



# Annual Report

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## 2025

Empowering Communities  
Through Innovation







# EMPOWERING COMMUNITIES THROUGH INNOVATION

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In a rapidly changing world, meaningful progress is achieved when innovation is used not only to transform industries, but also to uplift people and strengthen communities. At Community Bank Bangladesh PLC, this belief continues to guide our journey as we work to build a banking institution that is modern, resilient, and deeply connected to the aspirations of the people we serve. The Bank is committed to delivering secure, accessible, and forward-looking financial solutions that create lasting value for our customers, businesses, and communities. By embracing technology, strengthening operational excellence, and fostering financial inclusion, we continued to expand opportunities and support sustainable economic growth across communities, as well as country .

# TABLE OF CONTENTS

## 01

### ABOUT COMMUNITY BANK BANGLADESH PLC

Letter of Transmittal	04
Notice of the 7th Annual General Meeting	05
Vision, Mission and Brand Pillars	06
Corporate Profile	07
Milestones	08
Statement from the Chairman	10
Statement from Managing Director	14
Board of Directors'	19
Directors' Profile	20
Senior Management Team	34
Divisional Head	35

## 03

### OTHER INFORMATION

Credit Rating	108
Green Banking	109
Human Capital	111
Digital Banking	113
Treasury	119
Horizontal Analysis	121
Vertical Analysis	123
Value Added Statement	125
Economic Value Added	126
Dupont Analysis	127

## 05

### FINANCIAL STATEMENTS OF COMMUNITY BANK INVESTMENT LIMITED

Independent Auditor's Report to the shareholder	209
Statement of Financial Position	211
Statement of Profit or Loss & Other Comprehensive Income	212
Statement of Changes in Equity	213
Cash Flow Statement	214
Notes to the Financial Statements	215

## 02

### CORPORATE GOVERNANCE

Directors' Report	37
Report of Corporate Governance	59
Certificate of Corporate Governance	64
Corporate Governance Compliance Status	65
Declaration of Managing Director and Chief Financial Officer (CFO)	76
Report of the Audit Committee of the Board	77
Disclosures on Risk Based Capital (Basel III)	79
Risk Management & Control Environment	95
Ethics and Compliance	106

## 04

### FINANCIAL STATEMENT OF COMMUNITY BANK

Independent Auditor's Report to the shareholder	130
Consolidated Balance Sheet	135
Consolidated Profit and Loss Account	137
Consolidated Cash Flow Statement	138
Consolidated Statement of Changes in Equity	139
Balance Sheet	140
Profit and Loss Account	142
Cash Flow Statement	143
Statement of Changes in Equity	144
Liquidity Statement	145
Notes to the Financial Statements	146

## 06

### EVENTS & ACTIVITIES

229

## 07

### BRANCH NETWORK

239



# ABOUT

## COMMUNITY BANK BANGLADESH PLC.

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Community Bank Bangladesh PLC. a concern of Bangladesh Police Kallyan Trust, has been established with a vision to serve communities with the tailor made secured solutions abiding by the highest level of corporate governance. It aims to contribute to the economic growth of the country by providing financial products & services to the communities across geographies. State-of-the-art Core Banking System is an enabler to operate centrally in optimum magnitude. Community Bank Bangladesh PLC. runs on its three core building blocks i.e. Trust, Security and Progress.

# LETTER OF TRANSMITTAL

To  
All Honorable Shareholders of the Bank  
Bangladesh Bank  
Bangladesh Securities and Exchange Commission  
Financial Reporting Council  
Registrar of Joint Stock Companies & Firms  
Other Relevant Regulators and Stakeholders

Dear Sirs,

[Annual Report of Community Bank Bangladesh PLC. for the year 2025](#)

We are pleased to present a copy of Annual Report of the Bank together with the Audited Financial Statements for the year ended 31 December 2025 of Community Bank Bangladesh PLC. The Annual Report 2025 of the Bank which includes financial statement, comprising of Balance Sheet, Profit and Loss Account, Cash Flow Statement, Statement of Changes in Equity, Liquidity Statement along with Notes to the Accounts is placed for your kind information and record.

Sincerely yours,



Saiful Alam, FCS  
SEVP & Company Secretary

# NOTICE OF THE 7<sup>TH</sup> ANNUAL GENERAL MEETING

Notice is hereby given that the 7th Annual General Meeting (AGM) of the Honorable Members/Shareholders of Community Bank Bangladesh PLC. (the Bank/ the Company) will be held on Sunday, June 21, 2026 at 11.00 A.M. at Hall of Pride, Police Headquarters, Fulbaria, Dhaka, Bangladesh to transact the following business:

## AGENDA

1. To receive, consider and adopt the Audited Financial Statements of the Bank together with the Auditors' Report thereon and the Directors' Report for the year ended December 31, 2025.
2. To declare the Dividend for the year ended December 31, 2025 as recommended by the Board of Directors.
3. To elect/re-elect Directors.
4. To appoint External Auditors for the year 2026 and fix up their remuneration.
5. To appoint Corporate Governance Compliance Certificate Provider for the year 2026 and fix up their remuneration.

By order of the Board of Directors



Saiful Alam, FCS  
SEVP & Company Secretary

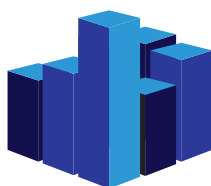
Dated: Dhaka  
April 29, 2026

# VISSION, MISSION AND BRAND PILLARS



## VISSION

Reach out to the members of different communities with innovative banking services



## BRAND PILLARS

Community Bank runs on three building blocks i.e. Trust, Security & Progress



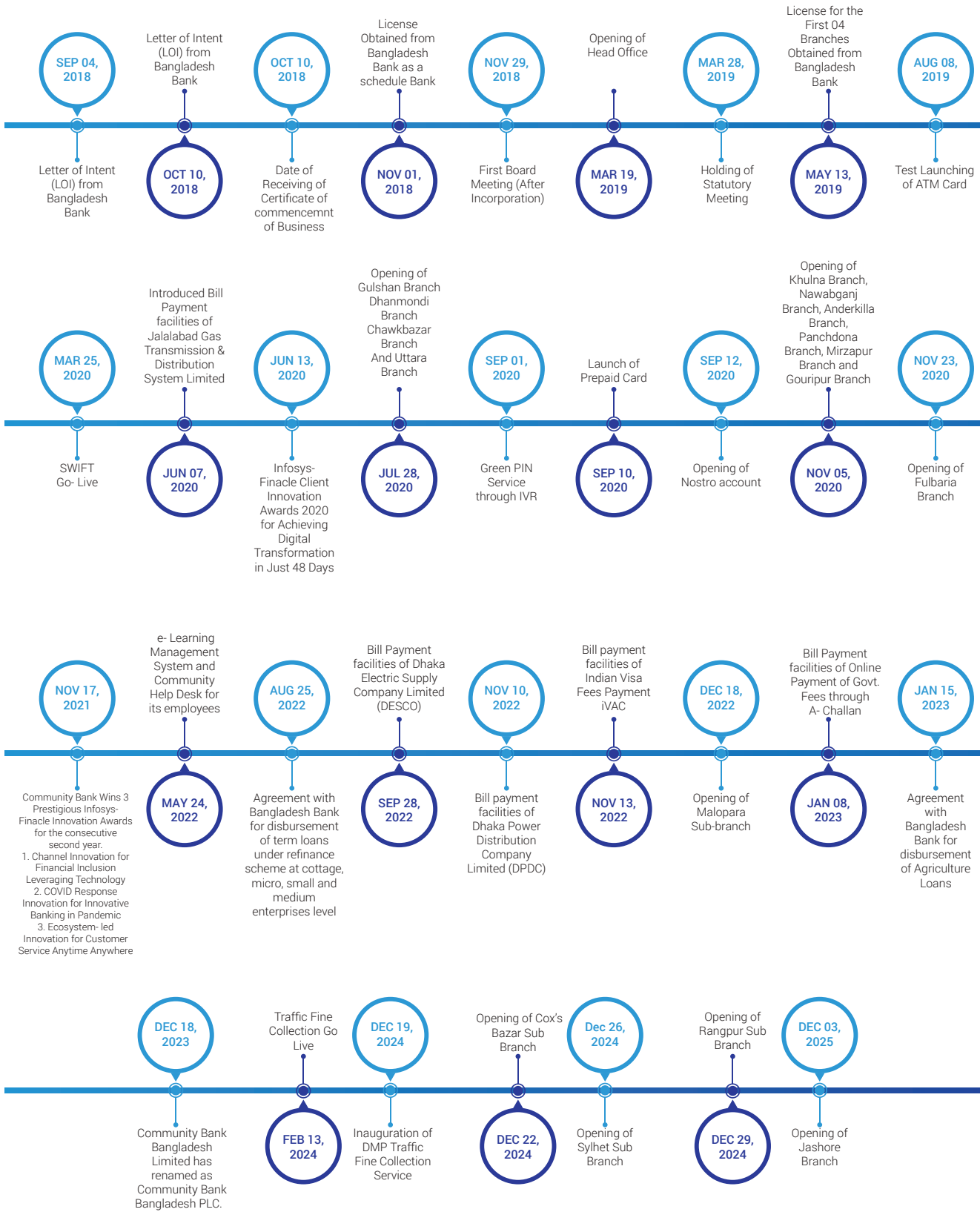
## MISSION

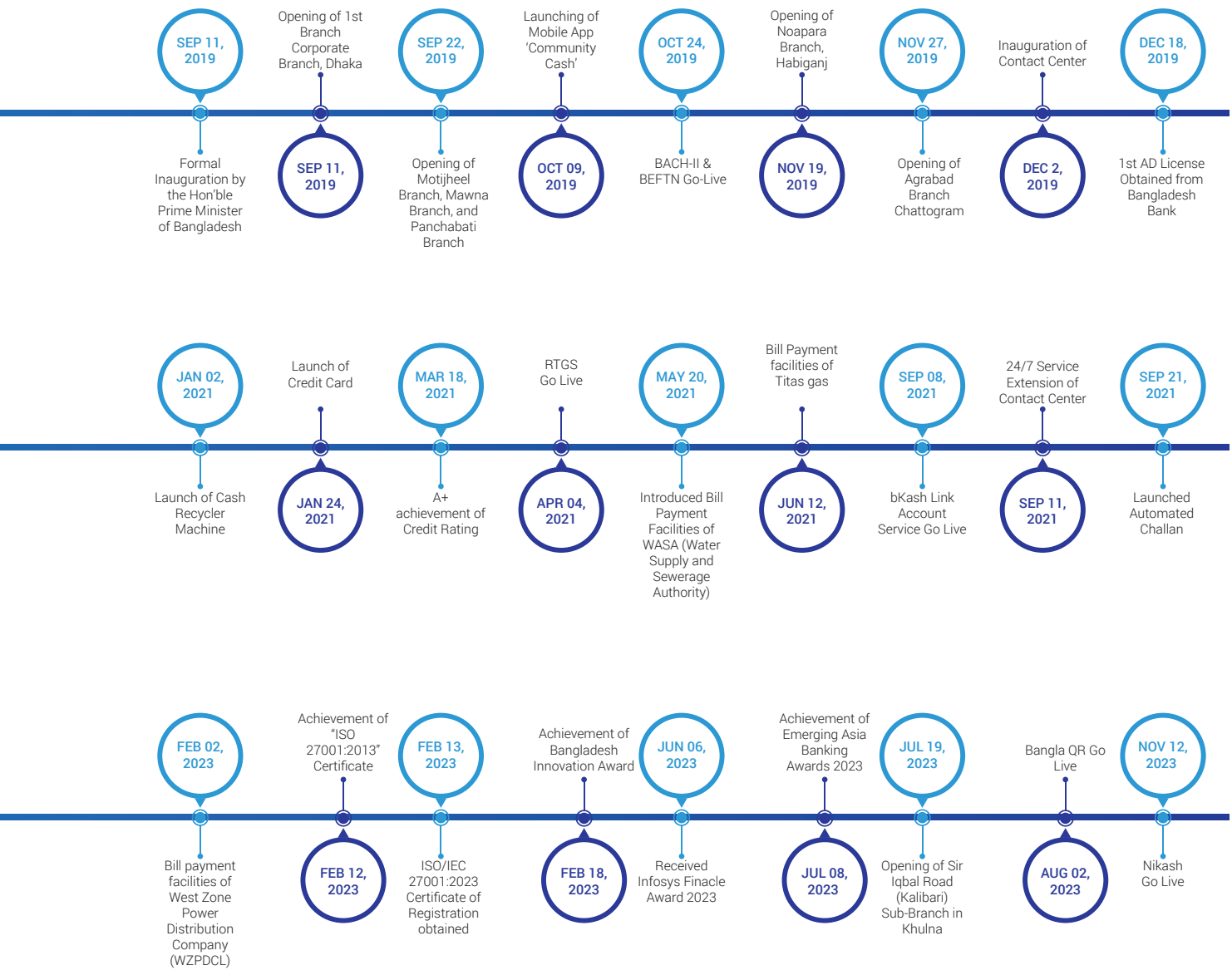
- Deliver seamless services to the clients
- Emphasize development of human capital
- Adopt state of the art technology to ensure transparency and accountability
- Abide by the rules and regulations to establish the highest level of corporate governance
- Offer services to the unbanked members of different communities to include them in the banking system gradually

# CORPORATE PROFILE

Registered Name of the Company	Community Bank Bangladesh PLC.
Legal Form	A public limited company & Scheduled Bank. Sponsor Shareholder: Bangladesh Police Kallyan Trust
Capital (December 31, 2025)	Authorized Capital : BDT 1000,00,00,000.00 (Taka one thousand crore) Paid-up Capital : BDT 5,000,000,000.00 (Taka five hundred crore) Face value per share: 10.00 (Taka Ten)
Company Registration No	C-147611/2018
Bangladesh Bank License	BRPD (P - 3) 745(71) / 2018 - 8337 Date: 01 November 2018
Tax Payer Identification No	136115643249
VAT Registration No	001810084-0101
Chairman	Mr. Md. Ali Hossain Fakir Inspector General of Police, Bangladesh
Managing Director (Current Charge)	Mr. Shamsul Haque Sufyani
Company Secretary	Mr. Saiful Alam, FCS
Chief Financial Officer	Mr. Md. Shariful Islam Kadir, FCA
Statutory Auditors	Islam Aftab Kamrul & Co., Chartered Accountants
Corporate Governance Certificate Issuer	Jasmin & Associates, Chartered Secretaries
Registered Office & Head Office	Police Plaza Concord (Level 10, Tower 2) Plot 2, Road 144, Gulshan 1, Dhaka 1212, Bangladesh
Website of the Bank	<a href="http://www.communitybankbd.com">www.communitybankbd.com</a>

# MILESTONES





## STATEMENT FROM CHAIRMAN



“Transparency remains a cornerstone of the Bank’s operations. We prioritize open and constructive communication with customers, shareholders, regulators, and other stakeholders, strengthening trust and cultivating lasting relationships.”

## STATEMENT FROM THE CHAIRMAN

### Dear Shareholders,

Welcome to the 7th Annual General Meeting of Community Bank Bangladesh PLC. It is an honor to present an overview of the Bank's operational and financial performance for the year ended 31 December 2025, as detailed in our Annual Report 2025.

The year was marked by continued global economic uncertainty, shaped by inflationary pressures, geopolitical tensions, and tighter financial conditions. Domestically, Bangladesh encountered additional challenges, including exchange rate volatility, rising import costs, and strain on foreign exchange reserves—creating a complex operating landscape for businesses and financial institutions.

Amid these conditions, Community Bank delivered a resilient and steady performance in 2025. This achievement reflects the enduring trust and support of our valued shareholders and customers.

As we look ahead, we remain focused on strengthening our position as one of the most secure and trusted banks in the industry. We sincerely thank all our stakeholders for their continued confidence, support, and partnership.

### Review of Bangladesh Economy

The economy of Bangladesh in FY 2024–25 experienced a period of slow growth and macroeconomic challenges, influenced by high inflation, declining investment, and global economic uncertainty. Despite these difficulties, the country maintained overall macroeconomic stability and continued to pursue structural reforms. Economic growth slowed significantly during the fiscal year. Bangladesh's GDP growth declined to about 3.49% in FY2024–25, compared with 4.22% in FY2023–24 and 5.78% in FY2022–23, marking one of the lowest growth rates in recent years. The slowdown was mainly due to weak domestic demand, high interest rates, reduced credit growth, and declining private investment. The investment-to-GDP ratio fell to about 28.54%, down from 30.70% in FY2023–24, while the domestic savings-to-GDP ratio declined to around 21.98%. Private investment fell to nearly 22% of GDP, reflecting uncertainty, higher borrowing costs, and cautious business sentiment. Overall, FY 2024–25 can be characterized as a year of economic slowdown and adjustment for Bangladesh. While growth weakened and inflation remained high, the economy retained its resilience through steady remittance inflows, gradual recovery of external balances, and ongoing reforms aimed at strengthening fiscal management and financial sector stability.

### Review of Banking Industry

The banking sector of Bangladesh experienced a challenging yet transformative year in 2025, marked by structural reforms, financial stress, and efforts to restore stability. The sector played a central role in the country's economic recovery but also faced significant weaknesses related to asset quality, governance, and liquidity. The classified loan ratio stood at 30.60% in December 2025 vis-à-vis 20.20% in December 2024. The high classified loan ratio has contributed to the decline in capital adequacy of several banks. Credit growth slowed during the year 2025, indicating weak investment demand and tighter lending conditions amid economic uncertainty and inflationary pressure. The year also witnessed major regulatory and

institutional reforms. The central bank introduced stricter supervision measures, including asset quality reviews and proposals to merge weaker institutions in order to stabilize the system. Overall, 2025 can be described as a turning point for Bangladesh's banking sector. While structural weaknesses such as high NPLs and governance issues remained major concerns, the year also saw meaningful reforms, consolidation efforts, and digital innovations aimed at restoring stability and strengthening the financial system. The success of these reforms will largely determine whether the sector can regain investor confidence and support sustainable economic growth in the coming years.

### Review of Global Economy

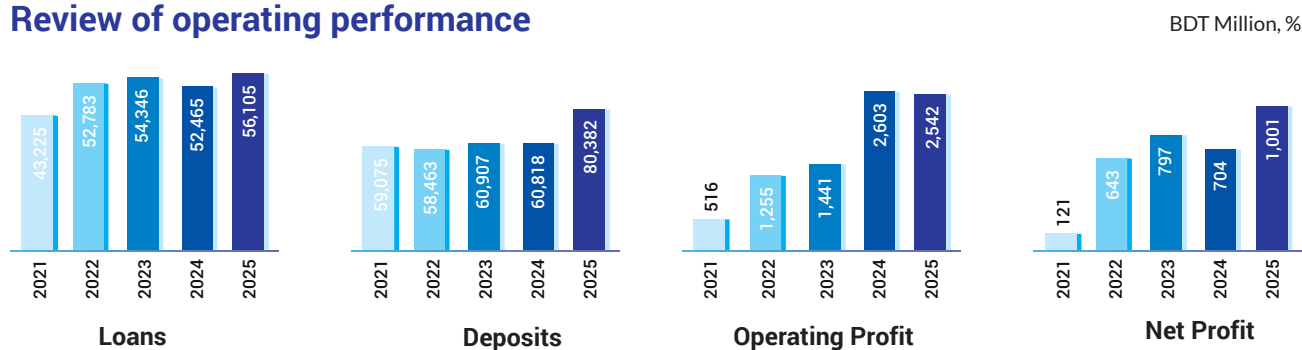
The global economy is expected to remain stable in the coming years. Global economic growth is projected to reach around 3.3% in 2026 and 3.2% in 2027. This indicates that the world economy is continuing to grow at a moderate and steady pace. Several factors are supporting global economic activity. Increased investment in new technologies, particularly artificial intelligence (AI), is helping boost productivity and business activity, especially in North America and Asia. In addition, supportive fiscal and monetary policies, relatively favorable financial conditions, and the adaptability of businesses are helping sustain economic growth. At the same time, global inflation is gradually declining. Inflation is expected to fall to 3.8% in 2026, and further to around 3.4% in 2027. Although inflation is easing, it may take longer in some major economies, such as the United States, to return to target levels.

Despite the stable outlook, several risks remain. Rising trade tensions, geopolitical conflicts, and political uncertainty could disrupt global trade, financial markets, and supply chains. High government debt and increasing fiscal deficits in many countries may also put pressure on interest rates and financial conditions. On the positive side, faster adoption of advanced technologies such as AI could significantly improve productivity and strengthen long-term economic growth. If this transformation occurs, it could support stronger and more sustainable global economic expansion in the future. [Source: IMF]

### Economic Outlook

The economic outlook for Bangladesh in 2026 suggests a moderate recovery following the slowdown in 2025. The IMF projects that Bangladesh's real GDP growth will rebound to around in FY2026. This recovery is expected to be driven by gradual improvements in investment, export performance, and macroeconomic stabilization policies. Inflation is expected to remain relatively high reflecting persistent pressure from food prices, exchange-rate adjustments, and global commodity costs. Bangladesh still faces significant macroeconomic challenges, including weak tax revenue, vulnerabilities in the banking sector, and slower private investment. If structural reforms—such as strengthening financial supervision, increasing revenue mobilization, and improving governance—are implemented effectively, economic growth could gradually accelerate growth. The year 2026 is expected to be a year of cautious recovery for the Bangladesh economy, with moderate growth prospects but continued risks from inflation, financial sector weaknesses, and delayed policy reforms.

## Review of operating performance



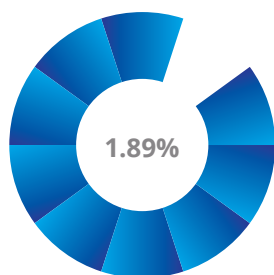
All data presented herewith are related the solo performance of Community Bank unless or otherwise stated.

Despite the challenges, the Bank delivered solid operating results during the year. The loan portfolio grew by 6.9%, reaching BDT 56,105 million compared to BDT 52,465 million in the previous year. Deposits recorded strong growth of 32.2%, increasing to BDT 80,382 million from BDT 60,818 million in the prior year.

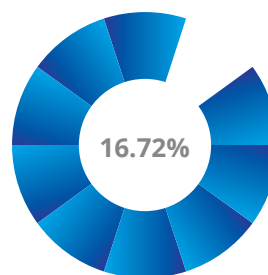
Operating profit stood at BDT 2,542 million in 2025 compared to BDT 2,603 million in the previous year, reflecting a slight decline of 2.4%. The lower operating profit was mainly attributable to a reduction in spread during 2025. In 2024, the Bank benefited from an unusually high spread following the removal of the lending rate cap, which allowed lending rates to be repriced upward immediately while deposit rates

adjusted downward more gradually.

Despite this, the Bank recorded a net profit after tax of BDT 1,001 million, representing a strong growth of 42.2% compared to BDT 704 million in the previous year. Amid a turbulent market environment, the Bank remained focused on generating sustainable profitability while delivering fair returns to its shareholders. Our strategic priorities continued to center on safeguarding asset quality, strengthening liquidity, and enhancing the Bank's resilience against evolving risks and market volatility. Throughout this journey of value creation, we remained firmly committed to upholding the rights and protecting the interests of all our stakeholders.



Classified Loan Ratio



Capital Adequacy Ratio

The Bank's classified loan ratio decreased sharply to 1.89% in 2025 against 3.08% in the previous year and remains notably below the industry average of 30.60% as of December 2025. Additionally, the Capital Adequacy Ratio was recorded at 16.72% against the minimum regulatory requirement of 12.50% and surpassing the industry average of 1.56% as of September 30, 2025. The Advance-Deposit (AD) ratio saw a decrease to 66.29% in 2025 from 82.53% the previous year against the regulatory limit of 87.00%.

### People

At Community Bank, we recognize that our people are the cornerstone of our strength and the key drivers of our continued growth. Cultivating this strength remains integral to our vision of sustainable success. We are committed to empowering our employees by creating an environment that promotes continuous learning, innovation, and professional excellence.

Through a range of focused development initiatives, we equip our teams with the knowledge, skills, and confidence needed to perform effectively in their current roles while preparing them to navigate an increasingly dynamic financial landscape. These initiatives are thoughtfully designed to enhance professional capabilities while also supporting personal development and meaningful career progression.

Our state-of-the-art training academy serves as a center for learning and capability building, offering a broad mix of programs delivered through both in-person and virtual formats. Complementing this, our robust e-learning platform provides employees with flexible access to a wide selection of on-demand courses, enabling them to learn and grow at their own pace.

## Technology

Community Bank continues to harness technology as a key enabler in elevating the overall customer banking experience. By adopting innovative digital solutions, the Bank is expanding access to financial services—particularly in underserved regions—while upholding consistently high service standards.

Digital adoption has accelerated markedly, with nearly 99% of transactions now conducted through digital channels and ATMs, reflecting a strong shift toward convenient, self-service banking. The Bank's mobile banking platform, Community Cash, has also gained significant traction among retail customers, offering a simple, reliable, and user-friendly way to manage everyday financial needs.

## Distribution Channel

Community Bank has built a strong nationwide footprint, currently operating through 19 branches, 5 sub-branches, 186 ATMs, and 111 service desks. In the year 2025, the bank opened one new branch at Jashore. Looking ahead, the Bank is focused on developing a cost-efficient distribution strategy that blends physical locations with digital innovation. Our ongoing investment in technology-driven channels reflects our commitment to expanding access, enhancing service, and adapting to the evolving expectations of our customers.

## Corporate Governance

Community Bank is built on a foundation of strong governance, transparency, and unwavering ethical values. The Bank upholds a strict zero-tolerance stance on any breach of integrity, ensuring that ethical conduct remains central to all its activities.

Guided by a seasoned and diverse Board of Directors, the Bank draws on a wide range of expertise to shape its strategic direction and set clear expectations for management. This leadership approach fosters a culture of accountability, high performance, and steady progress toward long-term growth.

Transparency remains a cornerstone of the Bank's operations. We prioritize open and constructive communication with customers, shareholders, regulators, and other stakeholders, strengthening trust and cultivating lasting relationships. Through ongoing engagement, we ensure that our strategic priorities remain closely aligned with stakeholder expectations.

To support these commitments, the Bank continues to enhance its risk management framework, audit practices, and internal control systems. These measures are integrated across all operations and supported by advanced technology and skilled professionals. By upholding rigorous compliance and ethical standards, Community Bank continues to position itself as a responsible and well-governed institution within Bangladesh's banking sector.

## Strategy

Community Bank's journey is anchored in three core principles—Trust, Security, and Progress—which guide our strategy and inform every decision we make. These values underpin our commitment to building a dependable, forward-looking financial institution that meets the evolving needs of the people of Bangladesh.

Advancing financial inclusion remains a central pillar of our approach. We are committed to extending accessible banking services to communities across the country, particularly those that have traditionally been underserved. Through thoughtful communication, targeted outreach, sponsorship initiatives, and active community engagement, we continue to deepen our connection with customers and foster enduring relationships built on trust and shared growth.

Looking ahead, we remain focused on expanding our nationwide presence and introducing initiatives that bring essential financial services closer to the communities that need them most.

While maintaining sustainable profitability remains important, our broader objective is to create meaningful social value by enabling inclusive access to financial opportunities. Looking ahead to 2026, our priorities will include mobilizing additional deposits, increasing fee-based income, improving asset quality through proactive management of classified loans, and diversifying revenue streams to support stronger financial performance. At the same time, we will continue to reinforce our risk management framework to ensure the Bank's long-term stability and resilience in a dynamic operating environment.

## Dividend

While taking decision on dividend, the Company focuses on creating shareholder value by striking a balance between paying out dividend and retaining the surplus to plough back into the business. The company has completed another successful year of commercial operation. The Directors, therefore, proposed a dividend of 10% for the year 2025. This will be placed for the approval of Shareholders in the 7th Annual General Meeting for its approval.

## Acknowledgements

I would like to express my sincere gratitude to our esteemed shareholders for their continued trust and confidence in the Bank. My appreciation also goes to our management team and employees, whose commitment, hard work, and resilience have played a vital role in navigating challenges and advancing our progress. I am equally thankful to my fellow Board members for their valuable guidance and steadfast support. We remain grateful to Bangladesh Bank for its ongoing direction and support, and we acknowledge the cooperation extended by the Bangladesh Securities and Exchange Commission, the National Board of Revenue, and other regulatory bodies. Our thanks also extend to our valued business partners for their continued collaboration. Above all, we deeply appreciate the trust placed in us by our customers and the members of the police force, who remain at the heart of our mission. As we look ahead to the coming year, we remain committed to building on our achievements and pursuing new milestones together.

Thank you.  
May Allah SWT bless and remain with us.  
With my best regards,



**Md. Ali Hossain Fakir**  
Inspector General, Bangladesh Police and  
Chairman, Community Bank Bangladesh PLC.

## STATEMENT FROM MANAGING DIRECTOR



“Looking ahead, the Community Bank remains firmly committed to strengthening its foundations, creating sustainable long-term value and ensuring fair and responsible returns for its shareholders. Our commitment is to safeguard stakeholders' interests while upholding the highest ethical standards.”

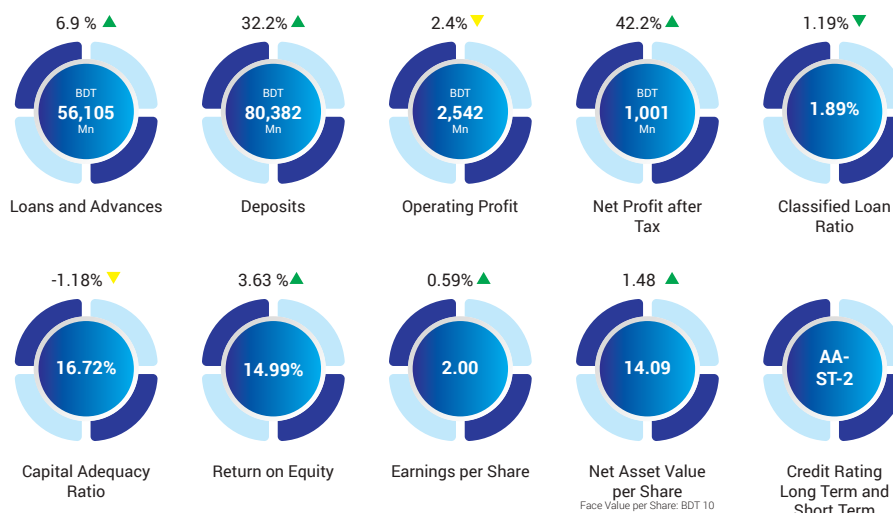
# STATEMENT FROM MANAGING DIRECTOR

Dear Shareholders,

I am honored to present the 2025 Annual Report, which highlights the Bank's operational and financial performance for the year ended December 31, 2025. Since commencing commercial operations in September 2019, the Bank has navigated a series of unprecedented challenges, including the COVID-19 pandemic, the Russia-Ukraine conflict and tension in the middle east, and prolonged macroeconomic pressures at both global and domestic levels. In Bangladesh, these challenges manifested through elevated inflation, foreign exchange volatility, liquidity constraints, and a period of economic adjustment.

Despite these headwinds, the Bank demonstrated resilient operational performance in 2025, reflecting prudent management and strategic focus. We sincerely appreciate the continued confidence and steadfast support of our Board of Directors and valued Shareholders throughout this journey. Looking ahead, the Bank remains firmly committed to strengthening its foundations, creating sustainable long-term value, and ensuring fair and responsible returns for its shareholders.

All data narrated and presented here are related to the solo performance of Community Bank unless otherwise stated.



Growth or de-growth are denoted by up and down arrow in percentage terms or absolute terms, as applicable, year on year basis

## Business

Amid challenging market and economic conditions, the Bank's Loans and Advances grew by BDT 3,640 million (6.9%) during the year, reaching BDT 56,105 million by December 2025. Deposits also recorded strong growth, increasing by BDT 19,564 million (32.2%) to stand at BDT 80,382 million at year-end. Revenue remained almost unchanged, rising slightly by BDT 3 million (0.1%) to BDT 4,109 million in 2025 from BDT 4,106 million in the previous year. This flat performance was mainly due to a decline in net interest income, as some loans became classified and their interest income was suspended. In addition, net interest income had been unusually high in 2024 following the removal of the 9% lending rate cap, when loans were repriced instantly while deposit rates adjusted gradually, creating a temporary favorable spread. The drop in net interest income in the year 2025 was mainly offset by higher income from investments, fees, and other sources. Operating expenses increased by BDT 65 million (4.3%) to BDT 1,567 million in 2025, primarily driven by the rising cost of doing business, annual increments in salaries and benefits including cost-of-living adjustments, recruitment of additional human resources to support business growth, and expenses associated with increase in rental cost from new branches and sub-branches. As a result, operating profit declined by 2.4% to BDT 2,542 million, compared to BDT 2,603 million in the previous year. Despite this, Net Profit rose significantly by 42.2%, reaching

BDT 1,001 million in 2025, up from BDT 704 million in 2024. The Bank's classified loan ratio also improved to 1.89% in 2025 from 3.08% in 2024, remaining well below the industry average of 30.60% as of December 2025.

## Service

At the Bank, our top priority is serving our valued customers. With a network of 19 branches, 5 sub-branches, 186 ATMs, and 5 school banking booths, we are committed to delivering accessible financial services. As of December 31, 2024, we have disbursed approximately 111,627 loans to members of the police force and managed payroll for 193,000 police personnel. Our goal is to expand nationwide, reaching under-served communities through a cost-effective distribution model that combines technology with traditional brick-and-mortar expansion. The Bank received approval from Bangladesh Bank vide letter reference FEPD (Division-1)/Offshore/7/2025-5649 dated 26 November 2025 to establish an Off-Shore Banking Unit (OBU). The Bank expects to commence OBU operations in 2026, offering commercial banking services in accordance with the rules and guidelines of Bangladesh Bank. The Bank also obtained approval from Bangladesh Bank vide letter reference IBRPD/801/2026-71 dated 8 January 2026 to commence Islamic Banking operations. Community Bank's Islamic Banking activities will be conducted in compliance with Islamic Shariah principles, ensuring interest-free banking operations in line with Islamic values and guidelines.

## Compliance

We are committed to building and maintaining one of the industry's strongest and safest balance sheets. Our approach involves meticulous borrower selection and rigorous monitoring. At the same time, we continue to strengthen our liquidity position to protect the interests of depositors and stakeholders, preserving their trust and confidence. The Bank remains fully compliant with all legal and regulatory requirements, maintaining an asset-to-deposit ratio of 66.29%, well within the permissible limit of 87.0%. The capital adequacy ratio stood at 16.72% as of December 31, 2025, from 17.90% the previous year, far exceeding the minimum regulatory requirement of 12.5% and the industry average of 4.47% as of June 2025. This robust capital base allows us to expand our balance sheet, enhance our shock-absorbing capacity, and remain resilient in the face of risks and economic uncertainties.

We remain alert to market dynamics and regulatory changes, adapting swiftly to maintain compliance and transparency. Our commitment is to safeguard stakeholders' interests while upholding the highest ethical standards. We actively engage with stakeholders, ensuring that key decisions and initiatives align with their expectations. The Bank has established a robust risk management framework, integrated strong internal controls into business and operational processes, and ensures the internal audit function operates effectively. We cultivate a culture of integrity, enforcing zero tolerance for compliance violations. Our goal is to uphold the highest compliance standards and solidify our reputation as a well-governed bank in Bangladesh. The progress we have achieved is a testament to the prudential guidance and unwavering support of our esteemed Board of Directors.

## Technology

On the technology front, we successfully implemented the world-class universal Core Banking System, Finacle, in a record-breaking 48 days, earning an Innovation Award from Infosys. We also established a cutting-edge Data Center and Disaster Recovery sites, launched the app-based banking platform Community Cash, which now processes over one million transactions per month, and continuously enhance security measures to protect the Bank from data and cyber risks. With 99% of transactions conducted through ATMs and digital channels, we reaffirm our leadership in the digital banking space. As part of our Business Continuity and Disaster Recovery plans, we are continuously strengthening and upgrading our technology infrastructure, ensuring sufficient redundancy and storage capacity. This guarantees secure data preservation and synchronization, enabling seamless operations even in the face of potential disruptions.

## People

We are committed to fairness and equal opportunity in recruitment, performance management, and career development. We prioritize work-life balance, foster a diverse and inclusive workplace, and ensure the health and safety of our employees. To enhance their competencies and skill sets, we continuously invest in training and professional development.

## Brand and Communication

Beyond providing financial services, we strive to build strong connections with communities through promotion,

sponsorship, and engagement initiatives. Our long-term vision is to expand community-based financial inclusion programs, reaching every corner of the country. While driving business growth and creating value for shareholders, we remain committed to protecting stakeholders' interests and making a positive societal impact.

## Outlook

Bangladesh's economy is expected to recover gradually after a recent slowdown, supported by macroeconomic stabilization measures and structural reforms. GDP growth declined in FY2025, reflecting weaker investment, tighter policies, and production disruptions, but is projected to rebound in FY2026 and rise further toward over the medium term if reforms are implemented effectively. Inflation, although easing from earlier double-digit levels, is expected to remain elevated at around 8–9% in FY2026 before gradually declining. Weak tax revenue mobilization, fiscal constraints, and ongoing external pressures remain key challenges for sustainable growth. Bangladesh faces significant macro-financial risks, particularly linked to vulnerabilities in the banking sector. These include weak governance, asset-quality concerns, and structural weaknesses that threaten financial stability. Strengthening bank regulation, improving loan recovery, and enhancing supervisory frameworks are considered critical for reducing systemic risks. The Fund emphasizes that reforms in the financial sector, alongside improved fiscal management and economic diversification, will be essential to support long-term growth and ensure stability as Bangladesh moves toward LDC graduation. Bangladesh's economic prospects remain positive but conditional on decisive policy action. Addressing banking sector fragilities, mobilizing domestic revenue, and implementing structural reforms will play a central role in sustaining macroeconomic stability and supporting inclusive growth in the coming years.

## Acknowledgement

On behalf of the management, I extend our sincere appreciation to our Bank's Chairman, Mr. Md. Ali Hossain Fakir, Inspector General, Bangladesh Police, for his invaluable guidance and leadership. I also express my gratitude to the Board of Directors for their unwavering support and contributions. We are deeply thankful to the Honorable Governor and officials of the Central Bank, the Bangladesh Securities and Exchange Commission, the Registrar of Joint Stock Companies and Firms, the National Board of Revenue, and other regulatory bodies for their continuous support and guidance. Mr. Kimiwa Saddat served as the Managing Director (Current Charge) during the year, following his absence, we express our sincere gratitude to him for his valuable contributions to the Bank. My heartfelt thanks go to our dedicated employees, whose hard work and commitment drive the Bank's success. Above all, we are profoundly grateful to our valued customers and the members of the Bangladesh Police, the very foundation of our Bank's existence.

May Allah SWT shower us with the choicest of the blessing in this journey.



**Shamsul Haque Sufyani**  
Managing Director (Current Charge)

# Pay With Confidence

Experience the premium way to pay with **Community Bank Credit Card**



\*T & C Apply



Contactless Credit Card



Free First-Year Annual Fee



Lowest Interest Rate



45 Days Interest-Free Period



Free Supplementary Card



bKash/Nagad/MFS Transfer Free



Reward Programs



Real-Time Fund Transfer



ATM Cash Withdrawal



Convenient Payment Options



Auto Debit Facility



EMI Facility



Lounge Access



E-Statement Service



24/7 Contact Center



Buy 1 Get 1 Free



Pre-Approved Card



Single Currency Account

## Apply Now

Please Call +88 096 777 16707

Visit your nearest Branch or Service Desk

24/7 16707

# BOARD OF DIRECTORS





# BOARD OF DIRECTORS



## Chairman

### Mr. Md. Ali Hossain Fakir

Inspector General of Police, Bangladesh

## Directors

### Mr. A K M Awlad Hossain

Additional Inspector General (Admin)  
Bangladesh Police

### Mr. Md. Akram Hossain, BPM (Sheba)

Additional Inspector General (Finance)  
Bangladesh Police

### Mr. Md. Sibgat Ullah, BPM (Sheba), PPM

Additional Inspector General (Development)  
Bangladesh Police

### Mr. Sarder Nurul Amin, BPM (Sheba)

Additional Inspector General (Special Branch)  
Bangladesh Police

### Mr. Kazi Md. Fazlul karim, BPM (Sheba)

Additional Inspector General and Rector  
Police Staff College Bangladesh.

### Mr. Md. Kamrul Ahsan

Deputy Inspector General (Confidential)  
Bangladesh Police

### Mr. Muntashirul Islam, PPM

Additional Deputy Inspector General (Highway Police)  
Bangladesh Police



**Mr. Ahmad Muyeed, BPM (Sheba)**

Additional Deputy Inspector General  
(Bangladesh Police Kallyan Trust)  
Bangladesh Police

**Mr. Kamrul Hasan Talukdar**

Inspector, Bangladesh Police and President  
Bangladesh Police Association

**Dr. Md. Morshed Hasan Khan**

Independent Director

**Mr. Syed Rafiqul Haq**

Independent Director

**Mr. Mohammed Tofazzul Hussain FCA**

Independent Director

**Former Managing Director (CC)**

**Mr. Kimiwa Saddat**

# DIRECTORS' PROFILE



**Mr. Md. Ali Hossain Fakir**  
Inspector General of Police, Bangladesh

## Chairman

Mr. Md. Ali Hossain Fakir currently serves as the 32nd Inspector General of Police (IGP), the highest ranking-position in Bangladesh Police. He is innovative, tech-savvy, dedicated civil servant who stand to be the glaring inspiration for the new generation officers.

## Early life and Education:

Mr. Md. Ali Hossain Fakir was born in 1968 in Bagerhat District. He completed his higher education in management studies from the University of Dhaka. He also received Post Graduate Diploma in HRM from Institute of Personnel Management, Dhaka.

## Entry into Police Service:

In 1995, Mr. Md. Ali Hossain Fakir joined Bangladesh Police as an Assistant Superintendent of Police (ASP) after successfully qualifying in the Bangladesh Civil Service (BCS) Examination.

## Professional Career:

Mr. Md. Ali Hossain Fakir was appointed as Inspector General of Police, Bangladesh on 24th February 2026. Throughout his service tenure, he worked with utmost dedication, unwavering commitment, impeccable integrity and indomitable spirit of serving the people. In his distinguished career, he served in different capacities including Superintendent of Police in Netrokona, Feni and Magura district, various strategic roles in Dhaka Metropolitan Police. Before taking charge as IGP, he served as Additional Inspector General of police (Additional IGP) and Chief of the Armed Police Battalion (APBn).

## International engagement:

IGP Md Ali Hossain Fakir had an illustrious career in United Nations peacekeeping mission in Kosovo and Ivory Coast.

## Training and Professional Development:

He has attended several prestigious professional training programs both at home and abroad. Among these, Cyber Security course in UK and Vital Installations Security & VVIP Protection in New Mexico, USA are notable.

## Social engagement:

IGP Md. Ali Hossain Fakir is the General Secretary of the 15th BCS Forum and convener of the 15th BCS Police Forum.

He is also associated with various educational institutions, social and cultural organizations.

## Personal life:

Mr. Md. Ali Hossain Fakir is happily married to Professor Nasima Ferdousi. He is a proud father of a son and a daughter.

Mr. Md. Ali Hossain Fakir known for his field-oriented leadership and people-centric approach, he has consistently emphasized professionalism, accountability, and modernization within the police force.

He is widely regarded as a pragmatic and police-friendly leader, committed to strengthening institutional capacity and enhancing public trust in law enforcement.

# DIRECTORS' PROFILE



**Mr. A.K.M Awlad Hossain**

Additional Inspector General (Admin)  
Bangladesh Police

## Director

Mr. A.K.M Awlad Hossain was born on February 24, 1968 in a respectable muslim family of Munshiganj. He obtained Bachelor's degree in Mechanical Engineering from the Bangladesh University of Engineering and Technology (BUET).

Mr. Awlad joined Bangladesh Police Service in 1995 as Assistant Superintendent of Police (ASP) through 15th Bangladesh Civil Service (BCS) Cadre. Now he has been serving Additional IG (Administration) at Police Headquarters, Dhaka.

Over a distinguished career spanning of 30 years, Mr. Awlad has served Bangladesh Police in various units and capacities, progressing from ASP to the rank of Deputy Inspector General (DIG).

In his early career, he served as ASP, Senior ASP, and Additional Superintendent of Police in several districts e.g. Noakhali, Jashore, Chuadanga, Special Branch, Dhaka

Metropolitan Police, and Khulna Metropolitan Police. He later served as Superintendent of Police (SP) in Meherpur District, Dhaka Metropolitan Police, Police Headquarters Dhaka, Rajshahi Metropolitan Police, and Tourist Police. Mr. Awlad served as Addl. DIG in Special Branch (SB) Dhaka and Industrial Police. He also served as Deputy Inspector General (DIG) of Dhaka Range and as Addl. IG at Police Telecom.

Throughout his career, Mr. Awlad has participated in a number of professional and skill development training courses both at home and abroad. He was also deputed to United Nation Peacekeeping Operations in Kosovo, East Timor and Darfur Sudan served for more than three years.

Mr. Awlad is happily married to Mrs. Sabina Parveen and is blessed with a son and a daughter.

# DIRECTORS' PROFILE



## Mr. Md. Akram Hossain, BPM (Sheba)

Additional Inspector General (Finance)  
Bangladesh Police

### Director

Mr. Md. Akram Hossain, BPM (Sheba), the Additional Inspector general of police (Finance) joined in Bangladesh Police Service as Assistant Superintendent of Police (ASP) through 15th BCS in the year 1995. He Completed his Masters in Economics from Dhaka University.

In his 30 years Police Career, he Served in different Strategic and technical unit of Bangladesh Police. He Started his Career as ASP in Armed police battalion (APBN), Special Security force (SSF) and also as Assistant Police commissioner in Dhaka Metropolitan Police in Detective Branch and Traffic Branch. He was Addl. SP in Laxmipur District and Served as Superintendent of Police (SP) in Jhenidah and Bogra District. He also acted as Deputy Police Commissioner in Dhaka Metropolitan Police (DMP) and Sylhet Metropolitan Police in Various portfolios and appointments.

As Addl. DIG he worked in Barishal Range and Police Telecom and Information Management unit. He was DIG (Crime) and Addl. IG (Crime and operation) in Police Headquarters. Currently he is serving as Addl. IG (Finance) and Chairman, Bangladesh Police Kallyan Trust (BPKT) Management Committee a welfare orientated business conglomerate having engagement and investment in Land

and Construction Sector, Tourism and Sports entertainment Sector, Industrial Products, Shopping Mall and Hotel sector, Commercial Bank and Insurance Sectors. As Head of Finance he ensures the financial health, strategy and long-term sustainability of the organization.

Mr. Hossain served as an UN Peacekeeper in Kosovo (UNMIK) and Darfur (UNAMID) Mission. He also Served as Commander BANFPU-1, Ivory coast (UNOCI) and completed many Courses from Peace Operation Training Institute (POTI).

Mr. Hossain took Part in a number of professional training at home and abroad including Basic Police Training, an Aid to Good Investigation, Survey and Settlement, Land Management Training, Military Orientation Course, Financial Management Course and attended in Senior Crisis Management Seminar in the University of Washington, Rapid Transport Seminar in Singapore, Thailand, Indonesia and Mobile Radio Technology Transfer Training and visit in Malaysia, USA and Australia.

He is happily married to Mrs. Tanvin Mowla Sumi and blessed with two sons.

# DIRECTORS' PROFILE



## Mr. Md. Sibgat Ullah, BPM (Sheba), PPM

Additional Inspector General (Development)  
Bangladesh Police

### Director

Mr. Md. Sibgat Ullah, BPM (Sheba), PPM was born on the 1<sup>st</sup> of July 1967 in Pabna. He joined Bangladesh Police Service as Assistant Superintendent of Police (ASP) through the 15<sup>th</sup> Bangladesh Civil Service (BCS) in 1995. He obtained Honors and Masters in Zoology from Rajshahi University. Currently he is serving as Additional Inspector General of Police (Development) at Police Headquarters.

Over a distinguished career spanning 30 years, Md. Sibgat Ullah has served in various units of Bangladesh Police and has served under the United Nations in multiple international assignments.

Throughout his professional career, he served as ASP in Madaripur District and as ASP and Additional SP in Dhaka Metropolitan Police. He served as Superintendent of Police (SP) at Pirojpur, Mymensingh, Feni, Narayanganj Districts, in Police Headquarters, Industrial Police, 5<sup>th</sup> APBn and worked as Director (Administration and Finance) at Police Staff College Bangladesh, contributing to curriculum development and officer training. He served as Chief of

Industrial Police, a specialized unit of Bangladesh Police. Before joining as Additional Inspector General of Police (Development) at Police Headquarters he served as Additional Inspector General and the Chief of the Criminal Investigation Department (CID) of Bangladesh Police.

Md. Sibgat Ullah holds a number of professional certificates from home and abroad including in the field of logistics, management, and leadership. He contributed to major infrastructural and capacity development projects of Bangladesh Police, including the introduction of the Automated Fingerprint Identification System (AFIS). He was part of the Police Reform Program supported by the United Nations Development Programme. He has extensive global experience, having served United Nations peacekeeping missions in Ivory Coast and Darfur, Sudan and international assignments in Europe under the United Nations.

Mr. Md. Sibgat Ullah is happily married to Ms. Laila Haque. The couple are blessed with two sons.

# DIRECTORS' PROFILE



**Mr. Sarder Nurul Amin, BPM**  
Additional Inspector General (Special Branch)  
Bangladesh Police

## Director

Mr. Sarder Nurul Amin was born on 1st January 1969 in Bagerhat city. He completed his SSC and HSC from Dasani School, and PC College, Bagerhat respectively. He did B.com (Honors) and M.com in Marketing from Dhaka University also completed MBA.

Mr. Sarder Nurul Amin joined BCS (Police) in the 15th batch in 1995 as an ASP. He served in various units of Bangladesh Police where he proved his professionalism, dedication and excellence. In the Span of 30 years of glorious career, he served at Rajshahi Districts as an ASP. He also served at DMP as an AC. He was Police Super of Munshigonj, Naogaon and Narayanganj Districts where he showed his professionalism. After that he was served in Tourist Police as Police Super (Admin, Finance and Logistics). Later as a Director (DIG) he has served in Central Police Hospital, Rajarbagh, Dhaka and served as Additional Inspector General (Development) at Police Headquarters. Currently he is serving as Additional IGP and Head of Special Branch of Bangladesh Police.

Mr. Sarder Nurul Amin has ornamented and flourished himself with various professional trainings from home and abroad.

His foreign trainings include Contemporary Problem In The Criminal Justice System And Administration, Bangladesh UNAFEI Joint Seminar Japan International Co-operation 1998. "Vital Installation Security Training" Org. By Anti Terrorism Assistance Training Program, Federal Law Enforcement Training Centre, Georgia, USA. 2000, Passport

Training Border Police Training Institute: UNMIK KOSOVO 2003. Senior Management Training Course, Royal Police Collage, Malaysia. 2005. Prevention of Sexual Exploitation And Abuse in UN, United Nations Mission In Liberia: Integrated Mission Training Centre. 2006.

Mr. Sarder Nurul Amin has also made his contribution to the International Arena. He served in the United Nations Peacekeeping Mission in Kosovo (2002-2003) United Nations Peacekeeping Mission in Liberia (2005-2006) and the United Nations Peacekeeping Mission in Darfur (2012-2013).

Mr. Sarder Nurul Amin has been blessed with various awards and medals for his outstanding and glorious professionalism and dedication. He received UN Medals thrice (2003, 2006 and 2013) and Bangladesh Police Medal (BPM).

Mr. Sarder Nurul Amin is a regular trainer to different Police Training Centers and Govt. Institutions; Detective Training School of Criminal Investigation Department, School of Intelligence, Special Branch, Police Staff college, Dhaka.

Mr. Sarder Nurul Amin is an accomplished professional with 30 years career in various fields; intelligence, operations, investigation, international peacekeeping and training etc.

He is happily married to Mrs. Khandaker Airin Parveen and blessed with 2 daughters.

# DIRECTORS' PROFILE



**Mr. Kazi Md. Fazlul Karim, BPM (Sheba)**  
Additional Inspector General, Bangladesh Police  
and Rector, Police Staff College Bangladesh

## Director

Mr. Kazi Md. Fazlul Karim, BPM (Sheba), the Additional Inspector General of Police has joined Police Staff College Bangladesh as the Rector since 23 Dec 2025. He started his journey in Bangladesh Police as Assistant Superintendent of Police (ASP) through 15th BCS in the year 1995. Mr. Karim successfully completed his graduation under Chattogram University and did Masters of Social Science (MSS) in Economics from Dhaka University. Furthermore, he obtained Bachelor Degree in Education (B.Ed.) from National University. Moreover, he also efficiently completed Masters in Disaster and Human security management in Bangladesh University of Professionals (BUP).

Mr. Kazi Md. Fazlul Karim has served in various units of Bangladesh Police where he proved his professionalism, sheer dedication and excellence. In his glorious 30 years of career, he has served as ASP, Addl. SP & SP at different ranges and Metropolitan police such as Dhaka range and Rajshahi range at different districts like Gopalganj & Pabna, Dhaka Metropolitan Police (DMP) and Khulna Metropolitan Police (KMP).

He also dutifully served as DIG of Industrial Police Headquarters, Dhaka, & DIG Administration and DIG Headquarters, Police Headquarters, Dhaka. He has

successfully performed as the team leader of Bangladesh Police contingent in UN Mission, Sudan (UNMIS) from 09/11/2006 to 08/11/2007.

He is exceptionally well known not only as an experienced police officer but also as a distinguished administrator. He has served in various crucial positions in Bangladesh Police with exceptional success & reputation. His talent and leadership as a strategic police officer have earned him considerable national acclaim.

Mr. Karim also serves as Adjunct Faculty in the Department of Criminology under University of Dhaka. He has served as the Chairman of the Police Trust Construction & Development Ltd (a BPKT Company). He has also served as the Chairman of the governing body of "Shaheed Police Smrity School & College" Mirpur. He was also diligently involved in a series of professional courses, workshops & rigorous training programmes at home and abroad.

He was born on 1st of February 1971 in a respectable Muslim family of Chandpur. He is happily married to Mrs. Nujhath Fatema and blessed with four daughters.

# DIRECTORS' PROFILE



## Mr. Md. Kamrul Ahsan

Deputy Inspector General (Confidential)  
Bangladesh Police

### Director

Mr. Md. Kamrul Ahsan was born on 30th October 1970 in a respectable Muslim family in Kurigram. He completed his B.Com (Honours) and M.Com in Marketing from university of Dhaka.

Belonging to the 17th BCS batch, Mr. Md. Kamrul Ahsan started his career with Bangladesh police in 1998 as Assistant Superintendent of Police. He was promoted to the rank of Superintendent of Police in 2011, Additional Deputy Inspector General of Police in 2019 and Deputy Inspector General of Police in 2024 respectively.

Throughout his distinguished career, Mr. Ahsan has served in various capacities in Pirojpur, Barisal, Narail, Bandarban, Dhaka District Police, APBn, DMP and Police Headquarters Dhaka. Subsequently he held senior positions at CID and

Police Headquarters Dhaka. Currently Mr. Ahsan has been serving as Deputy Inspector General (Confidential) at Police Headquarters Dhaka.

Mr. Ahsan took part in a number of professional training programs at home and abroad including Security Sector Partnership in Philippine. Peace Studies and Conflict Transformation in Thailand, Military in Security operation (MiSO) in Nepal, Violence against children Recruited and Exploited by Terrorist and Violent Extremist Groups in Japan and Counter Terrorism and Terrorist Financing through Case Studies in SriLanka.

Mr. Md. Kamrul Ahsan is happily married to Sayda Sultana Most. Shreen Jahan and blessed with two daughters.

# DIRECTORS' PROFILE



## Mr. Muntashirul Islam, PPM

Deputy Inspector General (Highway Police)  
Bangladesh Police

### Director

Mr. Muntashirul Islam, PPM was born on 31 December 1975 in a respectable muslim family of Kotwali, Cumilla. He completed his M. Sc in Physics from University of Dhaka, Bangladesh and MA in International Relation from Waseda University, Japan.

Mr. Muntashirul Islam, PPM joined Bangladesh Police services in the year 2003 through 21st BCS as Assistant Superintendent of Police and served in different capacities.

Mr. Islam has served in many police command positions as he advanced through the ranks. As Superintendent of Police (SP) he served Dhaka Metropolitan Police, DC (Crime), DMP (Lalbag), DMP (Logistics) and in Jhenaidah District as Superintendent of Police. He served as Additional Deputy Inspector General of Police assigned at Welfare trust, Police Headquarters. Now he has been serving as Additional Deputy Inspector General of Police assigned at Highway Police Headquarters.

Mr. Islam took part in a number of professional training and Seminar at home & abroad including Counter Crime Investigation in China; Combating Transnational Threats Seminar in NESACenter for Strategic Studies in USA;

International Crime and Global Security Project in USA; 83rd INTERPOL General Assembly Session in Monaco; Coordination Conference on UN Training Standard for the Provision of Police Officers for UNAMID, Darfur, Sudan; Counterpart Training on Japan's Security Patrolling & Monitoring and its Human Resources Development, JICA, Japan; The learning Visit To Philippine Gender Basted Violence programmer in Philippine; Safer Cyberspace for Digital Bangladesh: Enhancing National & Regional Digital Investigation Capability of Bangladesh Police in South Korea and Project CT-Tech Training on Open Source Intelligence, INTERPOL in Singapore.

Mr. Islam served as an UN peacekeeper in Darfur, Sudan and served as the head of strategy and budget unit of UNAMID Police component.

In recognition of his outstanding Contribution and distinguished service to Bangladesh police, he has been awarded the prestigious "President Police Medal (PPM)" and IGP's badge.

Mr. Muntashirul Islam, PPM is happily married to Mrs. Mir Farzana Sharmin and blessed with 1 daughter and 1 son.

# DIRECTORS' PROFILE



## Mr. Ahmad Muyeed, BPM (Sheba)

Additional Deputy Inspector General  
Bangladesh Police Kallyan Trust  
Bangladesh Police

### Director

Mr. Ahmad Muyeed, BPM (Sheba) was born in the year 1975 in a respectable Muslim family of Rajshahi District. He joined Bangladesh Civil Service as Assistant Superintendent of Police (ASP) in the Year 2005 through 24th BCS.

Mr. Muyeed completed his Masters degree with Honors in Chemistry from Rajshahi University.

In his illustrious career Mr. Ahmed Muyeed has served as a resilient officer in different capacities in Bangladesh Police. As Senior ASP and Addl. SP he served in different units e.g. Dhaka Metropolitan Police, Police Telecom, Police Headquarters & APBn.

He also served as Platoon Commander in UN Mission in Republic of the Congo (MONUSCO) & as Logistics Officer

in Haiti (MINUSTAH) and as an Operation Officer of South Sudan Mission Headquarters (UNMISS). He served as a UN personnel for almost four years.

Mr. Muyeed also served as SP of Dhaka District. Presently he has been serving as Addl. DIG, Bangladesh Police, Police Welfare trust, Police Headquarters, Dhaka.

Mr. Muyeed participated in different professional Training Programs as well.

Mr. Muyeed also achieved Police Forces Exemplary Good Service Badge for his outstanding performance.

Mr. Muyeed is happily married to Famida Akter and blessed with two daughters.

# DIRECTORS' PROFILE



## Mr. Kamrul Hasan Talukdar

Inspector, Bangladesh Police  
& President Bangladesh Police Association

### Director

Mr. Kamrul Hasan Talukdar currently been serving as the Officer In-charge of Biman Bandar Thana. Presently he is the President of Bangladesh Police Association.

Mr. Talukdar Born on 1st March 1978 in the District of Netrokona after completion of Graduation under National University, he joined in the Bangladesh Police as cadet Sub Inspector in the year 2004.

Throughout his illustration career Mr. Talukdar served in various important units of Bangladesh Police e.g. Dhaka Metropolitan Police, APBN, Madaripur District Police, Sylhet Metropolitan Police etc. also took a part in a number of Professional Course and Training Programme at home.

In reorganization of his contributions and distinguished services to the Bangladesh Police he was awarded different prizing.

## DIRECTORS' PROFILE



**Dr. Md. Morshed Hasan Khan**  
Independent Director

Dr. Md. Morshed Hasan Khan joined in the Board of Directors of Community Bank Bangladesh PLC. as an Independent Director in 2025. Dr. Khan was born in a renowned Muslim family in Barishal. He is currently serving as a Professor (Grade-1) at Department of Marketing in the University of Dhaka. He also discharges his duties as Syndicate member of Khulna University, Syndicate member of Bangladesh Open University, Syndicate member of Uttara Adhunik Medical College Hospital (UAMCH) and Senate member of University of Dhaka.

Dr. Khan was also worked as Assistant Proctor, University of Dhaka, Syndicate member of University of Liberal Arts Bangladesh; House Tutor, Surjasen Hall, University of Dhaka; Student Advisor, Department of Marketing, University of Dhaka; Coordinator, BBA & MBA Program, Sheikh Borhan Uddin College and Member, Governing Body, Ideal College, Dhaka.

Dr. Khan did his Bachelor of Business Administration in Marketing and Master of Business Administration in

Marketing from University of Dhaka. Dr. Khan awarded his Ph.D in Economics from Jadavpur University (Department of Economics), India. In addition, he also participated in several academic and professional Seminars in Marketing and Business arena at home and abroad.

Dr. Khan is the contributor of empirical articles in the Business, Economics, Marketing and other topics in the prominent domestic and international journals. Dr. Khan participated in several domestic and international academic conferences. He is also serving as reviewer of several national and international journals. He has served on the program committees of many national and international conferences. His research was supported by various national and international grants.

Dr. Md. Morshed Hasan Khan has keen interest in reading, travelling and writing in his leisure time. In his personal life, Dr. Khan is happily married with Mrs. Taniya Yasmeen and blessed with a child Arunthia Morshed.

## DIRECTORS' PROFILE



**Mr. Syed Rafiqul Haq**  
Independent Director

Mr. Syed Rafiqul Haq is a distinguished banking professional with over 38 years of extensive experience in the financial services industry. He previously served as Additional Managing Director & Chief Business Officer of Mutual Trust Bank PLC (MTB), where he provided strategic oversight across Corporate Banking, SME Banking, Retail Banking, and Cards.

During his tenure at MTB, Mr. Haq played a pivotal role in transforming the Bank from a traditional branch-centric model into a centralized, business-driven operating structure. His leadership strengthened governance, internal controls, compliance standards, and positioned the Bank for sustainable growth. He spearheaded several strategic initiatives, including the introduction of Islamic Banking, Women Banking, Agent Banking, Privilege Banking, and value-added customer services such as Airport Lounge facilities.

He also established offshore funding relationships with leading multilateral and development finance institutions, including the Asian Development Bank (ADB), DEG and Norfund facilitating USD-denominated financing solutions for corporate clients.

Mr. Haq possesses deep expertise in corporate relationship management, structured finance, project financing, and syndicated transactions. As part of MTB's technological advancement initiatives, he visited the headquarter of Compass Plus in Russia to enhance card management capabilities and engaged with stakeholders in Hong Kong and China to facilitate the introduction of UnionPay cards in Bangladesh.

Prior to joining MTB in September 2013, he served as Corporate Banking Head- Dhaka at Eastern Bank PLC where he significantly expanded the corporate portfolio, particularly within the RMG and textile sectors, while strengthening fee-based income streams. A notable achievement during this period was arranging USD pre-delivery financing for Biman Bangladesh Airlines for the acquisition of its second Boeing 777-300ER aircraft, and attending the delivery ceremony in Seattle, USA.

Mr. Haq began his banking career in April 1984 with IFIC Bank Ltd. as a member of its first batch of probationary officers. He later served in senior leadership and branch management roles before moving to Eastern Bank Ltd. in October 1998. Throughout his career, he has undertaken professional training with leading international banks, including Commerzbank Germany, UniCredit Italy and has participated in numerous workshops and seminars organized by local and international institutions worldwide.

Mr. Haq holds an MBA from the Institute of Business Administration (IBA), University of Dhaka and an M.Sc. in Geography & Environmental Science from the same university.

He has served as an Independent Director of Padma Bank PLC and NRB Bank PLC and currently serves as an Independent Director of Malek Spinning Mills Ltd.

Mr. Haq is an ex- cadet of PAF College Sargodha, Pakistan and a Life Member of Cadet College Club Ltd., Dhaka

## DIRECTORS' PROFILE



**Mr. Mohammed Tofazzul Hussain FCA**  
Independent Director

Mr. Tofazzul is an accomplished Accountant, Auditor, and Tax Advisor with over 24 years of professional experience since 2001. He is the Managing Partner of Amin Hussain & Co., Chartered Accountants, Chairman of Hussains Business Consultants Ltd., and serves as an Independent Director of Community Bank Bangladesh PLC.

His career includes senior roles as Partner at A. Qasem & Co. /PwC cooperating firm Dhaka (2008–2014), Partner at Octokhan, UK (2006–2008), and Manager and CACC at KPMG Dhaka office (2001–2006). He holds a B.Com (Hons) and M.Com in Accounting from Madan Mohon University College, Sylhet, and pursued M.Phil studies at the University of Dhaka.

Mr. Tofazzul is a Fellow Chartered Accountant (ICAB) and a Certified Management Consultant (IMCB, Netherlands). He is also the Founding Vice-Chairman of the Bangladesh VAT Professionals Forum, with memberships in multiple tax bar associations and chambers of commerce.

His global exposure spans the UK, UAE, Sri Lanka, Hong Kong, and visits to over 24 countries across Europe, Asia, and the Middle East, enriching his expertise in international business and advisory services.

## DIRECTORS' PROFILE



**Mr. Shamsul Haque Sufyani**  
Managing Director (Current Charge)

Mr. Shamsul Haque Sufyani started his career in 1996 with International Finance Investment and Commerce Bank Limited (IFIC Bank) and worked there for 5.5 years. He also worked at Bank Asia Limited for 2 Years & BRAC Bank Limited for 15 Years. The Last position he held at BRAC Bank was Head of Trade Operations. He possesses more than 30 years of work experience in Banking – Centralized Trade Operation (CTO), Centralized Operations Asset & Liability, Operations Risk Department, and Core Banking Project. He is also INFOSYS Certified Finacle Administrator.

Mr. Sufyani has been appointed as the Managing Director (Current Charge) of Community Bank Bangladesh PLC. from May 07, 2026. He joined Community Bank Bangladesh PLC. on 31<sup>st</sup> July, 2019 in as Executive Vice President & Head of Operations. From January 18, 2023 he has been working

with Community Bank in the role of Senior Executive Vice President and CAMLCO & Chief Operating Officer.

Mr. Sufyani completed Master of Commerce in Accounting, Jagannath University and MBA in Finance, Asian University of Bangladesh.

At Community Bank Mr. Sufyani has been instrumental in Planning, Directing and Managing team to support business and ensure control, implementing policies and guidelines in relation to processing all type of products of consumer, corporate and SMEs under centralized environment, AML&CFT compliance of the bank, review and update ML & TF risk assessment of the bank, Develop and align people, initiatives and processes of Operations to meet organizational objectives.

