Loan Portfolio Analysis:

A Study On The City Bank Limited

United International **University**
Quest for Excellence

Internship Report

On

Loan Portfolio Analysis: A Study On The City Bank Limited

Submitted to:

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Submission Date: July 24, 2023

Letter of Authorization

July 24, 2023

Subject: Permission for Preparing Internship Report.

This is to authorize Shams Irtaza Nahin to carry on the preparing an internship report on “Loan Portfolio Analysis: A Study On The City Bank Limited.” Under no circumstances the report will be shared in public or any other official use.

I wish you all the best in your research.

Regards,

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

Letter of Transmittal

July 24, 2023

Muhammad Enamul Haque
Assistant Professor, SoBE
United International University
Madani Avenue, Dhaka

Subject: Submission of the Internship Report.

Dear Sir,

With due respect, I am a student of BBA, currently doing internship at Motijheel Branch of The City Bank Limited, have reported on the "Loan Portfolio Analysis: A Study On The City Bank Limited." It is indeed a great pleasure for me to hand over the result f my hardship on the form of this report. This report is the outcome of the knowledge which has been acquired during the internship.

I have tried my level best to complete this report meaningfully and correctly, as much as possible. The information in this report is based on data collected from the bank's annual reports, as well as some other internet sources. I do believe that my tiresome effort will help you to get ahead with this sort of venture. In this case, it will be meaningful to me.

I fervently hope that you will find this report worth reading. Please feel free for any query or clarification that you would like me to explain. Contact me by dialing +8801682377017 or email me at shamsirtazanahin@gmail.com. Hope you will appreciate the hard work and excuse the minor errors. Thanking you for your cooperation.

Regards,
Shams Irtaza Nahin
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Declaration

I am Shams Irtaza Nahin, student of Bachelor of Business Administration Department, Major in Finance of United International University and I would like to declare that the internship report on "Loan Portfolio Analysis: A Study On The City Bank Limited", is made using secondary data and my original work. I also declare that it has not been previously or concurrently submitted for any other degree at UIU or other institutions.

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Acknowledgement

I'm highly indebted to Mr. Mahtab Uddin Ahmed, Branch Manager, The City Bank Limited Motijheel Branch, for his guidance and constant supervision as well as for providing necessary information regarding the project & also for his support in completing the project. I have learned a lot by working under his supervision.

I would also like to thank Ms. Farjana Zerin, RM & SEO, Motijheel Branch, The City Bank Limited, for her constant support during these 3 months of internship. I have gained hands on experience by working with her in processing loan files and got to know how the disbursement of the loan process works.

I would like to express my gratitude towards the honorable faculty, Mr. Muhammad Enamul Haque, for his kind co-operation, guidance and encouragement which helped me to complete this project.

I would like to express my special gratitude and thanks to The City Bank Limited for giving me such attention and time during these 3 months of internship.

Executive Summary

A bank is a financial institution that is licensed to receive deposits and make loans. A bank might also provide the financial services such as currency exchange, safe lockers etc. The report has been done by collecting secondary data from the annual reports.

The total loans, advances & investments including bills of The City Bank Limited (CBL) are mostly concentrated on loans which are on an average 87%. The loans of CBL show an increasing pattern over the five years. The rest is given as cash credits, overdrafts and bills purchased and discounted.

In the case of sector wise concentration of loans, CBL has its loans concentrated mostly to RMG and the consumer credit. In the RMG sector CBL gave, on an average, 17% of its total loans which follows an increasing pattern over the five years. And in the consumer credits, CBL contributed 15% of its total loans which followed an increasing pattern in five years.

In case of geographical location wise concentration of total loans in urban area, CBL mostly concentrated to Dhaka and secondly in Chattogram. In Dhaka urban, on an average 80% of the total loans are given which increased at first two years then it decreased for two years. In Chattogran Urban, on an average 12% of the total loans is given which follow a decreasing pattern. The rest is given to the other areas.

In case of geographical location wise concentration of total loans in rural area, CBL mostly concentrated to Dhaka and secondly in Chattogram. In Dhaka rural area, on an average 2% of the total loans is given by CBL which shows an increasing pattern in the five years. In Chattogram rural

area, on an average 0.5% of the total loans is given by CBL which also follows an increasing pattern in the five years.

In case of residual maturity grouping of the total loans, CBL is mostly concentrated to three segments which is 1year to 5years, months to 1-year and lastly less than 3 months. On an average, 32% of the total loans is given for 1-year to 5years which showed an positive trend for the first two years and a decreased pattern for last 2 years.

In case of business segment wise loans, CBL is mostly concentrated towards corporate loans which are on an average 51% of the total loans.

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1.0
Introduction

1.1 Introduction to Banking Sector

A bank is a financial institution that is licensed to receive deposits and make loans. A bank might also provide the financial services such as currency exchange, safe lockers etc. The banking industry of Bangladesh started with 3 nationalized commercial Banks, 3 state owned specialized banks and 9 foreign banks. A significant expansion of the industry occurred in the year of 1980 when the private banks started its operation. There are two types of banks in Bangladesh which are scheduled Banks and non-scheduled banks.

1.2 Origin of the Report

In order to complete the BBA degree a student must complete internship from an organization. The Internship period last for mostly 3 months, sometimes it can also be 4-6 months. Inside the university a student has to complete 40 courses of the BBA degree of the School of Business and Economics at United International University. After the completion of the 40 courses the student is eligible to do the Internship. I have successfully completed the 40 courses of the BBA degree and then applied for internship at The City Bank Limited. After that I have worked there and gained hands on knowledge about banking. And with that I have prepared the report which needs to be submitted to my Supervisor according to the degree requirement. The report is prepared only using secondary data. This report will only be used for the degree requirement purpose.

1.3 Background of the Report

As mentioned earlier that the BBA degree completion at United International University requires 40 courses to be completed and then an internship of 3 months to be done. For getting the grade of internship a student is required to prepare a formal report based on the experience that the student has gained during the internship period. For this reason the report is prepared with the available secondary data from the annual reports and different websites. The data collected from secondary sources are analyzed to find out the pattern of their business performance, whether they are improving or not and if improving then in which pace.
The analyzing will do by me and will reflect they pattern data shows and my point of view on that.

1.4 Scope of the report

I have worked three months in The City Bank ltd Motijheel Branch as an Intern under the supervision of the Branch Manager of Motijheel. During these three months I have learned how The City Bank works, how it does the business. I have completed a lots of Loan files on behalf of the Relationship Manager of The City Bank Ltd Motijheel Branch. While completing all those files I have faced lots of issues and those helped me to learn how to accurately prepare a loan file. After that I got to know which file was accepted and which got rejected and the reasons behind getting rejected. This helped me a lot to understand the loan giving procedure of The City Bank ltd. With that experience analyzing the loan data will be much more meaningful and make this report worth preparing.

1.5 Limitations of the report

Although I tried my best to give the maximum outcome from this report but there were some limitations that made it difficult to be a perfect report. The limitations are mentioned below:

- It was not possible to get any Primary data.
- The Internship period was only 3 months so the learning was not the best that I could have.
- The report has been prepared in a short time which may affect getting into too much detail.
- My university assigned my internship Supervisor late for which I was not able to do internship and prepare the report at the same time.

1.6 Methodology of the Report

1.6.1 Research type

The report has been done by collecting secondary data from the annual reports. As The City Bank ltd is a private commercial bank so it was not possible to get primary data from the Motijheel Branch. The data collected from the annual Reports has been analyzed and formed into this report.

1.6.2 Types of data

This report is prepared only with secondary data that were collected form annual reports and also some information from websites.

1.6.3 Data Analysis Method

The data on this report is totally based on secondary data which is collected from annual Reports and then the data are analyzed to find the

performance of loan disbursement of CBL. The data are converted to percentage to compare and analyze.

1.6.4 Data Presentation Method

The data is converted in percentage form to be more meaningful and understandable. Then the data are visualized using pie charts. The data are presented with pie chart and table each and also some bar charts. All the table and charts contains explanation below them.

2.0
Company Overview

2.1 History of The City Bank Ltd

12 young men founded The City Bank ltd in the year of 1983 that opened the country's first commercial Bank. It was a brave decision to start the country's first Commercial Bank because it was very uncertain that what will happen next as this was a totally new Industry. With BDT 34 million the board of directors started this journey, which has now grown to 3.3 billion in capital and reserves. The City Bank Ltd opened its first Branch in Dhaka which is in the B.B. Avenue, that branch is still in service. In the year 1986 The City bank ltd was listed in the Dhaka Stock exchange and then in the Year 1995 The City Bank ltd was listed in the Chittagong Stock exchange. In the year 2013 City Bank opened 10 Branches and one representative office in Malaysia. In the year 2019 City Bank opened a subsidiary office in Hong Kong. The International Finance Corporation (IFC) has invested solely in the City Bank ltd and acquired 5% of its stake. The City Bank ltd redesigned its brand and services in the year 2008 to memorialize its 25th Century. Which included the launch of a new logo, American Credits Cards, a brokerage business and City Wallet service which is a SMS banking service. The Bank's name was changed from "The City Bank Ltd" to "City Bank." And the logo was also changed with the shape of a kite consists of four kite of color red and greyish white.

The services that are provided by the City bank are Retail Banking, Women Banking, SME Banking, Corporate Finance, Digital Banking, Equity Brokerage, Asset Management and Security. There are 132 Branches of City Bank. City Bank is the licensee of Credit Card and Debit Card of Visa and Mastercard. And City Bank is the only sole Licensee of the famous Brand Credit Card and Debit Card of The American Express. City Bank does all of the following activities like

issuing new credit card, which includes billing and accounting, credit management, customer service, and charge authorizations. As City Bank is the sole licensee of the American Express Cards so they conduct all the marketing of American Express cards in Bangladesh. City Bank is a real-time online Bank with branches, Agri/SME Branches, and also Islamic Banking branches all over Bangladesh.

2.2 Overview of City Bank ltd

Through their branches, web interfaces and Mobile apps City Bank provides a wide range of financial services and also lifestyle services to peoples and companies. At the end of 2021 the total assets of City Bank is BDT 4,16,902 million which makes it one of the largest Private commercial Bank. In the national economy the Bank accounts for about 2.1% 2.3% of loans, advances and deposits. About 12 year after the Independence of Bangladesh City Bank was founded, in the year 1983. City Bank has contributed to the country's progress over the time through their banking activities and job generation. The Bank had 4539 employees and had served over 2.2 million clients through a wide local network of Branches, subsidiaries, business development offices, correspondent banking relationships and agency agreements, as of the end of 2021. City Bank's primary business segments are Retail banking, Wholesale Banking, Corporate Banking, City-Alo Women Banking, SME Banking and Treasury. Aside from diversifying the segment, the bank has effectively achieved a suitable degree of operational diversification across Other dimensions, Including Customer Profile, Product and service portfolio, Funding profile, maturity profile, economic sectors and income sources.

City Bank provides specialized financial services through its subsidiaries. In addition to their basic Banking services they offer brokerage services through City Brokerage which is a fully owned subsidiary, and they also provide investment/ merchant Banking services via the City Bank Capital Resources which is also a fully owned subsidiary. These ventures allow them to contribute more to the nation's financial services industry. Compared to the 6% contribution to the Banks's consolidated Income Statement the subsidiaries contributed more that is 7% in the financial year 2021. Moreover, Moody's Investors service Revised City Bank's outlook from "Negative" to "Stable" in the month of October of 2021 and has confirmed issuer rating at B1. According to the Bank's strength and weakness the grade was awarded. Moody's expected the bank to effectively stop the asset quality deterioration and preserve its solvency for 12 to 18 months which will result in a stable outlook. The Banks B1 rating was confirmed by demonstrating the banks capacity to enhance profitability through greater net interest margins, improved CRAR and increased focus on SME, Retail Banking and Big corporate clients of manage asset risk.

City Bank has a strong financial foundation despite the significant dual consequences of the 9% regulation ceiling on industrial lending and the corona virus pandemic, the bank was able to increase its spread YoY to 4.6% which was 3.8% in 2020. The Bank's asset rose 9% from the previous year which is BDT 4, 16,902 billion at the end of 2021. The customer deposits fund accounted for 65% of total assets, reflecting the bank's important position as a financial middleman. For the last Five years the bank's loans to deposit ratio was over 80% on average, suggesting a rise on loan comparable with the growth in deposits. The Bank's asset quality is the finest among the sector, thanks to conservative

position management and increased recovery efforts. NPLs will be limited to 4.9% in 2021 which was 4% in 2020.

City bank is known as a well-capitalized bank, as of 31 December 2021, the Bank's Tier 1 ratio and Total Capital ratio were 10.6% and 14.2%, respectively, compared to the statutory minimum ratios of 8.5% and 12.5% applicable for the year. The bank finished the year with a market value of BDT 29,135 million, making it one of the largest financial institution listed in DSE.

2.3 City Bank at a Glance

- 4539 employees.
- 132 Branches
- 116 SME Unit Offices.
- 2.2 million plus customers.
- 7 Priority centers.
- 31960 no of POS.
- 570000 plus Credit Card issuers.
- 1183 Agent Banking outlets.
- 50000 plus merchants
- Exports of $2214 million.
- Imports of $3978 million.
- Remittances of $39411 million.
- Operating Profit of 11011 million Tk.
- Net Profit of 4743 million Tk.
- Earnings per share of Tk 4.4.
- ROE of 15.8%.
- ROA of 1.2%
- 286380 millions of loans and advances.

- 282064 million of deposits.
- 29135 million of market capitalization.
- 12.5% of cash 12.5% of stock.
- 4.9% of gross NPL.
- 90.31% of provision coverage.
- Total capital ratio of 14.2%.

2.4 Awards and Accolades of CBL in 2021

- Global Finance Worlds best banks- **Best Bank in Bangladesh**
- Finance Asia Country Awards- **Best Bank in Bangladesh**
- Asia Money best bank Awards- **Best Digital Bank**
- Global Finance Worlds best Digital Bank Awards- **Best Consumer Digital Bank in Bangladesh.**
- Asia Money best Bank Awards- **Best CSR Bank in Bangladesh**.
- Bangladesh Innovation Awards- **Best Innovation in Banks for Digital Loan.**
- Asian Development Bank (ADB) under Trade and Supply chain Finance program (TSCFP)- **Leading Partner Bank in Bangladesh.**
- Bangladesh Retail Awards 2021- **Best Retailers Bank.**

2.5 Awards and Accolades of CBL in 2022

- Finance Asia Country Awards- **Best Bank in Bangladesh**
- Global Finance's sustainable Finance Country Awards- **Best sustainable Finance Bank in Bangladesh.**
- Asia money Best bank Awards- **Best CSR Bank in Bangladesh.**
- Retail Banker Asia Trailblazer Awards- **Best retail Bank Bangladesh.**

- Trade and Supply Chain Finance program (TSCFP) by Asian Development Bank- **Leading Partner Bank in Bangladesh.**

2.6 Mission, Vision and Core Values

2.6.1 Vision

City Bank is driven by its ambition to establish a successful corporate culture and by its goal to deliver positive experiences to its stakeholders.

2.6.2 Mission

The goal of City Bank is to dominate the Bangladeshi financial services market. They aim to:

- "Offer a wide range of products and services that stand out and fascinate every type of client" in light of this.
- Become the "Employer of Choice" by offering a workplace that fosters leadership development and high performance.
- Challenge systems and practices often to increase their efficacy and efficiency.
- Promote innovation and automation in order to guarantee and enhance service excellence.
- Make sure that whatever they do is done with respect for the community, excellent governance, and compliance.

2.6.3 Core Values

The values of City Bank shape the way employees act, think, and work. They believe that City Bank can accomplish their vision and goal by stating their expectations for behavior from their staff members.

