

OFFERING HOLISTIC financial advisory services



MASHRUR AREFIN
 Managing Director & CEO, City Bank

Banks in Bangladesh are far more than just transactional service providers; they are integral players in the broader financial ecosystem, offering holistic financial advisory services. This evolution has been driven by technology, a rising middle class, and a focus on financial inclusion.

As part of City Bank's comprehensive suite of offerings, the bank provides solutions tailored to meet the needs of individuals, businesses, and high-net-worth clients (HNWIs). Here's a breakdown of the key products and services City Bank provides for financial growth and wealth management:

City Wealth Management: City Bank priority banking (Citygem) Wealth Management services cater to high-net-worth individuals (HNWIs), offering tailored solutions to meet their financial goals. These services include:

Boutique Banking: The Citygem lounges are exclusive spaces that offer optimum comfort and privacy nationwide with its 7 Citygem centers. It offers, private cash transaction desk, private consultation room, exclusive business suits, complementary luncheon, customized vault, and dedicated valet service with reserved parking.

Personal Banking solution: Citygem American express card, high interest savings account, secured overdraft and term loan facility in less than an hour, pre-approved term loan and over draft.

INVESTMENT:
Working Capital Solutions:

* Overdraft Facilities: Short-term credit solutions to help businesses cover day-to-day operational expenses.

* Trade Finance: Financing solutions to facilitate international and domestic trade, including letters of credit (LC), export and import finance, and guarantees.

Corporate Loans and Financing:

City Bank's Citytouch is a robust and feature-rich internet banking platform that offers 100+ services to customers in a seamless manner which includes, account management, fund transfer, bill pay, secured loan, deposit and numerous self-services anytime-anywhere.

* Term Loans: Long-term financing for capital expenditures, business expansion, or other strategic initiatives.

* Project Financing: Customized financing for specific business projects, including large-scale infrastructure or development projects.

Sustainable Finance and ESG Investments:

* Green Bonds: Investment products specifically designed to

fund environmental projects.

* Sustainable Business Financing: Loans and financing for cottage businesses that focus on renewable energy, waste management, and other environmentally sustainable activities.

City bank has made significant strides in modernizing its operations and introducing technology driven solutions that provide convenience, efficiency and accuracy, in a simplest and seamless way.

Here's a detailed look at how City Bank is leveraging technology and digital innovation:

Citytouch (Internet Banking Platform):

City Bank's Citytouch is a robust and feature-rich internet banking platform that offers 100+ services to customers in a seamless manner which includes, account management, fund transfer, bill pay, secured loan, deposit and numerous self-services anytime-anywhere.

Instant account opening: City bank has launched instant account opening platform, namely, Aakhoni App. Customer can open account instantly without visiting bank branch.

Digital products: Any City Bank customer can instantly have a DPS via City Bank app. At the same, customer can avail loan against the DPS as well.

Diversified payment services: inclusion of verity of bill payments, e-commerce enablement, push/pull money across the industry and MSF and NFS enabled card to remain contactless.

YOUR FINANCIAL FUTURE is in reliable hands



MD. AHSAN-UZ ZAMAN
 Managing Director & CEO, Midland Bank

Banks are now not just places to store money or take out loans, but also trusted advisors that help individuals and businesses achieve their financial goals. By prioritizing financial wellness, Midland Bank PLC helps customers make informed decisions about their money and investments, ultimately leading to better long-term outcomes. Through building trust-based relationships with customers, Midland Bank PLC has been able to nurture reliability and retention among its client base.

With experienced staff from various backgrounds, our team of bankers is dedicated to helping our customers achieve their financial goals, whether it is saving for retirement, purchasing a home, or starting a business. With Midland Bank PLC, you can rely on the fact that your financial future is in reliable hands. Our goal is to provide wide-ranging financial solutions that cater to the diverse needs of our customers. With our array of products and services, we aim to empower our customers to take control of their financial well-being and build a secure future for themselves and their loved ones.

Midland Bank offers a comprehensive range of conventional banking products as well as Islami Shariah-compliant products, through Midland Bank Saalam, to cater to the diverse needs of customers. Our extensive digital banking platform enables customers to conveniently perform various banking activities from the comfort of their homes.

Through our digital platform, customers can open accounts, transfer funds to or from other banks or mobile financial services (e.g., bKash, Rocket, Nagad, Upay), access digital loans, and manage deposit schemes such as Deposit Pension Schemes (DPS) and term deposits called FDR. Customers can also encash their deposits using our internet banking application called 'Midland Online,' which is available in both

applications 'Midland Online,' MCM, and online banking services allow customers to conduct transactions, manage accounts, and access financial tools from the comfort of their homes. Additionally, we are investing in advanced data analytics and artificial intelligence (Midland Bank Chatbot - Dolly) to better understand our customers' needs and offer personalized recommendations. Through

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web and mobile versions.

Particularly for business customers, we offer a robust Cash Management Solution called 'Midland Cash Management' (MCM), which allows customers to manage their cash flow and make bank transfers with the ability to have dual signatories to authorize payments.

By leveraging digital platforms, we have made banking more accessible and convenient for our customers. Our mobile banking

digital channels, we provide real-time balance information, financial guidance, and instant access to a range of services, ensuring a seamless and engaging banking experience.

As customers provide their valuable feedback online, we address issues and fine-tune our products and services while the respondents become eligible to win attractive prizes, ranging from a Smart TV, Refrigerator to a Microwave.

TRUST HOME LOAN
 SHAPE YOUR DESIRE WITH US

Apon Nibash Loan

Special Features

- Loan limit up to BDT 2 crore.
- Tenure from 1 to 25 years.
- Financing for buying property, new construction, or even taking over existing home loans.

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COUNTRY'S MOST SUSTAINABLE BANK

We aim to nurture a values-based banking ecosystem that achieves financial success, elevates society, and safeguards the environment. Our mission is to create a brighter and more sustainable future for everyone.

Sir Fazle Hasan Abed
 Founder Chairperson

Scan to download the Sustainability Report 2023

VALUES

Integrity • Innovation • Inclusiveness
Customer-centricity • Effectiveness

GOVERNANCE

- Independent Directors constitute 67% of the Board, the highest in the banking sector
- The highest market capitalization and international investor shareholding in banking sector
- Top bank in Bangladesh Bank's Sustainability Rating for 4 years

RESPONSIBLE FINANCING

- Financing of **BDT 10,888 crore** among **6.31 lac** women customers
- Green and Climate Financing of **BDT 8,369 crore**
- Disbursement of **BDT 1 lac 70 thousand crore** CMSME loans to **14 lac** grassroots customers for **2 decades**

PORTFOLIO DIVERSIFICATION

Customer Deposits	Customer Loans
Retail 48%	Retail 16%
Corporate 32%	Corporate 43%
SME 20%	SME 41%

CONSISTENT FINANCIAL SUCCESS

- Consistent growth in deposits, loans, and profits
- Bank with the lowest non-performing loans
- Adequate liquidity in local and foreign currencies

CREDIT RATING

Country's best in domestic and international credit rating

B+ B2 AAA