# SENIOR MANAGEMENT TEAM



**Shamsul Haque Sufyani**  
Managing Director (Current Charge)



**Saiful Alam**  
Company Secretary & Chief Risk Officer



**Hasi Rani Bepari**  
Head of CRM & Head of SAM & Recovery



**Z. M. Masir Bin Quddus**  
Head of Credit Administration



**Md. Tanjim Morshed Bhuiyan**  
CITO, Head of RMD, Head of Digital Financial Services



**Dr. Md. Ariful Islam**  
Head of Corporate Banking and Head of Business (Branch)



**S. K. Perves Maraker**  
Head of Agent Banking, Foreign Remittance, Transaction Banking, SBU



**Zahir Ahmed**  
Head of Card Division



**S. G. A. Alif-ul-Huq Akash**  
Chief Human Resources Officer



**Hossain-Al-Safeer Chowdhury**  
Head of SME & Agriculture



**Md. Shariful Islam Kadir, FCA**  
Chief Financial Officer



**Adam Purification**  
Head of Treasury



**Md Mamun ur Rahman**  
Head of ADC & Head of MD's Coordination Team

# SENIOR MANAGEMENT TEAM



# FUNCTIONAL HEADS



## Kimiwa Saddat

Former Managing Director (CC)

## Shamsul Haque Sufyani

Managing Director (Current Charge)

## Mohammad Khairul Alam

Head of Internal Control & Compliance

## Saiful Alam

Company Secretary & CRO

## Hasi Rani Bepari

Head of CRM & Head of SAM & Recovery

## Z M Masir Bin Quddus

Head of Credit Administration

## Md. Tanjim Morshed Bhuiyan

CITO, Head of RMD, Head of Digital Financial Services

## Md. Ariful Islam

Head of Corporate Banking & Head of Business (Branch)

## SK Perves Maraker

Head of Agent Banking, Foreign Remittance, Transaction Banking & Strategic Business Unit (SBU)

## Sarfuddin Md. Redwan Patwary

D-CAMLCO & Head of Operations

## Zahir Ahmed

Head of Cards

## Mahmudul Aziz Mostazi

Head of Trade

## Hossain-Al-Safeer Chowdhury

Head of SME & Agriculture

## S.G.A. Alif-ul-Huq Akash

Chief Human Resources Officer (CHRO)

## Mohammad Abdul Majid

Head of Audit & Inspection

## Md. Monirul Islam

Head of Corporate & SME CRM

## Md. Kabir Uddin

Head of Retail Credit, Agri & Process Governance

## Mr. Md. Shariful Islam Kadir, FCA

Chief Financial Officer

## Adam Purification

Head of Treasury

## Fayez Ahmed

Chief Legal Officer

## Md. Mamun Ur Rahman

Head of ADC & Head of MD's Coordination Team

## Zahid Ibne Anwar

Head of GSD

## Mohammad Anwarul Kabir

Head of Islamic Banking

## H. M. Mahedi Hasan

Manager Learning & Development

## Rabeya Parveen

Head of Brand & Communication

# CORPORATE GOVERNANCE



# DIRECTORS' REPORT

## Dear Shareholders,

It is with great honor that the Board of Directors of Community Bank Bangladesh PLC extends a cordial welcome to our valued shareholders at the 7th Annual General Meeting. We are pleased to present the Directors' Report, together with the Audited Financial Statements, outlining the Bank's operational and financial performance for the year ended 31 December 2025.

This Report offers a detailed overview of the Bank's strategic direction, key initiatives, risk management framework, corporate governance standards, and internal control mechanisms. It has been prepared with due diligence to support thoughtful review and informed decision-making by our esteemed shareholders.

In compiling this Report, the Bank has ensured full compliance with the provisions of Section 184 of the Companies Act 1994, the Banking Companies Act 1991, and the guidelines issued by the Bangladesh Securities and Exchange Commission (BSEC), Bangladesh Bank, and the Financial Reporting Council. The preparation also conforms to International Financial Reporting Standards (IFRS) and all other applicable regulatory requirements, reinforcing our commitment to transparency and accountability.

Community Bank Bangladesh PLC commenced its operations on 11 September 2019, following the receipt of its banking license from Bangladesh Bank on 1 November 2018, which was subsequently published in the official gazette in 2019. Since its inception, the Bank has remained anchored to its core values—Trust, Security, and Progress—which continue to guide its strategic priorities and operational conduct.

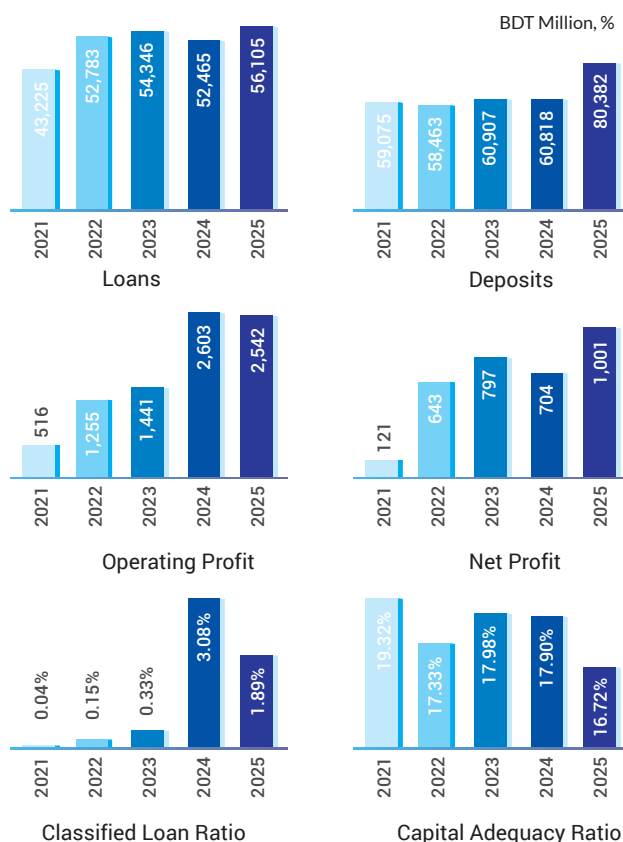
The Board remains firmly committed to upholding the highest standards of regulatory compliance, corporate governance, and risk discipline. Comprehensive risk management practices and strong internal control systems have been embedded across the Bank's operations, processes, and technological platforms, recognizing their critical role in ensuring long-term resilience and sustainable value creation for all stakeholders.

*All data narrated and presented in the Directors' Report are related to the solo performance of Community Bank unless otherwise stated. Figures presented are in BDT million and has been rounded-off to the nearest million, unless otherwise stated.*

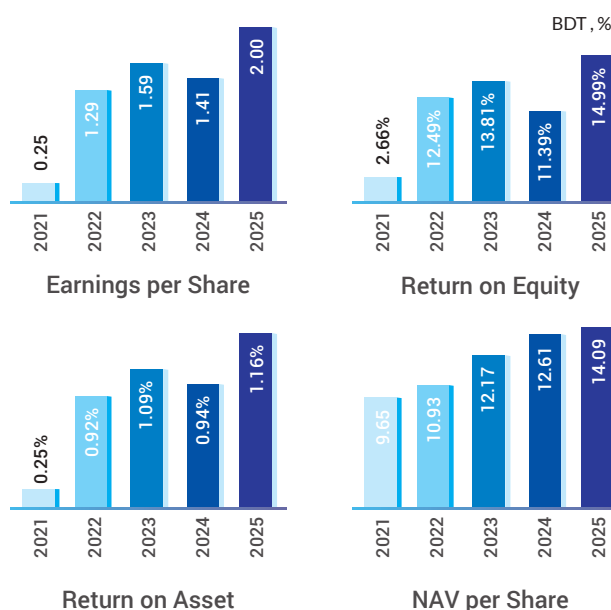
Bangladesh faced significant political and economic challenges, in the year 2025, that tested its stability and resilience. The country grappled with high inflation, a weakening currency, and dwindling foreign exchange reserves, putting pressure on the overall economic stability. The banking sector struggled with rising non-performing loans (NPLs) and sluggish credit growth. Additionally, a slowdown in exports, particularly in the key garment sector, added to the economic strain.

Despite the difficult economical circumstance, the Bank's

## Key Performance Highlights



## Key Investors' Ratios



Loans and Advances saw a growth of BDT 3,640 million (+6.9%) during the year, taking the number to BDT 56,105 million at the end of December 2025 against BDT 52,465 million in the previous year. Deposit saw a healthy increase by BDT 19,564 million (+32.2%) with the figure standing at BDT 80,382 million at the end of December 2025 against BDT 60,818 million in the previous year. The Bank posted operating profit of BDT 2,542 million for the year 2025, slightly below the last year's figure of BDT 2,603 million, which is a decrease by 2.4%. The decrease in operating profit was mainly due to higher income in the previous year due to upward loan repricing due to the withdrawal of the lending cap and subsequent increase in cost of deposits in the year 2025 leading to fall in spread. Operating expense increased slightly by BDT 65 million, taking the number to BDT 1,567 million in 2025 against BDT 1,503 million in 2024. The additional cost originated from increased salary cost due to cost of living adjustments and additional CSR cost. Net Profit after Tax was recorded at BDT 1,001 million for the year 2025 vis-à-vis a BDT 704 million in 2024, leading to the Earnings per Share (EPS) to increase to BDT 2.00 in 2025 from BDT 1.41 in 2024.

The Board is committed to maintaining one of the lowest classified loan ratios, and building one of the safest and strongest Balance Sheet in the industry. The classified loan ratio of the Bank stood at 1.89% as at 31 December 2025, which is significantly below the industry average of 35.73% in September 2025. The Bank also maintained a healthy Capital Adequacy Ratio of 16.72%, on solo basis, at the end of 2025 vis-a-vis 17.90% a year ago and against the regulatory requirement of 12.50% and industry average of around 1.56% as of September 2025.

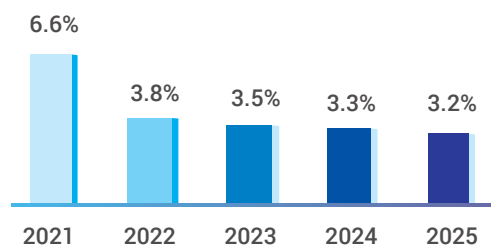
The Bank through its 19 Branches, 5 Sub-Branches, 186 ATMs and 111 Service Desks, serves its customers in 64 districts of the country. The Bank also manages the payroll of around 193,000 members of police force and since the inception of the Bank, it disbursed around 111,600 number of loans to the members of the police force, which in total amounts to around BDT 58,880 million. The bank believes that technology will shape the future of the Banking industry in the way it operates and serves its customers. Therefore, from the outset, the Bank chose to implement "Finacle", a Universal Core Banking System (CBS), constructed state-of-art Data Center and Disaster Recovery (DR) sites, upgraded business continuity plan (BCP) and strengthened its security provisions and build a mobile banking platform, Community Cash and developed a technology-led ecosystem that connects the other Banks, Mobile Financial Services (MFS) and telecom partners and utility service providers, amongst the other.

### Global Economic Review

The global economy has been more resilient than expected despite rising trade tensions, supported by stockpiling, supply-chain adjustments, favorable financial conditions, and AI investment. As these supports fade, growth and job creation are set to slow, following an uneven post-pandemic recovery marked by higher inflation and debt. Global trade is projected to weaken in 2026 due to tariffs before stabilizing in 2027, commodity demand is expected to soften, oil prices to fall, and inflation to continue easing toward central bank targets, though with differences across countries.

The global economy maintained stable and modest growth

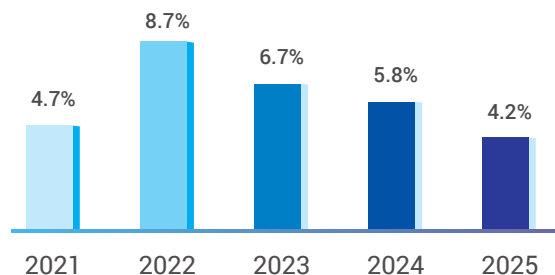
### Global GDP Growth



over the years. In 2025, growth contracted slightly to 3.2% against 3.3% in the previous year. However, this remains below the pre-pandemic average of 3.7%, highlighting ongoing economic challenges. Global growth is projected at 3.3% both in 2026 and 3.2% in 2027. GDP growth in advanced economies came down to 1.7% in 2025 from 1.8% in 2024, it is expected that growth will be 1.8% in 2026 and 1.7% in 2027. In contrast, the Eurozone experienced expansion from 0.9% in 2024 to 1.4% in 2025 and it is projected that growth will stand at 1.3% and 1.4% in the year 2026 and 2027 respectively. Growth in emerging markets and developing economies stood at 4.3% and 4.4% in the year 2024 and 2025 respectively, with growth projected at 4.2% and 4.1% in the year 2026 and 2027 respectively. [Source: International Monetary Fund, IMF]

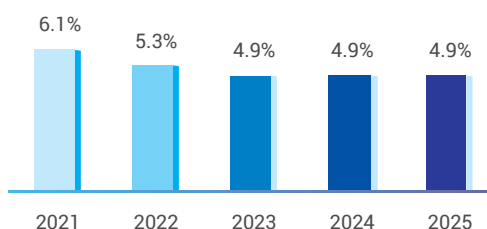
Global inflation, which rose sharply following the pandemic

### Global Inflation



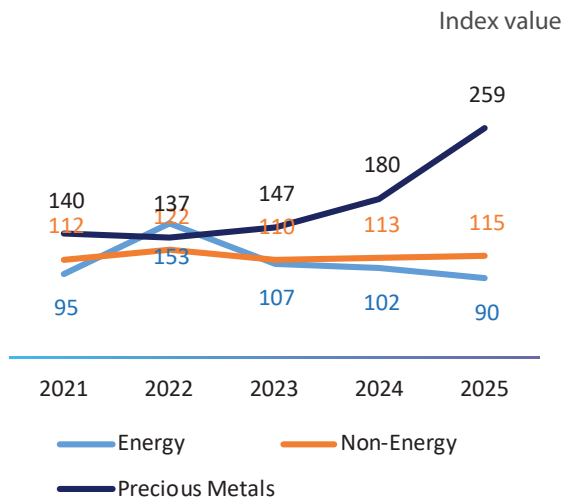
due to supply disruptions and strong demand, has been gradually declining. Headline inflation eased from 5.8% in 2024 to 4.2% in 2025. Global headline inflation is expected to ease further, falling to around 3.8% in 2026 and approaching 3.4% by 2027, supported by tighter monetary policies and easing energy prices. While inflation is moderating across most economies, geopolitical risks and global trade disruptions still pose upside risks to price stability. [Source: International Monetary Fund, IMF]

### Global Unemployment



The global unemployment rate held steady at 4.9% in 2025, as job creation kept pace with labor force expansion and is projected to stay near 4.9 % into 2026. However, significant challenges persist, youth unemployment remains much higher (around 12-13 %), and many regions, especially low-income countries, still struggle to create enough decent jobs. [Source: International Labour Organization]

### Global Commodity Markets



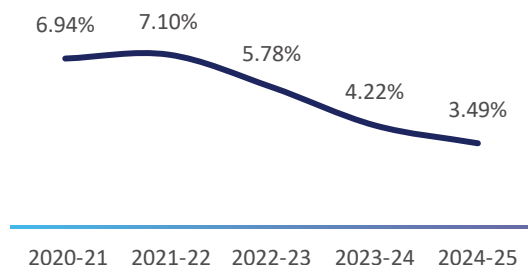
In the year 2025, global commodity markets were marked by softening price trends and mixed sectoral performance. Energy commodity prices such as coal and crude oil generally eased compared with previous years, reflecting continued oversupply and muted demand growth, while non-energy prices—including metals and some agricultural goods—showed modest gains. Precious metal prices were especially strong throughout the year, underpinned by safe-haven demand amid macroeconomic uncertainty, even as base metals and some food commodities exhibited volatility. Overall, the World Bank’s broader market outlook anticipates a downward trajectory into 2026, driven by weak global economic growth and persistent surplus conditions in key markets like oil. [Source: World Bank]

### Regional Economic Review

Asia-Pacific economies showed solid performance in early 2025, with growth stronger than expected despite global and domestic challenges. This was supported by strong exports, especially in technology, and supportive monetary and fiscal policies. Higher U.S. tariffs, rising trade protectionism, and weaker global demand are likely to reduce export growth and overall economic activity in the region. Domestic challenges remain significant. Consumer spending is still weaker than before the pandemic in many countries due to slow job growth, weak services sectors, and low consumer confidence. These factors continue to limit economic recovery. Looking ahead, strengthening domestic demand and improving productivity will be important for sustaining growth. Policy support and reforms can help economies better manage external shocks and support long-term stability. Growth prospects could improve if global trade tensions ease or if technology-driven investment remains strong. [Source: IMF]

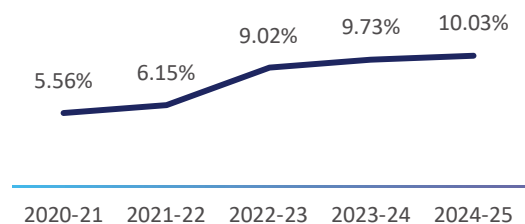
### Bangladesh Economy Review

#### GDP Growth



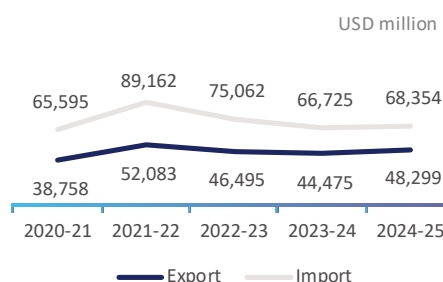
Bangladesh’s GDP growth stood at 3.49% in FY 2024-25 vis-à-vis 4.22% in the previous fiscal year. Nominal GDP size stood at \$456 billion in FY25 against \$450 billion in FY24. The per capita GNI increase to \$2,769 in FY25 against \$2,738 in FY 24. Sector-wise, agriculture grew by 2.42% in FY25 against 3.30% in the previous year, services sector’s growth fell to 4.35% from 5.09% during the same period. However, industries recorded 3.71% growth in FY25, slightly higher than the past year’s 3.51%. [Source: BBS]

#### Inflation



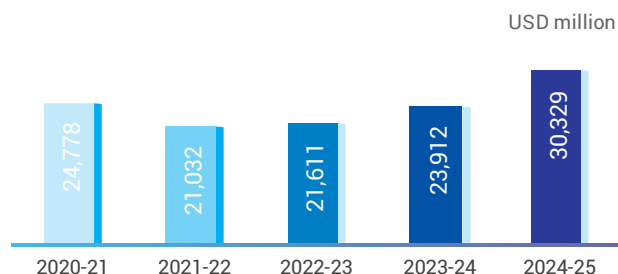
Inflation has become a major concern in Bangladesh due to both global and domestic factors, particularly following the Russia–Ukraine war. Food prices were especially high, remaining in double digits from mid-2023 to January 2025 and peaking at 14.1% in July 2024. Although headline inflation eased to 8.4% in June 2025—the lowest in two years—the 12-month average for FY 2024–25 remained high at 10.03%, compared to 9.73% in the previous year. [Source: General Economics Division - Bangladesh Planning Commission - Bangladesh State of The Economy 2025]

#### Export and Import



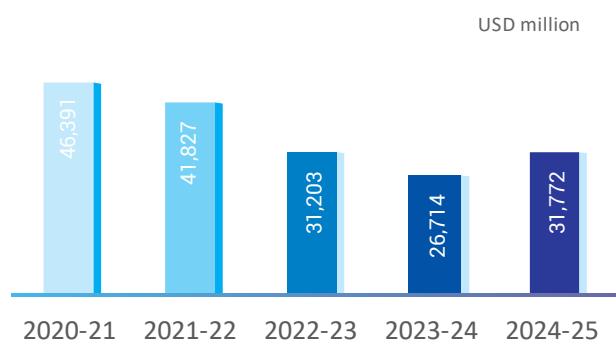
Exports increased in FY2024-25 by 8.6% and stood at USD 48,299 million compared to USD 44,475 million in the previous financial year. Import saw an increase by 2.4% and stood at USD 68,354 million in FY2024-25 against USD 66,725 million in the previous financial year. [Source: Bangladesh Bank]

## Inward Remittance



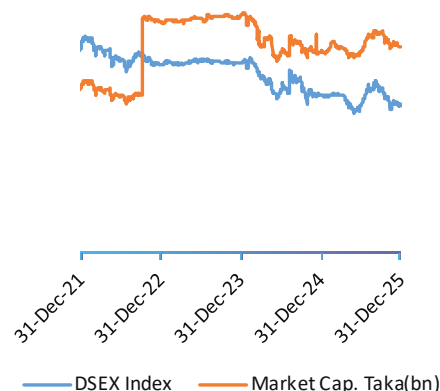
Inward remittance increased by 26.8% and stood at USD 30,329 million in FY 2024-25 against USD 23,912 million in the previous fiscal year. A large portion of the inward remittance continues to come from the Gulf Cooperation Council (GCC) countries. Remittance from USA accounted for 15.6% of the total remittance, followed by the Saudi Arabia at 14.1%, UAE at 13.7% and UK at 10.5% amongst the other countries. [Source: Bangladesh Bank]

## Foreign Exchange Reserve



The foreign exchange reserves stabilized in FY25, standing at USD 31,772 million, after earlier pressures from high imports and external shocks. This improvement was supported by controlled imports, stronger remittances and exports, and better demand management. A more market-based exchange rate also helped ease pressure on the balance of payments and improve transparency [Source: General Economics Division - Bangladesh Planning Commission - Bangladesh State of The Economy 2025 and Bangladesh Bank]

## DSEX Index and Market Capitalization



The DSE Index (DSEX) came down to 4,865.34 at the end of 2024 against 5,216.44 in 2024. A downward pattern was caused by a lack of investor confidence brought on by concerns about escalating prices, tightening money market and prevailing economic and political challenges. However, market capitalization increased to BDT 6,782 billion in the year 2025 against BDT 6,626 billion at the end of the previous year.

## Sovereign Ratings

Fitch Ratings currently assigns Bangladesh a B+ long-term foreign-currency issuer default rating with a Stable outlook, indicating moderate credit risk but some stability in external liquidity and macroeconomic policy implementation. S&P Global Ratings also rates Bangladesh's long-term sovereign credit at B+, with short-term ratings at B and a Stable outlook, highlighting recent improvements in foreign exchange reserves and macro-policies even as external trade risks persist. Moody's Investors Service has rated Bangladesh at B2 for long-term sovereign credit with a Negative outlook, reflecting concerns about external vulnerabilities and financial sector weaknesses.

## Banking Sector Review

Particulars	BDT Billion, %		
	Sep 24	Sep 25	Δ %
Total Assets	25,240	28,099	11.33%
Loans	17,139	18,173	6.03%
AD Ratio	81.32%	78.28%	-3.04%
Classified Loan Ratio	16.93%	35.73%	18.80%
Spread	5.86%	5.74%	-0.12%
Capital Adequacy Ratio	6.86%	1.56%	-5.30%

Total assets expanded by 11.33% on year-over-year basis, reaching BDT 28,099 billion in September 2025 against BDT 25,240 in September 2024, while loans grew at a slightly slower pace of 6.03%, and standing at BDT 18,173 billion in September 2025 against BDT 17,139 billion in September 2024. The Advance-Deposit (AD) Ratio saw a decline to 78.28%, reflecting a 3.04% decrease, suggesting a lower portion of deposits being utilized for lending. Classified Loan Ratio increased significantly to 35.73% in September 2025 from 16.93% in September 2024 which indicates

a deterioration in asset quality. Spread has contracted, decreasing by 0.12% points to 5.74% in September 2025 against 5.86% in September 2024. The Capital Adequacy Ratio (CAR) saw a significant decline from 6.86% in September 2024 to 1.56% in September 2025, a 5.30% decrease. The capital adequacy ratio remains significantly below the minimum regulatory requirement of 12.5%. The banking sector is facing challenges in managing credit quality and capital adequacy. [Source: Bangladesh Bank, Financial Stability Assessment Report]

## Economy and Industry Outlook

Bangladesh's economy has shown remarkable resilience in recent decades. However, recent years have brought macroeconomic challenges including slower growth, elevated inflation, and financial sector vulnerabilities. Bangladesh's GDP growth is expected to rebound assuming effective implementation of fiscal reforms. Inflation is projected to remain relatively high in the near term before easing toward more moderate levels. Industry contributes significantly to GDP and job creation, although growth has been uneven due to global demand fluctuations and domestic constraints such as energy shortages and infrastructure bottlenecks. Beyond garments, emerging industries like pharmaceuticals, electronics, and light manufacturing are gradually gaining prominence. Going forward, sustaining growth and strengthening industry will depend on structural reforms, diversification of export markets, enhanced investment in technology and skills, and improved macro-financial stability.

## Organizational Review

### Our Business Philosophy

Community Bank Bangladesh PLC started its commercial operation in September 2019 with a vision to serve communities with the tailor-made secured solutions. It aims to contribute to the economic growth of the country by providing financial products and services to the communities across the geographies. State-of-the-art Core Banking System is an enabler for the Bank to operate centrally. Community Bank runs on its three core building blocks-Trust, Security and Progress. The vision of the bank is; reach out to the members of different communities with

innovative banking service. The vision aims at ensuring financial inclusion of different communities of the nation, which will contribute to the balanced and sustainable growth of the economy.

## Principal Activities

The principal businesses of the Company are related to banking and associated financial services. These areas include deposit mobilization, providing credit facilities, trade finance, remittance services, card operations, treasury, cash management, credit cards, prepaid cards, payroll management and bill collections and investment banking through subsidiary and so on.

## Business Review

Community Bank Bangladesh PLC started its journey with the commitment of providing financial services to all the communities of the nation in all market segments such as Corporate, Retail and CMSME (Cottage, Micro, Small and Medium Enterprise). To serve the needs of the market, the bank developed different deposit and loan products and a digital transaction platform for Retail Customer. The Bank continues to seamlessly manage the payroll services and lending to the members of Bangladesh Police. Additionally, the Bank has strongly focused on lending to and soliciting deposits from Corporate, Retail and CMSME customers. The focus in the initial years was on building the capacity of the bank through rolling out of new Branches, ATMs, Service Desk, creating various technology platforms, connectivity with corresponding banks and driving quality balance sheet growth and making profit centers financially sustainable. Given the economic and political condition the prevailed in the year 2025, the focus of the Bank was on non-performing loan management, enhancing loan recovery process, and cleaning up the balance sheet through rescheduling and write-off in order to ensure sustainable profit and returns to the shareholders of the Bank.

## Quarterly Performance

As per the requirement of BSEC Notification No. BSEC/CMRRCD/2006-158/ 207/ Admin/80 dated June 03, 2018, the directors' report shall include an explanation on any significant variance that occurs between quarterly financial performances and annual financial Statements.

Particulars	Q1'25	Q2'25	Q3'25	Q4'25
Loan and Advances	50,998	51,720	54,277	56,105
Growth (%) - QoQ	-2.8%	1.4%	4.9%	3.4%
Growth (%) - YoY	-6.4%	-6.2%	1.3%	6.9%
Deposits	67,806	71,832	75,810	80,382
Growth (%) - QoQ	11.5%	5.9%	5.5%	6.0%
Growth (%) - YoY	9.7%	10.1%	17.8%	32.2%
Revenue	925	911	935	1,339
Growth (%) - QoQ	-13.7%	-1.5%	2.7%	43.2%
Growth (%) - YoY	6.8%	-14.0%	-15.7%	24.9%
Operating Cost	398	392	387	391
Growth (%) - QoQ	5.6%	-1.7%	-1.2%	1.0%
Growth (%) - YoY	9.0%	3.2%	1.5%	3.6%
Operating Profit	527	519	548	948
Growth (%) - QoQ	-24.2%	-1.4%	5.6%	73.0%
Growth (%) - YoY	5.1%	-23.6%	-24.7%	36.5%

Particulars	Q1'25	Q2'25	Q3'25	Q4'25
Profit After Tax	247	161	(211)	803
Growth (%) - QoQ	196.0%	-34.7%	-230.6%	480.8%
Growth (%) - YoY	0.8%	-53.2%	-156.8%	411.8%

QoQ: Current Quarter vs Previous Quarter, YoY: Current Quarter vs same quarter of the previous year

The Bank's loan portfolio showed a gradual recovery over the year. After a contraction in Q1 and Q2, lending rebounded in the second half, with QoQ growth strengthening to 4.9% in Q3 and 3.4% in Q4. On a YoY basis, loan growth turned positive in Q3 and accelerated further in Q4, indicating renewed credit expansion momentum.

Deposit growth remained strong and consistent throughout the year. Deposits increased steadily every quarter, with robust QoQ growth ranging between 5%–6% in Q2–Q4. YoY growth accelerated sharply in the second half, reflecting improved customer confidence and effective deposit mobilization.

Revenue performance was mixed in the first three quarters, with slight declines in Q1 and Q2 and a modest recovery in Q3. A strong turnaround was observed in Q4, where revenue surged significantly both QoQ and YoY, driven by improved operating performance.

Operating expenses were well controlled across the year. Costs declined gradually from Q1 to Q3 and remained broadly stable in Q4, indicating effective cost management despite business expansion.

Operating profit declined in the first half of the year but stabilized in Q3. A sharp improvement was recorded in Q4, supported by strong revenue growth and controlled expenses, resulting in a substantial QoQ and YoY increase.

Profitability was under pressure for most of the year, with PAT declining sharply in Q2 and turning negative in Q3. However, the Bank achieved a strong turnaround in Q4, posting a significant profit, reflecting recovery in core earnings and overall operational performance.

### Sustainable Finance

Community Bank Bangladesh PLC is strategically moving towards a sustainable future and envisage to play a pivotal role in community-based Financial Inclusion and hence, contributing to achieving 'Sustainable Development Goals (SDGs)' of the country. The bank also pledges to support environment friendly and socially impactful business initiatives. We are offering 68 number of Green Finance products to the customers under Sustainable Finance Policy, as per SFD Circular No. 05 dated December 30, 2020 of Bangladesh Bank.

Complying with the Bangladesh Bank's policy, Community Bank adopted Green Banking practices and activities from the very beginning of its journey which are the key areas of Sustainable Finance. Community Bank are committed towards establishing Sustainable Finance in the Community through integrating sustainability factors, such as environmental, social and economic considerations into our core banking activities and services.

### Green Banking

Green Banking refers to the practices, policies, and commitments adopted by a bank to create a positive impact on the environment. It aims to make banking processes, the use of information technology, and physical infrastructure more sustainable, with the goal of achieving zero or minimal environmental impact. The Bank always believes that Green Banking will not only improve its own standards but also promote socially responsible business

activities and contribute to saving the planet. From the very beginning of its journey, Community Bank started green transformation of operations like online and SMS banking, introduction of paperless banking like Community Cash App, E-statement, E-fund transfer, establishment of Automated Teller Machines, introduction of Loan Management System (LMS), online training, leave management system, usage of daylight in Head Office and reduction of electricity consumption.

### Agricultural Finance

As per Bangladesh Bank Agricultural and Rural Credit Policy and Program for the FY 2025-2026, the bank has successfully achieved the disbursement target of Bangladesh Bank for Agri- Finance. It has disbursed BDT 1,589 million in Agri Finance against set target of Bangladesh Bank for BDT 1,360 million i.e. 116.84% achievement in FY 2024-25. It is mentionable that the Bank has disbursed BDT 986 million in Agri-Finance so far (as on 31.12.2025) against set target of BDT 1,270 million for FY 2025-26.

### Corporate Social Responsibility

Community Bank Bangladesh PLC has successfully disbursed 100% of the CSR Budget for 2025. Community Bank contributed total amount of BDT 70.4 million throughout the year in different sectors such as education, health, environment and climate change mitigation and adaptation, sports & culture, infrastructure development etc. as per Bangladesh Bank guidelines.

BDT Million, %

Sector	% Total	CSR Amount
Health	30.68	21.6
Education	34.52	24.3
Environment, Climate Change Mitigation and Adaptation	23.86	16.8
Other	10.94	7.7
<b>Total</b>	<b>100.00</b>	<b>70.4</b>

### People

Community Bank considers its human resources as the most important asset. The company continues its effort to implement effective human resource policies and procedures with a view to attract, develop and retain the best human resources. Community Bank, from its inception, is recruiting the best professionals and implementing programs to develop and retain high-caliber employees to face the challenges of 21st Century and achieving objectives of the Bank. The Bank provides equal opportunity for all employees in its process of recruitment, selection, career progression and all aspects of performance management. The Bank will continue its efforts towards the development of its Human Resources by providing them adequate training

to make sure that they remain relevant to the current and future need of the company as well as maximize their self-development opportunities.

Employee Type	2024	2025
Permanent	321	402
Contractual	205	208
<b>Total</b>	<b>526</b>	<b>610</b>

## Technology

To ensure robust and dependable tech-enabled banking operation, the Bank has selected “Finacle”, one of the world’s best Core Banking Solutions (CBS). The CBS (Finacle) went live in world-record low of 48 days. Additionally, the Bank has developed a solid IT platform with high-level security architecture and other satellite systems to accommodate new products and services in a secured and efficient manner. In addition, the bank created an application “Community Cash” - to meet customers’ digital banking expectations.

## Distribution Network

Total number of Branches of Community Bank stood at 19 branches, 5 sub-branches in 2025 while the total number of ATMs stood at 186 across the country. Additionally, Community Bank has 111 Service Desks throughout the country. Mainly limited non-cash services are provided to members of the police through those service desks. The service desks are located in various police lines. The Bank records over 1 million transactions every month. Our app-based banking (Community Cash) and ATM channel captures 49% and 50% of the total bank wide transactions respectively and the remaining 1% of the transaction happens through over-the counter of the branches; an enviable piece of statistics for the competing banks which are intending to go digital.

## Off-Shore Banking Units

The Bank obtained Off-Shore Banking Unit (OBU) permission from Bangladesh Bank vide letter reference FEPD (Division-1)/Offshore/7/2025-5649, dated 26 November 2025. The Bank expects to commence the operation of its Off-Shore Banking Unit in the year 2026. Off-shore Banking Units of Community Bank Bangladesh PLC is governed under the rules and guidelines of Bangladesh Bank. The principal activities of the units are to provide all kinds of commercial banking services to its customers through its off-shore Banking units in Bangladesh.

## Islamic Banking

The Bank obtained Islamic Banking permission from Bangladesh Bank vide letter reference IBRPD/801/2026-71, dated 8 January 2026. The activities of Community Bank’s Islamic Banking will be conducted in line with the Islamic Shariah principles. Islamic banking refers to a system that aligns with the spirit, values, and ethical framework of Islam, strictly following Shariah guidelines and avoiding the acceptance or payment of interest in any form of transaction.

## Internal Control System

The Board of Directors is responsible for establishing policies and assessing the adequacy and effectiveness of the internal control system in light of the various risks faced across different levels of the organization. Senior management is tasked with implementing these policies. In doing so, management designs operational processes, develops control mechanisms, and establishes an appropriate organizational structure with clearly defined responsibilities, authority, delegation, and reporting lines to ensure duties are properly executed and that the internal control system functions effectively at all levels.

## Control Environment

The Board of Directors establishes the foundation for a robust control environment by approving policies and periodically reviewing processes for identifying, assessing, and managing risks. Senior management builds an appropriate control framework and reinforces this tone across all business functions. Each year, the leadership team performs a self-assessment of key controls impacting the business and formulates action plans to ensure the internal control environment remains aligned with the company’s strategic objectives, business philosophy, and the shareholders’ risk appetite.

## Capital Management

The Capital Management data as presented below are based on the solo data of the Bank.

BDT Million, %

Particulars	2024	2025
Total Equity	6,282	7,046
Paid-up Capital	5,000	5,000
Tier I Capital	6,146	6,693
Tier II Capital	631	747
Total Regulatory Capital	6,777	7,440
Total RWA	37,853	44,502
Core Capital to RWA	16.24%	15.04%
Capital Adequacy Ratio	17.90%	16.72%

RWA: Risk Weighted Assets

Total equity of the Bank stood at BDT 7,046 million at the end of 2025 against 6,282 million in the previous year. Total regulatory capital (Tier I and Tier II) stood at BDT 7,440 million at the end of the year 2025 against BDT 6,777 million in the previous year. Capital Adequacy Ratio (CAR) stood at 16.72% in 2025 against 17.90% in the previous year. The current capital adequacy ratio is sufficiently above the minimum regulatory requirement of 12.5%.

## Credit Rating

Credit Rating Information & Services Limited (CRISL) affirms the entity rating of Community Bank Bangladesh PLC as “AA-” in long term and “ST-2” in short term with “Stable Outlook”. The rating has been awarded on the basis of an in-depth analysis of the Bank. The validity of the credit rating is for the period from May 17, 2026 till May 16, 2027.

## Risk Management

The Board is responsible for defining the risk appetite of the company and the management is responsible to work within the risk appetite. Risk management is embedded in the organizational structure, culture, operations, systems and processes. Business risks across the company are addressed in a structured and systematic way through

a predefined risk management framework. The Board continuously assess the risks facing the company and updates policies to strike a balance between risk and returns. While the Board sets the policies, management is responsible for executing this policies across the organization. A summary of the Risk Management approach is given below:

Type of Risks	Risk Management Response
<p><b>Credit Risk</b></p> <p>Risk of loss from the failure of clients or customers to honor their obligations including the whole and timely payment of principal, interest and other receivables.</p>	<ul style="list-style-type: none"> <li>• Selecting good borrowers</li> <li>• Reducing industry and sectoral concentration</li> <li>• Embedding credit assessment process</li> <li>• Diversifying credit portfolio</li> <li>• Monitoring and reeling portfolio regularly</li> <li>• Deploying dedicated recovery team</li> <li>• Reducing large borrower concentration</li> </ul>
<p><b>Liquidity Risk</b></p> <p>Risk that the organization fails to meet its contractual obligations, or it does not have adequate funding and liquidity to support its assets.</p>	<ul style="list-style-type: none"> <li>• Matching tenor wise asset and liability</li> <li>• Maintaining strong line of credit with banks and financial institutions</li> <li>• Maintaining good relationship with banks and financial institutions</li> <li>• Reducing concentration on volatile deposits</li> <li>• Making short-term callable investments</li> <li>• Increasing focus on deposit customer retention</li> <li>• Observing and predicting state of market liquidity and taking position upfront</li> <li>• Setting trading limit and trigger points on treasury borrowing or lending.</li> </ul>
<p><b>Interest Rate Risk</b></p> <p>Risk of loss and negative impact on cash flow due to adverse changes in the interest rates.</p>	<ul style="list-style-type: none"> <li>• Matching of interest-bearing asset and liabilities according to maturity bucket to safeguard against changes in interest rates</li> <li>• Offering floating rate for long term loans to protect against adverse interest rate movement</li> <li>• Embedding call-ability feature when necessary while borrowing or lending</li> <li>• Reviewing interest rate frequently</li> <li>• Re-pricing assets or liabilities when necessary</li> <li>• Offering higher interest rate on the long-term loans to safeguard against volatility in market interest rates.</li> </ul>
<p><b>Compliance Risk</b></p> <p>Risk of penalties, damages or fines due to failure to meet its legal and compliance obligations.</p>	<ul style="list-style-type: none"> <li>• Promoting ethical and compliance culture throughout the organization</li> <li>• Maintaining strict compliance with relevant laws and regulations</li> <li>• Ensuring that sufficient internal policies and control mechanism are in place and monitoring effective implementation of those.</li> </ul>
<p><b>Reputational Risk</b></p> <p>Risk of loss due to damage in reputation of the organization leading to a loss of current or future business of the company.</p>	<ul style="list-style-type: none"> <li>• Managing good relationship with the stakeholders</li> <li>• Serving customers with the greatest integrity and sincerity</li> <li>• Treating suppliers with respect</li> <li>• Treating employees fairly</li> <li>• Promoting transparency and ensuring proper communication with the stakeholders</li> <li>• Not engaging in any activities which has a negative environmental and social consequences.</li> </ul>

Type of Risks	Risk Management Response
<b>Technology Risk</b> Risk of business loss due to failure of IT system.	<ul style="list-style-type: none"> <li>• Creating IT security awareness and training among all employees</li> <li>• Implementing proper business continuity plan and disaster recovery plan</li> <li>• Assessing security threat on regular basis</li> <li>• Testing and monitoring system sanity on a regular interval</li> <li>• Building IT capacity in pace with the business volume and objectives.</li> </ul>
<b>Operational Risk</b> The risk of loss due to inadequate or failure of system, processes, human or external factors.	<ul style="list-style-type: none"> <li>• Conducting employee training and raising awareness about policies, procedures and control mechanisms</li> <li>• Assessing control system and policies on regular intervals to deal with the changing business and environmental needs</li> <li>• Ensuring adequate supervision, delegation of authority and segregation of duties</li> <li>• Ensuring proper record keeping and documentation and archiving</li> </ul>

### Stakeholder Management

Protecting and balancing the diverse and conflicting interests of the various stakeholders of the organization is one of the core principles of good corporate governance. A stakeholder is any individual, group of people or organization that can affect, be affected, or perceive itself to affect or to be affected by the existence and activities of the company. Different stakeholders will have different interest, needs and objectives. The different objectives and interests of the different stakeholders sometimes conflict with each other. Therefore, it is essential that the organization treat all of them fairly and ethically and take a balanced approach in protecting and aligning the stakeholders' interests. Our broad approach to stakeholder management is as follows (not limited to):

Stakeholder	Stakeholder Management Approach
Customers	<ul style="list-style-type: none"> <li>• Prompt service to customer</li> <li>• Design new products according to customer need or demand</li> <li>• Improve service quality and minimize errors, faults or lapses (that matters to customer) in each stage operation</li> <li>• Reduce customer turnaround time in every service or product delivery</li> <li>• Resolve of customer complaints and enquiry in quick time</li> <li>• Protect customers' personal information</li> <li>• Transparent communication to customers</li> <li>• Impose no hidden charge to customers</li> <li>• Do not commit to customers anything beyond organizational capacity</li> <li>• Treat customer with respect and professional courtesy</li> </ul>
Shareholders	<ul style="list-style-type: none"> <li>• Set high corporate governance standard</li> <li>• Create value for shareholders</li> <li>• Keep risk profile within the risk appetite of the shareholders</li> <li>• Engage with shareholders or Board of Directors in major decision-making process</li> <li>• Promote transparency and fluid communication and provide sufficient disclosure about the company performance and positions</li> </ul>
Employees	<ul style="list-style-type: none"> <li>• Fair and ethical treatment to all employees</li> <li>• Provide performance-linked benefit scheme</li> <li>• Give training to employees to develop skills and competence</li> <li>• Provide fair career progression opportunity</li> <li>• Harness recognition and reward culture</li> <li>• Promote sufficient provisions for health, hygiene and safety</li> <li>• Promote diversity and equal opportunity to all employees</li> <li>• Promote ethical practices across the organization</li> <li>• Allow the employees to use the independent channel of communication to raise their voices fearlessly against any illegal or unethical activities</li> </ul>

Stakeholder	Stakeholder Management Approach
Regulators	<ul style="list-style-type: none"> <li>• Ensure timely returns and compliances with the Laws and regulations</li> <li>• Ensure strategies and actions are within the regulatory framework</li> <li>• Build mutually respectful relationship</li> <li>• Develop robust MIS system to satisfy the need of the regulator</li> <li>• Keep proper documentation and records</li> </ul>
Suppliers	<ul style="list-style-type: none"> <li>• Select suppliers through open and merit based competitive bidding process</li> <li>• Treat supplier with respect</li> <li>• Do not discriminate among the suppliers</li> <li>• Pay in time as per the credit and payment terms</li> <li>• Promote mutually beneficial and sustainable relationships</li> <li>• Ensure fair margin to suppliers</li> <li>• Adhere strictly to contractual terms</li> <li>• Deny any valuable gift or privileged treatments from the supplier</li> </ul>
Media	<ul style="list-style-type: none"> <li>• Maintain good relationship with media personnel and entities</li> <li>• Monitor and take actions, if necessary, on the reactions, feedbacks, queries etc. in media</li> <li>• Invite the media personnel on different occasions of the company</li> <li>• Send press briefing in connection with major events of the Bank</li> <li>• Establish right protocol while any employee speaking to the external world including press, electronic and social media about the organization</li> </ul>
Other Communities	<ul style="list-style-type: none"> <li>• Build sustaining relationship with the peer group</li> <li>• Do not indulge the bank in any unfair anti-competitive activities</li> <li>• Sponsor and donate to schools, colleges, universities hospitals, sports, marginalized and distressed people and other social initiatives around the communities</li> <li>• Contribute to sustainable social, economic and environmental context of development through product and other ancillary financial services</li> <li>• Promote financial inclusion of unbanked or underprivileged communities</li> <li>• Promote sustainable finance, green banking and comply with priority lending target as set by the central bank and other regulatory authorities</li> </ul>

## Corporate and Financial Reporting Framework

The Board of Directors, in accordance with BSEC Notification No. BSEC/ CMRRCD/2006-158/207/Admin/80 dated June 03, 2018 confirms compliance with the financial reporting framework for the following:

- The financial statements prepared by the management of Community Bank fairly presents the state of affairs, the results of its operations, cash flows and changes in equity
- Proper books of accounts of the Company have been maintained.
- Appropriate accounting policies have been consistently applied in the preparation of financial statements and accounting estimates are based on reasonable and prudent judgment.
- International Accounting Standards (IAS)/ International Financial Reporting Standards (IFRS) as applicable in Bangladesh have been followed in preparation of the financial statements and any departure there from has been adequately disclosed
- The company has designed sound internal control system and it is being effectively implemented and monitored.

- Minority shareholders have been protected from abusive actions by, or in the interest of controlling shareholders acting either directly or indirectly and have effective means of redress.
- There are no significant doubts upon the Company's ability to continue as a going concern.

## The Preparation of Financial Statements

We hereby confirm that to the best of our knowledge:

- the financial statements, prepared in accordance with the relevant financial reporting framework, give a true and fair view of the assets, liabilities, financial position and profit or loss of the Company.
- adequate internal control system is in place to ensure integrity of the financial report.
- adequate disclosure has been provided for the users of the financial statement to understand the impact of financial information, other events and conditions on the entity's financial position and financial performance.
- reasonable efforts have been made to safeguard company assets and detect and prevent any fraud or other irregularities.

## Board Committees

As per the Bangladesh Bank Regulation the Board has three sub-committees: Executive Committee, Audit Committee and Risk Management Committee.

## Appointment of Member of the Senior Management Team

At Community Bank, we believe that a competent senior management team is very critical to the success of the organization. Therefore, we recruit top level executives who have proven track record and possess the right set of skills and competences. The Board, finally selects the incumbent (MD and two level down) after he/she is screened and interviewed by an independent Recruitment Committee.

## Statutory Payments

The Directors are satisfied that, to the best of their knowledge, belief and as affirmed by the management, all statutory payments to all authorities have been made on a regular basis. In the year 2025 the Bank paid BDT 2,098.5 million to Government Exchequer compared to BDT 2,044.2 million in 2024. Details are given below:

BDT Million, %

Particulars	2024	2025
VAT (Including Withholding)	100.2	109.1
Withholding Tax	879.3	1,097.3
Excise Duty	114.4	116.7
Advance Income Tax	950.4	775.4
<b>Sum</b>	<b>2,044.2</b>	<b>2,098.5</b>

## Statement of utilization of Proceeds from Debt Instrument

There was no issue of debt instruments such as Zero-Coupon Bond or Subordinated Bond during the year. Thus, this provision is not applicable to the Bank.

## Statement of utilization of Proceeds from IPO (Initial Public Offering)

The Bank has not floated its share through IPO. Therefore, this provision does not apply to the Bank.

## Statement of utilization of Proceeds from Right Share

The Bank has not issued any right share as of this date. Therefore, this provision is not applicable for the Bank.

## Insider Trading

Being a non-listed company, this provision is not applicable for the Bank.

## Interim Dividend

No bonus share, stock dividend, scrip dividend or cash dividend has been declared as interim dividend.

## Proposed Dividends and Appropriation of Profit

While taking decision on dividend, the Company focuses on creating shareholder value by striking a balance between paying out dividend and retaining the surplus to plough back into the business. The company has completed another successful year of commercial operation. The Directors, therefore, proposed a dividend of 10% for the year 2025. This

will be placed for the approval of Shareholders in the 7th Annual General Meeting.

## Related Party Transaction

In the normal course of business, the Bank entered into transactions with related parties during the year 2025. The Bank makes sure that all transactions with the related parties are made on arm's length basis. A party is deemed to be related if it can exert control or exercise significant influence over the other party in making financial or operating decisions. The criteria for defining a related party are guided by IAS 24. These transactions have taken place on an arm's length basis and include rendering or receiving of services. The details of related party transactions are disclosed in the "Notes to the Financial Statements."

## Capital Expenditure

During the year 2025 the company incurred capital expenditure of BDT 38 million (excluding addition relating to right-of-use assets). The details of capital expenditure are reflected in the Annexure to the Financial Statements as Fixed Asset Schedule.

## Extra-ordinary Gain and Loss

During the year 2025 there were no incidence or events which led to any extraordinary gain or loss.

## Changes in Accounting Policies and Estimates and Errors

Being affirmed by the Management and based on the available reports from the Internal and External Auditor, the Board hereby declares that there has not been any significant change in the accounting policies and prior period errors that may require both retrospective and prospective adjustments in the Financial Statements. However, there could be immaterial changes in estimates, which are prospectively adjusted in the Financial Statements. The accounting issues are dealt as per IAS 8.

## Post Balance Sheet Event

As of this date there is no post balance sheet event (as per IAS 10) that could materially affect the true and fair view of the financial statements for the year 2025. The Board of Directors in its 7th Board meeting held on 28 April 2026 has proposed 10% dividend subject to the approval of Bangladesh Bank and of the Shareholders at the next Annual General Meeting. This will be treated as a non-adjusting event as per IAS 10.

## Litigation

As on December 31, 2025, there are no litigation against the Bank.

## Protested Bill

As on December 31, 2025, there are no protested bill issued against the Bank or by the Bank.

## Contingent Liabilities

As on December 31, 2025, the only contingent liabilities of the Bank are related to normal course of trade business as disclosed in the Off-Balance Sheet Item section of the Financial Statement. There are no other contingent liabilities other than the ones which are disclosed in the Financial Statements.

### Claim by Tax Authority

As of December 31, 2025, National Board of Revenue (NBR) has not made any claim against the Bank for any unpaid Tax or VAT or any other payables to the Government Exchequer.

### Regulatory Fine or Penalties

Being affirmed by the Management and as per the available report from Internal Control and Compliance and Internal Audit team and the External Auditors, Central Bank, the Board of Directors, hereby, declares that there has been no regulatory fine or penalties relating to the year 2025 operations.

### Regulatory Returns and Compliance

As confirmed by the Management and as per the available report from Internal Control and Compliance and Internal Audit team and the External Auditors, Central Bank, and to the best of our knowledge, the Board of Directors, hereby, declares that the Bank has not made any material breach or misstatement in relation to statutory returns to regulators and other compliances.

### Statutory Auditors

In the 6th AGM, held in 2025, Islam, Aftab, Kamrul & Co., Chartered Accountants was re-appointed as the Statutory Auditor of the Company for the year 2025 with fees for BDT 10,00,000 (BDT Ten Lac Only) plus VAT and Jasmin & Associates was re-appointed as Corporate Governance Auditor for the year 2025 by the shareholders with fees for BDT 45,000 (BDT Forty Five Thousand Only) plus VAT.

The Appointment/re-appointment of the Statutory Auditor and Corporate Governance Compliance Auditor along with their fees for the year 2026 will be placed in the 7th Annual General Meeting (AGM) scheduled to be held in the year 2026.

### Pattern of Shareholding

This can be found in Annexure-A of the Directors' Report.

### Statement of Going Concern

This can be found in Annexure-B of the Directors' Report.

### Board and Board Committee Meeting and Attendance

During the year 2025, a total 12 number of Meeting of Board of Directors and 04 number of Meeting of the Board Audit Committee, 04 number of meetings of Board Risk Management Committee and 02 number of meetings of Executive Committee were held. The Quorum were fulfilled and the remuneration were paid as per the Guidelines of Bangladesh Bank. The details of the meeting held and attendance can be found in Annexure-C of the Directors' Report.

### Directors' Remuneration

Community Bank pays remuneration to its directors based on the guidelines issued by Bangladesh Bank and other applicable laws. The details of Director's Remuneration can be found in Annexure-C of the Directors' Report.

### The Certification by the CEO and CFO in relation to the Financial Statements

This can be found in other section of Annual Report.

### Status of Compliance on Corporate Governance

Corporate Governance status of compliance with the conditions imposed by the Bangladesh Securities

and Exchange Commission's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated June 03, 2018 issued under Section 2CC of the Securities and Exchange Commission Ordinance 1969 and other circular issued by Bangladesh Bank is enclosed in the subsequent section of the Directors' Report. Statement of Compliance with Good Governance Guideline Issued by Bangladesh Bank is included in other section of Annual Report.

### Key Operating and Financial Information

As per the requirement of BSEC Notification No. BSEC/CMRRCD/2006-158/ 207/ Admin/80 dated June 03, 2018, key operating and financial data of the preceding five years and significant deviation are required to be presented in the annual report. The data can be found in Annexure-D and Annexure section of Financial Statements.

### Rotation of Directors

In terms of provisions as contained in Schedule-1 Regulation 79 of Company Act – 1994 and clause 114 of Articles of Association of the Bank "At the ordinary general meeting in every subsequent year, one-third (1/3rd) of the Directors for the time being or, if their number is not three or a multiple of three, then the number nearest to one-third shall retire from office."

Further, as per the Corporate Governance (CG) Code issued by Bangladesh Securities and Exchange Commission (BSEC), Independent Director/s shall not be subject to retirement by rotation.

In compliance of the above, following 05 (Five) Honorable Directors' were retired among the Directors except Independent Directors in the 6th Annual General Meeting (AGM) held on 28 May 2025 of Community Bank Bangladesh PLC.

1. Mr. Abu Hasan Muhammad Tarique, BPM, Ex-Additional Inspector General, Bangladesh Police
2. Mr. Md. Tawfique Mahub Chowdhury, BPM (Sheba), Ex-Additional Inspector General, Bangladesh Police
3. Dr. Shoeb Reaz Alam, BPM (Sheba), Deputy Inspector General (SPBn), Bangladesh Police
4. Mr. Md Aminul Islam, BPM (Bar), Deputy Inspector General (Police Telecom), Bangladesh Police
5. Mr. Sufian Ahmed, Additional Deputy Inspector General (Joint Police Commissioner, Dhaka Metropolitan Police), Bangladesh Police

The following 05 (Five) Directors were duly appointed in the 6th Annual General Meeting (AGM) held on 28 May 2025 of Community Bank Bangladesh PLC.:

1. Mr. Md. Akram Hossain, BPM (Sheba), Additional Inspector General (Finance), Bangladesh Police
2. Mr. Abu Naser Mohammed Khaled, BPM, Ex-Additional Inspector General (HRM), Bangladesh Police
3. Mr. Md. Sibgat Ullah, BPM (Sheba), PPM, Additional Inspector General (Development), Bangladesh Police
4. Mr. Sarder Nurul Amin, BPM (Sheba), Additional Inspector General (Special Branch), Bangladesh Police
5. Mr. Md. Kamrul Ahsan, Deputy Inspector General (Confidential), Bangladesh Police

## Capital Formation History

Build-up of Paid-up Capital is given below:

Particulars	Allotment Year	Number of Shares Issued		Face Value (BDT)	Premium	Number of Paid-up Shares	Amount of Paid-up Capital (BDT)	Total Paid up Capital (Cumulative)
		Bonus	Cash					
First Tranche	2019	-	400,000,000	10	-	400,000,000	4,000,000,000	4,000,000,000
SecondTranche	2020	-	28,000,000	10	-	28,000,000	280,000,000	4,280,000,000
Third Tranche	2020	-	33,000,000	10	-	33,000,000	330,000,000	4,610,000,000
FourthTranche	2021	-	30,000,000	10	-	30,000,000	300,000,000	4,910,000,000
Fifth Tranche	2021	-	9,000,000	10	-	9,000,000	90,000,000	5,000,000,000
<b>Total</b>			<b>500,000,000</b>			<b>500,000,000</b>	<b>5,000,000,000</b>	

## Acknowledgement

The Board of Directors conveys its deep appreciation to our esteemed shareholders, customers, peer banks, financial institutions, depositors, lenders, borrowers, business associates, and all other stakeholders for their continued trust, support, and cooperation. We also gratefully acknowledge the guidance and assistance of Bangladesh Bank, the Bangladesh Securities and Exchange Commission (BSEC), the Registrar of Joint Stock Companies and Firms, the National Board of Revenue (NBR), the Ministry of Industries, the Ministry of Finance, and other regulatory authorities and government agencies. We remain firmly committed to upholding excellence, supporting economic development, reinforcing the banking sector, and contributing positively to society and the well-being of our people.

In my capacity as Chairman, I sincerely thank my fellow Directors for their invaluable contributions, which have ensured a proactive, effective, and well-governed Board.

The Board also extends its heartfelt appreciation to the management team and all employees for their dedication, professionalism, and tireless efforts in driving the Bank forward. We are equally thankful to our shareholders for their enduring confidence in our vision and leadership.

Above all, we extend our warmest gratitude to our customers and police members, whose trust and support are the very foundation of the Bank's existence.

May Allah SWT grant us continued guidance and success.

For and on behalf of the Board of Directors,



**Md. Ali Hossain Fakir**

Inspector General, Bangladesh Police and  
Chairman, Community Bank Bangladesh PLC.

PATTERN OF SHAREHOLDING

Annexure-A

Sl. No.	Name of the Shareholder	Status with the Bank	No of Shares @BDT 10/-	Percentage (% of Shareholding)
1.	<b>Bangladesh Police Kallyan Trust (BPKT)</b> Represented by Inspector General of Police, Bangladesh	Sponsor	49,99,99,984	99.9999968
2.	<b>Mr. A K M Awlad Hossain</b> Additional Inspector General (Admin) Bangladesh Police	Director	01	0.0000002
3.	<b>Mr. Md. Akram Hossain, BPM (Sheba)</b> Additional Inspector General (Finance) Bangladesh Police	Director	01	0.0000002
4.	<b>Mr. Md. Sibgat Ullah, BPM (Sheba), PPM</b> Additional Inspector General (Development) Bangladesh Police	Director	01	0.0000002
5.	<b>Mr. Sarder Nurul Amin, BPM (Sheba)</b> Additional Inspector General (Special Branch) Bangladesh Police	Director	01	0.0000002
6.	<b>Mr. Kazi Md. Fazlul karim, BPM (Sheba)</b> Additional Inspector General and Rector Police Staff College Bangladesh	Director	01	0.0000002
7.	<b>Mr. Md. Kamrul Ahsan</b> Deputy Inspector General (Confidential) Bangladesh Police	Director	01	0.0000002
8.	<b>Mr. Muntashirul Islam, PPM</b> Additional Deputy Inspector General (Highway Police), Bangladesh Police	Director	01	0.0000002
9.	<b>Mr. Ahmad Muyeed, BPM (Sheba)</b> Additional Deputy Inspector General (BPKT) Bangladesh Police	Director	01	0.0000002
10.	<b>Mr. Kamrul Hasan Talukdar</b> Inspector, Bangladesh Police	Director	01	0.0000002
11.	<b>Mr. S M Sazzat Ali ndc</b> Ex-Commissioner, Dhaka Metropolitan Police	Ex-Director/ Shareholder	01	0.0000002
12.	<b>Mr. AKM Shahidur Rahman, BPM, PPM, ndc</b> Ex-Director General, Rapid Action Battalion	Ex-Director/ Shareholder	01	0.0000002
13.	<b>Mr. Md. Golam Rasul</b> Ex-Additional Inspector General, Chief of Special Branch, Bangladesh Police	Ex-Director/ Shareholder	01	0.0000002
14.	<b>Mr. Abu Naser Mohammed Khaled, BPM</b> Ex-Additional Inspector General (HRM) Bangladesh Police	Ex-Director/ Shareholder	01	0.0000002
15.	<b>Mr. Chowdhury Abdullah Al-Mamun, BPM (Bar), PPM</b> Ex-Inspector General of Police, Bangladesh	Ex-Director/ Shareholder	01	0.0000002
16.	<b>Mr. Md. Monirul Islam, BPM (Bar), PPM (Bar)</b> Ex-Additional Inspector General, Bangladesh Police	Ex-Director/ Shareholder	01	0.0000002
17.	<b>Mr. Habibur Rahman, BPM (Bar), PPM (Bar)</b> Ex-Additional Inspector General, Bangladesh Police	Ex-Director/ Shareholder	01	0.0000002
<b>Total</b>			<b>50,00,00,000</b>	<b>100.00</b>

## STATEMENT ON GOING CONCERN

Annexure-B

Going concern is one of the fundamental assumptions in the preparation of financial statements. As per the requirements of International Accounting Standards, Companies Act, Listing Rules and Bangladesh Securities & Exchange Commission Guidelines, management and directors should satisfy themselves about the appropriateness of using going concern assumption in the preparation of the financial statements. The management of an entity therefore has a responsibility to assess the entity's ability to continue as a going concern in the foreseeable future. Under the going concern assumption, an entity is normally viewed as continuing its business for the foreseeable future with neither the intention nor the necessity of liquidation, ceasing trading or seeking protection from creditors pursuant to laws or regulations. The management and directors of the Company has made annual assessment for the year ended at 31 December 2025 of whether the Company is a going concern involves making appropriate inquiries including review of plan and future outcome of inherent risk associated in the business. The Management and Directors of the Company are satisfied from the following factors that the preparation of financial statement for the year ended December 31, 2025 on the basis of going concern assumption is appropriate.

The company displays no symptoms (as indicated below) of possible problems of going concern, thus the financial statements have been prepared on a going concern basis:

Particulars	Indication*
Deteriorating liquidity position of the company not backed by sufficient financing arrangements	No
High financial risk arising from increased gearing level making the company vulnerable to delays in payment of interest and loan principal	No
Inability of making debt payments when falling due	No
Over trading, that is, growing or trading beyond the financial capacity of the company	No
Significant trading losses being incurred for several years	No
Aggressive growth strategy not backed by sufficient finance	No
Increasing level of short-term borrowing and overdraft not supported by increase in business	No
Inability of the company to maintain liquidity ratios as defined in the loan covenants	No
Serious litigations faced by the company or high off-balance sheet liability for which the company does not have the financial strength to pay the possible settlement	No
Inability of the company to develop a new range of commercially viable products	No
Refusal by finance providers to renew existing facility or give new funds	No
Operating in an industry which is no more profitable	No
Failure to innovate and respond to the changes in the external environment	No
Failure to adjust high operating gearing (fixed cost to total cost) while industry or company's revenue is falling	No
Falling margin with no sign or possibility of increase in sales volume in future	No

\* Indication of possible inability to continue as going concern

There are some other indicators which underline the company's ability to continue as a going concern. These are narrated below:

Strong Capability in Settling of Obligation	The Company has strong credibility in terms of settlement of obligation to the lenders and depositors. Company has no default in payment history for settlement of its obligation.
Expansion of Business	Company expanded its distribution channel and launched many retails, SME and Corporate Product
Employee Satisfaction and Working Environment	Community Bank promises to be an employee friendly organization. There exists a very good corporate environment in the Company. The Company pays a very competitive compensation package with fringe benefits like car facilities, provident fund and so on.
Maintenance of Capital Adequacy Ratio (CAR)	Company maintains higher-than-required CAR (Capital Adequacy Ratio) which indicates company's strong ability to absorb any external shock
Ability to Pay Day-to-Day Operational Expenses	The company has not faced any difficulties in meeting its day-to-day operational expenses and has continued its reputation of paying vendors in time. The company generates sufficient operating cash flow to meet operational expenses.
Off-balance Sheet Obligations	The company's off-balance sheet exposure for which it has contra off-balance assets at the end of period 2025
Changes in Government's Policy	Management and Board anticipate no significant changes in legislation or government policy which may materially affect the business of the Company.

Based on the review and test of Going Concern in respect of major indicators and symptoms, the Management and Directors of the Company is of the view that the preparation of the financial statements of the Company for the year ended 31 December 2025 on the basis of "going concern assumption" is appropriate.

## ATTENDANCE AND REMUNERATION OF DIRECTORS

Annexure-C

### A) Attendance and Remuneration of Directors for Board Meeting

Twelve (12) Meetings of the Board of Directors were held in the year 2025.

Attendance and Remuneration of the Honorable Directors from 01.01.2025 to 31.12.2025 have appended below:

Sl. No.	Name of the Director	Status with the Bank	Total Meeting Held in his tenure	Total Meeting Attended	Total Remuneration (BDT) [excluding tax]	Remarks
1.	<b>Mr. Baharul Alam, BPM</b> Ex-Inspector General Bangladesh Police	Chairman *	12	12	1,08,000/-	<ul style="list-style-type: none"> <li>Retired from the service of Bangladesh Police on 24.02.2026</li> </ul>
2.	<b>Mr. S M Sazzat Ali ndc</b> Ex-Commissioner Dhaka Metropolitan Police	Director *	11	2	18,000/-	<ul style="list-style-type: none"> <li>Joined as member of Board of Director on 13.02.2025.</li> <li>Leave of absences were duly granted by the Board for 9 meetings.</li> <li>Retired from the service of Bangladesh Police on 01.03.2026</li> </ul>
3.	<b>Mr. A K M Shahidur Rahman PPM, ndc</b> Ex-Director General of RAB, RAB Forces Headquarters	Director *	12	11	99,000/-	<ul style="list-style-type: none"> <li>Leave of absence was duly granted by the Board for 1 meeting.</li> <li>Retired from the service of Bangladesh Police on 15.03.2026</li> </ul>
4.	<b>Mr. Md. Golam Rasul</b> Ex-Additional Inspector General Chief of Special Branch Bangladesh Police	Director *	11	6	54,000/-	<ul style="list-style-type: none"> <li>Joined as member of Board of Director on 13.02.2025.</li> <li>Leave of absences were duly granted by the Board for 5 meetings.</li> <li>Retired from the service of Bangladesh Police on 15.03.2026</li> </ul>
5.	<b>Mr. A K M Awlad Hossain</b> Additional Inspector General (Admin) Bangladesh Police	Director	3	3	27,000/-	<ul style="list-style-type: none"> <li>Joined as member of Board of Director on 07.10.2025.</li> </ul>
6.	<b>Mr. Md. Akram Hossain, BPM (Sheba)</b> Additional Inspector General (Finance), Bangladesh Police	Director	3	3	27,000/-	<ul style="list-style-type: none"> <li>Joined as member of Board of Director on 07.10.2025.</li> </ul>
7.	<b>Mr. Abu Naser Mohammed Khaled, BPM</b> Ex-Additional Inspector General (HRM), Bangladesh Police	Director *	3	3	27,000/-	<ul style="list-style-type: none"> <li>Joined as member of Board of Director on 07.10.2025.</li> <li>Retired from the service of Bangladesh Police on 06.01.2026</li> </ul>

Sl. No.	Name of the Director	Status with the Bank	Total Meeting Held in his tenure	Total Meeting Attended	Total Remuneration (BDT) [excluding tax]	Remarks
8.	<b>Mr. Md. Sibgat Ullah, BPM (Sheba), PPM</b> Additional Inspector General (Development) Bangladesh Police	Director	3	3	27,000/-	• -Joined as member of Board of Director on 07.10.2025.
9.	<b>Mr. Sarder Nurul Amin, BPM (Sheba)</b> Additional Inspector General (Special Branch) Bangladesh Police	Director	3	3	27,000/-	• Joined as member of Board of Director on 07.10.2025.
10.	<b>Mr. Kazi Md. Fazlul karim, BPM (Sheba)</b> Additional Inspector General and Rector Police Staff College Bangladesh	Director	11	11	99,000/-	• Joined as member of Board of Director on 13.02.2025
11.	<b>Mr. Md. Kamrul Ahsan</b> Deputy Inspector General (Confidential) Bangladesh Police	Director	3	3	27,000/-	• Joined as member of Board of Director on 07.10.2025.
12.	<b>Mr. Muntashirul Islam, PPM</b> Additional Deputy Inspector General (Highway Police), Bangladesh Police	Director	12	12	1,08,000/-	
13.	<b>Mr. Ahmad Muyeed, BPM (Sheba)</b> Additional Deputy Inspector General (BPKT) Bangladesh Police	Director	11	11	99,000/-	• Joined as member of Board of Director on 13.02.2025.
14.	<b>Mr. Kamrul Hasan Talukdar</b> Inspector, Bangladesh Police	Director	11	11	99,000/-	• Joined as member of Board of Director on 13.02.2025.
15.	<b>Dr. Md. Morshed Hasan Khan</b> Professor, Department of Marketing, University of Dhaka	Independent Director	3	1	9,000/-	• Joined as member of Board of Director on 07.10.2025. • Leave of absences were duly granted by the Board for 2 meetings.
16.	<b>Mr. Syed Rafiqul Haq</b> Ex-Additional Managing Director, Mutual Trust Bank PLC.	Independent Director	3	2	18,000/-	• Joined as member of Board of Director on 07.10.2025. • Leave of absence was duly granted by the Board for 1 meeting.
17.	<b>Mr. Mohammed Tofazzul Hussain FCA</b> Managing Partner, Amin Hussain & Co., Chartered Accountants	Independent Director	3	3	27,000/-	• Joined as member of Board of Director on 07.10.2025.
18.	<b>Mr. Kimiwa Saddat</b> Managing Director (Current Charge), Community Bank Bangladesh PLC.	Ex-officio Director *	9	9	Nil	• Joined as Managing Director (Current Charge) on 16.04.2025.

