluctuation in Cash Credit percentage between 5 years, with a continuous decrease from 2020 to 2023. The peak Cash Credit percentage was 2019 — 8.63%, which fell ever so slightly to 7.58% in 2020. In 2021, it decreased further to 7.72%, then to 5.86% in 2022! The percentage of Cash Credits as of 2023 was even lower at 5.44%.

4.1.3 Overdrafts

Loans and advances/ investment	2023(%)	2022(%)	2021(%)	2020(%)	2019(%)	Average
Overdrafts	9.40%	9.42%	11.85%	4.87%	2.51%	7.61%

This table shows the percentage of Overdrafts to the overall LAI for each year between 2019 and 2023. The data shows some variation over the timeframe. In 2019, this had risen to 2.51% yet in 2020 it had increased significantly again to 4.87% which could reflect on the increase in deaths caused by the COVID-19 pandemic. Then after 2020, percentage jumped again to 11.85% in 2021, with returning values close to the earlier years. Overdrafts rose to 9.40% in 2023 and 9.42% in 2022, a genuine return to comparatively high levels. The average percentage for the five years is 7.61%, which demonstrates there were fluctuations in Overdrafts, but they were still a portion that made up a large proportion of the bank's total Loans and Advances/Investments.

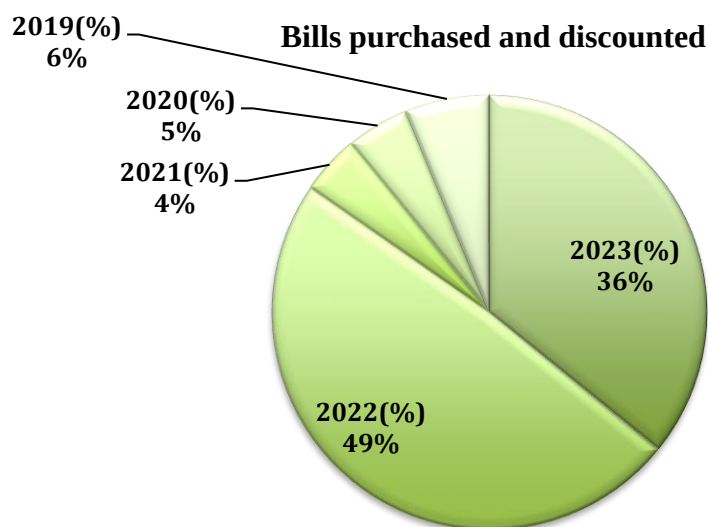


From 2019 to 2023, City Bank Ltd. also provides overdraft percentages, as depicted in the pie chart below. The overdraft was most frequent in 2020, at 13%, on account of the economic damage caused during covid 19 and the increased need for loans. In 2021, the percentage dropped to 31%, still certainly hefty, but much lower than in 2020. Continuing for the next several years, the overdrafts series ambles right down, to 25% in 2022, down to 5% in 2023. While 6% was the lowest overdraft percentage in 2019, overdrafts rose continuously after that, except for 2020, which was impacted by the pandemic.

4.1.4 Bills purchased and discounted

Loans and advances/ investment	2023(%)	2022(%)	2021(%)	2020(%)	2019(%)	Average
Bills purchased and discounted	6.37%	8.67%	0.79%	0.83%	1.11%	3.55%

The above table illustrates the ratio of Bills Purchased and Discounted as a percentage of total Loans and Advances/Investments (LAI) from 2019 to 2023. In 2023, the Bills Purchased and Discounted represented 6.37% of orders vs 8.67% in 2022. Neither of these figures was particularly high — 0.83% in 2020, a record low. 0.79% in 2021. The figure was 1.11% in 2019. The five-year average is 3.55%, although the percentage varied through this period it is still quite relatively low. The drop could have been drastic if there wasn't a liquidity issue raised by the COVID-19 pandemic, and this might indicate that the bank should act with caution when purchasing and discounting bills in that period because of the non-recovery. The increase in 2022 and 2023 could reflect a response that are part of a shift in the bank's strategy, or a recovery in economic conditions allowing the bank to be more of a buyer and a discounter of bills.

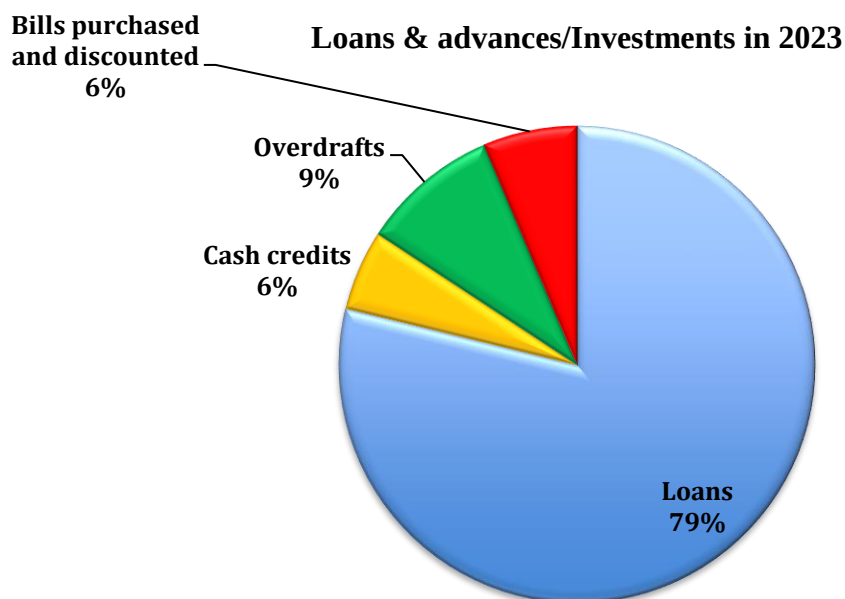


In banking, the term Bill Purchased and Bill Discounted represent two different processes. While Bill Purchased: refers to the purchase of a bill that is not paid for a sum less than its full amount Bill Discounted also involves a bill that is paid by the bank with a reduced value, usually to obtain liquidity. This pie chart illustrates the borrower bills purchased and discounted by City Bank Ltd. over the years 2019-2023 as a percentage of total loans and advances during that period. The chart indicates that the proportion of bills bought and discounted were mostly low over the years and there was a slight rise in 2023. The biggest decrease was recorded between 2019 and 2020, as the percentage decreased from 1.11% in 2019 to 0.83% in 2020. The share increased to 0.79% in 2021 and further increased to 8.67% in 2022, where the share was 6.37% in 2023.

4.1.5 Loans & advances/Investments in 2023

Loans and advances/investments		2021 (%)
Loans		78.79%
Cash credits		5.44%
Overdrafts		9.40%
Total loans, Cash Credits & Overdrafts		93.63%
Bills purchased and discounted		6.37%
Total		100%

The corresponding table shows the same breakdown in percentage form. It highlights that Loans, Cash Credits, and Overdrafts together constitute 93.63% of the total loans and advances/investments. The remaining 6.37% comes from Bills Purchased and Discounted. This suggests that loans were the primary financial service provided by City Bank, with other categories representing much smaller proportions of the total.



The pie chart provided represents the distribution of loans and advances/investments made by City Bank in 2023. The largest portion of the chart, in blue, signifies the Loans, which accounted for 78.79% of the total. The Yellow section represents Cash Credits, contributing 5.44%, while the green section shows Overdrafts at 9.40%. The smallest section, in Red, indicates Bills Purchased and Discounted, making up 6.37%. This reflects the financial focus of City Bank in 2023, with the majority of its disbursements going towards loans.

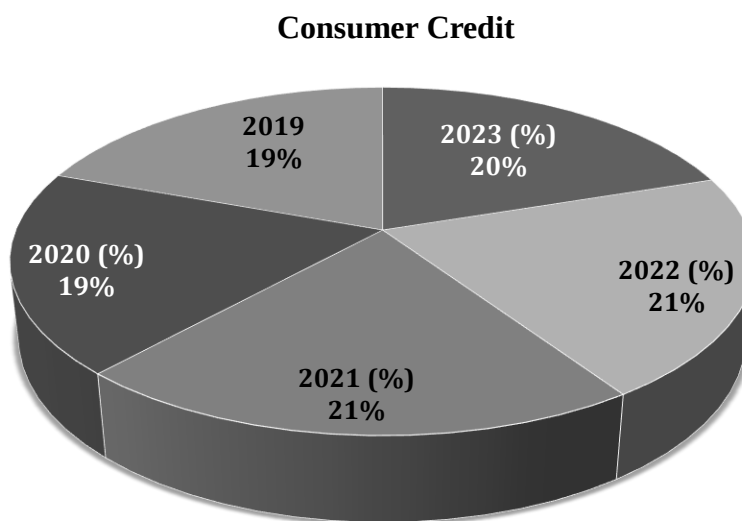
4.2 Sector Wise Concentration

The bank provides loans to various sectors, each contributing to the overall loan distribution over the years. The sectors include Consumer Credit, Readymade Garments Industry, Other Manufacturing Industry, Trade Service, Energy and Power Industry, Textile & Spinning Mills, Real Estate Financing, Agri & Micro-credit through NGOs, Steel Industry, Construction, Service Industry, Pharmaceuticals Industry, Assembling Industry, Edible Oil and Food Processing, Transport, Storage & Communication, Chemical Industry, Hospitals, and Ship Breaking & Building. Additionally, some loans are categorized under "Others," which refers to unspecified industries. Over the period from 2019 to 2023, the bank has tracked how loans are concentrated in these various sectors, analyzing the distribution and trends in each sector. This data helps to understand the patterns of loan allocation across different industries and sectors over the five-year span.

4.2.1: Consumer Credit

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Consumer credit	15.96%	16.56%	16.96%	15.09%	15.57%	16.03%

Consumer credit is a type of personal loan granted to individuals for their personal use, for the purchase of goods or services. The distribution of Loans and Advances/Investments (LAI) according to consumer credit by City Bank Ltd. during the period from 2019 to 2023 is shown in the below figure. In 2023, consumer credit made up 15.96% of the overall LAI, down from 16.56% in 2022. In 2021, the highest percentage of 16.96% was observed, which is an increased value in comparison to the previous years. The lowest share was in 2019 at 15.57%, which went down to 15.09% in 2020. Consumer credit in percentage over consume for 5 years average was 16.03% and it has been stable trend overall with peaks in 2021. It is also clear that the bank's loans were primarily targeted towards consumers, with the highest share of the portfolio dedicated to consumer credit in 2021, completing the picture on City Bank's successful efforts in this sector over the past few years.



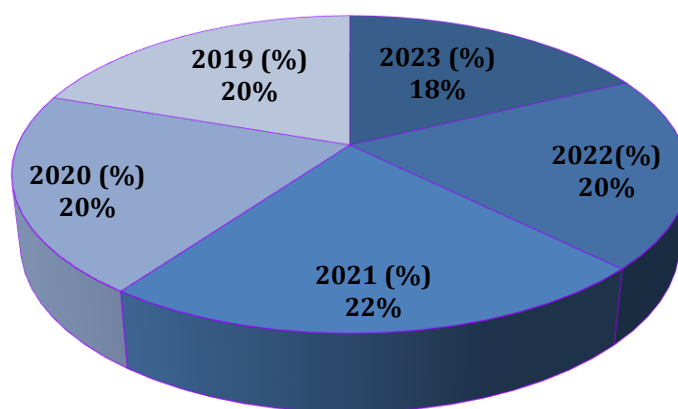
The pie chart depicts the proportion of total loans and transfers/investments (LAI) allocated by City Bank to the Consumer Credit sector from 2019 to 2023. According to the relationship with consumer credit, in 2019, consumer credit was 15.57% of total LAI. In 2020, this proportion was 15.09%. Involvement of representing in five years is common and in 2021 the highest share which also pre hep at 16.96%. This fell slightly to 16.56% in 2022, and again to 15.96% in 2023. The Consumer Credit sector retained a stable share for the five years, with just a slight dip from its 2021 peak in subsequent years.

4.2.2: Ready Made Garments Industry

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Readymade garments industry	15.40%	16.98%	19.52%	17.61%	17.06%	17.31%

The table shows the percentage of City Bank's total Loans and Advances/Investments (LAI) extended to the readymade garments industry over the years 2019 to 2023. 2023 — (15.40%) — slightly down from 2022 (16.98%). When industry percentage of loans peaked-post its 2016 figure of 18.52 in 2021, 2022, 2021-18 was reported in 19.52% the highest in five years while the worst was 17.61% the same year and 17.06% in 2019. Average loan allocation to the readymade garments industry is 17.31%in the period of five years. So the data shows that there was an overall stable trend with some volatility in terms of loan allocation but there was consistent focus on growing the readymade garments sector throughout the time period under consideration.

Readymade garments industry



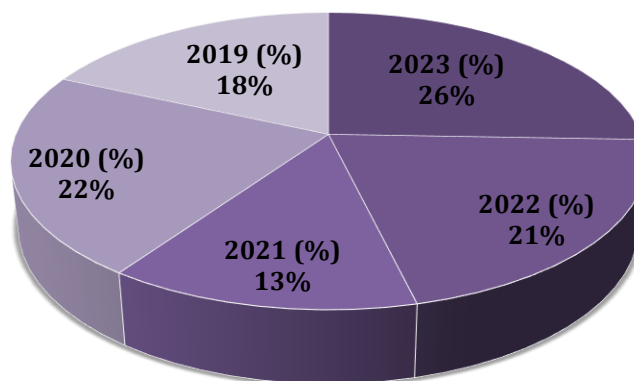
The pie chart illustrates the distribution of loans and advances/investments allocated by City Bank to the Readymade Garments Industry from 2019 to 2023. In 2019, the Readymade Garments Industry received 17.06% of the total loans, represented by the light blue section of the chart. In 2020, the sector's share remained consistent at 17.61%, as shown by the second light blue section. In 2021, the percentage increased to 19.52%, represented by the dark blue section, indicating a rise in the bank's focus on this sector. However, in 2022, the share slightly dropped to 16.98%, marked by the medium blue section. In 2023, the share of loans allocated to the Readymade Garments Industry decreased further to 15.4%, as indicated by the darkest blue section.

4.2.3: Other Manufacturing Industry

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Other manufacturing industry	14.03%	11.35%	7.36%	12.12%	10.02%	10.98%

The table presented below exhibits the proportion of total LAI extended by City Bank to the Other Manufacturing Industry from 2019 to 2023. In 2023 the prospect of loans to this sector had grown to 14.03% from 11.35% in 2022. The proportion in 2021 was 7.36%, a considerable drop from 2020 at 12.12%. In 2019 it was 10.02% and over the five years, the average is 10.98%, which indicates that the bank is providing a relatively consistent but fluctuating share of loans to the other manufacturing sector. 2021 had three high arrears flow, and 2020 had two high, which suggests that the bank is quickly either easing its strategy or had some sector risks that might need to be unpacked to measure the underlying drivers of the wide spread.

Other manufacturing industry



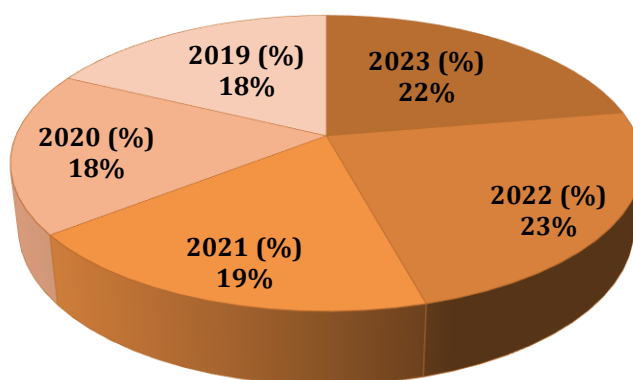
The pie chart shows how much loans and advances/investments were given by City Bank to the Other Manufacturing Industry from 2019 to 2023. In 2019, the Other Manufacturing Industry was issued 10.02% of the overall loans, illustrated by the lightest purple section. The next purple section, the next darker purple section, is the share in 2020 which rose slightly to 12.11%. The proportion fell to 7.36 percent in 2021, indicated in the darkest purple portion. That share rose slightly to 11.35% in 2022 (medium purple section). The Other Manufacturing Industry received 14.03% of the total loans in 2023 — the darkest purple section — which is the highest share over the five years.

4.2.4: Trade Service

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Trade service	13.57%	14.22%	11.36%	10.77%	10.83%	12.15%

The trade service sector (sub-subcategory sector) of the economy is the earnings motif from the businesses involved in the buying and sale of goods and supplies, and the wholesale and retail trade receive loans and advances for its operations. What you see above is the percentage of total Loans and Advances/Investments (LAI) allocated by City Bank to the Trade Service sectors for the period of 2019-2023. This sector received 13.57% of total LAI in 2023, a decrease from 14.22% in 2022. This was down from 11.36% in 2021. It was 10.77% in 2020 and 10.83% in 2019. The five-year average percentage is 12.15% illustrating the variations have been in the favor of the bank, as the trend shows the bank has always maintained a steady trade service with large portion in the total loans and advances of the years. It reflects City Bank's consistent tenure in offering financing for businesses focusing on trade services.

