

28 IS JUST THE BEGINNING. GREATER HEIGHTS AWAIT US.

THE BEGINNING

- 17 dynamic and visionary entrepreneurs founded City Bank in 1983
- Net value of the starting capital of just Tk 3.4 crore rose to Tk 3,890 crore by 2010

6 VALUE PILLARS

- We are aggressive in business and self-driven
- We empower people and drive change
- We treat people with respect and dignity
- We are personally accountable for ensuring customer delight
- We focus on managing risks and controlling costs in order to be doubly profitable
- We act in ways that reflect the highest standards of integrity

2011 - THE YEAR OF SERVICE EXCELLENCE

The bank has embraced the hardest of all challenges in 2011. Management formally announced 2011 as the "Year of Service Excellence"; and the Chairman conducted an oath taking ceremony for all employees recently. Our promise: expect the best kind of customer service from City Bank in its 29th year.

What the Chairman says

In 2010, we were the "Strongest bank in Bangladesh" as accorded by The Asian Banker. In 2011, we would like to be recognized as the "most loved bank" by our customers. City Bank's magic of innovation will continue - have no doubt about it.

- Aziz Al Kaiser

What the MD & CEO says

Slowly but at a steady pace, City Bank is turning into a financial superstore. I am happy with our achievement over last few years. I will be even happier if we become a household name across all cities, towns and villages where we run our shops.

- K Mahmood Sattar

OUR STRATEGIC ACHIEVEMENTS

- Changed our brand identity. "Making Sense of Money" - our brand pay off line - paved a new strategic path
- Centralized our operations. It brought specialized treatment to specific customer groups - Corporate, SME & Retail
- Launched brokerage business under "City Brokerage" banner. Now a separate legal entity, it is recognized as one of the top 10 brokerage houses
- Launched one-stop trade financing platform and solutions



- Introduced SME products for women entrepreneurs
- Introduced the world's # 1 card brand - American Express - with never-before-seen benefits package
- Introduced retail lending - auto loan, any purpose loan and many more
- Introduced "City Manarah" - Islamic retail banking with 6 products
- Introduced AMEX Corporate Cards - an expense management solution for companies
- Obtained offshore banking license

THE GLORIOUS LAST FEW YEARS

Introduced City Wallet - SMS Banking

82 ATMs
countrywide

105% increase in Net Profit

A new record: 400%
increase in inward
foreign remittance

184% growth in revenue

225% rise in operating profit

More than 400%
rise in profit after tax

City Bank de-listed
from EWS status

City Bank brought American Express to Bangladesh



Captured 2nd largest market share in credit card business with an active card base of 100,000 +

Fully online network connecting 201 locations serving 600,000+ customers

Secured # 1 position in cards merchant acquiring business in Bangladesh

City Bank won American Express Marketing Award in the "Outstanding New Card Launch" category for 2010 among partners across 131 countries

Opened state-of-the-art Banani branch with Student & Medical center

Contributed nearly 1% of net profit in CSR activities

Credit rating improved one notch: A2 to A1



Opened City Bank Amex Airport Lounge - the first ever international standard airport lounge in the country

Financed the 1st petrochemical project in Bangladesh

City Bank awarded "The Best Corridor Collaboration" accolade by MoneyGram Inc. for being the region's best agent bank



City Bank changed its brand identity

THE ASIAN BANKER
STRONGEST
Bank in Bangladesh-2010

Launched Accelerated Banking - "Welcome Pack" containing cheque book, debit card and SMS Banking