Their essential values are reflected in the following:

- ‘Result-driven’
- 'Engaged' and 'Inspired'
- 'Accountable' and 'Transparent'
- 'Courageous' and 'Respectful'
- "Client Delight"

3.0
About the Products of City Bank Ltd

3.1 Products of CBL

3.1.1 Types of Accounts at CBL

Non-Islamic

- Individual Account.
- Non-Individual Account.
- City Alo.
- Student Account
  - -College Plan
  - -School Plan
- Minor Account

Islamic

- Islamic Individual Account.
- Islamic Non-Individual Account.
- City Alo Islamic.

3.1.2 Types of Cards at CBL

Debit Cards

- AMEX Debit Card/ Citymax.
- VISA Debit Card.
- Mastercard Debit Card.
- Union Pay.
- VISA City Alo.

Credit Cards

- 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
- VISA Platinum

3.1.3 Types of Loans at CBL

Non-Islamic

- Home Loan
- Personal Loan
- Auto Loan
- Secured Loan
- OD Loan
- Student Loan

Islamic

- Islamic Home Loan
- Islamic Personal Loan
- Islamic Auto Loan
- Islamic Secured Loan

3.1.4 Term Deposit

Non-Islamic

- Individual FDR
- Non-Indicidual FDR
- Goal Based DPS
- Insurance Backed DPS

Islamic

- City Islamic Term Deposit

3.1.5 Services

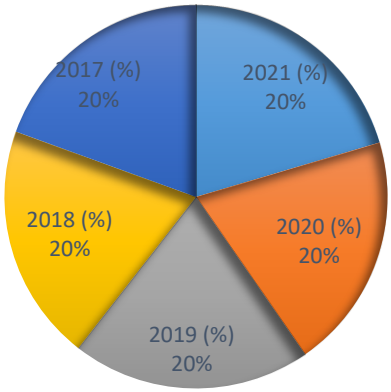
- RTGS- Real Time Gross Settlement.
- BEFTN- Bangladesh Electronic Fund Transfer Network.
- Dollar Endorsement.
- Tk to Dollar and Dollar to Tk conversion.

4.0
Loan Portfolio Analysis

4.1 Loans and Advances/Investments

Financial Institutions like Banks provide debt to people or organization which is known as Loan. A loan can be given in any amount and with different maturity. Like a loan can be of 6 months and it can even be of 6 years. On the other hand Advances are the funds that are provided to business when they run out of enough working capital. Advances are usually of short term. In this analysis the Loans and Advances/Investments including bills will be denoted as LAI.

4.1.1 Loans



In the pie chart above, the amount of loan given each year compared to the total amount of loan given by City Bank ltd in five year is shown in percentage form. As it is seen that in all the year the amount of loan given was almost same. The total loan given is considered 100% and in every year 20% was given. So it can be assumed that the Bank is not fluctuating much in giving loans.

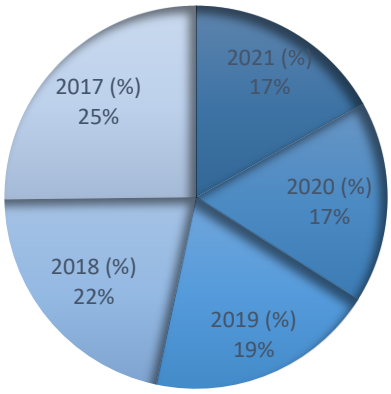
Loans and advances/investments	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Loans	88.78%	86.72%	87.75%	87.04%	84.64%

In the Table above it is shown that how much of loan is provided considered to the total loan given in percentage. It is observed that more

than 85% of the total is given as loans in all the years. The highest is in the year 2021 and the lowest was in 2017. After 2017 it rose for 2 years but in 2020 it was less the previous year. It can be assumed that due to the COVID-19 Pandemic fewer loans were disbursed.

In conclusion it can be said that City Bank is doing good in giving loan. It is constantly maintaining the ratio of giving loan.

4.1.2 Cash Credits



Before start of a quarter every organization projects a budget plan for the upcoming quarter. In some cases an organization may have to take short term loans in order to fill up the required working capital requirement.

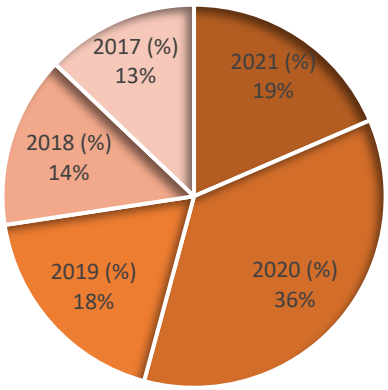
Cash Credit is an amount given to an organization or business for a short period of time usually tenure of few months or a quarter in orders for the organization to meet its working capital requirements.

In the Chart above it is shown that how much of Cash credit is provided considered to the total Cash Credit of five years given in percentage. As we can see that there are fluctuations. It was the highest in 2017 and lowest in 2020 and 2021. The amount of Cash Credit given followed a decreasing pattern from 2017 to 2020, but it was same or constant in 2020 and 2021. From the highest in 2017 which is 25% it went down to 22% in the year 2018 and 19% in 2019 then 17% both in 2020 and 2021.

Loans and advances/investments	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Cash credits	7.51%	7.58%	8.63%	9.54%	11.20%

As seen in the table above the amount shows the percentage of Cash Credits every year compared to that year's total LAI. As known from the pie chart the declining trend is seen here too but it can now be seen that it follows the decreasing trend from first to last but the difference is very low in 2020 and 2021, that's why it was shown same in the pie chart.. The highest was in 2017 that is 11.20%. And the lowest in 2021 that is 7.51%. As the fluctuation is not too much so it can be considered normal.

4.1.3 Overdrafts



In Banks people have accounts in which they have their own money and they can withdraw the money any time they want. But in cases it happens that the bank account doesn't but the account holder wants to withdraw more than that amount. In that case Bank somehow provides the amount as loan and the rate is usually high. This kind of loan giving is called overdrafts.

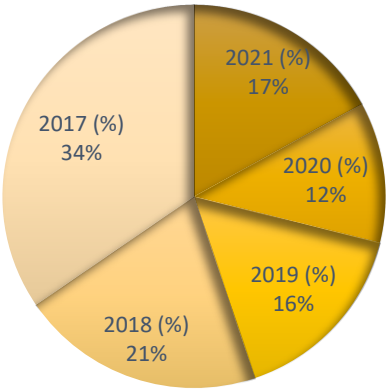
In the pie chart above, the total amount of overdrafts given by City Bank ltd in five year is shown in percentage form. Here it is seen that the amount of overdrafts in the year 2020 was the highest which is nearly or

more than double to the other years amount. As explained earlier that overdrafts are given when an account don't have balance, so as there was a COVID-19 Pandemic in 2020 so people may have required more funding so the overdrafts were this much high.

Loans and advances/investments	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Overdrafts	2.53%	4.87%	2.51%	1.98%	1.76%

As seen in the table above the amount shows the percentage of Overdrafts every year compared to that year's total Loans and advances. The lowest amount was in 2017 that is 1.76%. It was rising a bit every year if seen in pattern till 2019. But due to COVID-19 in 2020 exception may have occurred. And then in 2021 it was again close to the values of the first three years.

4.1.4 Bills purchased and discounted



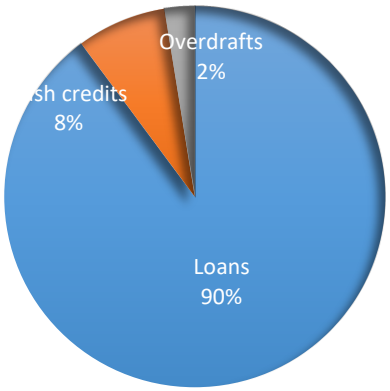
Bill purchased and discounted are two different things. Bill purchased is purchasing an unpaid bill for an amount lower than the total amount. And bill discount is generating a bill that is paid by a bank at a rate lower than the total amount.

In the pie chart above, the total amount of bill purchased and discounted given by City Bank ltd in five year is shown in percentage form. From the pie chart it is observed that in the first year which is in 2017 the bill purchased and discounted was the highest. And in the rest of the years that is in 2018, 2019, 2020, 2021 the values are very close to each other. The amount of 2017 is about two to three times higher than the other year's values. It can be said that in 2017 businesses needed more liquidity so for that they either they exchanged bill for cash or discounted it for cash. From 2017 to 2019 the amount of bill purchased and discounted decreased but not at a constant rate but varying rate. But in 2021 it rose a bit from that of 2020.

Loans and advances/investments	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Bills purchased and discounted	1.18%	0.83%	1.11%	1.43%	2.40%

As seen in the table above the amount shows the percentage of Bills purchased and discounted every year compared to that year's total Loans and advances. As seen in the table the highest is 2.40% which was in 2017 and the lowest was in 2020 which was 0.83% which is indeed very low. It decreased from 2017 to 2020 but in 2018 & 2019 it was above 1% and also in 2021 it was above 1% so it should be given focus that why this low figure occurred. Is this because of the COVID 19 pandemic or any other reason? Although due to Pandemic people should require more cash for liquidity but in this case opposite happened. So did the bank decided to give barrier to this as there is a chance to not recover the cash due to the Pandemic.

4.1.5 Loans & advances/Investments in 2021



The Pie chart above shows the Loans and Advances/Investments in the financial year 2021. As it is seen that maximum of the pie chart is blue which indicates the Loans. So in the financial year 2021 City Bank has provided the maximum amount as loan which is 89%. The Orange part shows the Cash Credits provided by the City Bank in 2021 and it is 7%.

The Grey part of the pie chart shows the amount of Overdrafts given by the City Bank in 2021 which is 3%. And the last one is presented in Yellow which can be barely seen because the amount is very low. This shows the amount of Bills Purchased and Discounted by The City Bank in the financial year 2021 which is only 1%.

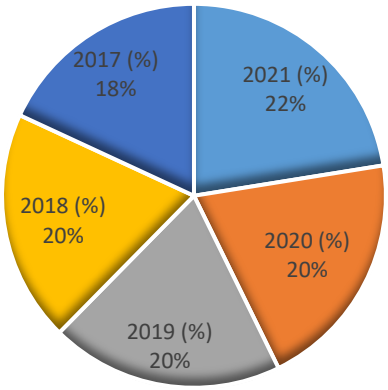
Loans and advances/investments	2021 (%)
Loans	88.78%
Cash credits	7.51%
Overdrafts	2.53%
Total loans, Cash Credits & Overdrafts	98.82%
Bills purchased and discounted	1.18%
Total	100.00%

The Table above shows the same data in tabular form as the Pie chart. But here the Total Loans, Cash Credits and Overdrafts is calculated separately and it is seen that the Total of Loans, Cash Credits and Overdrafts is 98.82% of the total Loans and Advances/Investments in the year 2021. So it can be concluded that the most amount of Loans and Advances/Investments are given as Loans. And the rest are very low compared to that of the disbursement of Loans.

4.2 Sector Wise Concentration

A Bank provides loans to business organizations or Individuals. The Bank keeps track of where the loan is being given. There are different specified sectors of business. In this part it will be analyzed that in which sector the bank gives how much of loan, their pattern in the last five years. The sectors include Ready Made Garments Industry, Consumer Credit, Energy and Power Industry, Trade Service, Other Manufacturing Industry, Textile and Spinning Mills, Real Estate Financing, Steel Industry, Agri and micro credit through NGO, Service Industry, Assembling Industry, Pharmaceuticals Industry, Edible Oil and Food Industry, Construction, Transport Storage & Communication, Ship Breaking $ Building, Chemical Industry Hospitals and also some unspecified Industry which will be covered as Other Industry.

4.2.1: Ready Made Garments Industry

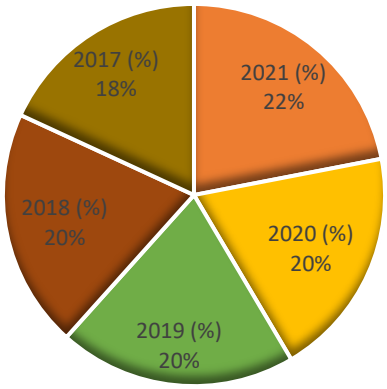


The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the ready-made garments industry. It can be seen that it was constant in the year 2018, 2019 and 2020 which is 20%. It was highest in the year 2021 and lowest in 2017.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Readymade garments industry	19.52%	17.61%	17.06%	16.96%	15.73%

The table shows the amount of Loans and Advances/Investment including bills given by City bank to the ready-made garments industry compared to the total Loans and Advances/Investment including bills(LAI) given each year. It can be seen that there is a increasing pattern starting from 15.73% of total LAI in 2017 to 19.52 of total LAI in 2021. Although we saw that the amount were shown same in the year 2018, 2019 and 2020, this is because the values are very close to each other. But here we can observe that it is increasing. So we can conclude that City Bank is doing great in providing loans to the ready-made garments industry.

4.2.2: Consumer Credit

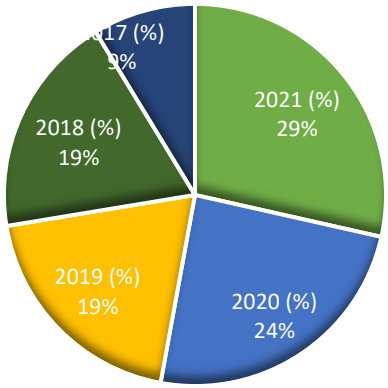


The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years as Consumer Credits. Consumer loan is a loan provided to individuals. It can be seen that it was constant in the year 2018, 2019 and 2020 which is 20%. It was highest in the year 2021 and lowest in 2017.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Consumer credit	16.96%	15.09%	15.57%	15.64%	14.00%

The table shows the amount of Loans and Advances/Investment including bills given by City bank to the consumer compared to the total Loans and Advances/Investment including bills (LAI) given each year. The lowest was in 2017 which was 14% of total LAI and then it rose in the year 2018 to 15.64% of total LAI but then it decreased slightly in 2019 and 2020 but in 2021 it got the highest which is 16.96% of total LAI. So it can be concluded that City Bank is doing good in giving loan to Consumer and in last year 2021 it gave the highest amount compared to other four years.

4.2.3: Energy and Power Industry

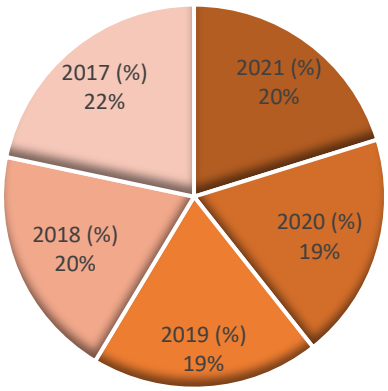


The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Energy and Power Industry. It can be seen that in 2017 it was too low which is 9% compared to total loan given to Energy and power industry in the five years. In 2019 and 2018 it was same but is much higher than that of 2017. It then rose every year by a good amount and the highest was in 2021 which is 29%.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Energy and power industry	13.37%	11.42%	9.15%	8.86%	4.08%

The table shows the amount of Loans and Advances/Investment including bills given by City bank to the Energy and Power Industry compared to the total Loans and Advances/Investment including bills (LAI) given each year. As seen from the Table the amount given to Energy and Power industry rose every year starting from 2017 which was 4.08% of total LAI. The highest jump was witnessed from 2017 to 2018 which rose from 4.08% to 8.86% of total LAI which is more than double. By following the trend of the data it can be concluded that City Bank is focusing on giving loan to Energy and Power industry and thus giving a great performance in this sector.