\* Presently not holding the office of the Director.

### Information regarding Attendance and Remuneration of Ex-Honorable Directors:

Sl. No.	Name of the Director	Status with the Bank	Total Meeting Held in his tenure	Total Meeting Attended	Total Remuneration (BDT) [excluding tax]	Remarks
1.	<b>Mr. Md. Matiur Rahman Sheikh,</b> Ex-Additional Inspector General, Bangladesh Police	Ex-Director	6	5	45,000/-	<ul style="list-style-type: none"> <li>• Withdrawal of Nomination as per decision of Bangladesh Police Kallyan Trust dated on 10.08.2025</li> <li>• Leave of absence was duly granted by the Board for 1 meeting.</li> </ul>
2.	<b>Mr. Abu Hasan Muhammad Tarique, BPM</b> Ex-Additional Inspector General, Bangladesh Police	Ex-Director	6	6	54,000/-	<ul style="list-style-type: none"> <li>• Retired on 6<sup>th</sup> AGM dated 28.05.2025.</li> </ul>
3.	<b>Mr. Md. Tawfique Mahbub Chowdhury, BPM (Sheba)</b> Ex-Additional Inspector General, Bangladesh Police	Ex-Director	6	6	54,000/-	<ul style="list-style-type: none"> <li>• Retired on 6<sup>th</sup> AGM dated 28.05.2025.</li> </ul>
4.	<b>Dr. Shoeb Reaz Alam, BPM (Sheba)</b> Deputy Inspector General (SPBn), Bangladesh Police	Ex-Director	6	6	54,000/-	<ul style="list-style-type: none"> <li>• Retired on 6<sup>th</sup> AGM dated 28.05.2025.</li> </ul>
5.	<b>Mr. Md Aminul Islam, BPM (Bar)</b> Ex-Deputy Inspector General (Police Telecom), Bangladesh Police	Ex-Director	6	6	54,000/-	<ul style="list-style-type: none"> <li>• Retired on 6<sup>th</sup> AGM dated 28.05.2025.</li> </ul>
6.	<b>Mr. Quazi Zia Uddin, BPM</b> Ex-Deputy Inspector General (HRM) Bangladesh Police	Ex-Director	1	1	9,000/-	<ul style="list-style-type: none"> <li>• Resigned as Director on 14.01.2025</li> </ul>
7.	<b>Mr. Sufian Ahmed</b> Additional Deputy Inspector General (Joint Police Commissioner, Dhaka Metropolitan Police), Bangladesh Police	Ex-Director	6	6	54,000/-	<ul style="list-style-type: none"> <li>• Retired on 6<sup>th</sup> AGM dated 28.05.2025.</li> </ul>
8.	<b>Mr. Masud Khan, FCA, FCMA</b> Chairman, Unilever Consumer Care Limited and Chief Advisor, Crown Cement Group	Ex-Independent Director	7	7	63,000/-	<ul style="list-style-type: none"> <li>• 2<sup>nd</sup> tenure Expired on 24.07.2025.</li> </ul>

**B) Attendance and Remuneration of Directors for Board Executive Committee Meeting:**

Two (2) Meetings of the Executive Committee of the Board of Directors were held from 01/01/2025 to 31/12/2025.

Attendance and Remuneration of the Executive Committee Meeting is given below:

Sl. No.	Name of the Director	Status with the Bank	Status with the Committee	Total Meeting Held in his tenure	Total Meeting Attended	Total Remuneration (BDT) [excluding tax]	Remarks
1.	<b>Mr. S M Sazzat Ali ndc</b> Ex-Commissioner Dhaka Metropolitan Police	Director *	Chairman	2	2	18,000/-	<ul style="list-style-type: none"> <li>Retired from the service of Bangladesh Police on 01.03.2026</li> </ul>
2.	<b>Mr. A K M Awlad Hossain</b> Additional Inspector General (Admin) Bangladesh Police	Director	Member	-	-	-	<ul style="list-style-type: none"> <li>During his tenure no Meeting was held from 22.10.2025 to 31.12.2025 .</li> <li>Presently holding the position of the Chairman of the Committee from 28.04.2026</li> </ul>
3.	<b>Mr. Md. Akram Hossain, BPM (Sheba)</b> Additional Inspector General (Finance) Bangladesh Police	Director	Member	-	-	-	<ul style="list-style-type: none"> <li>During his tenure no Meeting was held from 22.10.2025 to 31.12.2025 .</li> </ul>
4.	<b>Mr. Md. Sibgat Ullah, BPM (Sheba), PPM</b> Additional Inspector General (Development) Bangladesh Police	Director	Member	-	-	-	<ul style="list-style-type: none"> <li>During his tenure no Meeting was held from 22.10.2025 to 31.12.2025 .</li> </ul>
5.	<b>Mr. Kazi Md. Fazlul karim, BPM (Sheba)</b> Additional Inspector General and Rector Police Staff College Bangladesh	Director	Member	2	2	18,000/-	
6.	<b>Mr. Ahmad Muyeed, BPM (Sheba)</b> Additional Deputy Inspector General (BPKT) Bangladesh Police	Director	Member	2	2	18,000/-	

\* Presently not holding the office of the Director.

**C) Attendance and Remuneration of Directors of Board Audit Committee Meeting**

Four (4) Meetings of the Audit Committee of the Board of Directors were held from 01/01/2025 to 31/12/2025.

Attendance and Remuneration of the Audit Committee Meeting is given below:

Sl. No.	Name of the Director	Status with the Bank	Status with the Committee	Total Meeting Held in his tenure	Total Meeting Attended	Total Remuneration (BDT) [excluding tax]	Remarks
1	<b>Mr. Syed Rafiqul Haq</b> Ex-Additional Managing Director, Mutual Trust Bank PLC.	Independent Director	Chairman	1	1	9,000/-	<ul style="list-style-type: none"> <li>During his tenure 1 Meeting was held from 22.10.2025 to 31.12.2025.</li> </ul>

Sl. No.	Name of the Director	Status with the Bank	Status with the Committee	Total Meeting Held in his tenure	Total Meeting Attended	Total Remuneration (BDT) [excluding tax]	Remarks
2	<b>Mr. Sarder Nurul Amin, BPM (Sheba)</b> Additional Inspector General (Special Branch) Bangladesh Police	Director	Member	1	1	9,000/-	• During his tenure 1 Meeting was held from 22.10.2025 to 31.12.2025.
3	<b>Mr. Md. Kamrul Ahsan</b> Deputy Inspector General (Confidential) Bangladesh Police	Director	Member	1	-	-	• During his tenure 1 Meeting was held from 22.10.2025 to 31.12.2025. • Leave of absence was duly granted by the Board for 1 meeting.
4	<b>Mr. Mohammed Tofazzul Hussain FCA</b> Managing Partner, Amin Hussain & Co., Chartered Accountants	Independent Director	Member	1	1	9,000/-	• During his tenure 1 Meeting was held from 22.10.2025 to 31.12.2025.
5	<b>Mr. Kamrul Hasan Talukdar</b> Inspector, Bangladesh Police	Director	Member	1	1	9,000/-	• During his tenure 1 Meeting was held from 22.10.2025 to 31.12.2025.

Information regarding Attendance and Remuneration of Ex-Honorable Directors:

Sl. No.	Name of the Director	Status with the Bank	Status with the Committee	Total Meeting Held in his tenure	Total Meeting Attended	Total Remuneration (BDT)	Remarks
1	<b>Mr. Masud Khan, FCA,</b> FCMA Chairman, Unilever Consumer Care Limited and Chief Advisor, Crown Cement Group	Ex-Independent Director	Ex-Chairman	3	3	27,000/-	• 2 <sup>nd</sup> tenure Expired on 24.07.2025.
2	<b>Dr. Shoeb Reaz Alam, BPM (Sheba)</b> Deputy Inspector General (SPBn), Bangladesh Police	Ex-Director	Ex-Member	3	2	18,000/-	• During his tenure 3 meetings were held out of which he attended 2 Meetings. • Leave of absence was duly granted by the Board for 1 meeting.
3	<b>Mr. Md Aminul Islam, BPM (Bar)</b> Ex-Deputy Inspector General (Police Telecom), Bangladesh Police	Ex-Director	Ex-Member	3	3	27,000/-	• During his tenure 3 meetings were held.
4	<b>Mr. Muntashirul Islam, PPM</b> Additional Deputy Inspector General (Highway Police), Bangladesh Police	Director	Ex-Member	3	3	27,000/-	• During the tenure 3 meetings were held.

**D) Attendance and Remuneration of Directors for Board Risk Management Committee Meeting**

Four (4) Meetings of the Risk Management Committee of the Board of Directors were held from 01/01/2025 to 31/12/2025.

Attendance and Remuneration of the Risk Management Committee Meeting is given below:

Sl. No.	Name of the Director	Status with the Bank	Status with the Committee	Total Meeting held in his tenure	Total Meeting Attended	Total Remuneration (BDT)	Remarks
1	<b>Mr. Kazi Md. Fazlul Karim, BPM (Sheba)</b> Additional Inspector General and Rector Police Staff College Bangladesh	Director	Chairman	4	4	36,000/-	
2	<b>Mr. Sarder Nurul Amin, BPM (Sheba)</b> Additional Inspector General (Special Branch) Bangladesh Police	Director	Member	2	2	18,000/-	<ul style="list-style-type: none"><li>During his tenure 2 meetings were held from 22.10.2025 to 31.12.2025.</li></ul>
3	<b>Mr. Ahmad Muyeed, BPM (Sheba)</b> Additional Deputy Inspector General (BPKT) Bangladesh Police	Director	Member	4	4	36,000/-	
4	<b>Mr. Syed Rafiqul Haq</b> Ex-Additional Managing Director, Mutual Trust Bank PLC.	Independent Director	Member	2	1	18,000/-	<ul style="list-style-type: none"><li>During his tenure 2 meetings were held from 22.10.2025 to 31.12.2025 out of which he attended 1 Meeting.</li><li>Leave of absence was duly granted by the Board for 1 meeting.</li></ul>

Information regarding Attendance and Remuneration of Ex-Honorable Directors:

Sl. No.	Name of the Director	Status with the Bank	Status with the Committee	Total Meeting held in his tenure	Total Meeting Attended	Total Remuneration (BDT)	Remarks
1	<b>Mr. Kamrul Hasan Talukdar</b> Inspector, Bangladesh Police	Director	Ex-Member	2	2	18,000/-	<ul style="list-style-type: none"><li>During his tenure 2 meetings were held from 10.10.2025 to 10.11.2025</li></ul>

# KEY OPERATING AND FINANCIAL DATA

Annexure-D

Financial Position	2021	2022	2023	2024	2025
Authorized Capital	10,000	10,000	10,000	10,000	10,000
Paid up Capital	5,000	5,000	5,000	5,000	5,000
Total Assets	68,351	71,617	74,112	75,036	97,893
Loans and Advances	43,225	52,783	54,346	52,465	56,105
Deposits	59,075	58,463	60,907	60,818	80,382

Financial Performance	2021	2022	2023	2024	2025
Operating Income	1,526	2,454	2,805	4,106	4,109
Operating Expense	1,010	1,198	1,364	1,503	1,568
Operating Profit	516	1,255	1,441	2,603	2,542
Net Profit after Tax	121	643	797	704	1,001

Capital Measure	2021	2022	2023	2024	2025
Risk Weighted Assets	26,151	34,232	36,599	37,853	44,502
Core Capital (Tier-I)	4,658	5,314	5,926	6,146	6,693
Supplementary Capital (Tier-II)	501	617	652	631	747
Total Capital	5,159	5,931	6,579	6,777	7,440
Tier I Capital Ratio	17.81%	15.52%	16.19%	16.24%	15.04%
Capital to Risk Weighted Asset Ratio	19.73%	17.33%	17.98%	17.90%	16.72%

Credit Quality	2021	2022	2023	2024	2025
Unclassified Loan	43,208	52,705	54,165	50,852	55,045
Classified Loans	17	77	181	1,614	1,060
Non-Performing Loan	0.04%	0.15%	0.33%	3.08%	1.89%

Key Ratios	2021	2022	2023	2024	2025
Loan to Deposit Ratio	71.32%	86.76%	85.77%	82.53%	66.29%
Spread	3.95%	3.48%	4.10%	6.39%	5.87%
Return on Assets	0.25%	0.92%	1.09%	0.94%	1.16%
Return on Investment	2.19%	7.52%	13.81%	11.39%	14.99%
Earnings per Share (BDT)	0.25	1.29	1.59	1.41	2.00

Other Information	2021	2022	2023	2024	2025
Branches	18	18	18	18	19
Sub-Branches	-	1	2	5	5
Service Desk	111	111	111	111	111
ATM Booth	168	175	183	185	186

# REPORT OF CORPORATE GOVERNANCE

Corporate Governance is the system of rules, practices and processes by which a company is directed and controlled. The governance structure specifies the distribution of rights and responsibilities among different participants in the corporation and specifies the rules and procedures for making decisions in corporate affairs.

Corporate Governance essentially involves balancing the interests of the many stakeholders including its Shareholders, Management, Customers, Suppliers, Financiers, Government and the Community. Corporate Governance also provides a framework for setting objectives and vision, managing risks, formulating strategies, providing policies, ensuring effective internal control systems and processes, directing company performance, taking supervisory responsibility over company affairs and management performance and actions. Corporate Governance comprises carefully considered rules and practices by which Board of Directors and Management of the Bank ensures accountability, fairness, transparency and independence of the operational activities of the Bank. Community Bank Bangladesh PLC. has adequately complied with all the Corporate Governance Guidelines of Bangladesh Bank and Bangladesh Securities and Exchange Commission (BSEC). It is ensured by the Board that all activities and transactions of the Bank are conducted in compliance with international best practices to protect the highest interest of all the stakeholders.

The objective is to earn and maintain trust and confidence of the stakeholders and help the business to attain sustainability and maximizing value through performance with good governance is the responsibility of corporate management. In line with the best practice, the Corporate Governance systems and practices in Community Bank Bangladesh PLC. are designed to ensure adequate internal control in operational process, transparency and accountability in doing business and proper and timely disclosures in financial reporting so that value is maximized for all the stakeholders.

## Corporate Governance Practice in Bangladesh:

Securities and Exchange Commission (BSEC) issued 'Corporate Governance Code' vide notification no. BSEC/CMRRC/2006-158/207/Admin/80 dated June 03, 2018 repealing the earlier issued 'Corporate Governance Guidelines.' The code has been designed to set higher standards of Corporate Governance practice in Bangladesh so as to promote fairness, accountability, transparency, responsibility and integrity in business and ensure the best practice for benefiting the economy.

Bangladesh Bank vide BRPD Circular No. 02, dated February 11, 2024 directed Banks to demarcate the responsibilities and authorities of Board of Directors in respect of Risk Management, Internal Controls, Internal Audit and Compliance. Moreover, Bangladesh Bank has set strict guidance on Risk Management Principles assuming that, there is strong relation between Good Corporate Governance

and Sound Risk Management. In this regard, BASEL guidelines on Corporate Governance Principles for Banks has been adopted by Central Bank for implementation.

## Corporate Governance Practice by Community Bank Bangladesh PLC.

Community Bank Bangladesh PLC. is very meticulously following Corporate Governance code set by the Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank. The Bank adequately complied with Corporate Governance as follows:

- There are 03 (three) independent directors in the Board of the Bank as on December 2025.
- Two independent directors are members of the Audit Committee of the Board and one of them being appointed as its Chairman.
- A certificate has been obtained from Jasmin & Associates, Chartered Secretaries on reporting and compliance of Corporate Governance Code of BSEC.
- Code of Conduct for the Directors as laid down by Bangladesh Bank and Bangladesh Securities and Exchange Commission in their respective Corporate Governance Code, is followed by the Directors and annual compliance has been reviewed and recorded.
- The Board has also clearly defined the respective roles, responsibilities and duties of the Company Secretary, Chief Financial Officer (CFO) and the Head of Internal Audit in line with Regulatory Authorities.
- Audit Committee of the Board has been functioning as per guidelines stipulated in BRPD, Bangladesh Bank Circular No.02 dated February 11, 2024 and Corporate Governance Code dated June 03, 2018 issued by Bangladesh Securities & Exchange Commission (BSEC) respectively.

## The Board

The Board is comprised of Directors who are highly educated, experienced and competent to add value towards better corporate governance of the Bank and to maximize value for all stakeholders.

The Board discharges its responsibilities itself or through various committees. The Board meets on a regular basis to discharge its responsibilities.

The Board is made up of 14 (fourteen) Directors including 01 (one) Non-Executive Chairman and 09 (nine) Non- Executive Directors, 03 (three) Independent Directors and 01 (one) Executive Managing Director comprising the following members:

Sl. No.	Name of the Honorable Director (Not in order of seniority)	Status with the Bank
01.	<b>Mr. Md. Ali Hossain Fakir</b> Inspector General of Police, Bangladesh	Chairman
02.	<b>Mr. A K M Awlad Hossain</b> Additional Inspector General (Admin), Bangladesh Police	Director
03.	<b>Mr. Md. Akram Hossain, BPM (Sheba)</b> Additional Inspector General (Finance), Bangladesh Police	Director
04.	<b>Mr. Md. Sibgat Ullah, BPM (Sheba), PPM</b> Additional Inspector General (Development), Bangladesh Police	Director
05.	<b>Mr. Sarder Nurul Amin, BPM (Sheba)</b> Additional Inspector General (Special Branch), Bangladesh Police	Director
06.	<b>Mr. Kazi Md. Fazlul karim, BPM (Sheba)</b> Additional Inspector General, Bangladesh Police and Rector, Police Staff College, Bangladesh	Director
07.	<b>Mr. Md. Kamrul Ahsan</b> Deputy Inspector General (Confidential), Bangladesh Police	Director
08.	<b>Mr. Muntashirul Islam, PPM</b> Additional Deputy Inspector General (Highway Police), Bangladesh Police	Director
09.	<b>Mr. Ahmad Muyeed, BPM (Sheba)</b> Additional Deputy Inspector General (Bangladesh Police Kallyan Trust), Bangladesh Police	Director
10.	<b>Mr. Kamrul Hasan Talukdar</b> Inspector, Bangladesh Police	Director
11.	<b>Dr. Md. Morshed Hasan Khan</b> Professor, Department of Marketing, University of Dhaka	Independent Director
12.	<b>Mr. Syed Rafiqul Haq,</b> Ex-Additional Managing Director, Mutual Trust Bank PLC.	Independent Director
13.	<b>Mr. Mohammed Tofazzul Hussain FCA</b> Managing Partner, Amin Hussain & Co., Chartered Accountants	Independent Director
14.	<b>Mr. Shamsul Haque Sufyani</b> Managing Director (Current Charge), Community Bank Bangladesh PLC.	Ex-officio Director

### Chairman of the Board

The Non-Executive Chairman of the Board Mr. Md. Ali Hossain Fakir, Inspector General of Police, Bangladesh is fully independent of the Managing Director of the Bank.

### Independent Director

As per existing rules and regulations, Independent Directors are not required to have any significant relationship, whether

pecuniary or otherwise, with the Bank, its top management and the Board apart from receiving directors' remuneration for attending Board / Board Committee Meeting. The Bank complies with the requirement and appoints Independent Directors who do not hold any shares in the Bank and do not have any family or other relationship with its Board of Directors and its executive management.

The Bank also ensures compliance with Bangladesh Bank's guidelines and Bangladesh Securities and Exchange Commission's notification relating to appointment of Independent Directors and seeks approval from Bangladesh Securities and Exchange Commission and Bangladesh Bank for appointing a person as an Independent Director which ensures the independence of the Independent Director. Community Bank Bangladesh PLC. has three independent directors in the Board of the Bank as on December 31, 2025.

In compliance with Corporate Governance Code of BSEC and as per rule of Bangladesh Bank, three independent directors have been appointed by the Board of Directors which was subsequently approved by Bangladesh Bank on 07.10.2025.

Dr. Md. Morshed Hasan Khan is an Independent Director in the Board of the Bank. Dr. Khan is Senior Professor, Department of Marketing, University of Dhaka having more than 25 years of teaching experience in the field of Business and Marketing.

Mr. Syed Rafiqul Haq, was also Independent Director in the Board of the Bank. He was the Ex-Additional Managing Director, Mutual Trust Bank PLC. Moreover he had 38 years of extensive experience in the financial services industry.

Mr. Mohammed Tofazzul Hussain FCA is also another an Independent Director in the Board of the Bank. Mr. Tofazzul is an accomplished Accountant, Auditor, and Tax Advisor with over 24 years of professional experience since 2001. He is the Managing Partner of Amin Hussain & Co., Chartered Accountants, Chairman of Hussains Business Consultants Ltd.

### Appointment of Managing Director & CEO, Company Secretary (CS), Chief Financial Officer (CFO) and Head of Internal Audit and Compliance (HIAC).

The Board appointed Managing Director, Company Secretary (CS), Chief Financial Officer (CFO) and Head of Internal Audit and Compliance (HIAC) as per the policy of the Bank and related rules and regulations.

The positions of Managing Director, Company Secretary (CS), Chief Financial Officer (CFO) and Head of Internal Audit and Compliance (HIAC) are held by different individuals and they are well conversant in the field of Regulatory, Financial and Corporate Laws to carry out their assigned roles, responsibilities and duties.

The Managing Director, Company Secretary (CS), Chief Financial Officer (CFO) and Head of Internal Audit and Compliance (HIAC) are not holding any executive position in any other company.

### Key objectives of the Directors

The Board is responsible for ensuring Governance and performance of the company by directing and overseeing activities of the executive management by making them transparent, accountable and responsible.

The Directors are expected to protect the long-term interest of the Shareholders and all Stakeholders by setting

key objectives for the Management and by monitoring and ensuring that those objectives are achieved by the Management in a sustainable way while maintaining transparency and accountability at every stage of operations.

The Board must be satisfied that sufficient risk management systems are in place to mitigate core risks of the Bank and that there are adequate checks and balances in the Internal Control System to protect the value and quality of assets of the Bank.

The Board of Directors is entitled to timely, accurate and adequate information & data to ensure effective control over Operational, Financial, Strategic, Compliance, Governance and Risk Management issues of the Bank.

#### The Board is responsible for ensuring the following:

- Policy formulation and implementation, risk management, internal control, internal audit and its compliance.
- Setting key targets of the Bank and monitoring progress towards achievement of such targets.
- Approval of major policy decisions and long-term strategic plans to achieve key objectives in an efficient and effective way.
- Disclosure of accurate, timely and reliable information to shareholders.

#### They are expected to

- Demonstrate the highest professional and ethical standards.
- Be fully independent from management.
- Be knowledgeable about the business and challenges that Community Bank Bangladesh PLC. is facing.
- Apply prudence and judgment in decision making.
- Display commitments to the Bank and its all stakeholders through participation in the affairs of the Bank.

#### Number of Board Meetings held in 2025 and Remuneration:

The details of Board Meeting and Remuneration have furnished in the other part of the Annual Report.

#### The Committees of the Board of Directors

As per Bangladesh Bank guidelines, the Board has three committees namely

- Executive Committee
- Audit Committee and
- Risk Management Committee.

Each Committee operates under specific Terms of Reference (TOR) that sets out its responsibilities and composition as stipulated in the BRPD Circular No.02 dated February 11, 2024.

The TORs have designed and reviewed to ensure that the objectives of each committee are achieved in an effective way and that regulatory obligations and obligation to shareholders are fulfilled.

The Committee regularly evaluates progress towards key objectives. Accordingly, time and efforts are dedicated to focus on responsibilities those are central to achieve the

core objectives of respective committees.

#### Responsibility of Executive Committee (EC)

The responsibility of Executive Committee of the Board is clearly delegated by the Board in line with regulatory guidelines.

Accordingly, the EC exercises all the powers and functions on behalf of the Board in regards to:

- Approving of credit proposals and monitoring quality of loan portfolio
- Administrative affairs and
- Financial affairs

However, all policy matters and strategic issues are dealt with by the Board of Directors of the Bank.

#### Number of Executive Committee Meeting held in 2025 and Remuneration

The details of Executive Committee Meeting and Remuneration have furnished in the other part of the Annual Report.

#### Number of Audit Committee Meeting held in 2025 and Remuneration

The details of Audit Committee Meeting and Remuneration have furnished in the other part of the Annual Report.

#### Number of Risk Management Committee Meeting held in 2025 and Remuneration

The details of Risk Management Committee Meeting and Remuneration have furnished in the other part of the Annual Report.

#### Salient Feature of the Objectives and Responsibilities of the Risk Management Committee of the Board are given below:

The TORs of the RMC is to oversee as to whether various core risks of the Bank i.e. Credit Risk, Foreign Exchange Risk, Internal Control & Compliance Risk, Money Laundering Risk, ICT Risk, Operational Risk, Interest Rate Risk, Liquidity Risk and other residual risks have been identified and measured by the Bank management and whether adequate risk management and risk mitigation systems have been put in place by the Bank management and whether adequate provisions and capital have been maintained against combined risks undertaken by the Bank.

#### Preparation of Financial Statements

Financial statements of Community Bank Bangladesh PLC. give a true and fair view of the state of affairs of the Bank and the results of its operations and cash flows. All the applicable International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) adopted by Financial Reporting Council (FRC) are complied with for preparation of financial statements. The financial statements are prepared by the management and approved by the Board of Directors and audited by auditors appointed in the Annual General Meeting.

#### Directors' Responsibility for Internal Control and Financial Reporting

Directors' statement on their responsibility for internal control and financial reporting of the Bank can be found in the other section of the Annual Report.

## External audit

Islam, Aftab, Kamrul & Co., Chartered Accountants is the statutory (external) auditors of the Bank. They don't provide any other accounting, taxation or advisory services.

## Compliance with Bangladesh Bank regulations

As a commercial bank, Community Bank Bangladesh PLC. is regulated and supervised by Bangladesh Bank under the Banking Companies Act, 1991 and rules and regulations made there under. Community Bank Bangladesh PLC. attaches highest priority to strict compliance with all regulatory requirements of Bangladesh Bank in terms of core risk management, capital adequacy ratio, foreign exchange regulations, liquidity management, KYC and anti-money laundering compliance etc.

## Audit and Inspection by Bangladesh Bank

In addition to Annual Comprehensive Inspection of Community Bank Bangladesh PLC. Bangladesh Bank also undertakes audit & inspection of Community Bank Bangladesh PLC. timely. Compliance with Observations and recommendations made by the Bangladesh Bank helps the Bank to improve internal control, risk management, corporate governance and regulatory compliance maximizing benefit for all stakeholders.

## Shareholder's Information

The pattern of Shareholding of Community Bank Bangladesh PLC. as of 31 December 2024 as per BSEC's Notification No. BSEC/ CMRR D/2006-158/207/Admin/80 dated 03 June 2018:

### a. Shareholding by Parent/Subsidiary/Associated Companies and other related parties:

Sl. No.	Name of the Shareholder	No of Shares	Percentage (%) of Share holding
1.	Bangladesh Police Kallyan Trust (BPKT) (Sponsor)	49,99,99,984	99.9999968
2.	Directors and Shareholders	16	0.0000032
<b>Total</b>		<b>50,00,00,000</b>	<b>100</b>

### b. Shareholding of Directors and their spouses and minor children:

Sl. No.	Name of the Director	Status	No of Shares	No. of Shares Spouse and Minor Children
1.	<b>Mr. Md. Ali Hossain Fakir</b> Inspector General of Police, Bangladesh	Chairman	Nil	Nil
2.	<b>Mr. A K M Awlad Hossain</b> Additional Inspector General (Admin), Bangladesh Police	Director	01	
3.	<b>Mr. Md. Akram Hossain, BPM (Sheba)</b> Additional Inspector General (Finance), Bangladesh Police	Director	01	
4.	<b>Mr. Md. Sibgat Ullah, BPM (Sheba), PPM</b> Additional Inspector General (Development), Bangladesh Police	Director	01	
5.	<b>Mr. Sarder Nurul Amin, BPM (Sheba)</b> Additional Inspector General (Special Branch), Bangladesh Police	Director	01	
6.	<b>Mr. Kazi Md. Fazlul karim, BPM (Sheba)</b> Additional Inspector General and Rector Police Staff College Bangladesh	Director	01	
7.	<b>Mr. Md. Kamrul Ahsan</b> Deputy Inspector General (Confidential), Bangladesh Police	Director	01	
8.	<b>Mr. Muntashirul Islam, PPM</b> Additional Deputy Inspector General (Highway Police), Bangladesh Police	Director	01	
9.	<b>Mr. Ahmad Muyeed, BPM (Sheba)</b> Additional Deputy Inspector General (BPKT) Bangladesh Police	Director	01	
10.	<b>Mr. Kamrul Hasan Talukdar</b> Inspector, Bangladesh Police and President, Bangladesh Police Association	Director	01	
11.	<b>Dr. Md. Morshed Hasan Khan</b> Professor, Department of Marketing, University of Dhaka	Independent Director	Nil	
12.	<b>Mr. Syed Rafiqul Haq</b> Ex-Additional Managing Director, Mutual Trust Bank PLC.	Independent Director	Nil	
13.	<b>Mr. Mohammed Tofazzul Hussain FCA</b> Managing Partner, Amin Hussain & Co., Chartered Accountants	Independent Director	Nil	

c. Shareholding of Managing Director & CEO, Company Secretary, Chief Financial Officer, Head of Internal Control and Compliance and their spouses and minor children:

Sl. No.	Name of the Person	Status	No of Shares	No. of Shares Spouse and Minor Children
1	Mr. Shamsul Haque Sufyani	Managing Director (Current Charge)	Nil	Nil
2	Mr. Mohammad Khairul Alam, FCA	SEVP & Head of Internal Control & Compliance		
3	Mr. Saiful Alam, FCS	SEVP & Company Secretary		
4	Mr. Md. Shariful Islam Kadir, FCA	SAVP & Chief Financial Officer		

d. Shareholding by Executives: Nil

e. Shareholders holding 10% or more voting interest in the Bank

Sl. No.	Name of the Shareholders who hold 10% or more shares as on December 31, 2025	Status	No of Shares held as on December 31, 2025	% of total no. of paid-up shares
1.	Bangladesh Police Kallyan Trust	Sponsor	49,99,99,984	99.9999968

Information of Directors in compliance with the condition No. 1(5) (xxiv) of Corporate Governance guidelines dated 03 June 2018 of Bangladesh Securities and Exchange Commission (BSEC):

Sl. No.	Name of the Director	Status	Experience
1	Mr. Md. Ali Hossain Fakir Inspector General of Police, Bangladesh	Chairman	30 years of Service experience with Bangladesh Police
2	Mr. A K M Awlad Hossain Additional Inspector General (Admin), Bangladesh Police	Director	30 years of Service experience with Bangladesh Police
3	Mr. Md. Akram Hossain, BPM (Sheba) Additional Inspector General (Finance), Bangladesh Police	Director	30 years of Service experience with Bangladesh Police
4	Mr. Md. Sibgat Ullah, BPM (Sheba), PPM Additional Inspector General (Development), Bangladesh Police	Director	30 years of Service experience with Bangladesh Police
5	Mr. Sarder Nurul Amin, BPM (Sheba) Additional Inspector General (Special Branch), Bangladesh Police	Director	30 years of Service experience with Bangladesh Police
6	Mr. Kazi Md. Fazlul karim, BPM (Sheba) Additional Inspector General, Bangladesh Police and Rector, Police Staff College, Bangladesh	Director	30 years of Service experience with Bangladesh Police
7	Mr. Md. Kamrul Ahsan Deputy Inspector General (Confidential), Bangladesh Police	Director	28 years of Service experience with Bangladesh Police
8	Mr. Muntashirul Islam, PPM Additional Deputy Inspector General (Highway Police), Bangladesh Police	Director	22 years of Service experience with Bangladesh Police
9	Mr. Ahmad Muyeed, BPM (Sheba) Additional Deputy Inspector General (Bangladesh Police Kallyan Trust), Bangladesh Police	Director	20 years of Service experience with Bangladesh Police
10	Mr. Kamrul Hasan Talukdar Inspector, Bangladesh Police	Director	22 years of Service experience with Bangladesh Police
11	Dr. Md. Morshed Hasan Khan Professor, Department of Marketing, University of Dhaka	Independent Director	25 years of teaching experience with University of Dhaka
12	Mr. Syed Rafiqul Haq, Ex-Additional Managing Director, Mutual Trust Bank PLC.	Independent Director	38 years of Banking experience
13	Mr. Mohammed Tofazzul Hussain FCA Managing Partner, Amin Hussain & Co., Chartered Accountants	Independent Director	24 years of Professional Experience
14	Mr. Shamsul Haque Sufyani Managing Director (Current Charge), Community Bank Bangladesh PLC.		30 years of Banking Experience

# CERTIFICATE OF CORPORATE GOVERNANCE

*Jasmin & Associates*  
Chartered Secretaries

## Report to the Shareholders of Community Bank Bangladesh PLC. on Compliance on the Corporate Governance Code

[Certificate as per Condition No .1(5)(XXVII)]

We have examined the Compliance status to the Corporate Governance Code by Community Bank Bangladesh PLC. for the year ended on December 31, 2025. This Code relates to the Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018 of the Bangladesh Securities and Exchange Commission.

Such compliance with the Corporate Governance Code is the responsibility of the Company. Our examination was limited to the procedures and implementation thereof as adopted by the Management in ensuring compliance to the conditions of the Corporate Governance Code.

This is a scrutiny and verification and an independent audit on compliance of the conditions of the Corporate Governance Code as well as the provisions of relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Corporate Governance Code.

We state that we have obtained all the information and explanations, which we have required, and after due scrutiny and verification thereof, we report that, in our opinion:

- (a) The Company has complied with the conditions of the Corporate Governance Code as stipulated in the above mentioned Corporate Governance Code issued by the Commission;
- (b) The Company has complied with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) as required by this Code;
- (c) Proper books and records have been kept by the company as required under the Companies Act, 1994, the securities laws and other relevant laws; and
- (d) The Governance of the company is satisfactory.

For: **Jasmin & Associates**  
Chartered Secretaries



Jasmin Akter, FCS  
Managing Partner

Place : Dhaka, Bangladesh  
Dated : May 17, 2026

# CORPORATE GOVERNANCE COMPLIANCE STATUS

[As per condition No. 1(5)(xxvii)]

Status of compliance with the conditions imposed by Bangladesh Securities and Exchange Commission's Notification No. BSEC/CMRRC/2006-158/207/Admin/80 dated 03 June 2018 issued under section 2CC of the Securities and Exchange Ordinance, 1969:

(Report under Condition No. 9)

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1	<b>Board of Directors</b>			
1(1)	<b>Size of the Board of Directors</b> The total number of members of a company's Board of Directors (hereinafter referred to as "Board") shall not be less than 5 (five) and more than 20 (twenty).	✓		
1(2)	<b>Independent Directors</b> All companies shall have effective representation of independent directors on their Boards, so that the Board, as a group, includes core competencies considered relevant in the context of each company; for this purpose, the companies shall comply with the following:-			
1(2)(a)	At least 2 (two) directors or one-fifth (1/5) of the total number of directors in the company's Board, whichever is higher, shall be independent directors; any fraction shall be considered to the next integer or whole number for calculating number of independent director(s);	✓		From October 07, 2025 there were 3 Independent Directors
	Provided that the Board shall appoint at least 1(one) female independent director in the Board of Directors of the company;			Appointment of female Independent Director is under process
1(2)(b)	<b>Without contravention of any provision of any other laws, for the purpose of this clause, an "independent director" means a director-</b>			
1(2)(b)(i)	who either does not hold any share in the company or holds less than one percent (1%) shares of the total paid-up shares of the company	✓		
1(2)(b)(ii)	who is not a sponsor of the company or is not connected with the company's any sponsor or director or nominated director or shareholder of the company or any of its associates, sister concerns, subsidiaries and parents or holding entities who holds one percent (1%) or more shares of the total paid-up shares of the company on the basis of family relationship and his or her family members also shall not hold above mentioned shares in the company	✓		
1(2)(b)(iii)	who has not been an executive of the company in immediately preceding 2 (two) financial years	✓		
1(2)(b)(iv)	who does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary or associated companies	✓		
1(2)(b)(v)	who is not a member or TREC (Trading Right Entitlement Certificate) holder, director or officer of any stock exchange	✓		
1(2)(b)(vi)	who is not a shareholder, director excepting independent director or officer of any member or TREC holder of stock exchange or an intermediary of the capital market;	✓		
1(2)(b)(vii)	who is not a partner or an executive or was not a partner or an executive during the preceding 3 (three) years of the concerned company's statutory audit firm or audit firm engaged in internal audit services or audit firm conducting special audit or professional certifying compliance of this Code;	✓		
1(2)(b)(viii)	who is not independent director in more than 5 (five) listed companies	✓		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1(2)(b)(ix)	who has not been reported as a defaulter in the latest Credit Information Bureau (CIB) report of Bangladesh Bank for non-payment of any loan or advance or obligation to a bank or Financial Institution; and	✓		
1(2)(b)(x)	who has not been convicted for a criminal offence involving moral turpitude;	✓		
1(2)(c)	The independent director(s) shall be appointed by the Board and approved by the shareholders in the Annual General Meeting (AGM): Provided that the Board shall appoint the independent director, subject to prior consent of the Commission, after due consideration of recommendation of the Nomination and Remuneration Committee (NRC) of the company;	✓		
1(2)(d)	The post of independent director(s) cannot remain vacant for more than 90 (ninety) days	✓		
1(2)(e)	The tenure of office of an independent director shall be for a period of 3 (three) years, which may be extended for 1 (one) tenure only	✓		
1(3)	<b>Qualification of Independent Director</b>			
1(3)(a)	Independent director shall be a knowledgeable individual with integrity who is able to ensure compliance with financial laws, regulatory requirements and corporate laws and can make meaningful contribution to the business	✓		
1(3)(b)	<b>Independent director shall have following qualifications:</b>			
1(3)(b)(i)	Business Leader who is or was a promoter or director of an unlisted company having minimum paid-up capital of Tk. 100.00 million or any listed company or a member of any national or international chamber of commerce or registered business association; or	None		
1(3)(b)(ii)	Corporate Leader who is or was a top level executive not lower than Chief Executive Officer or Managing Director or Deputy Managing Director or Chief Financial Officer or Head of Finance or Accounts or Company Secretary or Head of Internal Audit and Compliance or Head of Legal Service or a candidate with equivalent position of an unlisted company having minimum paid up capital of Tk. 100.00 million or of a listed company; or	✓		
1(3)(b)(iii)	Former or existing official of government or statutory or autonomous or regulatory body in the position not below 5th Grade of the national pay scale, who has at least educational background of bachelor degree in economics or commerce or business or law: Provided that in case of appointment of existing official as independent director, it requires clearance from the organization where he or she is in service; or	None		
1(3)(b)(iv)	University Teacher who has educational background in Economics or Commerce or Business Studies or Law; or	None		
1(3)(b)(v)	Professional who is or was an advocate practicing at least in the High Court Division of Bangladesh Supreme Court or a Chartered Accountant or Cost and Management Accountant or Chartered Financial Analyst or Chartered Certified Accountant or Certified Public Accountant or Chartered Management Accountant or Chartered Secretary or equivalent qualification	None		
1(3)(c)	The independent director shall have at least 10 (ten) years of experiences in any field mentioned in clause (b)	✓		
1(3)(d)	In special cases, the above qualifications or experiences may be relaxed subject to prior approval of the Commission			N/A
1(4)	<b>Duality of Chairperson of the Board of Directors and Managing Director or Chief Executive Officer</b>			
1(4)(a)	The positions of the Chairperson of the Board and the Managing Director (MD) and/or Chief Executive Officer (CEO) of the company shall be filled by different individuals	✓		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1(4)(b)	The Managing Director (MD) and/or Chief Executive Officer (CEO) of a listed company shall not hold the same position in another listed company;	✓		
1(4)(c)	The Chairperson of the Board shall be elected from among the non-executive directors of the company;	✓		
1(4)(d)	The Board shall clearly define respective roles and responsibilities of the Chairperson and the Managing Director and/or Chief Executive Officer;	✓		
1(4)(e)	In the absence of the Chairperson of the Board, the remaining members may elect one of themselves from non-executive directors as Chairperson for that particular Board's meeting; the reason of absence of the regular Chairperson shall be duly recorded in the minutes.	None		No such situation arisen in the reporting year
1(5)	<b>The Directors' Report to Shareholders</b> The Board of the company shall include the following additional statements or disclosures in the Directors' Report prepared under section 184 of the Companies Act, 1994 (Act No. XVIII of 1994):			
1(5)(i)	An industry outlook and possible future developments in the industry	✓		
1(5)(ii)	The segment-wise or product-wise performance	✓		
1(5)(iii)	Risks and concerns including internal and external risk factors, threat to sustainability and negative impact on environment, if any;	✓		
1(5)(iv)	A discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin, where applicable;			Not applicable
1(5)(v)	A discussion on continuity of any extraordinary activities and their implications (gain or loss);	None		No such situation arisen in the reporting year
1(5)(vi)	A detailed discussion on related party transactions along with a statement showing amount, nature of related party, nature of transactions and basis of transactions of all related party transactions;	✓		
1(5)(vii)	A statement of utilization of proceeds raised through public issues, rights issues and/or any other instruments;	None		N/A
1(5)(viii)	An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Share Offer, Direct Listing, etc.;	None		N/A
1(5)(ix)	An explanation on any significant variance that occurs between Quarterly Financial performances and Annual Financial Statements.	None		
1(5)(x)	A statement of remuneration paid to the directors including independent directors;	✓		
1(5)(xi)	A statement that the financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity	✓		
1(5)(xii)	A statement that proper books of account of the issuer company have been maintained;	✓		
1(5)(xiii)	A statement that appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgment	✓		
1(5)(xiv)	A statement that International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there from has been adequately disclosed;	✓		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1(5)(xv)	A statement that the system of internal control is sound in design and has been effectively implemented and monitored;	✓		
1(5)(xvi)	A statement that minority shareholders have been protected from abusive actions by, or in the interest of, controlling shareholders acting either directly or indirectly and have effective means of redress;			N/A
1(5)(xvii)	A statement that there is no significant doubt upon the issuer company's ability to continue as a going concern, if the issuer company is not considered to be a going concern, the fact along with reasons there of shall be disclosed;	✓		
1(5)(xviii)	An explanation that significant deviations from the last year's operating results of the issuer company shall be highlighted and the reasons thereof shall be explained;			N/A
1(5)(xix)	A statement where key operating and financial data of at least preceding 5 (five) years shall be summarized	✓		
1(5)(xx)	An explanation on the reasons if the issuer company has not declared dividend (cash or stock) for the year;			N/A
1(5)(xxi)	Board's statement to the effect that no bonus share or stock dividend has been or shall be declared as interim dividend;			N/A
1(5)(xxii)	The total number of Board meetings held during the year and attendance by each director;	✓		
1(5)(xxiii)	<b>A report on the pattern of shareholding disclosing the aggregate number of shares (along with wise name details where stated below) held by:-</b>			
1(5)(xxiii)(a)	Parent or Subsidiary or Associated Companies and other related parties (name-wise details);	✓		
1(5)(xxiii)(b)	Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and Compliance and their spouses and minor children (name-wise details);	✓		
1(5)(xxiii) (c)	Executives;	✓		
1(5)(xxiii) (d)	Shareholders holding ten percent (10%) or more voting interest in the company (name-wise details);	✓		
1(5)(xxiv)	<b>In case of the appointment or reappointment of a director, a disclosure on the following information to the shareholders:-</b>			
1(5)(xxiv) (a)	a brief resume of the director;	✓		
1(5)(xxiv) (b)	nature of his / her expertise in specific functional areas;	✓		
1(5)(xxiv) (c)	names of companies in which the person also holds the directorship and the membership of committees of the board.	✓		
1(5)(xxv)	<b>A Management's Discussion and Analysis signed by CEO or MD presenting detailed analysis of the company's position and operations along with a brief discussion of changes in the financial statements, among others, focusing on:</b>			
1(5)(xxv) (a)	accounting policies and estimation for preparation of financial statements;	✓		
1(5)(xxv) (b)	changes in accounting policies and estimation, if any, clearly describing the effect on financial performance or results and financial position as well as cash flows in absolute figure for such changes;			N/A
1(5)(xxv)(c)	comparative analysis (including effects of inflation) of financial performance or results and financial position as well as cash flows for current financial year with immediate preceding five years explaining reasons thereof;	✓		
1(5)(xxv) (d)	compare such financial performance or results and financial position as well as cash flows with the peer industry scenario;	No		Financial performance of peer bank are not available
1(5)(xxv) (e)	briefly explain the financial and economic scenario of the country and the globe;	✓		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1(5)(xxv)(f)	risks and concern issue related to the financial statements, explaining such risk and concern mitigation plan of the company: and	✓		
1(5)(xxv)(g)	future plan or projection or forecast for company's operation, performance and financial position, with justification thereof, i.e., actual position shall be explained to the shareholders in the next AGM;	✓		
1(5)(xxvi)	Declaration or certification by the CEO and the CFO to the Board as required under condition No. 3(3) shall be disclosed as per Annexure-A;	✓		
1(5)(xxvii)	The report as well as certificate regarding compliance of conditions of this Code as required under condition No. 9 shall be disclosed as per Annexure-B and Annexure-C;	✓		
1(5)(xxviii)	The Directors' report to the shareholders does not require to include the business strategy or technical specification related to products or services, which have business confidentiality.			
1(6)	<b>Meetings of the Board of Directors</b> The company shall conduct its Board meetings and record the minutes of the meetings as well as keep required books and records in line with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Code.	✓		
1(7)	<b>Code of Conduct for the Chairperson, other Board members and Chief Executive Officer</b>			
1(7)(a)	The Board shall lay down a code of conduct, based on the recommendation of the Nomination and Remuneration Committee (NRC) at condition No. 6, for the Chairperson of the Board, other board members and Chief Executive Officer of the company;	✓		Please refer to the condition No. 6
1(7)(b)	The code of conduct as determined by the NRC shall be posted on the website of the company including, among others, prudent conduct and behavior; confidentiality; conflict of interest; compliance with laws, rules and regulations; prohibition of insider trading; relationship with environment, employees, customers and suppliers; and independency.	✓		
2.	<b>Governance of Board of Directors of Subsidiary Company</b>			
2(a)	Provisions relating to the composition of the Board of the holding company shall be made applicable to the composition of the Board of the subsidiary company	✓		
2(b)	At least 1 (one) independent director on the Board of the holding company shall be a director on the Board of the subsidiary company	✓		
2(c)	The minutes of the Board meeting of the subsidiary company shall be placed for review at the following Board meeting of the holding company	✓		
2(d)	The minutes of the respective Board meeting of the holding company shall state that they have reviewed the affairs of the subsidiary company also	✓		
2(e)	The Audit Committee of the holding company shall also review the financial statements, in particular the investments made by the subsidiary company	✓		
3.	<b>Managing Director (MD) or Chief Executive Officer (CEO), Chief Financial Officer (CFO), Head of Internal Audit and Compliance (HIAC) and Company Secretary (CS)</b>			
3(1)	<b>Appointment</b>			
3(1)(a)	The Board shall appoint a Managing Director (MD) or Chief Executive Officer (CEO), a Company Secretary (CS), a Chief Financial Officer (CFO) and a Head of Internal Audit and Compliance (HIAC)	✓		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
3(1)(b)	The positions of the Managing Director (MD) or Chief Executive Officer (CEO), Company Secretary (CS), Chief Financial Officer (CFO) and Head of Internal Audit and Compliance (HIAC) shall be filled by different individuals	✓		
3(1)(c)	The MD or CEO, CS, CFO and HIAC of a listed company shall not hold any executive position in any other company at the same time: Provided that CFO or CS of any listed company may be appointed for the same position in any other listed or non-listed company under the same group for reduction of cost or for technical expertise, with prior approval of the Commission: Provided further that the remuneration and perquisites of the said CFO shall be shared by appointing companies proportionately;	✓		
3(1)(d)	The Board shall clearly define respective roles, responsibilities and duties of the CFO, the HIAC and the CS	✓		
3(1)(e)	The MD or CEO, CS, CFO and HIAC shall not be removed from their position without approval of the Board as well as immediate dissemination to the Commission and stock exchange(s)	✓		
3(2)	<b>Requirement to attend Board of Directors' Meetings</b> The MD or CEO, CS, CFO and HIAC of the company shall attend the meetings of the Board: Provided that the CS, CFO and/or the HIAC shall not attend such part of a meeting of the Board which involves consideration of an agenda item relating to their personal matters	✓		
3(3)	<b>Duties of Managing Director (MD) or Chief Executive Officer (CEO) and Chief Financial Officer (CFO)</b>			
3(3)(a)	<b>The MD or CEO and CFO shall certify to the Board that they have reviewed financial statements for the year and that to the best of their knowledge and belief:</b>			
3(3)(a)(i)	these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading; and	✓		
3(3)(a)(ii)	these statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws	✓		
3(3)(b)	The MD or CEO and CFO shall also certify that there are, to the best of knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board or its members	✓		
3(3)(c)	The certification of the MD or CEO and CFO shall be disclosed in the Annual Report	✓		
4.	<b>Board of Directors' Committee</b> For ensuring good governance in the company, the Board shall have at least following subcommittees:			
4.(i)	Audit Committee; and	✓		
4.(ii)	Nomination and Remuneration Committee			Please refer to the condition No. 6
5	<b>Audit Committee</b>			
5(1)	<b>Responsibility to the Board of Directors</b>			
5(1)(a)	The company shall have an Audit Committee as a sub-committee of the Board;	✓		
5(1)(b)	The Audit Committee shall assist the Board in ensuring that the financial statements reflect true and fair view of the state of affairs of the company and in ensuring a good monitoring system within the business	✓		
5(1)(c)	The Audit Committee shall be responsible to the Board; the duties of the Audit Committee shall be clearly set forth in writing	✓		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
5(2)	<b>Constitution of the Audit Committee</b>			
5(2)(a)	The Audit Committee shall be composed of at least 3 (three) member	✓		
5(2)(b)	The Board shall appoint members of the Audit Committee who shall be nonexecutive directors of the company excepting Chairperson of the Board and shall include at least 1 (one) independent director	✓		
5(2)(c)	All members of the audit committee should be “financially literate” and at least 1 (one) member shall have accounting or related financial management background and 10 (ten) years of such experience;	✓		
5(2)(d)	When the term of service of any Committee member expires or there is any circumstance causing any Committee member to be unable to hold office before expiration of the term of service, thus making the number of the Committee members to be lower than the prescribed number of 3 (three) persons, the Board shall appoint the new Committee member to fill up the vacancy immediately or not later than 60 (sixty) days from the date of vacancy in the Committee to ensure continuity of the performance of work of the Audit Committee;			No such event occurred
5(2)(e)	The company secretary shall act as the secretary of the Committee	✓		
5(2)(f)	The quorum of the Audit Committee meeting shall not constitute without at least 1 (one) independent director	✓		
5(3)	<b>Chairperson of the Audit Committee</b>			
5(3)(a)	The Board shall select 1 (one) member of the Audit Committee to be Chairperson of the Audit Committee, who shall be an independent director	✓		
5(3)(b)	In the absence of the Chairperson of the Audit Committee, the remaining members may elect one of themselves as Chairperson for that particular meeting, in that case there shall be no problem of constituting a quorum as required under condition No. 5(4)(b) and the reason of absence of the regular Chairperson shall be duly recorded in the minutes	✓		
5(3)(c)	Chairperson of the Audit Committee shall remain present in the Annual General Meeting (AGM): Provided that in absence of Chairperson of the Audit Committee, any other member from the Audit Committee shall be selected to be present in the annual general meeting (AGM) and reason for absence of the Chairperson of the Audit Committee shall be recorded in the minutes of the AGM.	✓		
5(4)	<b>Chairperson of the Audit Committee</b>			
5(4)(a)	The Audit Committee shall conduct at least its four meetings in a financial year: Provided that any emergency meeting in addition to regular meeting may be convened at the request of any one of the members of the Committee	✓		
5(4)(b)	The quorum of the meeting of the Audit Committee shall be constituted in presence of either two members or two third of the members of the Audit Committee, whichever is higher, where presence of an independent director is a must	✓		
5(5)	<b>Role of Audit Committee</b>			
5(5)(a)	Oversee the financial reporting process	✓		
5(5)(b)	monitor choice of accounting policies and principles	✓		
5(5)(c)	monitor Internal Audit and Compliance process to ensure that it is adequately resourced, including approval of the Internal Audit and Compliance Plan and review of the Internal Audit and Compliance Report;	✓		
5(5)(d)	oversee hiring and performance of external auditors	✓		
5(5)(e)	hold meeting with the external or statutory auditors for review of the annual financial statements before submission to the Board for approval or adoption	✓		
5(5)(f)	review along with the management, the annual financial statements before submission to the Board for approval	✓		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
5(5)(g)	review along with the management, the quarterly and half yearly financial statements before submission to the Board for approval	✓		
5(5)(h)	review the adequacy of internal audit function	✓		
5(5)(i)	review the Management's Discussion and Analysis before disclosing in the Annual Report	✓		
5(5)(j)	review statement of all related party transactions submitted by the management	✓		
5(5)(k)	review Management Letters or Letter of Internal Control weakness issued by statutory auditors;	✓		
5(5)(l)	oversee the determination of audit fees based on scope and magnitude, level of expertise deployed and time required for effective audit and evaluate the performance of external auditors; and	✓		
5(5)(m)	oversee whether the proceeds raised through Initial Public Offering (IPO) or Repeat Public Offering (RPO) or Rights Share Offer have been utilized as per the purposes stated in relevant offer document or prospectus approved by the Commission: Provided that the management shall disclose to the Audit Committee about the uses or applications of the proceeds by major category (capital expenditure, sales and marketing expenses, working capital, etc.), on a quarterly basis, as a part of their quarterly declaration of financial results: Provided further that on an annual basis, the company shall prepare a statement of the proceeds utilized for the purposes other than those stated in the offer document or prospectus for publication in the Annual Report along with the comments of the Audit Committee.	✓		No such event occurred
5(6)	<b>Reporting of the Audit Committee</b>			
5(6)(a)	<b>Reporting to the Board of Directors</b>			
5(6)(a)(i)	The Audit Committee shall report on its activities to the Board.	✓		
5(6)(a)(ii)	The Audit Committee shall immediately report to the Board on the following findings, if any:-			
5(6)(a)(ii)(a)	Report on conflicts of interests;			Not applicable
5(6)(a)(ii)(b)	suspected or presumed fraud or irregularity or material defect identified in the internal audit and compliance process or in the financial statements;			Not applicable
5(6)(a)(ii)(c)	suspected infringement of laws, regulatory compliances including securities related laws, rules and regulations; and			Not applicable
5(6)(a)(ii)(d)	any other matter which the Audit Committee deems necessary shall be disclosed to the Board immediately;			Not applicable
5(6)(b)	<b>Reporting to the Authorities:</b> If the Audit Committee has reported to the Board about anything which has material impact on the financial condition and results of operation and has discussed with the Board and the management that any rectification is necessary and if the Audit Committee finds that such rectification has been unreasonably ignored, the Audit Committee shall report such finding to the Commission, upon reporting of such matters to the Board for three times or completion of a period of 6 (six) months from the date of first reporting to the Board, whichever is earlier			Not applicable
5 (7)	<b>Reporting to the Shareholders and General Investors :</b> Report on activities carried out by the Audit Committee, including any report made to the Board under condition No. 5(6)(a)(ii) above during the year, shall be signed by the Chairperson of the Audit Committee and disclosed in the annual report of the issuer company	✓		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
6	<b>Nomination and Remuneration Committee (NRC)</b>			
6(1)	<b>Responsibility to the Board of Directors</b>			
6(1)(a)	The company shall have a Nomination and Remuneration Committee (NRC) as a subcommittee of the Board			The Audit Committee performs the role of NRC in the banking companies as per BRPD Circular No. 21 dated 12.05.2024
6(1)(b)	The NRC shall assist the Board in formulation of the nomination criteria or policy for determining qualifications, positive attributes, experiences and independence of directors and top level executive as well as a policy for formal process of considering remuneration of directors, top level executive;			
6(1)(c)	The Terms of Reference (ToR) of the NRC shall be clearly set forth in writing covering the areas stated at the condition No. 6(5)(b).			
6(2)	<b>Constitution of the NRC</b>			
6(2)(a)	The Committee shall comprise of at least three members including an independent director;			
6(2)(b)	At least 02 (two) members of the Committee shall be non-executive directors;			
6(2)(c)	Members of the Committee shall be nominated and appointed by the Board;			
6(2)(d)	The Board shall have authority to remove and appoint any member of the Committee;			
6(2)(e)	In case of death, resignation, disqualification, or removal of any member of the Committee or in any other cases of vacancies, the board shall fill the vacancy within 180 (one hundred eighty) days of occurring such vacancy in the Committee;			
6(2)(f)	The Chairperson of the Committee may appoint or co-opt any external expert and/or member(s) of staff to the Committee as advisor who shall be non-voting member, if the Chairperson feels that advice or suggestion from such external expert and/or member(s) of staff shall be required or valuable for the Committee;			
6(2)(g)	The company secretary shall act as the secretary of the Committee;			
6(2)(h)	The quorum of the NRC meeting shall not constitute without attendance of at least an independent director;			
6(2)(i)	No member of the NRC shall receive, either directly or indirectly, any remuneration for any advisory or consultancy role or otherwise, other than Director's fees or honorarium from the company			
6(3)	<b>Chairperson of the NRC</b>			
6(3)(a)	The Board shall select 1 (one) member of the NRC to be Chairperson of the Committee, who shall be an independent director;			The Audit Committee performs the role of NRC in the banking companies as per BRPD Circular No. 21 dated 12.05.2024
6(3)(b)	In the absence of the Chairperson of the NRC, the remaining members may elect one of themselves as Chairperson for that particular meeting, the reason of absence of the regular Chairperson shall be duly recorded in the minutes;			
6(3)(c)	The Chairperson of the NRC shall attend the annual general meeting (AGM) to answer the queries of the shareholders: Provided that in absence of Chairperson of the NRC, any other member from the NRC shall be selected to be present in the annual general meeting (AGM) for answering the shareholder's queries and reason for absence of the Chairperson of the NRC shall be recorded in the minutes of the AGM.			
6(4)	<b>Meeting of the NRC</b>			
6(4)(a)	The NRC shall conduct at least one meeting in a financial year;			

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
6 (4) (b)	The Chairperson of the NRC may convene any emergency meeting upon request by any member of the NRC;			The Audit Committee performs the role of NRC in the banking companies as per BRPD Circular No. 21 dated 12.05.2024
6 (4) (c)	The quorum of the meeting of the NRC shall be constituted in presence of either two members or two third of the members of the Committee, whichever is higher, where presence of an independent director is must as required under condition No. 6(2)(h);			
6 (4) (d)	The proceedings of each meeting of the NRC shall duly be recorded in the minutes and such minutes shall be confirmed in the next meeting of the NRC.			
6 (5)	<b>Role of the NRC</b>			
6 (5) (a)	NRC shall be independent and responsible or accountable to the Board and to the shareholders;			
6 (5) (b)	NRC shall oversee, among others, the following matters and make report with recommendation to the Board:			
6 (5) (b) (i)	formulating the criteria for determining qualifications, positive attributes and independence of a director and recommend a policy to the Board, relating to 13 the remuneration of the directors, top level executive, considering the following:			
6(5)(b)(i)(a)	the level and composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the company successfully;			
6(5)(b)(i)(b)	the relationship of remuneration to performance is clear and meets appropriate performance benchmarks; and			
6 (5) (b) (i) (c)	remuneration to directors, top level executive involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the company and its goals;			
6 (5) (b) (ii)	devising a policy on Board's diversity taking into consideration age, gender, experience, ethnicity, educational background and nationality;			
6 (5) (b) (iii)	identifying persons who are qualified to become directors and who may be appointed in top level executive position in accordance with the criteria laid down, and recommend their appointment and removal to the Board;			
6 (5) (b) (iv)	formulating the criteria for evaluation of performance of independent directors and the Board;			
6 (5) (b) (v)	identifying the company's needs for employees at different levels and determine their selection, transfer or replacement and promotion criteria; and			
6 (5) (b) (vi)	developing, recommending and reviewing annually the company's human resources and training policies;			
6 (5) (c)	The company shall disclose the nomination and remuneration policy and the evaluation criteria and activities of NRC during the year at a glance in its annual report.			
7	<b>External / Statutory Auditors</b>			
7 (1)	The issuer company shall not engage its external or statutory auditors to perform the following services of the company, namely:-			
7(1) (i)	appraisal or valuation services or fairness opinions;	✓		
7(1) (ii)	financial information systems design and implementation;	✓		
7(1) (iii)	book-keeping or other services related to the accounting records or financial statements;	✓		
7(1) (iv)	broker-dealer services;	✓		
7(1) (v)	actuarial services;	✓		
7(1) (vi)	inte rnal audit services or special audit services;	✓		
7(1) (vii)	any service that the Audit Committee determines;	✓		
7(1) (viii)	audit or certification services on compliance of corporate governance as required under condition No. 9(1); and	✓		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
7(1) (ix)	any other service that creates conflict of interest.	✓		
7 (2)	No partner or employees of the external audit firms shall possess any share of the company they audit at least during the tenure of their audit assignment of that company; his or her family members also shall not hold any shares in the said company. Provided that spouse, son, daughter, father, mother, brother, sister, son-in-law and daughter-in-law shall be considered as family members.	✓		
7 (3)	Representative of external or statutory auditors shall remain present in the Shareholders' Meeting (Annual General Meeting or Extraordinary General Meeting) to answer the queries of the shareholders.	✓		
8	<b>Maintaining a website by the Company</b>			
8 (1)	The company shall have an official website linked with the website of the stock exchange.	✓		The company was incorporated with RJSC in the year 2018 as new company
8 (2)	The company shall keep the website functional from the date of listing	✓		
8 (3)	The company shall make available the detailed disclosures on its website as required under the listing regulations of the concerned stock exchange(s).	✓		
9	<b>Reporting and Compliance of Corporate Governance</b>			
9 (1)	The company shall obtain a certificate from a practicing Professional Accountant or Secretary (Chartered Accountant or Cost and Management Accountant or Chartered Secretary) other than its statutory auditors or audit firm on yearly basis regarding compliance of conditions of Corporate Governance Code of the Commission and shall such certificate shall be disclosed in the Annual Report.	✓		
9 (2)	The professional who will provide the certificate on compliance of this Corporate Governance Code shall be appointed by the shareholders in the annual general meeting.	✓		
9 (3)	The directors of the company shall state, in accordance with the <a href="#">Annexure-C</a> attached, in the directors' report whether the company has complied with these conditions or not	✓		



# DECLARATION BY MANAGING DIRECTOR AND CHIEF FINANCIAL OFFICER

Date: 23 April 2026

To

The Board of Directors,

Community Bank Bangladesh PLC.

**Subject: Declaration on Financial Statements for the year ended 31 December 2025**

Dear Sirs,

Pursuant to the condition No. 1(5)(xxvi) imposed vide the Commission's Notification No. BSEC/CMRRCD/2006-158/ 207/80 Dated 3 June 2018 under section 2CC of the Securities and Exchange Ordinance, 1969, we do hereby declare that:

1. The Financial Statements of Community Bank Bangladesh PLC. for the year ended on 31 December 2025 have been prepared in compliance with International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS), as applicable in the Bangladesh and any departure there from has been adequately disclosed;
2. The estimates and judgments related to the financial statements were made on a prudent and reasonable basis, in order for the financial statements to reveal a true and fair view;
3. The form and substance of transactions and the Company's state of affairs have been reasonably and fairly presented in its financial statements;
4. To ensure above, the Company has taken proper and adequate care in installing a system of internal control and maintenance of accounting records;
5. Our internal auditors have conducted periodic audits to provide reasonable assurance that the established policies and procedures of the Company were consistently followed and
6. The management's use of the going concern basis of accounting in preparing the financial statements is appropriate and there exists no material uncertainty related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern.

In this regard, we also certify that:

- i. We have reviewed the financial statements for the year ended 31 December 2025 and that to the best of our knowledge and belief:
  - a. these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;
  - b. these statements collectively present true and fair view of the Company's affairs and are in compliance with existing accounting standards and applicable laws.
- ii. There are, to the best of knowledge and belief, no transactions entered into by the Company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board of Directors or its members.

Sincerely yours,



**Md. Shariful Islam Kadir, FCA**  
Chief Financial Officer



**Kimiwa Saddat**  
Managing Director (Current Charge)

# REPORT OF THE AUDIT COMMITTEE

The Audit Committee of the Bank was constituted in the 1<sup>st</sup> meeting of the Board of Directors held on November 29, 2018 in compliance with the BRPD Circular No. 11, Dated October 27, 2013. The Audit committee was formed to assist the Board in fulfilling its oversight responsibilities. The Company Secretary acts as Secretary of the Audit Committee of the Board. The present Audit committee was reconstituted by the Board of Directors of the Bank in its 69<sup>th</sup> Board Meeting held on October 22, 2025 consisting of the following members:

Name	Status with the Bank	Status in the Committee	Educational Qualification	Meeting Attendance
Mr. Syed Rafiqul Haq	Independent Director	Chairman	MBA, M.Sc	1/1
Mr. Sarder Nurul Amin, BPM (Sheba)	Director	Member	MBA, M.Com	1/1
Mr. Md. Kamrul Ahsan	Director	Member	B. Com (Hons), M. Com	0/1
Mr. Mohammed Tofazzul Hussain FCA	Independent Director	Member	Masters, FCA	1/1
Mr. Kamrul Hasan Talukdar	Director	Member	BA	1/1

Previous Audit Committee were formed comprising following members:

Sl. No.	Name of the Director	Current Status with the Bank on 31.12.2025	Status with the Committee	Total Meeting Held in his tenure and attended	Remarks
1	Mr. Masud Khan, FCA, FCMA Chairman, Unilever Consumer Care Limited and Chief Advisor, Crown Cement Group	Ex-Independent Director	Ex-Chairman	3/3	2 <sup>nd</sup> tenure Expired as Independent Director of the Bank as on 24.07.2025.
2	Dr. Shoeb Reaz Alam, BPM (Sheba) Deputy Inspector General (SPBn), Bangladesh Police	Ex-Director	Ex-Member	3/2	Retired as Director from the Board of Directors of the Bank in the 6 <sup>th</sup> AGM of the Bank held on 28.05.2025.
3	Mr. Md Aminul Islam, BPM (Bar) Ex-Deputy Inspector General (Police Telecom), Bangladesh Police	Ex-Director	Ex-Member	3/3	Retired as Director from the Board of Directors of the Bank in the 6 <sup>th</sup> AGM of the Bank held on 28.05.2025.
4	Mr. Muntashirul Islam, PPM Additional Deputy Inspector General (Highway Police), Bangladesh Police	Director	Ex-Member	3/3	Existing member of the Board of Directors of the Bank but not serving as member of the Audit committee after reconstituted the Audit Committee by the Board of Directors of the Bank in its 69 <sup>th</sup> Board Meeting held on October 22, 2025.