Trade service



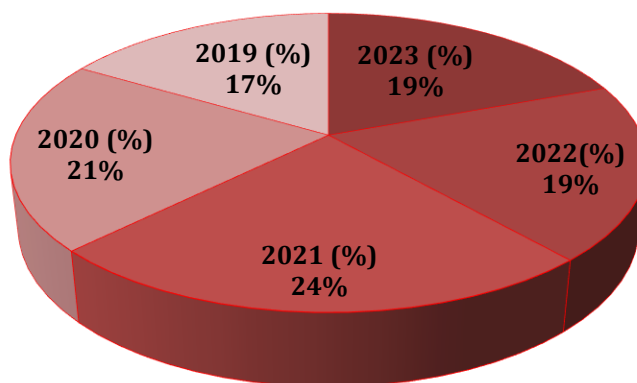
Pie chart shows loans and advances/investments dispersed by City Bank to the Trade Service sector 2019-2023. The Trade Service Sector as this lightest orange area was 10.83% of total loans in 2019. It rose to 18% in 2020, as shown by the second lightest orange section. By 2021, it held steady at 19% as represented by the next darkest orange section. In 2022, the share grew to a 23%, as the darker orange section in the plot shows; and the focus shifted very much towards the Trade Service sector. The darkest orange section in 2023 also reflects an overall decline to 13.57%.

4.2.5: Energy and Power Industry

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Energy and power industry	10.69%	10.48%	13.37%	11.42%	9.15%	11.02%

The energy and power industry encompasses sectors that generate, distribute, and manage energy resources for electricity, oil, and gas sectors, providing capital through loans and advances for related infrastructure development and operational expansion. City Bank's total Loans and Advances/Investments (LAI) allocation in the energy and power industry from 2019 to 2023. The sector received 10.69% of total LAI in 2023, seeing a small increase from 10.48% in 2022. It was 13.37% in 2021, when the allocation was again elevated over the five-year spread. It was 9.15% in 2019 and 11.42% in 2020. The average of loans from the energy and power industry reflects the true picture of City Bank for the past five years which is 11.02% with this also being the trend that City Bank has always brought more or less a little fluctuation in the allocation of the year. Thus, more indications of a firm commitment while adjusting some level of financing to market conditions for energy and power projects.

Energy and Power Industry



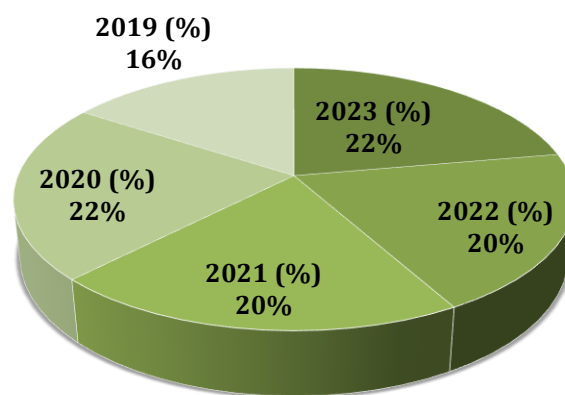
For demonstration purposes, the pie chart shown represents the share of Energy and Power Industry that received loans and advances/investments at City Bank from 2019 to 2023. 9.15% of total loans went to the Energy and Power Industry (the lightest red section of the chart) in 2019. That was 11.21% in 2019 and rose to 11.42% in 2020, depicted by the next-to-last and slightly darker red section. The share increased further to 13.37% in 2021 (darker red part). But, in 2022, this ratio decreased to 10.48% (indicated by a pale red section). In 2023, that share dropped again to 10.69%, shown in the darkest red segment.

4.2.6: Textile and Spinning Mills

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Textile & spinning mills	5.53%	4.88%	5.09%	5.43%	3.93%	4.97%

The table represents the share of textile and spinning mills loan as a percentage of total LAI of City Bank during 2019-2023. For the entire year of 2023, 5.53% of the total LAI was dedicated to the industry, a slight increase from 4.88% in 2022. In 2021 it was 5.09%, down from 5.43% in 2020. 2019 had the lowest percentage at 3.93%. The average across five years is 4.97%, which implies almost stable lending towards this sector, with minor fluctuations. This indicates a Stable industry focus by the City Bank in textile and spinning mills, there was also an increase in textile and spinning mills in the recent years as depicted from within the data. But these swings are relatively minor and fail to hint at any alarming trends, suggesting a steady allocation of lending to the industry.

Textile & spinning mills



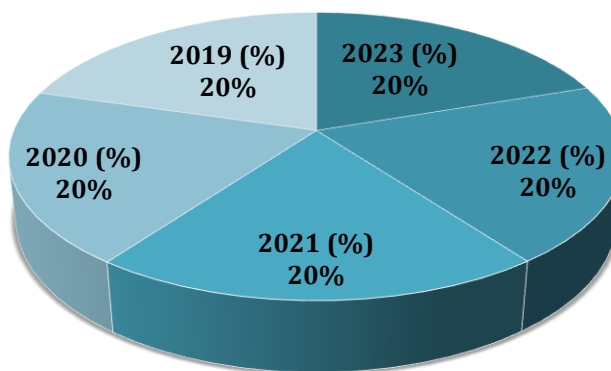
The pie chart illustrates the share of loans and advances/investments granted to the Textile & Spinning Mills industry by City Bank from 2019 to 2023. From the light blue portion of the chart, the Textile & Spinning Mills sector accounted for 3.93% of total loans in 2019. This rose to represent 5.43% in 2020 (the purple section). The green section shows the percentage in 2021, which has risen to 5.09%. The share then grew even more in 2022 to 4.88%, as the red section shows. The blue block shows that in 2023, the percentage decreased slightly to 5.53%.

4.2.7: Real Estate Financing

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Real estate financing	4.77%	4.83%	4.88%	4.70%	4.93%	4.82%

Real estate financing is the process of providing loans and investments for the development, purchase, or refinance of a property of real estate, which plays a crucial role in the funding of both residential and commercial properties. It is defined below in numerical form and shows to what extent LAI is directed towards real estate financing for City Bank during 2019-2023. In 2023, the sector received 4.77% of total LAI, a small drop from 4.83% in 2022. For example, that number was 4.88% in 2021, and 4.70% in 2020. The lowest percentage was in 2020, and across the years, the figures were stable around the 4.5% - 5% range. Overall, the average of the five years is 4.82% where it appears City Bank has a steady commitment of providing loans to real estate financing. The absence of fluctuations is an indication that the bank has done good performance and stable real estate financing with still no large decrease or increase rates on this sector.

Real estate financing



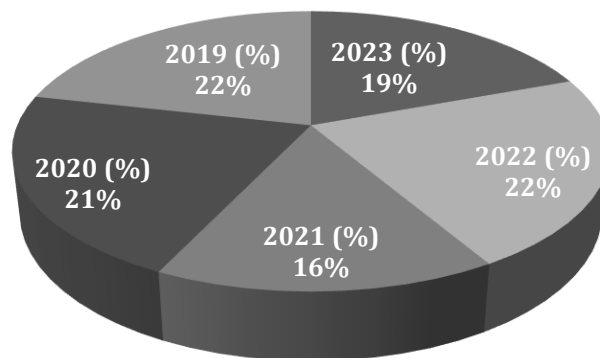
The pie chart represents the portion of loans and advances/investments allocated in the Real Estate Financing by City Bank for the years 2019 to 2023. In 2019, the sector accounted for 4.93% of all loans, and 4.70% in 2020. This allocation fell to 4.88% in 2021 yet was relatively steady in 2022 at 4.83%. However, as of 2023, that figure went down to 4.77%. For the entire period of five years, the values were found consistently between 4.5% and 5% indicating that real estate financing remained a stable and significant area of concentration for City Bank. Such sustainability indicates that City Bank has consistently lent to this sector without huge upturns or downturns.

4.2.8: Agri and Micro Credit

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Agri & micro-credit through NGO	3.97%	4.53%	3.20%	4.39%	4.40%	4.10%

Agri & Micro-credit through NGOs is a process through which the male and female entrepreneurs are able to borrow funds from the banks and the financial institutions through the non-governmental organizations. The following table shows the percentage of LAI of the City Bank from 2019-2023 specifically allocated to Agri & Micro-credit through NGO. In 2023, this sector received 3.97% of the total LAI, a decrease from the 4.53% allocated in 2022. For reference, 2021 saw just 3.20% of PAC donations going to women candidates, which was the lowest number over the previous five years. This was a noticeable decrease compared to the prior years, down 2.24% from 2020, whose figure stood at 4.39%. 4.40% in 2019. As for Agri & Micro-credit, in general, the average percentage over the five years is 4.10% which are not changed a lot but only increased, thus City Bank were put more emphasize on supporting this category. The marked drop in 2021 is also an unusual decrease compared to previous years' growth and warrants investigation by City Bank to learn more about what lies behind this drop;

Agri & micro-credit through NGO



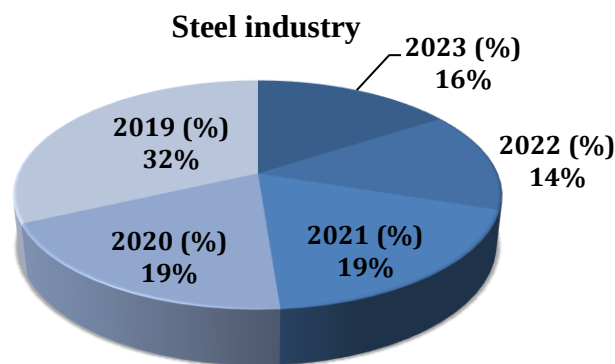
Pie chart represents the Allocation of Loans to Agri and Micro-Credit through NGO by the City Bank for the years of (2019 to 2023) The Agri and Micro-credit sector received 4.4% of total loans in 2019, a fairly modest share. In 2020, the figure slightly increased to 4.39%, marking a small increase compared to the previous year. But in 2021, the share fell to 3.2%, a historically low amount compared to 2020. In 2022, this figure was increased to 4.53%, showing the recovery and in 2023 this rate came to 3.97%.

4.2.9 Steel industry

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Steel industry	3.46%	3.12%	4.09%	4.22%	6.98%	4.69%

The table shows the City Bank's LAI (Loans and Advances / Investments) sector allocation, specifically focusing on the Steel Industry allocation from 2019 to 2023. The Steel Industry accounts for 3.46% of total LAI in 2023, slightly above 3.12% in 2022. In 2021, the rate was 4.09% and in 2020, it was 4.22%. The peak percentage for the five years was 2019, which recorded 6.98%. Over the five-year period, the average percentage stands at 4.69%, which shows a decrease between 2019 and 2020, and maintaining a slight decline in subsequent years.

The trend for loan allocation to the Steel Industry is upward between 2017 and 2019, whereas there was a 7% increase from 2017 to 2018 and a 6% increase from 2018 to 2019. But beyond 2019, the allocation of loans to them reduced drastically, beginning with a 2.76% decline in 2020. In 2021 there was a further reduction of 0.13% continuing on from this reduction. So this drop we have to ask ourselves why the Steel Industry is taking fewer loans. City Bank is required to figure out, whether the trend is as a result of lower demand of loans from the Steel Industry or City Bank is unable to attract customers in the sector.



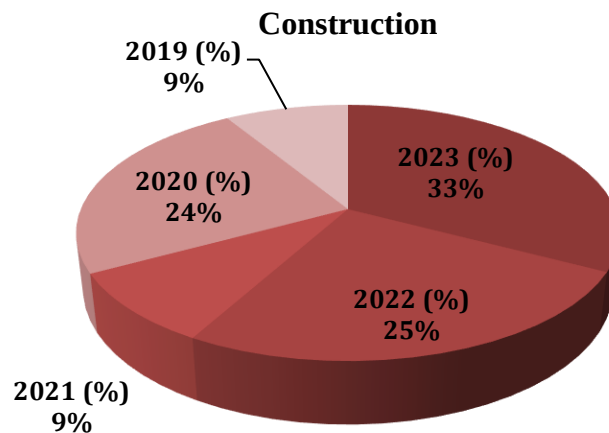
The pie chart represents the Loans and Advances/Investment including bills extended by the City Bank to the Steel Industry over the period of 5 years. The Steel Industry Of Bangladesh is considered an emerging industry that is growing and contributing to the economic development of the country in producing and utilizing steel in a wide range of application for shipbuilding, real estate, and other infrastructure projects. The Steel Industry Loan Disbursement remained strong enough from 2019 to 2023 as shown in the chart. The allocation of the sector rose to the highest level in the five-year span in 2019 when it won 6.98% of the overall loans. The allocation increased to 4.86% in 2019, but dropped again to 4.22% in 2020, and increased slightly again to 4.09% in 2021. It fell another 0.49% to 3.12% in 2022 and then again dropped to 3.46% in 2023.

4.2.10 Construction

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Construction	3.09%	2.40%	0.85%	2.28%	0.83%	1.89%

The data in the above table represents: Distribution of Loans and Advances/Investments (LAI) by City Bank from 2019 to 2023: Construction Industry. In 2023, the sector accounted for 3.09% of total LAI, a significant increase from 2.40% in 2022. The figure was 0.85% in 2021 and 2.28% in 2020, a clear outlier. In 2019, that percentage was 0.83%. The average value through the five years was 1.89%, indicating that the other four years remain below 1% of the total LAI, with a remarkable increase in 2020.

It can be assumed that the increase in 2020 was caused by the effects of COVID-19 pandemic when construction companies might have urgently required loans. Besides the 2020 anomaly, the trend illustrates a slight improvement in City Bank's focus to the Construction Industry due to gradual increase in loan allocation in the sector from 2019 to 2023. So City Bank has made gradual improvements in the allocation of loans in the construction industry, albeit it is exceptional that loans in 2020 increased.



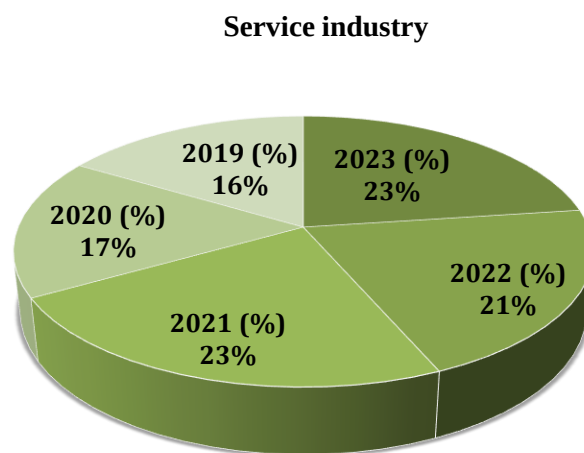
The Pie Chart demonstrates the allocation of loans and advances/investments by the City Bank into the Construction sector (2019-2023). 2019: At 0.83% of the total loans this is the smallest share between 2014 and 2023 in the Construction sector. In 2020, the percentage was 2.28% and apparently the focus on this sector is increasing. But this fell to only 0.85% of allocations in 2021, the lowest of the past five years. The allocation increased once again in 2022 to 2.4%, and 2023 saw the highest allocation to the sector out of the last five years at 3.09%.

4.2.11 Service industry

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Service industry	3.01%	2.71%	3.06%	2.21%	2.16%	2.63%

The above table provides the information regarding portion of total LAI of City Bank allocated for the Service Industry from 2019 to 2023. In 2023, the sector received 3.01% of total LAI, compared to 2.71% in 2022. The highest rate of the five years came in 2021 at 3.06%, followed by 2.21% in 2020 and 2.16% in 2019. The loan allocation to Service Industry has seen a gradual increase in the five years as seen from the average which is around 2.63%.

We need to note that the City Bank has made some progress on disbursing loans to the Service Industry over the years; however there was a stark increase in 2021. It suggests positive for City Bank on its service sector emphasis, also indicates that City Bank's loan disbursement to service-related entity is slowly but surely on the rise.



The Pie Chart shows City Bank loans and advances/Investment in the Service Industry for the financial year 2019-2023. The smallest section during the whole period is the Service Industry, accounting for 2.16% of the total loans in 2019. This level raised to 2.21% in 2020 which is a bit higher. In 2021, the sector had a higher increase to 3.06%, constituting the highest allocation of loans to the sector in five years. It fell to 2.71% in 2022 and then pop back up to 3.01% in 2023 — a noticeable bump vs. both 2020 and 2022

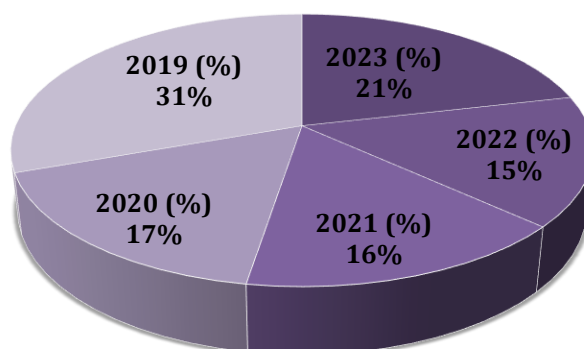
4.2.12 Pharmaceuticals industry

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Pharmaceuticals industry	2.13%	1.53%	1.57%	1.69%	3.03%	1.99%

The table indicates the LAI (Loans and Advances/Investments) percentage of Pharmaceuticals Industry by City Bank from 2019 to 2023. 2023 represented an increase from the 1.53% allocation of the total LAI to the Pharmaceuticals Industry in 2022. It was 1.57% in 2021 and 1.69% in 2020. In 2019, the percentage was the highest among the five years (3.03%). The five years average percentage is 1.99%, suggesting a decreasing trend in granting of loans to the Pharmaceuticals Industry.

