

Market Price	24.40	Resistance	24.60	RSI	58.08	William	(21.43)
Expected Price	35.71	Support	24.30	MFI	53.67	Category	A

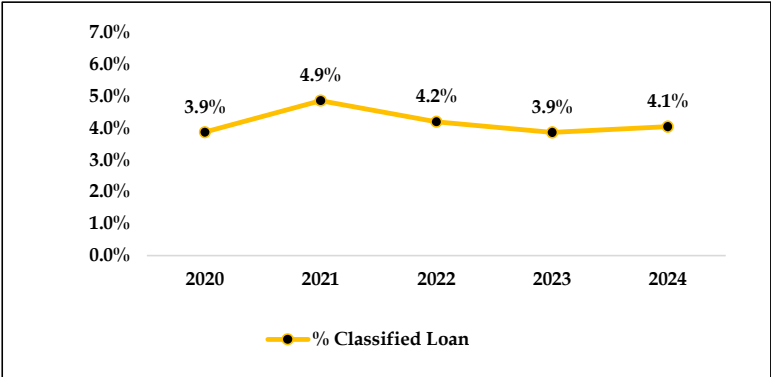
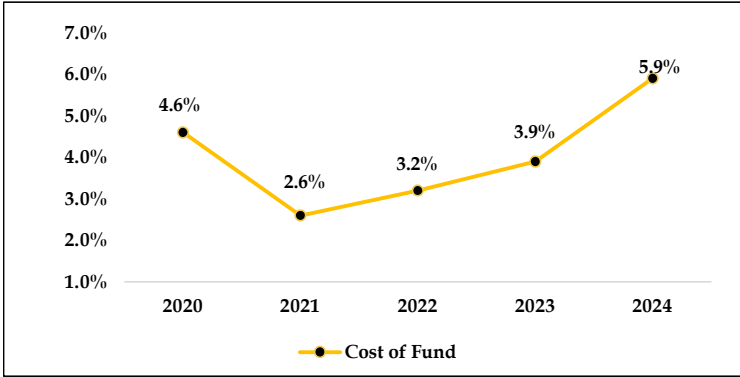
COMPANY INSIGHT			
Market Price	BDT		24.40
52 Week Price Range	BDT		24.30 - 24.60
Market Capitalization	BDT (MN)		37117.82
Category			A
Sector			BANK
Paid Up Capital	BDT (MN)		15,212.22
Reserve & Surplus	BDT (MN)		26,911.50
EPS (Annualized)	BDT		6.33
Company P/E	Times		3.85
Sector P/E	Times		5.98
NAV	BDT		38.09
Free Float	%		69.63%
Free Float Shares	MN		1,059
Shareholding (%)	%	Director	30.30%
		Foreign	6.47%
		Inst.	19.77%
		Public	43.39%
Year End			December

COMPANY BACKGROUND	
Date of Incorporation	28-Mar-83
No. of Branches	134
Registered Office	City Bank Center,Plot: SE (D)- 3,28, Gulshan Avenue,Gulshan-1,Dhaka-1212,

SUBSIDIARY INFORMATION			
Company	% Own	Net Profit (In MN)	
		2024	2023
City Brokerage Limited	99.99%	57.86	60.98
City Bank Capital Resources Limite	99.99%	89.50	151.55
CBL Money Transfer Sdn. Bhd	100.00%	32.94	38.63

INTERIM UPDATE (2025)		
Particulars	Q3-25	Q3-24
Net Interest Income (MN)	1,497.30	11,721.92
Net Profit (MN)	7,221.92	4,507.47
EPS	4.75	2.96
NAV	38.09	30.45

5 YEARS PERFORMANCE HIGHLIGHT						
Particulars	Q3 2025(9M)	2024	2023	2022	2021	2020
Deposit (MN)	634,560	514,363.07	392,597.06	331,885.79	282,207.00	254,496.31
Growth (%)		31.02%	18.29%	17.60%	10.89%	
Loans & Advances (MN)	470,258	408,972.14	371,675.04	325,058.18	285,573.42	266,897.40
Growth (%)		10.03%	14.34%	13.83%	7.00%	
Net Interest Income (MN)	1,497	14,679.89	16,076.37	12,607.47	12,326.79	8,456.95
Growth (%)		-8.69%	27.51%	2.28%	45.76%	
Net Profit (MN)	7,222	10,143.44	6,384.66	4,781.26	5,494.16	4,364.18
EPS (Annualized)	6.33	7.53	5.21	3.98	5.15	4.29
NAV	38.09	34	31.42	28.21	30.68	29.03
Cost of Fund		5.90%	3.90%	3.20%	2.60%	4.60%
Classified loans (CL)		16,569.10	14,385.00	13,672.00	13,906.00	10,350.00
% Classified Loan		4.05%	3.87%	4.21%	4.87%	3.88%
Provision for unclassified loan		8,796.00	7,656.00	6,911.00	4,973.00	5,159.00
Provision for classified loan		7,246.00	6,233.00	5,451.00	5,602.00	3,933.00
Deposit to Loan (MN)	1.35	1.26	1.06	1.02	0.99	0.95