4.2.4: Trade Service

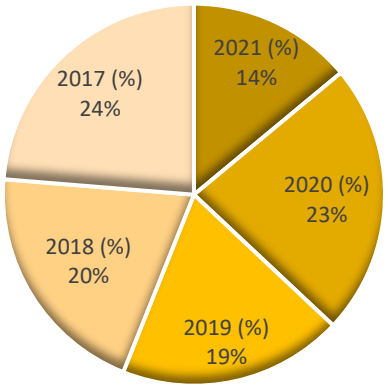


The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Trade Service Industry. As seen from the pie chart the amount of loan given in five years follow a decreasing pattern. Starting from2017 it was 22% then it decreased till 2020 although the value was similar in 2019 and 2020. But it increased in 2021 which is 20% but it is still less then that of 2017's 22%.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Trade service	11.36%	10.77%	10.83%	11.08%	12.20%

The table shows the amount of Loans and Advances/Investment including bills given by City bank to the Trade Service Industry compared to the total Loans and Advances/Investment including bills (LAI) given each year. As we see in the table it is clearly visible that the amount given has decreased from 2017 to 2020, although the rate of decrease was very low. It decreased by about 1%. And there was a rise in 2021, so it can be concluded that the loans given in trade service Industry is stable and there is nothing to worry about it.

4.2.5: Other Manufacturing Industry

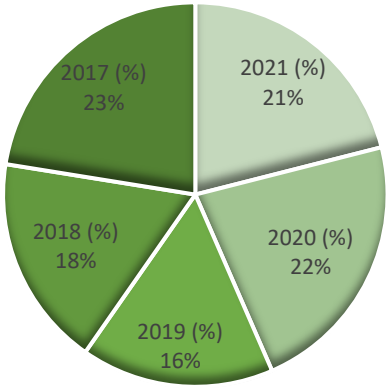


The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to Other Manufacturing Industry. As it is seen in the pie chart there is not a similar pattern, from 2017 it decreased for 2 years till 2019. Then it rose by a good amount in 2020. But then in 2021 it fell by a great amount. From being 23% in 2020 it fell to 14% a decrease of about 9%. So it needs to figure out that why is there a downfall in giving loans to the other manufacturing industry.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Other manufacturing industry	7.36%	12.12%	10.02%	10.66%	12.48%

The table shows the amount of Loans and Advances/Investment including bills given by City bank to other manufacturing Industry compared to the total Loans and Advances/Investment including bills (LAI) given each year. As observed from the pie chart it is seen that there is a high downfall in the year 2021. From the table it is seen that the amount of loans given to other manufacturing Industry in 2020 was 12.12% of total LAI but then in 2021 it fell to 7.36% of total LAI. Even in the time of COVID 19 Pandemic the bank was able to disburse a loan of 12.12% of total LAI from the total for the other manufacturing industry, but in 2021 the fall is something to be noticed. 12.12% - 7.36% equals to 4.76% of total LAI. So the fall is by 4.76%. Maybe City Bank is focusing less or giving less attraction towards the other manufacturing industry. City Bank should focus more on attracting more manufacturing industries in order to disburse more loans to this industry. It can also be that manufacturing industry is requiring fewer loans. So it needs to be analyzed by watching the disbursement of other banks loan to the manufacturing industry. If the other banks are giving more loans to the manufacturing industry then City Bank must focus on attracting customers from other manufacturing Industry.

4.2.6: Textile and Spinning Mills

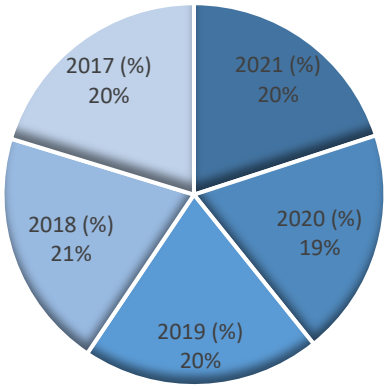


The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Textile and Spinning mills. Textile and spinning mills are a factory that produces yarn. The Textile and Spinning mill is a large industry in Bangladesh. As per the pie chart the highest amount given to the Textile and spinning mills industry was in 2017 and the lowest was in 2019. The loan giving does not follow a specific pattern, starting from 2017 which was the highest it fell for two years and the rose in 2020 and the again fell by a small amount in 2021.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Textile & spinning mills	5.09%	5.43%	3.93%	4.32%	5.44%

The table shows the amount of Loans and Advances/Investment including bills given by City bank to Textile and spinning mills Industry compared to the total Loans and Advances/Investment including bills (LAI) given each year. As it is seen that the highest amount was given in 2017 which was 5.44% of the total LAI and the lowest was 3.93% of the total LAI in 2019. After 2019 it increased to 5.43% of the total LAI then in 2021 it decreased a bit which is 5.09% of total LAI. The loans to the Textile and Spinning mills fluctuated very less so there is nothing o worry.

4.2.7: Real Estate Financing

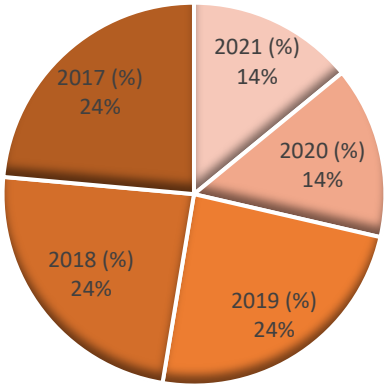


The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Real Estate Financing. Real estate financing means financing people to buy flats, apartments, houses or even financing for building houses. As seen from the pie chart City Bank gave almost the similar amount of loans eavery year as Real Estate Financing because it all lies between 19%, 20% and 21%. In 2017, 2019 and 2021 it was 20% of th total loan given as Real Estate Financing. And in 2018 it was 21% and 2020 it was 19%.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Real estate financing	4.88%	4.70%	4.93%	4.96%	4.95%

The table shows the amount of Loans and Advances/Investment including bills(LAI) given by City bank to Real Estate Financing compared to the total Loans and Advances/Investment including bills (LAI) given each year. As seen from the table the all the values falls between 4.5% to 5%., which shows that the consistency of City Bank in providing loans to Real Estate Financing compared to the total LAI. As there is no severe downfall or fluctuation so it can be concluded that CBL is doing great in providing loans to the Real Estate Financing.

4.2.8: Steel Industry



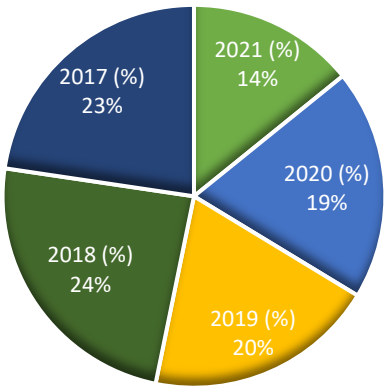
The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Steel Industry. Steel Industry a vast growing Industry in Bangladesh, the Industry forms steel into different shapes and forms for different uses. The most use of the steel in Bangladesh is in the Ship building sector and the Real Estate as well as various Infrastructure projects. As per the pie chart above it is seen that starting from the year 2017 the loan disbursement in the Steel Industry was good for three years. In 2017, 2018 and 2019 it was constant to 24% of the total LAI given to Steel Industry in five years. But in 2020 and 2021 the amount dropped a lot and it was same in 2020 and 2021 which is 14% of the total LAI given to Steel Industry in five years. From 2019 to 2020 the percentage drop was 10% . Was this because of the COVID-19 Pandemic or is City Bank ltd focusing less on the Steel Industry.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Steel industry	4.09%	4.22%	6.98%	6.92%	6.85%

The table shows the amount of Loans and Advances/Investment including bills(LAI) given by City bank to Steel Industry compared to the total Loans and Advances/Investment including bills (LAI) given each year.

Although from the pie chart which is the percentage of total LAI given to Steel Industry it is seen that the value was constant in 2017, 2018 and 2019 and also it was constant in the year 2020 and 2021. But from the table which shows the percentage of each year LAI to the total LAI of that year that the values are not exactly same. If we look at the first 3 years 2017, 2018 and 2019 then it is seen that in the three years the LAI to the Steel Industry increased. From 2017 to 2018 it increased by 7% and then again in 208 to 2019 it increased by 6%. But after that from 2019 to 2020 it had a downfall from 6.98% to 4.22% which is a decrease of 2.76%. Then again in 2020 to 2021 it decreased by 0.13%. As it is seen that till 2019 it was increasing but suddenly after the downfall it started decreasing. CBL should focus on why the amount is decreased. Is CBL failing to attract the customers from the Steel Industry or is the Steel Industry requiring less loans then before.

4.2.9: Agri and Micro Credit



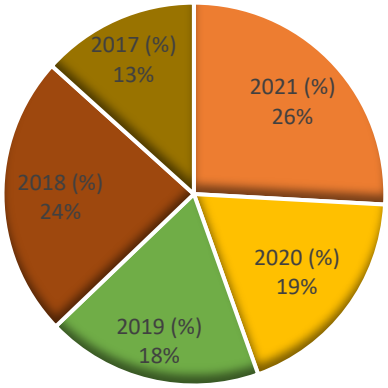
The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Agri and Micro Credit through NGO. Agri and micro credit loans are given to large non-government companies that own Agri business which consists of different small agro businesses. As per the Pie chart it is seen that in

2018 it was the highest which was 24% of the total LAI given to Agri and Micro Credit in five years. Being 23% in 2017 it rose to 24% in 2018 and then in 2019 it started to fall. In 2019 it fell to 20% then in in 2020 it fell to 2020. But in 2021 it fell to 14%. It fell by 5% compared to that of 2020 and if compared to the highest of 2018 which was 24% then it fell by 10% in 3 years. CBL should focus on why is there a declining pattern in the Agri and Micro Credit Industry.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Agri & micro-credit through NGO	3.20%	4.39%	4.40%	5.44%	5.11%

The table shows the amount of Loans and Advances/Investment including bills(LAI) given by City bank to Agri and Micro Credit Industry compared to the total Loans and Advances/Investment including bills (LAI) given each year. From the table we can see that the highest amount was in 2018 which was 5.44 of the total LAI given by CBL in that year. And the lowest was in the recent year which was 3.2% of the total LAI given by CBL in that year. It fell by 2.24% of the total LAI given by CBL in that year. CBL should observe that why is there a downfall in the Agri and Micro Credit Industry.

4.2.10: Service Industry



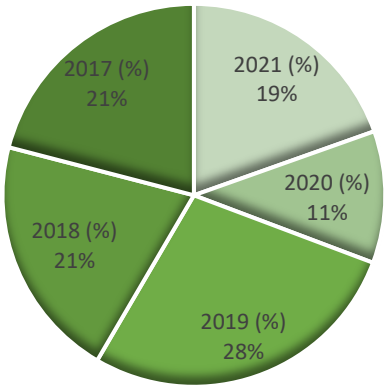
The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Service Industry. From the pie chart it is seen that in the starting year which is 2017 it was the least amount only 13% of the total LAI given to service sector. And the highest was in 2021. From 2017 to 2018 it had a major jump which was from 13% to 24% of the total LAI given to service sector. The increase is 11% which is a great improvement. Although its was a bit less in the next two years which is 18% and 19% of the total LAI given to service sector in 2019 and 2020. Again it increased from 19% to 26% which is 7% increase of the total LAI given to service sector.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Service industry	3.06%	2.21%	2.16%	2.82%	1.58%

The table shows the amount of Loans and Advances/Investment including bills(LAI) given by City bank to Service Industry compared to the total Loans and Advances/Investment including bills (LAI) given each year. Here also we can see that the highest amount was in 2017 which is 1.58% of the total LAI given in that year. And the highest was in 2021 which is

3.06% of the total LAI given in that year. CBL is improving in the Service sector in disbursing loans.

4.2.11: Assembling Industry

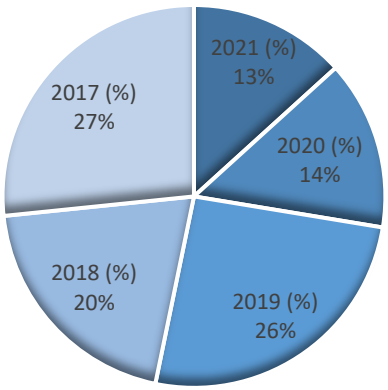


The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Assembling Industry. Assembling Industry is an Industry where they bring small components to combine and make a new product. As per the pie chart we can see that the lowest amount given to the service industry was in 2020 which was 11% of the total LAI given to the Assembling Industry. And the highest was in 2019 which was 28% of the total LAI given to the Assembling Industry. It was same in the year 2017 and 2018 which was 21% of the total LAI given to the Assembling Industry. The major improvement was from 2018 to 2019 which was from 21% to 28% which was and increases of 7% of the total LAI given to the Assembling Industry. And the major downfall was from 2019 to 2020 which is from 28% to 11% which is a decrease of 7% of the total LAI given to the Assembling Industry.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Assembling industry	2.58%	1.47%	3.66%	2.72%	2.77%

The table shows the amount of Loans and Advances/Investment including bills(LAI) given by City bank to Assembling Industry compared to the total Loans and Advances/Investment including bills (LAI) given each year. As we can see that the highest was in 2019 which is 3.66% of the total LAI given in that year. And the lowest was in 2020 which is 1.47 of the total LAI given in that year. We can assume that due to the COVID 19 Pandemic the amount was so low. But if we see the amount of 2021 which was 2.58% of the total LAI given in that year is a bit less then that of 2017 and 2018. So we can say that CBL should improve in giving loans to the Assembling Industry.

4.2.12: Pharmaceuticals Industry



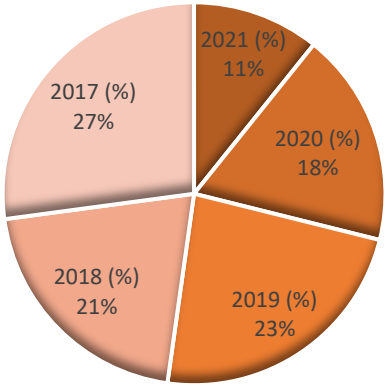
The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Pharmaceutical Industry. There are about 257 Pharmaceutical companies in Bangladesh. They produce medicine for people and also other chemicals. The use of Pharmaceutical products is increasing day by day. As per the chart we can see that CBL has given the most loans to Pharmaceutical Industry in the year 2017 which was 27% of the total loan given to the Pharmaceutical companies in 5 years. And the least amount given was in 2021 which is 13% of the total loan given to the

Pharmaceutical companies in 5 years. The chart shows a decreasing pattern from start to end. It has decreased from 27% to 13% in five years which is a decrease of 14% which is a huge decrease.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Pharmaceuticals industry	1.57%	1.69%	3.03%	2.38%	3.14%

The table shows the amount of Loans and Advances/Investment including bills(LAI) given by City bank to Pharmaceuticals Industry compared to the total Loans and Advances/Investment including bills (LAI) given each year. As seen from the pie chart here also we can observe a decreasing pattern. The highest amount was given in 2017 which is 3.14% of the total LAI given in that year. And the lowest was in 2021 which was 1.57% of the total LAI given in that year. As we know that due to COVID 19 the use of medicines increase but here we see that the loan taking has been decreased. CBL should analyze that why is the Pharmaceutical companies are taking less loan. Do they require less loan then before or are they gong to other banks or NBFIs.