Although the COVID-19 pandemic resulted in a rise in demand for medicines, City Bank's disbursement of loans to the Pharmaceuticals Industry has declined over the years. This lends credence to the question of whether these pharmaceutical companies just no longer need loans, or whether they are still looking for government grace-sounds from other banks or financial institutions. City Bank needs to look into why this has happened and what it can do to make the most of this sector.

Pharmaceuticals industry



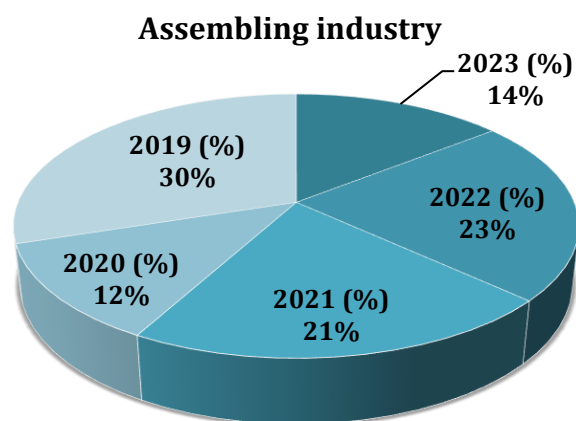
It represents City Bank's allocation of loans and advances/investments for the Pharmaceuticals Industry in 2019-2023. In 2019, the Pharmaceuticals Industry received 3.03% of total loans, the largest allocation in the five-year time frame. In 2020, the outage rate fell to 1.69%. In 2021, it went up to 1.57%, and in 2022, it hit 1.53%. The Pharmaceuticals Industry which received 2.13% of the total loans in 2023, had an increase compared to the previous years.

4.2.13 Assembling industry

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Assembling industry	1.75%	2.75%	2.58%	1.47%	3.66%	2.44%

Above is the share of City Bank provides it Loan and Advances/Investments (LAI) to Assembling Industry of the year 2019-2023. In 2023 the Assembling Sector received 1.75% of the complete LAI down from 2.75% in 2022. The allocation had been 2.58% in 2021, and 1.47% in 2020 likely affected by the fallout of the COVID-19 pandemic. The peak allocation in 2019 was 3.66%. The 5-year average is 2.4%, showing a downward trend compared to 2019 when the percentage reached an all-time high of 3.7%.

As figure 1 indicates, the Assembling Industry scored a considerable portion of loans in 2019, however the distribution fell specifically down to the COVID-19 pandemic in 2020. Although there was a minor recovery in 2021 it was still below years before. According to the sector allocation, the loan disbursements to the Assembling Industry should be improved as it has yet to reach the pre-COVID-19 level.



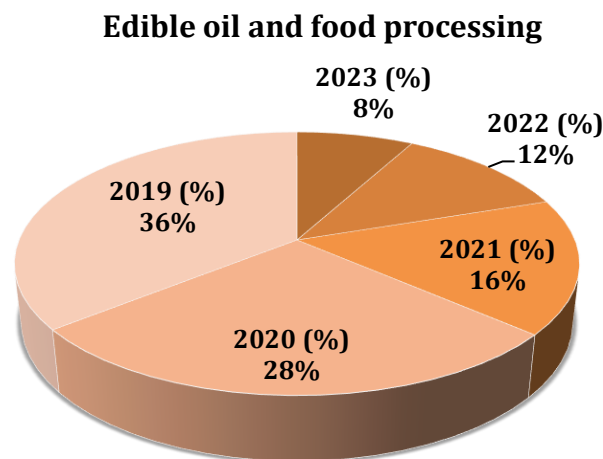
Loans and Advances/Investments (LAI) assigned by City Bank within the Assembling Industry 2019 to 2023 pie chart The Assembling Industry was the most allocated industry sector in 2019 with the highest LAI (30%) among the other industry sectors. This percentage dropped to only 12% in 2020 which is probably affected by the COVID-19 epidemic. In 2020 it was set at 21%, while in 2022 it was 23% this dropped to 14% in 2023. In conclusion, the graph shows that the Assembling Industry had a decrease in loan allocation from 2019 to 2023, with a considerable drop in 2020. This is an average allocation case for the past five years, which means the sector share of total City Bank's LAI has been declining.

4.2.14 Edible oil and food processing

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Edible oil and food processing	0.62%	0.93%	1.29%	2.17%	2.79%	1.56%

The table reflects the amount and proportion of LAI availed for the Edible Oil and Food Processing Industry showing the percentage amount of total LAI given by City Bank from 2019 to 2023. In 2023, this sector received 0.62% of total LAI, significantly less than 0.93% in 2022. It was 1.29% in 2021 and 2.17% in 2020. The highest percentage in the previous five years was 2.79 percent in 2019. The five-year average stands at 1.56 a sign of decrease in the loan volume earmarked for the sector.

The total loans sanctioned under the Edible Oil and Food Processing Industry have witnessed a decline of 1.50% from 2019 to 2021. That means City Bank's support had been declined by decades for this industry. It might be worthwhile for City Bank to explore if the industry now has less need for loans, or if businesses from this sector are attempting to solicit capital from banks other than City Bank that are providing better terms or promotions to attract business. This downfall potentially indicates that City Bank might be missing an opportunity to be more agile and improve its Edible Oil and Food Processing Industry loan offerings.



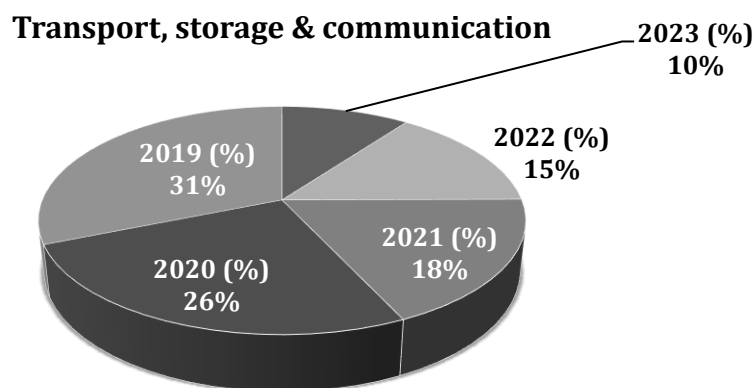
Pie Chart representing the allocation of LAI by City Bank to the Assembling Industry Year: 2019 to 2023 in 2019 the Assembling Industry had the highest 30% allocation of the total LAI. This ratio dropped down to 12% in 2020, probably a result of the consequences of the COVID-19 pandemic. That was 21% in 2021 and 23% in 2022. In 2023, the share dropped to 14%. In this sense, this chart shows a negative line in terms of loan distribution towards the Assembling Industry from 2019 and then, 2023, with a strong fall on it due to 2020. Considering the average allocation over this period, this shows a reduced share of the sector of City Bank's total LAI.

4.2.15 Transport, storage & communication

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Transport, storage & communication	0.45%	0.66%	0.81%	1.15%	1.39%	0.89%

The table displays the percentage of Total (Loans & Advances)/Investments (LAI) invested by City Bank in the Transport, Storage, and Communication Industry from the year 2019 to 2023. This sector receives 0.45% of total LAI in 2023 compared to 0.66% in 2022. The percentage was 0.81% in 2021, 1.15% in 2020 and the highest percentage was in 2019, at 1.39%. The five-year average percentage is 0.89 % showing us a downward trend in the loans given to this sector.

Spending on this industry has also dropped significantly from 2017–2021, with the highest percentage aforementioned at 2.62%, decreasing down to 0.81% in 2021. This is a decrease of 1.81%, over three times the original allocation. City Bank may need to understand why it's seeing this decline and look into whether the Transport, Storage and Communication industry now needs less loans or whether the sector is seeking the assistance of other financial institutions. City Bank will need to manage these issues well if they want to sustain or grow their results in this industry.



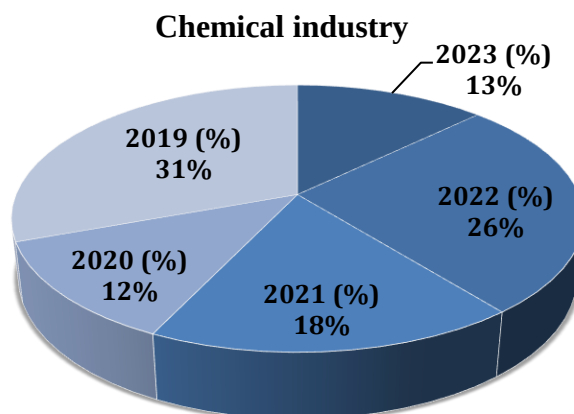
This pie chart shows the industry wide Loans and Advances/Investments (LAI) of City Bank in Transport, Storage and Communication from 2019 to 2023. The fourth highest allocation for the sector in 2019, constituting 31% of the total LAI. In 2020 the share fell to 26% and 18% in 2021. That was 15% in 2022 and 10% in 2023. There is a continuous decrease in Loan Disbursements in five years in Transport, Storage and Communication industry. This decrease may lead City Bank to reconsider its support to this sector and detect potential underlying factors that may have led to this decline.

4.2.16 Chemical industry

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Chemical industry	0.28%	0.58%	0.39%	0.27%	0.67%	0.44%

The table exhibits Compare the percentage of Chemical Industry LAI over total LAI under City Bank from 2019-2023. The share of Chemical Industry decreased from 0.58% in 2022 to 0.28% in 2023. This allocation represented the highest of the past five years (0.39% in 2021, 0.27% in 2020 and 0.67% in 2019). 0.44% would be the average percentage in the five years, indicating that there were fluctuations regarding the amount of loans that were allocated to the sector.

There has been a minor decrease in the percentage being spent on the Chemical Industry in the last few years when it is compared to 2019; though, no strong pattern is established. Now, City Bank must try to stabilize this allocation in order to grow steadily in the future. Based on the fluctuations, the bank may be able to better support the Chemical Industry more consistently by either identifying the Chemical Industry specific needs to meet, or by adjusting the banking strategies employed in that sector.



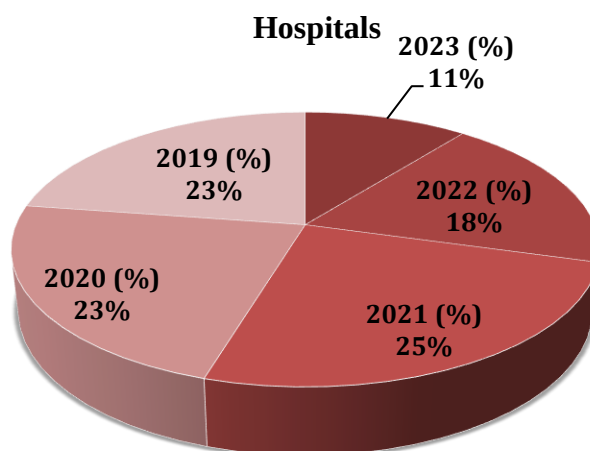
Loans & Advances/Investments (LAI) to Chemical Industry & Pie Chart showing by percentage of total LAI of City Bank against to Chemical Industry from 2019 - 2023. In 2023, Chemical Industry was allotted 13% of overall LAI. The industry was allocated the most loans—31% of the LAI—in 2019. The allocation saw a steep decline in 2020, falling to 12%, and was the biggest decline over the five-year period. In 2021, that rose again to 18 percent and in 2022, 26 percent. As per the data, City bank had supported to the Chemical Industry with variations in its deposits but started hovering back after the jitters of 2020. Overall, the Chemical Industry has witnessed varied loan debits, but there is sign of recovery post COVID-19 pandemic impact.

4.2.17 Hospitals

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Hospitals	0.08%	0.14%	0.19%	0.17%	0.17%	0.15%

This table presents the Hospitals Sector share on total Loans and Advances/ Investments (LAI) by City Bank from 2019 to 2023. 0.08% of total LAI was directed to Hospitals sector in 2023 (compared to 0.14% in 2022). It was 0.19% in 2021, 0.17% in 2020 and 0.17% in 2019. The average share over the five year is 0.15% indicating a low allocation of loans to this sector.

It can be inferred from the data that the allocation of loans to hospitals is always very low, with all values being below 0.2% of the total LAI (Loan Acquired Information) for each of the years. That may be because hospitals make high margins and can finance their operations independently. The allocation did show some growth in 2020 and 2021 though, perhaps due to the COVID-19 pandemic. As hospitals continue to have low profit margins, City Bank will have to keep or increase the loan allocation to this sector in future.



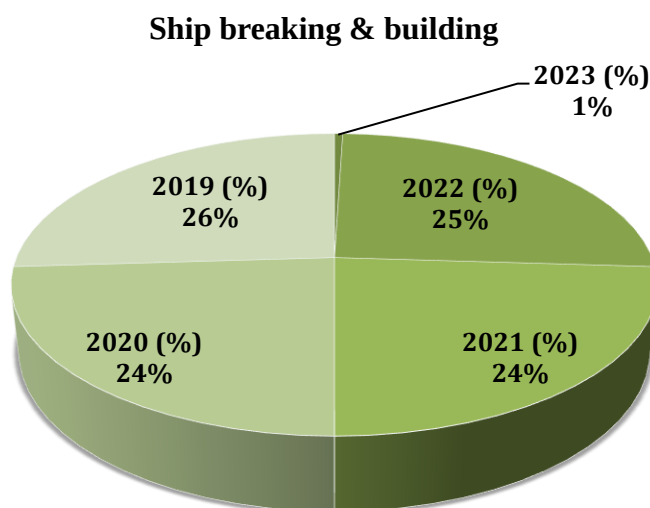
This pie chart shows the distribution of Loans and Advances/Investments (LAI) given by City Bank to the Hospitals sector during 2019-2023. Hospitals received 11% of the total LAI in 2023. The largest share was in 2021 when the sector got 25% of the total LAI. In 2020, the allocation was 23%, probably because of the hospital services increased demand due to COVID-19 pandemic. Its percentages in 2019 and 2022 were 23 percent and 18 percent, respectively. The lowest allocation came in 2018, 14%. That also mirrors the considerable loan assistance provided to hospitals during the pandemic that has enabled them to expand operations to meet higher demand for services. City Bank needs to periodically review their loan distribution to this important sector to make sure they give appropriate support in the future as needed.

4.2.18 Ship breaking & building

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Ship breaking & building	0.01%	0.52%	0.49%	0.49%	0.53%	0.41%

Percentage of Total Ship Breaking and Building LAI of City Bank, 2019-2023 City Bank allocates 0.12 percent of the total LAIs to the ship breaking and building industry. In 2023 this sector only accounted for 0.01% of total LAI, a significant decline compared to 0.52% in 2022. It was 0.49% in 2020 and 2021, and 0.53% in 2019. This is further reflected in the average of the five-year percentages being 0.41%, indicating a large fall in the amount of loans allocated to this industry.

The Ship Breaking and Building Industry is one of the historical key sectors for Bangladesh, and was known all over the world, as well, but the support from City Bank to this sector is going down, he added. A huge slump in the loan chunk got recorded in 2019 until in 2023. Data extends up to October 2023.



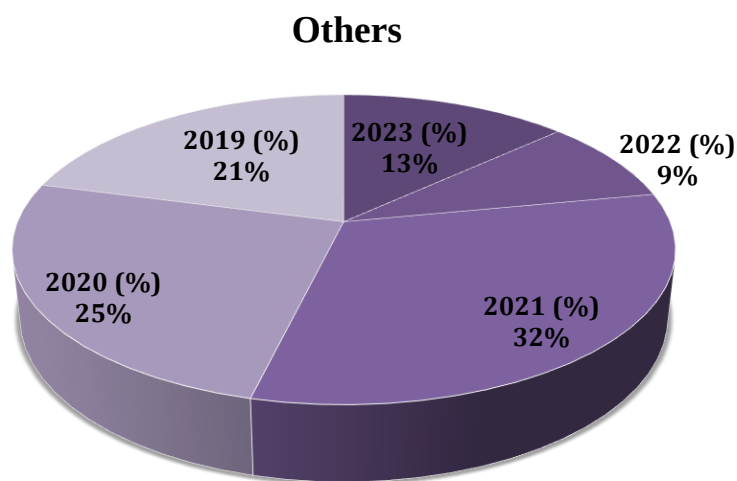
This Pie Chart represents loans and advances/investments of City Bank sector wise and the particular industry that is ship Breaking and Ship Building for the year 2019, 2020, 2021, 2022 and 2023. The measure for loans was highest in 2019, with 26% of loans in the 5 years granted in 2019. The vote percentage then went down, with 2020 and 2021 each getting 24%. The figure for 2022 stood at 25% and 2023 marked the year that received the lowest, with only 1% of total loans and advances granted.

4.2.19 Others

Sectors	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Others	1.22%	0.81%	2.94%	2.34%	1.93%	1.85%

These data represent the percentage of total LAI supported by City Bank to other sectors over 2019-2023 time period. This sector has received since 2022, respectively 0.81% and 1.22% of the total LAI in 2022–2023. That figure was 2.94 percent in 2021, 2.34 percent in 2020 and 1.93 percent in 2019. The average percentage of 5 years is 1.85% with a gradual increase in the City Bank loan allocation to other industries with minor fluctuations.