## Roles and Responsibilities of the Audit Committee

The Audit Committee is responsible for the following:

### Internal Control

- To evaluate whether management is setting an appropriate compliance culture by communicating the importance of internal control and the management of risk and ensuring that all employees have clear understanding of their roles and responsibilities.
- To review Management's actions in computerization of the Bank and its applications and Management Information System (MIS) of the bank.
- To consider whether internal control strategies recommended by internal and external auditors have been implemented by the management.
- To consider reports relating to fraud, forgery, deficiencies in internal control or other similar issues detected by internal and external auditors and inspectors of the regulatory authority and place it before the Board after reviewing whether necessary corrective measures have been taken by the management.

## Financial Reporting

- To check whether the financial statements reflect the complete and concrete information and determine whether the statements are prepared according to existing rules and regulations and standards enforced in the country and as per relevant prescribed accounting standards set by Bangladesh Bank.
- To discuss with management and the external auditors to review the financial statements before its finalization.

### Internal Audit

- To monitor whether internal audit is working independently from the management.
- To review the activities and the organizational structure of the internal audit and ensure that no unjustified restriction or limitation hinders the internal audit process.
- To examine the efficiency and effectiveness of internal audit function.
- To examine whether the findings and recommendations

made by the internal auditors are duly considered by the management or not.

#### External Audit

- To review the performance of the external auditors and their audit reports.
- To examine whether the findings and recommendations made by the external auditors are duly considered by the management or not.
- To make recommendations to the Board regarding the appointment of the external auditors.

#### Compliance with existing Laws and Regulations

- To review whether the laws and regulations framed by the regulatory authorities (central bank and other bodies) and internal regulations approved by the board are being complied with.

#### Other Responsibilities

- To submit compliance report to the board on quarterly basis on regularization of the omission, fraud and forgeries and other irregularities detected by the internal and external auditors and inspectors of regulatory authorities.
- External and internal auditors will submit their related assessment report, if the committee solicit.
- To perform other oversight functions, as desired by the Board of Directors and evaluate the Committee's own performance on a regular basis.

#### Meetings of the Audit Committee

A total of 04 (Four) Audit Committee Meetings were held during the year 2025 against as minimum 04 (Four) meetings as per regulatory requirement. Meeting dates are as follows:

Sl. No.	Meeting	Date of Meeting
1	41 <sup>st</sup> Audit Committee Meeting	03 February, 2025
2	42 <sup>nd</sup> Audit Committee Meeting	24 April, 2025
3	43 <sup>rd</sup> Audit Committee Meeting	08 May, 2025
4	44 <sup>th</sup> Audit Committee Meeting	27 November, 2025

In the said meeting, the following major issues, among others, were reviewed and discussed:

- Audited Financial Statements for the year ended December 31, 2024 of Community Bank Bangladesh PLC.;
- Recommended the appointment of Statutory Auditor and remuneration;
- Recommended the appointment of Corporate Governance Compliance Auditor;
- Approved the Risk Based Annual Audit Plan;
- Summary of major observations of Audit Reports on various Branches and Divisions with compliance thereon;

vi) Reviewed the different Policies of the Bank and recommended to the Board of Directors of the Bank for final approval;

vii) Reviewed Performance Activity Report of Audit Department/Unit of ICCD;

viii) Reviewed Bangladesh Bank Comprehensive Inspection Report on Community Bank Bangladesh PLC., Head Office;

The minutes of the Audit Committee meeting along with its suggestions and recommendations are regularly submitted to the meeting of the Board of Directors for ratification, ensuring informed decision making and effective oversight.

#### The Audit Committee has further satisfied that:

- The rules and regulations of Bangladesh Bank and all other regulatory authorities and Bank's own policy guidelines approved by the Board of Directors are duly complied with.
- Internal control and security measures have been adequately undertaken by the Bank towards facilitating Information Technology (IT) based banking.
- The system of internal control and the business processes have been strengthened by creation of a compliance culture in the Bank.
- The efforts have been made to keep assets of the Bank safeguard along with liabilities and commitments are made for credibility & transparency.
- The Financial Statements of the Bank have been prepared in accordance with International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS), enforced in the country and as per relevant prescribed accounting standards set by Bangladesh Bank.

#### Acknowledgement

The Audit Committee expresses its sincere thanks to the members of the Board, Management and Auditors for their excellent support extended to the Committee, which facilitated in helping discharge their duties and responsibilities.

On behalf of the Audit Committee,



**Syed Rafiqul Haq**  
Chairman, Audit Committee

# DISCLOSURES ON RISK BASED CAPITAL (BASEL III) BASED ON 31<sup>st</sup> DECEMBER 2025

## Introduction

Basel III is a global regulatory capital and liquidity framework established by the Basel Committee on Banking Supervision (“Basel Committee”). Basel III includes three complementary pillars:

- Pillar 1 establishes minimum capital requirements, defines eligible capital instruments and prescribes rules for calculating RWA.
- Pillar 2 requires banks to have an internal capital adequacy assessment process and requires that banking supervisors evaluate each bank’s overall risk profile as well as its risk management and internal control processes.
- Pillar 3 encourages market discipline through disclosure requirements which allow market participants to assess the risk and capital profiles of banks.

Pillar 3 recognizes that market discipline has the potential to reinforce capital regulation and other supervisory efforts to promote safety and soundness in banks and financial systems. Market discipline imposes strong incentives on banks to conduct their business in a safe, sound and efficient manner. It can also provide a bank with an incentive

to maintain a strong capital base as a cushion against potential future losses arising from its risk exposures.

In line with the Bangladesh Bank (BB), BRPD Circular No-18 dated December 21, 2014 on ‘Guidelines on Risk Based Capital Adequacy’, following detailed qualitative and quantitative disclosures are provided.

### Components of Disclosure:

Disclosure is organized as per Bangladesh Bank requirement in the following components:

- Scope of Application
- Capital Structure
- Capital Adequacy
- Credit Risk
- Equities: Disclosures for Banking Book Positions
- Interest Rate Risk in the Banking Book
- Market Risk
- Operational Risk
- Liquidity Ratio
- Leverage Ratio
- Remuneration

## A) Scope of Application

Qualitative Disclosures	
a. The name of the top corporate entity in the group to which this guideline applies.	<b>Community Bank Bangladesh PLC.</b>
b. An outline of differences in the basis of consolidation for accounting and regulatory purposes, with a brief description of the entities within the group. <ol style="list-style-type: none"> <li>that are fully consolidated;</li> <li>that are given a deduction treatment and</li> <li>that are neither consolidated nor deducted (e.g. where the investment is risk-weighted).</li> </ol>	<p>Community Bank Bangladesh PLC. (the “Bank”) was incorporated in Bangladesh on 10<sup>th</sup> October 2018 under the Companies Act, 1994 as a Public Limited Company and received its banking license from Bangladesh Bank on 1<sup>st</sup> November 2018 as a scheduled commercial bank.</p> <p>Presently Community Bank Bangladesh PLC. (termed as CBBL) does not have any Associates and/or Joint Venture, but has one subsidiary which is:</p> <p style="text-align: center;"><b>“Community Bank Investment Limited”</b></p> <p><b>Community Bank Investment Limited</b> (the Company), a subsidiary of the Community Bank Bangladesh PLC. (CBIL) is a private company limited by shares. The Company was incorporated in Bangladesh on 30<sup>th</sup> December 2020 vide registration no. C-167238/2020 under the Companies Act 1994. Subsequently the Company obtained Merchant Banking License (Registration Certificate No: MB-98/2021) from Bangladesh Securities &amp; Exchange Commission on 28 June 2021. The core objectives of the Company are to carry on the business of full-fledged Merchant Banking, Portfolio Management, Underwriting, etc. Registered office of the Merchant Bank is located at Police Plaza Concord (Level-12, Tower-2), Plot-2, Road-144, Gulshan-1, Dhaka- 1212.</p> <p>The disclosure made in the following sections has addressed CBBL as a single entity (Solo Basis) as well as a consolidated entity (Consolidated Basis), the scope of which is as under:</p> <ul style="list-style-type: none"> <li>• ‘Solo Basis’ refers to all position of the Bank</li> <li>• ‘Consolidated Basis’ refers to all position of the Bank and its Subsidiaries</li> </ul>

	<p>The principle activities of the Bank are to provide all kinds of conventional banking services to its customers. Bank's aims to contribute to the economic growth of the country by providing financial products &amp; services to the communities across geographies. . CBBL has its 19 Branches as on December 31, 2025 along with 05 (Five) Sub-Branches, 185 ATMs, mobile banking applications, service desks and vibrant alternative delivery channels in Bangladesh. Branches are located in different areas such as Dhaka, Gazipur, Narayanganj, Chattogram, Habiganj, Narsingdi, Tangail, Cumilla, Khulna, Dinajpur, Nawabganj, Mymensingh and Jashore. Sub Branches located at Malopara, Rajshahi, Kalibari, Khulna, Cox's Bazar Sadar, Cox's Bazar, Sylhet Sadar, Sylhet and Rangpur Sadar, Rangpur.</p> <p>The Bank received its Off-shore Banking Unit (OBU) license on 26<sup>th</sup> November 2025.</p>
c. Any restrictions, or other major impediments, on transfer of funds or regulatory capital within the group.	Not applicable
<b>Quantitative Disclosures</b>	
d. The aggregate amount of surplus capital of insurance subsidiaries (whether deducted or subjected to an alternative method) included in the capital of the consolidated group.	Not applicable

## B) Capital Structure

<b>Quantitative Disclosures</b>		
a. Summary information on the terms and conditions of the main features of all capital instruments, especially in the case of capital instruments eligible for inclusion in CET 1, Additional Tier 1 or in Tier 2 capital.	<p>As per Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel III) introduced by Bangladesh Bank. Regulatory Capital base is quite different from accounting capital. Regulatory Capital is classified into two broad categories, namely, Tier 1 capital and Tier 2 capital. Additionally, Tier 1 capital is further divided into two categories, Common Equity Tier 1 (CET 1) and Additional Tier 1 (AT 1).</p> <p>CET 1 Capital of Community Bank consists of</p> <ol style="list-style-type: none"> <li>Paid-up Capital</li> <li>Statutory Reserve</li> <li>Retained Earnings and</li> <li>Actuarial Gain.</li> </ol> <p>Community Bank does not have 'Additional Tier 1 (AT 1)' Capital since it did not issue any instrument that meets the qualifying criteria for Additional Tier 1 Capital.</p> <p>Tier 2 Capital consists of general provision against unclassified loans and advances.</p> <p>Compliance with Regulatory Requirements by CBBL: The Bank complied with all the required conditions for maintaining regulatory capital as stipulated in the Basel III guidelines as per following details:</p>	
Particulars	Minimum Criteria	Status of Compliance
Common Equity Tier 1 (CET 1) Capital Ratio	4.50%	Complied
Tier 1 Capital Ratio	6.00%	Complied
Minimum Capital to Risk Weighted Asset Ratio (CRAR) including Capital Conservation Buffer	12.50%	Complied
Maximum limit of Tier 2 capital: Tier 2 capital can be maximum up to 4% of the total RWA or 88.89% of CET 1, whichever is higher.	BDT 4,960.09 million (max)	Complied

Quantitative Disclosures		
b. The amount of Regulatory Capital of Community Bank Bangladesh PLC. under Basel-III as of 31 <sup>st</sup> December 2025 in below:		
BDT in Million		
1. Common Equity Tier 1 (Going-Concern Capital)	Solo	Consolidated
Paid-up Capital	5,000.00	5,000.00
Statutory Reserve	1,166.16	1,166.16
Retained Earnings	718.47	757.90
Others*	-	2.07
<b>Subtotal</b>	<b>6,884.63</b>	<b>6,926.13</b>
Less: Regulatory Adjustment for Tier-1 Capital Goodwill and all other intangible assets (WDV of Software) & Deferred Tax Assets (DTA)	192.02	192.74
<b>Total Common Equity Tier 1 Capital</b>	<b>6,692.61</b>	<b>6,733.39</b>
2. Tier 2 Capital (Gone-Concern Capital)		
General Provision	747.47	760.49
<b>Total Admissible Tier 2 Capital</b>	<b>747.47</b>	<b>760.49</b>
<b>3. Total Regulatory Capital (1+2)</b>	<b>7,440.08</b>	<b>7,493.88</b>

\* Capital reserve of CBIL (Subsidiary)

### C) Capital Adequacy

Quantitative Disclosures	
<p>a. A summary discussion of the bank's approach for assessing the adequacy of its capital to support current and future activities.</p>	<p>The Bank assesses the adequacy of its capital in terms of Section 13 (1) of the Bank Company Act, 1991 (Amended up to 2023) and instruction contained in BRPD Circular No-18 dated 21 December 2014 regarding 'Guidelines on Risk Based Capital Adequacy for Banks' (Revised regulatory capital framework in line with Basel III) as well as other relevant rules &amp; regulation issued by BB from time to time.</p> <p>The Bank follows following approaches for calculating Risk Weighted Assets (RWA):</p> <ul style="list-style-type: none"> <li>• Standardized approach for Credit risk</li> <li>• Standardized approach for Market risk</li> <li>• Basic indicator approach for Operational risk</li> </ul> <p>Assessing regulatory capital in relation to overall risk exposure of a bank is an integrated and comprehensive process. The Bank follows the 'asset based' rather than 'capital based' approach in assessing the adequacy of capital to support current and projected business activities. The Bank assesses the capital requirement considering the existing size of portfolio, concentration of portfolio to different risk weight groups, asset quality, profit trend etc. on quarterly rest. The Bank also forecasts the adequacy of capital in terms of its capacity of internal capital generation, maintaining the size of the portfolio, asset quality, credit rating of the borrowers, segregation of portfolio to different risk weight groups etc.</p> <p>As of 31<sup>st</sup> December 2025, Bank maintained total regulatory capital (CET-1/Tier 1 and Tier 2) of BDT 7,440.08 million (solo) &amp; BDT 7,493.88 million (consolidated) against the minimum requirement including capital conservation buffer of BDT 5,000.00 million with a surplus of BDT 2,440.08 million (solo) &amp; BDT 2,493.88 million (consolidated). Bank's Capital to Risk-Weighted Asset Ratio (CRAR) as of 31<sup>st</sup> December 2025 stood at 16.72% (consisting of 15.04% in CET 1 capital and 1.68% in Tier 2 capital) on solo basis and 16.76% (consisting of 15.06% in CET 1 capital and 1.70% in Tier 2 capital) on consolidated basis against the regulatory requirement of minimum including capital conservation buffer 12.50%. The Bank managed to maintain conservative buffer capital of 6.72% on solo and 6.76% consolidated basis against the requirement 2.50%.</p>

This surplus capital both in term of absolute amount and ratio (CRAR) is considered to be adequate to absorb all the material risks to which the Bank may be exposed in future. The Bank maintained more than adequate capital against the regulatory requirement to uphold and strengthen the confidence of its investors, depositors and other stakeholders.

Quantitative Disclosures		
Risk Weighted Assets & Minimum Capital requirement under following Risk:		
Risk Weighted Assets (RWA)	(Solo)	(Consolidated)
b. RWA for Credit Risk	36,809.90	36,795.52
Portfolio subject to standardized approach - Funded	32,873.65	32,859.27
Portfolio subject to standardized approach – Non Funded	3,936.25	3,936.25
c. RWA for Market Risk (standardized approach)	2,081.12	2,228.83
d. RWA for Operational Risk (basic indicator approach)	5,611.10	5,676.72
<b>Total Risk Weighted Assets (b+c+d)</b>	<b>44,502.12</b>	<b>44,701.07</b>
<b>Minimum Capital Required (10% of RWA)</b>		
e. Capital Required for Credit Risk	3,680.99	3,679.55
f. Capital Required for Market Risk	208.11	222.88
g. Capital Required for Operational Risk	561.11	567.67
<b>Total Capital Required (e+f+g)</b>	<b>4,450.21</b>	<b>4,470.11</b>
Minimum Capital Requirement (MCR) BDT 5,000.00 million or 10% of RWA, whichever is higher	5,000.00	5,000.00
<b>Total Regulatory Capital and Capital to Risk-weighted Asset Ratio (CRAR):</b>		
1. Total Tier 1 Capital	6,692.61	6,733.39
Common Equity Tier 1 Capital	6,692.61	6,733.39
Additional Tier 1 Capital	-	-
2. Total Tier 2 Capital	747.47	760.49
<b>Total Regulatory Capital (1+2)</b>	<b>7,440.08</b>	<b>7,493.88</b>
<b>Capital Ratio</b>		
1. Common Equity Tier 1 (CET 1) Ratio	15.04%	15.06%
2. Tier 1 Capital Adequacy Ratio	15.04%	15.06%
3. Tier 2 Capital Adequacy Ratio	1.68%	1.70%
<b>Capital to Risk-weighted Asset Ratio (CRAR)</b>	<b>16.72%</b>	<b>16.76%</b>
<b>Capital Conservation Buffer</b>	<b>6.72%</b>	<b>6.76%</b>
<b>Available capital under Pillar 2 requirement</b>	<b>2,440.08</b>	<b>2,493.88</b>

## D) Credit Risk

Qualitative Disclosures	
a. The general qualitative disclosure requirement with respect to credit risk	
i. Definitions of past due and impaired (for accounting purposes).	<p>Credit risk is managed through a framework which sets out policies and procedures covering the measurement and management of credit risk. There is a clear segregation of duties between transaction originators in the businesses and approvers in the risk function. All credit exposure limits are approved within a defined credit approval authority framework.</p> <p>Credit risk of Corporate, CMSME, Retail and Agri. business are being assessed by Credit Risk Management Division (CRMD). After approval, Credit Administration Division (CAD) disburses the credit while operation team both branches &amp; head office are being act for credit collection. These both divisions are supported by Legal Division of the Bank. Additionally, Internal Control and Compliance Division (ICCD) conducts on-site and off-site audit for all credits.</p> <p>The Bank has a structured Credit Risk Management Policy known as Credit Risk Management Policy &amp; Guidelines (CRMP&amp;G) approved by the Board of Directors, first in 2019 and review in subsequent years (latest review in 2024). The CRMP&amp;G defines organization structure, roles and responsibilities and the processes whereby the credit risks carried by the Bank can be identified, quantified and managed within the framework that the Bank considers consistent with its mandate and risk tolerance.</p>

Bank also has a system of identifying and monitoring problem accounts at the early stages of their delinquency through auto generation of past- due report, so that timely corrective measures are initiated. Corporate, CMSME, Retail and Agri. segment offer different customized products and are guided by separate Product Program Guidelines (PPGs) approved by the Board and/or Management.

As per relevant Bangladesh Bank guidelines, the Bank defines the past due and impaired loans and advances for strengthening the credit discipline and mitigating the credit risk of the Bank. The impaired loans and advances are defined on the basis of (i) Objective/ Quantitative criteria and (ii) Qualitative judgment. For this purposes, all loans and advances are grouped into 04 (four) categories namely- (a) Continuous Loan (b) Demand Loan (c) Fixed Term Loan and (d) Short-term Agricultural & Micro Credit.

**Definition of past due/ overdue:**

- Any Continuous Loan if not repaid/renewed within the fixed expiry date for repayment or after the demand by the Bank will be treated as past due/overdue from the following day of the expiry date. Any Demand Loan if not repaid within the fixed expiry date for repayment or after the demand by the Bank will be treated as past due/overdue from the following day of the expiry date. Whereas, in case of any installment(s) or part of installment(s) of a Fixed Term Loan is not repaid within the fixed expiry date, the amount of unpaid installment(s) will be treated as past due/ overdue after three months of the expiry date.

However, a continuous loan, demand loan or a term loan which will remain overdue for a period of 2 (two) months or more, will be put into the "Special Mention Account (SMA)", the prior status of becoming the loan into impaired/ classified/ non-performing.

**Definition of impaired/ classified/ non-performing loans and advances are as follows:**

- A Continuous Loan, Demand Loan, Fixed Term Loan or any installment(s)/part of installment(s) of a Fixed Term Loan which will remain past due/overdue for a period of 03 (three) months or beyond but less than 06 (six) months, the entire loan will be put into the "Sub-standard (SS)".
- A Continuous Loan, Demand Loan, Fixed Term Loan or any installment(s)/part of installment(s) of a Fixed Term Loan which will remain past due/overdue for a period of 06 (six) months or beyond but less than 12 (twelve) months, the entire loan will be put into the "Doubtful (DF)".
- A Continuous loan, Demand loan, Fixed Term Loan or any installment(s)/part of installment(s) of a Fixed Term Loan which will remain past due/overdue for a period of 12 (twelve) months or beyond, the entire loan will be put into the "Bad/Loss (B/L)".
- Loans have to be treated as defaulted loan as per section 5(GaGa) of the Bank Company Act, 1991 and to be reported accordingly as per formats given in BRPD Circular No-15 dated November 27, 2024. In this regard, a portion of the "Sub-standard (SS)" loans will be reported as defaulted loan.

ii. Description of approaches followed for specific and general allowances and statistical methods.

Loan Type	Rates of Provision				
	Un-Classified		Classified		
	Standard	SMA	SS	DF	BL
All unclassified loans (other than loans under Short Term Agriculture and Cottage, Micro & small credits under CMSME Financing)	1%	5%	20%	50%	100%
Cottage, Micro and Small credits under CMSME Financing	0.50%	0.50%	20%	50%	100%
Consumer Financing (other than housing finance, credit card and loans for professionals under consumer financing scheme)	1%	5%	20%	50%	100%
Consumer Financing (for housing finance)	1%	5%	20%	50%	100%
Consumer Financing (for credit card)	1%	5%	20%	50%	100%
Consumer Financing (for professionals)	1%	5%	20%	50%	100%
Loans to Brokerage Houses (BHs)/Merchant Banks (MBs)/ Stock Dealers (SDs) against Shares etc.	1%	5%	20%	50%	100%
Short term Agricultural & Micro-Credits	0.50%	0.50%	20%	50%	100%

<p>iii. Discussion of the Bank's credit risk management policy.</p>	<p>The Bank has put in place a well-structured Credit Risk Management Policy duly approved by the Bank's Board of Directors. The policy document defines credit risk organization structure, roles &amp; responsibilities and the processes whereby the management of Credit Risks carried out by the Bank can be identified, quantified &amp; managed within policy. The framework that the Bank considers consistent with its mandate and risk tolerance. Credit Risk is monitored on a bank-wide basis and compliance with the risk limits approved by Board/Risk Management Committee of Board.</p> <p>The Bank has taken earnest steps to put in place best credit risk management practices in the Bank. Besides, the Bank has framed a policy on Valuation Methodology, approved by the Board of Directors. According to methodology, such securities normally accepted by the Bank to protect the Bank interest. These securities act as mitigation against the credit risk to which the Bank is exposed.</p> <p>The Bank has adopted numerous strategies to manages its credit risk including:</p> <ul style="list-style-type: none"> <li>• Creating credit risk awareness culture</li> <li>• Approved credit policy by the Board of Directors</li> <li>• Separate Credit Risk Management Division</li> <li>• Centralized Credit Administration Division</li> <li>• Formation of Law and Recovery Division</li> <li>• Approved Delegation of Lending Authority</li> <li>• Independent internal audit and direct access to Board/Audit committee</li> <li>• Credit quality and portfolio diversification</li> <li>• Early warning system</li> <li>• Provision and suspension of interest</li> <li>• Scientific lending and credit approval process</li> <li>• Counterparty credit rating</li> <li>• Strong NPL management system</li> </ul>
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**Quantitative Disclosures**

b. Total gross credit risk exposures broken down by major types of credit exposures:

	<p>Major types of credit exposures as per disclosures in the audited financial statements as of 31<sup>st</sup> December 2025 were as follows:</p>		
		<b>BDT in Million</b>	
	<b>Particulars</b>	<b>Outstanding</b>	<b>Mix (%)</b>
	Overdrafts/Continuous Loan	8,612.78	15.35%
	Demand Loan	10,669.50	19.02%
	Term loans	28,313.14	50.47%
	SME loan	4,818.85	8.59%
	Credit Card	1,766.88	3.15%
	Short Term Agri and Micro Credit	1,365.83	2.43%
	Staff loans	243.03	0.43%
	Bills purchased and discounted	315.47	0.56%
	<b>Total loans and advances</b>	<b>56,105.48</b>	<b>100.00%</b>

c. Geographical distribution of exposures, broken down in significant areas by major types of credit exposure:

Geographical distribution of credit exposures as per the disclosures in the audited financial statements as of 31 <sup>st</sup> December 2025 were as follows:			
BDT in Million			
Particulars	Outstanding	Mix (%)	
Dhaka Division	43,115.37	76.85%	
Chattogram Division	5,926.28	10.56%	
Rajshahi Division	-	0.00%	
Sylhet Division	1,380.59	2.46%	
Khulna Division	2,866.46	5.11%	
Barisal Division	-	0.00%	
Rangpur Division	1,647.84	2.94%	
Mymensingh Division	1,168.94	2.08%	
<b>Total loans and advances</b>	<b>56,105.48</b>	<b>100.00%</b>	

d. Industry or counterparty type distribution of exposures, broken down by major types of credit exposures:

Industry or counterparty type distribution of exposures, broken down by major types of credit exposures as per the disclosures in the audited financial statements as of 31 <sup>st</sup> December 2025 were as follows:			
BDT in Million			
Particulars	Outstanding	Mix (%)	
Agriculture Loan	1,988.62	3.54%	
RMG	918.82	1.64%	
Textile	4,784.05	8.53%	
Ship building & Ship breaking	55.44	0.10%	
Agro-Base Industry	1,010.89	1.80%	
Pharmaceutical industries	1,640.03	2.92%	
Leather & Leather-based Industry	220.12	0.39%	
Other Industries (Large Scale)	7,774.19	13.86%	
Other Industries (Small, Medium & Cottage)	1,346.53	2.40%	
Industrial (Services)	1,741.97	3.10%	
Transport & Communication	325.77	0.58%	
Other Service Industries	4,949.36	8.82%	
Credit Card	1,766.88	3.15%	
Autos (Car) Loan	2.49	0.01%	
Personal Loan General	170.52	0.30%	
Housing Finance	1,463.60	2.61%	
Trade & Commerce (Commercial Loans)	3,268.80	5.83%	
Loans to Capital Market	304.71	0.54%	
Merchant Banks	31.26	0.06%	
Bangladesh Police Payroll	21,781.85	38.83%	
Other Loans	316.55	0.56%	
Staff Loan	243.03	0.43%	
<b>Total loans and advances</b>	<b>56,105.48</b>	<b>100.00%</b>	

e. Residual contractual maturity break down of the whole portfolio, broken down by major types of credit exposure:		
Residual contractual maturity of exposures as per the disclosures furnished in the audited financial statements as of 31 <sup>st</sup> December 2025 were as follows:		
<b>BDT in Million</b>		
Particulars	Outstanding	Mix (%)
Repayable on demand	9,610.30	17.13%
More than 1 month to 3 months	5,507.50	9.82%
More than 3 months to 1 Year	11,212.55	19.98%
More than 1 year to 5 years	7,936.77	14.15%
More than 5 years	21,838.36	38.92%
<b>Total loans and advances</b>	<b>56,105.48</b>	<b>100.00%</b>
f. By major industry or counterparty type:		
i. Amount of impaired loans/classified loans and past due loans under 04 (four) categories as on 31 <sup>st</sup> December 2025 were as under:		
<b>BDT in Million</b>		
Particulars	Amount	
	NPL	SMA
Continuous Loan	448.11	347.40
Demand Loan	296.68	705.72
Term loans	314.48	720.78
Short Term Agri and Micro Credit	1.18	0.21
<b>Total</b>	<b>1,060.45</b>	<b>1,774.11</b>
ii. Specific and general provisions		
Specific and general provisions for loans portfolio and general provision for off-balance sheet exposures of the Bank as per audited financial statements as of 31 <sup>st</sup> December 2025 were as under:		
<b>BDT in Million</b>		
Particulars of specific and general provisions for entire loan portfolio and off-balance sheet exposures	Amount	
Specific provision for loans and advances	999.44	
General provision for loans and advances	603.74	
General provision for off-balance sheet exposures	143.73	
<b>Total</b>	<b>1,746.91</b>	
iii. Charges for specific allowances and charges-offs (general allowances) during the period:		
The specific and general provisions for loans portfolio and general provision for off-balance sheet exposures of the Bank charged during the year as per audited financial statements for the year ended 31 <sup>st</sup> December 2025 were as under:		
<b>BDT in Million</b>		
Particulars	2025	2024
Specific provisions for loans and advances	999.44	822.40
General provisions for loans and advances		
<b>Opening balance</b>	<b>630.68</b>	<b>651.76</b>
Additions during the year		
On balance sheet	84.46	(33.86)
Off balance sheet	32.34	12.78
<b>Total general provisions for loans and advances</b>	<b>747.48</b>	<b>630.68</b>
<b>Total provisions for loans and advances</b>	<b>1,746.91</b>	<b>1,453.08</b>

g. Gross Non-Performing Assets (NPAs):			
			BDT in Million
Particulars		2025	2024
Gross Non-Performing Assets (NPAs):		1,060.45	1,613.02
NPAs to outstanding loans & advances		1.89%	3.08%
Movement of Non-Performing Assets (NPAs):			
Opening Balance		1,613.67	181.17
Additions		822.27	1,469.88
Less: Reductions		1,375.49	37.38
<b>Closing Balance</b>		<b>1,060.45</b>	<b>1,613.67</b>
Movement of specific provision for NPAs:			
<b>Opening Balance</b>		<b>822.40</b>	<b>90.29</b>
Provision made during the period		1,026.72	732.11
Less: Fully provided Loan written off during the year		849.67	-
Write-back of express provisions		-	-
<b>Closing Balance</b>		<b>999.44</b>	<b>822.40</b>

#### E) Equities: Disclosures for Banking Book Positions

Qualitative Disclosures																																			
a. The general qualitative disclosure requirement with respect to equity risk, including:																																			
Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons; and	<p>Bank's total equity share holding comprises of two purposes i.e. capital gain and other strategic reasons like equity participation and investment diversification. Bank's investment in equity securities are broadly fall under 2 categories:</p> <ul style="list-style-type: none"> <li>• Quoted Securities (traded in the secondary market; trading book assets)</li> <li>• Unquoted Securities (not traded in secondary market; banking book assets)</li> </ul>																																		
Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting technique and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.	<p>Our investment in shares are being monitored and controlled by the Investment Committee, are reflected in accounts through proper methodologies and accounting standards of the local &amp; international.</p> <p>As per Bangladesh Bank circular (ref: BRPD circular number-14 dated June 25, 2003), the quoted shares are valued as per market price in the stock exchange(s). Equity securities holdings in the banking book or unquoted are recognized at cost price.</p> <p>Provisions for shares are maintained for unrealized loss (gain net off) arising from diminution in value of investments. Provision for shares against unrealized loss (gain net off) has been made according to DOS circular number-04 dated 24 November 2011 and for mutual funds (closed-end) according to DOS circular letter no-3 dated 12 March 2015 of Bangladesh Bank. In addition, the DOS circular letter no-02 dated 31 August 2023 considered for setting the Bank's highest exposure limit in the capital market.</p>																																		
Quantitative Disclosures																																			
b. Value disclosed in the balance sheet of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	<p>Values disclosed in balance sheet of investment in share as on 31<sup>st</sup> December 2025 were as under:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3"></th> <th style="text-align: right;">BDT in Million</th> </tr> <tr> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">Cost Price</th> <th colspan="2" style="text-align: center;">Market Price</th> </tr> </thead> <tbody> <tr> <td colspan="4"><b>Solo basis</b></td> </tr> <tr> <td>Investment in quoted Share*</td> <td style="text-align: right;">430.96</td> <td colspan="2" style="text-align: right;">279.55</td> </tr> <tr> <td>Investment in Un-quoted Share</td> <td style="text-align: right;">699.58</td> <td colspan="2" style="text-align: right;">694.41</td> </tr> <tr> <td colspan="4"><b>Consolidated basis</b></td> </tr> <tr> <td>Investment in quoted Share</td> <td style="text-align: right;">516.42</td> <td colspan="2" style="text-align: right;">353.40</td> </tr> <tr> <td>Investment in Un-quoted Share</td> <td style="text-align: right;">699.58</td> <td colspan="2" style="text-align: right;">694.41</td> </tr> </tbody> </table>						BDT in Million	Particulars	Cost Price	Market Price		<b>Solo basis</b>				Investment in quoted Share*	430.96	279.55		Investment in Un-quoted Share	699.58	694.41		<b>Consolidated basis</b>				Investment in quoted Share	516.42	353.40		Investment in Un-quoted Share	699.58	694.41	
			BDT in Million																																
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Investment in quoted Share	516.42	353.40																																	
Investment in Un-quoted Share	699.58	694.41																																	

c. The cumulative realized gains (losses) arising from sales and liquidations in the reporting period.	<b>BDT in Million</b>			
	<b>Particulars</b>	<b>Solo</b>	<b>Consolidated</b>	
	Total Realized gain (losses)	(1.22)	(0.57)	
	• Realized gain (losses) from equity investments.	-	3.92	
	• Total latent revaluation gains (losses).	-	-	
• Any amounts of the above included in Tier 2 capital.	-	-		
* As per Bangladesh Bank DOS Circular letter No. 04, dated April 8, 2025 regarding Special Fund, Mark to Market revaluation is suspended up to December 2026 and reported at cost price in financial statements.				
d. Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory provisions regarding regulatory capital requirements.	The capital requirement for equity investment Solo and Consolidated basis as of 31 <sup>st</sup> December 2025 were as under:			
	<b>BDT in Million</b>			
	<b>Particulars</b>	<b>Market value</b>	<b>Risk Weight</b>	<b>Capital Charge</b>
	<b>Solo Basis</b>			
	Specific Risk	549.89	10.00%	54.99
	General Market Risk	549.89	10.00%	54.99
	<b>Consolidated Basis</b>			
Specific Risk	623.75	10.00%	62.37	
General Market Risk	623.75	10.00%	62.37	

#### F) Interest Rate Risk in the Banking Book (IRRBB)

<b>Qualitative Disclosures</b>			
a. The general qualitative disclosure requirement including the nature of IRRBB and key assumptions, including assumptions regarding loan prepayments and behavior of non-maturity deposits, and frequency of IRRBB measurement.	Interest rate risk is the risk where changes in market interest rates might adversely affect a bank's financial condition. Changes in interest rates affect both the current earnings (earnings perspective) as well as the net worth of the bank (economic value perspective). Re-pricing risk is often the most apparent source of interest rate risk for a bank and is often gauged by comparing the volume of a bank's assets that mature or re-price within a given time period with the volume of liabilities that do so.		
<b>Quantitative Disclosures</b>			
b. The impact of changes in interest rate for on-balance sheet rate sensitive assets and rate sensitive liabilities of the Bank's as per financial statements as of 31 <sup>st</sup> December 2025 under earning perspective with simple sensitivity analysis was furnished below:	<b>BDT in Million</b>		
<b>Particulars</b>	<b>3 months</b>	<b>6 months</b>	<b>1 year</b>
Rate sensitive assets [A]	25,691.26	9,679.88	7,698.32
Rate sensitive liabilities [B]	38,680.45	14,327.93	12,160.42
Net GAP [A-B]	(12,989.18)	(4,648.05)	(4,462.10)
Cumulative GAP	(12,989.18)	(17,637.23)	(22,099.33)
Interest rate change (IRC) [Note 1]	1.00%	1.00%	1.00%
Net Interest Income (NII) = i(Change in interest rate) X gap	(32.47)	(23.24)	(44.62)
Negative impact on earnings	32.47	23.24	44.62
Note 1: Assuming 1% rise in interest rates for both asset and liability portfolio of the Bank.			

#### G) Market Risk

<b>Qualitative Disclosures</b>	
a. i) Views of BOD on trading/ investment activities.	The Board approves all policies related to market risk, sets limits and reviews compliance on a regular basis. The objective is to provide cost effective funding to finance assets growth and trade related transactions. The market risk covers the followings risks of the Bank's balance sheet: i) Interest rate risk; ii) Equity price risk; iii) Foreign exchange risk and iv) Commodity price risk.

ii) Methods used to measure Market risk.	Standardized approach has been used to measure the Market risk. The total capital requirement in respect of market risk is the aggregate capital requirement calculated for each of risk subcategories. For each risk categories minimum capital requirement is measured in terms of two separately calculated capital charges for “specific risk” and “general market risk”.
iii) Market Risk Management System.	The Treasury Department manages market risk covering liquidity, interest rate and foreign exchange risks with oversight from Asset-Liability Management Committee (ALCO) comprising senior executives of the Bank. ALCO is chaired by the Managing Director. ALCO meetings held at least once in a month.
iv) Policies and processes for mitigating market risk.	There are approved limits for Market risk related instruments both on-balance sheet and off-balance sheet items. The limits are monitored and enforced on a regular basis to protect against market risks. The ALCO of the Bank meets on regular basis to review the prevailing market condition, exchange rate, foreign exchange position and transactions to mitigate foreign exchange risks.

#### Quantitative Disclosures

b. The capital requirements for market risk.	<b>BDT in Million</b>		
	<b>The Capital Requirement for:</b>		
		<b>Solo</b>	<b>Consolidated</b>
	Interest rate risk	70.27	70.27
	Equity position risk	109.98	124.75
	Foreign exchange risk	27.86	27.86
Commodity risk	0	0	
<b>Total capital requirement for Market Risk</b>		<b>208.11</b>	<b>222.88</b>

#### H) Operational Risk

<b>Qualitative Disclosures</b>	
a. i) Views of BOD on system to reduce Operational Risk.	Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems, or from external causes, whether deliberate, accidental or natural. It is inherent in all of the Bank's activities. The policy for operational risks including internal control and compliance risk is approved by the Board of Directors taking in to account relevant guidelines of Bangladesh Bank. Audit Committee of the Board of Directors directly oversees the activities of the respective division to protect against all operational risk.
ii) Performance gap of executives and staffs.	The Bank provides an equal opportunity to its employees. It has a policy to provide competitive package and best working environment to attract and retain the most talented people available in the industry. At Community Bank, we recognize the importance of having the right people at right positions to achieve organizational goals.
iii) Potential external events.	No potential external events are expected to expose the Bank to significant operational risk.
iv) Policies and processes for mitigating operational risk.	Internal control mechanism is in place to control and minimize the operational risks. If any controls are found to be ineffective during the course of Risk & Control Self-Assessment, corrective measures are adopted in due course. A monitoring system is also in place for tracking the corrective actions plan periodically.
v) Approach for calculating capital charge for operational risk.	The Bank follows the Basic Indicator Approach (BIA) in terms of BRPD Circular No-18 dated 21 December 2014, Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel III). The BIA stipulates the capital charge for operational risk is a fixed percentage, denoted by $\alpha$ (alpha) of average positive annual gross income of the Bank over the past three years. It also states that if the annual gross income for any year is negative or zero, that should be excluded from both the numerator and denominator when calculating the average gross income. The capital charge for operational risk is enumerated by applying the following formula: $K = [(GI1 + GI2 + GI3) \alpha] / n$ Where: K = the capital charge under the Basic Indicator Approach GI = only positive annual gross income over the previous three years $\alpha$ = 15 percent n = number of the previous three years for which gross income is positive.

#### Quantitative Disclosures

b. The capital requirements for operational risk.	<b>BDT in Million</b>		
	<b>Particulars</b>		
		<b>Solo</b>	<b>Consolidated</b>
<b>Total Capital Requirement for Operational Risk</b>		<b>561.11</b>	<b>567.67</b>

## I) Liquidity Ratio

Qualitative Disclosures			
a.	i.	Views of Board of Directors on system to reduce liquidity Risk.	The Board of Directors that has always been giving most importance to minimizing the liquidity risk of the Bank. In order to reduce liquidity risk, strict maintenance of Cash Reserve Ratio (CRR), Statutory Liquidity Reserve (SLR), Advance Deposit Ratio (ADR) and Maximum Cumulative Outflow (MCO) are also being emphasized on a regular basis. As per Basel-III requirement, Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) are also maintained well above the minimum requirement.
	ii.	Methods used to measure Liquidity risk.	<p>Under Basel III, the following methods and tools are mandated for measuring the liquidity risk.</p> <p>a) Liquidity Coverage Ratio (LCR): LCR or Liquidity Coverage Ratio is a new liquidity standard introduced by the Basel Committee. This standard is built on the methodologies of traditional liquidity coverage ratio used by banks to assess exposure to contingent liquidity events. LCR aims to ensure that a bank maintains an adequate level of unencumbered, high-quality liquid assets that can be converted into cash to meet its liquidity needs for 30 calendar days. LCR goes beyond measuring the need for liquid assets over the next 30 days in a normal environment. It measures the need for liquid assets in a stressed environment, in which deposits and other sources of funds (both unsecured and secured) run off, to various extents and unused credit facilities are also drawn down in various magnitudes.</p> <p>b) Net Stable Funding Ratio (NSFR): NSFR or Net Stable Funding Ratio is another new standard introduced by the Basel Committee.</p> <p>The NSFR aims to limit over-reliance on short-term wholesale funding during times of abundant market liquidity and encourage better assessment of liquidity risk across all on- and off-balance sheet items. The minimum acceptable value of this ratio is 100 percent, indicating that Available Stable Funding (ASF) should be at least equal to Required Stable Funding (RSF). ASF consists of various kinds of liabilities and capital with percentage weights attached given their perceived stability. RSF consists of assets and off-balance sheet items, also with percentage weights attached given the degree to which they are illiquid or “long-term” and therefore requires stable funding. The time horizon of the NSFR is one year. Like the LCR, the NSFR calculations assume a stressed environment.</p> <p>c) In addition to the above, the following tools measures have been put in place to monitor the liquidity risk management position of the Bank on a continued manner:</p> <ul style="list-style-type: none"> <li>• Asset-Liability Maturity Analysis (Liquidity profile);</li> <li>• Wholesale borrowing capacity;</li> <li>• Maximum Cumulative Outflow (MCO);</li> <li>• Cash Reserve Ratio (CRR);</li> <li>• Statuary Liquidity Ratio (SLR);</li> <li>• Advance Deposit Ratio (ADR);</li> <li>• Undrawn Commitment Limit;</li> <li>• Liquid Assets to total Deposit; and</li> <li>• Liquid Assets to Short Term Liabilities.</li> </ul>
	iii.	Liquidity Risk Management System.	<p>The Board of Directors of the Bank set policy and different liquidity ratio limits for liquidity risk management. Asset and Liability Management Committee (ALCO) is responsible for both statutory and prudential liquidity management. Ongoing liquidity management is discussed as a regular agenda of ALCO meeting, which takes place on a monthly basis. The ALCO of the Bank monitors &amp; manages liquidity and interest rate risk in line with the business strategy.</p> <p>At the ALCO meeting, Bank’s liquidity position, limit utilization, changes in exposure and liquidity policy compliance are presented to the committee. Asset Liability Management Desk closely monitors and controls liquidity requirements on a daily basis. ALM activity including liquidity analysis &amp; management is conducted through coordination between various ALCO support groups residing in the functional areas of balance sheet management.</p>

iv. Policies and Processes for mitigating Liquidity risk.	Liquidly Risk Management is guided by Asset Liability Management Policy of the Bank. Liquidly risk management and liquidity contingency plan are the two major aspects in the ALM policy. Bank has Asset Liability Management Committee (ALCO) to monitor the liquidity risk on a regular basis. Based on the detail recommendation from ALM desk, ALCO take appropriate action to manage the liquidity risk.
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#### Quantitative Disclosures

b. The liquidity ratios & indicators as on 31 <sup>st</sup> December 2025 were represent below:	<b>BDT in Million/(%)</b>
<b>Particulars</b>	
Liquidity Coverage Ratio (LCR) [%]	285.63%
Net Stable Funding Ratio (NSFR) [%]	111.10%
Stock of High quality liquid assets (SHQLA)	29,998.55
Total net cash outflows over the next 30 calendar days	10,502.71
Available amount of Stable Funding (ASF)	85,052.65
Required amount of Stable Funding (RSF)	76,557.91

#### J) Leverage Ratio

<b>Qualitative Disclosures</b>	
a. i) Views of Board of Directors on system to reduce excessive leverage.	In order to avoid building-up of an excessive on-balance and off-balance sheet leverage in the banking system, a simple, transparent and non-risk based leverage ratio has been introduced under the Base III framework. Board of Directors of the Bank are continuously monitoring the exposure limit as well as capital strength in order to avoid building-up excessive on- and off-balance sheet leverage.  Besides, Board Risk Management Committee (BRMC) also reviews the leverage ratio and other liquidity positions/ratios while reviewing the comprehensive risk management report on time to time basis.
ii) Policies and processes for managing excessive on and off-balance sheet leverage.	The Leverage Ratio is intended to achieve the following objectives:  Constrain the build-up of leverage in the banking sector which could damage the broader financial system and the economy.  Reinforce the risk-based requirements with any easy-to-understand and non-risk-based measure.  A minimum Tier 1 leverage ratio of 3.75% is being prescribed by Bangladesh Bank both at solo and consolidated level.  In view of the impact of leverage into the business, Bank's Management takes decision about future investment. Considering the financial strength, the Bank also prepares capital planning and business budget to go on a right way.
iii) Approach for calculating exposure.	The Bank meticulously maintains leverage ratio well above the BB minimum requirement. Bank follows the approach mentioned in the revised RBCA for calculating exposure of the Bank. The exposure measure for the leverage ratio generally follows the accounting measure of exposure. The calculation of leverage ratio at the end of each calendar quarter is required to submit to BB based on the following definition of capital and total exposure:  $\text{Leverage Ratio (LR)} = \frac{\text{Tier 1 Capital (after related adjustment)}}{\text{Total Exposure (after related deductions)}} \geq 3.75\%$

#### Quantitative Disclosures

		<b>BDT in Million</b>	
b.	<b>Particulars</b>	<b>Solo</b>	<b>Consolidated</b>
	Leverage Ratio (%)	6.45%	6.49%
	On balance sheet exposure	96,893.56	96,979.17
	Off balance sheet exposure	7,001.56	7,001.56
	Less: Regulatory adjustment	192.02	192.74
	<b>Total exposure</b>	<b>103,703.09</b>	<b>103,787.99</b>

## K) Remuneration

Qualitative Disclosures	
a. Information relating to the bodies that oversee remuneration:	
i) Name of the bodies that oversee remuneration.	<p>The Bank's HR Policy &amp; Practices focus to attract, retain and motivate top talents to meet its sustainable growth. The Bank has a competitive compensation and benefits system that helps to ensure pay equity, is linked with performance and affordability. The compensation and benefits have set through market and peer group comparison. The Board of Directors of the Bank approved the remuneration policy recommended by senior management.</p> <p>The Human Resources Division comprises of executives and officers including Divisional Head. Human Resources Division (HRD) along with Chief Financial Officer of the Bank oversees the remuneration. The Board of Directors of the Bank approves remuneration policy and other policies time to time.</p> <p>Presently the Bank does not have any separate body or external consultant to oversee remuneration.</p> <p>Though the Bank has no permanent external consultant for managing remuneration but expert opinion may have been sought by management in case to case basis.</p> <p>Scope of the Bank's Remuneration Policy:</p> <p>Policy applies to all the permanent employees of the Bank. Any other benefit is guided by the contract agreement with individual employees.</p> <p>The senior management team, branch managers and the employees engaged in different functional division at head office, branches and units (except the employees involve in internal control &amp; compliances and risk management) are considered as material risk taker of the Bank.</p>
ii) Composition of the main body overseeing remuneration.	
iii) Mandate of the main body overseeing remuneration.	
iv) External consultants whose advice has been sought, the body by which they were commissioned, and in what areas of the remuneration process.	
v) A description of the scope of the bank's remuneration policy (e.g. by regions, business lines), including the extent to which it is applicable to foreign subsidiaries and branches.	
vi) A description of the types of employees considered as material risk takers and as senior managers, including the number of employees in each group.	
b. Information relating to the design and structure of remuneration processes:	
i) An overview of the key features and objectives of remuneration policy.	<p>The Bank aims to create a performance-based compensation plan in order to attract and retain its talent. As a part of employee motivation through monetary incentive, the management has introduced performance-based increment and benefit plan. The remuneration policy is designated to establish pay structure based on performance, skills and competencies.</p> <p>Salary Structure:</p> <p>(i) Basic (ii) House Rent (iii) Medical (iv) Conveyance (v) Leave Fare Assistance (vi) Other Benefits (such as car, furniture, telephone etc.)</p> <p>Remuneration structure of the Bank is reviewed as and when management deem appropriate to allow for adjustments in the cost of living and market forces pertaining to the banking industry. HR Division initiates the process, makes proposal to Board for approval.</p>
ii) Whether the remuneration committee reviewed the bank's remuneration policy during the past year, and if so, an overview of any changes that was made.	
iii) A discussion of how the bank ensures that risk and compliance employees are remunerated independently of the businesses they oversee.	
c. Description of the ways in which current and future risks are taken into account in the remuneration processes:	
i) An overview of the key risks that the bank considers when implementing remuneration measures.	<p>Bank considers the following key risks when managing and determining remuneration:</p> <p>i) Financial Risk; ii) Operational Risk; iii) Compliance risk</p> <p>In addition, Bank also has taken consideration when implementing remuneration such as turnover rate, attract &amp; retain the experienced &amp; productive officials, general inflation and peer banks comparison.</p> <p>Both financial and non-financial measures are considered to take account of these risk. The management proposes competitive remuneration and other non-financial benefits like promotion, training etc. so that employee's turnover ratio can be kept under tolerable limit. Sometimes few issues are difficult to measure relating to employees e.g. value, creativity, helpfulness to customers, commitment risk etc. In such cases, management applies qualitative judgment for determining the remuneration.</p> <p>While evaluating the performance of each employee annually, all financial and non-financial indicators as per pre-determined objectives are considered and accordingly the result of the performance varies from one to another and thus affect the remuneration as well.</p>
ii) An overview of the nature and type of the key measures used to take account of these risks, including risks difficult to measure.	
iii) A discussion of the ways in which these measures affect remuneration.	

iv) A discussion of how the nature and type of these measures has changed over the past year and reasons for the change, as well as the impact of changes on remuneration.	No material change has been made during the year 2025.
d. Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration:	
i) An overview of main performance metrics for bank, top-level business lines and individuals.	The Bank sets the Key Performance Indicators (KPIs) while approving the business target/ budget for each year. The management sets the appropriate tools, techniques and strategic planning (with due concurrence/ approval of the Board) towards achieving those targets. The most common KPIs are the achievement of loan, deposit and profit target with the threshold of NPL ratio, cost income ratio, cost of fund, NIM, yield on loans, provision coverage ratio, capital to risk weighted asset ratio (CRAR), Return on Equity (ROE), Return on Asset (ROA), liquidity position (maintenance of CRR and SLR) etc.
ii) A discussion of how amounts of individual remuneration are linked to bank-wide and individual performance.	The remuneration of each employee is paid based on her/his individual performance & cost of living adjustment. Accordingly, the aggregate amount of remuneration of the Bank as a whole is linked/ impacted to the same extent.
iii) A discussion of the measures the bank will in general implement to adjust remuneration in the event that performance metrics are weak. This should include the bank's criteria for determining "weak" performance metrics.	The Bank follows remuneration process as per set criteria with no in general adjustment in the event of weak performance metrics.
e. Description of the ways in which the bank seeks to adjust remuneration to take account of longer-term performance:	
i) A discussion of the bank's policy on deferral and vesting of variable remuneration and, if the fraction of variable remuneration that is deferred differs across employees or groups of employees, a description of the factors that determine the fraction and their relative importance.	The Bank believes that the individual and team performance should be regularly appreciated and recognized so as to keep our employees motivated to give their best efforts.  The Bank is maintaining the value of longer-term variable part of remuneration i.e. the amount of provident fund made provision on aggregate/ individual employee basis; actual payment is made upon retirement, resignation etc. as the case may be, as per rule.
ii) A discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and (if permitted by national law) after vesting through claw back arrangements.	The Bank provides Provident Fund contribution and Gratuity Fund contribution for the employees as deferred payment. The Bank does not provide any deferred variable remuneration.
f. Description of the different forms of variable remuneration that the bank utilizes and the rationale for using these different forms:	
i) An overview of the forms of variable remuneration offered (i.e. cash, shares and share-linked instruments and other forms. A description of the elements corresponding to other forms of variable remuneration (if any) should be provided.	Bank recognizes the effort and performance of its employees based on its Compensation and Benefit policy which consist of base salary and different benefit packages mentioned earlier.  A summary of Short-term and Long-term compensation plan are as follows: i. Short term incentive or reward <ul style="list-style-type: none"> <li>• Yearly increment;</li> <li>• Business accomplishment financial award;</li> <li>• Integrity Award;</li> <li>• Cash Incentive for Banking Diploma;</li> <li>• Incentive Bonus;</li> <li>• Non-Cash form such as accelerate promotion, award &amp; certification, training etc.</li> </ul> ii. Long term service benefits: <ul style="list-style-type: none"> <li>• Provident fund;</li> <li>• Gratuity;</li> <li>• Employee house building loan with simple interest rate;</li> <li>• Leave encashment.</li> </ul>

ii) A discussion of the use of the different forms of variable remuneration and, if the mix of different forms of variable remuneration differs across employees or groups of employees), a description of the factors that determine the mix and their relative importance.	As a part of employee motivation through monetary incentive, the management is planning to introduce KPI based performance bonus system to the employees.																							
<b>Quantitative Disclosures</b>																								
g. Number of meetings held by the main body overseeing remuneration during the financial year and remuneration paid to its member.	Meeting regarding overseeing the remuneration was held on need basis.																							
h. i) Number of employees having received a variable remuneration award during the financial year.	Not Applicable																							
ii) Number and total amount of guaranteed bonuses awarded during the financial year.	The number of festival bonus (Eid-ul-Fitr and Eid-ul-Adha) disbursed to the employees during the year 2025 was equivalent to two basic salary and the total amount was Tk. 50,286,913 /-																							
iii) Number and total amount of sign-on awards made during the financial year.	NIL																							
iv) Number and total amount of severance payments made during the financial year.	NIL																							
i. i) Total amount of outstanding deferred remuneration, split into cash, shares and share-linked instruments and other forms.	NIL																							
ii) Total amount of deferred remuneration paid out in the financial year.	NIL																							
j. Breakdown of amount of remuneration awards for the financial year to show:	<p>i) Fixed and variable remuneration paid in 2025 were as follows:</p> <table border="1" data-bbox="651 1063 1468 1313"> <thead> <tr> <th colspan="2" style="text-align: right;">BDT in Million</th> </tr> <tr> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">Amount</th> </tr> </thead> <tbody> <tr> <td>Salary</td> <td style="text-align: right;">519.73</td> </tr> <tr> <td>Festival Bonus</td> <td style="text-align: right;">50.29</td> </tr> <tr> <td>PF contribution</td> <td style="text-align: right;">25.37</td> </tr> <tr> <td>Incentive Bonus</td> <td style="text-align: right;">22.35</td> </tr> <tr> <td style="text-align: center;"><b>Total</b></td> <td style="text-align: right;"><b>617.74</b></td> </tr> </tbody> </table> <p>ii) Deferred and non-deferred (paid during the year)</p> <table border="1" data-bbox="651 1329 1468 1490"> <thead> <tr> <th colspan="2" style="text-align: right;">BDT in Million</th> </tr> <tr> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">Amount</th> </tr> </thead> <tbody> <tr> <td>Deferred</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Non-deferred</td> <td style="text-align: center;">-</td> </tr> </tbody> </table> <p>iii) Different forms used (cash, shares and share-linked instruments, other forms).  • Remuneration is paid on cash basis (i.e. direct credit to the employee Bank account and/or Payment Order/ Cheque), as the case may be, as per rule/practice.</p>		BDT in Million		Particulars	Amount	Salary	519.73	Festival Bonus	50.29	PF contribution	25.37	Incentive Bonus	22.35	<b>Total</b>	<b>617.74</b>	BDT in Million		Particulars	Amount	Deferred	-	Non-deferred	-
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BDT in Million																								
Particulars	Amount																							
Deferred	-																							
Non-deferred	-																							
k. Quantitative information about employee's exposure to implicit (e.g. fluctuations in the value of shares or performance units) and explicit adjustments (e.g. claw backs or similar reversals or downward revaluations of awards) of deferred remuneration and retained remuneration: <b>Not Applicable.</b>																								
i) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/or implicit adjustments.	Not Applicable																							
ii) Total amount of reductions during the financial year due to ex post explicit adjustments.	Not Applicable																							
iii) Total amount of reductions during the financial year due to ex post implicit adjustments.	Not Applicable																							

# RISK MANAGEMENT & CONTROL ENVIRONMENT

## Description of the Risk Management Framework:

Risk is inevitable in any business and banking is no exception. Risk Management in banking is imperative to ensure smooth business operations while staying compliant.

Risk management in banking refers to identifying, assessing and mitigating risks that the bank faces in day-to-day operations. It is a comprehensive approach involving various risk management tools, techniques, and methodologies to manage risks effectively. The objective of risk management is to minimize the impact of risks on the bank's operations, financial performance and reputation.

## Steps of Risk Management Process in Community Bank:



## 1. Risk Management Framework

The Risk Management Framework (RMF) is designed to establish common principles and standards for the management and control of all risks. It is the fundamental guideline to assess and treat across the bank.

### 1.1 Objectives of Risk Management

Risk Management is a continuous process. The objectives of risk management are to ensure that:

- Better risk culture being promoted at all levels of the bank;
- Minimum standards for risk management practices being introduced;
- Motivated to adopt and implement a sound risk management framework;
- Providing a sound foundation for effectively managing the key risks;
- Risk decisions are always aligned with business strategy and risk limits set by the BoD.

### 1.2 Risk Management Policies:

Risk management policies in the bank are crucial frameworks that outline the strategies, processes and controls for identifying, assessing, mitigating and monitoring various risks faced by the bank. Bank wide risk management policies generally cover a range of risks including credit risk, market risk, operational risk, liquidity risk, foreign exchange risk, money laundering (ML) and counter-terrorism financing (CTF) risk, interest rate risk, cybersecurity risk, reputational risk and compliance risk.

### 1.3 Risk Culture

The Bank has developed an integrated risk culture, based on a full understanding of the risks its faces and how they are managed, considering risk tolerance and appetite. Since the business of the bank involves risk taking, it is fundamental that risks are appropriately managed. A sound and consistent risk culture throughout the bank is a key element of effective risk management.

Risk culture is a common concept, attitude, competence and actions that form and influence governance and risk decision-making throughout the bank.

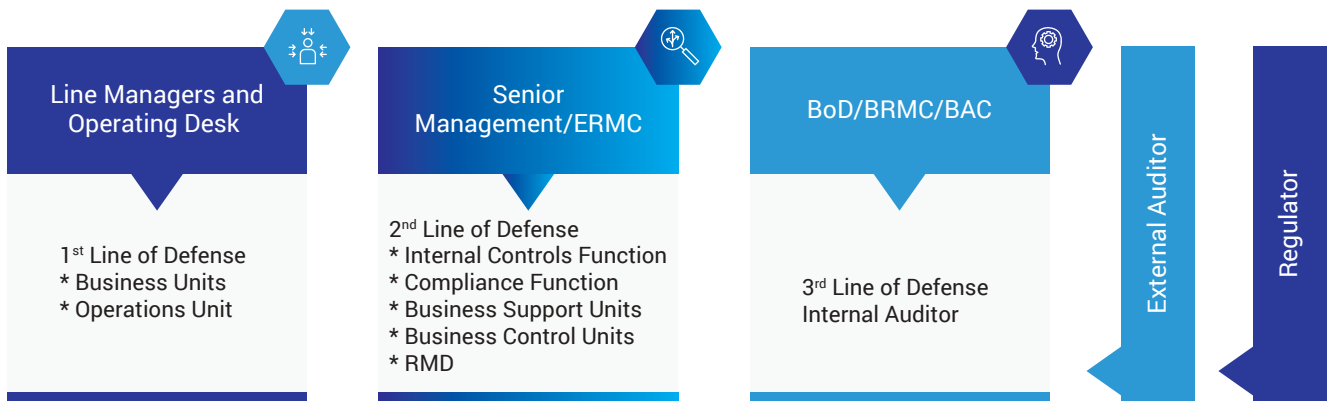
The BoD sets the tone for a sound risk culture by fostering risk perception. The BoD's expectations are conveyed to all staff that the BoD does not encourage excessive risk taking and that all staff are responsible for ensuring the bank operates within the existing risk appetite and limits defined by the BoD.

### 1.4 Risk Governance and Organization

Risk governance in Community Bank Bangladesh PLC. follows a three-lines-of-defense-model. The first line of defense provides that the business and operation units of the bank have in place for effectively processing to identify, assess, measure, monitor, mitigate and report on their risks.

The second line of defense relates to the appropriate Internal Control framework put in place to ensure effective and efficient operations.

The third line of defense consists of the bank's internal audit function which performs independent periodic reviews of the first two lines of defense, provides assurance and informs strengths & potential weaknesses of the first two lines.

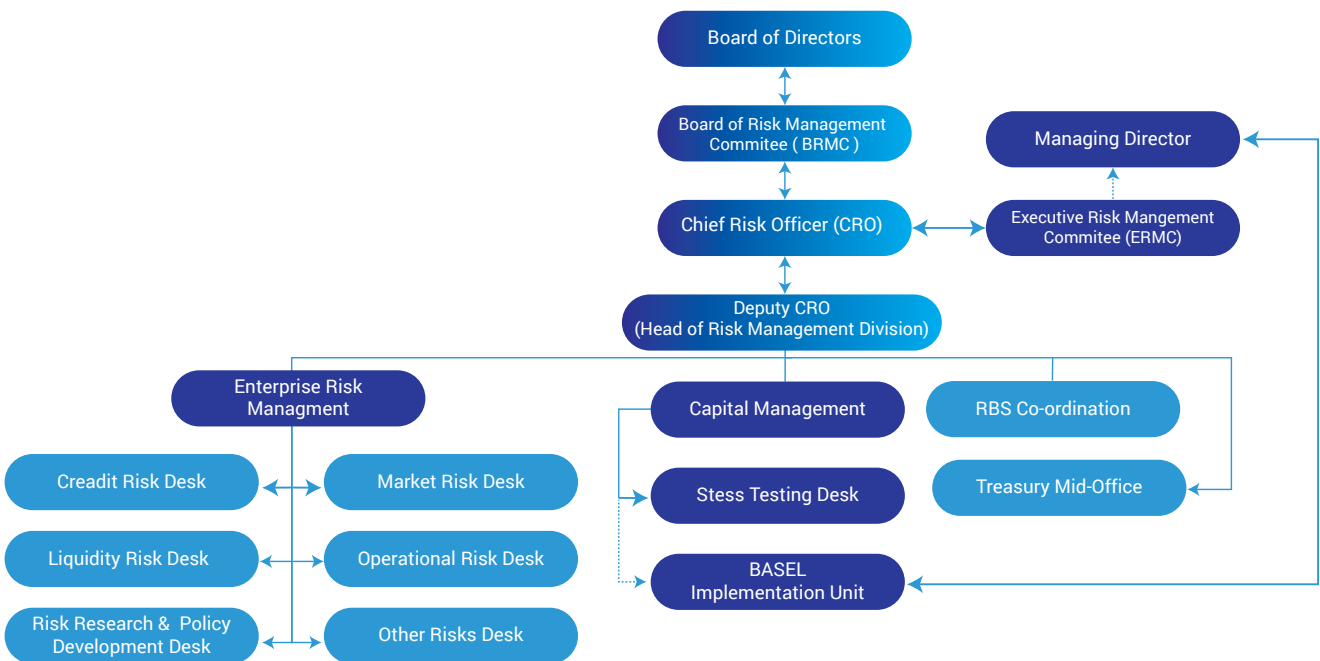


### 1.5 Risk Management Structure

Risk management procedures are approved, monitored, and mitigated at different stages of the bank by a combination of the board and its committees, management level committees, the risk management division, and the Basel Implementation Unit (BIU). The risk management structure of Community Bank Bangladesh PLC. consists of three layers, through which an effective and sound risk management system has been established throughout the bank.

#### 1.5.1 Role of Board of Directors

It is the responsibility of the Board to establishing organizational structure for enterprise risk management within the bank and ensuring that top management as well as staffs responsible for risk management possess sound expertise and knowledge to accomplish the risk management function properly.



#### 1.5.2 Role of Board Risk Management Committee (BRMC)

To aid them in fulfilling their risk management responsibilities, the Board has established a Risk Management Committee (RMC) of the Board to oversee the integration of bank wide risks and has specific oversight of the bank's compliance risk. Risk Management Committee of the Board meets at least quarterly to review risk issues and performs its role as per approved Term of References (ToR).

BRMC meeting and Key discussion area-

SL	Meeting No (During 2025)	Key Discussion Area
1	20 <sup>th</sup>	<ul style="list-style-type: none"> <li>• <b>Confirmation of Minutes of 19<sup>th</sup> Meeting of the Risk Management Committee held on December 18, 2024.</b></li> <li>• Information on <b>Internal Capital Adequacy Assessment Process (ICAAP) Report</b> for the year ended on December 31, 2024 under Supervisory Review Process (SRP), Pillar 2 of Basel III.</li> <li>• Information on <b>CAMELS Rating</b> on the basis of information as of 31.12.2024.</li> <li>• Information on <b>Comprehensive Risk Management Rating (CRMR)</b> as of 31.12.2024.</li> <li>• Miscellaneous.</li> </ul>
2	21 <sup>st</sup>	<ul style="list-style-type: none"> <li>• <b>Confirmation of Minutes of 20<sup>th</sup> Meeting of the Risk Management Committee held on September 08, 2025.</b></li> <li>• <b>Discussion on the Risk Dashboard</b> as of 31<sup>st</sup> August, 2025.</li> <li>• Discussion on the <b>Comprehensive Risk Management Report (CRMR)</b> to review credit risk, market risk, liquidity risk, operational risk and other risk areas as on 30.06.2025.</li> <li>• <b>Classified Loan Status, Suspense Balance and Provision Requirements</b> as on 30 September 2025.</li> <li>• Information memo for activities of <b>Credit Risk Management Committee (CRMC)</b>.</li> <li>• Information memo for activities of <b>Sustainable Finance Committee (SFC)</b>.</li> <li>• Miscellaneous.</li> </ul>
3	22 <sup>nd</sup>	<ul style="list-style-type: none"> <li>• <b>Confirmation of Minutes of 21<sup>st</sup> Meeting of the Risk Management Committee of Board of Directors held on October 29, 2025.</b></li> <li>• Discussion on the Risk Dashboard as of 30 September 2025.</li> <li>• Capital Adequacy (Basel III) and Stress Testing Report of our Bank for the 3rd quarter ended on 30.09.2025</li> <li>• Recommendation for Approval of RBS Coordination Committee and Gap Analysis with Action Plan.</li> <li>• Information memo for Executive Risk Management Committee Meeting Minutes.</li> <li>• Miscellaneous.</li> </ul>
4	23 <sup>rd</sup>	<ul style="list-style-type: none"> <li>• <b>Confirmation of Minutes of 22<sup>nd</sup> Meeting of the Risk Management Committee of Board of Directors held on November 19, 2025.</b></li> <li>• Discussion on the Risk Dashboard as of 30 November 2025.</li> <li>• Update on Compliance Status under Prompt Corrective Action (PCA) Framework.</li> <li>• Information memo for Executive Risk Management Committee Meeting Minutes.</li> <li>• Information memo for Activities of Credit Risk Management Committee (CRMC).</li> <li>• Miscellaneous.</li> </ul>

### 1.5.3 Role of Executive Risk Management Committee (ERMC)

ERMC is the bank's executive risk management committee, which Terms of References (ToR) is approved by the Board of Directors. ERMC comprises of CRO (as the Chairman), COO & CAMLCO, DMD& CIO, CFO, Head of CRM, CAD, ICCD, Treasury, ICT and Operation. The CRO can reform/expand the ERMC by including any other Head of Div./Dep./Unit related with risks if deemed necessary. Risk Management Division (RMD) is acting as secretariat of the committee. The ERMC is performing its role as per approved Terms of References (ToR).