FINANCIAL PERFORMANCE

Figure in MN except EPS, NAV

Particulars	Q3 2025(9M)	2024	2023	2022	2021	2020
Interest Income	40,259.04	45,244.21	34,064.91	25,833.36	21,053.27	23,264.86
Net Interest Income	1,497.30	14,679.89	16,076.37	12,607.47	12,326.79	8,456.95
Investment income	27,752.60	16,914.06	4,910.77	3,767.63	2,862.41	3,747.85
Commission, excg, brokerage	6,704.65	8,693.10	7,334.73	8,997.56	5,712.72	3,935.83
Other Operating Income	271.77	281.10	227.87	286.28	2,105.41	1,580.93
Total Operating Income	36,226.32	40,568.16	28,549.74	25,658.93	23,007.34	17,721.56
Total Operating Expenses	15,327.85	17,054.17	14,644.12	13,292.04	10,922.63	10,124.64
Profit Before Provision	20,898.48	23,513.99	13,905.62	12,366.89	12,084.71	7,596.92
Total Provision	8,856.21	6,285.43	2,819.92	2,988.86	2,540.75	610.63
Net Profit	7,221.92	10,143.44	6,384.66	4,781.26	5,494.16	4,364.18
Property, Plant & Equipments	13,274.57	11,752.84	11,058.55	10,937.38	7,402.85	6,611.30
Loans & Advances	470,257.66	408,972.14	371,675.04	325,058.18	285,573.42	266,897.40
Investment	212,649.36	138,725.26	78,486.13	66,139.80	60,590.06	51,861.20
Total Asset	848,733.02	709,558.95	564,929.46	514,911.84	424,914.44	388,593.90
Deposit	634,559.59	514,363.07	392,597.06	331,885.79	282,207.00	254,496.31
Borrowings from banks, NBFIs	26,180.42	26,961.37	18,806.76	35,796.53	55,926.73	59,729.11
Subordinated Bond	11,840.00	11,920.00	13,635.00	16,225.00	11,690.00	11,600.00
Paid up Capital	15,212.22	13,470.81	12,246.19	12,006.07	10,672.06	10,163.87
Statutory reserve	13,692.28	11,966.42	10,741.80	10,501.68	9,167.67	8,659.48
Retained Earnings	19,119.33	17,477.24	12,348.59	8,165.31	8,242.25	5,809.24
Shareholders' Equity	57,948.97	46,328.30	38,475.66	33,874.36	32,737.60	29,503.09
Total Liabilities	790,784.05	663,230.66	526,453.81	481,037.48	392,176.84	359,090.82
Classified Loan	-	16,569.10	14,385.00	13,672.00	13,906.00	10,350.00
Total Equity & Liabilities	848,733.02	709,558.95	564,929.46	514,911.84	424,914.44	388,593.90
Dividend	12.5C,12.5.5S	15C,10.5S	10C,2S	12.5C,12.5.5S	17.5C,5S	
Operating Profit Margin		51.97%	69.03%	0.00%	57.40%	32.65%
Net Profit Margin		22.42%	18.74%	18.51%	26.10%	18.76%
Credit-Deposit Ratio		79.51%	94.67%	97.94%	99.81%	104.87%
Current Ratio		1.07	1.07	1.07	1.08	1.08
Return on Asset		1.59%	1.18%	1.02%	1.35%	
Return on Equity		23.92%	17.65%	14.36%	17.65%	
Return on Investment		15.57%	6.79%	11.13%	180.48%	
Cost of Fund		5.90%	3.90%	3.20%	2.60%	4.60%
% of Classified Loans		4.05%	3.87%	4.21%	4.87%	3.88%
EPS (Annualized)	6.33	7.53	5.21	3.98	5.15	4.29
NAV	38.09	34.39	31.42	28.21	30.68	29.03
Total Off Balance Sheet Item/Total Asset	26.86%	32.91%	37.06%	42.39%	53.67%	35.08%