In recent years, similar percentages have been allocated to other industries on 1%-3% out of the total LAI. You had your largest allocation in 2017 at 3.78% which saw a steep decline in 2018. Thereafter, the allocation started increasing again, peaking at 2.94% in 2021. City Bank must preserve its increase the amount of loans it provides to other sectors, as this area of the economy has strengthened gradually over the past few years. Maintaining that momentum will ensure City Bank can continue lending across a range of industries while still growing its loan book.



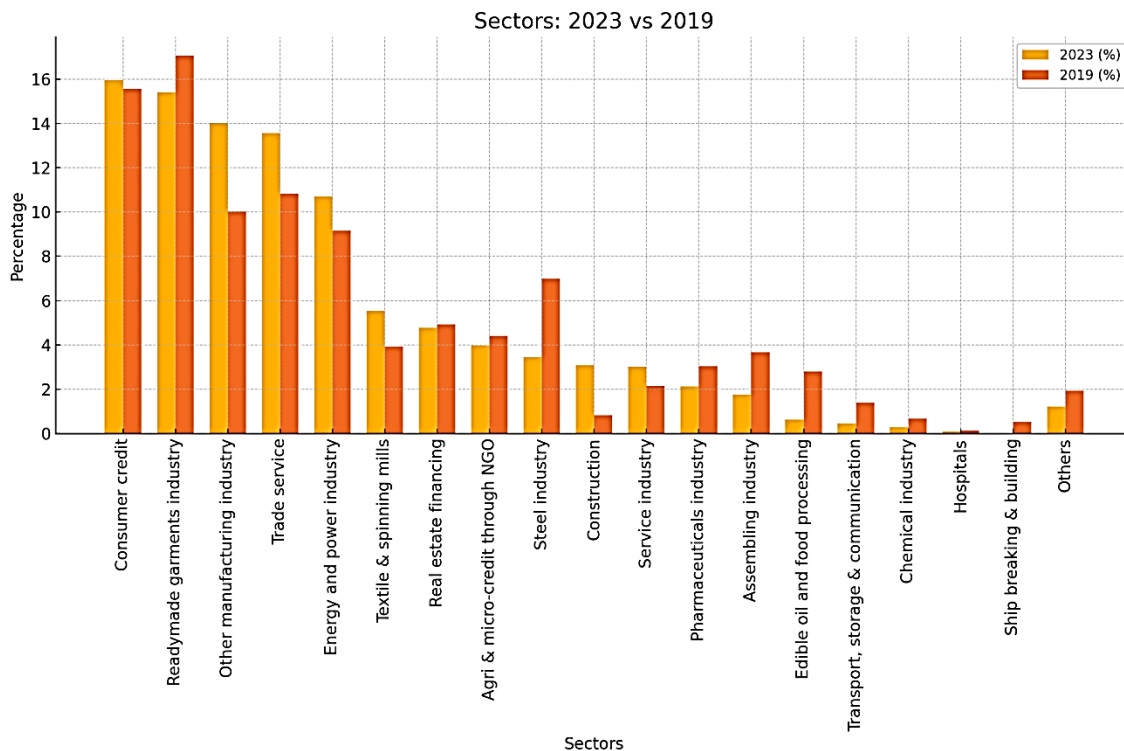
This is a pie chart for loans & advances/investments disburse from city bank to other industries (2019-2023). “Other Industries” is a collection of small industries that get relatively small loans — as low as 0.01%, in some cases. Other Industries received the highest share of loans among all industries for 2021 (32% over 5 years). This Share was also the lowest in 2022 when only 9% of the total loans Given in this particular category. The split for other years indicates that 2020 received 25%, 2019, received 21% and 2023 13%. This data represents the total loan funding to sectors that are not part of the broader categories, with differing loan allocations each year.

4.2.20: LAI in 2019 vs 2023

Sectors	2023 (%)	2019 (%)	% Changes
Consumer credit	15.96%	15.57%	0.39%
Readymade garments industry	15.40%	17.06%	-1.66%
Other manufacturing industry	14.03%	10.02%	4.01%
Trade service	13.57%	10.83%	2.74%
Energy and power industry	10.69%	9.15%	1.54%
Textile & spinning mills	5.53%	3.93%	1.60%
Real estate financing	4.77%	4.93%	-0.16%
Agri & micro-credit through NGO	3.97%	4.40%	-0.43%
Steel industry	3.46%	6.98%	-3.52%
Construction	3.09%	0.83%	2.26%
Service industry	3.01%	2.16%	0.85%
Pharmaceuticals industry	2.13%	3.03%	-0.90%
Assembling industry	1.75%	3.66%	-1.91%
Edible oil and food processing	0.62%	2.79%	-2.17%
Transport, storage & communication	0.45%	1.39%	-0.94%
Chemical industry	0.28%	0.67%	-0.39%
Hospitals	0.08%	0.14%	-0.06%
Ship breaking & building	0.01%	0.53%	-0.52%
Others	1.22%	1.93%	-0.71%
	100%	100%	0%

The table shows the loan allocation of each seen sector in 2023 and 2019 in terms of percentage and the year-on-year percentage change. The largest percentage growth (per industry) from 2019 to 2023 is in the Energy and Power Industry, 9.29%. The Ready-Made Garments Industry comes next with an increase of 3.79%, while Consumer Credit had a 2.97% rise. Nevertheless, there was a decline in the proportion of loan allocations for a number of sectors. The Other Manufacturing Industry experienced the highest fall of 5.12%. The Steel Industry saw a dip of 2.76 percent in the fourth most underperforming breadth visited followed by the Edible Oil and Food Processing Industry retreating 1.96 percent.

Therefore, City Bank needs to work harder to increase their loan in the fields of Ready-Made Garments, Consumer Credit and Energy & Power and maintain the representation at the lowest level in the fields of Other Manufacturing Industry, Steel Industry and Edible Oil & Food Processing. The bank must examine whether these shrinking sectors need fewer loans or other considerations such as competition from other lenders are contributing to these trends. Thus, City bank must strategize to lure the loans from such sectors to allocations their loan to assure future expansion in such sectors. Also, it should have focused on trust-building with smaller contributing industries, increasing their investments in the bank's loan programs.



The bar chart shows the percentage distribution of loans and advances/investments (LAI) of the different sectors for the years of 2023 and 2019. The chart enables an examination of which sectors have been either gaining or losing their loan allocations over the last four years. The sectors with the highest increases in loan class allocation are shown by the chart are the Energy and Power Industry, Ready-Made Garments Industry and Consumer Credit. Of these, Energy and Power Industry remained the largest growing sector which also witnessed a sharp rise in its share of loans. Another sector that showed amazing growth is the Ready-Made Garments and Consumer Credit sector, although, it was not as significant as the Energy and Power Industry. In contrast, certain sectors have seen reductions in their loan allocations, with the Other Manufacturing Industry, Steel Industry, and Edible Oil and Food Processing Industry registering the largest declines.

4.3 Geographical Location Wise Loan, Advance, and Investment (LAI)

The bank has 132 branches across all districts of Bangladesh. These are divided into two major categories: Urban and Rural, based on the geographical location of the branches. The urban areas are dense areas where the population is greater than 2,500 people residing in the small habitat, while rural areas are less dense areas where people in an area are less than 2,500. City Bank records and follows the pattern of loan, advance, and investment (LAI) it disperses to borrowers, and the amount, broken down by type and loan type as needed.

Trends of urban and rural allocation have been noticed through analysis of loan disbursement data of City Bank for year 2019 to 2023. Urban areas continue to be the main concentration for the bank because the demand for loans and level of economic activity is higher there. But the graph needs to be seen in terms of how it has been the past few years on rural distribution and what is being done in rural areas by the bank in terms of expansion of presence and services.

During urbanization, City Bank has observed consistent growth in loan disbursements through the years, as indicated by the continual growth of total LAI provided over the period of 2019 to 2023. And, this in turn is due to the rapid urbanization, increasing business activities, and population density, which lead to huge demand for financial services.

At the same time, the rural regions have recorded slower growth in loan disbursement. That could reflect the smaller population and economic activity levels of rural areas. But in the last five years, City Bank has made visible attempts to penetrate these unserved areas. The bank has also played a significant role in the economic development of rural areas, thanks to their expansion of services and emphasis on financial inclusion. Nonetheless, the overall LAI assigned to rural sectors is still much less compared to urban regions.

City Bank has very little said international operations, with international LAI disbursements accounting to smaller portion of its total. The bank has focused on meeting local growth demands, thus investing the bulk of its resources into its primary market of Bangladesh. However, in the face of increasing globalization and cross-border business, City Bank will look into strengthen its international presence in coming years.

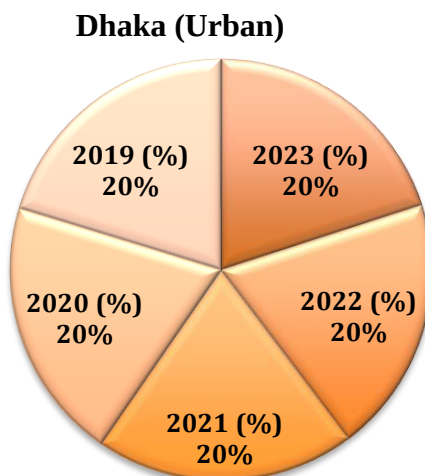
In general, City Bank has made notable strides in both urban and rural settings, but the bank's regional operations still have a long way to go. To further outreach to people in rural regions to ensure everyone has access to its banking services and promote growth in these previously underserved areas and an emphasis on enhancing its city operations should allow City Bank to retain its dominant status in the nation's financial environment.

4.3.1 Dhaka (Urban)

Urban	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Dhaka	79.08%	77.74%	78.76%	79.44%	80.08%	79.02%

The table shows the percentage of total LAI each year from 2019-2023 for City Bank in Dhaka. The loan distribution in Dhaka gradually increased from 2019 to 2021. According to the data, But in 2020, it decreased to 79.44% equal to the percentage of the year 2019. The allocation dropped again in 2021 to 78.76%. The percentage of 847.68 to 781 was increased in 2022 to 77.74%, and improved to 79.08% in 2023. However, still, Dhaka is the main region where City Bank disburses loans and it owns almost 80% of the LAI of these regions. The average over these years is 79.02%, showing consistency over time.

At the same time, it shows that although Dhaka was on the rise in the first three years, it dipped in 2020 and 2021. The subsequent increase in 2022 and 2023 is a positive sign of recovery, but City Bank should aim to stabilize or continue increasing its loan disbursement in Dhaka, an area that is critical to its market position in the country overall and where City Bank continues to dominate its competitors.

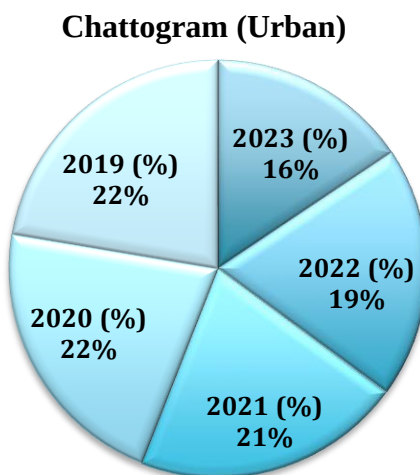


The pie chart shows the distribution of loan, advance and investment (LAI) for Dhaka Urban over five years. The chart is divided into five equal parts, each equal to 20% of the total LAI for Dhaka in the given time frame. Implying the distribution did not significantly vary from year to year. But we need to take a closer look -- and the table above tells us more.

4.3.2 Chattogram (Urban)

Urban	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Chattogram	7.89%	9.83%	10.54%	10.96%	11.29%	10.10%

The given table contains the percentage ratio of LAI provided by City Bank Ltd to the Chattogram urban area during the period of time starting from 2019 to 2023. It was 11.29% in 2019; it fell to 10.96% in 2020. That drop continued through to 2021, when the figure fell further to 10.54%, and in 2022 it dipped again to 9.83%. In this period, the lowest percentage recorded was in 2023 at 7.89%. We positively see that this downsizing can sound an alert bell on the loan demand in the Chattogram urban area or City Bank's terms of the strategic plan for the other area of focus. The proportion of Chattogram to City Bank's loans is 10.10 percent according to the five-year average percentage of the loans, which indicates that even after the fall, the area is still a part of City Bank's outstanding loans, although gradually tapering. City Bank needs to explore the causes of this decline, whether this is being caused by market saturation/customer changes in behavior/competition from other institutions, and whether the trend will need to be adjusted to stabilize or reverse this trend.



The pie chart shows the geographic distribution of loans, advances and investments made by City Branch in the Chattogram urban area between 2019 and 2023. The percentage of loan allocation was 22% in 2019 and 2020. This fell slightly to 21% in 2021 and dropped again to 19% in 2022. The lowest level was 16% in 2023. The graph shows a general downward trend of disbursement loans over the 5 year period, where a decline of the bank's share of loans for the Chattogram urban area. October 2023 data the decrease may reflect a change of focus, or possibly reduced demand for loans in this area.

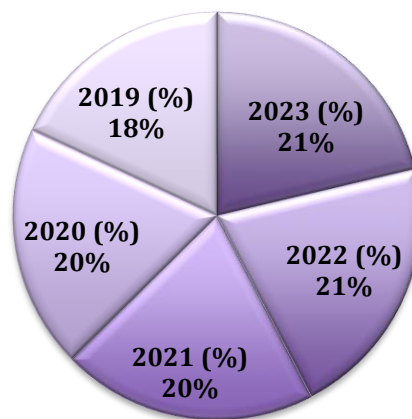
4.3.3 Rajshahi (Urban)

Urban	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Rajshahi	2.90%	2.86%	2.76%	2.63%	2.46%	2.72%

Here, the table shows the particular percentage of the total LAI of City Bank Ltd in the Rajshahi urban area from 2019 to 2023. For reference, this percentage was 2.46% in 2019 and rose to 2.63% in 2020. That grew to 2.76% in 2021 and then 2.86% in 2022. That figure increased slightly in 2023 to 2.90%. There is an ever-increasing trend in the LAI allotted to Rajshahi urban over the period of five years.

But even that amount is relatively low compared to other areas. The five-year average for Rajshahi is 2.72%, which embodies this gradual if minute increase in loan allocation. The City Bank should keep reviewing the loan demand in Rajshahi and the scopes for future growth along with what drives the same in the years ahead. The moderate growth in LAI indicates that targeted strategies would be necessary to encourage higher uptake of loans and further reinforce City Bank's market position in the region.

Rajshahi (Urban)



The pie chart shows the loans, advances and the investments of City Bank Ltd based on geographical sectors from the year 2019 to the year 2023 from Rajshahi. This was allocated 18% in 2019, and then increased to 20% in 2020. The trend continued in 2021, with a consistent 20% allocation. This allocation increased to 21% in 2022, and the highest percentage was 21% in 2023. This chart shows a trend in the loan distribution over five years; it is evident that there is a positive trend, albeit gradually and gradually increasing each year. Indicating bank loan disbursements in this region possibly reflects growth in loan demand or strategic growth of the banks services in this geographical region.

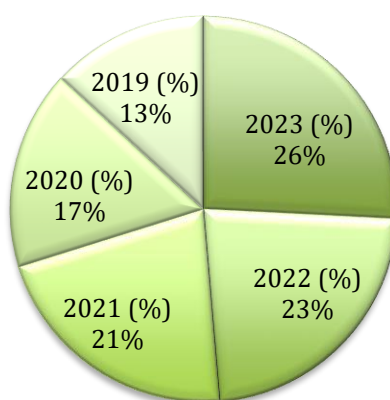
4.3.4 Khulna (Urban)

Urban	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Khulna	2.78%	2.46%	2.32%	1.79%	1.42%	2.15%

The LAI of Khulna urban is presented by percentages from 2019 to 2023. In 2020, the LAI in Khulna was 1.79% while it was 1.42% in 2019. The same trend continued in 2021 with 2.32%, in 2022 also it was 2.46% and in 2023 it reached 2.78%. The continuous rise of the LAI percentage indicates that City Bank is disbursing more loans in Khulna's urban areas, which ultimately signifies a growing loan market in the area.

These imply that a larger portion of the total loans of City Bank is gradually being concentrated in Khulna, which indicates that Khulna has scope to grow further. Similarly, the five-year average percentage is at 2.15%, indicating a sustained growth in loan allocation over the years. It indicates that with the increasing demand for loans in this sector, City Bank seems to be taking notice and adapting. Loan disbursements show a consistent increase, indicating great development in providing financial assistance for Khulna's urban sector. Looking ahead, City Bank has expanded opportunities to make its mark in this region if it can study market demand and positioned itself within the loan branch in response to this growth.

Khulna (Urban)



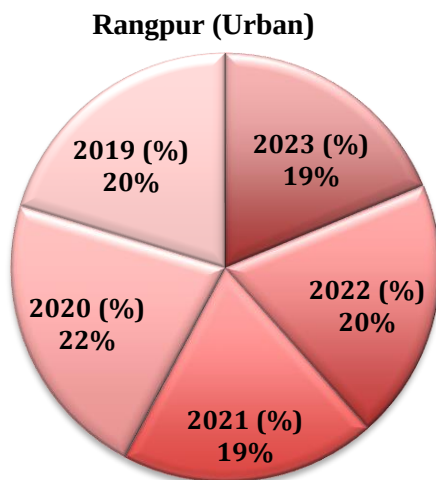
From the Pie chart we can see how much loan, advances and investment was given by City Bank Ltd Bank for a specific region between 2019 and 2023. In 2019, the loan allocation was 13%, which increased to 17% in 2020. That rate was up to 21% in 2021 and then up to 23% in 2022. Overall, the highest percentage recorded was 26%, in 2023. This chart shows a reliable upward trend of the Khulna (Urban) region's loan allocation across over the five years, with a steady increase every year. Indicating a positive development and increasing financial activity in the region.