4.2.13: Edible Oil & Food Processing

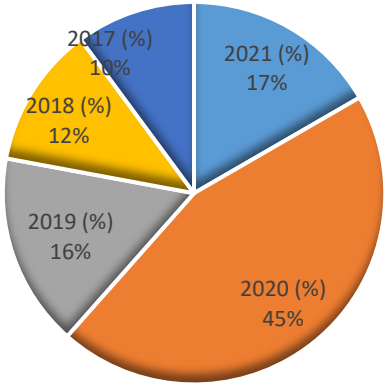


The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Edible Oil and Food Processing Industry. As per the pie chart we can see that the highest contribution was in 2017 which is 27% of the total LAI given to Edible Oil and Food Processing Industry in 5 years. And the lowest contribution was in 2021 which is 11% of the total LAI given to Edible Oil and Food Processing Industry in 5 years. It decreased from 2017 to 2018. Then it increased from 2018 to 2019 and again from 2019 and 2020 and 2021 it decreased.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Edible oil and food processing	1.29%	2.17%	2.79%	2.47%	3.24%

The table shows the amount of Loans and Advances/Investment including bills(LAI) given by City bank to Edible Oil and Food Processing Industry compared to the total Loans and Advances/Investment including bills (LAI) given each year. As per the table we can see that highest amount was in 2017 which is 3.24% of the total LAI given in that year. And the lowest was in 2021 which is 1.29% of the total LAI given in that year. If we see the difference of five year then from 2017 to 2021 it decreased a lot. 3.24% - 1.29 % equals to 1.95% which shows that the decrease is even less than half of that of 2017. So as we can see that CBL is not doing great in case of providing loans to Edible Oil and Food Processing Industry. So CBL should do enquiry on whether the Industry now requires less loan or are the Industry being attracted by other banks with any special offer.

4.2.14: Construction



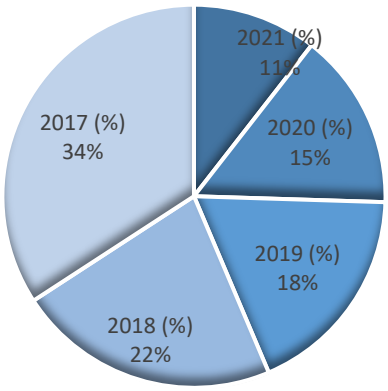
The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Construction Industry. As we see in our surrounding the Construction Industry is increasing day by day in Bangladesh and also the demand of getting loans should increase as well. But as we see from the pie chart that the loan giving amount increased from 2017 to 2020. As we can see that in the first three year the amount was low but there was a massive hike in the amount from 2019 to 2020 which was a jump from 16% to 45% of the total LAI given to Construction Industry in five years by CBL. This was an increase of 29% of the total LAI given to Construction Industry in five years by CBL. And 2020 holds almost half of the total LAI given to Construction Industry in five years by CBL. In 2021 it fell to 17 % of the total LAI given to Construction Industry in five years by CBL.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)

Construction	0.85%	2.28%	0.83%	0.61%	0.51%

The table shows the amount of Loans and Advances/Investment including bills(LAI) given by City bank to Construction Industry compared to the total Loans and Advances/Investment including bills (LAI) given each year. As seen from the table that all the values except of 2020 is less then 0.9% of the total LAI given in that year by CBL. But the value of 2020 is 2.28% of the total LAI given in that year by CBL which is almost 3 times then the other values. We know that there was COVID 19 Pandemic in 2020 for which there may be such increase in the amount of loan in 2020. But if we see the other values and take the value of 2020 as anomalous then we can find that it follows an increasing pattern. So to conclude that if we consider the case of 2020 as an exception and consider the values of the other four years then we can see slight improvement in the loan giving structure of CBL to the Construction Industry.

4.2.15: Transport, Storage & Communication



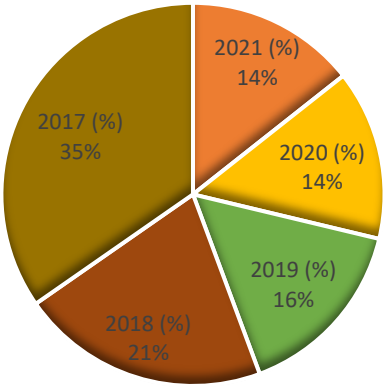
The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Transport, Storage & Communication Industry. As per the pie chart the highest loan given to Transport Storage and Communication Industry was in 2021

which is 34% of the total LAI given to Transport, Storage & Communication Industry in five years. And if we see for the lowest loan provided was in 2021 which is 11% of the total LAI given to Transport, Storage & Communication Industry in five years. Starting from 2017 to 2021 we can see a decreasing pattern which is from 34% to 22% to 18% to 15% to 11%.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Transport, storage & communication	0.81%	1.15%	1.39%	1.70%	2.62%

The table shows the amount of Loans and Advances/Investment including bills(LAI) given by City bank to Transport, Storage & Communication Industry compared to the total Loans and Advances/Investment including bills (LAI) given each year. Here also in the table we can see that there is a decreasing pattern which started with highest one in 2017 which is 2.62% of the total LAI given in that year. And ended with the lowest in 2921 which was 0.81% of the total LAI given in that year. It decreased by 1.81% which is a decrease of more than three times. So if we conclude the performance of CBL in this Industry then from 2017 to 2021 they have had a downfall of more than three times. CBL should take action about why is this Industry taking fewer loans.

4.2.16: Ship Breaking and Building

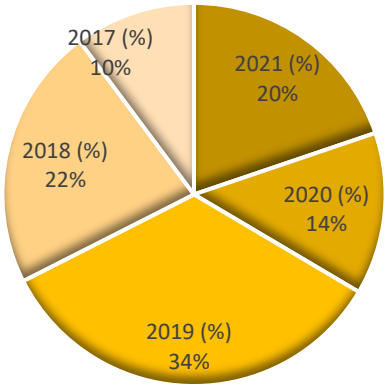


The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Ship Breaking and Building Industry. The ship breaking and building Industry is one of the Largest in the world. In 2021 about 30% of the world's ship scrapping was done in Bangladesh. And the Industry is growing in Bangladesh day by day. If we look at the loan giving structure the City Bank ltd then we can see from the pie chart that this followed a decreasing pattern. The highest was in 2017 which was 35% of the total LAI given to this Industry in five years. And the lowest was in 2020 and 2021 which is each 14% of the total LAI given to this Industry in five years.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Ship breaking & building	0.49%	0.49%	0.53%	0.72%	1.18%

The table shows the amount of Loans and Advances/Investment including bills(LAI) given by City bank to Ship Building and Breaking Industry compared to the total Loans and Advances/Investment including bills (LAI) given each year. And as we see that there is a decreasing pattern. The highest was in 2017 which was 1.18% of the total LAI given in that year by CBL. And the lowest was in 2020 and 2021 which was each 0.49% of the total LAI given in that year by CBL. Although the Ship Breaking and Building Industry is a reputed Industry of Bangladesh in the world. But as we can see that CBL is not improving rather falling. CBL should focus on attracting more customers for loan from this Industry.

4.2.17: Chemical Industry

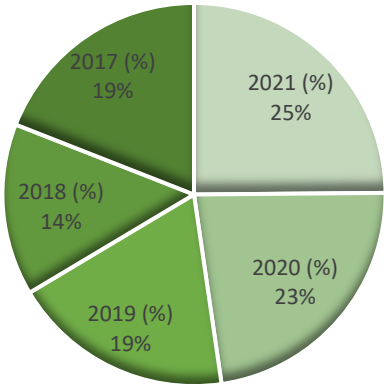


The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Chemical Industry. The Chemical Industry is linked with a lot of other Industries. This is also a developing Industry of Bangladesh. As we see from the pie chart that the lowest amount of LAI was observed in 2017 which is 10% of the total LAI given to this Industry in five years by CBL. It increased by 12 % in 2018 and then again it increased by 12% in 2019. But in 2020 it decreased by 20% which is the largest downfall in this Industry. In 2021 it increased by 6%.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Chemical industry	0.39%	0.27%	0.67%	0.44%	0.20%

The table shows the amount of Loans and Advances/Investment including bills(LAI) given by City bank to Chemical Industry compared to the total Loans and Advances/Investment including bills (LAI) given each year. As we can see from the table that the highest was in 2019 which is 0.67% of the total LAI given in that year by CBL. And the lowest was in 2017 which is 0.20% of the total LAI given in that year by CBL. There is no specific pattern but if compared then there is a increase in five years from 0.20% to 0.39%. In conclusion CBL should focus on the fluctuating amount in this sector and make it stable or growing.

4.2.18: Hospitals



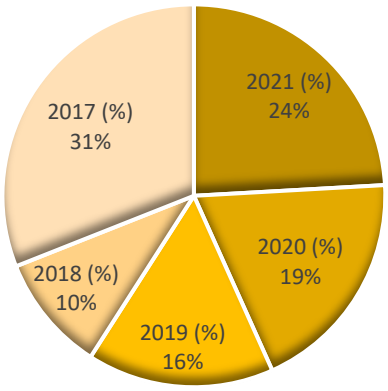
The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to the Hospitals. Due to the COVID 19 Pandemic the Hospitals had to expand their operation due to excess amount of Patients. Which refers to require more loans to do those expansions and similarly we can see from the pie chart that loans were high in 2020 and 2021 compared to that of the previous 3 years. The lowest was in 2018 which is 14% of the total LAI given to Hospitals by CBL in five years. The highest was in 2021 which is 25% of the total LAI given to Hospitals by CBL in five years.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)

Hospitals	0.19%	0.17%	0.14%	0.11%	0.14%

The table shows the amount of Loans and Advances/Investment including bills(LAI) given by City bank to Hospitals compared to the total Loans and Advances/Investment including bills (LAI) given each year. As we can see from the table that all the values are less than 0.2% of the total LAI given in that year by Clothes means that the loans taken by Hospitals are much low. The reason can be a high amount of profit rate of hospitals so they may finance on their own. But as discussed earlier maybe due to the COVID 19 Pandemic the amount was high in 2020 and 2021. CBL should focus on to keep the rate high like 2020 and 2021 in future.

4.2.19: Others



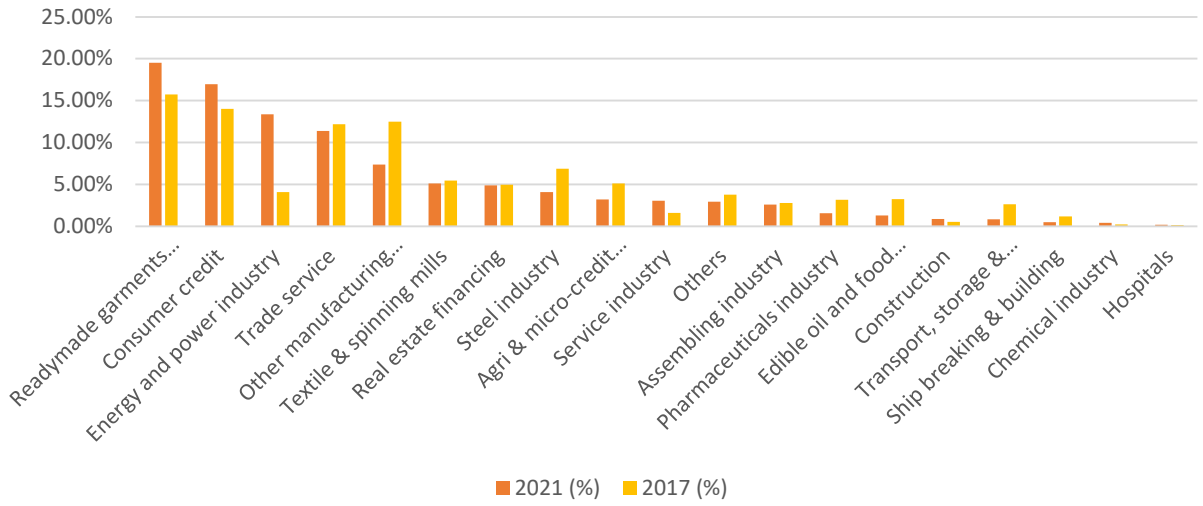
The Pie chart shows the amount of Loans and Advances/Investment including bills provided by City Bank in total five years to Other Industries. Other Industries refers to a combined lot of small LAI taking Industries that does not include the Industries mentioned in the earlier part. Some Industries takes loans which is very much low in amount. As it I seen earlier that some renowned Industries taking loan less then 1% , so there are Industries that are small and take loans in very less amount which may even be 0.01 %. So Other Industry shows the combined Data of all those Industries. As per the pie chart we can see that the lowest

amount given to Other Industries were in 2018 which is 10% of the total Loan given to Other Industries in five years bu CBL. And the highest was given in 2017 which was 31% of the total Loan given to Other Industries in five years bu CBL.

Sectors	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Others	2.94%	2.34%	1.93%	1.21%	3.78%

The table shows the amount of Loans and Advances/Investment including bills(LAI) given by City bank to Hospitals compared to the total Loans and Advances/Investment including bills (LAI) given each year. As per the table we can see that the LAI given to Other Industries lies between 1% to 3% of the total LAI given in that specific year by CBL. The highest loans given to Other Industry were highest in 2017 which is 3.78% of the total LAI given in that specific year by CBL. But then there was a downfall in 2018 which was not even half of that of 2017. Then from 2018 to 2021 it kept increasing and in 2021 it was 2.94% of the total LAI given in that specific year by CBL. So CBL should keep the pace of increasing loan giving to other industries.

4.2.20: LAI in 2017 vs 2021



The table above shows the data of 2017 and 2021 of the sector wise disbursement of LAI of City Bank Ltd. The orange bars shows the data of the year 2021 and the yellow bars shows the data of the year 2017. The reason to compare the data is to observe that in which sector CBL has improved and not in the past five years. As per the data from the chart we can see that CBL has improved in five sectors which are Ready Made Garments, Consumer credit, Energy and Power Industry, Service industry and hospitals. As per the chart the highest increase was in the Energy and power Industry, which is about or more than 3 times than that of 2017. The increase in Ready-made Garments and Consumer Credits were the top 2 in 2017 as well as in 2021 and the amount is very high. And the increase as percentage to the total will be about 20% to 30%.

If we see the decrease of the LAI sector wise of City Bank ltd then it is seen that in a lots of sector it has decreased. The major downfall is seen in Other Manufacturing Industry, Steel Industry, Agri and micro credit, Pharmaceuticals, Edible oil and foods Industry & Transport and storage. To be noticed that Other Manufacturing Industry were in top three in 2017 but if we see in 2021 it has dropped by a very large amount which fell by about 50% of that of 2017. Although the Edible oil and Transportation industry also fell by a very large amount but the amount in Taka might be less than that of other manufacturing Industry. For the detailed analysis of this sector the next table will be followed.