### 1.5.4 Other Committees of the bank for broader risk management:

Strategic Level	Management Level	Operational Level
<ul style="list-style-type: none"> <li>Board Audit Committee (BAC)</li> </ul>	<ul style="list-style-type: none"> <li>Credit Risk Management Committee (CRMC),</li> <li>Basel Committee &amp; Supervisory Review Process (SRP) Team,</li> <li>Recovery Plan Committee,</li> <li>Assets-Liability Committee (ALCO),</li> <li>Sustainable Finance Committee (SFC).</li> </ul>	<ul style="list-style-type: none"> <li>Basel Working Team,</li> <li>Recovery Plan Working Team</li> </ul>

## 2. Risk Mitigation Methodology

### 2.1 Risk Management Policies and Procedures:

The Board of Directors (BoD) has formulated risk management policies and procedures to deal with various risks that arise from the bank's business and operational activities. The bank's policies and more detailed procedures provide guidance for the day-to-day implementation of broad risk strategies and limits designed to protect the bank from imprudent and unwarranted risks.

List of Risk Management Polices-

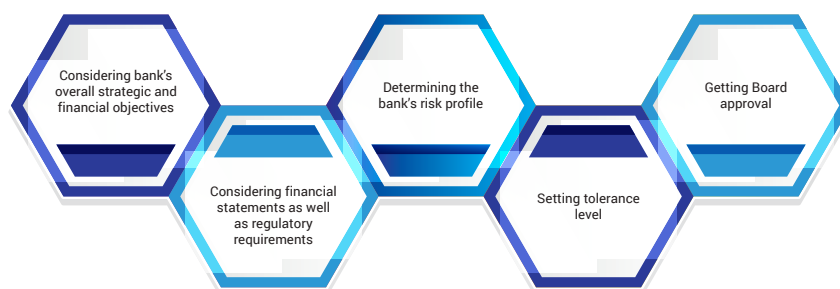
SL	Relevant Policies	Key Objective
1	Community Bank Risk Management Policy	Provides a structured way of identifying and analyzing potential risks, and devising and implementing responses appropriate to their impact.
2	Community Bank Recovery Plan	Preparing for responses to the potential shocks in advance so that Bank can act promptly in response to the event of a stress situation.
3	Credit Risk Management Policy & Guidelines	Establishing a structured framework for identifying, assessing, monitoring, and mitigating credit risk. The primary goal is maintaining a healthy credit portfolio.
4	Asset-Liability Management Policy	Effectively managing the balance sheet, align assets and liabilities, and mitigate risks associated with interest rate movements, liquidity, and market conditions.
5	Money-Laundering Risk Management Policy	Detecting and preventing money laundering activities, complying with regulatory requirements, and protecting the bank's reputation.
6	FX Risk Management Policy	Protecting the bank from losses due to adverse movements in exchange rates and enhancing its ability to achieve financial goals.
7	Internal Control & Compliance Policy	Establishing a systematic framework for ensuring adherence to laws, regulations, and internal policies while safeguarding assets, promoting efficiency, and mitigating risks.
8	ICT Risk Management Policy	Systematically identifying, assessing, mitigating, and managing risks related to information technology and communication systems.
9	Business Continuity Plan	Establishing a structured framework that enables bank to maintain essential functions, services, and operations during and after disruptive events.

### 2.2 Risk Appetite Statement of Community Bank Bangladesh PLC.:

Risk appetite along with risk tolerance and risk limit are to set annually and approved by the Board. The risk appetite reflects strategic planning of the bank which includes shareholder aspirations within the constraints of regulatory requirements, creditor and legal obligations.

Key Components of Risk Appetite Statement 2025 –

The steps in RAS development include



## Key Components of Risk Appetite Statement 2025 –

### Credit Risk

- Credit concentration (borrower/sector/industry/geographical area wise);
- Gross and net NPL to total Loans;
- Cash recovery against classified loan/written off loan;
- Amount of loan outstanding with acceptable rated customers (ECA score up to BB Rating Grade 3) to the amount lies with total rated customers;
- Unsecured exposure to total exposure (funded);
- Top borrower concentration.

### Market & Liquidity Risk

- Impact on Net Interest Income (NII) due to adverse change in interest rate;
- Bucket-wise gap under simple sensitivity analysis for interest rate change;
- Liability concentration (Top-10 deposit suppliers to total deposit);
- Bucket-wise gap under structural Liquidity Profile (SLP);
- Liquidity ratios;
- Wholesale borrowing Guideline (WBG) Limit.

### Foreign Exchange Risk

- Exchange Rate shock to operating income;
- Value at Risk (VAR) for securities and FX;
- Net Open Position limit;

### Settlement Risk

- Overdue accepted bills (payable and receivable) to total loans.

### Operational Risk

- Loss due to internal and external fraud;
- Loss due to overall operational risk;
- Expected operational loss as % of operating income.

### Capital Management & Others

- CRAR including CRAR after combined minor shock;
- Credit rating of bank itself;
- Core risks rating.



## 2.3 Regulatory Limit Monitoring:

Regulatory limit monitoring is a critical aspect of risk management within financial institutions. It involves the continuous monitoring and adherence to various regulatory limits and guidelines set by relevant authorities. These limits are established to ensure the stability, integrity, and compliance of financial institutions with regulatory requirements. Here are key aspects and considerations related to regulatory limit monitoring for Market, Liquidity & FEX Risk Management:

SL	Description	Types	Monitoring Frequency	Reporting to
1	Advances to Deposit Ratio	Regulatory	Daily/Monthly	ERMC/SMT/BRMC/BB
2	Liquidity Coverage Ratio (LCR)	Regulatory	Monthly	ERMC/SMT/BRMC/BB
3	Net Stable Funding Ratio (NSFR)-Quarterly	Regulatory	Quarterly	ERMC/SMT/BRMC/BB
4	Wholesale Borrowing Limit	Regulatory	Daily/Monthly	ERMC/SMT/BRMC/BB
5	Commitment Limit	Regulatory	Daily/Monthly	ERMC/SMT/BRMC/BB
6	Maximum Cumulative Outflow (MCO)	Regulatory	Monthly	ERMC/SMT/BRMC/BB
7	Net Open Position (NOP)	Regulatory	Daily	ERMC/SMT/BRMC/BB
8	HFT Holdings to Govt. Securities (Bills & Bonds)	Regulatory	Daily/Monthly	ERMC/SMT/BRMC/BB
9	Cash Reserve Ratio (CRR)	Regulatory	Daily/Bi-weekly	ERMC/SMT/BRMC/BB
10	Statutory Liquidity Reserve (SLR)	Regulatory	Daily/Bi-weekly	ERMC/SMT/BRMC/BB
11	Large Loan to Total Loans ratio	Regulatory	Monthly	ERMC/SMT/BRMC/BB

\*ERMC- Executive Risk Management Committee

\*\*SMT- Senior Management Committee

\*\*\*BRMC- Board Risk Management Committee, BB- Bangladesh Bank

## 2.4 Risk Management Reporting:

### i. Monthly Risk Management Report (MRMR):

Name of the Report	Frequency	Submitted to
Monthly Risk Management Report (MRMR)	Monthly	ERMC/BRMC/Bangladesh Bank on regular basis

#### Key monitoring area:

**Capital Management:** Changes of Tier-1 & Tier-2 Capital, Regulatory Capital, Changes of RWA, CRAR maintained against regulatory requirement.

**Credit Risk:** Changes of loans and advances, Classified loans and advances, NPL Ratio, New classified loans during the quarter, Amount of top-20 defaulters, Cash recovery against classified loans, Cash recovery against top-20 defaulters, Highest concentration in particular sector, Concentration in top-20 borrowers (amount), Large loan to total loans considering BB circular (in %).

**Information about profitability:** Changes of Interest Income, Interest expense, Net Interest Income, Non-interest income/ Fees and commission income, operating expenses, Other income (Int. on T-bills), Total operating income, Provision, Net Income after provision, Income tax, Net Income after provision and tax, ROA, ROE, NIM, Net gain or loss from share trading, Net gain or loss from foreign exchange dealing.

**Liquidity risk:** Deposit growth (in %), High cost deposit to total deposit, Top-10 suppliers of fund (deposit) (in amount), Borrowing from other banks and Fis, MCO (in %), LCR, NSFR, ADR, Liquidity gap under structural liquidity profile, Liquid asset to short term liabilities (matured within 3 months), Average deposit withdrawal during the month (in %), Undrawn commitment both on-balance sheet and off-balance sheet, SLR & CRR etc.

**Operational risk:** Gross losses by business line and event type of the current month, Internal fraud occurred during the current month, External fraud occurred during the current month,

**Audit Compliance:** Information on audit during the month, No. of department/unit/division audited during the month, No. of irregularities found by the internal auditors, Amount involved for irregularities etc.

**Reputational Risk (if any):** Negative report published in electronic and print media regarding- Fraud and forgeries, Penalty if imposed by the regulatory body, Non-compliance of regulatory requirement etc.

**Money Laundering Risk:** Cash Transaction Report, Suspicious Transaction Report etc.

**Compliance of Risk Management:** Compliance status of inspection/audit reports for the current month etc.

ii. **Comprehensive Risk Management Report (CRMR):**

Name of the Report	Frequency	Submitted to
Comprehensive Risk Management Report (CRMR)	Half-Yearly	<ul style="list-style-type: none"> <li>• ERM/BRM on regular basis;</li> <li>• Bangladesh Bank on half-yearly basis.</li> </ul>
<b>Key monitoring area:</b>		
<p><b>Overall position of the bank:</b> The overall position of the bank comparing with last three half year, Position of Total Assets, Total Liabilities, Total Shareholders' Equity, Total Loans &amp; Advances Outstanding, Total Deposits (Including Interbank Deposits), Capital to Risk-weighted Assets Ratio (CRAR), Gross NPL Ratio Advance/Investment-to-Deposit Ratio (ADR), Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM).</p> <p><b>Credit Risk:</b> Top-20 Borrowers' Risk Assessment, Top-20 Defaulters' (Excluding Written-off Loans) Risk Assessment, Geographical (Based on End-use) Risk Assessment, Assessment of Top-10 Loans' Limit Breach, Stressed Assets' Risk Assessment, Size-wise Loans' Concentration Assessment, Assessment of Non-Performing Loans (NPLs), Status of Off-Balance Sheet (OBS) Exposure, Status of Credit Rating, Stress Test Result.</p> <p><b>Market Risk:</b> Interest Rate Sensitivity Analysis, Duration Gap Analysis, Interest (Profit) Rate Spread Analysis, Foreign Exchange Risks, Capital Market Related Risks, Investment in Capital Market under Special Fund, Analysis of Off-shore Banking Unit (OBU).</p> <p><b>Liquidity Risk:</b> Bank position of CRR &amp; SLR, Advances and Deposits Ratio, Structural Liquidity Profile, Other Liquidity Measures, Undrawn Commitments.</p> <p><b>Operational Risk:</b> Gross Losses by Business Lines and Event Types During the Last Six (06) Months.</p> <p><b>Other Risks:</b> Reputational Risk, Compliance Risk, Capital Management, Composition of RWA of Loan Portfolio.</p> <p><b>Self-Assessment:</b> Questionnaire</p>		

iii. **Internal Capital Adequacy Assessment Process (ICAAP) Report:**

Name of the Report	Frequency	Submitted to
Internal Capital Adequacy Assessment Process (ICAAP) report along with supplementary documents	Annually	<ul style="list-style-type: none"> <li>• ERM/SRP/BRM/BoD on regular basis;</li> <li>• Bangladesh Bank on yearly basis.</li> </ul>
<b>Key monitoring area:</b>		
Capital charges against- Residual Risk, Concentration Risk, Liquidity Risk, Reputation Risk, Strategic Risk, Settlement Risk, Evaluation of Core Risk Management, Environmental & Climate Change Risk, Other Material Risk		

iv. **Basel III Report:**

Name of the Report	Frequency	Submitted to
Basel III Report	Quarterly	<ul style="list-style-type: none"> <li>• ERM/SRP/Basel Committee/BRM on regular basis;</li> <li>• Bangladesh Bank on quarterly basis.</li> </ul>
<b>Key monitoring area:</b> Risk-Weighted Assets (RWA), Minimum Capital Requirement (MCR), Required capital (including CCB-2.5%), Maintained Capital, Capital surplus/(shortfall), Capital to Risk-weighted Assets Ratio (CRAR).		

v. **Market Discipline:**

Name of the Report	Frequency	Submitted to
Market Discipline	Yearly	<ul style="list-style-type: none"> <li>• Bangladesh Bank/ all stakeholders on yearly basis;</li> </ul>
<b>Key Disclosure area:</b>		
Capital Structure of the bank, Capital Adequacy, Credit Risk, Equity: Disclosures For banking Books position, Interest Rate Risk in the Banking Book, Market Risk, Operational Risk, Liquidity Ration, Leverage Ratio, Remuneration structure of the bank.		

vi. **Stress Testing:**

Name of the Report	Frequency	Submitted to
Sensitivity Analysis	Quarterly	<ul style="list-style-type: none"> <li>• ERM/BRM/BoD on regular basis;</li> <li>• Bangladesh Bank on quarterly basis.</li> </ul>
<b>Key monitoring area:</b> Gap between assets and liabilities, the Individual shock level consider different scenario.		

**vii. Review report of Risk Management Policies and Effectiveness of Risk Management Functions:**

Name of the Report	Frequency	Submitted to
Review report of Risk Management Policies and Effectiveness of Risk Management Functions	Yearly	• ERM/BRMC/BoD Bangladesh Bank on yearly basis.
<b>Key review area:</b>		
-Reviewing Community Bank Risk Management Policy on yearly basis		
-Review of Core Risks: A checklist has been developed based on Six Core Risk of Banks as per guidelines of Bangladesh Bank where diversified areas including risk management policies and effectiveness of risk functions were assessed.		

**2.5 Risk Management Process, tools and techniques:**

**Credit Risk**

Credit risk is the risk of loss resulting from the failure of a borrower or counterparty to honor its financial or contractual obligations to the Bank. Generally, credits are the largest and most obvious source of credit risk. Credit risk could stem/originate from both on-balance sheet and off-balance sheet activities.

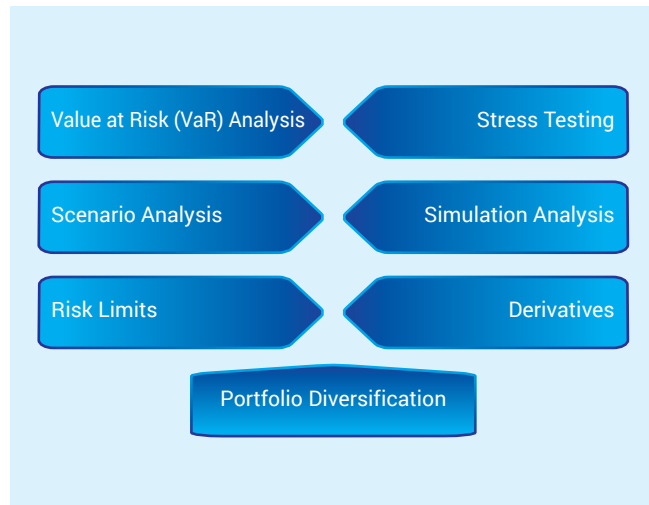
Various tools and techniques are used in credit risk management to evaluate, monitor, and control credit risk. Here are some common credit risk management tools:



**Market Risk**

Market risk refers to the potential for financial loss due to adverse changes in market conditions. The primary objective of market risk management is to ensure that the bank's activities that are exposed to different market risks are granting optimum returns and that downside risks are under control and within the agreed limit of appetite.

Market risk management tools are essential for the bank to monitor, measure, and mitigate the impact of adverse market movements. Here are some key market risk management tools:



**Liquidity Risk**

Liquidity risk is the risk that a bank may be unable to meet short-term financial demands. Liquidity risk management is crucial for the bank to ensure that it can meet short-term financial obligations without significant disruptions. Various tools and strategies are employed to measure, monitor, and manage liquidity risk. Here are some key liquidity risk management tools:



**Foreign Exchange Risk:**

Foreign exchange (forex or FX) risk, also known as currency risk, is the risk that arise from the movement of the rates of foreign exchange. Managing foreign exchange (FX) risk is essential for the bank in engaging in international transactions. Various tools and strategies can be employed to mitigate the impact of currency fluctuations on financial positions. Here are some key foreign exchange risk management tools:



**Operational Risk:**

Effective operational risk management involves the use of various tools and strategies to identify, assess, monitor, and mitigate these risks. Here are some operational risk management tools:



**ICT, Reputational and Other risks:**

Others risk management tools are-



**2.6 Risk Management Initiatives:**

**Annual Risk Conference:**



Community Bank Bangladesh PLC. organized its Annual Risk Conference on December 06, 2025, with participants from both Head Office and branches actively participating in the event.

**Online Risk Register :**

The Risk Register is the main repository of key risks and controls identified across the bank's divisions/units, business units and branches. It is a dynamic tool that helps to continually monitor and manage risks.

**Disclosure of Risk Reporting :**

Risk reporting serves as the means to communicate the inherent value provided by the risk function within an organization. At Community Bank Bangladesh PLC, risk reporting plays a vital role in identifying crucial trends, assessing portfolio stance, and evaluating key risk parameters essential for the efficient reorientation of business strategies. Additionally, it serves as a tool to monitor the bank's adherence to regulatory and internal policies, limits, and processes.

### 3.1 Regulatory Compliance:

Regulatory compliance is a crucial aspect for the bank to ensure that the bank operates within the legal framework and adhere to industry regulations. At end of 2025, position of Community Bank Bangladesh PLC against regulatory limits in the area of market, liquidity and FEX risk is as follows-

SL	Description	Limit	31 Dec 25	Status
1	Advances to Deposit Ratio	87%	66.29%	Complied
2	Liquidity Coverage Ratio (LCR)	≥100%	285.63%	Complied
3	Net Stable Funding Ratio (NSFR)-Quarterly	>100%	111.10%	Complied
4	Wholesale Borrowing Limit*	100% of Eligible Capital	12.36%	Complied
5	Commitment Limit	BDT 3,364.43 Crore	BDT 1,675.02 Crore	Complied
6	Maximum Cumulative Outflow (MCO)**	16.00%	15.81%	Complied
7	Net Open Position (NOP)	USD 3.75 Million	USD 2.82 Million	Complied
8	HFT holdings to Gov. Securities (Bills & Bonds)	20% of Govt. Sec. (Min, 3M Avg)	35.81%	Complied
9	Cash Reserve Ratio (CRR)****	3.0% daily and 4.0% biweekly	4.47% daily 4.05% biweekly	Complied
10	Statutory Liquidity Reserve (SLR)	13%	33.45%	Complied
11	Large Loan to Total Loan Ratio	50%	26.62%	Complied

\*Fortnightly average position \*\*Up to one-month bucket \*\*\*Bi-weekly average

### 3.2 Capital Management:

The risk profile of Community Bank Bangladesh PLC. as measured by economic capital allocation by risk types is as follows: (Amount in BDT Crore)

Sl.	Particulars	Dec-24	Dec-25
<b>1</b>	<b>Risk-Weighted Assets (RWA)</b>		
A	Credit risk	3,094.83	3,680.99
B	Market risk	218.24	208.11
C	Operational risk	472.19	561.11
<b>2</b>	<b>Total RWA (Sl# A+B+C)</b>	<b>3,785.26</b>	<b>4,450.21</b>
<b>3</b>	<b>Minimum Capital including Conservation Buffer</b>	<b>500.00</b>	<b>500.00</b>
<b>4</b>	<b>Maintained Capital (Sl# D+E)</b>	<b>677.68</b>	<b>744.01</b>
D	Tier 1 (after all deductions)	614.61	669.26
E	Tier 2 (after all deductions)	63.07	74.75
<b>5</b>	<b>Capital to Risk-weighted Assets Ratio (CRAR) (sl# 4÷2)</b>	<b>17.90%</b>	<b>16.72%</b>

### 3.3 Stress Testing:

Community Bank Bangladesh PLC. conducts stress testing on a quarterly basis, evaluating critical parameters that could potentially affect the bank's capital adequacy. This simulation technique involves assuming hypothetical yet plausible shock events categorized into three magnitudes: minor, moderate, and major shocks.

SI	Particulars	Minor		Moderate	
		Shock Level	Changes in CRAR	Shock Level	Changes in CRAR
1	Performing loan directly downgraded to B/L: Sector 1 & Sector 2	3%	-1.58%	9%	-3.20%
2	Increase in NPLs due to default of Top large borrowers	Top 3 Cust.	-4.46	Top 7 Cust.	-6.31%
3	Negative Shifting of NPL	5%	-0.27	10%	-0.30
4	Decrease in FSV of the collateral of NPL	10%	-0.15	20%	-0.20
5	Increase in NPL	3%	-2.63	9%	-5.36
6	Interest rate	1%	-1.15	2%	1.72
7	Foreign Exchange	5%	-0.09	10%	-0.13
8	Equity Shock	10%	-0.31	20%	-0.41
<b>9</b>	<b>Changes after Combined Shock</b>		<b>-4.30%</b>		<b>-6.58%</b>
<b>10</b>	<b>CRAR</b>		<b>16.72%</b>		<b>16.72%</b>
<b>11</b>	<b>CRAR after the Combined Shock (Sl#10 + Sl#9)</b>		<b>12.42%</b>		<b>10.14%</b>

### 3.4 Credit Risk:

Various credit concentration related risk can be found in the financial statement of Community Bank Bangladesh PLC.

### 3.5 Market Risk:

Market risk refers to the potential for financial loss due to fluctuations in market prices, such as interest rates, foreign exchange rates, equity prices, and commodity prices. Key risk issues are as follow-

Rate Sensitive Assets & Liabilities:

(Amount in BDT Crore)

Particulars	Dec-25			
	3 months	6 months	1 year	Above 1 year
Interest rate Sensitive assets	2,569.13	967.99	769.83	4,418.39
Interest rate sensitive liabilities	3,868.04	1,432.79	1,216.04	1,340.35
Net gap	(1,298.92)	(464.80)	(446.21)	3,078.04
Internal cap	(3,200)	(1,500)	(1,700)	5,300
Compliance Status	Complied	Complied	Complied	Complied
Cumulative gap	(1,298.92)	(1,763.72)	(2,209.93)	868.11

#### Other Market Risk Area:

Risk Area	Risk Limit	Mar'25	Jun'25	Sept'25	Dec'25
Net open position limit (in Million USD)	\$3.75 M	\$1.85 M	\$2.79 M	\$ 1.00 M	\$ 2.28 M
Capital Market Investment to total capital (Solo)	25.00%	15.54%	15.10%	12.69%	12.69%
Capital Market Investment to total capital (Consolidated)	50.00%	17.77%	16.56%	15.11%	14.23%

### 3.6 Liquidity Risk:

Liquidity risk disclosures are crucial for stakeholders to understand how the bank manages and mitigates potential liquidity challenges. Here are key components typically included in liquidity risk disclosures:

Particulars	Dec-24	Jun-25	Dec-25
Liquid assets to short term liabilities (matured within 3 months)	42.43%	66.91%	72.93%
Liquidity Coverage Ratio (LCR)	209.46%	212.42%	285.63%
Net Stable Funding Ratio (NSFR)	105.90%	105.85%	111.10%
Maximum Cumulative Outflow (MCO)	16.30%	15.95%	15.81%
Leverage Ratio	7.73%	6.72%	6.45%

### 3.7 Other Risk Areas:

Particulars	Status (During 2025)
Operational Loss	No operational loss occurred during the period.
Reputational Incidents (Number)	No significant issue occurred.
ICT risk (Incidents number)	No such incident has been found during the period.

# ETHICS AND COMPLIANCE

Community Bank Bangladesh PLC. (CBBL) upholds a strong compliance culture through its Code of Conduct. CBBL's Code of Conduct serves as both an internal guide and external commitment of corporate values to its stakeholders. It articulates the mission, vision and values while defining expected behaviors from employees in dealing with internal & external stakeholders.

As a compliant bank, the foundation & growth of CBBL rest on the ethics & compliance. Our employees comply with the code of conduct & requirements of ethical principles accordingly.

Moreover, the Board of Directors acknowledge its responsibility for ensuring that the bank's business activities are conducted in accordance with the highest standard of ethics and compliance. The Audit Committee of the Board of Directors always reviews the financial reporting process, audit process and the bank's process for compliance with laws, regulations and code of conduct.

The corporate culture of CBBL is embedded in its commitment for maintaining and upholding the highest standards of corporate governance, integrity and ethical conduct, which are an integral part of the bank's corporate governance processes.



# OTHER INFORMATION





# CREDIT RATING

<b>Long Term</b>	AA-	AA-	AA-	AA-
<b>Short Term</b>	ST-2	ST-2	ST-2	ST-2
<b>Outlook</b>	Stable	Stable	Stable	Stable

<b>Valid From</b>	May 17, 2026	May 19, 2025	March 18, 2024	March 18, 2023
<b>Valid Till</b>	May 16, 2027	May 18, 2026	March 17, 2025	March 17, 2024
<b>Rating Agency</b>	Credit Rating Information and Services PLC.	Credit Rating Information and Services PLC.	Emerging Credit Rating Limited	Emerging Credit Rating Limited

Credit Rating Information and Services PLC affirms the entity rating of Community Bank Bangladesh PLC as "AA-" in long term and "ST-2" in short term with "Stable Outlook". The rating has been awarded on the basis of an in-depth analysis of the Bank's performance.

# GREEN BANKING AND SUSTAINABLE FINANCE

## Introduction

Climate change has contributed to a significant increase in mean summer temperatures. The rise in temperature accelerates the formation of thick clouds, which are associated with heavy precipitation. Additionally, rising temperatures can impact living standards in various ways.

The most severe effects of rising temperatures include a decline in agricultural and labor productivity and an increase in the spread of vector-borne and other infectious diseases, ultimately leading to reduced productivity and income loss. Due to unusual weather patterns and rising pollution, society now demands that businesses take responsibility for safeguarding the environment.

As a result, sustainability has become a key factor in the growth of emerging market economies. Banks, too, cannot ignore their responsibility to balance sustainable economic development with environmental protection. They must earn profits in a way that does not compromise the well-being of the community or the sustainability of the environment.

Green Banking, also known as Socially Responsible Banking or Sustainable Banking, refers to financial services that support activities that are environmentally and socially responsible. The primary objective of Green Banking is to allocate resources with priority given to environmental and community well-being.

Recognizing the importance of sustainability, Bangladesh Bank (BB) has issued circulars requiring banks to develop Green Banking Policies, CSR Policies, Environmental & Social Risk Management (ESRM) Policies, and other relevant frameworks. In compliance with these guidelines, Community Bank has formulated the necessary policies and offers sustainable green financing solutions.

## CBBPLC Strategic Focus of Green Banking

### Going Green

Community Bank Bangladesh PLC is committed to fostering a sustainable future for our customers, shareholders, and the environment. Our long-term strategic vision is to become a green, triple-bottom-line bank, where every decision integrates financial, social, and environmental considerations.

To achieve this goal, we actively promote “Going Green” by financing eco-friendly projects that reduce greenhouse gas emissions and enhance energy efficiency.

Our green banking initiatives include:

- Online and paperless banking to minimize environmental impact
- Reducing greenhouse gas emissions in our operations
- Optimizing energy efficiency across all activities
- Financing sustainable and environmentally responsible projects
- Planting trees and supporting green initiatives

Through these efforts, we strive to contribute to a greener,

more sustainable future while ensuring responsible banking practices.

## Financial Inclusion

Bangladesh remains an underserved market, with many households missing out on economic opportunities due to their exclusion from mainstream financial services. As a purpose-driven bank, we are committed to financial inclusion, economic mobility, and empowerment.

One of the strategic priorities of the Bank is to promote financial inclusion through a diverse range of services, including deposit products, agricultural credit programs, SME sector financing, solar project funding, and SME-linked financing through NGO-MFI partnerships. Additionally, we actively encourage the use of Digital Banking Platforms to enhance accessibility and convenience.

We are dedicated to empowering local communities by offering financial solutions tailored to the needs of small and medium-sized enterprises (SMEs), farmers, and women entrepreneurs. Through access to credit, customized products, and training opportunities, the Bank equips customers with the knowledge and skills needed to achieve their financial goals.

As part of our commitment to financial inclusion, Community Bank provides services through Sub-branches, School Banking, and Digital Banking offerings. These initiatives are designed to bring unbanked individuals into the financial mainstream, giving them access to government and institutional facilities. By fostering a robust financial inclusion process, we strive to enhance the lives of individuals and communities across Bangladesh.

To further strengthen our financial inclusion efforts, the Bank promotes School Banking, encouraging students to develop saving habits and gain early exposure to banking transactions. By engaging school students in economic activities, we aim to build a financially aware generation. Notably, 68 new school banking accounts were opened in 2025 and total number of school banking accounts as on December 31, 2025 – 755 which reflects the success of this initiative.

Through these efforts, Community Bank remains committed to building a more inclusive and financially empowered society.

## Giving Back to the Community

Community Bank Bangladesh PLC has always been dedicated to giving back to the community that supports us. That's why we prioritize Corporate Social Responsibility (CSR) initiatives, focusing on meaningful contributions to society.

We are committed to making a positive impact by supporting and promoting education, community health, disaster management, environmental sustainability, sports, arts, and culture.



Through these efforts, Community Bank continues to uphold its responsibility toward building a better, more inclusive society.

### Customer Happiness

Community Bank is dedicated to enhancing customer satisfaction and loyalty by delivering quality service and actively engaging in community-focused initiatives, including Green Banking and CSR activities.

### Green Initiatives of Community Bank Bangladesh PLC: At A Glance

- Sustainable and Green Financing for environmentally friendly projects
- Digital Banking Solutions – Online & SMS Banking, Community Cash App, E-statements, E-fund transfers
- Deployment of 186 ATMs as of 31.12.2025 (Rural: 19, Urban: 167)
- Paperless Banking and reducing physical footfall
- Implementation of Loan Management System (LMS)
- Introduction of Fixed Asset Management and Inventory Management Systems
- Formulation of Green Banking Policy
- Virtual Meetings & Video Conferencing via Cisco Webex
- Online Training Programs through the Learning Management System
- Automated Leave Management System
- Utilization of Natural Daylight at the Head Office to reduce electricity consumption
- Formulation of ESRM Policy and adherence to the ESDD checklist in business proposals where applicable
- Green Banking Training & Development Programs

These initiatives reflect Community Bank’s commitment to sustainability, digital transformation, and responsible banking.

### Upcoming Green Planning of Community Bank Bangladesh PLC: At A Glance

- Water Efficiency and Waste Management
- Establishment of Green Branches with Green Technologies

### Assessing and screening Environmental and Social Risks:

Bangladesh Bank, through SFD Circular No. 02 (dated 08.02.2017) and SFD Circular No. 03 (dated 16.03.2017), introduced the “Guidelines for Environmental & Social Risk Management (ESRM)” for banks and financial institutions in Bangladesh. Bangladesh Bank has remained proactive in addressing environmental and social risks, as evidenced by the comprehensive circular issued on June 26, 2022, titled “Guidelines on Environmental & Social Risk Management (ESRM) for Banks and Financial Institutions in Bangladesh.” Most recently, SFD Circular Letter No. 01 (dated February 02, 2025) further refined these guidelines to ensure continuous alignment with global best practices.

Community Bank, in adherence to these guidelines, has

revised its ESRM policy to reflect full compliance with Bangladesh Bank’s directives. In addition to this, the Bank has gone a step further by integrating ESRM principles into its Credit Risk Management (CRM) Policy & Guidelines, reinforcing its commitment to sustainable and responsible banking.

### Sustainable & Green Finance

Sustainable Finance focuses on environmental, ecological, and social factors, aiming to conserve nature and natural resources. It involves promoting awareness of environmentally friendly banking and selecting borrowers in a way that supports the Sustainable Development Goals (SDGs)—to eradicate poverty, protect the environment, and ensure peace and prosperity for all communities. In line with this, we offer 68 Green Finance products to our customers under the Sustainable Finance Policy, as per SFD Circular No. 05 (dated December 30, 2020) of Bangladesh Bank.

From the outset, Community Bank has adopted Green Banking practices, which are core to the principles of Sustainable Finance. We are committed to embedding sustainability across all aspects of our operations, integrating environmental, social, and economic considerations into our core banking activities and services.

We aim to be both profitable and sustainable, adhering to environmental and social risk management guidelines set by Bangladesh Bank. As of 31.12.2025, we have disbursed BDT 1563.17 Crore in the Sustainable Finance segment.

### CSR Activities

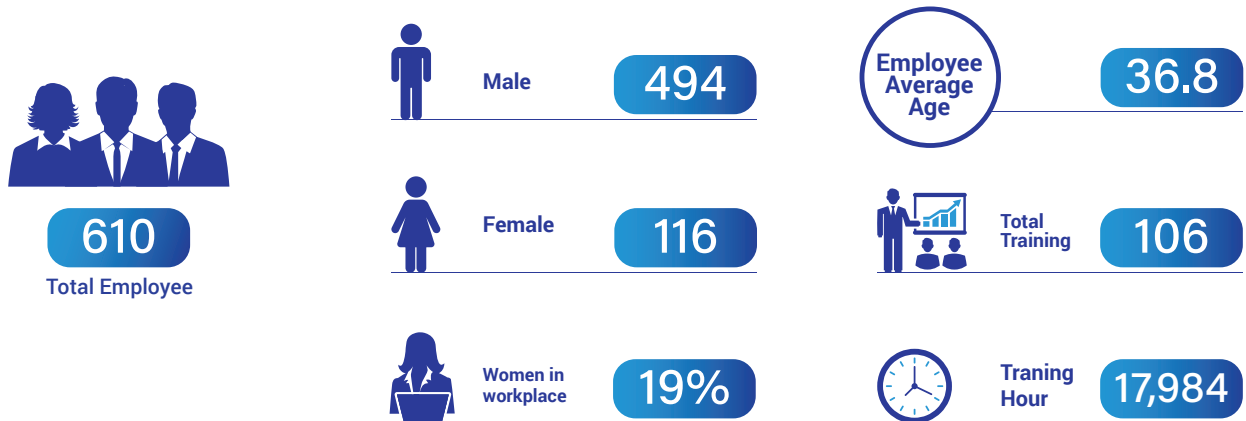
Community Bank has successfully disbursed 100% of the CSR Budget for 2025 as per approval of the Board of Directors of our Bank. In 2025, as per guidelines of Bangladesh Bank, Community Bank contributed total amount of BDT 704.00 lac throughout the year in different sectors i.e. education, health, environment and climate change mitigation and adaptation, sports & culture etc. The funds were handed over in the form of pay order to the respective officials of the Distribution Organizations as part of the Bank’s Corporate Social Responsibility (CSR).

Sector	% of Total CSR Expenditure	CSR Expenditure (in BDT lac)
Health	30%	243.00
Education	30%	216.00
Environment and Climate Change Mitigation & Adaptation	20%	168.00
Other (Culture, Sports etc.)	20%	77.00s
<b>Total</b>	<b>100%</b>	<b>704.00</b>

### Conclusion

Community Bank is confident in its ability to strengthen its green and environmentally friendly portfolio, positioning itself as a more sustainable bank in the future. By aligning with international standards and best practices, we are committed to making a meaningful contribution to the community and sustainable development of the country. Through continuous innovation and dedication to sustainability, we strive to create a positive and lasting impact for both our customers and the environment.

# Human Capital Dashboard - 2025



In 2025, Community Bank Bangladesh PLC. continued to prioritize human capital as a cornerstone of sustainable growth and operational excellence. We recognize that our employees are our most valuable asset, and we remain committed to fostering a work environment that promotes inclusivity, professional development, and well-being. Our human capital strategy aligns with our corporate vision to drive innovation, customer satisfaction, and long-term success.

## Strengthening of Human Capital

Throughout the year, we implemented targeted initiatives to strengthen our workforce by attracting top talent, nurturing skills, and fostering a culture of continuous learning. Our recruitment process emphasizes meritocracy, ensuring we onboard professionals who align with our values and strategic objectives. We also introduced advanced performance management systems to track and enhance employee productivity, recognizing and rewarding high performers. The Bank has a total workforce of 610 employees, comprising 402 permanent and 208 contractual employees. In the year 2025, employees were recruited as new & replacement positions to strengthen the human capital of Community Bank. The new workforce supported the continuous expansion of the Bank's activities creating continuous competitive working strength.

## Diversity in Workplace

We believe that a diverse and inclusive workplace is fundamental to driving creativity and better decision-making. Our bank upholds policies that promote gender equity, equal opportunity, and cultural inclusivity. In 2025, we conducted multiple awareness training programs to enhance gender diversity across leadership roles. Our commitment to diversity extends to recruitment, career advancement, and workplace culture. At present, 116 female employees are working in different functions which is 19% of the total employee size.

## Code of Conduct & Ethical Guidelines

Upholding the highest ethical standards is central to our corporate ethos. Our comprehensive Code of Conduct

outlines clear expectations for ethical behavior, compliance, and professional integrity. In 2025, we reinforced these guidelines through regular training sessions and communication campaigns. Employees are encouraged to report concerns through confidential channels, fostering a culture of transparency and accountability.

## Employee Engagement

Engaging and motivating our employees remains a key priority. The Bank maintains performance-driven rewarding culture; where employees are treated with respect and receive plenty of development opportunities. This year the Bank has arranged several employee engagement activities. The Bank believes that, happy employees are committed to company success and are willing to go extra mile.

## Health & Safety

Ensuring a safe and healthy work environment is paramount. The health and safety of our employees is a key focus at our Bank. We continuously focus on improving health and safety of employees that includes proper workplace design, maintaining the cleanliness at workspace, sending alerts to employees on emergency situations, arranging fire drill sessions etc. Our Group life and Health insurance helps employees to reduce financial burden of their family in case of their untimely demise and protects employees' unexpected high medical cost. Health insurance covers in-patient and out-patient medical facilities for our employees and their family members.

## Compensation & Benefits

Our compensation philosophy is designed to attract, retain, and motivate top-tier talent. We offer competitive salary packages, performance-based incentives, and comprehensive benefits that include health insurance, retirement plans, and wellness support.

In addition to monthly competitive base pay and allowances, Community Bank Bangladesh PLC. has various cash, non-cash and long-term benefits include:



### Employees' Training & Development

Investing in the continuous development of our workforce remains a key strategic priority for Community Bank Bangladesh PLC. In 2025, we further strengthened our learning and development initiatives by expanding training programs across critical areas, including General Banking, Credit & Trade Business, IT Security Awareness & Digital Banking, regulatory compliance, and Soft Skills development.

To enhance accessibility and learning effectiveness, we continued leveraging modern e-learning platforms, enabling employees to build competencies at their convenience. Our sustained focus on capacity building ensures that our workforce remains agile, skilled, and well-prepared to meet evolving industry challenges and regulatory expectations.

### Training Statistics – 2025:

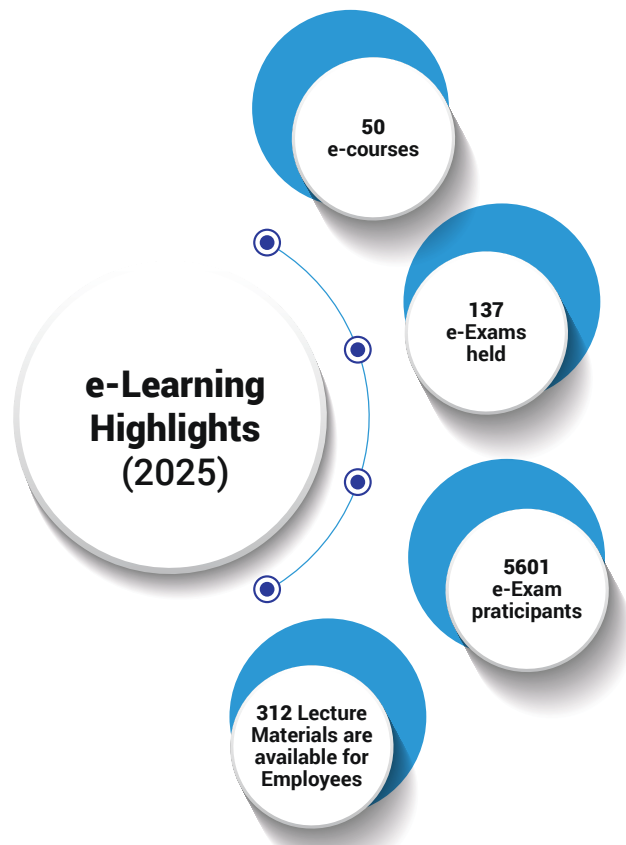
Training statistics of this year is given below:

Types	Courses	Participants	Training Hours
Internal	38	3,334	21,488
External	63	121	1,840
Total	101	3,455	23,328

### e-Learning Performance

Community Bank Bangladesh PLC continues to offer self-paced digital learning opportunities through its user-friendly Learning Management System (LMS). This platform enables employees to enroll in courses anytime and from anywhere, promoting a culture of continuous and flexible learning. Through the LMS, employees can access comprehensive course materials, participate in interactive video sessions, and complete assessments at their own pace. Upon successful completion, participants can instantly download their course certificates, ensuring recognition of their learning achievements.

### Key Highlights of e-Learning (Cumulative up to 2025):



### Retention Strategy

We recognize the importance of retaining skilled professionals who drive our business forward. Our retention strategy focuses on career development, competitive rewards, and a supportive work environment. We treat our people with dignity and respect and do HR practices with fairness and equity. We have an excellent reward package and we maintain good work environment. In 2025, we achieved a lower turnover rate by fostering a culture of growth, recognition, and employee empowerment. Our commitment to human capital remains unwavering as we continue to invest in our people, ensuring their growth aligns with our organizational aspirations and the dynamic landscape of the banking industry.

# DIGITAL BANKING & ICT UPDATE 2025

In 2025, Community Bank continued its commitment to innovation, security, and customer-centric digital banking, achieving significant milestones in core banking, cybersecurity, and digital payments.

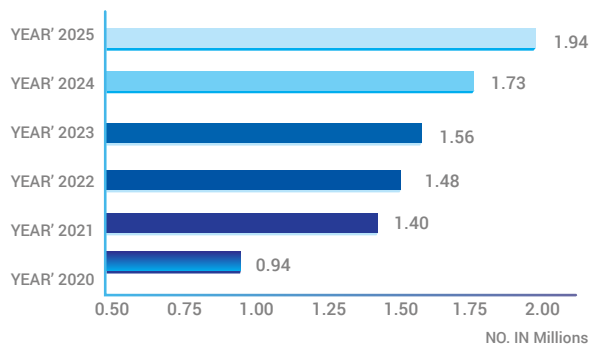
Community Bank uses the globally recognized Core Banking Application - Infosys' Finacle, with a strong network and infrastructure for seamless banking operations. The bank processes almost 2 million transactions per month with zero unplanned downtime.

In recognition of its remarkable achievements in the digital banking, Community Bank has received global recognition from Infosys. As the first bank in Bangladesh to achieve this distinction, it has been honored in seven categories. These accolades celebrate the bank's excellence in digital transformation, the establishment of an effective nationwide service ecosystem, and pioneering innovations in products and processes, all facilitated by the adept utilization of core systems. Digital Banking Journey

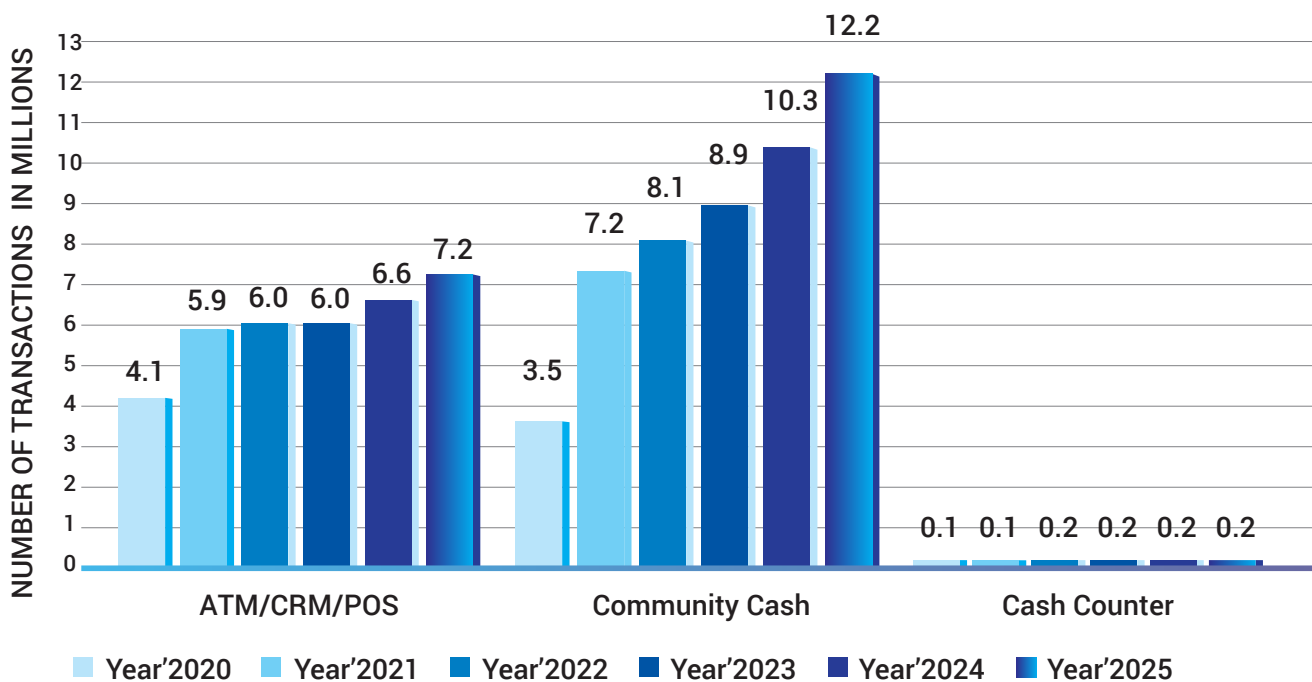
Following its inauguration in September 2019, Community Bank dedicated itself to providing digital services to all its customers. It introduced the digital banking app, "Community Cash," which rapidly gained popularity among users, successfully onboarding 75% of its total active customer base.

In 2025, approximately 62.25% of customer-initiated transactions took place through digital platforms (Community Cash and Internet Banking), while 36.73% were conducted via ATMs, and only 1.02% at cash counters.

NUMBER OF CUSTOMER INDUCED TRANSACTIONS (AVG. PER MONTH) THROUGH DIGITAL, ADC & CASH COUNTERS

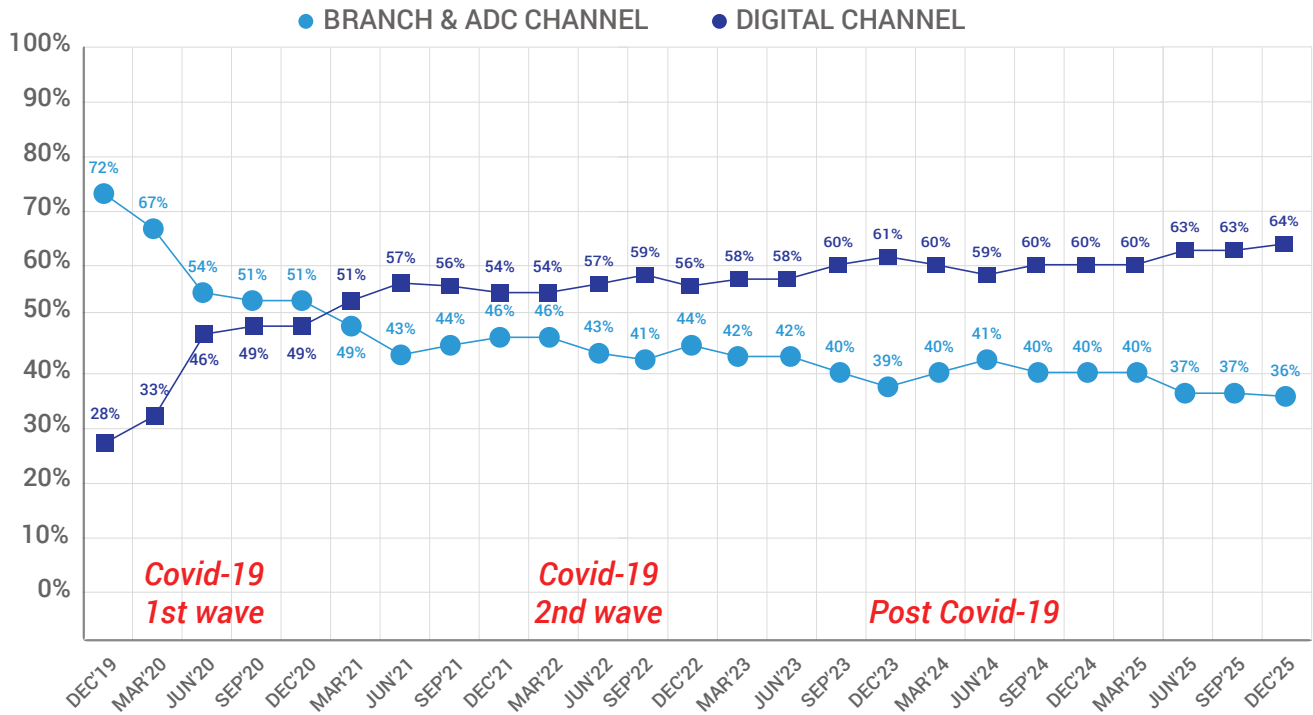


## CHANNEL WISE TRANSACTIONS



Due to the bank's strong digital banking infrastructure, transaction volumes remained stable during COVID-19, there was a notable shift towards the Bank's digital platform.

## TRANSACTION IN DIGITAL & ATM CHANNELS



From 2022 to 2025, digital transactions grew by 88%, demonstrating customers' increasing preference for secure and convenient banking solutions. Trend of customer-induced transactions shifting from BRANCH/ATM/CRM channels (reduced from 44% in Dec'2022 to 36% in Dec'2025) to the Digital Platform (increased from 56% in 2022 to 64% in Dec'2025), attributed to its robustness, convenience, and security.

### Community Access – Extending Digital Banking Reach

Community Access
আমাদের দিন শেষ  
সব সার্ভিস হবে ঘরে বসে  
নিয়েবেই

Account Statement

Account Certificate

Balance Certificate

Tax Certificate

National Savings Certificate

Tax Return Document Submission

A-Challan (Self Fill-up & OTC)

No Objection Certificate (NOC)

Pay Order

Advance Salary (EWA)

e-Statement (Card)

My Requests History

### EMI Calculator

Loan Amount (b)

Annual Interest Rate (%)

Community Bank Bangladesh PLC's "Community Access" platform represents a strategic evolution in assisted digital banking – purpose-built to deliver financial services beyond the physical branch network. Designed with a hybrid service model, "Community Access" empowers a nationwide network of trained representatives embedded within police units and dispersed communities to facilitate banking transactions on behalf of account holders, ensuring seamless access regardless of geographic constraints.



The platform reflects the Bank's commitment to last-mile financial inclusion and digital transformation. By integrating "Community Access" within its broader digital ecosystem, the Bank bridges the gap between technology and underserved segments – enabling account opening, transactions, and service access through a structured, representative-led model. Community Access is not merely a distribution channel; it is a cornerstone of the Bank's mission to make dignified, technology-enabled banking universally accessible across Bangladesh.

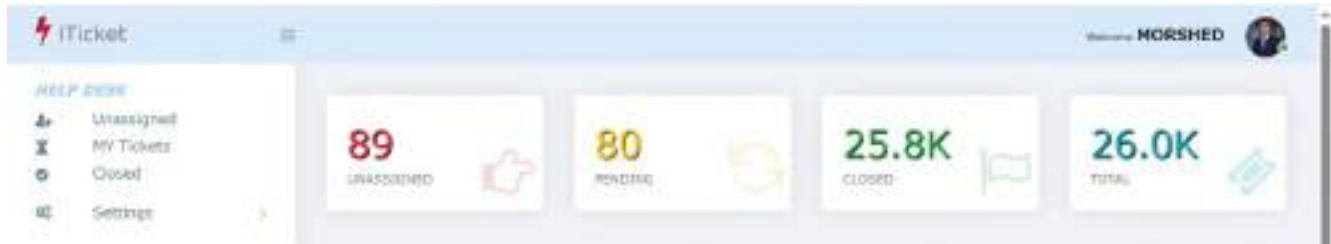
**Revolutionizing Financial Frontiers through Community Bank Corporate Internet Banking**

Once again, Community Bank has been awarded by Infosys in the Innovation Awards 2025 under "Maximizing Customer Engagement" category for maximizing value proposition of core banking system customers through card services.



The bank introduced ecosystem of core banking with the card management system – facilitating seamless card transactions through its digital channels.

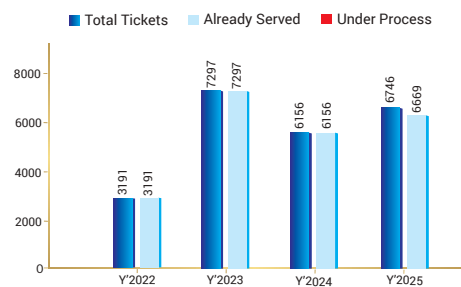
**Streamlining Support: The Evolution of our IT Help Desk & Tracking System**



The ICT Division of the bank has implemented “iTicket”, an online support portal intended to capture service requests, issues, or incident reports. It provides online support to all bank officials and ensures adherence to intra-bank service level agreements.

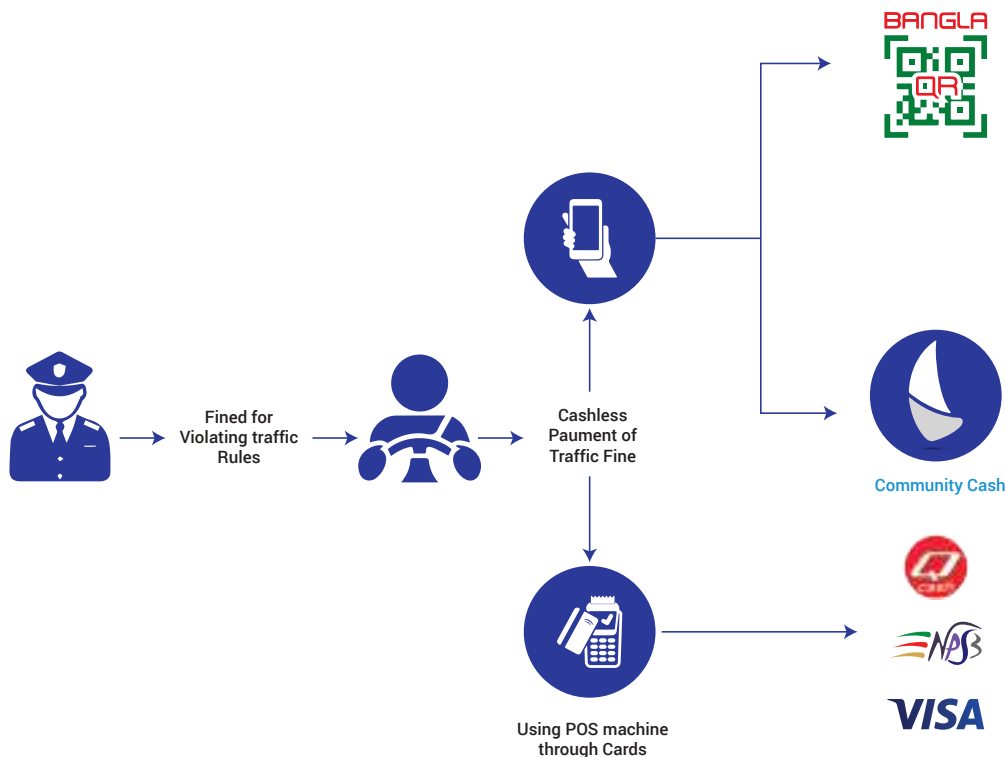
Since May 2022, ‘iTicket’ has logged 23,390 service requests, with an impressive 95%+ resolution rate within the agreed timeframe.

**Status of ICT Serve Related Tickets**



**E-Traffic Prosecution and Fine Collections through multiple channels**

In 2025, Community Bank Bangladesh PLC. partnered with multiple law enforcement agencies across Bangladesh to enable digital traffic fine collection, promoting transparency and citizen convenience. Fines can be paid using the Bank’s Debit Card, VISA Credit Cards, or through MFS platforms such as bKash.



The deployment of E-Traffic Prosecution and Fine Collection systems across multiple zones—metropolitan, zilla and highway zones—marks a pivotal advancement in digitized law enforcement. Implemented in collaboration with Community Bank, this initiative has significantly enhanced operational efficiency, transparency, and accountability in traffic fine management. By minimizing manual processes and enabling seamless digital transactions, it fosters a more responsive, streamlined, and citizen-centric traffic governance framework.



### Building-up on Robust Core Applications, Infrastructure & Security Management System

Leveraging the Open API architecture, the bank has seamlessly integrated with prominent MFS partners, utility service providers, and other payment systems operating within Bangladesh. Recent enhancements in the core system now enable Community Bank to process 200,000 EFT payments in just 30 minutes.



Community Bank Bangladesh PLC. has achieved the internationally recognized ISO 27001:2022 certification – the latest iteration of the globally recognized standard for Information Security Management Systems (ISMS). The recertification audit was conducted by Intertek Bangladesh, accredited by the United Kingdom Accreditation Service (UKAS), reaffirming the bank's continued commitment to maintaining the highest standards of information security.

A certificate handover ceremony was held on November 6, 2025 at the bank's Head Office. This achievement underscores the Bank's dedication to ensuring confidentiality, integrity, and availability of information across all digital and IT operational platforms.

Community Bank is deeply committed to upholding elevated standards of service quality and banking security. To strengthen cybersecurity and mitigate ICT risks, the bank has updated its security policy in alignment with Bangladesh Bank's guidelines and global standards. This ICT policy serves as a comprehensive framework for best practices that all employees must adhere to, ensuring the overall assurance of data and information within the organization. It delineates the responsibilities and requirements of the Bank and its employees concerning Information Technology resources.

The bank regularly conducts cybersecurity awareness sessions and campaigns, also disseminating key updates through email notifications and other channels. These awareness initiatives extend beyond internal stakeholders and are also communicated externally.

The bank has introduced several security enhancements, including 2FA (Two Factor Authentication) for access in the internal applications, chip-based credit cards, PIN-based POS systems, and reinforced ATM security measures such as anti-skimming and PIN shielding. Furthermore, as part of the ISO 27001 implementation process, the bank underwent process re-engineering. It engaged global consultants to integrate best practices and align internal processes accordingly.

The bank has conducted comprehensive reviews of core application/system features and functionalities in collaboration with global consultants. Additionally, it has undertaken vulnerability assessments and penetration testing (VAPT), as well as discovery and network analysis (DNA), to identify any gaps and mitigate them accordingly. These assessments have helped identify and address vulnerabilities, ensuring a proactive approach to cybersecurity.



# TREASURY

**Treasury Division** of Community Bank Bangladesh PLC engages in a range of activities aimed at developing and diversifying assets with distinct characteristics tailored for both the Police Force and General Customers. In tandem with the Bank's substantial expansion, the Treasury Division assumes a pivotal role in its operations, addressing internal and external variables within a competitive market environment. The Treasury Division is comprised of four essential desks—Investment & Government Securities, Money Market, Foreign Exchange, and ALM—each operating at full capacity. Consequently, the Bank manages a broad spectrum of products and services, reflecting the expanding portfolio.

Treasury Division does not only generate income through investing and trading of instruments in the Financial Markets but also optimizes liquidity management, market risk management, asset-liability management, and facilitating enhanced revenue generation. To comply with regulatory standards, Treasury Division is organized into three integral offices: Front, Mid, and Back office. This structure ensures a comprehensive and regulatory-compliant approach to the Bank's treasury activities.

## Major Functions of Treasury Division:

- Fund Management
- Management of Statutory & Regulatory Requirements (CRR, SLR, LCR, NSFR etc.)
- Investment (Fixed Income, Capital Market and other Non-Listed Instruments)
- Trading of Forex & Money Market Instruments (Short-Term Markets)
- Asset Liability Management
- Risk Management

## Investment Desk

### a. Fixed Income Investment (Govt. Securities)

Treasury Division invests in fixed income generating instruments issued by Bangladesh Government. These instruments provide a fixed return or coupon over a specified period and are considered relatively secure. Two types of instruments are there:

- i. Bangladesh Government's Treasury Bond
- ii. Bangladesh Government's Treasury Bill

The Fixed Income Desk of Treasury Division is an active player and participates in both fixed income market and inter-bank repo/reverse repo market, operating across short-term and long-term horizons to optimize returns and manage liquidity efficiently. Community Bank Bangladesh PLC serves as a Primary Dealer (PD), acting as an intermediary in the Primary Market for Government Securities and as a market-maker in the Secondary Market, thereby contributing to market liquidity, stability, and efficient price discovery. In addition, the Fixed Income Desk provides comprehensive support to both individual and institutional clients by facilitating investments in Government Securities that align with their long-term objectives in terms of yield expectations, liquidity preferences, and portfolio diversification needs.

The main products of Fixed Income Desk are-

- Tradable securities issued by the Government of Bangladesh include: Treasury Bills (T-Bills) having short-term maturities of 91 days, 182 days, and 364 days and Bangladesh Government Treasury Bonds (BGTB) having maturities of 2, 5, 10, 15, and 20 years.
- On behalf of Bank's clients, Treasury Division purchases or sells T-Bills & BGTB at a market based negotiable price which ensures their portfolio return and risk diversification.

During the year 2025, Treasury Division contributed making net revenue of Tk. 202.89 crore from Fixed Income (Govt. Securities) Investments.

### b. Other Investments

The Investment Desk of Treasury Division operates within the policy framework approved by the Board of Directors of Community Bank Bangladesh PLC. Its core philosophy is to prudently manage and maximize income while adhering to clearly defined parameters, risk limits, and regulatory guidelines. The Desk employs advanced portfolio management techniques, including effective duration analysis, rate shock analysis, and total return assessment, to evaluate and manage the investment portfolio. These tools help determine the impact of interest rate movements on the yield and market value of the Bank's investments, ensuring proactive risk management and performance optimization. Investment Desk operates within available investment opportunities in the country. The Desk keeps an eye on the market movement to reap on every opportunity and maximize profit as well as shareholders value. Main Products are-

- i. Listed Securities (Tradable Shares and Securities etc.)
- ii. Non-listed securities (Subordinate Debt, Perpetual bond, Preference Shares etc.)

During the year 2025, Treasury Division contributed making net revenue of Tk. 23.49 crore from Investments in Capital Market & others.

## Foreign Exchange

The Foreign Exchange (Forex) Market is the global marketplace where currencies are bought and sold. It facilitates international trade, investment, remittances, and cross-border financial transactions. With the expansion of domestic and international business activities, the Forex market continues to grow significantly across the country. Forex transactions are conducted over the counter (OTC). The international Forex market operates 24 hours a day, five days a week, enabling continuous trading across major global financial centers, including: London, New York City, Tokyo, Zurich, Frankfurt, Hong Kong, Singapore, Paris and Sydney. These financial hubs collectively ensure liquidity, price discovery, and efficient currency trading across different time zones worldwide.

During the year 2025, Treasury Division contributed making net revenue of Tk. 11.84 crore from Foreign Exchange Operations.

## Money Market

Overnight and short-term funds and instruments having a maturity of one year or less are traded in the money market. The activities are conducted over the phone/dealing system. Money market instruments usually generate relatively low interest rate that is the most appropriate for temporary cash funding/investment. Available idle funds are invested in money market through Call money, Short Notice, Reverse Repo, Purchase of Treasury Bill / Bangladesh Bank Bill and other short-term investment opportunities. Moreover, surplus funds are deposited in Commercial Banks / Non-Banking Financial Institutions in the form of term placement (FDRs) to activate the money market operation.

During the year 2025, Treasury Division contributed making interest income of Tk. 29.65 crore from Money Market dealings. However, interest expense for managing fund and liquidity ratios was Tk. 30.47 crore from money market operation in last year.

## Asset Liability Management Desk

Asset Liability Management (ALM) is a core function of Treasury Division at Community Bank Bangladesh PLC. This specialized unit is entrusted with ensuring the efficient allocation and utilization of funds within a clearly defined and acceptable risk framework.

The ALM Desk meticulously monitors and analyzes a diverse range of financial parameters, including- cash flows & liquidity positions, balance sheet gaps & maturity mismatches, macroeconomic trends, interest rate sensitivity & market dynamics, investment alternatives & arbitrage opportunities, and key drivers influencing future business growth. The outcomes of these comprehensive analyses are presented to the Asset Liability Committee (ALCO) for strategic review and decision-making. Regular ALCO meetings take place on a monthly basis, providing a structured platform for discussing the various financial aspects. In urgent circumstances, special meetings are promptly arranged to address immediate concerns. The ALM Desk takes a proactive approach by proposing a well-thought-out balance sheet strategy to the management, aligning financial decisions with the organization's overall goals and risk tolerance.