4.3.5 Rangpur (Urban)

Urban	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Rangpur	0.94%	0.99%	0.97%	1.10%	1.02%	1.00%

LAI percentage allocation of Rangpur urban, 2019 to 2023 is elaborated in the table. The percentage of LAI was 1.02% in 2019 and 1.10% in 2020 which slightly decreased. That percentage fell to 0.97% in 2021 and held relatively steady, at 0.99%, in 2022. 2023 saw the lowest percentage of the five-year period at 0.94%.

Such regularity shows that City Bank has maintained a very low amount of total LAI allocation to Rangpur urban only and only within a narrow range for the last five years. This relatively constant but low percentage could indicate that the institution did not prioritize handing out loans in Rangpur urban. Its five-year average hovers around 1.00%, showing that despite minor fluctuation in its share of the total LAI, the region steadily represents a small fraction of it. In case of sufficient loan in Rangpur urban should be looked into to check if City bank sat with other commercial banks in the sector and analyze that is City Bank investing sufficient to be amongst the other commercial banks or not. This would allow the bank to diversify its portfolio and better grow the region's financial edge.



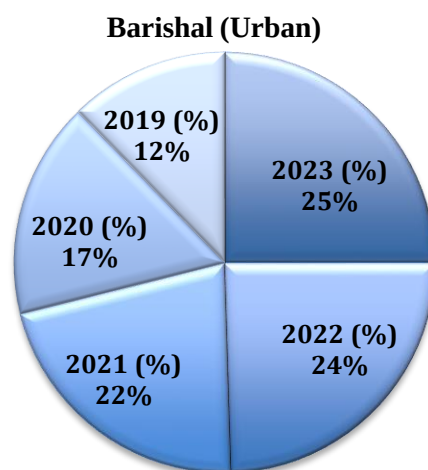
This pie chart represents the geographic distribution of loans, advances, and investments made in Rangpur from the year 2019 to 2023. In 2019, it was 20%, while 2020 it was 22%. In 2021, that share fell to 19% and it was unchanged at 20% in 2022. This allocation fell slightly in 2023 to 19%. If we look carefully, we can notice that there is an increase at the beginning of the distribution and then it declines one year for the other too. City Bank still maintains a presence in Rangpur, though the percentage allocation has changed throughout the past five years. Long-term average allocations have not bred growth, but the percentage distribution shows a steady level of interest emerged from the bank towards Rangpur for supporting its growth.

4.3.6 Barishal (Urban)

Urban	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Barishal	0.51%	0.50%	0.44%	0.34%	0.25%	0.41%

The table shows the amount of LAI assigned to the urban built of Barishal 2019 - 2023. It was 0.25% of the total LAI in 2019 and grew gradually in subsequent years. In 2020, that percentage increased to 0.34%, 0.44% in 2021, 0.5% in 2022, and finally 0.51% in 2023. The amount going to Barishal has consistently grown over the years, but it still accounts for a relatively small portion of the total LAI from City Bank. This indicates the possibility of Barishal experiencing further growth with respective investments if there is a desire to capture a greater share of the loans.

Between 2019 and 2023 the five-year average is 0.41%. That means, although Barishal has been growing steadily, the region accounts for a few percentages point of City Bank's aggregate loans distribution. It is encouraging, nevertheless higher loan growth to support economic development and financial services in demand for exacture by making Barishal's loan share growing loan is only positive trend, one which the statistics represent.

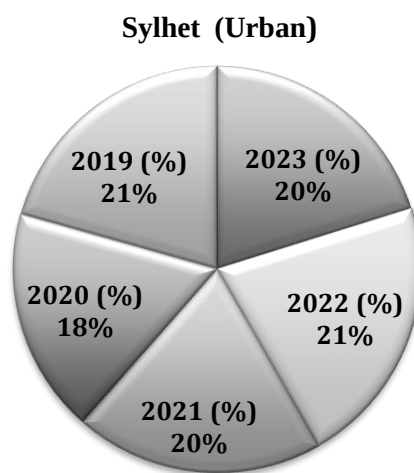


This chart shows us the geographic breakdown of loans, advances and investments for Barisha for the years 2019 to 2023. The loan allocation stood at 12% in 2019 and rose to 17% in 2020. This figure increased to 22% in 2021, and then to 24% in 2022. 25% – the highest by year (2023) the following chart depicts a steady upward trend in loan distribution from each of the five previous years and into Barishal over the course of five years. The increasing percentages mean Barishal is being offered a larger portion of City Bank's overall loan, advance, and investment services, which is a sign of progress in the region's banking sector. Such steady growth proves that Barishal is becoming in increasing important area for the bank, and therefore, there will continue go of spreading loans within this region that may help contribute to the overall economic growth of the area.

4.3.7 Sylhet (Urban)

Urban	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Sylhet	0.45%	0.48%	0.44%	0.40%	0.46%	0.45%

The table shows the percentage of LAI distribution in urban parts of Sylhet from 2019–2023. That figure was 0.46% in 2019 and slipped to 0.40% in 2020. In 2021, it increased marginally to 0.44% and 0.48% in 2022. The percentage in 2023 was 0.45%, similar to the percentage in 2019. These changes now are quite small can be interpreted as stable loan allocation over the years in Sylhet's urban area. Not that these are going to make a huge difference, but with the territory still only accounting for a small slice of City Bank's total LAI allocation, it's a clear opportunity for further attention and expansion. Calculating the five-year average from 2019 to 2023, however, find it is 0.45%, which suggests that the allocation has been relatively stable. Though the changes relate only on the yearly average, the proportion of the overall LAI associated with Sylhet has hardly deviated. The relative yet continued low ratio indicates there is room for growth and that the loan share in Sylhet has not markedly increased compared to some other regions. Sylhet will need to be increasingly nurtured by City Bank through the channel of loans, so perhaps this aspect could be explored further.

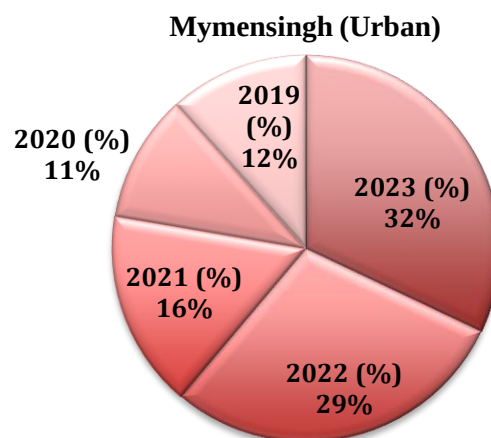


The Pie Chart shows the data regarding loans, advances and investment portfolio of Sylhet geographic distribution between 2019 and 2023. It was 21% in 2019 and dropped to 18% in 2020. It was 20% in 2021 and 21% in 2022. The allocation was reduced again in 2023 to 20%. This chart shows how the loans distribution to Sylhet changed over the five-year period, with a small dip in 2020, then recovery and consistency in 2021 and 2022. This stable trend shows how much Sylhet is important in the space of having disbursed loans while the up and down neither shows City Bank should go the way to implement its strategies continuously in the region. While there have been some fluctuations in individual years, the allocation of loans across the region has remained within a relatively narrow bracket, indicating a relatively stable level of support for the economic development of Sylhet.

4.3.8 Mymensingh (Urban)

Urban	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Mymensingh	0.33%	0.30%	0.17%	0.11%	0.12%	0.21%

The table shows the exact amount of Mymensingh urban areas LAI percentages that showed in each year from 2019–2023. In 2019, the statistic was quite low at 0.12%, which is a rough step down from 2019's 0.11%. But those numbers sharply increased to 0.17% in 2021, then again to 0.30% in 2022. And it rose to 0.33% in 2023. So, the consistency of growth in the allocation of LAI to Mymensingh shows City Bank Ltd.'s impetus to invest in this area, whether due to increasing demand in the area or overall priorities in loan distribution. But still, Mymensingh constitutes a lesser share of the total LAI than any other region which implies room for more development in this sector. 0.21% is the five-year (2019-2023) average. This figure is a relatively low average yet it tells of the slow but steady rise in loan disbursement through time, while also reminding us that Mymensingh receives a proportionally smaller share of the total LAI. Additionally, City Bank should contemplate allocating a larger portion of its loans to this region to enhance economic activity in the area.



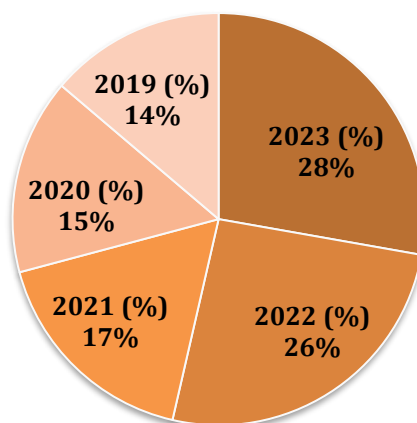
The Pie Chart shows eog graphic Breakdown of Loans, Advances, and Investments in Mymensingh 2019-2023 The share of the loan allocation was 12 percent in 2019 and 16 percent in 2021. This number jumped again to 29% in 2022, and again increased to 32% in 2023. This figure indicates there was a significant increase in loan distribution to Mymensingh over the past five years, especially in the last 3 years. City Bank has become even more important to Mymensingh, as evidenced by a steady increase in the proportion of loans allocated to this region as of October 2023. There was a marked increase in 2022 and 2023, which would likely indicate that this may have been an area of greater focus for the bank, perhaps due to increased demand or strategic angles to strengthen the banks offering in the region. The fact of this growth trend is a positive sign, and mobilizing Mymensigh more could benefit this economic growth in the region and bring more banking activity as well.

4.3.9 Dhaka (Rural)

Rural	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Dhaka	4.25%	3.95%	2.64%	2.35%	2.11%	3.06%

The table includes the exact distribution percentages of LAI allocated for the rural outskirts of Dhaka for each year, which have shown a consistent rising trend from 2.11% in 2019 to 2.35% in 2020. This continued to increase in 2021 to 2.64%, 2022 with 3.95%, but it started to rise steeply to 4.25% in 2023. In the last five years, growth has been steady due to City Bank's ambition in rural areas of the Dhaka Division, aiming to provide financial services in underserved regions. Even with this growth, the percentage is still much lower than in urban areas, indicating opportunities for further development. The five-year average in the case of rural Dhaka is however 3.06%, indicating slow yet regular rise in the loan distribution. Meanwhile, City Bank should support this positive growth but should also focus on establishing itself in rural Dhaka and could possibly introduce products and services specific to these borrowers

Dhaka (Rural)

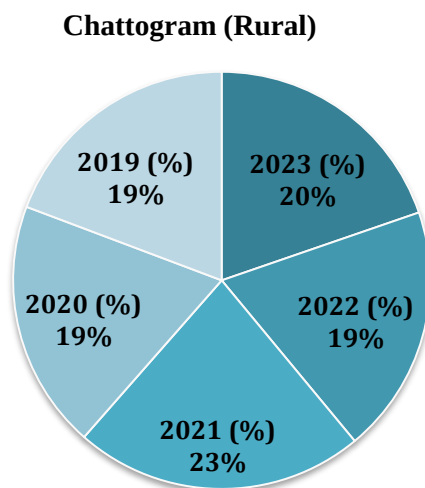


The given pie chart illustrates the predominant distribution of LAI which includes Loans, Advances, and Investments loaned by City Bank Ltd to those living in the rural areas of Dhaka Division from 2019 through to 2023. There is an obviously increasing trend in LAI in rural areas from the chart. In contrast, the proportion of LAI in 2023 reached its maximum (28%) over the five-year assessment period. Trickle down to 2022 at 26% and 2021 at 17%. The lowest percentages were in 2019 and 2020: 14% and 15%. This trend shows that City Bank is investing in rural loans and this is witnessed as an increasing growth in the last couple of years.

4.3.10 Chattogram (Rural)

Rural	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Chattogram	0.43%	0.42%	0.49%	0.42%	0.42%	0.44%

The table reveals the percentage wise composition of LAI in rural Chattogram from 2019 to 2023. The data is relatively flat, with slight increases in 2023 and 2021. For instance, the percentages for 2023 and 2021 are 0.43% and 0.49%, respectively marginally higher than what was reported for 2020 and 2019 (0.42%). Though there are slight fluctuations in the percentages this trend shows that the total share of City Bank loan distributed has sustained in Chattogram--rural areas. Rural Chattogram has recorded only 0.44% in five years. This stability indicates City Bank is performing in an appropriate manner to cater the rural areas of Chattogram, on the other hands it can be supposed that there is a room for growth as to increase the portion of LAI for this particular sector. With such process their activeness in rural Chattogram could be extending and promoting more economic growth.

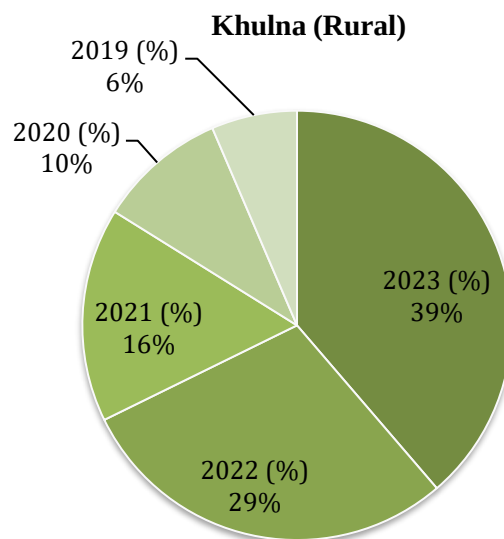


The Pie chart shows the analysis of Loans, Advance and Investment (LAI) provided by City Bank Ltd in rural areas of Chattogram Division from 2019 to 2023 Pie Chart. The chart shows a relatively stable distribution (although with some slight variations each year). The LAI for rural areas in Chattogram is 20% for the year 2023, up from 19% in 2022 and 2020. This data represents the percentage of loans towards rural areas over the five years, with a fairly stable rate of 19-23%, and shows consistency surrounding City Bank's efforts to service those in rural areas as all years fall within this small margin, despite the small fluctuation.

4.3.11 Khulna (Rural)

Rural	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Khulna	0.12%	0.09%	0.05%	0.03%	0.02%	0.06%

The table shows the LAI by percentage for the rural area of Khulna from the survey of the five years. It is higher at 0.12% in the year 2023, where loan distribution sharply increased, which would be the maximum value. In 2022 it was 0.09% and in 2021 it was 0.05%, the numbers for 2020 and 2019 were even lower, accounting for just 0.02% and 0.03%, respectively. This implies a remarkable growth in City Bank's rural concentration on Khulna, the highest growth identified in 2023. In the case of rural areas of Khulna, the five-year average is only 0.06%, which shows that a slight upward trend in loan distribution has happened over time. The upward trend warrants City Bank Ltd to continue placing thrust on Khulna rural focusing on the demand for loans to grow consistently enabling the economic development of the region to flourish.



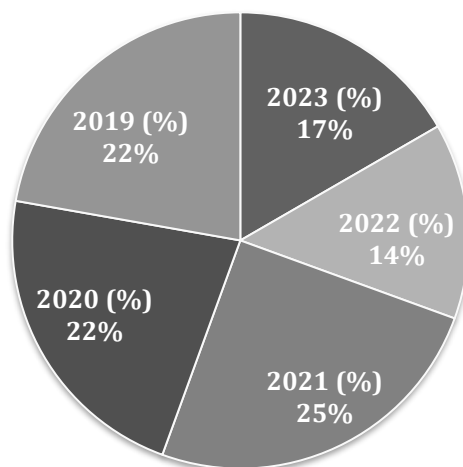
The Pie chart shows City Bank Ltd LAI 2019 to 2023 in rural areas (Khulna Division). One third of the LAI was distributed in Khulna's rural areas in 2023, which is a considerable increase of the share allocated to the area's rural areas according to the data. This is up sharply from the preceding years, because small and big owners and operators alike are approaching the sale and exit planning process this year: 2020 was 10%, 2021 was 16% and 2022 was 29%. Note the same number is a small 6% in 2019, indicating a slow upward trend in distributing loans to rural areas over the last five years, with the highest the jump is between.

4.3.12 Sylhet (Rural)

Rural	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Sylhet	0.06%	0.05%	0.09%	0.08%	0.08%	0.07%

LAI for rural areas of Sylhet in five years along with percentage distribution is given in the table. The percentage in 2023 is 0.06%, 0.05% in 2022, 0.09% in 2021, 0.08% in 2020 and 0.08% in 2019. The year 2023 observed a marginal decline from 2022, reflecting slight variations in the distribution of loans over the past years. However, compared to the total disbursement of loan, Sylhet's rural areas get a very small percentage of it. The countrywide average drops almost to 0 from the 5-year average of Sylhet (0.07%) reflecting just a marginal allocation of loan over the period. City Bank Ltd can expand its focus on the Sylhet rural areas to further improve the loan distribution and improve the economy in the area due to it being able to provide services without the cost of branching out.