Sectors	2021 (%)	2017 (%)	% Change
Readymade garments industry	19.52%	15.73%	3.79%
Consumer credit	16.96%	14.00%	2.97%
Energy and power industry	13.37%	4.08%	9.29%
Trade service	11.36%	12.20%	-0.83%
Other manufacturing industry	7.36%	12.48%	-5.12%
Textile & spinning mills	5.09%	5.44%	-0.34%
Real estate financing	4.88%	4.95%	-0.07%
Steel industry	4.09%	6.85%	-2.76%
Agri & micro-credit through NGO	3.20%	5.11%	-1.91%
Service industry	3.06%	1.58%	1.48%
Others	2.94%	3.78%	-0.84%
Assembling industry	2.58%	2.77%	-0.18%
Pharmaceuticals industry	1.57%	3.14%	-1.58%
Edible oil and food processing	1.29%	3.24%	-1.96%
Construction	0.85%	0.51%	0.33%
Transport, storage & communication	0.81%	2.62%	-1.81%
Ship breaking & building	0.49%	1.18%	-0.69%
Chemical industry	0.39%	0.20%	0.19%
Hospitals	0.19%	0.14%	0.04%

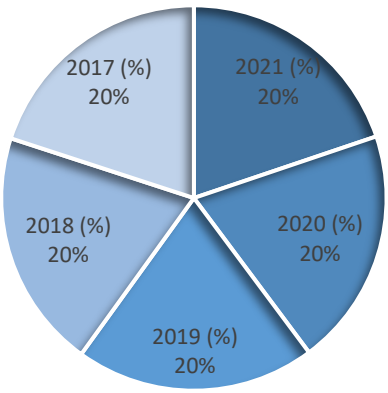
From the table above the percentage values given to each sector to the total LAI given ins shown. And also in the right column the change of percentage change is shown. As seen from the chart here also it is visible that the highest increase is in Energy and power Industry which is and

increase of 9.29%. Second highest Increase is on the Ready-made garments Industry which is 3.79% which is less than half then that of the Energy and Power Industry. And the third highest increase is in the Consumer Credit which is 2.97%. If we look at the decrease then the highest decrease is observed in the Other Manufacturing Industry which is 5.12%. And the second highest decrease is in the Steel Industry which is 2.76% which is less than half then that of the Other Manufacturing Industry. And the third highest decrease is in the Edible oil and Food Processing Industry which is 1.96%. City Bank did great in therm of giving loans to Ready-made Garments, Consumer credit and Energy and Power Industry. But it degraded in the Other Manufacturing Industry, Steel Industry and Edible Oil and Food Processing Industry. So City Bank ltd should check whether those segments require less loans then before or are those industries focusing on other banks. If the Industry is focusing on other Banks then CBL should focus on attracting them and find the reasons that why those Industry is choosing other Banks for loans. A major thing analyzed about sector wise loan giving pattern of CBL is that they are focusing on increasing the amount of loans of the industry that contributes the most in the LAI of CBL and they are focusing less hence having downfall in Industries that contributes very less in the LAI of CBL. CBL should also focus on those less contributing Industries and gain their trust and make those numbers much higher in future.

4.3 Geographical location wise

City Bank Ltd has a total of 132 Branches in Bangladesh. It has branches in all the districts of Bangladesh which altogether makes 132 branches. City Bank operates its activities from all of these branches. The branches take deposits and gives loans. Each of the Branches takes note of where and how many loans are being provided. They also categorize them into two parts which is Urban and Rural. Rural area indicates less then 2500 residents and very less densely populated area and Urban indicates the area which is highly dense with population. CBL keeps tracks about where they are giving how much of loans. CBL also provides loan outside the country but the amount is very low. In this section it is going to be analyzed that what is the pattern of CBL to give loan geographically and are they improving or do they need improvement in specific geographical location.

4.3.1: Dhaka (Urban)



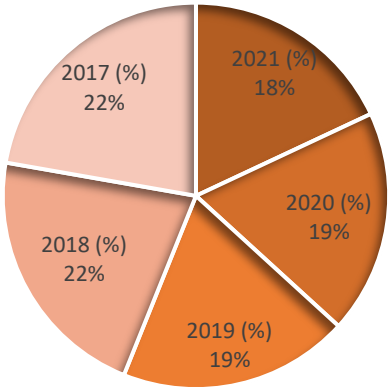
Dhaka is the Capital of Bangladesh. People from different districts and area travel to Dhaka. Dhaka is the most densely populated city of Bangladesh. And also the highest amount of Branches of City Bank Ltd is present in Dhaka compared to other cities. The pie chart above shows the data of the total loans, advances and investments including bills (LAI) of five years provided by CBL in Dhaka (Urban). As per the pie chart which is absolutely equally divided into five parts which each includes 20% of the total LAI given in Dhaka in five years? So from the above pie chart it is not clearly visible whether there is any small fluctuations or not. For that the next table will be used.

Urban	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Dhaka	78.76%	79.44%	80.08%	79.76%	79.44%

The table shows the amount of Loans, Advances and Investments including bills (LAI) provided by CBL in Dhaka(Urban) to the total Loans, Advances and Investments including bills (LAI) in each specific year. Although from the pie chart it was showing that all are equal which is because the fluctuations are very low. But from the table it is seen that the amount of LAI given in Dhaka rose every year from 2017 to 2019. Then in fell from 2019 t 2020 and went back exactly to that of in 2017 which is 79.44% of the total LAI provided in Dhaka in that specific year. Then again in 2021 it fell and the amount in percentage is 78.76% of the total LAI provided in Dhaka in that specific year. The percentage shows that the maximum amount of LAI given by CBL is given in Dhaka as almost 80% of the total LAI is being given in Dhaka. Although in first three year there was a growth but in the last two years it fell and fell even

lower then that of 2017. So CBL should focus on keeping the loan giving rate in Dhaka either stable or growing as this is the major loan giving area.

4.3.2: Chattogram (Urban)



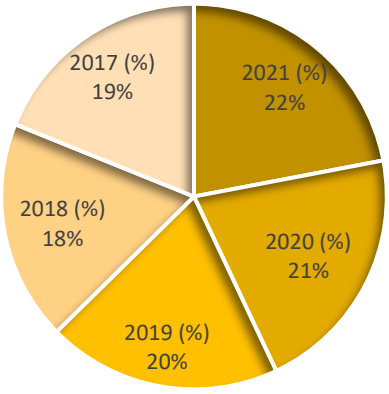
Chattogram is the second largest city of Bangladesh after Dhaka. Chattogram is a major business area of Bangladesh as it resides beside the bay of Bengal and the ports are the major reason for the businesses. The pie chart above shows the data of the total loans, advances and investments including bills (LAI) of five years provided by CBL in Chattogram(Urban). As per the pie chart its is seen that in the first two years it was stabel and also highest which is 22% of the total LAI given bu CBL in Chattogram in five years. Then it decreased and also kept stabel for two years in 2019 and 2020 which is 19% of the total LAI given bu CBL in Chattogram in five years. Then the lowest was in 2021 which is 18% of the total LAI given bu CBL in Chattogram in five years.

Urban	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)

Chattogram	10.54%	10.96%	11.29%	12.67%	13.00%

The table shows the amount of Loans, Advances and Investments including bills (LAI) provided by CBL in Chattogram(Urban) to the total Loans, Advances and Investments including bills (LAI) in each specific year. Although in the pie chart it is seen that it was stabel in first two and second two year. But from the table it is clearly visible that there is a decreasing pattern. The highest amount was in 2017 which is 13% of the total LAI given in Chattogram by CBL in that year. And the lowest was in 2021 which is 10.54% of the total LAI given in Chattogram by CBL in that year. The decrease in five years is 2.46% of the total LAI given in Chattogram by CBL in each year which may seem low bu the amount of 2.46% is a lot as this is the second largest loan providing are of CBL. BL should focus on making it stable or increasing as it is the second largest contributor to the total LAI provided by CBL.

4.3.3: Rajshahi (Urban)



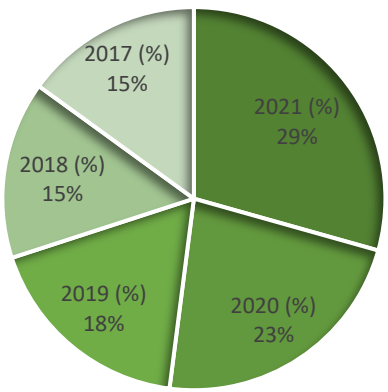
The pie chart above shows the data of the total loans, advances and investments including bills (LAI) of five years provided by CBL in Rajshahi(Urban) to the total LAI provided to Rajshahi(Urban) in five years. Rajshahi is the thirst largest contributor geographically to the LAI of CBL. AS per the pie chart it is seen that from 2017 to 2018 it deceased

but then in the next three years it increased. The lowest was in 2018 which is 18% of the total LAI provided by CBL to Rajshahi in five years. And the highest was in 2021 which is 22% of the total LAI provided by CBL to Rajshahi in five years. In the recent three years CBL has improved.

Urban	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Rajshahi	2.76%	2.63%	2.46%	2.32%	2.37%

The table shows the amount of Loans, Advances and Investments including bills (LAI) provided by CBL in Chattogram(Urban) to the total Loans, Advances and Investments including bills (LAI) in each specific year. Same as the pie chart here also it is seen that the LAI decreased in 2018 then increased for three years. The highest was in 2021 which is 2.76% of the total LAI given by CBL in Rajshahi in five years. And the lowest was in 2018 which is 2.32% of the total LAI given by CBL in Rajshahi in five years. CBL is improving in providing loan in Rajshahi and should keep the pace of improving.

4.3.4: Khulna (Urban)

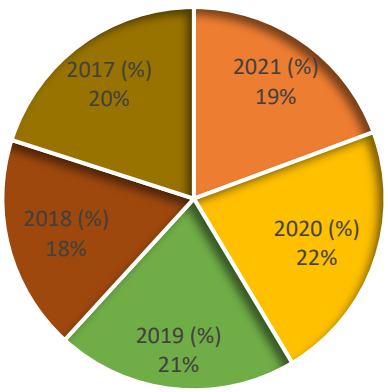


The pie chart above shows the data of the total loans, advances and investments including bills (LAI) of five years provided by CBL in Khulna (Urban) to the total LAI provided to Khulna(Urban) in five years. From the pie chart it is seen that the lowest amount was in 2017 and 2018 respectively and then it increased till date. The lowest amount in 2017 and 2018 was 15% of the total LAI given in Khulna by CBL. And the highest was given in 2021 which is 29% of the total LAI given in Khulna by CBL.

Urban	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Khulna	2.32%	1.79%	1.42%	1.18%	1.18%

The table shows the amount of Loans, Advances and Investments including bills (LAI) provided by CBL in Khulna(Urban) to the total Loans, Advances and Investments including bills (LAI) in each specific year. As seen in the pie chart here also it is seen that the lowest were in 2017 and 2018 respectively which is each 1.18% of the total LAI given in that year by CBL. And then it kept growing till date and was highest in 2021 which is 2.32% of the total LAI given in that year by CBL. So CBL is improving in providing loans in Khulna and they should keep this up and do more improvement in future.

4.3.5: Rangpur (Urban)

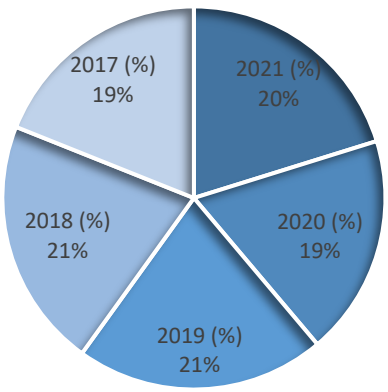


The pie chart above shows the data of the total loans, advances and investments including bills (LAI) of five years provided by CBL in Rangpur(Urban) to the total LAI provided to Rangpur(Urban) in five years. From the pie chart it is seen that there is no specific pattern. In the first year it was 20% of the total LAI given in Rangpur in five years by CBL. Then in next year it decreased bu 2% and the value is 18% of the total LAI given in Rangpur in five years by CBL. It increased in the next two years and in the last year 2021 it decreased from that of 2020.

Urban	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Rangpur	0.97%	1.10%	1.02%	0.91%	1.00%

The table shows the amount of Loans, Advances and Investments including bills (LAI) provided by CBL in Rangpur(Urban) to the total Loans, Advances and Investments including bills (LAI) in each specific year. As seen from the table that the highest amount was given in 2020 which is 1.10% of the total LAI given in that year by CBL? And the lowest amount was in 2018 which is 0.91% of the total LAI given in that year by CBL. The LAI in Rangpur was highest in 2020 but it fell in 2021 so CBL should on why has the loan giving in Rangpur decresed and they should keep it stable or improve LAI in Rangpur.

4.3.6: Sylhet (Urban)

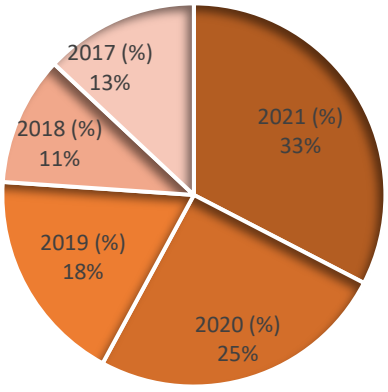


The pie chart above shows the data of the total loans, advances and investments including bills (LAI) of five years provided by CBL in Sylhet(Urban) to the total LAI provided to Sylhet(Urban) in five years. From the pie chart it is seen the value was lowest in the year 2017 and 2020 which is 19% of the total LAI given in Sylhet in five years by CBL. And the highest was given in 2018 and 2019 respectively which is 21% of the total LAI given in Sylhet in five years by CBL.

Urban	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Sylhet	0.44%	0.40%	0.46%	0.46%	0.41%

The table shows the amount of Loans, Advances and Investments including bills (LAI) provided by CBL in Rangpur(Urban) to the total Loans, Advances and Investments including bills (LAI) in each specific year. From the pie chart it was seen that the lowest value was in 2017 and 2020 but from the table above it is seen that the lowest value is in 2020 which is 0.40% of the total LAI given in Sylhet by CBL in that year. So it increase in second year and was stable in the next year and then fell to the lowest and then again in 2021 it rose up. So CBL should keep up the improvement they did from 2020 to 2021.

4.3.7: Barishal (Urban)

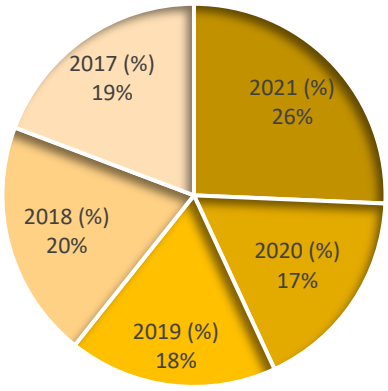


The pie chart above shows the data of the total loans, advances and investments including bills (LAI) of five years provided by CBL in Barishal(Urban) to the total LAI provided to Barishal(Urban) in five years. As we can see from the pie chart that there is clearly visible pattern of improvement. Although from 2017 to 2018 it decreased from 13% to 11% of the total LAI given in Barishal by CBL in five years. But after that it kept improving and improved a lot. From 13% and 11% it rose to 33% which is about three times and that is a great improvement in Barishal.

Urban	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Barishal	0.44%	0.34%	0.25%	0.15%	0.18%

The table shows the amount of Loans, Advances and Investments including bills (LAI) provided by CBL in Barishal(Urban) to the total Loans, Advances and Investments including bills (LAI) in each specific year. From the table it is seen that the lowest amount was in 2018 which is 0.15% of the total LAI given by CBL in that year. After that it started improving every year and in 2021 it was highest and rose to 0.44% of the total LAI given by CBL in that year. The increase is about three times which a very good progress by CBL is.

4.3.8: Memensingh (Urban)

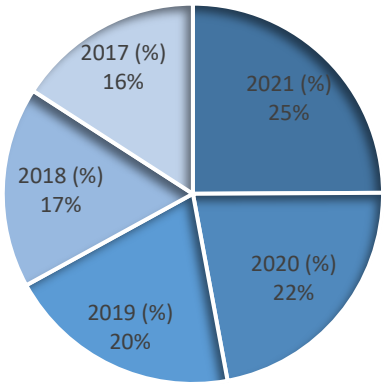


The pie chart above shows the data of the total loans, advances and investments including bills (LAI) of five years provided by CBL in Mymensingh(Urban) to the total LAI provided to Mymensingh(Urban) in five years. From the pie chart it is seen that the value increased from 2017 to 2018 and then it decreased till 2020 getting the lowest value. And after that it increased a lot which is 26% of the total LAI given in Mymensingh by CBL in five years. Lowest was in 2020 which is 17% of the total LAI given in Mymensingh by CBL in five years.