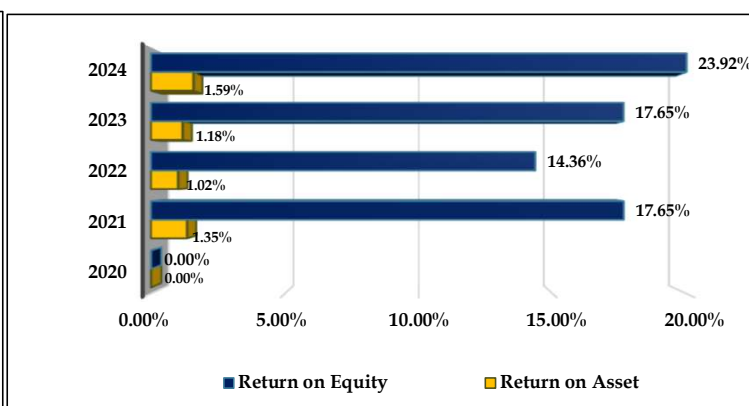
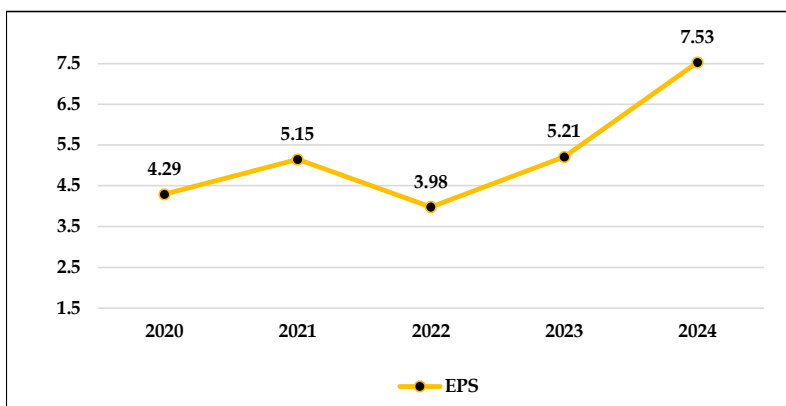
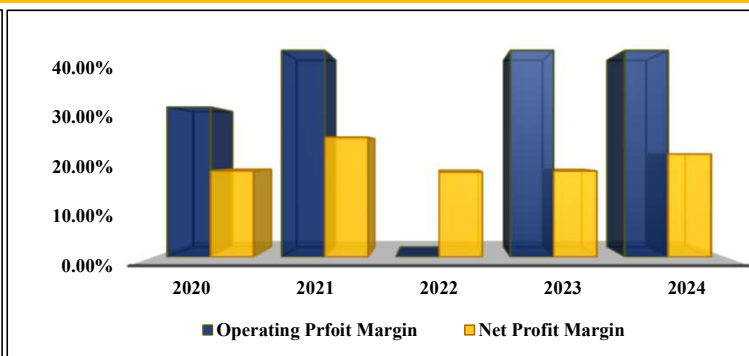
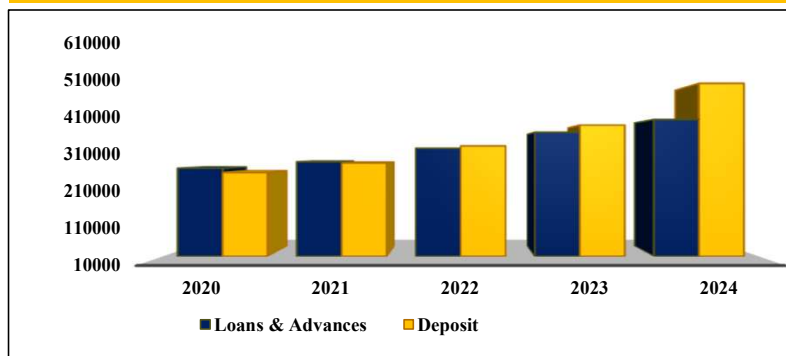
INVESTMENT POSITIVES

1. Record deposit growth of 31% to BDT 514 billion signals strong market confidence.
2. Operating profit surged 71% to BDT 23 billion, demonstrating exceptional operational efficiency.
3. Return on Equity (ROE) jumped to 26.1%, indicating superior shareholder value creation.
4. Non-performing loan ratio stabilized at 3.7%, reflecting robust asset quality management.
5. Cost-to-income ratio improved significantly to 41.7%, driven by higher revenue growth.
6. Earnings Per Share (EPS) increased by 76.4% to BDT 8.06, boosting investor returns.
7. Strong provision coverage ratio of 106.8% provides a solid buffer against credit risks.
8. Capital Adequacy Ratio of 16.0% exceeds regulatory requirements, ensuring long-term solvency.

INVESTMENT NEGATIVES

1. Net Interest Income declined by 8.5% due to rising interest expenses on deposits.
2. CASA ratio dropped to 45.2% as customers shifted funds to high-cost term deposits.
3. Cost of fund increased to 5.9% in 2024, driving up interest expenses significantly.

FINANCIAL PERFORMANCE



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