Sylhet (Rural)

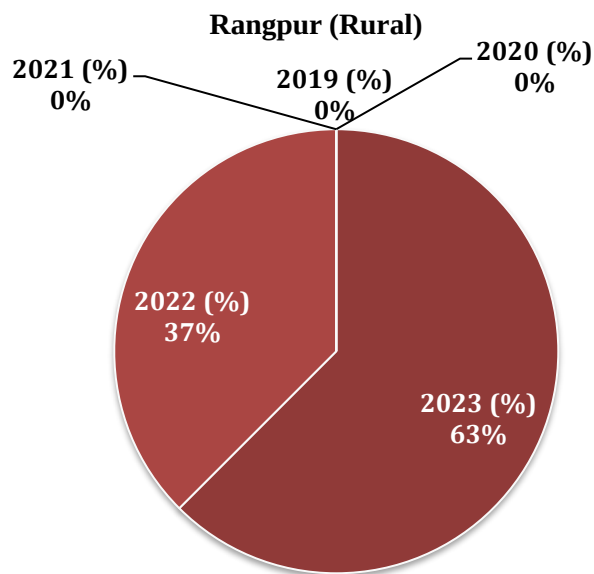


Pie chart shows the Loans, Advances and Investments (LAI) of City Bank Ltd to rural sector of Sylhet division 2019-2023. From the data, it can be seen that the share of LAI allocated to the rural areas in Sylhet has increased marginally, having the highest at 2023 with 0.06%, then 2022 with 0.05%, and the least in 2021 with 0.09%. The recorded percentage in 2019 was the lowest in the available records and it was π 0.08% and the percentage for 2020 was π 0.08%, which truly shows the persistency of the loans distribution over these years in rural areas of Sylhet, but really a small amount.

4.3.13 Rangpur (Rural)

Rural	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Rangpur	0.05%	0.03%	-----	-----	-----	0.04%

Table 1 shows the percentage of LAI provided to rural areas of Rangpur from 2019 to 2023. The data shows that in 2023, it received the highest allocation, with the total LAI in 0.05% given to Rangpur. In 2022, it was 0.03% that followed it. Record from 2021, 2020 or 2019 cannot be found (means no loans were issued) This phenomenal growth in 2023 indicates introducing a focused approach by City Bank Ltd to target the rural area of Rangpur Division but that is not reflected for the past four years. The five-year average for Rangpur (rural) is 0.04%, indicating sporadic loan distribution to this area. City Bank must analyze the causes of the ups and downs, and work to ensure more steady development and assistance for the rural areas of Rangpur going forward.

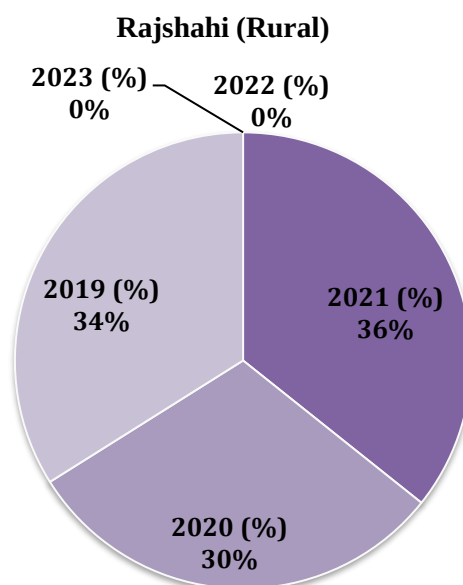


The above pie chart is describing the cost data of given Loans, Advances, and Investments (LAI) by City Bank Ltd to the rural area of Rangpur Division over a period of 2019-2023. This suggests a very significant contribution to the LAI supplied to the region in 2023, accounting for 63% of the regional total rural LAI that year. The rest with 37% in 2022. But no loans were issued in 2020 and 2021, as the 0% percentages for those years reflect.

4.3.14 Rajshahi (Rural)

Rural	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Rajshahi	-----	-----	0.20%	0.17%	0.19%	0.001867

The table below presents more information regarding the rural areas in Rajshahi Division against the allocated LAI (percentage) from the year 2019 to 2023. From the above table it is seen that the percentage of LAI politics in the rural areas of Rajshahi was 0.20% in the year 2021, 0.17% in the year 2020 and 0.19% in the year 2019. On the other hand, the absence of data for 2022 and 2023 signifies no loans for the rural regions of Rajshahi Division. No loan was allocated in 2022 and 2023 and this had led to the strength of rural areas in Rajshahi being heavily diminished. In other words, the five-year average is 0.001867%, which mirrors the very low and inconsistent distribution of loans to this region over five years. City Bank Ltd may thus investigate if the rural market is not having enough demands, or it is the distribution of loans that is difficulty property dealer issue. This could be useful in the future to devise a strategy to be followed to maximize the allocation of loans in rural Rajshahi.



The pie chart shown the piece of information deals with the LAI (Loans, Advances, and Investments) provided to the rural areas of Rajshahi Division through City Bank Ltd from 2019 to 2023. As the results show, the greatest proportion of LAI distributed has been in the year 2021 with 36%, followed by 30% for the year 2020 and 34% for the year 2019. Loans were granted with a 0% allocation towards rural areas in Rajshahi Division in 2022 or 2023, according to the data.

4.3.15: Total Rural Vs Urban

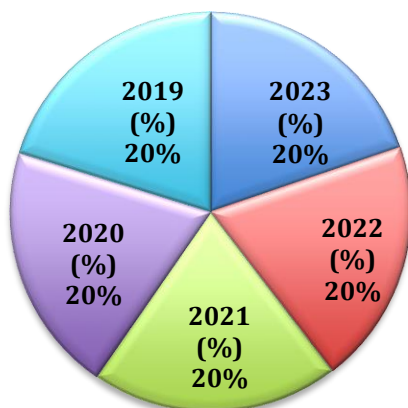
Geographical Location wise LAI	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Total Urban	94.88%	95.16%	96.40%	96.79%	97.09 %	96.06%
Total Rural	4.91%	4.54%	3.46%	3.04%	2.82%	3.75%

The above table shows percentage distribution between Urban and Rural LAI of City Bank Limited (CBL) from 2019 to 2023. For the Urban sector, the percentage of LAI remained consistently high yet gradually decreased over the years. The degree fell from 97.09% in 2019 to 94.88% in 2023: the average balance for the five calendar years surveyed was of 96.06%. Despite this downward trend, Urban areas still contribute the majority of CBL's LAI, supporting the premise that the bank continues to focus on urban lending.

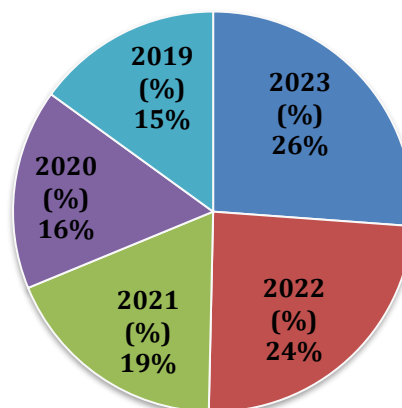
Conversely, the growth of the LAI percentage in the Rural sector was the steadily, the LAI percentage in 2019 was 2.82% which increased to 4.91% in 2023. This year's average rural share across these years is 3.75%. This illustrates CBL's initiatives to penetrate rural areas, but the rural portion of total LAI is still much lower than that of the urban sector.

Overall, the downward trend in the Urban LAI share offset by growth in the Rural LAI has been a positive for CBL. The reduction of Urban LAI is too slow compared to that of the Rural sector, and therefore CBL still relies heavily on urban areas as sources of LAI. As most of the bank's loan portfolio is in urban LAI, it is critical for the bank to remain focused on increasing urban LAI.

Total Urban



Total Rural



The CBL used Urban and Rural pie charts from 2021 to 2023. For the Urban, the proportion of LAI does not change; it remains the same as in the base year, so for each year, 20% of the total LAI is assigned to Urban. Thus, CBL's approach towards urban lending has been consistently stable in terms of loan distribution throughout the aforementioned period.

At the same time, Rural have a relatively more obvious growth trend of the LAI distribution. While in 2021, Rural areas accounted for 19% of the total LAI, this share grew to 24% in 2022 and reached 26% in 2023. This trend of consistent increase indicates the considerable tenancy of CBL to lend more numbers of loans in rural areas, as progressive trend marks the concerted effort of CBL to expand its offer of loans to the rural sector.

In general, CBL has maintained a constant strategy concerning urban areas, but there is an apparent growth in loan allocation to rural area from 2021 to 2023.

4.3.16: Inside Vs outside Bangladesh

Geographical Location wise LAI	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Total Inside Bangladesh	99.78%	99.70%	99.85%	99.85%	99.90%	67.98%
Outside Bangladesh	0.22%	0.30%	0.15%	0.15%	0.10%	2.48%
Grand total	100.00%	100.00%	100.00%	100.00%	100.00%	

The table shows the division of LAI (Loan, Advance and Investment) both of Inside and Outside Bangladesh for City Bank Limited (CBL) from 2019 to 2023. Focus towards International branches and overseas interest is nominal and less than 10% of the actual operation seen by CBL relates to any international operation or overseas branch.

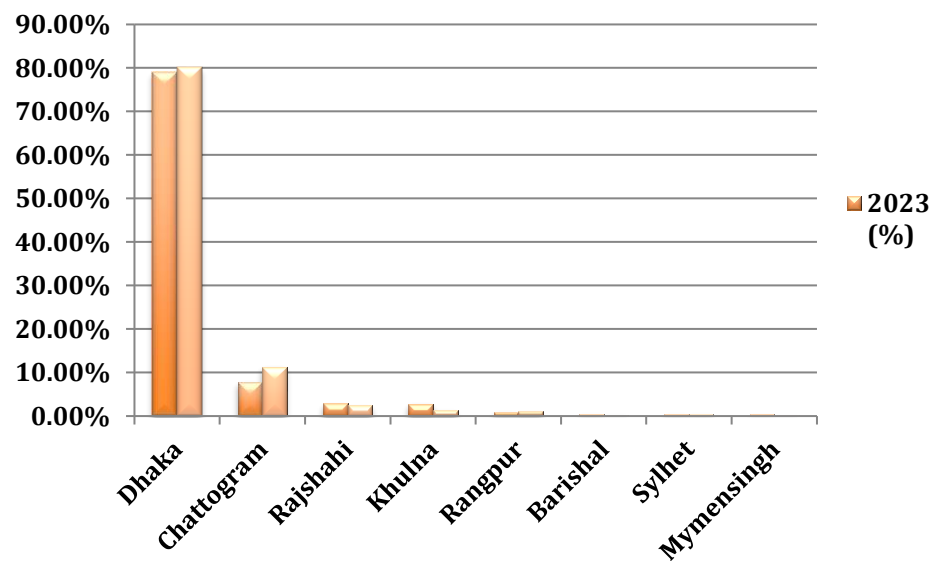
CBL's LAI amounted to only 0.10% outside Bangladesh and 99.90% within Bangladesh in 2019, indicating a slight involvement in foreign markets. Progressing further, CBL was recognized as a regional pioneer venturing outside Bangladesh in 2020, with 0.17% of CBL LAI allocated towards international projects, growing a staggering 70% from 2019. In 2020, the amount of LAI within the bounds of Bangladesh fell to 99.83%.

However, the international LAI decreased to 0.15% in 2021 with a slight increase in the IL in Bangladesh (99.85%). This indicates that although CBL attempted to go beyond the geographical boundaries of its home nation and expand internationally, the share of international LAI was comparatively small with the decision of the system that the bank primarily focused on its domestic operations.

In 2022-2023 also LAI inside Bangladesh largely unchanged where it remained very high with 99.70% in 2022 and 99.78% in 2023. The percentage of LAI located outside Bangladesh remained extremely low, measuring 0.30% in 2022 and 0.22% in 2023.

To conclude, CBL has focused its LAI in Bangladesh for the last 5 years and gradually tried to go beyond Bangladesh market. The international share of LAI is still very small, but this effort signals CBL’s interest into expanding its geographical reach. But the bank must remain solidly at home in Bangladesh as it cautiously expands abroad.

4.3.17: LAI in 2019 vs 2023 (Urban)



The following table shows the trends in distribution of Loan, advances and investments for City Bank limited between 2019 and 2023 across the divisions and given urban regions in Bangladesh. It is the ratio of total LAI allocated to each region, revealing the bank's allocations over the five years across the geographical regions.

The percentage appears to decrease over the years, at least for Dhaka, which is the largest contributor to CBL's LAI. Dhaka achieved 80.08% of the total LAI in 2019, which decreased further to 79.08% in 2023. While Dhaka remains the dominant CBL’s LAI, the small decrease is worrisome. Dhaka being the top contributor, however, this percentage drop indicates a significant scope of improvement and require even more focus on the particular area to retain or increase its contribution portion.

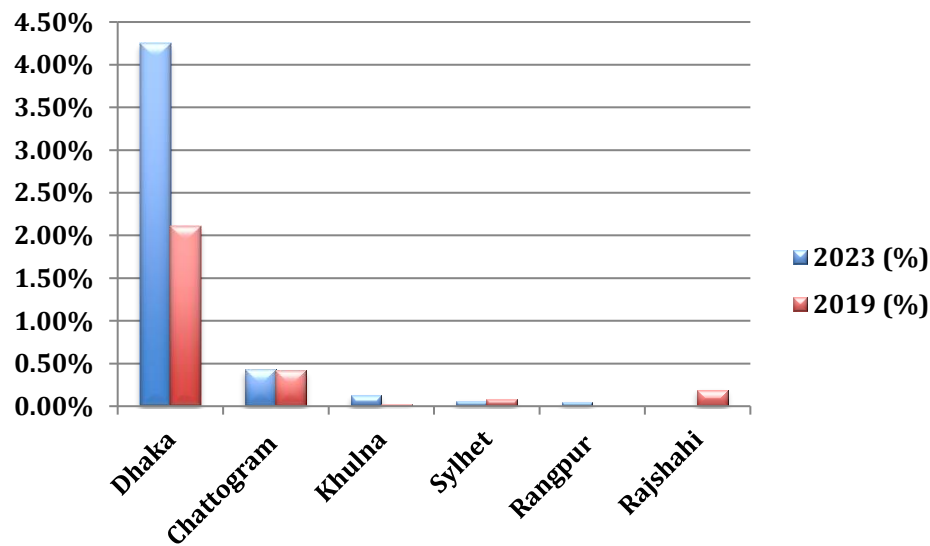
The second largest Chattogram saw a decrease from 11.29% in 2019 to 7.89% in 2023 as well. This is a drop of over 3%, which indicates a key area for concern So, CBL has to reverse the trend and raise the coverage of the LAI throughout Chattogram, as after Dhaka, this is its main area.

In contrast, the rate in Rajshahi improved slightly from 2.46% in 2019 to 2.90% in 2023. This is encouraging news, indicating expansion in an area that had previously been contributing moderately.

Khulna, Rangpur, Barishal, Sylhet, and Mymensingh were among other regions that saw changes. Khulna and Rangpur were slightly lower, with Khulna from 1.42% in 2019 to 2.78% and Rangpur from 1.02% to 0.94%. In contrast, the positive growth in regions such as Barishal, Sylhet, and Mymensingh indicates CBL’s expansion to those regions that have historically contributed less to total LAI.

So, in short, CBL is doing well in most of the areas in and surrounding the smaller parts of Bangladesh, however, it in my opinion cannot sink its feet in the ground and ride that wave of success, especially when it comes to Dhaka and Chattogram which is reflected in the amount of LAI that needs to be replaced. The plan is to double down on these areas while still investing in the smaller markets.

4.3.18: LAI in 2019 vs 2023 (Rural)



The table presents a data on the percentage of Loans, Advances and Investments (LAI) extended by CBL in exchange for 2023 and 2019 in various rural regions of Bangladesh. Dhaka accounts for the majority, whose share has risen from 2.11% in 2019 to 4.25% in 2023. Chattogram experienced a slight improvement in its percentage which rose from 0.42 percent in 2019 to 0.43 percent in 2023. Khulna, which had nil loans in 2019, received 0.12% of the total LAI in 2023, indicating that CBL is reaching further into poorer, more rural areas. Sylhet, however, witnessed a slight decrease, falling from 0.08% in 2019 to 0.06% this year. The regions of Rangpur and Rajshahi also added to the overall LAI with 0.05% in Rangpur and 0.19% in Rajshahi in 2023, although there was no data on them for 2019. Overall, the data of this period shows there was a huge progress of the CBL rural outreach except for the Dhaka, Chattogram, Khulna, and other locations except for Sylhet, which had a slight retreat.