Urban	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Mymensingh	0.17%	0.11%	0.12%	0.13%	0.13%

The table shows the amount of Loans, Advances and Investments including bills (LAI) provided by CBL in Mymensingh(Urban) to the total Loans, Advances and Investments including bills (LAI) in each specific year. As ween from the table that the lowest amount was in 2020 which is 0.11% of the total LAI given by CBL in that year. And in 2021 was the highest LAI which is 0.17% of the total LAI given by CBL in that year. CBL has improved a lot in 2021 and should keep this pace in future and keep improving.

4.3.9: Dhaka (Rural)

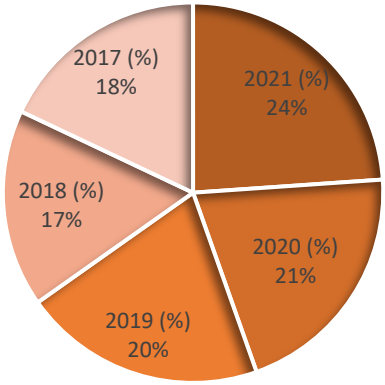


The pie chart above shows the data of the total loans, advances and investments including bills (LAI) of five years provided by CBL in Dhaka (Rural) to the total LAI provided to Dhaka (Rural) in five years. From the pie chart above it is clearly visible that CBL has improved in giving loan in Dhaka (Rural). Starting from the lowest which was in 2017 and the amount is 16% of the total LAI given in Dhaka (Rural) by CBL in five years. It increased a lot and in 2021 it went to 25% of the total LAI given in Dhaka (Rural) by CBL in five years.

Rural	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Dhaka	2.64%	2.35%	2.11%	1.81%	1.68%

The table shows the amount of Loans, Advances and Investments including bills (LAI) provided by CBL in Dhaka (Rural) to the total Loans, Advances and Investments including bills (LAI) in each specific year. As it is seen from the table that the lowest was in 2017 which is 1.68% of the total LAI given by CBL in that year. And it rose till 2021 and the value of 2021 is 2.64% of the total LAI given by CBL in that year. So in case of giving LAI in rural area of Dhaka CBL is improving a lot.

4.3.10: Chattogram (Rural)

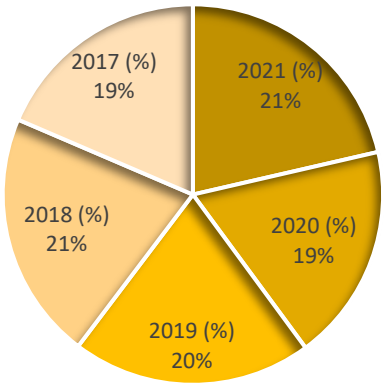


The pie chart above shows the data of the total loans, advances and investments including bills (LAI) of five years provided by CBL in Chattogram (Rural) to the total LAI provided to Chattogram (Rural) in five years. From the pie chart it is seen that in the first year 2017 it was 18% of the total LAI given in Chattogram by CBL in five years. But then in 2018 it decreased to 17%. After that it continuously increased for the next three years and was highest in 2021 which is 24% of the total LAI given in Chattogram by CBL in five years.

Rural	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Chattogram	0.49%	0.42%	0.42%	0.34%	0.37%

The table shows the amount of Loans, Advances and Investments including bills (LAI) provided by CBL in Chattogram (Rural) to the total Loans, Advances and Investments including bills (LAI) in each specific year. From the table it is seen that the lowest was in 2018 which is 0.34% of the total LAI given by CBL in that year. And the highest was in 2021 which is 0.49% of the total LAI given by CBL in that year. CBL is progresig in case of providing loan in Chattogram Rural area and they should assure this growth in future.

4.3.11: Rajshahi (Rural)

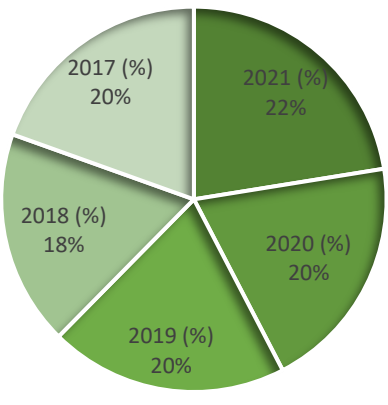


The pie chart above shows the data of the total loans, advances and investments including bills (LAI) of five years provided by CBL in Rajshahi (Rural) to the total LAI provided to Rajshahi (Rural) in five years. From the pie chart it is seen that the LAI increased from 2017 to 2018 but then it decreased for the next two years till 2020 and then again in 2021 it increased.The highest was in 2021 and 2018 which is 21% of the total LAI given in Rajshahi by CBL in five years. And the lowest was in 2018 and 2020 which is 19% of the total LAI given in Rajshahi by CBL in five years.

Rural	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Rajshahi	0.20%	0.17%	0.19%	0.20%	0.17%

The table shows the amount of Loans, Advances and Investments including bills (LAI) provided by CBL in Rajshahi (Rural) to the total Loans, Advances and Investments including bills (LAI) in each specific year. As seen in the pie chart here also it is seen that the highest was in 2018 and 2021 which is 0.20% of the total LAI given by CBL in that year. And the lowest are also in 2017 and 2020 which is 0.17% of the total LAI given by CBL in that year. Although there are fluctuation but in recent year CBL had done well in giving loan in Rajshahi Rural so they should keep the flow.

4.3.12: Sylhet (Rural)

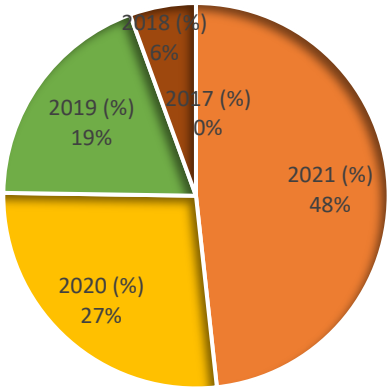


The pie chart above shows the data of the total loans, advances and investments including bills (LAI) of five years provided by CBL in Sylhet (Rural) to the total LAI provided to Sylhet (Rural) in five years. As per the pie chart it is seen that it was 20% in three years that is in 2017, 2019 and 2020. The highest was in 2021 which is 22% of the total LAI given in Sylhet by CBL in five years. And the lowest was in 2018 which is 18% of the total LAI given in Sylhet by CBL in five years.

Rural	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Sylhet	0.09%	0.08%	0.08%	0.07%	0.08%

The table shows the amount of Loans, Advances and Investments including bills (LAI) provided by CBL in Sylhet (Rural) to the total Loans, Advances and Investments including bills (LAI) in each specific year. Same as found in the pie chart the table shows that the amount was same in three years which is 2017, 2019 and 2020. And the lowest was in 2018 which is 0.07% of the total LAI given by CBL in that year. And the highest was in 2021 which is 0.09% of the total LAI given by CBL in that year. The fluctuations are very low which is why there is no problem but CBL should focus on giving more loans in future.

4.3.13: Khulna (Rural)

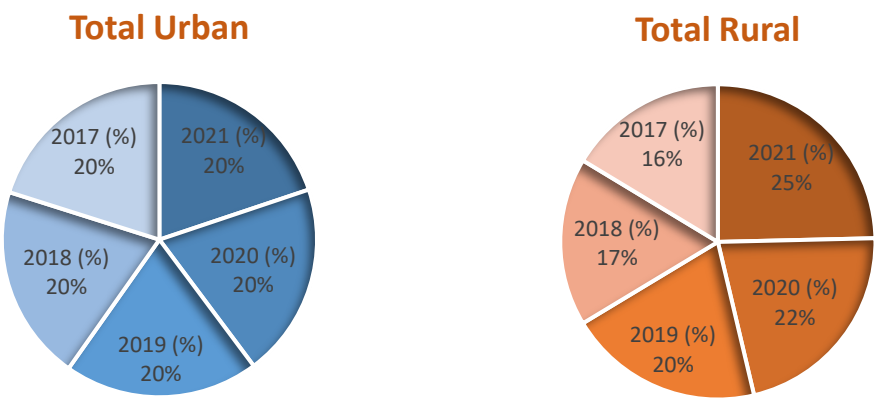


The pie chart above shows the data of the total loans, advances and investments including bills (LAI) of five years provided by CBL in Khulna (Rural) to the total LAI provided to Khulna (Rural) in five years. As it is seen in the pie chart that in 2017 LAI was not given in Khulna Rural area. Started from 2018 with 6% of the total LAI given in Khulna by CBL in five years. It kept increasing and reached the highest in 2021 which is 48% of the total LAI given in Khulna by CBL in five years.

Rural	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Khulna	0.05%	0.03%	0.02%	0.01%	0.00%

The table shows the amount of Loans, Advances and Investments including bills (LAI) provided by CBL in Khulna (Rural) to the total Loans, Advances and Investments including bills (LAI) in each specific year. As like pie chart here it is seen that no amount was given in 2017. Starting from 2018 it improved and got highest in 2021 which is 0.05% of the total LAI given by CBL in that year. Maybe the rural area of Khulna is a new market for CBL and they are improving and they should keep the growth rate in future.

4.3.14: Total Rural Vs Urban



The blue pie chart shows the LAI given to Urban Compared to the total LAI given to Urban by CBL in five years. And the orange pie chart shows the LAI given to Rural Compared to the total LAI given to Rural by CBL in five years. As per the blue chart the values are all equal, which is 20% of the total LAI given to Urban by CBL in five years. The Orange pie chart shows that there is a visible pattern of improvement. Starting from 2017 which was the lowest and the amount was 16% of the total LAI given to Rural by CBL in five years. The amount increased till 2021 and was highest in 2021 which is 25% of the total LAI given to Rural by CBL in five years.

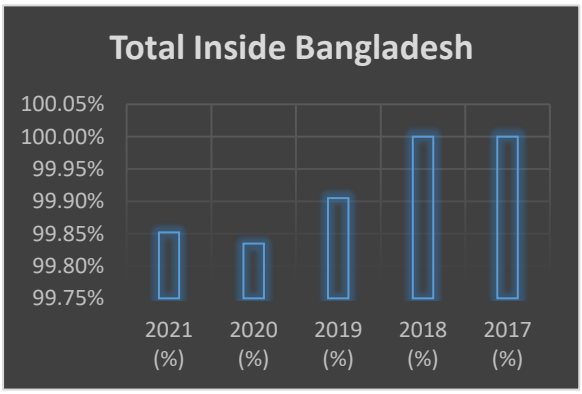
The pie Chart shows that there is a consistency in giving loan in Urban by CBL and there is a growth pattern in the loan giving to Rural by CBL. Further details will be covered from the table below.

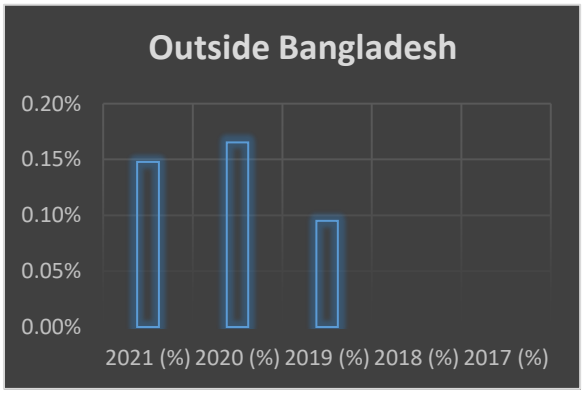
Geographical Location wise LAI	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Total Urban	96.40%	96.79%	97.09%	97.57%	97.70%
Total Rural	3.46%	3.04%	2.82%	2.43%	2.30%

The table shows the amount in percentage of LAI given Urban And Rural compared to the total LAI given by CBL each year. Although the pie chart of Urban showed that in all the year it was equal but from the table above it is seen that it decreased every year starting from 2017 to 2021. From the Rural part of the table it is seen that there was improvement every year from the starting. From the table it is seen that the percentage decrease in Urban is lower than the Percentage increase of the Rural area. So CBL is covering up from the rural part but still as the Urban provides

the maximum of the loans of CBL so CBL should also focus on increasing the Urban LAI.

4.3.15: Inside Vs Outside Bangladesh



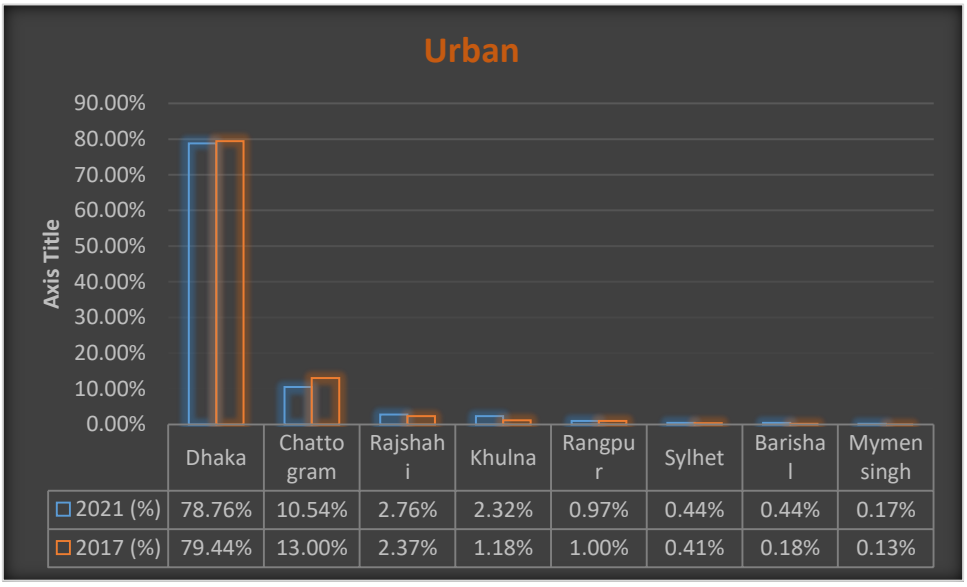


Geographical Location wise LAI	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Total Inside Bangladesh	99.85%	99.83%	99.90%	100.00%	100.00%
Outside Bangladesh	0.15%	0.17%	0.10%	0.00%	0.00%

The bar chart and the table show the amount of Loans, Advances & Investments given Inside and Outside Bangladesh by CBL. From the table and chart it is seen that in the first 2 years the total LAI given by CBL was inside Bangladesh and they did not give any LAI outside Bangladesh in those two years. They gave LAI outside Bangladesh in 2019, 2020 and 2021. CBL is trying to go to new geographical area

outside Bangladesh. As per the chart and table in 2019 CBL has given 99.90% of LAI inside Bangladesh and only 0.10% of LAI outside Bangladesh. In 2020 CBL was able to expand its operation outside Bangladesh and it is 0.17% of LAI outside Bangladesh which is about 70% increase from that of 2019. And in 2020 it gave 99.83% of LAI inside Bangladesh. In 2021 the amount of LAI given outside Bangladesh dropped from that of 2020 which is 0.15 and inside Bangladesh LAI is 99.85%. In the last year 2021 CBL has dropped a bit but as they are entering new geographical area outside Bangladesh so it will take time to upgrade. But CBL must focus not to fall from where they are.