# HORIZONTAL ANALYSIS OF BALANCE SHEET

Particulars	2021	Growth	2022	Growth	2023	Growth	2024	Growth	2025	Growth
Cash	4,048	78.8%	3,996	-1.3%	4,137	3.5%	4,243	2.6%	5,654	33.3%
Balance with other banks and financial institutions	6,952	540.7%	130	-98.1%	394	203.8%	330	-16.1%	1,281	287.7%
Money at call and short notice	140	-90.9%	600	328.6%	200	-66.7%	50	-75.0%	935	1770.9%
Investments	11,617	305.9%	11,864	2.1%	12,251	3.3%	14,144	15.5%	28,898	104.3%
Loans, advances and leases	43,225	121.7%	52,783	22.1%	54,346	3.0%	52,465	-3.5%	56,105	6.9%
Fixed assets including land, building, furniture and fixture	1,177	-2.3%	1,008	-14.3%	832	-17.4%	690	-17.1%	561	-18.6%
Other assets	1,193	97.5%	1,237	3.8%	1,952	57.7%	3,114	59.5%	4,457	43.1%
Non-banking assets	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Total assets</b>	<b>68,351</b>	<b>135.2%</b>	<b>71,617</b>	<b>4.8%</b>	<b>74,112</b>	<b>3.5%</b>	<b>75,036</b>	<b>1.2%</b>	<b>97,893</b>	<b>30.5%</b>
Borrowings from other banks, financial institutions and agents	1,947	0.0%	4,861	149.7%	3,063	-37.0%	1,601	-47.7%	2,709	69.2%
Deposits and other accounts	59,075	152.5%	58,463	-1.0%	60,907	4.2%	60,818	-0.1%	80,382	32.2%
Other liabilities	2,503	84.6%	2,830	13.0%	4,059	43.4%	6,335	56.1%	7,756	22.9%
<b>Total liabilities</b>	<b>63,525</b>	<b>156.7%</b>	<b>66,153</b>	<b>4.1%</b>	<b>68,028</b>	<b>2.8%</b>	<b>68,754</b>	<b>1.1%</b>	<b>90,847</b>	<b>32.2%</b>
Shareholders' equity	4,826	12.0%	5,464	13.2%	6,084	11.3%	6,282	3.3%	7,046	11.8%
<b>Total liabilities and shareholders' equity</b>	<b>68,351</b>	<b>135.2%</b>	<b>71,617</b>	<b>4.8%</b>	<b>74,112</b>	<b>3.5%</b>	<b>75,036</b>	<b>1.2%</b>	<b>97,893</b>	<b>30.5%</b>
<b>Particulars</b>	<b>2021</b>	<b>Growth</b>	<b>2022</b>	<b>Growth</b>	<b>2023</b>	<b>Growth</b>	<b>2024</b>	<b>Growth</b>	<b>2025</b>	<b>Growth</b>
Long Term Assets	47,027	155.8%	52,642	11.9%	48,242	-8.4%	44,055	-8.7%	48,549	10.2%
Current Assets	21,324	99.8%	18,975	-11.0%	25,870	36.3%	30,981	19.8%	49,344	59.3%
<b>Total Assets</b>	<b>68,351</b>	<b>135.2%</b>	<b>71,617</b>	<b>4.8%</b>	<b>74,112</b>	<b>3.5%</b>	<b>75,036</b>	<b>1.2%</b>	<b>97,893</b>	<b>30.5%</b>
Long Term Liabilities	14,785	300.2%	11,591	-21.6%	10,043	-13.4%	10,817	7.7%	19,655	81.7%
Current Liabilities	48,739	131.5%	54,562	11.9%	57,985	6.3%	57,937	-0.1%	71,192	22.9%
<b>Total Liabilities</b>	<b>63,525</b>	<b>156.7%</b>	<b>66,153</b>	<b>4.1%</b>	<b>68,028</b>	<b>2.8%</b>	<b>68,754</b>	<b>1.1%</b>	<b>90,847</b>	<b>32.1%</b>

# HORIZONTAL ANALYSIS OF PROFIT & LOSS ACCOUNT

Particulars	2021	Growth	2022	Growth	2023	Growth	2024	Growth	2025	Growth
Interest income	3,196	237.1%	4,808	50.5%	5,168	7.5%	7,233	39.9%	7,412	2.5%
Interest expenses	2,413	457.2%	3,424	41.9%	3,606	5.3%	4,936	36.9%	6,058	22.7%
<b>Net interest income</b>	<b>783</b>	<b>52.0%</b>	<b>1,384</b>	<b>76.9%</b>	<b>1,562</b>	<b>12.9%</b>	<b>2,297</b>	<b>47.0%</b>	<b>1,355</b>	<b>-41.0%</b>
Investment income	622	229.3%	836	34.4%	899	7.5%	1,418	57.8%	2,342	65.2%
Commission, exchange and brokerage	119	101.2%	228	91.4%	336	47.4%	385	14.5%	405	5.1%
Other operating income	2	122.1%	5	200.2%	8	55.1%	6	-23.6%	8	32.6%
<b>Operating income</b>	<b>1,526</b>	<b>99.8%</b>	<b>2,454</b>	<b>60.8%</b>	<b>2,805</b>	<b>14.3%</b>	<b>4,106</b>	<b>46.4%</b>	<b>4,109</b>	<b>0.1%</b>
Operating expenses	1,010	18.4%	1,198	18.6%	1,364	13.9%	1,503	10.2%	1,568	4.3%
<b>Operating profit</b>	<b>516</b>	<b>778.3%</b>	<b>1,255</b>	<b>143.5%</b>	<b>1,441</b>	<b>14.8%</b>	<b>2,603</b>	<b>80.7%</b>	<b>2,542</b>	<b>-2.4%</b>
Provision for loans and advances	262	34.5%	120	-54.3%	59	-50.6%	698	1079.4%	1,111	59.1%
Provision for diminution in value of investments	1	0.0%	9	1700.0%	7	-17.8%	169	2178.4%	4	-97.5%
Provision for off-balance sheet items	20	24.6%	30	50.4%	32	4.9%	13	-59.9%	32	153.0%
Provision for investment in subsidiary	-	0.0%	7	0.0%	(5)	-167.5%	(2)	-51.9%	-	-100.0%
Other provision	-	0.0%	2	0.0%	(0)	-126.3%	(0)	-97.7%	4	-38804.8%
<b>Total provisions</b>	<b>283</b>	<b>34.0%</b>	<b>168</b>	<b>-40.5%</b>	<b>93</b>	<b>-44.7%</b>	<b>877</b>	<b>843.3%</b>	<b>1,152</b>	<b>31.3%</b>
<b>Profit before tax</b>	<b>233</b>	<b>277.6%</b>	<b>1,087</b>	<b>366.9%</b>	<b>1,348</b>	<b>24.0%</b>	<b>1,726</b>	<b>28.0%</b>	<b>1,390</b>	<b>-19.5%</b>
Provision for taxation	111	2437.4%	444	298.7%	551	23.9%	1,022	85.7%	389	-61.9%
<b>Net Profit after tax</b>	<b>121</b>	<b>-139.9%</b>	<b>643</b>	<b>429.5%</b>	<b>797</b>	<b>24.1%</b>	<b>704</b>	<b>-11.7%</b>	<b>1,001</b>	<b>42.2%</b>

# VERTICAL ANALYSIS OF BALANCE SHEET

Particulars	2021	%	2022	%	2023	%	2024	%	2025	%
Cash	4,048	5.9%	3,996	5.6%	4,137	5.6%	4,243	5.7%	5,654	5.8%
Balance with other banks and financial institutions	6,952	10.2%	130	0.2%	394	0.5%	330	0.4%	1,281	1.3%
Money at call and short notice	140	0.2%	600	0.8%	200	0.3%	50	0.1%	935	1.0%
Investments	11,617	17.0%	11,864	16.6%	12,251	16.5%	14,144	18.8%	28,898	29.5%
Loans, advances and leases	43,225	63.2%	52,783	73.7%	54,346	73.3%	52,465	69.9%	56,105	57.3%
Fixed assets including land, building, furniture and fixture	1,177	1.7%	1,008	1.4%	832	1.1%	690	0.9%	561	0.6%
Other assets	1,193	1.7%	1,237	1.7%	1,952	2.6%	3,114	4.1%	4,457	4.6%
Non-banking assets	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Total assets</b>	<b>68,351</b>	<b>100.0%</b>	<b>71,617</b>	<b>100.0%</b>	<b>74,112</b>	<b>100.0%</b>	<b>75,036</b>	<b>100.0%</b>	<b>97,893</b>	<b>100.0%</b>
Borrowings from other banks, financial institutions and agents	1,947	2.8%	4,861	6.8%	3,063	4.1%	1,601	2.1%	2,709	2.8%
Deposits and other accounts	59,075	86.4%	58,463	81.6%	60,907	82.2%	60,818	81.1%	80,382	82.1%
Other liabilities	2,503	3.7%	2,830	4.0%	4,059	5.5%	6,335	8.4%	7,756	7.9%
<b>Total liabilities</b>	<b>63,525</b>	<b>92.9%</b>	<b>66,153</b>	<b>92.4%</b>	<b>68,028</b>	<b>91.8%</b>	<b>68,754</b>	<b>91.6%</b>	<b>90,847</b>	<b>92.8%</b>
Shareholders' equity	4,826	7.1%	5,464	7.6%	6,084	8.2%	6,282	8.4%	7,046	7.2%
<b>Total liabilities and shareholders' equity</b>	<b>68,351</b>	<b>100.0%</b>	<b>71,617</b>	<b>100.0%</b>	<b>74,112</b>	<b>100.0%</b>	<b>75,036</b>	<b>100.0%</b>	<b>97,893</b>	<b>100.0%</b>

# VERTICAL ANALYSIS OF PROFIT & LOSS ACCOUNT

Particulars	2021	%	2022	%	2023	%	2024	%	2025	%
Interest income	3,196	209.5%	4,808	196.0%	5,168	184.2%	7,233	176.1%	7,412	180.4%
Interest expenses	2,413	158.2%	3,424	139.5%	3,606	128.5%	4,936	120.2%	6,058	147.4%
<b>Net interest income</b>	<b>783</b>	<b>51.3%</b>	<b>1,384</b>	<b>56.4%</b>	<b>1,562</b>	<b>55.7%</b>	<b>2,297</b>	<b>55.9%</b>	<b>1,355</b>	<b>33.0%</b>
Investment income	622	40.8%	836	34.1%	899	32.0%	1,418	34.5%	2,342	57.0%
Commission, exchange and brokerage	119	7.8%	228	9.3%	336	12.0%	385	9.4%	405	9.8%
Other operating income	2	0.1%	5	0.2%	8	0.3%	6	0.2%	8	0.2%
<b>Operating income</b>	<b>1,526</b>	<b>100.0%</b>	<b>2,454</b>	<b>100.0%</b>	<b>2,805</b>	<b>100.0%</b>	<b>4,106</b>	<b>100.0%</b>	<b>4,109</b>	<b>100.0%</b>
Operating expenses	1,010	66.2%	1,198	48.8%	1,364	48.6%	1,503	36.6%	1,568	38.1%
<b>Operating profit</b>	<b>516</b>	<b>33.8%</b>	<b>1,255</b>	<b>51.2%</b>	<b>1,441</b>	<b>51.4%</b>	<b>2,603</b>	<b>63.4%</b>	<b>2,542</b>	<b>61.9%</b>
Provision for loans and advances	262	17.2%	120	4.9%	59	2.1%	698	17.0%	1,111	27.0%
Provision/(reversal) for diminution in value of investments	1	0.0%	9	0.4%	7	0.3%	169	4.1%	4	0.1%
Provision for off-balance sheet items	20	1.3%	30	1.2%	32	1.1%	13	0.3%	32	0.8%
Provision for investment in subsidiary	-	0.0%	7	0.3%	(5)	-0.2%	(2)	-0.1%	-	0.0%
Other provision	-	0.0%	2	0.1%	(0)	0.0%	(0)	0.0%	4	0.1%
<b>Total provisions</b>	<b>283</b>	<b>18.5%</b>	<b>168</b>	<b>6.9%</b>	<b>93</b>	<b>3.3%</b>	<b>877</b>	<b>21.4%</b>	<b>1,152</b>	<b>28.0%</b>
<b>Profit before tax</b>	<b>233</b>	<b>15.3%</b>	<b>1,087</b>	<b>44.3%</b>	<b>1,348</b>	<b>48.0%</b>	<b>1,726</b>	<b>42.0%</b>	<b>1,390</b>	<b>33.8%</b>
Provision for taxation	111	7.3%	444	18.1%	551	19.6%	1,022	24.9%	389	9.5%
<b>Net Profit after tax</b>	<b>121</b>	<b>8.0%</b>	<b>643</b>	<b>26.2%</b>	<b>797</b>	<b>28.4%</b>	<b>704</b>	<b>17.1%</b>	<b>1,001</b>	<b>24.4%</b>

# VALUE ADDED STATEMENT

Value Added Statement for the year ended 31 December

Value Added	BDT Million									
	2021	%	2022	%	2023	%	2024	%	2025	%
Interest Income	3,196.0	84.7%	4,808.5	82.4%	5,168.3	80.1%	7,232.7	87.2%	7,412.3	80.7%
Commission, Exchange & Brokerage	119.2	3.2%	228.3	3.9%	336.4	5.2%	385.2	4.6%	404.7	4.4%
Investment Income	621.9	16.5%	836.1	14.3%	898.6	13.9%	1,417.8	17.1%	2,341.6	25.5%
Other Income	1.7	0.0%	5.2	0.1%	8.1	0.1%	6.2	0.1%	8.2	0.1%
Non-Cash Expense - Depreciation and Amortization	117.3	3.1%	128.0	2.2%	133.3	2.1%	127.3	1.5%	171.1	1.9%
Provision for losses - Loans, Investments and Other Assets	(282.8)	-7.5%	(168.3)	-2.9%	(93.0)	-1.4%	(877.2)	-10.6%	(1,151.6)	-12.5%
<b>Total Value Added By The Company</b>	<b>3,773.4</b>	<b>100.0%</b>	<b>5,837.8</b>	<b>100.0%</b>	<b>6,451.7</b>	<b>100.0%</b>	<b>8,292.1</b>	<b>100.0%</b>	<b>9,186.5</b>	<b>100.0%</b>
<b>Distribution of Value Addition</b>	<b>2021</b>	<b>%</b>	<b>2022</b>	<b>%</b>	<b>2023</b>	<b>%</b>	<b>2024</b>	<b>%</b>	<b>2025</b>	<b>%</b>
<b>Employees</b>										
As salaries and allowances	463.7	12.3%	528.4	9.1%	585.5	9.1%	642.6	7.7%	668.6	7.3%
<b>Suppliers and Service Providers</b>										
For procurement of goods & services	546.4	14.5%	670.0	11.5%	778.9	12.1%	860.4	10.4%	899.0	9.8%
<b>Provider of Capital</b>										
Dividends to shareholders	-	0.0%	-	0.0%	175.0	2.7%	520.0	6.3%	350.0	3.8%
<b>Government</b>										
As corporate taxes	111.5	3.0%	444.5	7.6%	550.5	8.5%	1,022.1	12.3%	389.4	4.2%
<b>Customers</b>										
As Interest Income paid to providers of fund (other than capital)	2,413.2	64.0%	3,424.2	58.7%	3,606.0	55.9%	4,935.8	59.5%	6,057.6	65.9%
<b>Expansion &amp; Growth</b>										
Retained as capital and reserve	121.4	3.2%	642.7	11.0%	622.5	9.6%	183.9	2.2%	650.7	7.1%
Depreciation and Amortization	117.3	3.1%	128.0	2.2%	133.3	2.1%	127.3	1.5%	171.1	1.9%
	238.7	6.3%	770.7	13.2%	755.8	11.7%	311.2	3.8%	821.9	8.9%
<b>Total Distribution of Value Addition</b>	<b>3,773.4</b>	<b>100.0%</b>	<b>5,837.8</b>	<b>100.0%</b>	<b>6,451.7</b>	<b>100.0%</b>	<b>8,292.1</b>	<b>100.0%</b>	<b>9,186.5</b>	<b>100.0%</b>

# ECONOMIC VALUE ADDED (EVA) STATEMENT

## EVA statement for the year ended 31 December

“Economic value added is a value-based financial performance measure which reflects the absolute amount of shareholders’ value created or destroyed during each year. It provides a measurement of a company’s economic success or failure over a period of time. Such a yardstick is useful to investors who wish to place confidence with the Company to retain their fund for better earnings as compared to other similar companies or similar industry. Economic value added is calculated by taking a company’s net operating profit after tax, subtracting from it, the cost of average equity. EVA is calculated by applying following formula:

Particulars	2021	2022	2023	2024	2025
Operating income	1,526	2,454	2,805	4,106	4,109
Operating expenses	1,010	1,198	1,364	1,503	1,568
Operating profit	516	1,255	1,441	2,603	2,542
Impairment of Assets (excluding general provision)	(4)	(48)	(57)	(898)	(1,033)
Income tax	(111)	(444)	(551)	(1,022)	(389)
One-off Adjustments	-	-	-	-	-
<b>Net Operating Profit after Tax (NOPAT)</b>	<b>400</b>	<b>763</b>	<b>834</b>	<b>683</b>	<b>1,119</b>
Average Equity x Cost of Equity	466	623	756	1,163	1,043
<b>Economic Value Added (EVA)</b>	<b>(66)</b>	<b>140</b>	<b>77</b>	<b>(480)</b>	<b>77</b>

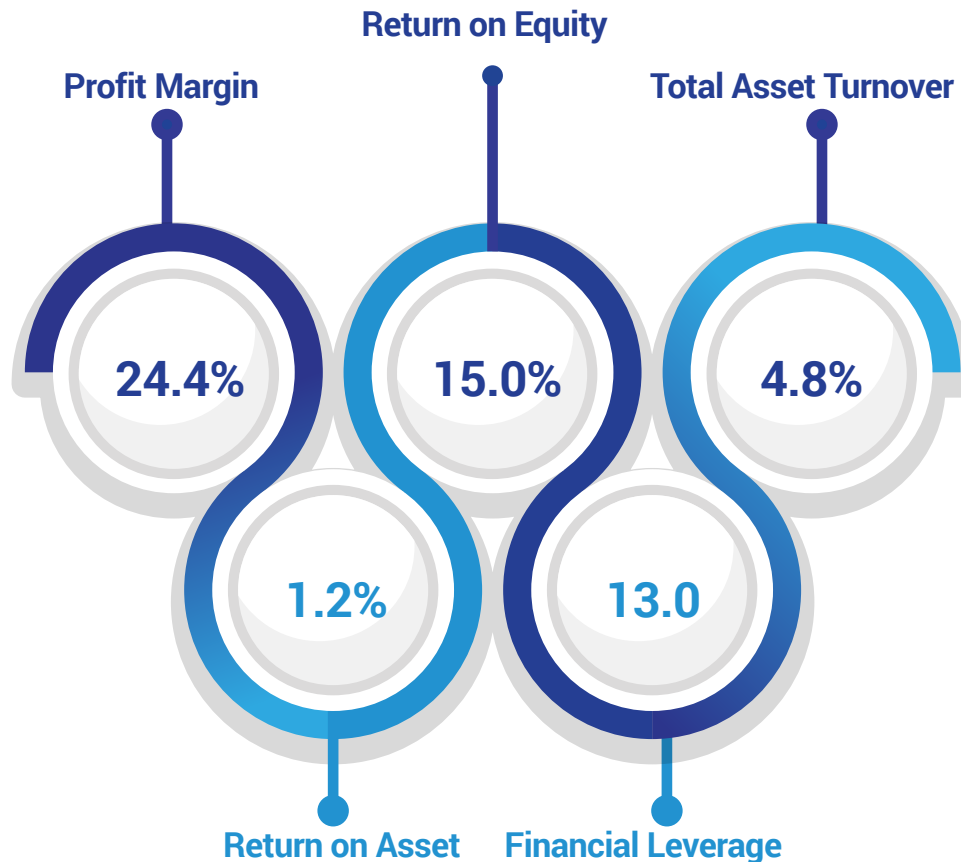
Note: The Bank is all equity financed.

### Assumptions:

- i. Interest rate of 20-year treasury bond has been used as risk free rate.
- ii. Risk premium has been considered at 5%
- iii. Non-gearred equity beta has been considered at 0.8

# DuPont Analysis

DuPont analysis is an approach that consists of a detailed examination of Return on Equity (ROE) of a company which analyses Net Profit Margin, Asset Turnover, and Financial Leverage. DuPont Analysis gives a broader view of the Return the company in earnings on its Equity. The DuPont analysis of the Bank shows that the Bank was able to increase its Return on Equity to 15.0% in the year 2025 vis-à-vis 11.4% in the previous year. The return on asset increased to 1.2% in the year 2025 from 0.9% in 2024.



DuPont	Description	2021	2022	2023	2024	2025
Net Profit Margin	Profit after Tax / Income	8.0%	26.2%	28.4%	17.1%	24.4%
Total Asset Turnover	Income / Average Asset	3.1%	3.5%	3.9%	5.5%	4.8%
Return on Asset	Profit after Tax / Average Asset	0.2%	0.9%	1.1%	0.9%	1.2%
Financial Leverage	Average Asset / Average Equity	10.7	13.6	12.6	12.1	13.0
Return on Equity	PAT / Average Equity	2.7%	12.5%	13.8%	11.4%	15.0%

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# FINANCIAL STATEMENTS OF COMMUNITY BANK PLC.



# INDEPENDENT AUDITORS' REPORT

## To the Shareholders of Community Bank Bangladesh PLC.

Report on the Audit of the Consolidated and Separate Financial Statements

### Opinion

We have audited the consolidated financial statements of Community Bank Bangladesh PLC. and its subsidiaries (the Group) as well as the separate financial statements of Community Bank Bangladesh PLC. (the Bank), which comprise the consolidated and separate balance sheets as at 31 December 2025, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) as explained in note 2.

### Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interested entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Emphasis of Matter

We draw attention to note 2 to the financial statements where management has explained the basis of preparation of financial statements including compliance with Rules and Regulations issued by Bangladesh Bank on classification of loans and advances, and required impairment provision. Our opinion is not modified in respect of this matter.

### Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

Description of key audit matters	Our response and result to key audit matters
<b>Measurement of provision for loans and advances</b>	
<p>The process for estimating the provision for loans, advances and leases portfolio associated with credit risk is significant and complex.</p> <p>For the individual analysis for large exposure, the provision calculation considers the estimates of future business performance and the market value of the collateral provided for credit transactions.</p> <p>For the collective analysis of exposure on a portfolio basis, provision calculation and reporting are manually processed, which deal with voluminous databases, assumptions and estimates.</p> <p>Due to the high level of judgment involved and using manual process in estimating the provision for loans and advances/ investments, we considered this to be a key audit matter.</p> <p>At year's end 31 December 2025, the Bank reported total gross loans and advances of TAKA 5,610.55 crore (2024: TAKA 5,246.53 crore), respectively and provision for loans and advances of TAKA 160.32 crore (2024: TAKA 134.17 crore).</p>	<p>We tested the design and operating effectiveness of key controls, focusing on the following:</p> <ul style="list-style-type: none"> <li>• Credit appraisal, loan disbursement procedures, monitoring and provisioning Process;</li> <li>• Identification of loss events, including early warning and default warning indicators;</li> <li>• Reviewed the adequacy of transfer of interests to the Income account with appropriate approvals in line with the Bangladesh Bank's guidelines. Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines. Reviewed the grounds for recommendations for approvals in cases of transfer of interests to Income account;</li> <li>• Assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information;</li> <li>• Evaluated the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines;</li> <li>• Finally, compared the amount of provision requirement as determined by the Bangladesh Bank inspection team to the actual amount of provision maintained.</li> </ul> <p><b>Our results:</b> Based on the procedure performed, we have concluded that the provision for loans and advances disclosed in the financial statements is adequate.</p>
See Note 7 and 13.1 to the financial statements	

Description of key audit matters	Our response and result to key audit matters
<b>Recognition of interest income/ profit on loans and advances</b>	
<p>Recognition of interest income/ profit has significant and wide influence on financial statements. Recognition and measurement of interest income/ profit has involvement of complex IT environments.</p> <p>We identify recognition of interest income/ profit from loans and advances/ investments as a key audit matter because this is one of the key performance indicators of the Bank and therefore there is an inherent risk of fraud and error in recognition of interest by management to meet specific targets or expectations.</p>	<p>We tested the design and operating effectiveness of key controls over recognition and measurement of interest on loans and advances/ investments.</p> <p>We performed test of operating effectiveness on automated control in place to measure and recognise interest income/ profit.</p> <p>We have also performed substantive procedure to check whether interest income/ profit is recognised completely and accurately.</p> <p>We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.</p> <p><b>Our results:</b> Based on our procedure performed we have concluded that the recognition of interest income/ profit on loans and advances/ investments disclosed in the financial statements are in line with Bangladesh Bank Circular.</p>
See note no. 21 to the financial statements	

Description of key audit matters	Our response and result to key audit matters
<b>Valuation of treasury bill and treasury bond</b>	
<p>The classification and measurement of T-Bill and T-Bond require judgment and complex estimates.</p> <p>In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment.</p>	<p>We assessed the processes and controls put in place by the Bank to identify and confirm the existence of treasury bills and bonds.</p> <p>We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the treasury bills and bonds valuation processes, including controls over market data inputs into valuation models, model governance and valuation adjustments.</p> <p>We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data.</p> <p>Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p> <p><b>Our results:</b> Based on our procedure performed we concluded that the valuation of Treasury Bills and Bonds disclosed in the financial statements are in line with Bangladesh Bank Circular.</p>
See note nos. 6 to the financial statements	

Description of key audit matters	Our response and result to key audit matters
<b>IT systems and controls</b>	
<p>Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls.</p> <p>Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively.</p>	<p>We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting.</p> <p>We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized.</p> <p>We tested the Bank's periodic review of access rights and reviewed requests of changes to systems for appropriate approval and authorization.</p> <p>We considered the control environment relating to various interfaces, configurations and other application layer controls identified as key to our audit.</p> <p>We performed the Tests of IT General Controls to evaluate the Application Development and Database, Hosting Platforms and segregation of incompatible duties relevant to application and database change management.</p> <p><b>Our results:</b> Based on the procedure performed, we have considered the change managements, segregation of duties, controls, and outputs in relation to financial accounting and reporting systems to be acceptable.</p>

### Other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in note X and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

## Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that

are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

## Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Bank Company Act 1991, the Financial Reporting Act 2015 and the rules and regulations issued by Bangladesh Bank, we also report that:

- i. we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
  - ii. in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
  - iii. the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
  - iv. the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;
  - v. the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
  - vi. adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery;
  - vii. based on our checking of sample, no advance or loan in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;
  - viii. to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements
- and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:
- a. internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;
  - b. nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities;
- ix. financial statements for the year ended 31 December 2025 of subsidiary company of the Bank namely Community Bank Investment Limited has been audited by Aziz Halim Khair Choudhury, Chartered Accountants. These accounts have been properly reflected in the consolidated financial statements.
  - x. the information and explanations required by us have been received and found satisfactory;
  - xi. we have reviewed over 80% of the risk weighted assets of the Bank and spent over 4,500 person hours;
  - xii. Capital to Risk-weighted Asset Ratio (CRAR), Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;
  - xiii. as part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may adversely affect the Bank's subsequent liquidity position; and
  - xiv. non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.

Dhaka

Dated: 28 April, 2026



**AKM Kamrul Islam, FCA**

Managing Partner

Enrolment No: 0670 (ICAB)

Islam Aftab Kamrul & Co.

Chartered Accountants

Firm Enlistment No: CAF-001-007 (FRC)

DVC: 2604290670AS693493

# COMMUNITY BANK BANGLADESH PLC.

## Consolidated Balance Sheet

As at 31 December 2025

Particulars	Note	2025 BDT	2024 BDT
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>			
Cash in hand (Including foreign currency)	3.1(a)	1,916,988,379	1,322,040,198
Balance with Bangladesh Bank and its agent Bank(s) (Including foreign currency)	3.2(b)	3,737,389,497	2,920,540,280
		<b>5,654,377,876</b>	<b>4,242,580,478</b>
<b>Balance with other Banks and Financial Institutions</b>			
In Bangladesh	4(a) 4.1(a)	1,218,287,499	146,986,664
Outside Bangladesh	4.2(a)	63,004,002	183,490,162
		<b>1,281,291,501</b>	<b>330,476,826</b>
<b>Money at call on short notice</b>			
	5(a)	<b>935,435,000</b>	<b>50,000,000</b>
<b>Investments</b>			
Government	6(a) 6.1(a)	25,957,814,990	11,427,729,385
Others	6.2(a)	3,026,001,250	2,785,172,712
		<b>28,983,816,240</b>	<b>14,212,902,097</b>
<b>Loans and Advances</b>			
Loans, Cash Credit, Overdrafts etc.	7(a) 7.1(a)	56,019,118,769	52,533,259,360
Bills purchased and discounted	7.2(a)	315,465,727	159,417,831
		<b>56,334,584,496</b>	<b>52,692,677,191</b>
<b>Fixed assets including premises, furniture and fixtures</b>			
	8(a)	<b>565,074,633</b>	<b>694,519,074</b>
<b>Other assets</b>			
	9(a)	<b>4,224,032,799</b>	<b>2,886,174,100</b>
<b>Non-banking assets</b>			
		-	-
<b>Total Assets</b>		<b>97,978,612,545</b>	<b>75,109,329,766</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>			
	11(a)	<b>2,708,553,307</b>	<b>1,600,876,288</b>
<b>Deposits and other accounts</b>			
Current accounts and other accounts	12(a) 12.1(a)	10,195,884,157	8,958,076,659
Bills payable	12.2(a)	2,648,647,731	748,732,303
Savings bank deposits	12.3(a)	13,018,334,106	10,815,860,416
Fixed deposits	12.4(a)	54,433,755,252	40,215,781,371
Other deposits	12.5(a)	41,214,711	67,946,462
		<b>80,337,835,957</b>	<b>60,806,397,211</b>
<b>Other liabilities</b>			
	13(a)	<b>7,844,382,171</b>	<b>6,383,910,148</b>
<b>Total Liabilities</b>		<b>90,890,771,435</b>	<b>68,791,183,647</b>
<b>Capital/ Shareholders' Equity</b>			
Paid up capital	14.2	5,000,000,000	5,000,000,000
Statutory reserve	15	1,166,156,635	888,127,996
Start-up Equity Investment fund	16	32,662,018	22,654,704
Revaluation reserve	17	129,050,887	37,683,716
Capital reserve of CBIL		2,075,780	574,481
Surplus in Profit and Loss A/C	18(a)	757,895,791	369,105,222
<b>Total shareholders' equity</b>		<b>7,087,841,110</b>	<b>6,318,146,119</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>97,978,612,545</b>	<b>75,109,329,766</b>

# COMMUNITY BANK BANGLADESH PLC.

## Consolidated Balance Sheet

As at 31 December 2025

Particulars	Note	2025 BDT	2024 BDT
<b>Off-Balance Sheet Items</b>			
<b>Contingent Liabilities</b>			
	18		
Acceptances and endorsements	18.1	685,440,386	34,295,479
Letters of guarantee	18.2	12,233,636,700	9,568,002,676
Irrevocable letters of credit	18.3	1,454,144,029	1,537,152,568
Bills for collection	18.4	647,567,792	427,516,368
Other contingent liabilities		-	-
<b>Sub total</b>		<b>15,020,788,907</b>	<b>11,566,967,091</b>
<b>Other Commitments</b>			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Sub total</b>		<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet items including contingent liabilities</b>		<b>15,020,788,907</b>	<b>11,566,967,091</b>
<b>Consolidated net assets value (NAV) per share</b>		<b>14.18</b>	<b>12.64</b>

These financial statements should be read in conjunction with the annexed notes from 1 to 40.

Managing Director (Current Charge)

Director

Director

Chairman

**AKM Kamrul Islam, FCA**  
 Managing Partner  
 Enrollment No: 0670 (ICAB)  
 Islam Aftab Kamrul & Co.  
 Chartered Accountants  
 Firm Enlistment No: CAF-001-007(FRC)  
 DVC: 2604290670AS693493

Place: Dhaka

Date: 28 April, 2026

# COMMUNITY BANK BANGLADESH PLC.

## Consolidated Profit and Loss Account

For the year ended 31 December 2025

Particulars	Note	2025 BDT	2024 BDT
Interest income	20(a)	7,453,200,272	7,263,703,904
Interest paid on deposits and borrowings etc.	21(a)	6,056,973,477	4,935,652,056
<b>Net interest income</b>		<b>1,396,226,795</b>	<b>2,328,051,848</b>
Investment income	23(a)	2,343,974,151	1,416,926,658
Commission, exchange and brokerage	24(a)	426,511,809	406,030,518
Other operating income	25(a)	8,235,918	6,211,511
<b>Total operating income</b>		<b>4,174,948,673</b>	<b>4,157,220,535</b>
Salaries and allowances		673,303,921	640,538,130
Rent, taxes, insurance, electricity etc.	26(a)	125,935,442	222,584,260
Legal expenses		3,856,874	1,617,821
Postage, stamp, telecommunication etc.	27(a)	34,304,579	34,534,690
Stationery, printings, advertisements etc.	28(a)	24,037,794	20,540,596
Managing Director's salary and fees (bank only)	29	10,442,063	17,645,000
Directors' fees	30(a)	3,300,500	3,645,500
Auditors' fees	31(a)	1,236,250	661,250
Depreciation and repair of bank's assets	32(a)	288,786,787	248,724,053
Other expenses	33(a)	425,082,186	334,924,676
<b>Total operating expenses</b>		<b>1,590,286,395</b>	<b>1,525,415,976</b>
<b>Profit/(loss) before provision</b>		<b>2,584,662,278</b>	<b>2,631,804,559</b>
Provision for loans and advances	34.1(a)	1,118,118,985	702,572,031
Provision for off-balance sheet items	34.2(a)	32,337,023	12,781,088
Provision for diminution in value of investments	34.3(a)	291,916	164,049,700
Provision for other assets	34.4(a)	3,870,475	(10,000)
<b>Total provision</b>	34(a)	<b>1,154,618,399</b>	<b>879,392,819</b>
<b>Total Profit/(loss) before taxes</b>		<b>1,430,043,879</b>	<b>1,752,411,740</b>
<b>Provision for Taxation</b>			
Current tax expense	35.1(a)	532,862,181	1,090,924,057
Deferred tax expense/(credit)	35.2(a)	(131,146,122)	(55,041,436)
<b>Total provision for Tax</b>	35(a)	<b>401,716,059</b>	<b>1,035,882,621</b>
<b>Net Profit/(loss) after taxation</b>		<b>1,028,327,820</b>	<b>716,529,119</b>
Retained earnings brought forward from previous year		369,105,222	525,395,064
		<b>1,397,433,042</b>	<b>1,241,924,183</b>
<b>Appropriations</b>			
Statutory reserve	15	278,028,639	345,205,126
General reserve (Capital Reserve of CBIL)		1,501,299	574,481
Start-up fund	13.8	10,007,313	7,039,354
Dividend etc.		350,000,000	520,000,000
		<b>639,537,251</b>	<b>872,818,961</b>
<b>Retained surplus</b>		<b>757,895,791</b>	<b>369,105,222</b>
<b>Earnings per share (EPS)</b>	36(a)	<b>2.06</b>	<b>1.43</b>

These financial statements should be read in conjunction with the annexed notes from 1 to 40.

Managing Director (Current Charge)

Director

Director

Chairman

**AKM Kamrul Islam, FCA**  
 Managing Partner  
 Enrollment No: 0670 (ICAB)  
 Islam Aftab Kamrul & Co.  
 Chartered Accountants  
 Firm Enlistment No: CAF-001-007(FRC)  
 DVC: 2604290670AS693493

Place: Dhaka  
 Date: 28 April, 2026

# COMMUNITY BANK BANGLADESH PLC.

## Consolidated Cash Flow Statement

For the year ended 31 December 2025

Particulars	Note	2025 BDT	2024 BDT
<b>A. Cash flows from operating activities</b>			
Interest receipts in cash		9,625,847,311	8,586,791,250
Interest payments		(5,659,575,347)	(4,501,566,229)
Dividends receipts		46,629,165	73,387,872
Fees and commissions receipts in cash		407,584,139	406,030,518
Recoveries on loans previously written off		-	-
Cash payments to employees		(683,745,983)	(658,183,130)
Cash payments to suppliers		(58,342,373)	(55,075,286)
Income tax paid		(985,043,527)	(1,061,730,947)
Receipts from other operating activities	38	8,235,918	6,211,511
Payment for other operating activities	39(a)	(645,121,942)	(632,018,625)
<b>Operating profit/(loss) before changes in operating assets and liabilities (i)</b>		<b>2,056,467,360</b>	<b>2,163,846,934</b>
<b>Increase/decrease in operating assets and liabilities</b>			
Purchase/sale of trading securities		(2,655,814,849)	(2,683,522,014)
Loans and advances to other banks		-	-
Loans and advances to customers		(3,596,862,610)	1,751,914,039
Other assets		(145,136,917)	(12,711,699)
Deposits from other banks		-	-
Deposits from customers		19,531,438,747	(96,765,054)
Borrowing from Bangladesh Bank		1,107,677,019	38,007,261
Borrowing from other Banks and FIs		(45,044,695)	(1,480,753,783)
Trading liabilities		-	-
Other liabilities		(601,902,431)	60,877,520
<b>Cash utilised in operating assets and liabilities (ii)</b>		<b>13,594,354,264</b>	<b>(2,422,953,730)</b>
<b>Net cash (used)/flows from operating activities (i+ii)</b>		<b>15,650,821,624</b>	<b>(259,106,796)</b>
<b>B. Cash flows from investing activities</b>			
Proceeds from sale of securities		-	-
Payments for purchase of securities		(12,023,590,423)	889,933,655
Purchase/sale of property, plant and equipment		(29,042,427)	(43,386,708)
Purchase/sale of subsidiary		-	-
<b>Net cash from investing activities</b>		<b>(12,052,632,850)</b>	<b>846,546,947</b>
<b>C. Cash flows from financing activities</b>			
Receipts from issue of loan capital and debt security		-	-
Payments for redemption of loan capital and debt security		-	-
Receipts from issue of ordinary share		-	-
Dividends paid		(350,000,000)	(695,000,000)
<b>Net cash from financing activities</b>		<b>(350,000,000)</b>	<b>(695,000,000)</b>
<b>Net increase/decrease in cash (A+B+C)</b>		<b>3,248,188,773</b>	<b>(107,559,849)</b>
<b>Cash and cash equivalents at beginning of the year</b>		<b>4,623,306,104</b>	<b>4,730,865,953</b>
<b>Cash and cash equivalents at end of the year</b>	37(a)	<b>7,871,494,877</b>	<b>4,623,306,104</b>
<b>Cash and cash equivalents</b>			
Cash in hand (including foreign currency)		1,916,988,379	1,322,040,198
Balance with Bangladesh Bank and its agents bank(s) (including foreign currency)		3,737,389,497	2,920,540,280
Balance with other banks and financial institutions		1,281,291,501	330,476,826
Money at call on short notice		935,435,000	50,000,000
Prize bond		390,500	248,800
<b>Total</b>		<b>7,871,494,877</b>	<b>4,623,306,104</b>
<b>Consolidated Net operating cash flow per share (NOCFPS)</b>		<b>31.30</b>	<b>(0.52)</b>

These financial statements should be read in conjunction with the annexed notes from 1 to 40.

Managing Director (Current Charge)

Director

Director

Chairman

# COMMUNITY BANK BANGLADESH PLC.

## Consolidated Statement of Changes in Equity

For the year ended 31 December 2025

Particulars	Paid up capital	Statutory Reserve	Start-up Equity Investment fund	Capital Reserve	Revaluation Reserve	Reserve for Actuarial Gain/(Loss) - Gratuity Fund	Surplus in Profit and Loss A/C	Total
<b>Balance as at 01 January 2025</b>	<b>5,000,000,000</b>	<b>888,127,996</b>	<b>22,654,704</b>	<b>574,481</b>	<b>37,683,716</b>	-	<b>369,105,222</b>	<b>6,318,146,119</b>
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	5,000,000,000	888,127,996	22,654,704	574,481	37,683,716	-	369,105,222	6,318,146,119
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	91,367,171	-	-	91,367,171
Remeasurement Gain/(Loss) on Gratuity Fund	-	-	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Net profit/(loss) for the year	-	888,127,996	22,654,704	574,481	129,050,887	-	369,105,222	6,409,513,290
Dividend paid	-	-	-	-	-	-	1,028,327,820	1,028,327,820
Statutory reserve	-	278,028,639	-	-	-	-	(350,000,000)	(350,000,000)
Transfer to Capital reserve	-	-	-	1,501,299	-	-	(278,028,639)	(278,028,639)
Start-up fund	-	-	10,007,313	-	-	-	(1,501,299)	(1,501,299)
<b>Balance as at 31 December 2025</b>	<b>5,000,000,000</b>	<b>1,166,156,635</b>	<b>32,662,017</b>	<b>2,075,780</b>	<b>129,050,887</b>	-	<b>757,895,791</b>	<b>7,087,841,110</b>
<b>Balance as at 01 January 2024</b>	<b>5,000,000,000</b>	<b>542,922,870</b>	<b>15,615,350</b>	-	<b>13,667,937</b>	<b>3,021,337</b>	<b>525,395,064</b>	<b>6,100,622,558</b>
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	5,000,000,000	542,922,870	15,615,350	-	13,667,937	3,021,337	525,395,064	6,100,622,558
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	24,015,779	-	-	24,015,779
Remeasurement Gain/(Loss) on Gratuity Fund	-	-	-	-	-	(3,021,337)	-	(3,021,337)
Currency translation difference	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Net profit/(loss) for the year	-	542,922,870	15,615,350	-	37,683,716	-	525,395,064	6,121,617,000
Dividends	-	-	-	-	-	-	716,529,119	716,529,119
Statutory reserve	-	345,205,126	-	-	-	-	(520,000,000)	(520,000,000)
Transfer to Capital reserve	-	-	-	574,481	-	-	(345,205,126)	(345,205,126)
Start-up fund	-	-	7,039,354	-	-	-	(574,481)	(574,481)
<b>Balance as at 31 December 2024</b>	<b>5,000,000,000</b>	<b>888,127,996</b>	<b>22,654,704</b>	<b>574,481</b>	<b>37,683,716</b>	-	<b>369,105,222</b>	<b>6,318,146,119</b>

These financial statements should be read in conjunction with the annexed notes from 1 to 40.

Managing Director (Current Charge)

Director

Director

Chairman

# COMMUNITY BANK BANGLADESH PLC.

## Balance Sheet

As at 31 December 2025

Particulars	Note	2025 BDT	2024 BDT
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	3		
Cash in hand (Including foreign currency)	3.1	1,916,986,557	1,322,038,808
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)	3.2	3,737,389,497	2,920,540,280
		<b>5,654,376,054</b>	<b>4,242,579,088</b>
<b>Balance with other banks and financial institutions</b>	4		
In Bangladesh	4.1	1,218,287,499	146,986,664
Outside Bangladesh	4.2	63,004,002	183,490,162
		<b>1,281,291,501</b>	<b>330,476,826</b>
<b>Money at call on short notice</b>	5	<b>935,435,000</b>	<b>50,000,000</b>
<b>Investments</b>	6		
Government	6.1	25,957,814,990	11,427,729,385
Others	6.2	2,940,538,443	2,716,470,984
		<b>28,898,353,433</b>	<b>14,144,200,369</b>
<b>Loans and Advances</b>	7		
Loans, Cash Credit, Overdrafts etc.	7.1	55,790,016,136	52,305,868,478
Bills purchased and discounted	7.2	315,465,727	159,417,831
		<b>56,105,481,863</b>	<b>52,465,286,309</b>
<b>Fixed assets including premises, furniture and fixtures</b>	8	<b>561,292,473</b>	<b>689,702,338</b>
<b>Other assets</b>	9	<b>4,456,769,812</b>	<b>3,113,531,413</b>
<b>Non-banking assets</b>	10	-	-
<b>Total Assets</b>		<b>97,893,000,136</b>	<b>75,035,776,343</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	11	<b>2,708,553,307</b>	<b>1,600,876,288</b>
<b>Deposits and other accounts</b>	12		
Current accounts and other accounts	12.1	10,240,029,203	8,969,799,398
Bills payable	12.2	2,648,647,731	748,732,303
Savings bank deposits	12.3	13,018,334,106	10,815,860,416
Fixed deposits	12.4	54,433,755,252	40,215,781,371
Other deposits	12.5	41,214,711	67,946,462
		<b>80,381,981,003</b>	<b>60,818,119,950</b>
<b>Other liabilities</b>	13	<b>7,756,120,378</b>	<b>6,312,533,153</b>
<b>Total Liabilities</b>		<b>90,846,654,688</b>	<b>68,731,529,391</b>
<b>Capital / Shareholders' Equity</b>			
Paid up Capital	14.2	5,000,000,000	5,000,000,000
Statutory Reserve	15	1,166,156,635	888,127,996
Start-up Equity Investment fund	16	32,662,018	22,654,704
Revaluation Reserve	17	129,050,887	37,683,716
Surplus in Profit and Loss A/C	18	718,475,909	355,780,536
<b>Total Shareholders' Equity</b>		<b>7,046,345,448</b>	<b>6,304,246,952</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>97,893,000,136</b>	<b>75,035,776,343</b>

# COMMUNITY BANK BANGLADESH PLC.

## Balance Sheet

As at 31 December 2025

Particulars	Note	2025 BDT	2024 BDT
<b>Off-Balance Sheet Items</b>			
<b>Contingent Liabilities</b>	18		
Acceptances and endorsements	18.1	685,440,386	34,295,479
Letters of guarantee	18.2	12,233,636,700	9,568,002,676
Irrevocable letters of credit	18.3	1,454,144,029	1,537,152,568
Bills for collection	18.4	647,567,792	427,516,368
Other contingent liabilities		-	-
<b>Sub total</b>		<b>15,020,788,907</b>	<b>11,566,967,091</b>
<b>Other Commitments</b>			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Sub total</b>		<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet items including contingent liabilities</b>		<b>15,020,788,907</b>	<b>11,566,967,091</b>
<b>Net assets value (NAV) per share</b>		<b>14.09</b>	<b>12.61</b>

These financial statements should be read in conjunction with the annexed notes from 1 to 40.

Managing Director (Current Charge)

Director

Director

Chairman

**AKM Kamrul Islam, FCA**  
 Managing Partner  
 Enrollment No: 0670 (ICAB)  
 Islam Aftab Kamrul & Co.  
 Chartered Accountants  
 Firm Enlistment No: CAF-001-007(FRC)  
 DVC: 2604290670AS693493

Place: Dhaka

Date: 28 April, 2026

# COMMUNITY BANK BANGLADESH PLC.

## Profit and Loss Account

For the year ended 31 December 2025

Particulars	Note	2025 BDT	2024 BDT
Interest income	21	7,412,327,748	7,232,734,506
Interest paid on deposits and borrowings etc.	22	6,057,593,055	4,935,806,749
<b>Net interest income</b>		<b>1,354,734,693</b>	<b>2,296,927,757</b>
Investment income	23	2,341,609,713	1,417,789,244
Commission, exchange and brokerage	24	404,742,446	385,227,006
Other operating income	25	8,235,918	6,211,511
<b>Total operating income</b>		<b>4,109,322,770</b>	<b>4,106,155,518</b>
Salary and allowances		658,136,787	624,928,327
Rent, taxes, insurance, electricity etc.	26	124,935,664	107,968,908
Legal expenses		3,672,874	1,416,571
Postage, stamp, telecommunication etc.	27	34,224,895	34,416,122
Stationery, printings, advertisements etc.	28	23,976,859	20,440,806
Managing Director's salary and fees	29	10,442,063	17,645,000
Directors' fees	30	2,967,000	3,254,500
Auditors' fees	31	1,201,750	626,750
Depreciation and repair of bank's assets	32	286,672,678	330,284,624
Other expenses	33	421,359,358	361,953,680
<b>Total operating expenses</b>		<b>1,567,589,927</b>	<b>1,502,935,288</b>
<b>Profit/(loss) before provision</b>		<b>2,541,732,843</b>	<b>2,603,220,230</b>
Provision for loans and advances		1,111,174,640	698,242,778
Provision for off-balance sheet items		32,337,023	12,781,088
Provision for diminution in value of investments		4,207,510	168,600,000
Provision for investment in subsidiary		-	(2,419,265)
Provision for other assets		3,870,475	(10,000)
<b>Total provision</b>	34	<b>1,151,589,648</b>	<b>877,194,601</b>
<b>Total Profit/(loss) before taxes</b>		<b>1,390,143,195</b>	<b>1,726,025,629</b>
<b>Provision for Taxation</b>			
Current tax expense	35.1	521,074,454	1,081,248,416
Deferred tax expense/(credit)	35.2	(131,662,584)	(59,158,181)
<b>Total provision for tax</b>		<b>389,411,870</b>	<b>1,022,090,235</b>
<b>Net Profit/(loss) after taxation</b>		<b>1,000,731,325</b>	<b>703,935,394</b>
Retained earnings brought forward from previous year		355,780,536	524,089,622
		<b>1,356,511,861</b>	<b>1,228,025,016</b>
<b>Appropriations</b>			
Statutory reserve	15	278,028,639	345,205,126
General reserve		-	-
Start-up fund	13.8	10,007,313	7,039,354
Dividends etc.		350,000,000	520,000,000
		<b>638,035,952</b>	<b>872,244,480</b>
<b>Retained surplus</b>		<b>718,475,909</b>	<b>355,780,536</b>
<b>Earnings per share (EPS)</b>	36	<b>2.00</b>	<b>1.41</b>

These financial statements should be read in conjunction with the annexed notes from 1 to 40.

Managing Director (Current Charge)

Director

Director

Chairman

**AKM Kamrul Islam, FCA**  
 Managing Partner  
 Enrollment No: 0670 (ICAB)  
 Islam Aftab Kamrul & Co.  
 Chartered Accountants  
 Firm Enlistment No: CAF-001-007(FRC)  
 DVC: 2604290670AS693493

Place: Dhaka  
 Date: 28 April, 2026

# COMMUNITY BANK BANGLADESH PLC.

## Cash Flow Statement

For the year ended 31 December 2025

Particulars	Note	2025 BDT	2024 BDT
<b>A. Cash flows from operating activities</b>			
Interest receipts in cash		9,575,636,951	8,546,137,923
Interest payments		(5,651,504,941)	(4,489,198,217)
Dividends receipts		44,900,619	69,243,303
Fees and commissions receipts in cash		385,814,776	385,227,006
Cash payments to employees		(668,578,849)	(642,573,327)
Cash payments to suppliers		(58,201,754)	(54,856,928)
Income tax paid		(982,779,686)	(1,058,577,770)
Receipts from other operating activities	38	8,235,918	6,211,511
Payment for other operating activities	39	(638,417,097)	(626,020,869)
<b>Operating profit/(loss) before changes in operating assets and liabilities (i)</b>		<b>2,015,105,937</b>	<b>2,135,592,632</b>
<b>Increase/Decrease in operating assets and liabilities</b>			
Purchase/sale of trading securities		(2,655,814,849)	(2,683,522,014)
Loans and advances to customers		(3,640,195,554)	1,881,139,541
Other assets		(150,065,375)	2,956,778
Deposits from other banks		-	-
Deposits from customers		19,563,861,053	(88,511,012)
Borrowing from Bangladesh Bank		1,107,677,019	38,007,261
Borrowing from other Banks and FIs		-	(1,500,000,000)
Trading liabilities		-	-
Other liabilities		(606,580,636)	30,454,097
<b>Cash (used)/flows from operating assets and liabilities (ii)</b>		<b>13,618,881,658</b>	<b>(2,319,475,349)</b>
<b>Net cash (used)/flows from operating activities (i+ii)</b>		<b>15,633,987,595</b>	<b>(183,882,717)</b>
<b>B. Cash flows from investing activities</b>			
Proceeds from sale of securities		-	-
Payments for purchase of securities		(12,006,829,345)	814,486,278
Purchase/sale of property, plant and equipment		(28,969,909)	(43,153,636)
Purchase/sale of subsidiary		-	-
<b>Net cash from investing activities</b>		<b>(12,035,799,254)</b>	<b>771,332,642</b>
<b>C. Cash flows from financing activities</b>			
Receipts from issue of loan capital and debt security		-	-
Payments for redemption of loan capital and debt security		-	-
Receipts from issue of ordinary share		-	-
Dividends paid		(350,000,000)	(695,000,000)
<b>Net cash from financing activities</b>		<b>(350,000,000)</b>	<b>(695,000,000)</b>
<b>Net increase/decrease in cash (A+B+C)</b>		<b>3,248,188,341</b>	<b>(107,550,075)</b>
<b>Cash and cash equivalents at beginning of the year</b>		<b>4,623,304,714</b>	<b>4,730,854,789</b>
<b>Cash and cash equivalents at end of the year</b>	37	<b>7,871,493,055</b>	<b>4,623,304,714</b>
Cash and cash equivalents			
Cash in hand (including foreign currency)		1,916,986,557	1,322,038,808
Balance with Bangladesh Bank and its agents bank(s) (including foreign currency)		3,737,389,497	2,920,540,280
Balance with other banks and financial institutions		1,281,291,501	330,476,826
Money at call on short notice		935,435,000	50,000,000
Prize bond		390,500	248,800
<b>Total</b>		<b>7,871,493,055</b>	<b>4,623,304,714</b>
<b>Net operating cash flow per share (NOCFPS)</b>		<b>31.27</b>	<b>(0.37)</b>

These financial statements should be read in conjunction with the annexed notes from 1 to 40.

Managing Director (Current Charge)

Director

Director

Chairman

# COMMUNITY BANK BANGLADESH PLC.

## Statement of Changes in Equity

For the year ended 31 December 2025

Particulars	Paid up capital	Statutory Reserve	Start-up Equity Investment fund	Revaluation Reserve	Reserve for Actuarial Gain/(Loss) - Gratuity Fund	Surplus in Profit and Loss A/C	Total
<b>Balance as at 01 January 2025</b>	<b>5,000,000,000</b>	<b>888,127,996</b>	<b>22,654,704</b>	<b>37,683,716</b>	-	<b>355,780,536</b>	<b>6,304,246,952</b>
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	5,000,000,000	888,127,996	22,654,704	37,683,716	-	355,780,536	6,304,246,952
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	91,367,171	-	-	91,367,171
Remeasurement Gain/(Loss) on Gratuity Fund	-	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	5,000,000,000	888,127,996	22,654,704	129,050,887	-	355,780,536	6,395,614,123
Net profit/(loss) for the year	-	-	-	-	-	1,000,731,325	1,000,731,325
Dividends paid	-	-	-	-	-	(350,000,000)	(350,000,000)
Issue of share capital	-	-	-	-	-	(278,028,639)	(278,028,639)
Statutory reserve	-	278,028,639	-	-	-	(10,007,313)	(10,007,313)
Start-up fund	-	-	10,007,313	-	-	-	10,007,313
<b>Balance as at 31 December 2025</b>	<b>5,000,000,000</b>	<b>1,166,156,635</b>	<b>32,662,017</b>	<b>129,050,887</b>	-	<b>718,475,909</b>	<b>7,046,345,448</b>

Particulars	Paid up capital	Statutory Reserve	Start-up Equity Investment fund	Revaluation Reserve	Reserve for Actuarial Gain/(Loss) - Gratuity Fund	Surplus in Profit and Loss A/C	Total
<b>Balance as at 01 January 2024</b>	<b>5,000,000,000</b>	<b>542,922,870</b>	<b>15,615,350</b>	<b>13,667,937</b>	<b>3,021,337</b>	<b>524,089,622</b>	<b>6,099,317,116</b>
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	5,000,000,000	542,922,870	15,615,350	13,667,937	3,021,337	524,089,622	6,099,317,116
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	24,015,779	-	-	24,015,779
Remeasurement Gain/(Loss) on Gratuity Fund	-	-	-	-	(3,021,337)	-	(3,021,337)
Currency translation difference	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	5,000,000,000	542,922,870	15,615,350	37,683,716	-	524,089,622	6,120,311,558
Net profit/(loss) for the year	-	-	-	-	-	703,935,394	703,935,394
Dividends paid	-	-	-	-	-	(520,000,000)	(520,000,000)
Issue of share capital	-	-	-	-	-	(345,205,126)	(345,205,126)
Statutory reserve	-	345,205,126	-	-	-	(7,039,354)	(7,039,354)
Start-up fund	-	-	7,039,354	-	-	-	7,039,354
<b>Balance as at 31 December 2024</b>	<b>5,000,000,000</b>	<b>888,127,996</b>	<b>22,654,704</b>	<b>37,683,716</b>	-	<b>355,780,536</b>	<b>6,304,246,952</b>

These financial statements should be read in conjunction with the annexed notes from 1 to 40.



Managing Director (Current Charge)



Director



Director



Chairman

# COMMUNITY BANK BANGLADESH PLC.

## Liquidity Statement (Asset and Liability Maturity Analysis)

As at 31 December 2025

Particulars	Amount in BDT					
	Upto 01 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	Total
<b>Assets</b>						
Cash in hand	1,916,986,557	-	-	-	-	1,916,986,557
Balance with other banks and financial Institutions	1,668,799,322	111,326,625	30,560,250	19,645,874	3,188,348,927	5,018,680,998
Money at call on short notice	935,435,000	-	-	-	-	935,435,000
Investments	3,529,166,250	4,819,041,987	6,150,882,453	3,741,150,223	10,658,112,520	28,898,353,433
Loans and advances	9,610,301,815	5,507,495,218	11,212,546,481	7,936,768,803	21,838,369,546	56,105,481,863
Fixed assets including premises, furniture and fixtures	-	-	-	-	561,292,473	561,292,473
Other assets	96,349,360	67,654,593	3,687,431,289	355,334,570	250,000,000	4,456,769,812
Non-banking assets	-	-	-	-	-	-
<b>Total Assets</b>	<b>17,757,038,304</b>	<b>10,505,518,423</b>	<b>21,081,420,473</b>	<b>12,052,899,470</b>	<b>36,496,123,466</b>	<b>97,893,000,136</b>
<b>Liabilities</b>						
Borrowings from Bangladesh bank, other banks, financial institutions and agents	179,414,045	1,431,072,293	933,819,225	155,756,085	8,491,659	2,708,553,307
Money at call on short notice	-	-	-	-	-	-
Deposits and other accounts	10,702,830,013	29,130,606,348	26,935,882,186	11,037,481,130	2,575,181,326	80,381,981,003
Provision and other liabilities	330,133,128	547,742,155	1,000,625,401	223,618,696	5,654,000,997	7,756,120,378
<b>Total Liabilities</b>	<b>11,212,377,186</b>	<b>31,109,420,796</b>	<b>28,870,326,812</b>	<b>11,416,855,911</b>	<b>8,237,673,982</b>	<b>90,846,654,688</b>
<b>Net Liquidity Gap</b>	<b>6,544,661,118</b>	<b>(20,603,902,373)</b>	<b>(7,788,906,339)</b>	<b>636,043,559</b>	<b>28,258,449,484</b>	<b>7,046,345,448</b>

Net result of the Liquidity Statement represents the 'Shareholders' Equity' of the Bank.

# COMMUNITY BANK BANGLADESH PLC.

## Notes to the Financial Statements

as at and for the year ended 31 December 2025

### 1.0 Community Bank Bangladesh PLC.

#### 1.1 Legal form of Community Bank Bangladesh PLC.

Community Bank Bangladesh PLC. (the "Bank" or "CBB PLC.") was incorporated in Bangladesh on 10 October 2018 under the Companies Act, 1994 (as amended up to 2020) as a Public Limited Company and received its banking license from Bangladesh Bank on 01 November 2018 as a scheduled commercial bank. The Bank engaged in providing a wide range of banking and financial services within the stipulations laid down by the Bank Companies Act, 1991 (as amended up to 2018) and directive as received from the Bangladesh Bank from time to time. The Bank launched regular business activities from 11 September 2019. Registered office of the Bank is located at Police Plaza Concord, (Level 10-12, Tower 2), Plot - 2, Road - 144, Gulshan - 1, Dhaka - 1212. As per BRPD circular letter no. - 78 date 17 December 2023 the bank's legal name has changed from "Community Bank Bangladesh Limited" to "Community Bank Bangladesh PLC".

#### 1.2 Principal activities

The principal activities of the Bank are to provide wide array of financial products (loans and advances, deposits) and services that includes all kinds of conventional banking services to its customers. It offers commercial banking, consumer banking, trade services, treasury, SME, retail (including card facilities) and clearing services to its customers. These activities are conducted through its branches, sub-branches and vibrant alternative delivery channels (ATM booths, internet banking, POS) in Bangladesh. Community Cash app is the bank's flagship Digital Banking Service product to provide internet based banking solutions. Community Cash app offers online banking facilities like - fund transfer, utility bills payment, student tuition fees payment, mobile recharge, credit cards bill payment, accounts balance checking and merchant bill pay through bangla QR. Community Cash is also integrated with bKash and Nagad mobile financial service system.

#### 1.3 Subsidiary of the Bank

The Bank has one fully owned subsidiaries as on the reporting date. That is Community Bank Investment Limited.

##### 1.3.1 Community Bank Investment Limited

Community Bank Investment Limited is a subsidiary company of Community Bank Bangladesh PLC. incorporated as a Private Limited company on December 30, 2020 with the registrar of Joint Stock Companies and Firms, Dhaka vide certificate of incorporation no. C-167238/2020, dated December 30, 2020. Total 24,999,990 shares (out of 25,000,000 shares) of Community Bank Investment Limited are held by Community Bank Bangladesh PLC. and only 10 shares are held by Bangladesh Police Kollayan Trust (BPKT). The main objectives of the company for which it was established are to carry out the business of full-fledged merchant banking activities like issue management, portfolio management, underwriting, corporate advisory services etc. Bangladesh Securities and Exchange Commission (BSEC) thereafter issued a full-fledged merchant banking license in favor of Community Bank Investment Limited, vide letter no. M.B - 98/2021, dated June 28, 2021. The Financial Statements of the company are shown in Annexure H.

### 2.0 Significant accounting policies and basis of preparation of financial statements

#### 2.1 Basis of accounting

##### 2.1.1 Statement of compliance

The financial statements of the Bank and its subsidiaries have been made for the year ended on 31 December 2025 and are prepared under the historical cost basis, except for certain investments which are stated at fair/market value and in accordance with the First Schedule (Sec-38) of the Bank Company Act 1991 (as amended up to 2018), BRPD Circular # 14 dated June 25, 2003 and DFIM Circular # 11, dated December 23, 2009, other Bangladesh Bank Circulars, International Financial Reporting Standards ("IFRS") adopted by the Institute of Chartered Accountants of Bangladesh ("ICAB"), the Companies Act 1994 (as amended up to 2020) and other laws and rules applicable in Bangladesh.

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) has been formed and FRC is responsible to issue financial reporting standards for public interest entities such as banks. The Bank Company Act 1991 (as amended up to 2018) has been amended to require banks to prepare their financial statements under such financial reporting standards.

Accordingly, the financial statements of the Bank continue to be prepared in accordance with International Financial Reporting Standards (IFRS) and the requirements of the Bank Company Act 1991 (as amended up to 2018), the rules and regulations issued by Bangladesh Bank (BB), the Companies Act 1994 (as amended up to 2020). In case any requirement of the Bank Company Act 1991, and provisions and circulars issued by Bangladesh Bank differ with those of IFRS, the requirements of the Bank Company Act 1991 and provisions and circulars issued by Bangladesh Bank shall prevail.

### 2.1.2 Consolidated and separate financial statements

The consolidated financial statements include the financial statements of Community Bank Bangladesh PLC. and its subsidiary, i.e. Community Bank Investment Limited. All intra-group transactions, balances, income and expenses are eliminated on consolidation.

The separate and consolidated financial statements have been prepared in accordance with International Accounting Standard (IAS)-27: "Separate Financial Statements" and International Financial Reporting Standard (IFRS)- 10: "Consolidated Financial Statements". The consolidated financial statements are prepared for the common financial year ended on 31 December 2025.

### 2.1.3 Use of estimates and judgments

Preparation of the financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on a going concern basis. Revisions of accounting estimates are recognised in the period in which the estimates are revised and in any future periods affected.

The most significant areas where estimates and judgments have been applied are to calculate provision for loans and advances, taxation, post-employment benefits, depreciation, provision for expenses, lease liabilities and investments as per Bangladesh Bank guidelines.

### 2.1.4 Statement of cash flows

Statement of cash flows has been prepared in accordance with the BRPD Circular No. 14, dated June 25, 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank.

### 2.1.5 Liquidity statement

The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per the following basis:

- i) Balance with other banks and financial institutions, money at call on short notice, etc. are on the basis of their maturity term;
- ii) Investments are on the basis of their residual term;
- iii) Loans and advances are on the basis of their repayment schedule;
- iv) Fixed assets are on the basis of their useful life;
- v) Other assets are on the basis of their realization / amortization;
- vi) Borrowing from other banks, financial institutions and agents, etc. are as per their repayment terms;
- vii) Deposits and other accounts are on the basis of their maturity term and past trend of withdrawal by the depositors;
- viii) Provisions and other liabilities are on the basis of their payment / adjustments schedule.

### 2.1.6 Reporting period

These financial statements cover one calendar year from 1st January 2025 to 31st December 2025.

## 2.2 Assets and basis of their valuation

### 2.2.1 Cash and cash equivalents

Cash and cash equivalents include notes and coins in hand, unrestricted balances held with Bangladesh Bank and highly liquid financial assets which are subject to insignificant risk of changes in their fair value, and are used by the Bank management for its short-term commitments.

### 2.2.2 Loans and Advances

- a. Loans and advances are stated in the balance sheet on gross basis.
- b. Interest is calculated on a daily product basis but charged and accounted for on accrual basis. Interest on classified loans and advances is kept in suspense account as per Bangladesh Bank instructions and such interest is not accounted for as income until realised from borrowers. Interest is not charged on bad and loss loans as per guidelines of Bangladesh Bank. Records of such interest amounts are kept in separate memorandum accounts.
- c. Commission and discounts on bills purchased and discounted are recognized at the time of realization.

- d. Classification and provisioning for loans and advances is made on the basis of the following instruction contained in Bangladesh Bank BRPD circular no. 14, dated 23 September 2012, BRPD circular no. 15, dated 23 September 2012, BRPD circular no. 19, dated 27 December 2012, BRPD circular no. 05, dated 29 May 2013, BRPD circular no. 16, dated 18 November 2014, BRPD circular no. 08, dated 02 August 2015, BRPD circular no. 12, dated 20 August 2017, BRPD circular no. 15, dated 27 September 2017, BRPD circular no. 01, dated 20 February 2018, BRPD circular no. 07, dated 21 June 2018, BRPD circular no. 13, dated 18 October 2018, BRPD circular no. 03, dated 21 April 2019, BRPD circular no. 52, dated 20 October 2020, BRPD circular no. 16, dated 21 July 2020, BRPD circular no. 56, dated 10 December 2020, BRPD circular no. 03, dated 31 January 2021, BRPD circular no. 05, dated 24 March 2021, BRPD circular letter no. 50, dated 14 December 2021, BRPD circular letter no. 52, dated 29 December 2021, BRPD circular letter no. 53, dated 30 December 2021, BRPD circular letter no. 51, dated 18 December 2022, BRPD circular letter no. 53, dated 22 December 2022, BRPD Circular No. 06, dated 25 April 2023, BRPD circular no. 15, dated 27 November 2024, BRPD Circular Letter No. 03, dated 23 January 2025, BRPD Circular No. 05 dated 25 June 2025 and BRPD circular no. 29, dated 21 December 2025. The rates of provision for loans and advances are given below:

Head	Rate
<b>General Provision on:</b>	
Unclassified (STD-0, 1, 2) Agricultural Credit (Other than Short Term)	1%
Unclassified (SMA) Agricultural Credit (Other than Short Term)	5%
Unclassified (STD-0, 1, 2) Medium Enterprise	1%
Unclassified (SMA) Medium Enterprise	5%
Unclassified (STD-0, 1, 2) Consumer Financing (Other than Credit Card)	1%
Unclassified (SMA) Consumer Financing (Other than Credit Card)	5%
Unclassified (STD-0, 1, 2) Credit Card	1%
Unclassified (SMA) Credit Card	5%
Unclassified (STD-0, 1, 2) Industrial Credit	1%
Unclassified (SMA) Industrial Credit	5%
Unclassified (STD-0, 1, 2) Service Sector Credit	1%
Unclassified (SMA) Service Sector Credit	5%
Unclassified (STD-0, 1, 2) Trade & Commerce Sector Credit	1%
Unclassified (SMA) Trade & Commerce Sector Credit	5%
Unclassified (STD-0, 1, 2) Other Credit	1%
Unclassified (SMA) Other Credit	5%
Unclassified (STD-0, 1, 2) Housing Finance	1%
Unclassified (SMA) Housing Finance	5%
All unclassified (Standard and SMA) Short Term Agri. Credit	0.50%
Off-balance sheet exposures (excluding Bills for Collection)	0.50%-1%
Provision for all unclassified (Standard and SMA) Short Term Agricultural Credits and Cottage, Micro and Small (CMS) enterprise credits under CMSME (As per BRPD Circular 29/2025)	0.50%
<b>Specific Provision on:</b>	
Substandard Loans and Advances	20%
Doubtful Loans and Advances	50%
Bad/Loss Loans and Advances	100%

### 2.2.3 Investments

All investment securities are initially recognised at cost, being fair value of the consideration given, including acquisition charges associated with the investment. Premiums are amortized and discounts are accredited, using the effective yield method are taken to discount income. Government Treasury Bills and Bonds (categorized as HFT or/and HTM) are accounted for as per Bangladesh Bank DOS circular letter no. 05 dated 26 May 2008, DOS circular no. 05 dated 28 January 2009 and DOS circular letter no. 27 dated 04 December 2023. The valuation method of investments used are:

#### Held to maturity (HTM)

Investments which are intended to be held till maturity are classified as Held to Maturity (HTM). These are measured at amortised cost at each year-end by taking into account any discount or premium on acquisition. Premiums are amortised and discounts are accredited, using the effective or historical yield. Any increase in value of securities is booked to equity but decrease to profit and loss account. Income is recognised to profit and loss account on earned basis as per BB guideline.

