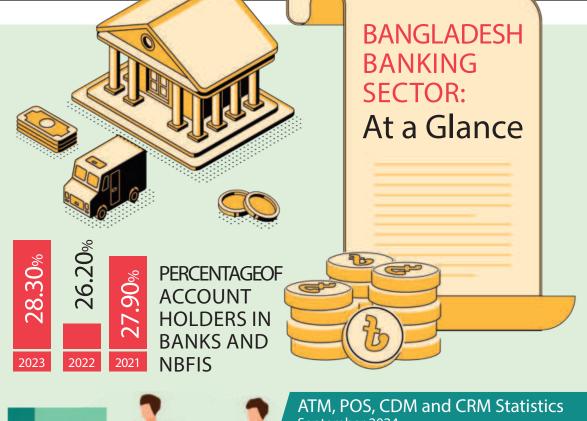
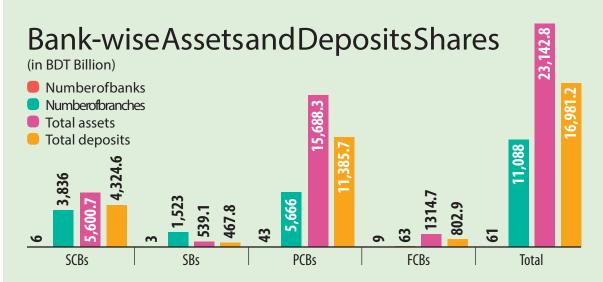
## ANCIAL PARTNER

DHAKA SUNDAY DECEMBER 1, 2024 AGRAHAYAN 16, 1431 BS BUSINESS



September 2024 TYPE URBAN RURAL TOTAL ATM 13,016 9,155 3,861 POS 108,637 11,738 12,0375 CDM 192 22 214 CRM 4,672 1,851 6,523



Performances of Islamic Banks Compared to All Banks in Bangladesh (In Billion BDT) *January-March 2024			
ltems	All banks	Islamic banks	Share of Islamic banks among all banks (percent)
Total deposits	16,754.93	4,394.65	26.23
Total investment (loans & advances in conventional banking system)	16,181.73	4,569.94	28.24
Remittances	690.20	258.97	37.52
Total excess liquidity	1668.26	15.18	0.91
Total number of bank branches	11,289	1,703	15.09

## A NEW STANDARD in digital banking

NAJITH MEEWANAGE Chief Executive Officer, **Commercial Bank of Ceylon** 

world have evolved over the years in hedging interest rate and secure banking experience. from simply safekeeping and serve different clusters of society to one-stop destinations that facilitate all financial needs and beyond, with no exception in the offering foreign investors a Bangladeshi context. Banking in Bangladesh is no longer just about transactions but provides comprehensive financial advisory services, dedicated to embracing individual customer needs. Relationship banking, powered by dedicated contact points, offers clients personalized service, while priority banking addresses unique personal requirements. Smart banks like Commercial Bank of Ceylon PLC (CBC) are leading this transformation, crafting financial solutions tailored to each customer and harnessing digital platforms for faster, more accessible services. This shift comes as clients seek more customized guidance and efficiency, positioning banks as essential partners in both financial inclusivity and the nation's economic growth.

At CBC, we are committed to fostering financial growth and providing a comprehensive suite financial solutions for all our clients. one-stop-shop solutions. Through of wealth management solutions tailored to each client's unique needs. With an extensive range of customized products for both depositors and investors, our dedicated relationship managers deliver services that align with each client's requirements, ensuring optimal outcomes. The bank is aligned to deliver stateof-the-art Treasury products to hedge exposures in dynamic enhances our reach to align with market environments, including clients' evolving needs, providing modern financial needs.

This highest rating strengthens our position in the industry, helping us onboard most of Bangladesh's top-tier corporate clients who trust us as their banking partner. Furthermore, our Trade Services department facilitates seamless export, import, and guarantee solutions to meet global and local business needs, while our Digital Banking team continuously

exchange rate risks. Additionally,

in the bank plays a crucial role

in attracting Foreign Direct

Investment (FDI) to Bangladesh,

CBC's AAA credit rating for

14 consecutive years reflects

our strong financial health and

360-degree

comprehensive

investment framework.

Banking systems around the derivative products to assist clients them with a modern, efficient, and

CBC leverages advanced trusted independent entities that the Custodial Services department technology to streamline and enhance service delivery, setting a new standard in digital banking. Our secure digital platform facilitates all business requirements such as cash flow management, payment solutions, integration with all available market channels, and actively works towards integrating all commitment to delivering sound other business verticals to provide

> At CBC, we are committed to fostering financial growth and providing a comprehensive suite of wealth management solutions tailored to each client's unique needs. With an extensive range of customized products for both depositors and investors, our dedicated relationship managers deliver services that align with each client's requirements, ensuring optimal outcomes.

> > CBC's e-FD service, customers can open fixed deposits from wherever they are at competitive rates, with an automatically generated digital receipt. Fund transfers to any bank in Bangladesh now take only seconds, supported by the highest level of cybersecurity. These innovations enable CBC to deliver prompt, safe, and customer-centered banking experiences that keep pace with



www.standardbankbd.com