4.3.16: LAI in 2017 vs 2021(Urban)

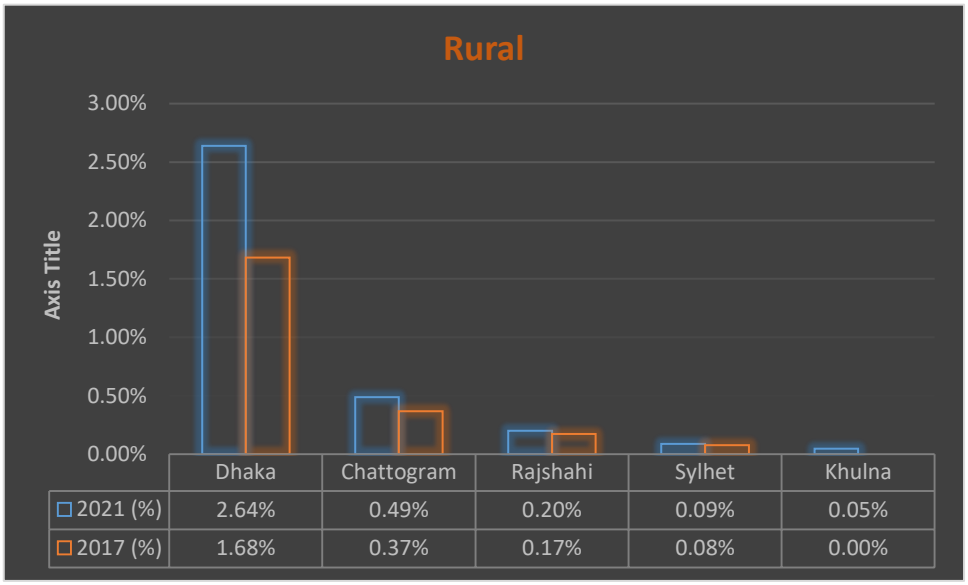


	Dhaka	Chatto gram	Rajshah i	Khulna	Rangpu r	Sylhet	Barisha l	Mymen singh
2021 (%)	78.76%	10.54%	2.76%	2.32%	0.97%	0.44%	0.44%	0.17%
2017 (%)	79.44%	13.00%	2.37%	1.18%	1.00%	0.41%	0.18%	0.13%

The chart above shows the total amount of Loan, Advances & Investments including bills given by CBL in different Geographical locations inside Bangladesh Urban areas in 2021 and 2017. This table is to compare the progress the LAI giving of CBL in five years. As it is visible from the chart that maximum of the amount given as LAI in Dhaka which is about 80% of the total. As Dhaka is the the Major area

where the LAI is given by CBL so it should be given focus on. As it is seen that the orange bar is higher and it is 79.44% in 2017 and the blue bar is lower which is 78.76% in 2021? As Dhaka is the major area for CBL to give LAI so there must be improvement rather there is a decline. After five years CBL is in a position which is less then that of 2017. As this is the Major area so it must be focused on and improved. The second major area is the Chattogram which is not even one third that of Dhaka but still the second largest contributor in case of LAI giving of CBL. In case of Chattogram also it is seen that the blue bar is lower than the orange bar which means that it has declined in five years. In 2017 the amount In percentage of LAI CBL gave in Chattogram is 13% and in 2021 it is 10.54%, which decreased by almost 1.5%. This is a problem wehere CBL should focus on. As far it is seen that the top two contributors in place of improving actually fell. The third one is Rajshahi which from the bars look similar but actually it increased in five years. In 2017 it was 2.37% and in 2021 it is 2.76% which is a good improvement. Then Rangpur decreased a bit which is from1% in 2017 to 0.97% in 2021. But the rest four which is Khulna, Sylhet, Barisal and Mymensingh increased. From this it is understood that CBL is improving in ares where the ontribution to total LAI is very low and there is nothing problem with it. But the problem is that in the top two major contributors CBL may be focusing less thus those areas have done less than that of 2017. While focusing on minor areas CBL should not move focus from the major areas.

4.3.17: LAI in 2017 vs 2021(Rural)



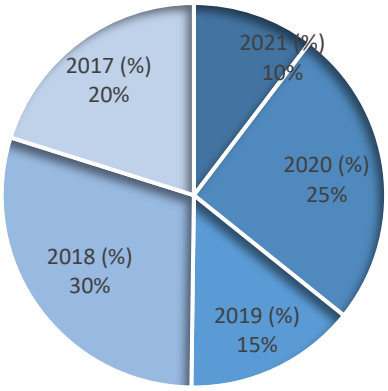
	Dhaka	Chattogram	Rajshahi	Sylhet	Khulna
2021 (%)	2.64%	0.49%	0.20%	0.09%	0.05%
2017 (%)	1.68%	0.37%	0.17%	0.08%	0.00%

The chart above shows the total amount of Loan, Advances & Investments including bills given by CBL in different Geographical locations inside Bangladesh Rural areas in 2021 and 2017. As seen from the table here also in Rural the major contributor to the total LAI is Dhaka. Although in Urban Dhaka degraded but here in Rural Dhaka has improved a lot. From being 1.68% in 2017 it came to 2.64% in 2021 which is about 1% increase. And likewise the second largest contributor is Chattogram and here also it increased whereas in Urban it decreased. From being 0.37% in 2017 it is now 0.49% which is a good improvement. And the other three rural areas which are Rajshahi, Sylhet and Khulna also increased from that of 2017. There were no loans given in Khulna in 2017 but CBL gave 0.05% of total LAI in Khulna in 2021 which means that CBL is reaching more rural areas and not just that in all the Rural areas CBL has improved which is a great job. CBL is really doing great improvement in giving loans in the Rural areas of Bangladesh.

4.4 Residual Maturity grouping LAI

City Bank Ltd has a total of 132 Branches in Bangladesh. It has branches in all the districts of Bangladesh which altogether makes 132 branches. City Bank operates its activities from all of this branches. The branches takes deposits and gives loans. The branches give loan and traces that with what maturity how much loan they are giving. After collecting all the data from all the branches CBL combines those and prepare the Annual Report. In this part it will be analyzed that what is the structure of the residual maturity giving loan of CBL. There will be five categories of residual maturity loan giving which are “Repayable on demand”, “Not more than 3 months”, “More than 3 months but note more than 1 year”, “More than 1 year but not more than 5 years” and lastly “More than five years.” Here not more than 3months will be denoted as <3m, More than 3 months but not more than 1 year will be denoted as 3m-1y, More than 1 year but not more than 5 years will be denoted as 1y-5y, and lastly more than 5 years will be denoted as >5y.

4.4.1: Repayable on Demand



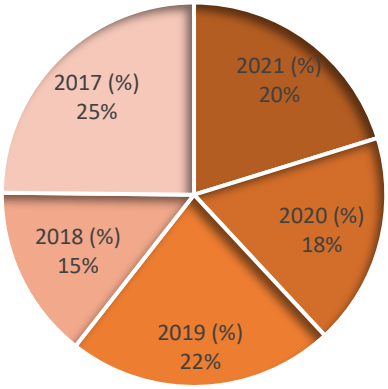
The pie chart shows the amount of Loans, Advances & Investments including bills given as residual maturity group "Repayable on Demand" compared to total Loans, Advances & Investments including bills given by CBL. Repayable on demand means that whenever the Bank wants the money back the person or Organization must give the money back to the bank. As per the pie chart it is seen that there is not any specific pattern. In the first year 2017 it was 20% of the total LAI given by CBL as Repayable on demand in five years. Then in the next year it increased by 10% and became 30% of the total LAI given by CBL as Repayable on demand in five years in 2018. In the very next year it decreased by 15% and became 15% of the total LAI given by CBL as Repayable on demand in five years in 2019. Then it again increased by 10% and became 25% of the total LAI given by CBL as Repayable on demand in five years in 2020. After that it again decreased by 15% and became 10% of the total LAI given by CBL as Repayable on demand in five years in 2021.

Residual Maturity grouping LAI	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Repayable on demand	4.03%	9.92%	5.64%	11.57%	7.86%

The table shows the amount in percentage of the Loans, Advances & Investments including bills given by CBL as residual maturity group

"Repayable on Demand" to the total amount of Loans, Advances & Investments including bills given each year. From the table it is seen that the maximum amount was given in 2018 which is 11.57% of the total LAI given in that year. And the lowest amount was given in 2021 which is 4.03% of the total LAI given in that year. The pattern follows an increasing and decreasing pattern. This shows that the LAI giving as payable on demand is not stable.

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

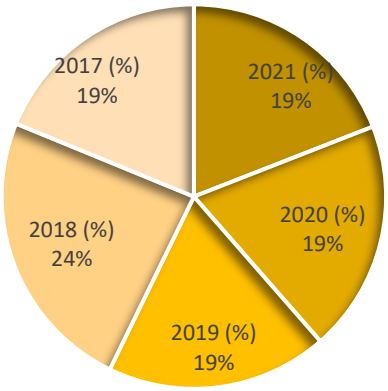


The pie chart shows the amount of Loans, Advances & Investments including bills given as residual maturity group "Not more than 3 months (<3m)" compared to total Loans, Advances & Investments including bills given by CBL. LAI that are <3m are actually short term loans which are mostly Advances. As per the pie chart it is seen that the maximum was in 2017 which is 25% of the total LAI given by CBL as <3m in 5 years. And in the very next year it was the lowest which is 15% of the total LAI given by CBL as <3m in 5 years. In the next year 2019 it increased and then again decreased then again increased. No specific pattern is seen here it decreased and increased.

Residual Maturity grouping LAI	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Not more than 3 months	23.72%	20.94%	26.38%	17.12%	29.12%

The table shows the amount in percentage of the Loans, Advances & Investments including bills given by CBL as residual maturity group "Not more than 3 months (<3m)" to the total amount of Loans, Advances & Investments including bills given each year. From this table also it is seen that the maximum is in 2017 which is 29.12% of the total LAI given as residual maturity <3m by CBL in that year. And the lowest was in 17.12% of the total LAI given as residual maturity <3m by CBL in that year.

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

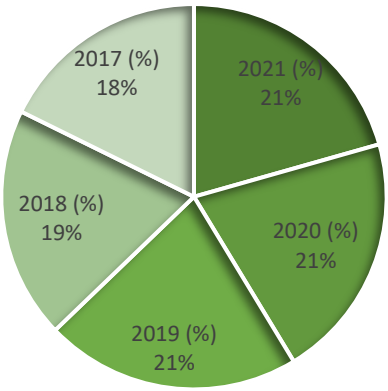


The pie chart shows the amount of Loans, Advances & Investments including bills given as residual maturity group "More than 3 months but not more than 1year (3m-1y)" compared to total Loans, Advances & Investments including bills given by CBL. The LAI 3m-1y is also considered as short term loans. From the pie chart it is seen that in four years the value was same, which is 19% of the total LAI given by CBL as residual maturity group 3m-1y in five years. Only in year 2018 it was high which is 24% of the total LAI given by CBL as residual maturity group 3m-1y in five years.

Residual Maturity grouping LAI	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
More than 3 months but not more than 1 year	23.92%	24.46%	23.40%	30.09%	23.59%

The table shows the amount in percentage of the Loans, Advances & Investments including bills given by CBL as residual maturity group "More than 3 months but not more than 1-year(3m-1y)" to the total amount of Loans, Advances & Investments including bills given each year. Although from the pie chart it was seen that in four years which is 2018, 2019, 2020 and 2021 it was same. But here it is seen that the values are not same but they are very close to each other and the lowest was in 2019 which is 23.40% of the total LAI given by CBL as residual maturity group "3m-1y" each year. The pattern is stable only in one year it was high otherwise it stays somewhere around 23%-24%.

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

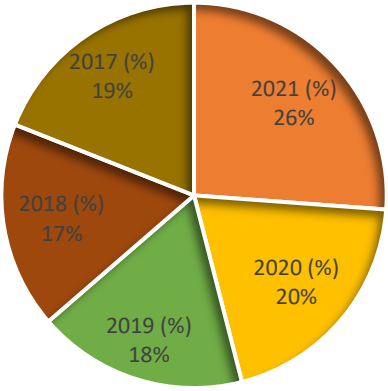


The pie chart shows the amount of Loans, Advances & Investments including bills given as residual maturity group "More than 1year but not more than 5 years (1y-5y)" compared to total Loans, Advances & Investments including bills given by CBL. The LAI given in the residual maturity group 1y-5y is considered as long term loans. As per the pie chart the lowest was in 2017 which is 18% of the total LAI given by CBL under the residual Maturity group 1y-5y in five years. And then after 2017 it increased till 2019 and was stable till 2021.

Residual Maturity grouping LAI	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
More than 1 year but not more than 5 years	32.59%	32.76%	33.97%	30.79%	28.00%

The table shows the amount in percentage of the Loans, Advances & Investments including bills given by CBL as residual maturity group "More then 1year but not more than 5 years (1y-5y)" to the total amount of Loans, Advances & Investments including bills given each year. Although from the pie chart it was seen that the value was stable in 2019 to 2021 but here in the table it is seen that from 2019 it decreased till 2021. The amount decrease is very low and can be considered stable.

4.4.5: More than 5 years (>5)

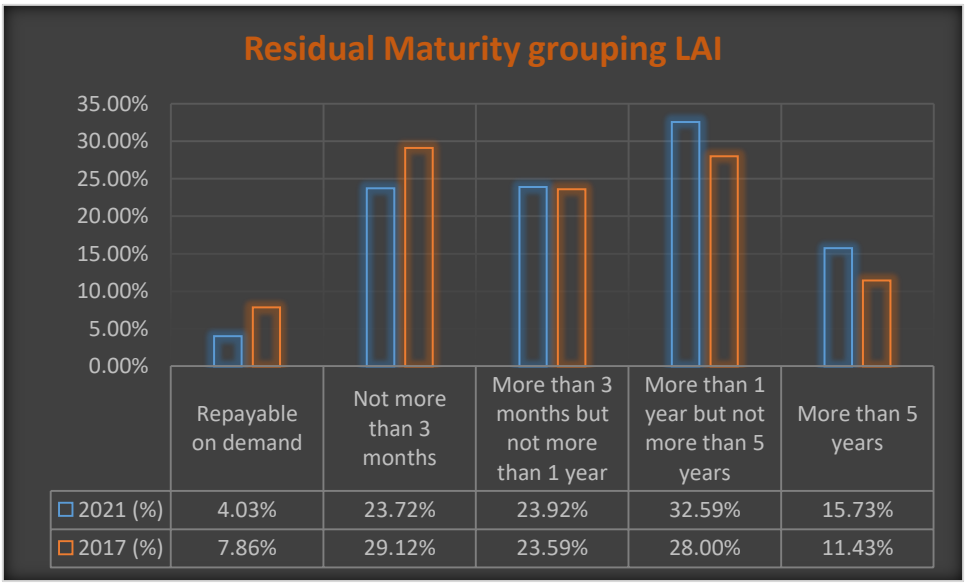


The pie chart shows the amount of Loans, Advances & Investments including bills given as residual maturity group "More than 5 years(>5y)" compared to total Loans, Advances & Investments including bills given by CBL. From the pie chart it is seen that there is an increasing pattern from 2019 to 2021. But from start in 2017 it decreased in 2018 then again increased in 2019. But the highest is in 2021 which is a great increase compared to other years which is 26% of the total LAI given by CBL as residual maturity group >5 in five years. And the lowest was in 2018 which is 17% of the total LAI given by CBL as residual maturity group >5 in five years.

Residual Maturity grouping LAI	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
More than 5 years	15.73%	11.92%	10.61%	10.43%	11.43%

The table shows the amount in percentage of the Loans, Advances & Investments including bills given by CBL as residual maturity group "More than 5 years(>5y)" to the total amount of Loans, Advances & Investments including bills given each year. From the table it is seen that from 2017 to 2020 the values lied between 10% to 12% of the total LAI given by CBL in that year. But it jumped to 15.73% of the total LAI given by CBL in that year.