### Held for trading (HFT)

Investments classified in this category are acquired principally for the purpose of selling or repurchasing in short trading or if designated as such by the management. After initial recognition, investments are measured at fair value and any change in the fair value is recognized in the Profit and Loss Account for the period in which it arises. These investments are subsequently revalued at current market value on weekly basis as per Bangladesh Bank Guideline. Revaluation gain has been shown in revaluation reserve account and revaluation loss of individual bonds has been offset against its Revaluation Reserve, if available; otherwise the loss has been shown in profit & loss account. Value of investments has been enumerated as follows:

Investment Class	Initial recognition	Measurement after initial recognition	Recording changes
Govt. T-bill/T-bonds - Held for Trading (HFT)	Cost	Fair value	Gain to revaluation reserve and loss to profit and loss account (after adjustment of reserve of individual bonds)
Govt. T-bill/T-bonds - Held to maturity (HTM)	Cost	Amortized cost	Increase in value of such investments is booked to equity, decrease to profit and loss account.
Debenture/Bond	Cost	Cost	Not applicable
Prize bond	Cost	Cost	None

### REPO and reverse REPO

The Bank has been recording transactions of REPO and reverse REPO following DOS circular no. 6 dated 15 July 2010 of BB. In case of REPO of both coupon and non-coupon bearing (treasury bill) securities, the Bank adjusts the revaluation reserve account for HFT securities and stops the weekly revaluation (if the revaluation date falls within the REPO period) of the same security. For interest bearing security, the Bank does not accrue interest during REPO period.

### Investment in listed securities

These securities are bought and held primarily for the purpose of selling them in future or held for dividend income which are reported at cost. Unrealised gains are not recognised in the profit and loss statement. But provision was made for diminution in value of investment in the financial statements where market price is below the cost price of investments as per Bangladesh Bank guideline.

### Investment in unquoted securities

Investment in unlisted securities is reported at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unlisted securities.

### Investment in subsidiary

Investment in subsidiary is accounted for under the cost method of accounting in the Bank's financial statements in accordance with the IAS 27 "Separate Financial Statements". Accordingly, investments in subsidiaries are stated in the Bank's balance sheet at cost.

## 2.2.4 Fixed assets including PPE, vehicle, software and others

Property, plant and equipment are recognized if it is probable that future economic benefits associated with the assets will flow to the Bank and the cost of the assets can be reliably measured.

a) All fixed assets are stated at cost less accumulated depreciation as per IAS 16 Property, Plant and Equipment. The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the asset to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.

b) The Bank recognises, in the carrying amount of an item of fixed assets, the cost of replacing part of such an item when that cost is incurred if it is probable that the future economic benefits embodied with the item will flow to the bank and the cost of the item can be measured reliably. Expenditure incurred after the assets have been put into operation, such as repairs and maintenance, is normally charged off as revenue expenditure in the period in which it is incurred.

c) Depreciation is charged for the year at the following rates on straight line method on all fixed assets. However, the assets (tangible and intangible) which do not fall under below table, are depreciated by respective rate according to their useful life:

Category of fixed assets	Rate
Furniture and fixture	10%
Office equipment, appliances and machinery	20%
Motor vehicles	20%
IT softwares	20%
IT hardwares	20%

d) For addition during the year, depreciation is charged for the remaining days of the year and for disposal depreciation is charged up to the date of disposal.

e) On disposal of fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the income statement, which is determined with reference to the net book value of the assets and net sale proceeds.

### 2.2.5 Intangible assets

Intangible asset is an identifiable non-monetary asset without physical substance. The bank classifies its intangible assets as per IAS 38 Intangible assets which comprises the value of all licensed computer software including but not limited to core banking software of the Bank, cards management software, cheque processing software (i.e. BEFTN), fixed asset and inventory management system and other integrated customised software for call centre and HR operations i.e. Attendance management system, I-ORBITS etc.

The bank recognises an intangible asset if it is probable that future economic benefits that are attributable to the assets will flow to the entity and the cost of the asset can be measured reliably in accordance with IAS 38 'Intangible Assets'. Subsequent expenditure on intangible asset of the bank is capitalised only when it increases the future economic benefits embodied in the specific assets to which it relates; otherwise is charged as expense when incurred.

#### **Core banking software of CBBPLC.**

The core banking software used by CBBPLC. represents the value of application software licensed for the use of the Bank. The value of the software is carried at cost less accumulated amortisation. Initial cost comprises license fees paid at the time of purchase and other directly attributable costs incurred for customising the software for its intended use. The value of the software is amortised using the straight line method over the estimated useful life commencing from the month at which the application of the software is made available for use.

### 2.2.6 Impairment of Assets

The policy for all assets or cash-generating units for the purpose of assessing such assets for impairment is as follows:

The Bank assesses at the end of each reporting period or more frequently if events or changes in circumstances indicate that the carrying value of an asset may be impaired, whether there is any indication that an asset may be impaired. If any such indication exists, or when an annual impairment testing for an asset is required, the bank makes an estimate of the asset's recoverable amount. When the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset or cash-generating unit is considered as impaired and is written down to its recoverable amount by debiting to profit & loss account.

Fixed assets are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount of an asset may be impaired.

### 2.2.7 Accounting policy for IFRS 16: Leases

IFRS 16 Leases, defines a lease as "A contract, or part of a contract, that conveys the right to use an asset for a period of time in exchange for consideration". In order for such a contract to exist the user of the asset needs to have the right to:

- Obtain substantially all the economic benefits from the use of asset (identifiable asset)
- The right to direct the use of asset

#### **Measurement and recognition of leases as a lessee**

##### **Right-of-use assets**

The Bank recognises right-of-use assets at the date of initial application of IFRS 16. Right-of-use assets are measured at cost, less any accumulated depreciation, and adjusted for any re-measurement of lease liabilities. Right-of-use assets are depreciated on a straight-line basis over the lease term. The right-of-use assets are presented under property, plant and equipment.

##### **Lease Liabilities**

At the commencement date of the lease, the bank recognizes lease liabilities measured at the present value of lease payments to be made over the lease term using incremental borrowing rate at the date of initial application. Lease liability is measured by increasing the carrying amount to reflect interest on the lease liability, reducing the carrying amount to reflect the lease payments, and re-measuring the carrying amount to reflect any reassessment or lease modifications. Interest on the lease liability in each period during the lease term shall be the amount that produces a constant periodic rate of interest on the remaining balance of the lease liability.

### 2.2.8 Other assets

Other assets include mainly advance office rent, payment of advance income tax has not been closed yet and all other financial assets, fees and other unrealized income receivable, advance for operating expenditure and stocks of stationery and stamps etc. Any part of uncollectible other assets is subject to making provision based on their ageing as per Bangladesh Bank circular no. 14 date 25 June 2001 and BRPD circular no. 04, date 12 April 2022.

### 2.2.9 Non-banking assets

Non-banking assets are acquired on account of the failure of a borrower to repay the loan on time after receiving the decree from the Court regarding the right and title of the mortgage property. There is no such property as on the reporting date.

### 2.2.10 Reconciliation of inter-bank and inter-branch account

Accounts with regard to inter-bank (in Bangladesh and outside Bangladesh) are reconciled regularly and there are no material differences which may affect the financial statements significantly. There is no un-reconciled entries/balances in the case of inter-branch transactions as on the reporting date.

## 2.3 Share Capital

Ordinary shares are classified as equity when there is no contractual obligation to transfer cash or other financial assets.

### 2.3.1 Authorised Capital

Authorised capital is the maximum amount of share capital that the Bank is authorised by its Memorandum and Articles of Association. Details are shown in note 14.1.

### 2.3.2 Paid up Capital

Paid up capital represents total amount of shareholders' capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding-up of the Bank, ordinary shareholders are ranked after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation. Details are shown in note 14.2.

## 2.4 Statutory reserve

As per section 24 of Bank Companies Act 1991 (as amended upto date), the Bank requires to transfer 20% of its current year's profit before tax to statutory reserve. This is mandatory until such reserve equals to its paid up capital together with amount in the share premium account (if any).

## 2.5 Contingent liabilities

A contingent liability is a possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or

A present obligation that arises from past events but is not recognised because:

- a) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- b) the amount of the obligation cannot be measured with sufficient reliability.

Contingent liabilities are not recognised but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated. Contingent assets are not recognised in the financial statements as this may results in the recognition of income which may never be realised.

## 2.6 Deposits and other accounts

Deposits by customers and Banks are recognised when the Bank enters into contractual provisions of the arrangements with the counterparties, which is generally on trade date, and initially measured at the consideration received.

## 2.7 Borrowings from other banks, financial institutions and agents

Borrowed funds include call money deposits, borrowings, re-finance borrowings and other term borrowings from banks, financial institutions and agents. These are stated in the balance sheet at amounts payable. Interest paid / payable on these borrowings is charged to the profit & loss account.

## 2.8 Other liabilities

Other liabilities comprise items such as provision for loans and advances/investments, provision for taxes, interest payable on borrowing, interest suspense and accrued expenses etc. Individual item-wise liabilities are recognised as per the guidelines of Bangladesh Bank (BB) and International Financial Reporting Standards (IFRSs).

## 2.9 Basis for valuation of liabilities and provisions

### 2.9.1 Provision for current taxation

Provision for current tax for the year has been made based on tax rates and tax laws which are enacted at the reporting date, including any adjustment for tax payable in previous periods. Provision for current income tax has been made @ 40% on the taxable business income, @ 20% on taxable dividend income and @ 10% on realized gain on trading of shares as prescribed in the Finance Act 2025.

### 2.9.2 Deferred taxation

Deferred tax assets or liabilities are recognised by the Bank on deductible or taxable temporary differences between the carrying amount of assets and liabilities used for financial reporting and the amount used for taxation purpose as required by IAS 12 "Income taxes" and BRPD circular no.11 dated 12 December 2011. Deferred tax assets is recognised for the carry forward of unused tax losses and unused tax credits to the extent that it is probable that future taxable profit will be available against which they can be used. Deferred tax assets and liabilities are reviewed at each reporting period and are measured at the applicable tax rate as per tax laws that are expected to be applied when the assets is realised and liability is settled. Any unrecognised deferred tax assets or liabilities are reassessed at each reporting period and recognised only if that has become probable that future taxable profit or loss will be available against which they can be used or settled. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority and the Company intends to settle its current tax assets and liabilities on a net basis. Details of deferred tax assets or liabilities and amount recognised in profit and loss account for deferred tax income or expense are given in note 9.2.2 (a and b) in the financial statements.

### 2.9.3 Benefits to the employees

The benefits accrued for the employees of the Bank as on reporting date have been accounted for in accordance with the provisions of IAS 19 "Employee Benefit". Basis of enumerating the benefit schemes operated by the Bank are outlined below:

#### a) Provident fund

Provident fund benefits are given to the permanent employees of the Bank in accordance with Bank's service rules. Accordingly, a trust deed and provident fund rules were prepared. The Commissioner of Income Tax, Large Taxpayers Unit (LTU), Dhaka, has approved the Provident Fund as a recognized provident fund with effect from July 31, 2020. The Fund is operated by a Board of Trustees consisting 5 (five) members of the Bank. All confirmed employees of the Bank are contributing 10% of their basic salary as subscription to the Fund. The Bank also contributes equal amount of the employees' contribution.

#### b) Gratuity fund

The Bank operates a funded gratuity scheme on "Continuing Fund Basis", in respect of which provision is made regularly according to the recommendation of Actuarial which is covering all its permanent eligible employees in accordance with Bank Service Rules. The Second Secretary (Tax Exemption), National Board of Revenue, Segun Bagicha, Dhaka has approved the Community Bank Bangladesh Limited Employee's Gratuity Fund as a recognized Gratuity Fund on May 11, 2021. Gratuity benefits are given to the employees of the bank in accordance with the approved gratuity scheme effective from January 2021. The fund is operated by a Board of Trustee consisting 5 (Five) members of the bank. Employees are entitled to gratuity benefit after completion of minimum 5 (five) years of service in the bank. The Gratuity shall be calculated on the basis of the basic salary which will be calculated at average pay earned during twelve months immediately preceding the date of his/her ceasing to be in the service of the Bank.

#### c) Worker's Profit Participation Fund (WPPF)

Consistent with the industry practice and in accordance with the Bank Companies Act, 1991 (as amended up to date), no provision has been made for WPPF.

### 2.9.4 Provision for liabilities

A provision is recognised in the balance sheet when the Bank has legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with the IAS 37 Provisions, Contingent Liabilities and Contingent Assets.

### 2.9.5 Provision for Off-balance sheet exposures

Off-balance sheet items have been disclosed under contingent liabilities and other commitments as per Bangladesh Bank guidelines. The bank has maintained provision against Off-balance sheet items as per BRPD Circular # 14, dated September 23, 2012 and BRPD Circular # 07 dated June 21, 2018.

### 2.9.6 Start Up fund

SMESPD (SME and Special Programs Department) Circular No. 04, dated 29 March 2021, requires bank to establish a 'Start-up Fund' from their own fund. Subsequent, Circular Letter No. 05 (26 April 2021) issued by Bangladesh Bank, instructs Banks to maintain a 'Start Up Fund' by transferring 1% money from yearly net profit and showing under the head of other liabilities. Subsequently Bangladesh Bank issue SMESPD Circular No. 02: Master Circular on Start-up Financing, dated 9 July 2025, which requires the startup-fund to be shown as "Start-up Equity Investment Fund" under Equity portion of the financial statements instead of Other Liabilities. SMESPD Circular No. 02 dated 9 July 2025 will replace SMESPD Circular No. 04 Dated 29 March 2021 and SMESPD Circular Letter 04 and 05 dated 19 April 2021 and 26 April 2021 respectively. Additionally, Bangladesh Bank issued a letter SMESPD/SDDIC/722/14/2026-51(34) dated 7 January 2026, which instructed to Community Bank Bangladesh PLC to deposit BDT 2,26,54,700 from its Start-up fund to Bangladesh Start-up Investment Company PLC. Community Bank deposited the said amount through Pay Order no. 0053037 date 16 Feb 2026 accordingly.

## 2.10 Revenue recognition

### 2.10.1 Interest income

Interest income is recognized on accrual basis. Interest on unclassified loans and advances are calculated at the prescribed rates to be taken into income. Interest is ceased to be taken into income when such loans and advances are marked as classified as per criteria prescribed by the Bangladesh Bank. It is then kept in interest suspense account. Interest on classified advances is accounted for on a cash receipt basis.

### 2.10.2 Investment income

Interest income on investments is recognized on accrual basis. Capital gain on investments in shares is also included in investment income. Capital gain is recognized when it is realized.

### 2.10.3 Fees and commission income

Fees and commission income arising from services provided by the Bank are recognised as income when those are realized. Fees and Commission charged to customers on trade finance i.e. L/C, L/G, Acceptance and other general banking services i.e. card services, management fees, arrangement fees, locker charges etc. are recognised as income when a performance obligation is satisfied by transferring a promised service to customer by the bank.

### 2.10.4 Dividend income on shares

Dividend income on shares is recognised during the period when right to receive is established.

### 2.10.5 Interest paid on borrowings, deposits and others

Interest paid on borrowings and deposits are recognised on accrual basis taking into account daily balance outstanding at the rate applicable for respective deposits and interest on savings and SND accounts is credited to depositors account on half yearly basis. Interest on FDR accrued regularly and applied on customer account on maturity basis.

### 2.10.6 Dividend payments

Interim dividend is recognized when recommended by the Board of Directors. Final dividend is recognized when it is approved by the shareholders in the AGM. Dividend payable to the Bank's shareholders is recognized as a liability and deducted from the shareholders' equity in the period in which the shareholders' right to receive payment is established.

## 2.11 Risk management

Risk is inherent to the banking business and Bank adds shareholders' value by converting opportunities into profit. The Bank evaluates its opportunities in terms of risk-reward relationship. The risks that are taking by the Bank are reasonable, controlled, within its financial resources and credit competence.

In Community bank, risk is managed through a clear organizational structure, risk management and monitoring process that are closely aligned with the activities of the Bank's risk management policy and process as well as in line with the guidelines provided by Bangladesh Bank.

The Bank's risk management policy and process is composed with all the structure, policies, process and strategies within the Bank so that it does not conflict with other risk management policies. The essential elements of an effective risk management framework are:

1. Clearly defined roles and responsibilities to avoid conflict of interest between business lines.
2. Developing a risk culture where everyone will understand the impact of risk before taking any business decision.
3. Robust risk management and governance by the board for understanding the risks taken by the Bank for safety and protection of the assets.

## 2.12 Core risk management

BRPD circulars no. 17 dated 07 October 2003 and BRPD circular no. 04 dated 05 March 2007 require banks to put in place an effective risk management system. The risk management system of the bank covers the following risk areas.

### 2.12.1 Credit risk

It arises mainly from lending, trade finance, leasing and treasury businesses. This can be described as potential loss arising from the failure of a counter party to perform as per contractual agreement with the Bank. The failure may result from unwillingness of the counter party or decline in his/her financial condition. Therefore, the Bank's credit risk management activities have been designed to address all these issues.

The Bank has segregated duties of the officers / executives involved in credit related activities. Branch/SME Division, Corporate Division are entrusted with the duties of maintaining effective relationship with the customers, marketing of credit products, exploring new business opportunities, etc. Moreover, credit approval, administration, monitoring and recovery functions have been segregated. For this purpose, three separate units have been formed within the credit division. These are (a) Credit Risk Management Unit (b) Credit Administration Unit and (c) Credit Monitoring Unit. Credit Risk Management Unit is entrusted with the duties of maintaining asset quality, assessing risk in lending to a particular customer, sanctioning credit, formulating policy/strategy for lending operation, etc.

A thorough assessment is done before sanction of any credit facility at Credit Risk Management Unit. The risk assessment includes borrower risk analysis, financial analysis, industry analysis, historical performance of the customer, security of the proposed credit facility, etc. The assessment process at Head Office starts at Corporate Division by the Relationship Manager/Officer and ends at Credit Risk Management Unit when it is approved/declined by the competent authority. Credit approval authority has been delegated to the individual executives. Proposals beyond their delegation are approved / declined by the Executive Committee and/or the Board of Directors of the Bank.

In determining Single borrower/Large loan limit, the instructions of Bangladesh Bank are strictly followed. Internal audit is conducted at periodical intervals to ensure compliance of Bank's and Regulatory polices. Loans are classified as per Bangladesh Bank's guidelines.

### 2.12.2 Foreign exchange risk

Foreign exchange risk is the exposure of an institution to the potential impact of movements in foreign exchange rates. The risk is that adverse fluctuations in exchange rates may result in a loss in earnings. As per the guidelines of Bangladesh Bank, CBBPLC. has developed a detailed Foreign Exchange Risk Management policies to minimize different types of risks associated with foreign exchange transactions. The Bank has also developed different strategies to handle foreign exchange risk by setting different types of limits and risk parameters to measure and monitor foreign exchange risk exposure of the Bank.

The foreign exchange desk of treasury division is involved in foreign exchange dealing activities with different counterparts; the treasury back office is engaged in transfer of funds and passing of the transaction entries in the books of accounts, and the mid office is responsible for verification of the deals. All foreign exchange transactions are revalued at market rate as per the directive of Bangladesh Bank. All Nostro Accounts are reconciled on a monthly basis and outstanding entries beyond 30 days are reviewed by the management for its settlement.

### 2.12.3 Asset liability management

Banks are exposed to the several risks such as Liquidity Risk, Interest Rate Risk, Foreign Exchange Risk, Credit Risk and Operational Risk etc. Monitoring and controlling of these risks is vital to the survival of a financial institution. Asset-Liability Management is a tool to oversee whether different balance sheet risks are properly identified, appropriate policies and procedures are well established to control and limit these risks.

Asset-Liability Committee (ALCO) reviews country's overall economic position, the Bank's liquidity position, key performance ratios, interest rate risk, deposit and advance growth, cost of deposit & yield on advances, deposit & lending pricing strategy and different forecasted balance sheet risks of the Bank.

### 2.12.4 Money laundering risk

Money laundering is the generic term used to describe the process by which criminals disguise the original ownership and control of the proceeds of criminal conduct by making such proceeds appear to have derived from a legitimate source. If money laundering is done successfully, it allows the criminals to maintain control over their proceeds and ultimately to provide a legitimate cover for their source of income. Money laundering plays a fundamental role in facilitating the ambitions of the drug trafficker, the terrorist, the organized criminal, the insider dealer, the tax evader as well as the many others who need to avoid the attention from the authorities that sudden wealth brings from illegal activities. By engaging in this type of activity it is hoped to place the proceeds beyond the reach of any asset forfeiture laws.

Community Bank Bangladesh PLC. (CBBPLC.) has implemented an enterprise-wide AML (Anti-Money Laundering) and CFT (Combating the Financing of Terrorism) compliance program, which covers all the activities of the Bank and is reasonably designed to comply with applicable laws and regulations. It is the policy of CBBPLC. to take all reasonable and appropriate steps to prevent persons engaged in money laundering, fraud, or other financial crime, including the financing of terrorists or terrorist operations, from utilizing CBBPLC. products and services. CBBPLC. makes every effort to remain in full compliance with all applicable AML and CFT laws, rules and standards in the jurisdictions in which it does business.

In order to facilitate compliance with AML and CFT requirements, CBBPLC. has appointed one of its Senior Executives as the CAMLCO (Chief Anti-Money Laundering Compliance Officer) and a team of employees with experience on AML and CFT requirements under law, as well as money laundering detection and prevention, to oversee CBBPLC. AML and CFT program. CBBPLC. has developed and implemented written AML and CFT policies, procedures, internal controls and systems, which include (but are not limited to) a customer identification program and procedures; procedures to collect and refresh, as appropriate, customer due diligence information; processes to assess risk; processes and systems to monitor customer transactions and activity; processes and systems to identify and report suspicious activity; and, processes to keep required records. CBBPLC. educates its all employees on AML and CFT requirements and activities and also subjects its AML and CFT program to regular independent testing. CBBPLC. cooperates fully with law enforcement and regulatory investigations and inquiries in identifying the criminals involve in Money Laundering and Terrorist Activities/Financing.

### **2.12.5 Internal control and compliance risk**

Internal control is fundamental to the successful operation and day-to-day running of a business and it assists the bank in achieving its business objectives. It encompasses all controls incorporated into the strategic, governance and management processes, covering the bank's entire range of activities and operations, and not just those directly related to financial operations and reporting. Its scope is not confined to those aspects of a business that could broadly be defined as compliance matters, but extends also to the performance aspects of a business.

Community Bank Bangladesh PLC. has established a System of Internal Control, which is designed to manage all the risks of failure to a reasonable level, achieve aims and objectives/goals of the Bank and this system provides reasonable assurance of effective & efficient operations covering all controls including financial & operational controls, reliability of the financial information, compliance with applicable laws & regulations, adherence to management policies, safeguarding of Banks Assets, prevention & detection of fraud & errors, and accuracy & completeness of the accounting records.

The Board of Directors of Community Bank Bangladesh PLC. regularly reviews the effectiveness of internal control process through its Audit Committee and Executive Committee and the Audit Committee plays an effective role amongst the Board of Directors, Management, Shareholders, Depositors and develops an efficient, powerful and a safe Banking System. The committee also performs a very important role for publishing Bank's financial statements, developing an appropriate internal control system and maintains an effective communication with internal and external Auditors. It significantly contributes in controlling and monitoring various risks factors that arise from the business activities of the Bank. Board Audit Committee reviews the actions taken on internal control issues identified in the reports prepared by the Internal & External Auditors and Regulatory Authorities. It has active oversight on the internal audit's independence, scope of work and resources and it also reviews the functions of Internal Control & Compliance Division of Head Office, particularly the scope of the annual audit plan and frequency of the internal audit activities.

### **2.12.6 Information and communication technology**

The rapid development of information and communication technologies (ICTs) has effectively facilitated in reorganizing business processes and streamlining the provision of its products and services in today's dynamic business environment. Such adoption helps the bank to develop and maintain competitive advantage for ensuring bank's profitability and survivability in the market place. The competitive advantage often brings bank numerous benefits including fast business transactions, increasing automation of business processes, improved customer service, and provision of effective decision support in a timely manner. However, the adoption of ICT applications has also brought organizations risks related to ICT such as strategic risk, financial risk, operational risk and technological risk. Risk management plays a critical role in protecting the bank's information assets. An effective risk management process is an important component of a successful IT security program. ICT risk management is referred to as the essential process to aid enterprise achieving "the new business changes, future investment in information technology system, an increasing ICT threats and an increasing dependence on delivering information in system".

In order to minimize and control these risks successfully, the Bank has developed and implemented ICT risk management policies and strategies, strengthened ICT security infrastructure, acquired centralized real time security monitoring system, implemented centralized hardware system with high availability facility and implemented Disaster Recover Site (DRS), developed Business Continuity Plan (BCP) and human resource backup plan with segregation of duties for different ICT tasks.

### 2.12.7 Liquidity risk

The object of liquidity risk management is to ensure that all foreseeable funding commitments and deposit withdrawals can be met when due. To this end, the Bank is maintaining a diversified and stable funding base comprising of core retail and corporate deposits and institutional balance. Management of liquidity and funding is carried out by Treasury Department under approved policy guidelines. Treasury front office is supported by a very structured Mid office and Back office. The Liquidity management is monitored by Asset Liability Committee (ALCO) on a regular basis. A written contingency plan is in place to manage extreme situation.

### 2.12.8 Market risk

The exposure of market risk of the Bank is restricted to foreign exchange risk, interest rate risk and equity risk.

#### Foreign exchange risk

Foreign exchange risk is defined as the potential change in earnings due to change in market prices. The foreign exchange risk of the Bank is minimal as all the transactions are carried out on behalf of the customers against underlying L/C commitments and other remittance requirements.

Treasury Department independently conducts the transactions and the back office of treasury is responsible for verification of the deals and passing of their entries in the books of account. All foreign exchange transactions are revalued at Mark-to-Market rate as determined by Bangladesh Bank at the month-end. All Nostro accounts are reconciled on a monthly basis and outstanding entry beyond 30 days is reviewed by the management for its settlement. The position maintained by the bank at the end of day was within the stipulated limit prescribed by the Bangladesh Bank.

#### Interest rate risk

Interest rate risk may arise either from trading portfolio or non-trading portfolio. The trading portfolio of the Bank consists of Government treasury bills of 14 days to 364 days. The short-term movement in interest rate is negligible or nil. Interest rate risk of non-trading business arises from mismatches between the future yield of an asset and its funding cost. Asset Liability Committee (ALCO) monitors the interest rate movement on a regular basis.

#### Equity risk

Equity risk arises from movement in market value of equities held. The risks are monitored by Investment Committee under a well designed policy framework.

### 2.12.9 Operational risk

Operational risk may arise from error and fraud due to lack of internal control and compliance. Management through Internal Control and Compliance Division controls operational procedure of the Bank. Internal Control and Compliance Division undertakes periodical and special audit of the branches and divisions at the Head Office for review of the operation and compliance of statutory requirements. The Audit Committee of the Board subsequently reviews the reports of the Internal Control and Compliance Division.

### 2.13 Earnings per share

Basic earnings per share has been calculated in accordance with IAS 33 "Earnings per Share" which has been shown on the face of the profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the year. Diluted earnings per share is not required to be calculated for the year as there was no scope for dilution during the year under review.

### 2.14 Events after the reporting period

a) There were no material post balance sheet events which could affect the values stated in these financial statements. Where necessary, all the material events after the reporting period have been considered and appropriate adjustment / disclosures have been made in the financial statements.

b) Events occurring after the reporting period include ongoing global geopolitical tensions and conflicts in 2026, which have contributed to increased economic uncertainty, volatility in energy prices, and potential disruptions in financial markets. These developments may affect the Bank's operating environment, including credit risk, liquidity, and customer repayment capacity. Management has assessed these as non-adjusting events in accordance with IAS 10; however, they are disclosed due to their potential impact on future financial performance and the overall economic outlook.

### 2.15 Related party transaction

Related party transaction is a transfer of resources, services or obligation between related parties, regardless of whether a price is charged. Detail of related parties transaction are given in note-39.2.

## 2.16 Compliance with International Financial Reporting Standards (IFRS)/International Accounting Standards (IAS)

Name of the standards	IFRS/IAS Ref.	Implementation status by the Bank
First-time Adoption of International Financial Reporting Standards	IFRS-1	Not applicable
Share-based Payment	IFRS-2	Not applicable
Business Combinations	IFRS-3	Not applicable
Insurance Contracts	IFRS-4	Not applicable
Non-current Assets Held for Sale and Discontinued Operations	IFRS-5	Not applicable
Exploration for and Evaluation of Mineral Resources	IFRS-6	Not applicable
Financial Instruments: Disclosures	IFRS-7	Applied*
Financial Instruments	IFRS-9	Applied*
Consolidated Financial Statements	IFRS-10	Applied
Joint Arrangements	IFRS-11	Not applicable
Disclosure of Interests in Other Entities	IFRS-12	Not applicable
Fair Value Measurement	IFRS-13	Applied
Regulatory Deferral Accounts	IFRS-14	Not applicable
Revenue from Contracts with Customers	IFRS-15	Applied
Leases	IFRS-16	Applied
Insurance Contracts	IFRS-17	Not applicable
Presentation of Financial Statements	IAS-1	Applied
Inventories	IAS-2	Not applicable
Statement of Cash Flows	IAS-7	Applied*
Accounting Policies, Changes in Accounting Estimates and Errors	IAS-8	Applied
Events after the Reporting Period	IAS-10	Applied
Income Taxes	IAS-12	Applied
Property, Plant and Equipment	IAS-16	Applied
Employee Benefits	IAS-19	Applied
The Effects of Changes in Foreign Exchange Rates	IAS-21	Applied
Borrowing Costs	IAS-23	Not applicable
Related Party Disclosures	IAS-24	Applied
Accounting and Reporting by Retirement Benefit Plans	IAS-26	Not applicable
Separate Financial Statements	IAS-27	Applied
Financial Instruments: Presentation	IAS-32	Applied*
Earnings per share	IAS-33	Applied
Interim Financial Reporting	IAS-34	Applied
Impairment of Assets	IAS-36	Applied
Provisions, Contingent Liabilities and Contingent Assets	IAS-37	Applied
Intangible Assets	IAS-38	Applied
Investment Property	IAS-40	Not applicable
Agriculture	IAS-41	Not applicable

\* In order to comply with certain specific rules and regulations of the Central Bank (Bangladesh Bank) which are different to IAS/IFRS, some of the requirements specified in these IAS/IFRSs are not applied. Refer below (note-2.17) for such recognition and measurement differences that are most relevant and material to the Bank.

## 2.17 Departures from IASs/IFRSs

In case the requirement of provisions and circulars issued by Bangladesh Bank differs with those of other regulatory authorities and accounting standards, the provisions and circulars issued by Bangladesh Bank shall prevail. Bank have departed from certain contradictory requirements of IFRSs in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below:

### i) Presentation of financial statements

**IAS/IFRS:** As per IAS 1 "Presentation of Financial Statements" a complete set of financial statements comprises a statement of financial position, a statement of profit or loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 has also stated the entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position.

**Bangladesh Bank:** A format of financial statements (i.e. balance sheet, profit and loss account, cash flows statement, changes in equity, liquidity statement) is prescribed in the "First Schedule" of section 38 of the Bank Company Act 1991 (as amended up to date) and BRPD circular no. 14 dated 25 June 2003 of Bangladesh Bank. Assets and liabilities are not classified under current and non-current heading in the prescribed format of financial statements.

#### ii) Investment in shares and Securities

**IAS/IFRS:** As per requirements of IFRS 9 investment in shares and securities generally fall either under “fair value through profit or loss ” or “fair value through other comprehensive income” where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit or loss account or other comprehensive income respectively.

**Bangladesh Bank:** As per BRPD circular no. 14 dated 25 June 2003 and DOS circular no. 01 dated 24 May 2023 investments in quoted shares and unquoted shares are revalued at the year end at last traded price and as per book value of last audited balance sheet respectively. As per DOS circular no. 01 dated 24 May 2023, investment in Mutual Fund (open-end) if the surrender value is lower than average purchase price, difference amount should be kept as provision. Provision is made for any loss arising from diminution in value of investment; otherwise investments are recognized at costs.

#### iii) Revaluation gain/loss on Government securities

**IAS/IFRS:** As per requirement of IFRS 9 where securities will fall under the category of fair value through profit or loss account, any change in the fair value of assets is recognized through the profit and loss account. Securities designated as amortized cost are measured at effective interest rate method and interest income is recognized through the profit and loss account.

T-bills/bonds designated as "held to maturity" are measured at amortized cost method and interest income is recognized through the profit and loss account.

**Bangladesh Bank:** According to DOS circular no. 5 dated 26 May 2008 and subsequent clarification in DOS circular no. 5 dated 28 January 2009, HFT securities are revalued on the basis of mark to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. Interest on HFT securities including amortization of discount are recognized in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortized at the year end and gains or losses on amortization are recognized in other reserve as a part of equity.

#### iv) Provision on loans and advances

**IAS/IFRS:** As per IFRS 9 Financial Instruments, loans and advances shall be recognised and measured at amortised cost (net of any write down for impairment). When any objective evidence of impairment (a loss allowance for expected credit losses) exists for such financial assets, impairment assessment should be undertaken individually or portfolio basis (when assets are not individually significant). If the credit risk on these Loans and advances increase significantly, an entity shall measure the impairment allowances at an amount equal to lifetime ECL. If the credit risk on these Loans and advances does not increase significantly, an entity shall measure the impairment allowances equivalent to 12 months ECL that may result from default events on such Loans and advances within 12 months after reporting period.

**Bangladesh Bank:** As per Bangladesh Bank instructions through different circulars, general provision (GP) ranging 0.25% to 2% on different categories of unclassified loans (standard/SMA loans) and special GP for COVID-19 ranging 1% to 2% on accounts under payment by deferral facility upon receiving 15% and 50% payment against total dues for the year 2021 and 2022 respectively to be maintained regardless of objective evidence of impairment. And specific provision ranging 5% to 100% on classified loan accounts including certain rescheduled loan accounts to be made netting off eligible securities (if any). Also, a general provision ranging 0.5%-1% to be provided for certain off-balance sheet exposures (including other commitments). Such provision policies are not specifically in line with those prescribed by IFRS 9. However, Bangladesh Bank issued BRPD Circular Letter No. 03, dated 23 January 2025, relating to the Implementation of ECL-based Loan Classification and Provisioning under IFRS 9. As per the circular Bangladesh Bank (BB) plans to implement Expected Credit Loss (ECL) methodology-based provisioning system for banks in accordance with International Financial Reporting Standard (IFRS 9) by 2027. The circular has outlined a roadmap with the specified timeline with Phase I to be implemented within December 2025, Phase II within December 2026 and Phase III within December 2027. Community Bank has started the necessary work for the implementation of the ECL under IFRS 9 and is on track to meet the deadlines as specified in the Circular.

#### v) Recognition of interest in suspense

**IAS/IFRS:** Loans and advances to customers are generally classified at amortized cost as per IFRS 9 and interest income is recognized by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently become credit-impaired, the entity shall apply the effective interest rate to the amortized cost of these loans and advances.

**Bangladesh Bank:** As per BRPD circular no. 14 dated 23 September 2012 and BRPD Circular no. 03 dated 21 April 2019, once a loan is classified, interest on such loans are not allowed to be recognized as income, rather the corresponding amount needs to be credited to an interest in suspense account, which is presented as liability in the balance sheet.

#### **vi) Other comprehensive income**

**IAS/IFRS:** As per IAS 1, Other Comprehensive Income is a component of financial statements or the elements of Other Comprehensive Income are to be included in a Single Other Comprehensive Income (OCI) Statement.

**Bangladesh Bank:** Bangladesh Bank has issued templates for financial statements which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to include in a Single Other Comprehensive Income (OCI) Statement. As such the company does not prepare the other comprehensive income statement. However elements of OCI, if any, are shown in the statements of changes in equity.

#### **vii) Financial instruments – presentation and disclosure**

In several cases Bangladesh Bank guidelines categorize, recognize, measure and present financial instruments differently from those prescribed in IFRS 9. As such some disclosure and presentation requirements of IFRS 7, IFRS 9 and IAS 32 cannot be made in the accounts.

#### **viii) Repo and Reverse Repo transactions**

**IAS/IFRS:** As per IFRS 9 when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo), the arrangement is treated as a loan and the underlying asset continues to be recognized at amortized cost in the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).

**Bangladesh Bank:** As per DOS Circular letter no. 06 dated 15 July 2010 and subsequent clarification in DOS Circular No. 02 dated 23 June 2013, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (Repo or stock lending), the arrangement is accounted for as a normal sales transactions and the financial assets are derecognized in the seller's book and recognized in the buyer's book.

#### **ix) Financial guarantees**

**IAS/IFRS:** As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognized less, income recognized in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

**Bangladesh Bank:** As per BRPD circular no. 14 dated 25 June 2003, financial guarantees such as letter of credit, letter of guarantee will be treated as Off-Balance Sheet items. No liability is recognized for the guarantee except the cash margin.

#### **x) Cash and cash equivalent**

**IAS/IFRS:** Cash and cash equivalent items should be reported as cash item as per IAS 7.

**Bangladesh Bank:** Some highly liquid assets such as money at call and short notice, T-bills, prize bonds are not prescribed to be shown as cash and cash equivalents rather shown as face item in the balance sheet. However, in the cash flow statement, money at call and short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with Bangladesh Bank and other banks.

#### **xi) Non-banking asset**

**IAS/IFRS:** No indication of Non-banking asset is found in any IAS or IFRS.

**Bangladesh Bank:** As per BRPD circular no. 14 dated 25 June 2003 there must exist a face item named Non-banking asset.

#### **xii) Cash flow statement**

**IAS/IFRS:** Cash flow statement can be prepared either in direct method or in indirect method as per IAS 7 of Statement of Cash Flows. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

**Bangladesh Bank:** As per BRPD circular no. 14 dated 25 June 2003 cash flows is the mixture of direct and indirect method.

#### **xiii) Balance with Bangladesh Bank (CRR)**

**IAS/IFRS:** Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS 7.

**Bangladesh Bank:** Balance with Bangladesh Bank is treated as cash and cash equivalents.

#### **xiv) Presentation of intangible asset**

**IAS/IFRS:** Intangible asset must be identified and recognized, and the disclosure must be given as per IAS 38.

**Bangladesh Bank:** There is no requirement for regulation of intangible assets in BRPD circular no. 14 dated 25 June 2003. However, intangible assets of the Bank are shown in fixed assets.

#### **xv) Off-balance sheet items**

**IAS/IFRS:** There is no concept of off-balance sheet items in any IFRS; hence there is no requirement of disclosure of off-balance sheet items.

**Bangladesh Bank:** As per BRPD circular no. 14 dated 25 June 2003, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of balance sheet.

#### **xvi) Disclosure of appropriation of profit**

**IAS/IFRS:** There is no requirement to show appropriation of profit in the face of statement of comprehensive income.

**Bangladesh Bank:** As per BRPD circular no. 14 dated 25 June 2003, an appropriation of profit should be disclosed in the face of profit and loss account.

#### **xvii) Loans and advance net of provision**

**IAS/IFRS:** Loans and advances should be presented net of provisions.

**Bangladesh Bank:** As per BRPD circular no. 14 dated 25 June 2003 provision on loans and advances are presented separately as liability and cannot be netted off against loans and advances.

### **2.18 The Bank's compliance with related pronouncements by Bangladesh Bank**

Banking is a diversified, dynamic and highly regulated financial activity that involves dealing with and mitigating diversified risks. Hence, an effective internal control system, application of good governance, culture of ethical behavior, transparency of all financial activities and accountability towards stakeholders and regulators is indispensable to ensure a sustainable long-term success and stability of the bank.

Thus, an effective internal control and compliance system has a pivotal role in order to underpin effective risk management practices and to ensure sustainable performance of the bank.

Community Bank Bangladesh PLC. (CBBPLC) has established an effective internal control environment through the Board of Directors, management, organisational and procedural controls and independent audit function to ensure that the bank is operated and controlled in a sound and prudent manner. The bank identifies control weaknesses through the internal audit system and adopts appropriate remedial actions to overcome identified control weaknesses.

#### **i) Internal Control**

The objective of internal control is to ensure that management has reasonable assurance that (i) operations are effective, efficient and aligned with strategy, (ii) financial reporting and management information is reliable, complete and timely accessible, (iii) the entity is in compliance with applicable laws and regulations as well as its internal policies and ethical values including sustainability, and (iv) assets of the company are safeguarded and frauds or errors are prevented or detected.

Community Bank Bangladesh PLC. has established an effective internal control system whose primary aim is to ensure the overall control of risks and provide reasonable assurance that the objectives set by the Bank will be met. It has designed to develop a high level risk culture among the personnel of the Bank, establish efficient and qualified operating model of the Bank, ensure reliability of internal and external information including accounting and financial information, secure the Bank's operations and assets, and comply with laws, regulatory requirements and internal policies.

The Board of Directors of Community Bank, through its Audit Committee, periodically reviews the effectiveness of Bank's internal control system covering all the material controls, including financial, operational and compliance controls, risk management systems, the adequacy of resources, qualifications and experience of staff of the accounting and financial reporting function, training programs, budget, etc. Audit Committee of the Board reviews the actions taken on internal control issues identified by the Internal & External Auditors and Regulatory Authorities. It has active oversight on the internal audit's independence, annual audit plan and frequency of the internal audit activities, scope of work and resources and it also reviews the functions of Internal Control and Compliance Division of Head Office.

## **ii) Internal Audit**

Internal Audit is the continuous and systematic process of examining and reporting on the activities of an organization undertaken by the specially assigned staff(s). Internal Auditor works as the Eyes and Ears of the management. It may therefore be used to bridge the gap between management and shop floor. It can assure the management that the Internal Controls are adequate and in operations, the policies and systems laid down are being adhered to and accounting records provided by the lower level are correct.

Internal Audit Mechanism is used as an important element to ensure good governance of CBBPLC.. Internal Audit Activity of CBBPLC. is effective and it provides senior management with a number of important services. These include detecting and preventing fraud, testing internal control, and monitoring compliance with own policies and procedures, applicable rules and regulations, instructions/ guidelines of regulatory authority etc.

## **iii) Fraud and Forgeries**

The increasing wave of fraud and forgery cases in the banking sector in recent time calls for concerted steps in identifying ways for reducing or preventing frauds and forgeries by analysing the causes and effect of frauds and forgeries, and prescribing effective control strategies for salvaging frauds in the banking sector. CBBPLC. always pays due attention on anti-fraud internal controls for prevention of fraud and forgery. The Bank has already implemented some strategies like Financial Control Strategy, Accounting Control Strategy, Credit Control Strategy, Administrative Control strategy, Process Control Strategy etc. in order to strengthening the control system further. Although it is not possible to eliminate all frauds because of the inherent limitations of Internal Control System, the Board of Directors and Management have taken all the measures to keep the operational risk in a very minimum level. Internal Control and Compliance Division (ICCD) assesses and evaluates the effectiveness of Bank's anti-fraud internal control measures, recommends for further improvement in implementation of aforesaid strategies and reports to the Bangladesh Bank on effectiveness of controls at the end of half year following their prescribed format.

### **2.19 Approval of Financial Statements**

These financial statements were reviewed by the Board audit committee of the Bank in its 47th meeting held on 26 April 2026 and was subsequently approved by the Board in its 75th meeting held on 28 April 2026.

### **2.20 General**

- a) These financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.
- b) The expenses, irrespective of capital or revenue nature, accrued/due but not paid have been provided for in the books of the Bank.
- c) Figures of previous year have been rearranged whenever necessary to conform to current years presentation.

# COMMUNITY BANK BANGLADESH PLC.

## Notes to the Financial Statements

As at and for the year ended 31 December 2025

Particulars		Note	2025 BDT	2024 BDT
<b>3</b>	<b>Cash</b>			
	Cash in hand (Including foreign currencies)	3.1	1,916,986,557	1,322,038,808
	Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	3,737,389,497	2,920,540,280
			<b>5,654,376,054</b>	<b>4,242,579,088</b>
<b>3.1</b>	<b>Cash in hand</b>			
	Local currency		1,914,338,072	1,322,038,808
	Foreign currency		2,648,485	-
			<b>1,916,986,557</b>	<b>1,322,038,808</b>
<b>3.1(a)</b>	<b>Consolidated Cash in hand</b>			
	Community Bank Bangladesh PLC.		1,916,986,557	1,322,038,808
	Community Bank Investment Limited		1,822	1,390
			<b>1,916,988,379</b>	<b>1,322,040,198</b>
<b>3.2</b>	<b>Balance with Bangladesh Bank and its agent bank(s)</b>			
	Local currency		3,591,415,327	2,789,139,527
	Foreign currency		145,974,170	131,400,753
			3,737,389,497	2,920,540,280
	Sonali Bank as agent of Bangladesh Bank (Local currency)		-	-
			<b>3,737,389,497</b>	<b>2,920,540,280</b>
	Reconciliation statements regarding Bangladesh Bank balance are given in <b>Annexure-B</b>			
<b>3.2(b)</b>	<b>Consolidated Balance with Bangladesh Bank and its agent bank</b>			
	Community Bank Bangladesh PLC.		3,737,389,497	2,920,540,280
	Community Bank Investment Limited		-	-
			<b>3,737,389,497</b>	<b>2,920,540,280</b>
<b>3.3</b>	<b>Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)</b>			
	Cash Reserve Requirement and Statutory Liquidity Ratio have been calculated and maintained in accordance with section 33 of Bank Companies Act, 1991 (amended upto date) and MPD circular nos.01 dated June 23, 2014, MPD circular nos.02 December 10, 2013, DOS circular no.1 dated 19 January 2014, MPD Circular no.01 dated April 03, 2018, DOS circular letter no. 26 dated 19 August 2019 and MPD Circular no. 03 dated April 09, 2020.			
	The Cash Reserve Requirement is calculated on the Bank's weekly average total demand and time liabilities of a base month which is two months back of the reporting month (i.e. CRR of December 2024 is maintained on the basis of weekly Average total demand and time liabilities (ATDTL) of October 2024) at the rate of 3.50% CRR on daily basis and 4.00% on bi-weekly basis and 13% Statutory Liquidity Ratio excluding CRR, on the same liabilities has also been maintained in the form of cash in hand, balance with Bangladesh Bank and its agent bank, treasury bills, bonds and debentures. Both the reserves maintained by the Bank are in excess of the statutory requirements, as shown below:			
	Average total demand and time liabilities (ATDTL) of October 2025		79,708,723,000	66,928,248,000
<b>3.3.1</b>	<b>Cash Reserve Requirement (CRR)</b>			
	<b>Daily basis</b>			
	Required reserve @ 3% of ATDTL (in 2024: 3.5% of ATDTL)		2,391,261,690	2,342,488,680
	Actual reserve held (As per Bangladesh Bank statement)		3,559,615,095	2,757,042,360
	Surplus		<b>1,168,353,405</b>	<b>414,553,680</b>
	<b>Bi-weekly basis</b>			
	The bank maintained excess cash reserve of BDT 614.93 million in the last fortnight of 2024 (BDT 1,131.59 Million in 2023) calculated by summing up excess cash reserve maintained over required CRR on daily basis.			
<b>3.3.2</b>	<b>Statutory Liquidity Ratio (SLR)</b>			
	Required reserve @ 13% of ATDTL		10,362,133,990	8,700,672,240
	Actual reserve held	3.3.3	26,664,232,222	11,902,997,633
	Surplus		<b>16,302,098,232</b>	<b>3,202,325,393</b>
	<b>Total surplus</b>	(3.3.1+3.3.2)	<b>17,470,451,637</b>	<b>3,616,879,073</b>

Particulars		Note	2025 BDT	2024 BDT
<b>3.3.3</b>	<b>Actual reserve held</b>			
	Cash in hand	3.1	1,916,986,557	1,322,038,808
	Excess balance with Bangladesh Bank	3.3.3.a	371,266,175	79,912,440
	Balance with Sonali bank as per statement		-	-
	Unencumbered approved securities (HFT)	6	5,363,352,642	2,707,537,793
	Unencumbered approved securities (HTM)	6	19,012,236,348	7,793,259,792
	Other eligible securities (Prize bond)		390,500	248,800
			<b>26,664,232,222</b>	<b>11,902,997,633</b>
<b>3.3.3.a</b>	<b>Surplus balance with Bangladesh Bank</b>			
	Balance with Bangladesh Bank		3,559,615,095	2,757,042,360
	Less: Required cash reserve on bi-weekly average basis (4% of ATDTL)		3,188,348,920	2,677,129,920
	Excess of cash reserve as on the reporting date		<b>371,266,175</b>	<b>79,912,440</b>
As per DOS circular no. 01 dated 19 January 2014, MPD circular No. 01 dated 03 April 2018 and DOS circular letter no. 26 dated 19 August 2019 issued by Bangladesh Bank, daily excess reserve (if any) is considered an eligible component of Statutory Liquidity.				
<b>4</b>	<b>Balance with other banks and financial institutions</b>			
	In Bangladesh	4.1	1,218,287,499	146,986,664
	Outside Bangladesh	4.2	63,004,002	183,490,162
			<b>1,281,291,501</b>	<b>330,476,826</b>
<b>4.1</b>	<b>In Bangladesh</b>			
	<b>Current accounts</b>			
	Sonali Bank PLC		11,261,032	16,000,170
	Eastern Bank PLC.		59,377,773	37,348,354
	Mercantile Bank PLC.		11,223,242	3,385,091
	Trust Bank Limited		30,874,408	25,233,383
			<b>112,736,455</b>	<b>81,966,998</b>
	<b>Short notice deposit (SND) accounts</b>			
	Sonali Bank PLC		17,255,222	6,145,574
	Eastern Bank PLC.		75,409,102	48,631,041
	Mercantile Bank PLC.		12,886,720	10,243,051
			<b>105,551,044</b>	<b>65,019,666</b>
	<b>Fixed deposit with Banks</b>			
	Meghna Bank PLC		200,000,000	-
	Mercantile Bank PLC.		500,000,000	-
	Simanto Bank PLC		300,000,000	-
			<b>1,000,000,000</b>	<b>-</b>
			<b>1,218,287,499</b>	<b>146,986,664</b>
<b>4.2</b>	<b>Outside Bangladesh (NOSTRO Accounts)</b>			
	<b>Current account in BDT equivalent</b>			
	Habib America, NY-USD		9,628,387	145,085,663
	AB Bank Limited Mumbai, India		43,342,447	26,012,429
	Sonali Bank (UK) -USD		-	306,643
	Kumari Bank Ltd Nepal USD		-	12,085,427
	Axis Bank India		10,033,168	-
			<b>63,004,002</b>	<b>183,490,162</b>
Details of Foreign currency amounts and exchange rates are presented in 'Annexure-C'.				
<b>4.3</b>	<b>Maturity grouping of balance with other banks (including Bangladesh Bank) and financial institutions</b>			
	Up to 1 months		1,668,799,322	468,056,781
	More than 1 months to 3 months		111,326,625	72,023,465
	More than 3 months to 1 year		30,560,250	20,578,133
	More than 1 year to 5 years		19,645,874	13,228,800
	More than 5 years		3,188,348,927	2,677,129,927
			<b>5,018,680,998</b>	<b>3,251,017,106</b>

Particulars		Note	2025 BDT	2024 BDT
<b>4(a)</b>	<b>Consolidated balance with other banks and financial institutions</b>			
<b>4.1(a)</b>	<b>In Bangladesh</b>			
	Balance of Community Bank Bangladesh PLC.	4.1	1,218,287,499	146,986,664
	Balance of Community Bank Investment Limited		44,145,046	11,722,739
			<b>1,262,432,545</b>	<b>158,709,403</b>
	Less: Inter-company transactions			
	CBIL bank account balance maintained with CBBPLC.		44,145,046	11,722,739
			<b>1,218,287,499</b>	<b>146,986,664</b>
<b>4.2(a)</b>	<b>Outside Bangladesh</b>			
	Balance of Community Bank Bangladesh PLC.		63,004,002	183,490,162
	Balance of Community Bank Investment Limited		-	-
			<b>63,004,002</b>	<b>183,490,162</b>
			<b>1,281,291,501</b>	<b>330,476,826</b>
<b>5</b>	<b>Money at call on short notice</b>			
	Midland Bank PLC		500,000,000	-
	Eastern Bank PLC		85,435,000	-
	Delta Brac Housing Finance PLC		-	50,000,000
	Lanka Bangla Finance		150,000,000	-
	IPDC Finance Limited		200,000,000	-
			<b>935,435,000</b>	<b>50,000,000</b>
<b>5.1</b>	<b>Maturity grouping of money at call on short notice</b>			
	Up to 1 month		935,435,000	50,000,000
	More than 1 month to 3 month		-	-
	More than 3 month to 1 year		-	-
	More than 1 year to 5 years		-	-
	More than 5 years		-	-
			<b>935,435,000</b>	<b>50,000,000</b>
<b>5(a)</b>	<b>Consolidated Money at call on short notice</b>			
	Balance of Community Bank Bangladesh PLC.		935,435,000	50,000,000
	Balance of Community Bank Investment Limited		-	-
			<b>935,435,000</b>	<b>50,000,000</b>
<b>6</b>	<b>Investments</b>			
	Government securities	6.1	25,957,814,990	11,427,729,385
	Other investments	6.2	2,940,538,443	2,716,470,984
			<b>28,898,353,433</b>	<b>14,144,200,369</b>
	Investment in securities are classified as per Bangladesh Bank circular:			
	Held for trading (HFT)		5,363,352,642	2,707,537,793
	Held to maturity (HTM)		19,012,236,348	7,793,259,792
	Other securities		4,522,764,443	3,643,402,784
			<b>28,898,353,433</b>	<b>14,144,200,369</b>
<b>6.1</b>	<b>Government securities</b>			
	Treasury bills	6.1.1	12,668,604,036	1,792,163,315
	Treasury bonds	6.1.2	11,706,984,954	8,708,634,270
	Encumbered securities		1,581,835,500	926,683,000
	Prize bond		390,500	248,800
			<b>25,957,814,990</b>	<b>11,427,729,385</b>
<b>6.1.1</b>	<b>Treasury bills</b>			
	91 Days Treasury bills		4,335,151,732	1,688,459,000
	182 Days Treasury Bills		5,617,184,533	96,535,800
	364 days treasury bills		2,716,267,771	7,168,515
			<b>12,668,604,036</b>	<b>1,792,163,315</b>
<b>6.1.2</b>	<b>Treasury bonds</b>			
	2 years Government treasury bonds		813,841,661	202,582,270
	3 years Government treasury bonds		10,064,200	9,988,190
	5 years Government treasury bonds		805,457,058	131,118,738
	10 years Government treasury bonds		3,928,252,144	3,099,624,391
	15 years Government treasury bonds		1,688,131,653	1,296,391,589
	20 years Government treasury bonds		4,461,238,238	3,968,929,091
			<b>11,706,984,954</b>	<b>8,708,634,270</b>

Particulars		Note	2025 BDT	2024 BDT
<b>6.2</b>	<b>Other investments</b>			
<b>6.2.1</b>	<b>Preference shares</b>			
	Akij Ceramics limited		200,000,000	-
	R. A. Spinning Mills Ltd.		200,000,000	-
	Confidence Power Bogura		-	18,750,000
	Impress-newtex comp Tex Limited		100,000,000	150,000,000
	Flamingo Fashions Limited		40,000,000	80,000,000
	City Sugar Industries Limited		40,000,000	80,000,000
			<b>580,000,000</b>	<b>328,750,000</b>
<b>6.2.2</b>	<b>Corporate bonds (issued by other banks and institutions)</b>			
	<b>a) Subordinated Bonds</b>			
	Under Conventional Banking			
	UCBL 4th Subordinated Bond		40,000,000	60,000,000
	MTB 4th Subordinated Bond		40,000,000	60,000,000
	Jamuna Bank Limited Subordinated Bond		60,000,000	80,000,000
			<b>140,000,000</b>	<b>200,000,000</b>
	<b>b) Islamic Bond</b>			
	Beximco Green-Sukuk al Istisna'a		200,000,000	200,000,000
			<b>200,000,000</b>	<b>200,000,000</b>
	<b>c) Perpetual Bonds</b>			
	<b>Under Conventional Banking</b>			
	Trust Bank Limited Perpetual Bond		150,000,000	150,000,000
	The City Bank Limited Perpetual Bond		150,000,000	150,000,000
	Jamuna Bank Limited Perpetual Bond		150,000,000	150,000,000
	United Commercial Bank Limited Perpetual Bond		200,000,000	200,000,000
	NCC Bank Limited Perpetual Bond		200,000,000	200,000,000
	Dhaka Bank Limited Perpetual Bond		170,000,000	170,000,000
	Pubali Bank Limited Perpetual Bond		200,000,000	200,000,000
			<b>1,220,000,000</b>	<b>1,220,000,000</b>
	<b>Under Islamic Banking</b>			
	Shahjalal Islami Bank Limited Mudaraba-Perpetual Bond		250,000,000	250,000,000
			<b>250,000,000</b>	<b>250,000,000</b>
			<b>1,810,000,000</b>	<b>1,870,000,000</b>
<b>6.2.3</b>	<b>Investments in ordinary shares</b>			
	Investment in listed securities		430,960,506	398,132,482
			<b>430,960,506</b>	<b>398,132,482</b>
<b>6.2.4</b>	<b>Investments in mutual fund</b>			
	Investment in open-end mutual fund		119,577,937	119,588,502
			<b>119,577,937</b>	<b>119,588,502</b>
<b>6.2.5</b>	<b>Investments for IPO and private placement</b>			
	Applied for initial public offer (IPO)		-	-
			-	-
			<b>2,940,538,443</b>	<b>2,716,470,984</b>
	Details of investment in shares are presented in 'Annexure-D'.			
<b>6.3</b>	<b>Maturity wise grouping of investments</b>			
	Up to 1 month		3,529,166,250	1,198,172,270
	More than 1 month to 3 month		4,819,041,987	493,033,000
	More than 3 month to 1 year		6,150,882,453	658,839,138
	More than 1 year to 5 years		3,741,150,223	1,472,533,918
	More than 5 years		10,658,112,520	10,321,622,043
			<b>28,898,353,433</b>	<b>14,144,200,369</b>

6.4 (i) Disclosure regarding outstanding repo

Counterparty name	Agreement date	Reversal date	Amount	Amount
(i) Bangladesh Bank	17-Dec-2025	1-Jan-2026	1,667,058,419	-
(ii) Bangladesh Bank	23-Dec-2025	6-Jan-2026	645,226,400	-
(ii) Bangladesh Bank	30-Dec-2025	13-Jan-2026	1,722,787,500	-
(ii) Trust Bank PLC	30-Dec-2025	6-Jan-2026	728,565,271	-
(i) Bangladesh Bank	10-Dec-2024	7-Jan-2025	-	876,144,604
(ii) Bangladesh Bank	17-Dec-2024	14-Jan-2025	-	1,203,365,824
(iii) Bangladesh Bank (Assured Repo)	13-Aug-2024	9-Feb-2025	-	576,683,000
(iv) Bangladesh Bank (Assured Repo)	31-Oct-2024	29-Apr-2025	-	350,000,000
(v) Eastern Bank PLC.	30-Dec-2024	1-Jan-2025	-	197,861,400
<b>Total</b>			<b>4,763,637,590</b>	<b>3,204,054,828</b>

(ii) Disclosure regarding outstanding reverse repo

Counterparty name	Agreement date	Reversal date	Amount	Amount
-	-	-	-	-

6.5 Disclosure regarding overall transaction of repo and reverse repo

Counterparty name	Minimum Outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Daily average outstanding in previous year
<b>Securities sold under repo</b>				
I) with Bangladesh Bank	120,171,707	2,998,119,540	468,055,687	3,348,401,918
ii) with other Banks & FIs	-	-	-	1,109,744,000
<b>Securities purchased under reverse repo</b>				
i) from Bangladesh Bank	-	-	-	-
ii) from other Banks & FIs	291,791,222	3,757,398,128	1,128,823,762	448,026,667

6.6 Particulars of required provisions for investment in shares and bonds

Name	Cost price of Investment	Market Price/ surrender value	Required Provision	Required Provision
Shares*			-	-
Mutual Fund	119,577,937	112,607,132	14,407,305	17,588,122
Total provision required			<b>14,407,305</b>	<b>17,588,122</b>
Total provision maintained (Note 13.4)			<b>189,707,510</b>	<b>185,500,000</b>
Excess/(Short) provision at 31 December 2025			<b>175,300,205</b>	<b>167,911,878</b>

\* As per Bangladesh Bank DOS Circular letter No. 04, dated April 8, 2025 regarding Special Fund, Mark to Market revaluation is suspended upto December 2026.

Particulars	Note	2025 BDT	2024 BDT
<b>6(a) Consolidated Investments</b>			
<b>6.1(a) Government</b>			
Community Bank Bangladesh PLC.		25,957,814,990	11,427,729,385
Community Bank Investment Limited		-	-
		<b>25,957,814,990</b>	<b>11,427,729,385</b>
<b>6.2(a) Other investments</b>			
Community Bank Bangladesh PLC.		2,940,538,443	2,716,470,984
Community Bank Investment Limited		85,462,807	68,701,728
		<b>3,026,001,250</b>	<b>2,785,172,712</b>
		<b>28,983,816,240</b>	<b>14,212,902,097</b>

Particulars		Note	2025 BDT	2024 BDT
<b>7</b>	<b>Loans and advances</b>			
	Loans, Cash Credits, Overdrafts etc.	7.1	55,790,016,136	52,305,868,478
	Bills purchased and discounted	7.2	315,465,727	159,417,831
			<b>56,105,481,863</b>	<b>52,465,286,309</b>
<b>7.1</b>	<b>Loans, Cash Credits, Overdrafts etc.</b>			
	Continuous Loans		8,612,784,857	10,315,396,178
	Demand loans		10,669,498,803	9,170,338,790
	Term loans		28,313,140,190	27,155,641,867
	Small and Medium Enterprise (SME)		4,818,846,620	3,369,372,880
	Credit Card		1,766,878,100	1,403,520,890
	Short-term Agri and Micro Credit		1,365,834,272	675,385,290
	Staff loans	7.8	243,033,294	216,212,583
			<b>55,790,016,136</b>	<b>52,305,868,478</b>
<b>7.2</b>	<b>Bills purchased and discounted</b>			
	Local bills /documents		315,465,727	159,417,831
	Foreign bills /documents		-	-
			<b>315,465,727</b>	<b>159,417,831</b>
<b>7.3</b>	<b>Net loans and advances</b>			
	Gross loans and advances		56,105,481,863	52,465,286,309
	Less: Interest suspense		201,324,575	79,610,390
	Less: Provision for loans and advances		1,603,179,415	1,341,679,285
			<b>54,300,977,873</b>	<b>51,043,996,634</b>
<b>7.4</b>	<b>Maturity wise grouping of loans and advances</b>			
	Repayable on demand		9,610,301,815	7,826,903,323
	More than 1 month to 3 months		5,507,495,218	6,353,760,047
	More than 3 months to 1 year		11,212,546,481	9,942,322,923
	More than 1 year to 5 years		7,936,768,803	10,380,791,891
	More than 5 years		21,838,369,546	17,961,508,125
			<b>56,105,481,863</b>	<b>52,465,286,309</b>
<b>7.5</b>	<b>Loans and advances under the following broad categories</b>			
	<b>In Bangladesh:</b>			
	Loans		46,389,414,895	41,137,638,086
	Cash credits		-	-
	Overdrafts		9,716,066,968	11,327,648,223
			<b>56,105,481,863</b>	<b>52,465,286,309</b>
	<b>Outside Bangladesh:</b>			
	Loans		-	-
	Cash credits		-	-
	Overdrafts		-	-
			<b>56,105,481,863</b>	<b>52,465,286,309</b>
<b>7.6</b>	<b>Geographical location wise portfolio grouping</b>			
	<b>In Bangladesh:</b>			
	Dhaka Division		43,115,368,857	42,676,061,961
	Chattogram Division		5,926,282,598	4,411,066,211
	Khulna Division		2,866,456,076	1,811,704,293
	Sylhet Division		1,380,590,424	1,209,818,025
	Barishal Division		-	-
	Rajshahi Division		-	-
	Rangpur Division		1,647,840,919	1,168,898,998
	Mymensingh Division		1,168,942,989	1,187,736,821
			<b>56,105,481,863</b>	<b>52,465,286,309</b>
	<b>Outside Bangladesh:</b>		-	-
			<b>56,105,481,863</b>	<b>52,465,286,309</b>
<b>7.7</b>	<b>Significant concentration wise grouping</b>			
	Directors and others		3,523,715	69,657,860
	<b>Staff:</b>			
	Managing Director		-	-
	Senior Executives		1,915,907	48,145,688
	Others		261,397,416	168,066,895
			<b>266,837,038</b>	<b>285,870,443</b>

Particulars		Note	2025 BDT	2024 BDT
<b>Industries:</b>				
Agricultural			42,633,195	1,486,117,088
Large and Medium			24,128,604,012	19,989,730,985
Small and Cottage			1,123,238,374	900,914,872
			<b>25,294,475,582</b>	<b>22,376,762,945</b>
Consumers			2,649,962,341	409,584,792
Trade and commercial			1,063,579,340	2,146,038,049
Others (Include loan against police payroll)			26,830,627,562	27,247,030,080
			<b>56,105,481,863</b>	<b>52,465,286,309</b>
<b>7.8 Staff loan</b>				
Car loans			48,028,892	60,780,393
Housing loans			195,004,402	155,432,190
			<b>243,033,294</b>	<b>216,212,583</b>
<b>7.9 Detail of large loans and advances</b>				

Below statement represents number of clients with outstanding to each customer exceeding BDT 744.78 million which is equivalent to 10% of total risk based regulatory capital of the bank as at 31 December 2025. Total risk based regulatory capital of the Bank was BDT 7,447.81 million as at 31 December 2025 (BDT 6,776.78 million in 2024).