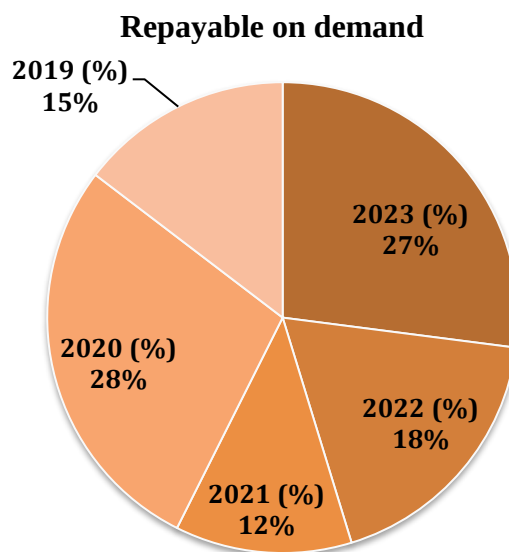
4.4 Residual Maturity grouping LAI

City Bank Ltd. has a network of 134 branches in all districts of Bangladesh. These branches execute the bank's core functions: soliciting deposits and making loans. Under its loan services, each branch monitors the maturity of issued loans by segmenting them into residual maturity categories. City Bank compiles all the available data from all the branches and prepares the Annual Report. This allows the bank to have an overall view of its loan portfolio, which is important for its strategy and financial planning to ensure that the loan portfolio is well aligned across different maturity periods. The loan portfolio of City Bank Ltd. has been classified by residual maturity into five categories as follows- "Repayable on demand", "Not more than 3 months", "More than 3 months but not more than 1 year", "More than 1 year but not more than 5 years" and "More than 5 years". The bank is capable of observing when repayments are due and how its lending portfolio is structured and will answer no comments in this matter. The portfolio contains loans that are callable, those maturing in 5 years. This categorization gives the insights of the maturity profile of the bank's loan book as it provides a snapshot of the loan mix of the bank.

4.4.1: Repayable on Demand

Residual Maturity grouping LAI	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Repayable on demand	27.04%	18.23%	12.14%	27.96%	14.63%	20.00%

The Table shows percentage of Loans, Advances & Investments (LAI), including bills, in the residual maturity group as for "Repayable on Demand" Of CBL by year from 2019 to 2023. The percentage of LAI repayable on demand in 2019 is 14.63%. Which jumped to 27.96% in 2020 and decreased slightly to 12.14% in 2021. In 2019, the trend had fallen to 15.9% and rose to 18.23% in 2022 before finally hitting a peak of 27.04% in 2023. The pattern is clear that, overall, the share of LAI payable on demand is in a state of flux, suggestive of inconsistency on this front year on year.



The pie chart indicates the percentage of Loans, Advances & Investments (LAI), comprising Bills, classified as "Repayable on Demand" for the years 2019 to 2023. "On Demand Repayable" means it is a loan which can be demanded back by the bank at any point in time. The above shows how the percentages have varied through the years.

In 2019, "Repayable on Demand" made up 15% of the CBL total LAI. In 2020 you up that to 28% and the next year 2021engan you hit the 50% mark. But this share fell to 12% in 2021, a drop. Again, in 2022 the percentage shift again to 18% and it increased to 27% in 2023. These changes encompass the fluid nature of the bank's lending efforts and the differing demand in repayable financing from year to year.

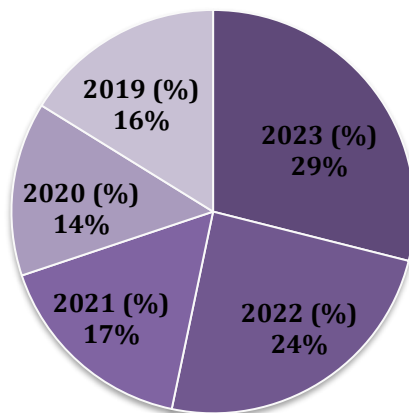
4.4.2: Not more than 3 months (<3m)

Residual Maturity grouping LAI	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Not more Than 3month (<3)	28.93%	24.36%	16.58%	13.95%	16.18%	20.00%

The table shows the percentage of Loans, Advances & Investments (LAI), including bills, under the residual maturity group "Not more than 3 months (<3m)" classified out of the overall LAI extended by CBL each year. This type of loans will be expected to be paid within 3 months.

Therefore, in 2019, this identified portion accounted for 16.18% of the total LAI assigned by CBL. Then it climbed to 13.95% in 2020. In 2021, the number fell even more, to 16.58%. This proportion was 24.36% in 2022 and 28.93% in 2023. The average over these years is 20.00%. We can see, that there are some variances throughout the years, with a visible upward trend in the last most recent year (2023).

Not more Than 3month (<3)



The pie chart represents the ratio of Loans, Advances & Investments (LAI) (including bills), which are listed in the residual maturity group "Not more than 3 months (<3m)" to total LAI provided by CBL. These short-term lending facilities, mostly Advance, must be returned often within 3-months.

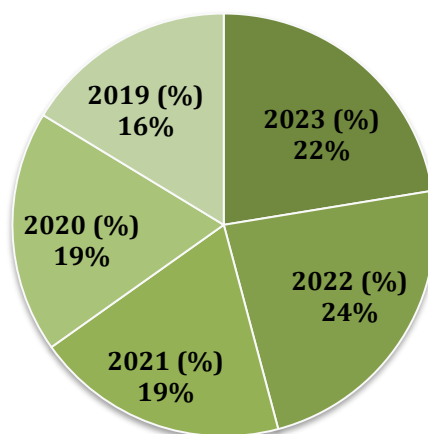
This category accounted for 16% of the total LAI in 2019. But also the following year, in 2020, it dropped to 14% and in 2021 it rose to 17%. In 2022, this number reached 24% and this jump further rose to 29% in 2023. As we can see over the years, there is no consistent higher or lower or equal percentage yearly, it keeps fluctuating.

4.4.3: More than 3 months but not more than 1 year (3m-1y)

Residual Maturity grouping LAI	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
More than 3 months but not more than 1 year (3m-1y)	22.42%	23.43%	19.33%	18.51%	16.31%	20.00%

The table shows the share of Loans, Advances & Investments (LAI), including bills, subject to the residual maturity group “More than 3 months but not more than 1 year (3m-1y)” relative to total LAI reported by CBL each year. Although the figures vary, they are pretty stable over the years. The lowest percentage of prosecutions was in 2019 (16.31%) and the highest in 2022 (23.43%). The percentages were slightly variable ranging from 16.31% to the highest percentage which was 23.43% across years. Among the years of the table (2019-2023), the average percentage for this category is 20.00% and it denotes a stable trend in the residual maturity grouping.

More than 3 months but not more than 1 year (3m-1y)



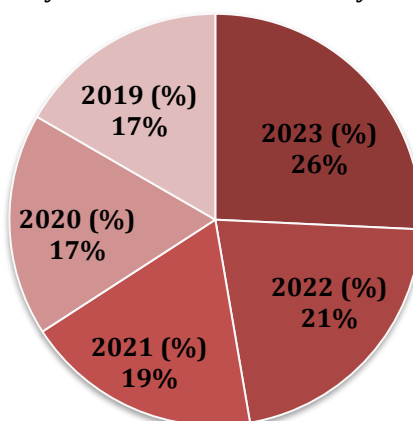
The pie chart shows the percentage of Loans, Advances & Investments (LAI) (including bills) classified under the residual maturity band “More than 3 months but not more than 1 year (3m-1y)” against the Total LAI extended by CBL for the years 2019 up until 2023. These are classified as short-term loans. In 2019, 16% of the total LAI fell under the category "More than 3 months but not more than 1 year." The next (2020), it rose to 24%. It held at 19 percent in 2021. It went up slightly to 19% in 2022 and it was decreased to 16% in 2023.

4.4.4: More than 1year but not more than 5year (3m-1y)

Residual Maturity grouping LAI	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
More than 1 year but not more than 5year (3m-1y)	25.75%	21.55%	18.56%	17.47%	16.67%	20.00%

The table shows LAI, including bills, for which the residual maturity group “More than 1 year but not more than 5 years of loans, advances & investments (LAI) given by CBL per year. The data shows a trend of decreasing from 2019 to 2021, with figures of 16.67% in 2019 and falling to just 18.56% by 2021. But the decline is small and can be termed steady during this period. The percentage increased in 2022 to 21.55% and then to 25.75% in 2023.the average of these years (2019-2023) is 20.00%, which shows a stable trend with slight changes in the time frame.

More then 1year but not more than 5year (3m-1y)



The pie chart shows the share of Loan, Advance & Investment (LAI), including bills, by the residual maturity category “More than 1 year more but not more than 5 years (1y-5y)” in the total LAI extended by CBL from 2019 to 2023. Loans in this type are termed long-term.as the chart indicates; the years with the lowest percentage were 2019 and 2020 with 17% each. Then, however, there was a small uptick to 19 percent in 2021. The ratio followed an upwards trend over the following years, rising to 21% in 2022 and reaching 26% in 2023 — the highest value in the five-year timespan.

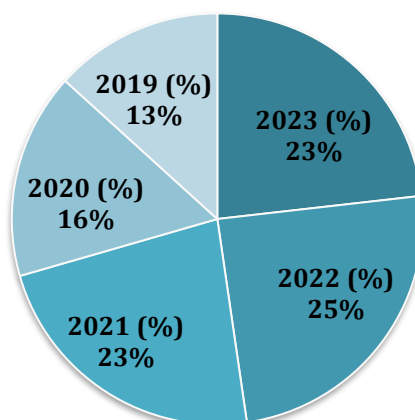
In summary, the trend describes a flat trend from 2019 through 2021, a slow increase through 2022 and a more pronounced positive slope in 2023, which suggests a relative increase in long-term loans in that category over years.

4.4.5: More than 5 years (>5)

Residual Maturity grouping LAI	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
More than 5 years (>5)	23.20%	24.50%	22.83%	16.20%	13.27%	20.00%

The table states the share of Loans, Advances & Investments (LAI) including Bills, placed under the residual maturity group “More than 5 years (>5y)” relative to the total LAI extended to by CBL per annum. From the data, it is shown in 2019 to 2020 the percentage remained relatively low at 13.27% to 16.20%. It rose slightly to 22.83% in 2021, then to 24.50% in 2022, before lowering again to 23.20% in 2023. There is an upward trend with the proportion of LAI greater than 5 years maturity since 2021. The mean percentage, across (2019-2023), is 20.00%, implying a continuous increase in long-term loans however, the trend was relatively stable earlier but escalated substantially in the previous years.

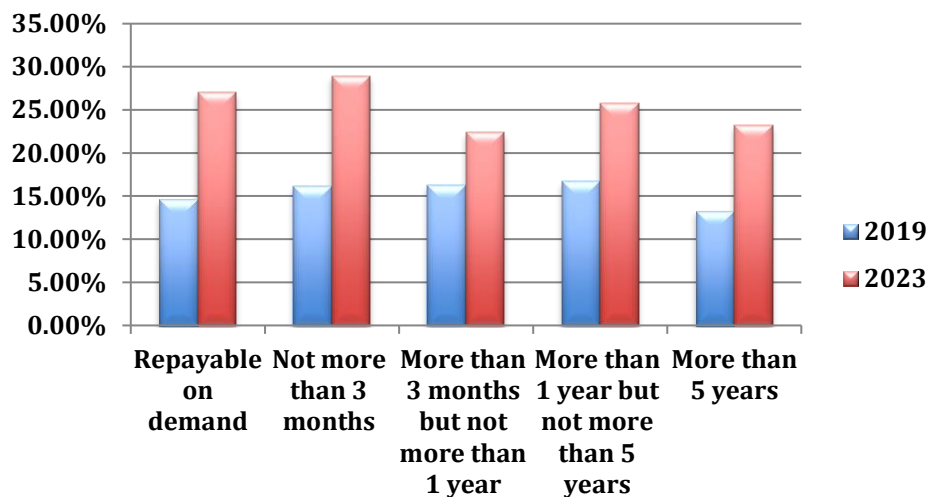
More than 5 years (>5))



We are giving here the percentage of Loans, Advances & Investments (LAI), comprising bills, which are included in the residual maturity group “More than 5 years (>5y)” of the total LAI by CBL for 2019-2023. Based on the data, we can see a gradual increment in long-term loans from 2019 till 2021. Number of additional funds in 2019 at 13.27% (2020% 16.20%) This percentage soared from previous years, to its highest recorded level of 53% in 2022. However, in 2023, the percentage was seen with a sharp drop to 4%, thus being this the lower value during all this period.

In fact, the trend shows a rise in long-term loans until 2022, then a sharp decline in 2023. The fluctuations reflect shifts in CBL’s lending policies or changes in the interest in long-term financing.

4.4.6: Residual Maturity grouping LAI in 2019 vs 2023



Particulars	2019	2023
Repayable on demand	14.63%	27.04%
Not more than 3 months	16.18%	28.93%
More than 3 months but not more than 1 year	16.31%	22.42%
More than 1 year but not more than 5 years	16.67%	25.75%
More than 5 years	13.27%	23.20%

The bar chart compares the proportion of Loans, Advances & Investments (LAI), which includes bills, divided by residual maturity groups, with the total LAI provided by CBL over 2019 and 2023. The data shows how compositions of loans have changed over the years, indicating CBL's evolving lending strategy.

In the Repayable on Demand category, this growth is significant, climbing from 14.63% in 2019 to 27.04% in 2023, indicating a trend focused on short-term liquidity. Loans Classified More Not Than 3 Months also increased, from 16.18 percent in 2019 to 28.93 percent in 2023, which indicates a growing trend towards very short-term obligations. Simultaneously, the share of loans in the More than 3 Months but Not More than 1 Year category increased from 16.31% in 2019 to 22.42% in 2023, suggesting a slight growth in short-to-medium-term financing.

Medium terms loans More than 1 Year but Not More than 5 Years (divide) share grew 16.67% — 2019 to 25.75% — 2023. This shows that CBL has been focusing more on long term loans. In the More than 5 Years category, an almost identical trend is reflected, with the share of long-term loans on the market increasing from 13.27% in 2019 to 23.20% in 2023, indicating deeper long-term financing commitments.

Overall, the data evidence a marked increase in the distribution of loans across all residual maturity groups. The largest increases were for loans that were repayable on demand and for loans that had maturities of less than three months but there were also gains in longer maturities of loans. This indicates that CBL is balancing its loan portfolio, taking into account the need for short-term liquidity, but ultimately identifying long-term financial stability. The bank prefers to keep the options open for use and time, to maximize potentials of growth, yet should carefully monitor liquidity levels in order to make sure it can secure its cash-flow streams and avoid exposing it in risk environment. When looking ahead, effective risk assessment and cash flow management will be crucial for maintaining this approach to strategic loan distribution in the future.

4.5 Business Segment wise LAI

City Bank Ltd offers financial services in a wide variety of business segments, resulting in an attractive diversified portfolio of their loan distribution. The bank collects deposits and gives loans to many sectors through several branches. For each loan, the business segment is mentioned, which provides insight into how well the bank is doing in each area.

This part of the analysis is to analyze the distribution of Loans, Advances & Investments (LAI) among the various business segments. This assessment is focused on the major segments which include Corporate, Retail, SME, OBU and Staff Loans. This will provide a more thorough insight into CBL's lending, profitability, and strategic vision by segmenting loan offices into business categories.

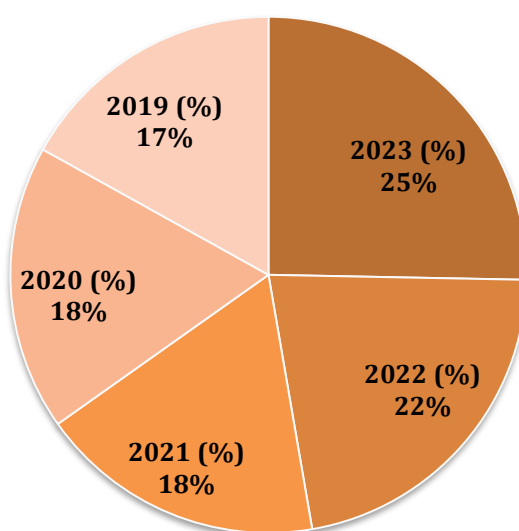
4.5.1: Corporate

Business segment wise LAI	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Corporate	25.31%	21.98%	17.91%	17.88%	16.93%	20.00%

The table represents the percentage of total LAI allocated by CBL to the corporate segment as LAI (including bills) (in percentage) for the period of 2019–2023. Over this period as a result the share of LAI for corporate segment has become progressively higher. In 2019 the corporate sector represented 16.93% of total LAI, increasing to 17.88% in 2020 and to 17.91% in 2021. The allocation rose sharply in 2022 to 21.98%, the next year showed membership growth 25.31%. Corporate lending has gradually but moderately improved, with the five-year average being 20.00%.

City Bank's corporate financing is one of the most significant components of its lending portfolio that jointly drives the expansion of business and industry in particular, and therefore its contribution to overall economic development here is immense. Data: The corporate sector is flexible and City Bank is a notable supplier for corporate lending sector as per its Business Segment-wise Concentration of Loans and Advances/Investments Including Bills purchased and Discounted. Given the corporate sector is a large portion of the bank's balance sheet, the more they either keep or increase their share, the greater the overall market position and growth potential for CBL.

Corporate



The chart depicts the proportion of Loans, Advances & Investments (LAI), including bills the percentage of total LAI allocated to corporate segment by CBL in last five years from 2019 to 2023. The allocation appears to be stable, varying from 17% to 25% according to the data. The highest, 25%, was recorded in 2023, and the lowest, 17%, in 2019. The trend of increasing allocation towards the corporate sector over the years demonstrates a strategic shift towards preserving corporate lending. Considering the importance of the corporate sector to the bank's overall lending arm, any provision thereof towards a stable or expanding allocation could result in both long-term growth and stability for the financial institution.