4.4.6: Residual Maturity grouping LAI in 2017 vs 2021



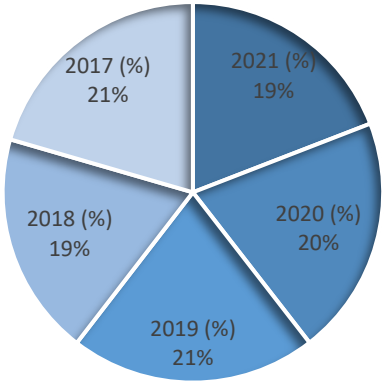
The bar chart shows the value in percentage of the Loans, Advances & investments including bills given as different residual maturity to the total Loans, Advances & investments including bills given by CBL in 2017 and 2021. The orange bar shows the values of 2017 and the blue bars shows the value of 2021. As per the table it is seen that in the residual maturity group “repayable on demand” it is seen that in 2017 it was 7.86% and in 2021 it fell to 4.03% which is almost half of that of 2017. Then in the residual maturity group “not more than 3 months” it is seen that in 2017 the value was 29.12% and in 2021 it fell to 23.72%. The in the residual maturity group “more than three months but not more than 1 year” it is seen that in 2017 it was 23.59% and in 2021 it rose to 23.92% which is a very minimum rise. In the residual maturity group “more then 1 year but not more than 5 years” it is seen that the value was 28% in 2017 and it rose to 32.59% which is a good upgrade. Then in the residual maturity group “more than 5 years” it is seen that the value was 11.43% in 2017 and it rose almost half and became 15.73% in 2021. From the data it is

observed that CBL is giving fewer loans as short term loans. And they are increasing their long term loans. Which seems to be a change in plan to gain long term cash? It is good but CBL must need to figure that for taking more long term loans they should not get liquidity crisis. If there is no risk of liquidity crisis then the way CBL is dealing with long term and short term loans is absolutely alright.

4.5 Busienss Segement wise LAI

City Bank Ltd has a total of 132 Branches in Bangladesh. It has branches in all the districts of Bangladesh which altogether makes 132 branches. City Bank operates its activities from all of these branches. The branches take deposits and gives loans. The branches give the loans and keep the traces that in which business segment the loans are being given. Here in this part it will be analyzed that in which segment how CBL is performing. The segment covered will be Corporate, Retail, SME, Off Shore Banking Unit (OBU) and staff loan.

4.5.1: Corporate

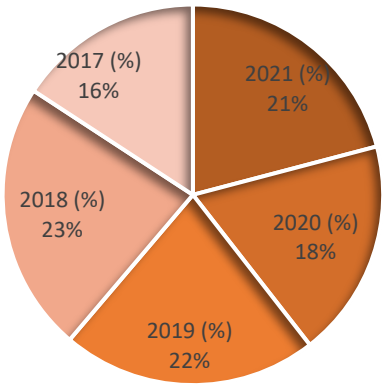


The pie chart shows the amount of Loans, Advances & Investments including bills given to Corporate Segment compared to total Loans, Advances & Investments including bills given to corporate segment by CBL in five years. From the pie chart it is seen that in the five years it stayed between 19% to 21% which means that there is not a lot of fluctuations. The highest was in 2017 and 2019 which is 21% of the total LAI given by CBL in five years to the Corporate segment. And the lowest was in 2018 and 2021 which is 19% of the total LAI given by CBL in five years to the Corporate segment.

Business segment wise LAI	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Corporate	48.56%	51.76%	53.23%	48.35%	52.09%

The table shows the amount in percentage of the Loans, Advances & Investments including bills given by CBL to the corporate segment to the total amount of Loans, Advances & Investments including bills given by CBL each year. Although from the table it was seen that the value was highest in 2017 and 2019 but this two year has two different values and the highest was in 2019 which is 53.23% of the total LAI given by CBL in that year. And the lowest was seen in 2018 and 2021 but the values are different and the lowest was in 2018 which is 48.35% of the total LAI given by CBL in that year. It is observed that the Loan giving to Corporate declined a bit, as this is a major sector almost having 50% of total LAI so CBL should increase or keep this stable.

4.5.2: Retail



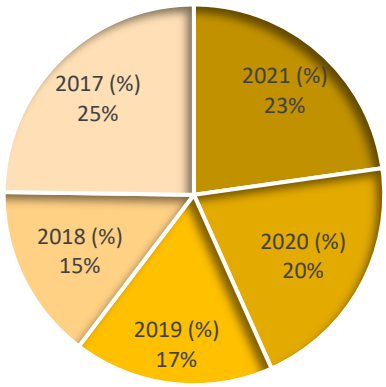
The pie chart shows the amount of Loans, Advances & Investments including bills given to Retail Segment compared to total Loans, Advances & Investments including bills given to Retail segment by CBL in five years. As seen from the pie chart that the lowest was in 2017 which is 16% of the total LAI given by CBL to Retail segment in five

years. Then in the next year 2018 it increased a lot and became 23%. Then it decreased for the next two years till 2020. In 2021 it increased a bit.

Business segment wise LAI	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Retail	20.07%	17.81%	20.88%	22.07%	15.15%

The table shows the amount in percentage of the Loans, Advances & Investments including bills given by CBL to the corporate segment to the total amount of Loans, Advances & Investments including bills given by CBL each year. The highest was in 2018 which is 22.07% of the total LAI given by CBL in that year. And the lowest was in 2017 which is 15.15% of the total LAI given by CBL in that year. The pattern shows that it has increased till date and CBL should focus on keeping this in future.

4.5.3: SME



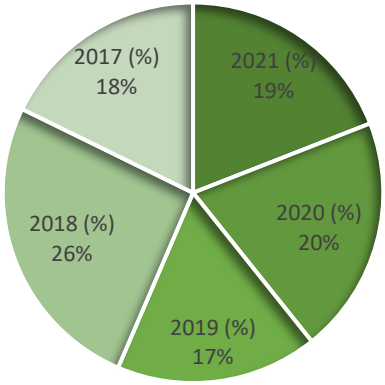
The pie chart shows the amount of Loans, Advances & Investments including bills given to SME Segment compared to total Loans, Advances & Investments including bills given to SME segment by CBL in five years. SME are a small and medium enterprise which refers to small and medium businesses. The pie chart shows that the highest was in

2017 which is 25% of the total LAI given by CBL to SME in five years. And the lowest was in 2018 which is 15% of the total LAI given by CBL to SME in five years. From 2018 it increased till 2021 from 15% to 23%.

Business segment wise LAI	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
SME (including agriculture loan and microcredit)	18.40%	16.61%	13.77%	12.04%	20.03%

The table shows the amount in percentage of the Loans, Advances & Investments including bills given by CBL to the SME segment to the total amount of Loans, Advances & Investments including bills given by CBL each year. As seen from the table that the highest was in 2017 which is 20.03% of the total LAI given by CBL in that year. And in the next year it decreased a lot and fell to 12.04% of the total LAI given by CBL in that year. Then in the next years it increased from that of 2018 and was 18.40% in 2021.

4.5.4: Off-Shore Banking Unit (OBU)



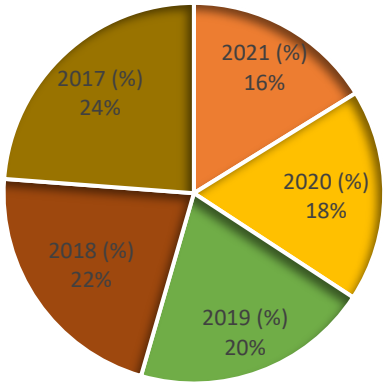
The pie chart shows the amount of Loans, Advances & Investments including bills given to OBU Segment compared to total Loans, Advances & Investments including bills given to OBU segment by CBL in five years. Off shore Banking Unit means the branches or offices of a Bank outside its origin country. SO the loans given through those OBU units through foreign currency will be analyzed. From the pie chart it is

seen that the highest given through OBU was in 2018 which is 26% of the total of five years LAI to OBU. And the lowest was in 2019 which is 17% of the total LAI given by CBL to the OBU in five years.

Business segment wise LAI	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Off-shore Banking Unit (OBU)	11.74%	12.45%	10.58%	15.89%	10.93%

The table shows the amount in percentage of the Loans, Advances & Investments including bills given by CBL to the OBU segment to the total amount of Loans, Advances & Investments including bills given by CBL each year. From the table it is seen that the highest was in 2018 which is 15.89% of the total LAI given by CBL in that year. And the lowest was in 2019 which is 10.58% of the total LAI give by CBL in that year.

4.5.5: Staff Loan



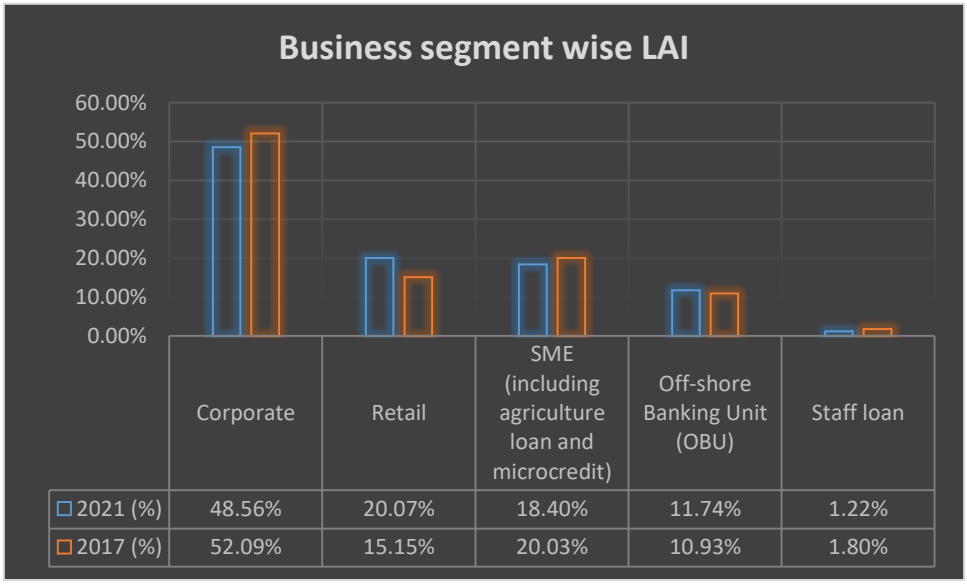
The pie chart shows the amount of Loans, Advances & Investments including bills given as Staff Loan compared to total Loans, Advances & Investments including bills given as Staff Loan by CBL in five years. The Staff Loan are given to the employees of CBL as different loan schemes. As per the pie chart there is visible declining pattern. From starting with

24% of the total LAI given by CBL in 5 years. From that it decreased every year and was 16% in the year 2021.

Business segment wise LAI	2021 (%)	2020 (%)	2019 (%)	2018 (%)	2017 (%)
Staff loan	1.22%	1.36%	1.53%	1.64%	1.80%

The table shows the amount in percentage of the Loans, Advances & Investments including bills given by CBL as Staff Loans to the total amount of Loans, Advances & Investments including bills given by CBL each year. Same as the pie chart here is also a declining pattern seen. Starting from 1.80% of the total LAI given in 2017 it declined till 2021 and became 1.22% of the total LAI given by CBL in that year. There is a declining pattern in Staff loans of CBL. CBL should focus on why the staff loan is decreasing.

4.5.6: Business segment wise LAI in 2017 VS 2021



The table shows the amount in percentage of total LAI given by CBL in different business segments in 2017 and 2021. The blue bar shows the data of 221 and the orange bar shows the data of 2017. As per the bar chart and table the value decreased in three segments which are Corporate,

SME and Staff Loan. The value increased in Retail and OBU. The increase in retail was high but the increase in OBU was low. CBL should focus on increasing the amount of loan given to the Corporate as well as SME as they hold the most of the loan given by CBL.

5.0
Findings and Conclusion

5.1 Findings

The total Loans, Advances & Investments (LAI) including bills of CBL is mostly concentrated on loans which are on an average 87%. The loans of CBL show an increasing pattern in the five years. On an average % is given as cash credits, 3% is given as overdrafts, 1% is given as bills purchased and discounted. Total of loans, cash credits and overdrafts is 98.82% of the total loans and advances/investments in the year 2021.

In the case of sector wise concentration of loans CBL has its loans concentrated mostly to RMG and the Consumer credit. In the RMG sector CBL gave on an average 17% of its total LAI which follows and increasing pattern in the five years. In the consumer credits on an average CBL contributed 15% of its total LAI which followed an increasing pattern in five years. On an average 11% is given to Trade service and Other Manufacturing Industry each totaling 22%. On an average 9% is given to the Energy and Power Industry. And the rest is given to all other sectors.

In case of geographical location wise concentration of total LAI in urban CBL mostly concentrated to Dhaka and secondly in Chattogram. In Dhaka urban on an average 80% of the total LAI is given which increased at first two years then it decreased for two years. In Chattogram urban on an average 12% of the total LAI is given which follows a decreasing pattern. On an average 3% is given to Rajshahi urban. In Rajshahi the value decreased in 2 years and then increased in 2 years. And the rest which falls about or less than one percent to each location.

In case of geographical location wise concentration of total LAI in rural CBL mostly concentrated to Dhaka and secondly in Chattogram. In Dhaka rural on an average 2% of the total LAI is given by CBL which shows an increasing pattern in the five years. In Chattogram rural on an

average 0.5% of the total LAI is given by CBL which also follows an increasing pattern in the five years. And the rest is given to the other rural areas which are less the 0.5% each.

In case of residual maturity grouping LAI the total LAI of CBL is mostly concentrated to three segments which are “1-year to 5years”, “3 months to 1-year” and lastly “less than 3 months”. On an average 32% of the total LAI is given for “1-year to 5 years” which showed increase for two years and decrease for 2 years. In the maturity group “3 month to 1 year” on an average 25% is given. In the maturity group “less than 3 month” on an average 23% is given. In the maturity group “on demand” on an average 8% is given. And lastly in the residual maturity group “more than five years” on an average 12% is given. It is observed that CBL is focusing more on long term loan as on an average (32%+12%) = 44% is given ans long term loans.

In case of Business segment wise LAI the total LAI of CBL is mostly concentrated towards corporate which is on an average 51% of the total LAI. On an average 19% is given to retail, 16% is given to SME which shows a pattern of decrease in first year the increase in 3 years, 12% to OBU and lastly 2% as staff loan which follows a decreasing pattern in all three year.

5.2 Conclusion

In recent years, Bangladesh has seen a large growth in the number of commercial banks. Since banks are now more focused on providing their best performance due to severe competition in the banking industry, modern consumers are now looking for banks that are more secure, of higher quality, and provide prompt service. City Bank currently holds a strong position in the market, but in order to keep it, they constantly need to put in extra effort to meet consumer needs. The most difficult aspect for banks in today's competitive market is keeping customers happy. The CBL must be cognizant of the potential presented by the banking industry's exclusivity and uniqueness in this cutthroat market. Customers now have more options, so the bank needs to focus more on them. Numerous sizable businesses offer top-notch customer service. Customer feedback is really important for providing quality services. It could create a motivator to increase client pleasure, loyalty, and trust as well as create a strong bond with them. The CBL must come up with a strategy to provide continuous customer support.

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Glossary

Undergraduate: A student at University who is not yet enrolled in their first degree.

Specialized: Involving or Requiring detailed or specific training.

Demonstrate: Show and clarify in practice how something works.

Utilization: The act of Using something in a useful and efficient manner.

Installment: An amount of money that must be paid as one of many installments spread over a specified period of time.

Short term Loan: Loans with a maturity of less then 1 year.

Long term Loan: Loans with a maturity of more then 1 year.

Competition: the activity or condition of striving to gain or win something by defeating or establishing superiority over others.

Constantly: continuously over a period of time; always.

Cognizant: having knowledge or awareness.

Potential: having or showing the capacity to develop into something in the future.