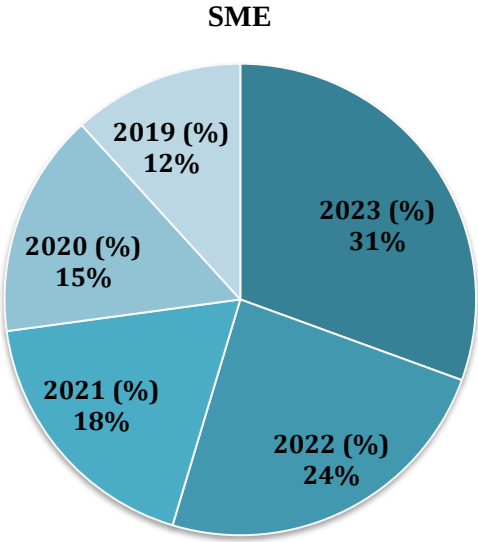
4.5.2: SME

Business segment wise LAI	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
SME	30.56%	24.08%	18.21%	15.40%	11.75%	20.00%

The table below shows the total and percentage of Loans, Advances and Investments (LAI) Bill purchased and discounted provided to Small and Medium Enterprises (SME) by City Bank limited against the total LAI approved from the year 2019-2023. That is to bolster the significant role binary Small and Medium Enterprises (SMEs) plays in economic growth, CBL has committed funds for this category over the years.

The data reveals a steady increase in SME financing. The allocation share was lowest in 2019 at 11.75%, indicating relatively low share of the bank’s total LAI allocated toward SMEs. However, in the coming years, CBL slowly increased its support, with 15.40% in 2020 and 18.21% in 2021. These rises continued in 2022, further increasing to 24.08% and peaking in 2023 at 30.56%, demonstrating a focus on the growth of SMEs.

The continuous growth of SME financing reflects City Bank's commitment to supporting the small and medium enterprises, which play a crucial role in employment generation and economic progress. The bank promotes business development, innovation, and sustainable economic development by facilitating higher financial assistance to SMEs and the five-year average allocation for SME financing is 20.00% showing an increasing focus of the bank on this segment.



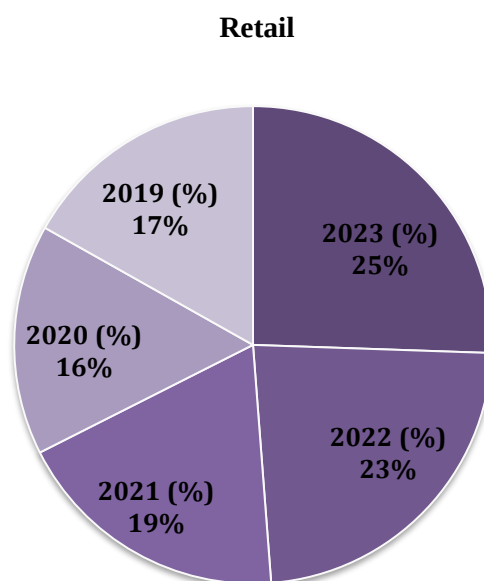
The pie chart shows the percentage of Loans, Advances and Investments (LAI) of CBL to the SME segment including bills purchased and discounted in five consecutive years stretching from 2019 to 2023. Small and Medium Enterprises (SMEs) refer to a segment of the economy or small and medium-sized businesses that are funded through loans and investment. The largest allocation was made in 2023, representing 31% of the entire SME segment LAI while the lowest, in 2019, accounted for 12%. SME Financing as a share of all lending increased steadily over the years, from 12% in 2019 to 31% in 2023; Over the years, the distribution is as follows: 12% 2019, 15% 2020, 18% 2021, 24% 2022 and 31% 2023.

4.5.3 Retail

Business segment wise LAI	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Retail	25.54%	23.24%	18.77%	15.60%	16.84%	20.00%

The table shows the percentage of Loans, Advances, and Investments (LAI) designed of CBL for the retail segment as compared to total LAI per year from 2019 to 2023. The data is indicative of the growing focus on retail financing in the past years. It was least in 2019 (16.84) and so it increased gradually and stood at 15.60 in 2020. This segment had already increased to 18.77% in 2021, indicating that the bank was focusing more on retail lending. In 2022, this number increased to 23.24%, and in 2023 peaked at 25.54%, representing the highest allocation seen in this period. Retail segment financing represented approximately 20.00%, based on the five-year average, in the bank's lending portfolio, demonstrating a significant and growing contribution. City Bank's retail financing many aspects of consumer credit growth, individual borrowers, and financial inclusiveness. In Best Loan Portfolio the retail segment has performed strongly, strengthening the contribution of City Bank as a game changer in consumer credit.

CBL will need to sustain this positive growth trajectory to support long-term profitability and customer engagement related to this segment of its lending strategy, as retail remains a critical part of its offering.



The above pie chart shows the distribution of Loans, Advances and Investments (LAI) in addition to bills allocated to the retail segment versus total LAI disbursed from CBL over a five-year period (2019–2023). The lowest allocation was in 2019, 17% and dropped slightly to 16% in 2020. But in 2021 it rose again to 19%, then to 23% in 2022, and finally to 25% in 2023,

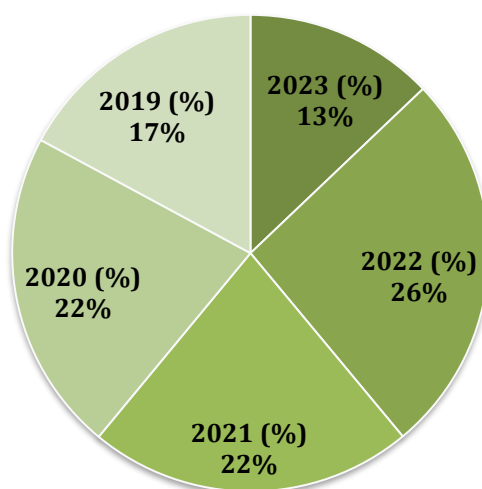
which indicates a growing focus on retail financing. The fact that City Bank's retail banking portfolio growth has driven consumer credit expansion and enhanced financial inclusion reflects this ongoing positive trend. CBL can now further improve its retail segment and performance overall by continuing this streak.

4.5.4 off-Shore Banking Unit (OBU)

Business segment wise LAI	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Off-Shore Banking Unit (OBU)	18.12%	24.51%	20.71%	20.57%	16.10%	20.00%

The table describes the rate of Loans, Advances and Investments (LAI), along with bills disbursed to the OBU segment by CBL compared to the overall LAI that has been disbursed in the years 2019 to 2023. This data shows much variation in OBU financing over the period. 16.10% in 2019 being the least assigned allocation (20.57% in 2020) In 2021, the allocation increased slightly to 20.71% and there was a notable growth in 2022 reaching 24.51%, which is the highest recorded allocation during this time frame. While this allocation increased to 23.61% in 2022, but it has again declined to 18.12% in 2023, a change is indicative of the bank's direction in terms of off-shore banking businesses. OBU was 20% of the five-year average allocation, basically flat but still gives indications it is a persistent contributor to the bank. It acts the important part in the Income of obliquely in bank via international trade financing and act as back up to the foreign business of bank. This segment's continued stability will help City Bank expand its reach globally and fortify its financial base.

Off-Shore Banking Unit (OBU)



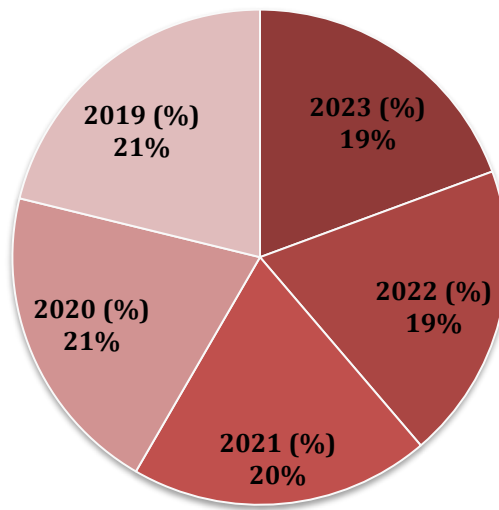
The pie chart describes the percentage of the Loans, Advances, and Investments (LAI), (bills), which are allotted by CBL to the Off-Shore Banking Unit (OBU) segment in five different years (2019–2023). Offshore Banking Unit (OBU) is defined as the branches or office of a bank being opened outside the home country of the bank, mainly they accept, and deal in the foreign currency. But the data shows fluctuation in the LAI distributed through OBUs, suggesting changing strategies in the bank’s international lending. The maximum was in 2022 at 26%, which is the highest amount for offshore financing, whereas the minimum was in 2023 at 13%, suggesting that foreign currency lending has decreased. The allocation was 17% in 2019, before increasing to 22% in 2020 and 2021, and finally reaching a peak in 2022. Such differences underscore CBL's strategic shifts in both its offshore banking operations.

4.5.5 Staff Loan

Business segment wise LAI	2023 (%)	2022 (%)	2021 (%)	2020 (%)	2019 (%)	Average
Staff Loan	19.38%	19.37%	19.61%	20.47%	21.18%	20.00%

The table below shows the proportion of Loans, Advances and Investments (LAI), that includes bills, that are classified by CBL as Staff Loans in relation to total LAI that CBL paid out from 2019 to 2023. The data shows a slow decline of allocation of staff loans in this period. The allocation was 21.18% in 2019 and dipped to 20.47% in 2020. This trend continued, with figures dropping to 19.61% in 2021 and staying roughly the same at 19.37% in 2022 and 19.38% in 2023. Staff loan on average over five years was 20.00% showing a stable but decreasing trend in employee’s loan allocation. Such a situation indicates that CBL needs to look into the reasons for the declining trend of staff loans and accordingly amend any policies that may be impacting their financial benefits. A staff loan program is the program by which a bank or group of banks gives loans to its staff members, which has been an important tool that played a vital role in staff support and welfare. Maintaining a staff loan policy that strikes the right balance between risk and welfare can keep employees engaged.

Staff Loan



The pie chart shows the ratio of Loans, Advances, and Investments (LAI), including bills, given as Staff Loans to the total LAI dished out by CBL in five years (issued LAI during 2019–2023). Staff Loan is a kind of loan that is provided to the CBL employees in the different schemes as a kind of employee benefits. There is a clear gradual trend of a fall in allocation of staff loans. The highest allocation of 21% was reported in 2019 and 2020, indicating a marked emphasis on meeting employee financial needs in those years. In 2021, however, the allocation dropped to 20%; and again, the following year, in 2022 and in 2023, fell to 19%, reflecting a gradual decline in staff loan allocation. This decline indicates either a change in CBL’s policy regarding staff loans or a decrease in the demand for such loans.

4.5.6: Business segment wise LAI in 2019 VS 2023



Particulars	2023	2019
Corporate	25.31%	16.93%
SME	30.56%	11.75%
Retail	25.54%	16.84%
OBU	18.12%	16.10%
Staff loan	19.38%	21.18%

The table and bar chart set out the percentage of CBL's total Loans, Advances and Investments (LAI) allocated across its business segments for 2019 and 2023. The data shows a notable change in loan concentration during these years. There was a downturn in corporate, SME and staff loan segments with staff loans falling from 21.18 percent in 2019 to 19.38 percent in 2023, suggesting a decreasing focus on employee financing. Likewise, the share for the corporate sector dwindled from 16.93% to 25.31% whereas SME financing rose significantly from 11.75% to 30.56%, indicating growing focus on small and medium enterprises. On the other hand, the segments of retail and offshore banking unit (OBU) grew with retail loans increasing from 16.84% to 25.54%, indicating a strong push for credit growth towards the consumer sector, while OBU financing rose marginally from 16.10% to 18.12%. The significant increase in the retail sector underscores the bank's emphasis on consumer lending, while the modest growth in OBU indicates a steady international lending approach. At the aggregate level, the data indicates CBL ought to raise allocations to the corporate and SME segments, which account for a sizeable proportion of the bank's loan book and play a vital role in building long-term monetary stability for the bank.

Chapter 5: Conclusion

5.1 Conclusion

The total Loans, Advances, and Investments (LAI) of City Bank PLC from 2019 to 2023 were predominantly concentrated in loans, which on average accounted for 79% of the total. During the five years, it was observed a growing trend regarding the loan portfolio, with loans representing the largest part of disbursements throughout the years. The total also included cash credits at 6%, against cash credits, overdrafts at 9% and bills purchased and discounted at 6%. This also shows that the bank is mainly focused on the lending part as the total of loans, cash credits, and overdrafts accounted for 93.63% of the total LAI in 2021.

If sector is considered, City Bank's loans were mostly driven by the Ready-Made Garments (RMG) and Consumer Credit sectors. The RMG sector received (PAYG average) accounted for 17% of total LAI, which was on the rise for each of the five years. A similar situation can be seen with Consumer Credit which contributed on average, 16% of total LAI, also showing an upward trend. Moreover, Trade Service and other manufacturing industries accounted for an average of 12% and 11%, which is 22% in total. 80% however was allocated to the Energy and Power Industry on average, with smaller allocations to other sectors.

Regionally, City Bank's loan exposure was heavily city-based, especially in Dhaka and Chattogram. In Dhaka (urban), average loans were 79% of total LAI, an increase in the first two years, and a decrease in the following two years. 10% was allocated on average to Chattogram (urban), showing a declining trend over the five years. Rajshahi (urban) averaged 3 percent with year-to-year variation. In rural areas, it was highest in Dhaka and Chattogram. Dhaka (rural) took an average of 3% over the five years, and again increasing trend, while Chattogram (rural) 0.5%, followed with an increasing pattern (10%).

City Bank's total loan income (LAI) in 2023 was primarily concentrated in the short-term loan income segment, with the highest proportion of loans being "not more than 3 months" (28.93%). The "more than 3 months but not more than 1 year" and "more than 1 year but not more than 5 years" segments contributed 22.42% and 25.75% respectively. City Bank's diversified strategy emphasized a balance between short-term and long-term loan categories.

City Bank (CBL) has also focused on SME loans, which formed 30.56% of the total Loans, Advances, and Investments (LAI) in 2023 as compared to 11.75% in 2019. Corporate loans made up 25.31% of total LAI in 2023, showing a steady increase over the years: 16.93% in 2019. Retail loans accounted for 25.54% of the overall LAI, reflecting solid growth (2019: 16.84%). The Off-shore Banking Unit (OBU) accounted for 18.12% of the total in 2023, having decreased a little in previous years but remained a significant share of the portfolio. In terms of staff loans, 2023 saw 19.38% which was also a slight decrease from the 21.18% seen in 2019, confirming a stable but slightly decreasing proposition in the overall loan's portfolio.

City Bank PLC Annual Loan Portfolio and Assessment from 2019 to 2023 City Bank PLC Annual Loan Portfolio and Assessment from 2019 to 2023 the first draw: Loans portfolio at a glance the current loan portfolio reflects changes made in the previous five years. The competitive landscape has given way to greater volume of SME loans, corporate loans and retail loans, as the bank maintains its diversified portfolio. Geographical distribution trends indicate that the bank is heavily urban-oriented, especially with regard to Dhaka and Chattogram, with

some declines in certain periods. Also, the bank's loan maturity distribution shows a clear inclination towards short-term loans, albeit with a stable commitment to long-term loans.

As it faces competition like never before in the banking sector, City Bank needs to keep up with the customer services, orientated consumer needs, and perfect lending strategy to survive and continue to grow. To retain its position in the market and ensure customer loyalty, it will need ongoing customer feedback as well as innovation in terms of loan products and services.

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- *Books & Journals on Banking & Finance – Various academic and industry publications related to loan portfolio analysis, financial risk assessment, and credit management.*
 - *Google Scholar:* <https://scholar.google.com>
 - *ResearchGate:* <https://www.researchgate.net>

Research Papers on Loan Portfolio Management – Reviewed published papers and articles on loan distribution, sectoral loan concentration, and financial performance analysis.

Glossary

Bank Loan Portfolio – Aggregate of all the loans given by a bank in different sectors, which includes individuals and businesses.

Loans and Advances – Total funds disbursed by the bank are expected to pay interest back.

Loan Disbursement – The action of distributing loan money to a borrower once approval is granted.

Loan-to-Deposit Ratio (LDR) – A ratio Divide a bank's total loans by its total deposits. It measures liquidity, as well as lending efficiency.

Microfinance — Tiny loans or other financial services for the poor, who would not have access to regular banks.

Non-Performing Loan (NPL) – a loan that classified as in default, or near default, due to missed payments that exceed specified time periods.

Overdraft Facility — A short-term credit facility offered by a bank that allows account holders to withdraw more money than they have in their account, up to a certain limit agreed with the bank.

Portfolio Diversification — It is the strategy involved with spreading investments or loans within various sectors to decrease risk.

Residual Maturity – The amount of time remaining until a loan reaches its final repayment date.

Retail Banking — The provision of a range of financial services directly to individual consumers, e.g. savings accounts, loans and credit cards.

SME Financing – Loans and support for small and medium-sized enterprises.

Sectoral Loan Allocation– The allocation of loans in various industries like manufacturing, real estate, agriculture, etc.

Secured Loan – A loan that is secured by collateral which lowers the lender's risk in the event of default.

Unsecured Loan – A loan issued without collateral, based only on the borrower's credit history.

Consumer Credit – loans made to individuals for personal, household, or family use, e.g. credit cards, personal loans or auto loans..