Number of clients	20	13
Amount of outstanding advances	20,913,880,300	14,861,191,060
Amount of classified advances	-	-
Measures taken for recovery	N/A	N/A

SL No.	Group name	Name of clients	Outstanding		2025	2024
			Funded	Non-funded	Total	Total
1	ADN	ADN telecom limited	19,207,012	29,023,292	48,230,304	42,921,320
		Tech valley networks ltd. co-borrower adn technologies limited & ingen technology ltd	731,107,374	450,253,113	1,181,360,488	1,171,546,753
<b>Subtotal</b>			<b>750,314,386</b>	<b>479,276,406</b>	<b>1,229,590,792</b>	<b>1,214,468,073</b>
2	ACI	Advanced Chemical Industries Ltd.	819,722,114	259,064,062	<b>1,078,786,176</b>	-
3	Ananta	Ananta apparels ltd.	-	-	-	681,453,553
4	BBS cables	BBS cables limited	1,001,328,130	145,519,935	1,146,848,065	1,189,316,120
		Indigo Marble And Granite Ltd.	51,937,714	-	51,937,714	-
		Nahee Geo Textile Industries Ltd.	123,687,715	-	123,687,715	-
		Nahee Ss Pipes Industries Ltd.	64,460,348	-	64,460,348	-
<b>Subtotal</b>			<b>1,241,413,906</b>	<b>145,519,935</b>	<b>1,386,933,841</b>	<b>1,189,316,120</b>
5	Energypac	Energypac engineering ltd.	269,757,873	824,495,234	<b>1,094,253,108</b>	1,826,500,572
6	Rangdhanu	Rongdhanu builders (pvt). Ltd	-	-	-	745,404,889
		RG media ltd.	-	-	-	49,948,202
<b>Subtotal</b>			-	-	-	<b>795,353,091</b>
7	Max	Max infrastructure limited	-	-	-	-
8	Confidence	Confidence power holdings limited co-borrower confidence power bogra ltd.	259,600,327	1,500,385,000	1,759,985,327	1,417,665,354
		Confidence batteries limited	453,746,973	-	453,746,973	445,352,881
<b>Subtotal</b>			<b>713,347,300</b>	<b>1,500,385,000</b>	<b>2,213,732,300</b>	<b>1,863,018,235</b>
9	Rangs	Rangs Limited	-	-	-	-
		Pharma solutions bangladesh limited	1,025,598,887	26,499,900	1,052,098,787	1,240,219,670
		Rangs electronics limited	365,495,470	20,000,000	385,495,470	336,363,329
<b>Subtotal</b>			<b>1,391,094,357</b>	<b>46,499,900</b>	<b>1,437,594,257</b>	<b>1,576,582,999</b>
10	City	Hosendi economic Zone Limited	373,738,912	-	373,738,912	411,373,135
		City auto Rice & Dal Mills limited	-	897,500,001	897,500,001	575,000,000
		City Sugar Industries Ltd & City Sugar Industries Ltd	40,000,000	-	40,000,000	80,000,000
<b>Subtotal</b>			<b>413,738,912</b>	<b>897,500,001</b>	<b>1,311,238,913</b>	<b>1,066,373,135</b>

SL No.	Group name	Name of clients	Outstanding		2025 Total	2024 Total
			Funded	Non-funded		
11	Paramount	Moulavibazar Solar Power Limited	-	22,050,000	22,050,000	19,800,000
		Dynamic Sun energy private Limited	-	-	-	8,978,345
		Paramount textile limited	688,779,500	136,242,597	825,022,097	1,117,544,744
		Intraco Solar Power Limited	-	20,000,000	20,000,000	-
		Paramount Spinning Limited	-	74,619,300	74,619,300	-
<b>Subtotal</b>			<b>688,779,500</b>	<b>252,911,897</b>	<b>941,691,397</b>	<b>1,146,323,090</b>
12	Karim Group	Al-haj Karim Textiles Limited	260,821,663	866,700,000	1,127,521,663	259,030,927
		Abdul Karim Limited [AKL]	111,115,900	-	111,115,900	143,591,278
		Karim Tex Limited	-	492,830,200	492,830,200	492,830,200
<b>Sub total</b>			<b>371,937,563</b>	<b>1,359,530,200</b>	<b>1,731,467,763</b>	<b>895,452,405</b>
13	PRAN-RFL Group	Habiganj Agro Limited	349,640,808	422,388,082	772,028,890	-
		Kaliganj Agro-Processing Limited	-	500,000,000	500,000,000	-
<b>Sub total</b>			<b>349,640,808</b>	<b>922,388,082</b>	<b>1,272,028,890</b>	<b>-</b>
14	Navana	Navana Pharmaceuticals Ltd	888,769,547	53,162,237	<b>941,931,784</b>	904,586,985
15	UNIFILL	Unifill Composite Dyeing Mills Limited	790,218,689	138,087,019	<b>928,305,708</b>	868,882,502
16	Premier Cement Group	Premier Cement Mills Ltd.	405,956,340	581,676,381	987,632,720	591,808,582
		Premier Power Generation Limited	-	33,377,700	33,377,700	208,645,017
		Roknoor Lighterage Limited	162,054,213	-	162,054,213	32,426,700
		Samuda Green Energy Limited	-	202,000,000	202,000,000	-
<b>Sub total</b>			<b>568,010,553</b>	<b>817,054,081</b>	<b>1,385,064,634</b>	<b>832,880,299</b>
17	Akij Bashir Group	Akij Biax Films Limited	-	116,100,000	116,100,000	-
		Akij Ceramics Limited	200,000,000	261,100,000	461,100,000	-
		Akij Glass Industries Ltd.	-	351,000,000	351,000,000	-
		Akij Particle Board Mills Ltd.	-	154,250,000	154,250,000	-
		Janata Jute Mills Limited	-	42,100,000	42,100,000	-
<b>Sub total</b>			<b>200,000,000</b>	<b>924,550,000</b>	<b>1,124,550,000</b>	<b>-</b>
18	GPH Group/ Crown Group	Crown Cement Plc	5,226,216	-	5,226,216	-
		GPH Ispat Limited	814,629,509	286,719,860	1,101,349,369	-
<b>Sub total</b>			<b>819,855,725</b>	<b>286,719,860</b>	<b>1,106,575,585</b>	<b>-</b>
19	Robintex Group	Comptex Bangladesh Limited	-	500,000,000	500,000,000	-
		Smile Food Products Ltd.	441,974,979	1,268,710	443,243,689	-
<b>Sub total</b>			<b>441,974,979</b>	<b>501,268,710</b>	<b>943,243,689</b>	<b>-</b>
20	Youth Group	Midland East Power Ltd.	204,475,489	582,415,974	786,891,463	-
		Shahjibazar Power Co. Ltd.	-	-	-	-
<b>Sub total</b>			<b>204,475,489</b>	<b>582,415,974</b>	<b>786,891,463</b>	<b>-</b>
<b>Total</b>			<b>10,923,051,702</b>	<b>9,990,828,598</b>	<b>20,913,880,300</b>	<b>14,861,191,060</b>

Particulars	Note	2025 BDT	2024 BDT
<b>7.10 Grouping as per classification rules</b>			
<b>Unclassified</b>			
Standard including staff loan		53,270,923,798	50,282,748,152
Special mention account (SMA)		1,774,108,295	568,866,095
		<b>55,045,032,093</b>	<b>50,851,614,247</b>
<b>Classified</b>			
Sub standard		195,245,151	218,791,746
Doubtful		244,563,947	958,026,208
Bad/Loss		620,640,672	436,854,108
		<b>1,060,449,770</b>	<b>1,613,672,062</b>
		<b>56,105,481,863</b>	<b>52,465,286,309</b>

Particulars	Note	2025 BDT	2024 BDT
<b>7.11 Sector-wise allocation of loans and advances</b>			
<b>Government</b>		-	-
<b>Private:</b>			
Agriculture, fishing, forestry and dairy firm		13,997,807	1,486,117,088
Industry (Jute, textile, garments, chemicals, cements etc.)		932,192,021	9,341,007,015
Working capital financing		14,746,620,033	11,073,242,221
Export credit		1,632,412,954	270,936,984
Commercial credit		5,984,108,092	2,146,038,049
Small and cottage industries		2,163,530,753	900,914,872
Miscellaneous (Include loan against police payroll)		30,632,620,202	27,247,030,080
		<b>56,105,481,863</b>	<b>52,465,286,309</b>
<b>7.12 Securities against loans/advances including bills purchased and discounted</b>			
Collateral of movable/immovable assets		9,354,167,676	9,946,346,157
Fixed deposit receipts (FDR)		7,627,849,474	2,961,443,363
Corporate Guarantee		9,203,635,611	5,552,294,442
Personal guarantee and other securities		22,116,618,805	29,974,852,347
Other securities		7,803,210,296	4,030,350,000
		<b>56,105,481,863</b>	<b>52,465,286,309</b>

### 7.13 Particulars of required provisions for loans and advances

Particulars	Outstanding balance as at 31 December 2025	Base for provision	Percentage of required provision	Required provision December 2025	Required provision December 2024
<b>Unclassified - General provision</b>					
Agricultural Credit (Other than Short Term)	606,776,812	606,776,812	1.00%	6,067,768	7,853,133
CMSME Financing	4,794,786,311	4,794,786,311	.50% - 1.00%	37,857,841	18,099,561
Consumer Financing (Other than Credit Card)	21,930,411,816	21,930,411,816	1.00%	219,304,118	238,884,954
Housing Finance	1,441,692,990	1,441,692,990	1.00%	14,416,930	12,208,352
Credit Card	1,709,999,553	1,709,999,553	1.00%	17,099,996	27,400,811
Industrial Credit	14,976,833,757	14,965,289,097	1.00%	149,768,338	132,593,263
Service Sector Credit	3,682,509,973	3,681,694,025	1.00%	36,825,100	37,598,226
Trade & Commerce Sector Credit	2,168,467,452	2,168,467,452	1.00%	21,684,675	14,814,882
Other Credit	351,965,854	351,965,854	1.00%	3,519,659	16,063,588
Short Term Agri Credit	1,364,445,985	1,364,445,985	0.50%	6,822,230	6,747,362
Staff loan	243,033,294	243,033,294	1.00%	2,430,333	2,162,126
Special mention account	1,774,108,295	1,675,112,713	.50% - 5.00%	87,851,035	4,856,018
<b>Sub total</b>				<b>603,648,021</b>	<b>519,282,276</b>
<b>Classified - Specific provision</b>					
Sub-standard	195,245,151	166,522,008	5% - 20%	33,304,402	35,862,080
Doubtful	244,563,947	201,308,674	20% - 50%	100,654,337	396,577,797
Bad/Loss	620,640,672	409,270,307	100%	409,270,307	389,957,132
Additional provision against rescheduled loans as per BRPD Circular No. 16/2022 and 7/2025.				456,009,681	-
<b>Sub total</b>				<b>999,238,727</b>	<b>822,397,009</b>
Total required provision for loans and advances				<b>1,602,886,748</b>	<b>1,341,679,285</b>
Total provision maintained (Note 13.1+13.2)				<b>1,603,179,415</b>	<b>1,341,679,285</b>
<b>Excess/(Short) provision at 31 December 2025</b>				<b>292,667</b>	<b>0.00</b>

\* BHs = Brokerage Houses, MBs = Merchant Banks, SDs = Stock Dealers Against Shares

\*\*The loan accounts of Hamid Weaving Mills Ltd., Tazrian Weaving Mills Limited, and Pride Limited were rescheduled in December 2025 under policy support in accordance with BRPD Circular 07/2025. As per this circular, these accounts are now classified as Special Mention Accounts (SMA) and the required provisions (BDT 196,781,557) have been calculated and kept based on their previous classification status as of September 2025.

For Bengal Polymer Wares Ltd., Castle Construction Co. Limited, and National Fittings and Accessories Ltd., the provision requirements (BDT 259,228,124) have been determined by the Bangladesh Bank inspection team and incorporated in Tripartite meeting minutes and provision has been kept accordingly.

#### 7.14 Particulars of required provisions for off balance sheet exposures - General Provision

Particulars	Outstanding balance as at 31 December 2025	Base for provision	Percentage of required provision	Required provision December 2025	Required provision December 2024
Letter of guarantee	12,233,636,700	12,233,636,700	1%	122,336,367	95,680,027
Letter of credit	1,454,144,029	1,454,144,029	1%	14,541,440	15,371,526
Acceptances and Endorsements	685,440,386	685,440,386	1%	6,854,404	342,954
Total required provision for off balance sheet exposures				<b>143,732,211</b>	<b>111,394,507</b>
<b>Total provision maintained (Note 13.3)</b>				<b>143,732,230</b>	<b>111,395,207</b>
<b>Excess/(Short) provision at 31 December 2025</b>				<b>19</b>	<b>700</b>

Particulars	Note	2025 BDT	2024 BDT
<b>7.15 Particulars of loans and advances</b>			
i) Loan considered good in respect of which Bank is fully secured		22,287,141,633	16,938,139,520
ii) Loan considered good for which Bank holds no other security than the debtor's personal security		21,829,326,887	29,974,852,347
iii) Loan considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors .		11,989,013,342	5,552,294,442
iv) Loans adversely classified; provision not maintained there against		-	-
		<b>56,105,481,862</b>	<b>52,465,286,309</b>
v) Loan due by directors or officers of the banking company or any of these either separately or jointly with any other persons;		246,557,009	285,870,443
vi) Loan due by companies or firms in which the directors or officers of the bank are interested as directors, partners or managing agents or in case of private companies as members;		-	-
vii) Maximum total amount of advances, including temporary advances made at any time during the year to directors or managers or officers of the banking companies or any of them either separately or jointly with any other person;		246,557,009	285,870,443
viii) Maximum total amount of advances, including temporary advances granted during the year to the companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in case of private companies, as members;		-	-
ix) Due from banking companies		-	-
x) Amount of Classified loans on which interest has not been charged should be mentioned as follows:		-	-
a) Classified loans and advances on which interest has not been charged		1,060,449,770	732,105,384
b) Provision on classified loans and advances (for details see note- 13.1)		-	-
c) Provision kept against loans classified as bad debts		409,270,307	389,957,132
d) Interest credited to Interest Suspense Account		201,324,575	79,610,390
xi) Cumulative amount of the written off loan			
Opening Balance		-	-
Amount written off during the year		1,013,057,016	-
		1,013,057,016	-
Amount realized against loans previously written off		-	-
		1,013,057,016	-
The amount of written off loans for which law suit filed		614,065,168	-

Particulars		Note	2025 BDT	2024 BDT
<b>7(a)</b>	<b>Consolidated Loans and advances</b>			
<b>7.1(a)</b>	<b>Loans and advances</b>			
	Community Bank Bangladesh PLC.		55,790,016,136	52,305,868,478
	Community Bank Investment Limited		260,366,812	303,699,756
			<b>56,050,382,948</b>	<b>52,609,568,234</b>
	Less: Inter-company transactions			
	Loan taken by CBIL from Community Bank PLC.		31,264,179	76,308,874
			<b>56,019,118,769</b>	<b>52,533,259,360</b>
<b>7.2(a)</b>	<b>Bills purchased and discounted</b>			
	Community Bank Bangladesh PLC.		315,465,727	159,417,831
	Community Bank Investment Limited		-	-
			<b>315,465,727</b>	<b>159,417,831</b>
			<b>56,334,584,496</b>	<b>52,692,677,191</b>
<b>8</b>	<b>Fixed assets including PPE, vehicle, software and others</b>			
	<b>Cost of fixed assets including PPE, vehicle, software and others</b>			
	Furniture and fixture		190,097,924	178,021,422
	Office equipment, appliances and machinery		136,407,044	129,370,025
	IT hardware		320,197,810	305,334,881
	Motor vehicles		27,902,140	31,812,140
	Capital work in progress		-	3,182,591
	Right-of-use assets (As per IFRS 16)		795,801,722	787,600,782
			<b>1,470,406,640</b>	<b>1,435,321,841</b>
	<b>Intangible assets</b>			
	IT software		213,910,694	211,824,644
	License fee		8,608,209	8,608,209
	Membership fee		2,500,000	2,500,000
			<b>225,018,903</b>	<b>222,932,853</b>
			<b>1,695,425,543</b>	<b>1,658,254,694</b>
	Less: Accumulated depreciation and amortization		1,134,133,070	968,552,356
			<b>561,292,473</b>	<b>689,702,338</b>
	Details of the fixed assets are presented in 'Annexure-E'.			
<b>8(a)</b>	<b>Consolidated fixed assets including PPE, vehicle, software and others</b>			
	Community Bank Bangladesh PLC.		561,292,473	689,702,338
	Community Bank Investment Limited		3,782,160	4,816,736
			<b>565,074,633</b>	<b>694,519,074</b>
<b>9</b>	<b>Other assets</b>			
<b>9.1</b>	<b>Income generating other assets</b>			
	Interest receivables	9.1.1	657,074,506	534,212,601
	Investment in subsidiary		250,000,000	250,000,000
	Dividend receivable - Common and Preference share		23,924,372	13,705,974
	Interest receivable - Subordinated bond		263,149	388,243
	Interest receivable - Perpetual Bond		43,206,113	43,255,937
	Interest receivable - Sukuk Bond		494,506	-
	Balance with sheltech brokerage limited		450	145,356
			<b>974,963,096</b>	<b>841,708,111</b>
<b>9.1.1</b>	<b>Interest receivables</b>			
	Receivable against Government securities		234,448,800	157,996,359
	Receivable against balance with other banks		8,462,089	29,861
	Receivable against loans and advances		414,163,617	376,186,381
			<b>657,074,506</b>	<b>534,212,601</b>
<b>9.2</b>	<b>Non income generating other assets</b>			
	Stock of stamps and cartridge paper		2,564,810	730,680
	Stock of security stationery		6,532,772	8,101,112
	Advance to staff		221,917	122,000
	Advance payment of income tax	9.2.1	3,038,836,435	2,056,056,749
	Deferred tax asset	9.2.2.a	272,057,558	119,303,165

Particulars	Note	2025 BDT	2024 BDT
Advance to vendors and suppliers		277,916	125,347
Advance against office rent		9,481,197	10,013,656
Security deposits		2,330,849	2,330,849
Prepaid expenses		50,263,602	28,381,490
Trade receivables		99,239,660	46,658,254
		<b>3,481,806,716</b>	<b>2,271,823,302</b>
<b>Total other assets</b>	9.1+9.2	<b>4,456,769,812</b>	<b>3,113,531,413</b>

\* Security stationary includes such items but not limited to Debit and Credit cards, Cheque books, Pay order books etc.

### 9.2.1 Advance payment of income tax

Opening balance		2,056,056,749	997,478,979
Add: Payment made as advance tax during the year		982,779,686	1,058,577,770
		3,038,836,435	2,056,056,749
Less: Adjustment of advance tax for the prior year		-	-
<b>Closing balance</b>		<b>3,038,836,435</b>	<b>2,056,056,749</b>

Advance payment of income tax represents corporate income tax paid to the Government Exchequer by way of advance tax under section 64 and tax deducted at source from different heads of income by third parties and tax paid under section 74 if the Income Tax Ordinance 1984, which would be adjusted with the corporate tax liability of the Company.

### 9.2.2 Deferred tax

#### a. Deferred tax asset

Deferred tax assets arises from carry forward tax credit:

Temporary timing difference in written down value of fixed assets		196,906,588	112,757,913
Specific provision for Bad loan (taken 100% provision portion - estimated)		293,529,798	-
Provision for investment in traded securities - estimated		189,707,510	185,500,000
Tax rate		40%	40%
Deferred tax asset		272,057,558	119,303,165
Opening deferred tax asset		119,303,165	48,134,460
Deferred tax expense/(credit)		<b>(152,754,393)</b>	<b>(71,168,705)</b>

#### b. Deferred tax liability

Temporary timing difference in interest receivable from treasury bills and bonds

Accounting base of interest receivable from treasury bills and bonds		234,448,800	157,996,359
Tax base of interest receivable from treasury bills and bonds		-	-
Unrealised gain on foreign currency		18,927,670	42,650,588
Taxable temporary difference		<b>253,376,470</b>	<b>200,646,947</b>
Tax rate		<b>40%</b>	<b>40%</b>
Total Deferred tax liability		<b>101,350,588</b>	<b>80,258,779</b>
Opening deferred tax liability		80,258,779	68,248,255
Deferred tax expense/(credit)		<b>21,091,809</b>	<b>12,010,524</b>
Net Deferred tax effect in Profit or loss as expense/(income)		<b>(131,662,584)</b>	<b>(59,158,181)</b>

Deferred tax assets/(liabilities) have been recognised and measured as per IAS-12: Income Taxes and BRPD circular # 11 dated 12 December 2011. There is no other material temporary timing difference in assets/liabilities for which deferred tax asset/liability is required to be accounted for in the year.

Statement of tax position is presented in 'Annexure-G'.

### 9.3 Particulars of required provision for investment in subsidiary

Investment in subsidiary		250,000,000	250,000,000
Net assets value at the year end (in 2025 = 11.65*25000000 and in 2024 = 10.56*25000000)		291,250,000	263,899,166
Required provision for investment in subsidiary		Nil	Nil
Total provision maintained (note - 13.5)		-	-
Excess/(short) provision		-	-

Particulars	Note	2025 BDT	2024 BDT
<b>9.4 Particulars of required provision for other assets</b>			
Receivable from strategic partner		-	-
Advance to vendor		1,035,000	1,035,000
Interest receivable on loan		225,247	-
Required provision for other assets		<b>1,260,247</b>	<b>1,035,000</b>
Total provision maintained (note - 13.6)		5,081,229	1,210,754
Excess/(short) provision		<b>3,820,982</b>	<b>175,754</b>
<b>9.5 Employees' gratuity fund</b>			
Fair value of Plan Assets as on 31 December 2025		91,220,706	68,801,997
Present value of Plan obligation as on 31 December 2025		92,241,475	69,731,442
Net Plan Asset/(Liability) - Defined Benefit Plan - Employee Gratuity Fund as on 31 December 2025		<b>(1,020,769)</b>	<b>(929,445)</b>
<b>9.5.1 Fair value of Plan Assets - Gratuity Fund</b>			
Fair value of Plan Assets as on 01 January 2025		68,801,997	51,561,666
Interest income on plan assets		6,830,725	2,943,492
Actual employer contributions		24,545,079	17,571,130
Actual net benefits payments		(8,957,095)	(3,274,291)
Settlement gain or loss		-	-
Remeasurement gain/(loss)		-	-
Fair value of Plan Assets as on 31 December 2024		<b>91,220,706</b>	<b>68,801,997</b>
<b>9.5.2 Present value of Plan obligation - Gratuity Fund</b>			
Present value of Plan obligation as on 01 January 2025		(69,731,442)	(48,540,329)
Current service cost		(18,554,635)	(14,051,080)
Past service cost		-	-
Interest cost		(8,841,947)	(5,953,517)
Actual net benefits payments		8,957,095	3,274,291
Settlement gain or loss		-	-
Remeasurement gain/(loss)		(4,070,546)	(4,460,807)
Present value of Plan obligation as on 31 December 2025		<b>(92,241,475)</b>	<b>(69,731,442)</b>

#### Description of the Plan

The Bank has a funded gratuity scheme recognized by National Board of Revenue (NBR) on May 11, 2021. The gratuity scheme is categorised as "Defined Benefit Plan" as per IAS 19 Employee Benefits. Contributions to the fund by the Bank were recognized in profit and loss of the Bank. As per IAS 19 Employee Benefits, actuarial gains and losses on defined benefit plan are recognized in "Other Comprehensive Income". However, profit and loss accounts are prepared and presented according to BRPD circular 14 dated 25 June 2003, where there is no separate headline item as "Other Comprehensive Income", either as a part of profit and loss account or complete separate line item as "Other Comprehensive Income". Therefore, the net plan liability of the current year is recognized and presented under other liabilities in line item "Net Plan obligation - Employee defined benefit plan - Gratuity Fund" by creating Net Plan liability as per IAS 19. No deferred tax asset or liability is created for such item as per IAS 12 Income Tax on the ground that, this recognition neither impact on taxable profit nor accounting profit. The amounts were recognised as per Actuarial Valuation Report carried out by professional actuary for the year ended 31 December 2025.

#### Actuarial Assumptions

Discount Rate	10.90% pa.	12.68% pa.
Future Salary Growth	9.90% pa.	11.18% pa.
Withdrawal rate	Not assumed	Not assumed
Demographic Table	Indian assured Lives (2012-14) Ultimate	

#### Sensitivity Analysis

Sensitivity Analysis of the Fund to those assumptions which liabilities exhibit significant sensitivity. In particular, as the benefits are payable on both death and withdrawal and are similar in each case, the liabilities are not particularly sensitive to those demographic assumptions.

Discount Rate up by 1% liabilities decrease by	13.61%	13.70%
Discount Rate down by 1% liabilities increase by	16.30%	16.41%
Future Salary Growth up by 1% liabilities increase by	16.30%	16.50%
Future Salary Growth down by 1% liabilities decrease by	13.83%	13.98%

Particulars	Note	2025 BDT	2024 BDT
<b>9.5.3</b>	The gratuity scheme is categorized as "Defined Benefit Plan" as per IAS 19 Employee Benefits. The Bank makes contribution to the Gratuity Fund as per the rate as prescribed in the Actuarial Valuation Report carried out by a professional actuary firm, AIR Consultants. The monthly contribution rate, as prescribed by the actuary firm for the year 2025, is 9.56% of basic salary of eligible employees. The Bank makes transfer to the gratuity fund's bank account in every month as per the prescribed rate by the actuary firm. Every year the actuary firm is appointed to carry out the valuation of the fund and determine the new contribution rate applicable for the relevant year. As per Financial Statements of "Community Bank Bangladesh Limited Employee Gratuity Fund" as of 30 June 2025, audited by Aziz Halim Khair Choudhury Chartered Accountants, total assets (including investments) stands at 8.24 crore. As per the Unaudited Financial statements as on 31 Dec 2025, total assets (including investments) stands at 9.34 crore. This fund is fully separated from the bank and regulated by independent Trustee Board consisting 5 members. The Gratuity Fund Trustee Board hereby declares that, at the year end 2025 there are no further liabilities lies on the part of the Bank to make further transfer to the Gratuity Fund. The Gratuity Fund is approved by the National Board of Revenue (NBR). The fund is governed by the Trustee Board and the fund maintains a separate books of accounts which is completely independent from the Bank's books of accounts. Thus, to the best of our knowledge and available evidence, there is no additional provision requirement or liability and similarly the fund has no receivable from the from the Bank as at 31 December 2025.		
<b>9.6</b>	<b>Employees' provident fund</b>		
	As per IAS 19 "Employee Benefit" this benefit scheme falls under the definition of "Defined Contribution Plan". Details of the Plan can be found in the policy note no. 2.9.3 (a).		
	Payable to Provident fund as on 31.12.2024	-	-
	Bank contribution made during the year (a)	127,032,872	25,358,583
	Employee contribution by deducting from salary during the year (b)	127,032,872	25,358,583
	<b>Total contribution made during the year (a+b)</b>	<b>254,065,744</b>	<b>50,717,166</b>
	Amount transferred to the separate employee provident fund	(254,065,744)	(50,717,166)
	<b>Payable to Provident fund as on 31.12.2025</b>	<b>-</b>	<b>-</b>
<b>9.6.1</b>	As per Financial Statements of "Community Bank Bangladesh Limited Employee Provident Fund" as of 30 June 2025, audited by Aziz halim Khair Choudhury, Chartered Accountants, total assets (including investments) stands at 24.22 crore. As per the Unaudited Financial statements as on 31 Dec 2025, total assets (including investments) stands at 26.21 crore. This fund is fully separated from the bank and regulated by independent Trustee Board consisting 5 members. Since the approval of the Provident Fund by the Honorable Board of Directors, at the end of every month the bank makes equal contribution amounting to 10% of the basic salary of each eligible employees and deducted the same from the employees salary and the Bank transfers the sum to the Bank account of the Provident Fund. The Provident Fund Trustee Board hereby declares that, at the year end 2025 there are no further liabilities lies on the part of the Bank to make further transfer to the Provident Fund. The Provident Fund is approved by the National Board of Revenue (NBR). The fund is governed by the Trustee Board and the fund maintains a separate books of accounts which is completely independent from the Bank's books of accounts. Thus, to the best of our knowledge and available evidence, there is no additional provision requirement or liability and similarly the fund has no receivable from the from the Bank as at 31 December 2025.		
<b>9(a)</b>	<b>Consolidated other assets</b>		
	Community Bank Bangladesh PLC.	4,456,769,812	3,113,531,413
	Community Bank Investment Limited	17,262,987	22,642,687
		<b>4,474,032,799</b>	<b>3,136,174,100</b>
	Less: Inter-company transactions		
	Investment in Community Bank Investment Limited	250,000,000	250,000,000
	Interest receivable from parent company	-	-
		<b>4,224,032,799</b>	<b>2,886,174,100</b>
<b>10</b>	<b>Non-banking assets</b>	-	-
<b>11</b>	<b>Borrowing from other banks, financial institutions and agents:</b>		
<b>11a</b>	<b>Call borrowings from banks and financial institutions</b>	-	-
<b>11b</b>	<b>Short notice borrowings from banks and financial institutions</b>	-	-
<b>11c</b>	<b>Borrowings from Bangladesh Bank</b>		
	Borrowings from Bangladesh Bank (EDF)	950,505,131	608,533,288
	Borrowings from Bangladesh Bank (ALS)	1,536,683,000	926,683,000
	Borrowings from Bangladesh Bank (Refinance)	221,365,176	65,660,000
		<b>2,708,553,307</b>	<b>1,600,876,288</b>
		<b>2,708,553,307</b>	<b>1,600,876,288</b>

Particulars		Note	2025 BDT	2024 BDT
<b>11(a)</b>	<b>Consolidated Borrowings from other banks, financial institutions and agents</b>			
	Community Bank Bangladesh PLC.		2,708,553,307	1,600,876,288
	Community Bank Investment Limited		31,264,179	76,308,874
			<b>2,739,817,486</b>	<b>1,677,185,162</b>
	Less: Inter-company transactions			
	Borrowing from parent company		31,264,179	76,308,874
			<b>2,708,553,307</b>	<b>1,600,876,288</b>
<b>12</b>	<b>Deposit and other accounts</b>			
	Current accounts and other accounts	12.1	10,240,029,203	8,969,799,398
	Bills payable	12.2	2,648,647,731	748,732,303
	Saving bank deposits	12.3	13,018,334,106	10,815,860,416
	Fixed deposits	12.4	54,433,755,252	40,215,781,371
	Other deposits	12.5	41,214,711	67,946,462
	<b>Total deposit and other accounts</b>		<b>80,381,981,003</b>	<b>60,818,119,950</b>
<b>12.1</b>	<b>Current accounts and other accounts</b>			
	Deposits in local currency:			
	-Current deposits		1,693,345,245	1,419,904,892
	-Short term deposit		8,027,125,955	7,188,596,873
	-Margin on facilities (LC, LG, Acceptance etc.)		519,558,003	361,297,633
	Deposits in foreign currencies in BDT equivalent:		-	-
			<b>10,240,029,203</b>	<b>8,969,799,398</b>
<b>12.2</b>	<b>Bills payable</b>			
	Bills in local currency:			
	-Payment Order Issued		2,648,647,731	748,732,303
	Bills in foreign currencies:		-	-
			<b>2,648,647,731</b>	<b>748,732,303</b>
<b>12.3</b>	<b>Saving bank deposits</b>			
	Deposits in local currency		13,018,334,106	10,815,860,416
	Deposits in foreign currencies		-	-
			<b>13,018,334,106</b>	<b>10,815,860,416</b>
<b>12.4</b>	<b>Fixed deposits</b>			
	Deposits in local currency:			
	-Term deposits		52,595,133,307	38,646,345,228
	-Scheme deposit		1,838,621,945	1,569,436,143
	Deposits in foreign currencies:		-	-
			<b>54,433,755,252</b>	<b>40,215,781,371</b>
<b>12.5</b>	<b>Other deposits</b>			
	Deposits in local currency:			
	-Prepaid card balance		2,497,243	2,023,426
	-Credit balance of credit card		1,838,714	691,144
	-Credit balance of loan accounts		11,924,655	6,749,184
	-Security deposit by vendor		6,577,509	5,719,261
	Deposits in foreign currencies		18,376,590	52,763,447
			<b>41,214,711</b>	<b>67,946,462</b>
<b>12.6</b>	<b>Deposits and other accounts of the Bank</b>			
	Deposits from Banks and Financial Institutions	12.6.1	1,100,094,509	60,632
	Deposits from customers	12.6.2	79,281,886,494	60,818,059,318
			<b>80,381,981,003</b>	<b>60,818,119,950</b>
<b>12.6.1</b>	<b>Deposits from Banks and Financial Institutions</b>			
	Special notice deposits	12.6.1a	150,094,509	60,632
	Fixed deposits	12.6.1b + 12.6.1c	950,000,000	-
			<b>1,100,094,509</b>	<b>60,632</b>
<b>12.6.1a</b>	<b>Special notice deposits from Financial Institutions</b>			
	Uttara Finance and Investment Limited		22,824	23,669
	Lanka Bangla Finance PLC.		150,071,686	36,964
			<b>150,094,509</b>	<b>60,632</b>

Particulars	Note	2025 BDT	2024 BDT
<b>12.6.1b Fixed deposits from Banks</b>		-	-
<b>12.6.1c Fixed deposits from Financial Institutions</b>			
IPDC Finance		450,000,000	-
IDLC Finance PLC		500,000,000	-
		<b>950,000,000</b>	<b>-</b>
<b>12.6.2 Deposits from customers</b>			
Current accounts and other accounts		10,089,934,694	8,969,738,765
Bills payable		2,648,647,731	748,732,303
Saving deposits		13,018,334,106	10,815,860,416
Fixed deposits		53,483,755,252	40,215,781,371
Other deposits		41,214,711	67,946,462
		<b>79,281,886,494</b>	<b>60,818,059,318</b>
<b>12.7 Deposit details concentrating liquidity nature</b>			
<b>i) Demand deposit</b>			
Current deposit		2,212,903,248	1,781,202,525
Saving deposit (9%)		1,171,650,070	973,427,437
Bills payable		2,648,647,731	748,732,303
Other deposit		41,214,711	67,946,462
		<b>6,074,415,760</b>	<b>3,571,308,727</b>
<b>ii) Time deposit</b>			
Saving deposit (91%)		11,846,684,036	9,842,432,979
Fixed deposit		52,595,133,307	38,646,345,228
Short term deposit		8,027,125,955	7,188,596,873
Deposit pension scheme		1,838,621,945	1,569,436,143
		<b>74,307,565,243</b>	<b>57,246,811,223</b>
		<b>80,381,981,003</b>	<b>60,818,119,950</b>
<b>12.8 Maturity analysis of deposits</b>			
<b>a) Maturity analysis of deposits from Banks and Financial Institutions</b>			
Payable on demand		150,094,509	-
Payable within 1 month		950,000,000	60,632
Over 1 month but within 6 months		-	-
Over 6 month but within 1 year		-	-
Over 1 year but within 5 years		-	-
Over 5 years but within 10 years		-	-
Over 10 years		-	-
		<b>1,100,094,509</b>	<b>60,632</b>
<b>b) Maturity analysis of customer deposits</b>			
Payable on demand		766,423,066	1,502,892,843
Payable within 1 month		8,836,312,438	8,115,566,167
Over 1 month but within 6 months		35,864,576,894	31,652,350,013
Over 6 month but within 1 year		20,201,911,639	13,462,197,274
Over 1 year but within 5 years		11,037,481,130	5,340,717,267
Over 5 years but within 10 years		2,575,181,327	744,335,754
Over 10 years		-	-
		<b>79,281,886,493</b>	<b>60,818,059,318</b>
		<b>80,381,981,003</b>	<b>60,818,119,950</b>
<b>12(a) Consolidated Deposits and other accounts</b>			
<b>12.1(a) Current accounts and other accounts</b>			
Community Bank Bangladesh PLC.		10,240,029,203	8,969,799,398
Community Bank Investment Limited		-	-
		<b>10,240,029,203</b>	<b>8,969,799,398</b>
Less: Inter-company transactions			
CBIL SND and CA balance maintained with CBBPLC.		44,145,046	11,722,739
		<b>10,195,884,157</b>	<b>8,958,076,659</b>

Particulars		Note	2025 BDT	2024 BDT
<b>12.2(a) Bills payable</b>				
	Community Bank Bangladesh PLC.		2,648,647,731	748,732,303
	Community Bank Investment Limited		-	-
			<b>2,648,647,731</b>	<b>748,732,303</b>
<b>12.3(a) Savings bank deposits</b>				
	Community Bank Bangladesh PLC.		13,018,334,106	10,815,860,416
	Community Bank Investment Limited		-	-
			<b>13,018,334,106</b>	<b>10,815,860,416</b>
<b>12.4(a) Fixed deposits</b>				
	Community Bank Bangladesh PLC.		54,433,755,252	40,215,781,371
	Community Bank Investment Limited		-	-
			<b>54,433,755,252</b>	<b>40,215,781,371</b>
	Less: Inter-company transactions		-	-
	CBIL FD account balance maintained with CBBPLC.		-	-
			<b>54,433,755,252</b>	<b>40,215,781,371</b>
<b>12.5(a) Other deposits</b>				
	Community Bank Bangladesh PLC.		41,214,711	67,946,462
	Community Bank Investment Limited		-	-
			41,214,711	67,946,462
			<b>80,337,835,957</b>	<b>60,806,397,211</b>
<b>13 Other liabilities</b>				
	Provisions for loans and advances	13.1	1,603,179,415	1,341,679,285
	Special general provision for Covid-19	13.2	-	-
	Provisions for off balance sheet items	13.3	143,732,230	111,395,207
	Provisions for diminution in value of Investments	13.4	189,707,510	185,500,000
	Provision for investment in subsidiary	13.5	-	-
	Provisions for other assets	13.6	5,081,229	1,210,754
	Provision for taxation	13.7	2,692,013,466	2,170,939,012
	Deferred tax liability	9.2.2	101,350,588	80,258,779
	Withholding tax payable		117,878,247	107,556,109
	Withholding VAT payable		18,268,684	15,745,285
	Withholding Excise duty payable		76,627,500	78,109,150
	Interest suspense		201,324,575	79,610,390
	Interest payable		1,782,011,346	1,375,923,232
	Accrued expense		134,530,895	103,850,438
	Provision for expenses-Auditors' fees		1,201,750	626,750
	Provision for expenses-AGM		1,500,000	1,500,000
	Card related payables		216,101,916	148,436,224
	Unearned Income		5,928,766	1,588,810
	Inter bank clearing payable		17,360,873	18,092,805
	ATM and POS settlement account		53,500	3,000
	Trade payables to strategic partners		85,515,757	65,031,179
	Net Plan obligation - Employee defined benefit plan - Gratuity Fund		1,020,769	929,445
	Lease liabilities as per IFRS 16	13.8	330,640,421	405,263,548
	Others		31,090,941	19,283,751
			<b>7,756,120,378</b>	<b>6,312,533,153</b>
<b>13.1 Provision for loans and advances</b>				
<b>A. Movement in general provision on unclassified loans</b>				
	Provisions held at the beginning of the year		519,282,276	553,042,532
	Add: Net charge to profit and loss account		84,458,236	(33,760,256)
	<b>Provisions held at the end of the year</b>		<b>603,740,512</b>	<b>519,282,276</b>
<b>B. Movement in specific provision on classified loans</b>				
	<b>Provisions held at the beginning of the year</b>		822,397,009	90,291,625
	Less: Fully provided Loan written off during the year		849,674,510	-
	Add: Recoveries of amounts previously written off		-	-
	Add: Net charge to profit and loss account		1,026,716,404	732,105,384
	Provisions held at the end of the year		999,438,903	822,397,009
	<b>Total provision held at the end of the year (A+B)</b>		<b>1,603,179,415</b>	<b>1,341,679,285</b>

Particulars		Note	2025 BDT	2024 BDT
<b>13.2</b>	<b>Special general provision for Covid-19</b>			
	Provisions held at the beginning of the year		-	102,350
	Add: Net charge to profit and loss account		-	(102,350)
	<b>Provisions held at the end of the year</b>		<b>-</b>	<b>-</b>
<b>13.3</b>	<b>Provision for off-balance sheet exposures</b>			
	Provisions held at the beginning of the year		111,395,206	98,614,118
	Add: Provision made during the year		32,337,023	12,781,088
	<b>Provision held at the end of the year</b>		<b>143,732,229</b>	<b>111,395,206</b>
<b>13.4</b>	<b>Provisions for diminution in value of Investments</b>			
	Provisions held at the beginning of the year		185,500,000	16,900,000
	Add: Provision made during the year		4,207,510	168,600,000
	<b>Provision held at the end of the year</b>		<b>189,707,510</b>	<b>185,500,000</b>
<b>13.5</b>	<b>Provision for investment in subsidiary</b>			
	Provisions held at the beginning of the year		-	2,419,265
	Add: Provision made during the year		-	(2,419,265)
	<b>Provision held at the end of the year</b>		<b>-</b>	<b>-</b>
<b>13.6</b>	<b>Provisions for other assets</b>			
	Provisions held at the beginning of the year		1,210,754	1,220,754
	Add: Provision made during the year		3,870,475	(10,000)
	<b>Provision held at the end of the year</b>		<b>5,081,229</b>	<b>1,210,754</b>
<b>13.7</b>	<b>Provision for current taxation</b>			
	Current tax expense			
	Opening balance		2,170,939,012	1,089,690,596
	Add: Addition during the year		521,074,454	1,081,248,416
			<b>2,692,013,466</b>	<b>2,170,939,012</b>
	Less: Adjustment of tax provision for the prior years		-	-
	<b>Balance at the end of the year</b>		<b>2,692,013,466</b>	<b>2,170,939,012</b>
<b>13.8</b>	<b>Lease liabilities as per IFRS 16</b>			
	Current lease liabilities		88,501,884	82,796,935
	Long term lease liabilities		242,138,537	322,466,613
			<b>330,640,421</b>	<b>405,263,548</b>
<b>13(a)</b>	<b>Consolidated Other liabilities</b>			
	Community Bank Bangladesh PLC.		7,756,120,378	6,312,533,153
	Community Bank Investment Limited		88,261,793	71,376,995
			<b>7,844,382,171</b>	<b>6,383,910,148</b>
	Less: Inter-company transactions			
	Interest payable to Community Bank Investment Limited		-	-
	Provision for investment in subsidiary		-	-
			<b>7,844,382,171</b>	<b>6,383,910,148</b>
<b>14</b>	<b>Share capital</b>			
<b>14.1</b>	<b>Authorized capital</b>			
	1,000,000,000 ordinary shares of Taka 10 each		10,000,000,000	10,000,000,000
<b>14.2</b>	<b>Issued, subscribed and fully paid up capital</b>			
	500,000,000 ordinary shares of Taka 10 each issued for cash		5,000,000,000	5,000,000,000
			<b>5,000,000,000</b>	<b>5,000,000,000</b>

Particulars		Note	2025 BDT	2024 BDT	
<b>14.3</b>	<b>Ordinary shares</b>				
		<b>No. of Shares</b>	<b>% of shareholding 2025</b>	<b>% of shareholding 2024</b>	
	Bangladesh Police Kallyan Trust	499,999,984	99.9999968%	99.9999986%	
	Directors	16	0.0000032%	0.0000014%	
		<b>500,000,000</b>	<b>100%</b>	<b>100%</b>	
<b>14.4</b>	<b>Classification of shareholding</b>				
	<b>Range of holding of shares</b>	<b>No. of Shareholders</b>	<b>No. of Shares</b>	<b>% of holding of Shares 2025</b>	<b>% of holding of Shares 2024</b>
	Less than 500	16	16	0.0000032%	0.0000014%
	500 to 5,000	-	-	0.00%	0.00%
	5,001 to 10,000	-	-	0.00%	0.00%
	10,001 to 20,000	-	-	0.00%	0.00%
	20,001 to 30,000	-	-	0.00%	0.00%
	30,001 to 40,000	-	-	0.00%	0.00%
	40,001 to 50,000	-	-	0.00%	0.00%
	50,001 to 100,000	-	-	0.00%	0.00%
	100,001 to 1,000,000	-	-	0.00%	0.00%
	Over 1,000,000	1	499,999,984	99.9999968%	99.9999986%
	<b>Total</b>	<b>17</b>	<b>500,000,000</b>	<b>100%</b>	<b>100%</b>
<b>14.5</b>	<b>Capital to risk weighted assets ratio (CRAR):</b>				
	<b>Common equity tier -1 capital</b>				
	Paid up capital		5,000,000,000	5,000,000,000	
	Statutory reserve		1,166,156,635	888,127,996	
	Retained earnings		718,475,909	355,780,536	
			<b>6,884,632,544</b>	<b>6,243,908,532</b>	
	<b>Less: Adjustments as per regulation</b>				
	Goodwill and all other intangible assets (WDV of software, membership fee and license fee)		74,612,111	97,798,220	
	Deferred tax asset arises on the provision against classified loan (40% on BDT 293,529,798 estimated)		117,411,919	-	
			<b>192,024,030</b>	<b>97,798,220</b>	
	<b>Total tier-1 capital</b>		<b>6,692,608,514</b>	<b>6,146,110,312</b>	
	<b>Tier -2 capital</b>				
	General provision		747,472,741	630,677,482	
	Revaluation reserves (50% of fixed assets and securities)		-	-	
			<b>747,472,741</b>	<b>630,677,482</b>	
	<b>Less: Adjustments as per regulation</b>				
	Revaluation reserves for fixed assets and securities		-	-	
			<b>747,472,741</b>	<b>630,677,482</b>	
	<b>Total tier-2 capital</b>		<b>747,472,741</b>	<b>630,677,482</b>	
	<b>A. Total regulatory capital</b>		<b>7,440,081,255</b>	<b>6,776,787,794</b>	
	B. Total risk weighted assets (RWA)		44,502,124,984	37,852,625,564	
	C. Minimum capital requirement (MCR) ((10% of RWA or Tk 500 Crore whichever is higher)		5,000,000,000	5,000,000,000	
	<b>D. Surplus/(deficiency) [A - C]</b>		<b>2,440,081,255</b>	<b>1,776,787,794</b>	
	<b>Capital to risk weighted assets ratio (CRAR):</b>				
	Common equity tier-I (Against standard of minimum 6%)		<b>15.04%</b>	<b>16.24%</b>	
	Total capital to risk weighted asset ratio (Against standard of minimum 10% with capital conservation buffer of 2.5%)		<b>16.72%</b>	<b>17.90%</b>	

Particulars		Note	2025 BDT	2024 BDT
<b>14.5(a)</b>	<b>Consolidated capital to risk-weighted asset (CRAR):</b>			
	<b>Common equity tier -1 capital</b>			
	Paid up capital		5,000,000,000	5,000,000,000
	Statutory reserve		1,166,156,635	888,127,996
	General reserve		2,075,780	574,481
	Consolidated Retained earnings		757,895,791	369,105,222
			<b>6,926,128,206</b>	<b>6,257,807,699</b>
	<b>Less: Adjustments as per regulation</b>			
	Goodwill and all other intangible assets (WDV of software, membership fee and license fee)		75,327,857	98,884,966
	Deferred tax asset arises on the provision against classified loan (40% on BDT 293,529,798 estimated)		117,411,919	-
			<b>192,739,776</b>	<b>98,884,966</b>
	<b>Total tier-1 capital</b>		<b>6,733,388,430</b>	<b>6,158,922,733</b>
	<b>Tier -2 capital</b>			
	General provision		760,491,081	636,751,477
	Revaluation reserves (50% of fixed assets and securities)		-	-
			<b>760,491,081</b>	<b>636,751,477</b>
	<b>Less: Adjustments as per regulation</b>			
	Revaluation reserves for fixed assets and securities		-	-
			-	-
	<b>Total tier-2 capital</b>		<b>760,491,081</b>	<b>636,751,477</b>
	A. Total regulatory capital		7,493,879,511	6,795,674,210
	B. Total risk weighted assets (RWA)		44,701,068,517	38,002,913,672
	C. Minimum capital requirement (MCR) ((10% of RWA or Tk 500 Crore whichever is higher)		5,000,000,000	5,000,000,000
	<b>D. Surplus/(deficiency) [A - C]</b>		<b>2,493,879,511</b>	<b>1,795,674,210</b>
	Capital to risk weighted assets ratio (CRAR):			
	Common equity tier-I (Against standard of minimum 6%)		<b>15.06%</b>	<b>16.21%</b>
	Total capital to risk weighted asset ratio (Against standard of minimum 10% with capital conservation buffer of 2.5%)		<b>16.76%</b>	<b>17.88%</b>
<b>15</b>	<b>Statutory reserve</b>			
	Balance at the beginning of the year		888,127,996	542,922,870
	Add: Transferred from profit during the year		278,028,639	345,205,126
			<b>1,166,156,635</b>	<b>888,127,996</b>
<b>16</b>	<b>Start-up Equity Investment fund</b>			
	Start-up fund has been created and reported as per the requirement of SMESPD Circular Letter No. 02 dated 09 July 2025 issued by Bangladesh Bank.			
	Opening balance		22,654,704	15,615,350
	Add: Addition during the year		10,007,314	7,039,354
	<b>Balance at the end of the year</b>		<b>32,662,018</b>	<b>22,654,704</b>
<b>17</b>	<b>Revaluation reserve</b>			
	Revaluation reserve on Govt. securities	17.1	19,184,498	13,637,689
	Amortization reserve on Govt. securities	17.2	109,866,389	24,046,027
			<b>129,050,887</b>	<b>37,683,716</b>
<b>17.1</b>	<b>Revaluation reserve on Govt. securities</b>			
	Opening balance		13,637,689	59,415
	Add adjustment during the year in mark to market method on treasury bond		689,210,748	83,668,519
	Add adjustment during the year in mark to market method on treasury bill		-	1,193,741
	Less: adjustment during the year in mark to market, maturity, sale and repo on treasury bond		683,663,939	70,260,899
	Less: adjustment during the year in mark to market, maturity, sale and repo on treasury bill		-	1,023,087
			<b>19,184,498</b>	<b>13,637,689</b>

Particulars	Note	2025 BDT	2024 BDT
<b>17.2 Amortization reserve on Govt. securities</b>			
Opening balance		24,046,027	13,608,522
Add: Adjustment of amortization of HTM securities		90,335,444	10,437,505
Less: Adjustment due to bond maturity		4,515,082	-
		<b>109,866,389</b>	<b>24,046,027</b>
<p>As per Bangladesh Bank's DOS circular letter # 5 dated May 26, 2008 all Government securities holding by scheduled banks with effect from July 1, 2008 must be segregated into HTM (Held to maturity) and HFT (Held for trading). HTM securities are to be amortized at the end of each year and any increase/decrease due such amortization is to be adjusted in the changes in equity system. HFT securities are to be revalued weekly as per mark to market method. Any increase/decrease due to such valuation (mark to market) can not be taken into Profit &amp; Loss account until sale or maturity rather the same is to be transferred to reserve for revaluation accounts.</p>			
<b>18 Surplus in profit and loss account/retained earnings</b>			
Balance at the beginning of the year		355,780,536	524,089,622
Net Profit/(Loss) for the year		1,000,731,325	703,935,394
Transfer to statutory reserve		278,028,639	345,205,126
Transfer to start-up fund		10,007,313	7,039,354
Cash dividend paid		350,000,000	520,000,000
		<b>718,475,909</b>	<b>355,780,536</b>
<b>18(a) Consolidated surplus in profit and loss account/Retained earnings</b>			
Community Bank Bangladesh PLC.		718,475,909	355,780,536
Add: Retained surplus from Community Bank Investment Limited		39,419,882	13,899,167
		<b>757,895,791</b>	<b>369,679,703</b>
<b>19 Contingent liabilities</b>			
Acceptance and endorsements	19.1	685,440,386	34,295,479
Letters of guarantee	19.2	12,233,636,700	9,568,002,676
Irrevocable letters of credit	19.3	1,454,144,029	1,537,152,568
Bills for collection	19.4	647,567,792	427,516,368
Other contingent liabilities		-	-
		<b>15,020,788,907</b>	<b>11,566,967,091</b>
<b>19.1 Acceptance and endorsements</b>			
Acceptances (Back to back)		61,025,175	8,415,603
Acceptances (ULC-Cash)		624,415,212	25,879,876
		<b>685,440,387</b>	<b>34,295,479</b>
<b>19.2 Letters of guarantee</b>			
Letters of guarantee (Local)		12,233,636,700	9,568,002,676
Letters of guarantee (Foreign)		-	-
		<b>12,233,636,700</b>	<b>9,568,002,676</b>
Balance for which the Bank is contingently liable in respect of guarantees issued favouring:			
Directors or officers		-	-
Government		10,064,014,301	8,186,878,686
Banks and other financial institutions		209,474,811	625,514,664
Others		1,960,147,588	755,609,326
		<b>12,233,636,700</b>	<b>9,568,002,676</b>
<b>19.3 Irrevocable letters of credit</b>			
Letters of credit back to back (Inland)		20,214,390	46,554,572
Letters of credit (General)		1,083,453,059	1,459,679,248
Back to back L/C		350,476,581	30,918,750
		<b>1,454,144,029</b>	<b>1,537,152,570</b>

Particulars		Note	2025 BDT	2024 BDT
<b>19.4</b>	<b>Bills for collection</b>			
	Local bills for collection		624,509,997	419,040,533
	Foreign bills for collection		23,057,795	8,475,835
			<b>647,567,792</b>	<b>427,516,368</b>
<b>20</b>	<b>Income statement</b>			
	<b>Income:</b>			
	Interest, discount and similar income	20.1	9,134,474,788	8,385,324,776
	Dividend income	23	55,119,017	55,507,315
	Fees, commission and brokerage	20.2	404,742,446	385,227,006
	Gains less losses arising from dealing securities	23	243,063,651	21,028,396
	Gain or (loss) on repo	23	322,504,026	188,661,682
	Gains less losses arising from investment securities	23	(1,224,021)	1,581
	Income from non-banking assets		-	-
	Other operating income	25	8,235,918	6,211,511
	Profit less losses on interest rate changes		-	-
			<b>10,166,915,825</b>	<b>9,041,962,267</b>
	<b>Expenses:</b>			
	Interest, fees and commission	22	6,057,593,055	4,935,806,749
	Administrative expenses	20.3	975,093,799	929,968,522
	Other operating expenses	33	421,359,358	361,953,680
	Depreciation on banking assets	32	171,136,770	211,013,086
			<b>7,625,182,982</b>	<b>6,438,742,037</b>
	<b>Operating Profit/(Loss)</b>		<b>2,541,732,843</b>	<b>2,603,220,230</b>
<b>20.1</b>	<b>Interest, discount and similar income</b>			
	Interest on loans and advances		7,180,890,699	7,080,231,885
	Interest on money at call on short notice		158,345,325	146,669,653
	Interest on placement with banks and financial institutions		73,091,724	5,832,968
	Interest on treasury bills and bonds		1,541,047,671	968,741,226
	Interest on subordinated bond		17,314,687	22,467,109
	Interest on commercial paper		145,150,176	143,242,591
	Profit on sukuk bond		18,634,506	18,139,344
			<b>9,134,474,788</b>	<b>8,385,324,776</b>
<b>20.2</b>	<b>Fees, commission and brokerage</b>			
	Fees		158,657,304	210,078,843
	Commission		246,085,142	175,148,163
			<b>404,742,446</b>	<b>385,227,006</b>
<b>20.3</b>	<b>Administrative expenses</b>			
	Salaries and allowances		658,136,787	624,928,327
	Rent, taxes, insurance, electricity etc.		124,935,664	107,968,908
	Legal expenses		3,672,874	1,416,571
	Postage, stamps, telecommunication etc.		34,224,895	34,416,122
	Stationery, printing, advertisement etc.		23,976,859	20,440,806
	Managing director's salary and fees	29	10,442,063	17,645,000
	Directors' fees and expenses		2,967,000	3,254,500
	Auditors' fee		1,201,750	626,750
	Repairs and maintenance	32	115,535,908	119,271,538
			<b>975,093,799</b>	<b>929,968,522</b>
<b>21</b>	<b>Interest income</b>			
	Interest on loans and advances		7,180,890,699	7,080,231,885
	Interest on money at call on short notice		158,345,325	146,669,653
	Interest on placement with banks and financial institutions		73,091,724	5,832,968
			<b>7,412,327,748</b>	<b>7,232,734,506</b>

Particulars		Note	2025 BDT	2024 BDT
<b>20(a)</b>	<b>Consolidated Interest income</b>			
	Community Bank Bangladesh PLC.		7,412,327,748	7,232,734,506
	Community Bank Investment Limited		49,562,508	43,497,352
			<b>7,461,890,256</b>	<b>7,276,231,858</b>
	Less: Inter-company transactions			
	Interest income from parent		619,578	154,692
	Interest income from subsidiary		8,070,406	12,373,262
			<b>7,453,200,272</b>	<b>7,263,703,904</b>
<b>22</b>	<b>Interest expense on deposits and borrowings</b>			
	Interest on current accounts		13,742,400	16,547,030
	Interest on special notice deposits (SND)		416,439,940	583,976,994
	Interest on savings deposits		110,943,460	105,252,242
	Interest on term deposits		5,180,221,940	3,767,241,652
			<b>5,721,347,740</b>	<b>4,473,017,918</b>
	Interest on money at call on short notice		8,409,203	15,954,778
	Interest on Bangladesh Bank borrowings		264,577,983	417,615,119
	Interest on Inter Bank borrowings		63,258,129	29,218,934
			<b>6,057,593,055</b>	<b>4,935,806,749</b>
<b>21(a)</b>	<b>Consolidated Interest paid on deposits and borrowings</b>			
	Community Bank Bangladesh PLC.		6,057,593,055	4,935,806,749
	Community Bank Investment Limited		8,070,406	12,373,261
			<b>6,065,663,461</b>	<b>4,948,180,010</b>
	Less: Inter-company transactions			
	Interest paid to subsidiary		619,578	154,692
	Interest paid to parent		8,070,406	12,373,262
			<b>6,056,973,477</b>	<b>4,935,652,056</b>
<b>23</b>	<b>Investment income</b>			
	Interest on treasury bills and bonds		1,431,754,436	966,915,858
	Gain/ (Loss) on dealing of securities		243,063,651	21,028,396
	Interest on reverse repo		109,293,235	1,825,368
	Gain/ (Loss) on repo		322,504,026	188,661,682
	Interest on subordinated bond		17,314,687	22,467,109
	Interest on perpetual bond		145,150,176	143,242,591
	Profit on sukuk bond		18,634,506	18,139,344
	Gain/(loss) on trading shares (Realized)		(1,224,021)	1,581
	Dividend on preference shares		39,177,468	42,025,280
	Dividend on ordinary shares		15,941,549	13,482,035
			<b>2,341,609,713</b>	<b>1,417,789,244</b>
<p>Although the above-mentioned income streams are reported under "investment income" in compliance with BRPD Circular No. 14 of 2003, only dividend income and capital gains/(losses) on trading shares qualify as investment income for a bank. All other line items, by virtue of the nature of banking operations, constitute business income. Therefore, except for dividend income and capital gains/(losses), these items should not fall within the scope of investment income under the applicable tax laws.</p>				
<b>23(a)</b>	<b>Consolidated investment income</b>			
	Community Bank Bangladesh PLC.		2,341,609,713	1,417,789,244
	Community Bank Investment Limited		2,364,438	(862,586)
			<b>2,343,974,151</b>	<b>1,416,926,658</b>
<b>24</b>	<b>Commission, exchange and brokerage</b>			
	Commission on general banking (PO, FDD)		319,599	256,500
	Commission on trade business (LG, LC, Acceptance)		107,783,338	78,474,981
	Commission on digital banking service		22,105,368	13,159,700
	Commission on underwriting Treasury bill/ Bond		35,740,195	10,413,102
	Commission on automated chalan		4,215,711	1,508,589

Particulars		Note	2025 BDT	2024 BDT
	Other commission		1,161,539	874,472
	Exchange gain (net of exchange loss)		74,759,392	70,460,819
	Service fees and charges	23.1	158,657,304	210,078,843
			<b>404,742,446</b>	<b>385,227,006</b>
<b>24.1</b>	<b>Service fees and charges</b>			
	Account service charges		5,622,170	4,627,460
	Appraisal/processing fees		6,724,249	89,513,746
	Fees and charges (Debit, Credit, Prepaid Cards, etc.)		135,199,136	107,598,095
	Fees for investment and trading of Govt securities		51,928	27,383
	Fees - instant salary advance facility		1,532	-
	Fees income from Structured Finance		125,639	-
	Passport endorsement fees		7,500	-
	SMS banking charges		3,311,400	2,798,187
	BACH/BEFTN charges		1,283,291	1,119,291
	Trade finance charges		5,499,909	3,673,281
	Locker charges		800,000	687,000
	Pay order fees		30,550	34,400
			<b>158,657,304</b>	<b>210,078,843</b>
<b>24(a)</b>	<b>Consolidated commission, exchange and brokerage</b>			
	Community Bank Bangladesh PLC.		404,742,446	385,227,006
	Community Bank Investment Limited		21,769,363	20,803,512
			<b>426,511,809</b>	<b>406,030,518</b>
<b>25</b>	<b>Other operating income</b>			
	Miscellaneous income including forfeiture amount of provident fund		8,235,918	6,211,511
			<b>8,235,918</b>	<b>6,211,511</b>
<b>25(a)</b>	<b>Consolidated other operating income</b>			
	Community Bank Bangladesh PLC.		8,235,918	6,211,511
	Community Bank Investment Limited		-	-
			<b>8,235,918</b>	<b>6,211,511</b>
<b>26</b>	<b>Rent, taxes, insurance, electricity etc.</b>			
	Rent, rates and taxes		55,809,370	41,889,924
	Insurance		35,250,265	35,675,535
	Power and electricity		21,846,616	18,192,002
	Other utility		12,029,413	12,211,447
			<b>124,935,664</b>	<b>107,968,908</b>
<b>26.1</b>	The major portion of insurance premium (BDT 32,449,188 in 2025 and BDT 31,599,873 in 2024) was paid to Bangladesh Bank as per DOS circular letter no 1 dated 10 January 2007 and Circular no. DID-02/2012 dated 02 October 2012 in exchange of coverage of deposits up to certain threshold in case the bank goes bankrupt. The rest of the premium covers Property, Cash security etc.			
<b>26(a)</b>	<b>Consolidated rent, taxes, insurance, electricity etc.</b>			
	Community Bank Bangladesh PLC.		124,935,664	107,968,908
	Community Bank Investment Limited		999,778	813,283
			<b>125,935,442</b>	<b>108,782,191</b>
<b>27</b>	<b>Postage, stamp, telecommunication etc</b>			
	Postage and courier		2,431,365	1,964,641
	Telegram, telex, fax and network		7,918,458	7,519,145
	Court fees and stamps		99,337	77,614
	Telephone and mobile		23,775,735	24,854,722
			<b>34,224,895</b>	<b>34,416,122</b>
<b>27(a)</b>	<b>Consolidated postage, stamps, telecommunication etc.</b>			
	Community Bank Bangladesh PLC.		34,224,895	34,416,122
	Community Bank Investment Limited		79,684	118,568
			<b>34,304,579</b>	<b>34,534,690</b>

Particulars		Note	2025 BDT	2024 BDT
<b>28</b>	<b>Stationery, printing, advertisement etc.</b>			
	Office stationery and printing		8,940,080	7,546,974
	Security stationery		6,716,715	5,001,577
	Advertisement		8,320,064	7,892,255
			<b>23,976,859</b>	<b>20,440,806</b>
<b>28(a)</b>	<b>Consolidated stationery, printing, advertisements etc.</b>			
	Community Bank Bangladesh PLC.		23,976,859	20,440,806
	Community Bank Investment Limited		60,935	99,790
			<b>24,037,794</b>	<b>20,540,596</b>
<b>29</b>	<b>Managing Director's salary and fees (Bank only)</b>			
	Basic salary		5,908,084	10,450,000
	Allowances		3,012,290	2,750,000
	Bonus (festival and incentive)		930,881	3,400,000
	Bank's contribution to Provident fund		590,808	1,045,000
			<b>10,442,063</b>	<b>17,645,000</b>
<b>30</b>	<b>Directors' fees</b>			
	Each director of the Bank is paid as per BRPD circular letter no. 11 dated 4 October 2015 per board and it's committee meeting attended in 2025.			
	Meeting attendance fees		2,967,000	3,254,500
			<b>2,967,000</b>	<b>3,254,500</b>
<b>30(a)</b>	<b>Consolidated Directors' fees</b>			
	Community Bank Bangladesh PLC.		2,967,000	3,254,500
	Community Bank Investment Limited		333,500	391,000
			<b>3,300,500</b>	<b>3,645,500</b>
<b>31</b>	<b>Auditors' fees</b>			
	Annual audit and Cororate Governance compliance audit fees		1,045,000	545,000
	VAT on audit fees (i.e. 15%)		156,750	81,750
			<b>1,201,750</b>	<b>626,750</b>
<b>31(a)</b>	<b>Consolidated Auditors fees</b>			
	Community Bank Bangladesh PLC.		1,201,750	626,750
	Community Bank Investment Limited		34,500	34,500
			<b>1,236,250</b>	<b>661,250</b>
<b>32</b>	<b>Depreciation on and repairs to bank's assets</b>			
	<b>Depreciation of property plant and equipments*</b>			
	Furniture and fixtures		18,816,895	17,757,487
	Office equipments, appliance and machinery		14,735,629	22,400,162
	IT hardware		27,339,773	53,624,747
	Motor vehicles		1,010,428	3,942,557
	Right of use assets		83,961,886	83,713,854
	<b>Amortization of intangible assets</b>			
	IT software		25,272,159	29,574,279
			<b>171,136,770</b>	<b>211,013,086</b>
	<b>Repair and maintenance expenses</b>			
	Transport maintenance		40,607,582	42,004,076
	Building maintenance		430,915	76,393
	Hardware and software maintenance		47,537,945	44,158,089
	Office equipment maintenance		3,976,905	6,937,453
	Furniture and fixures maintenance		1,447,132	3,374,744
	Cards maintenance		5,809,824	5,560,000
	ATM maintenance		15,725,605	17,160,783
			<b>115,535,908</b>	<b>119,271,538</b>
			<b>286,672,678</b>	<b>330,284,624</b>

Particulars		Note	2025 BDT	2024 BDT
<b>32(a)</b>	<b>Consolidated depreciation and repairs of Bank's assets</b>			
	Community Bank Bangladesh PLC.		286,672,678	330,284,624
	Community Bank Investment Limited		2,114,109	2,153,283
			<b>288,786,787</b>	<b>332,437,907</b>
<b>33</b>	<b>Other expenses</b>			
	Local conveyance		6,245,911	6,728,029
	Fuel expenses		2,332,372	2,021,789
	Staff traveling		2,567,513	1,784,418
	Professional fees		2,281,372	4,795,155
	Regulatory fees and charges		891,287	734,415
	Office refreshment		9,936,219	9,314,680
	Promotional expenses		20,798,228	17,002,829
	Books, newspapers and periodicals		55,389	1,546,925
	Excise duty and Government levies		982,007	520,443
	Staff training, development and engagement		11,314,907	5,479,012
	Staff recruitment		2,739,121	333,987
	Cash carrying charges		30,496,783	30,484,486
	Bank charges		24,444,549	191,658
	Utensils		58,053	215,005
	IT enabled services		18,475	21,325
	IT consumables		2,028,169	2,199,950
	Security expense		66,139,550	62,786,139
	Cleaning expense		769,497	413,294
	Card issue, re-issue and renewal expense		19,779,745	24,931,707
	Card transaction driven expenses		59,167,598	37,324,371
	AGM expenses		912,582	839,583
	SWIFT expenses		5,073,041	987,500
	Membership fees and subscriptions		7,261,018	13,261,197
	Sponsorship expenses		1,624,842	14,949
	CSR expenses		70,393,539	79,747,731
	Outsourced support service/function expense		29,329,558	22,216,504
	Bad loan collection agency commission		8,392,974	-
	Office consumable		2,993,754	2,524,083
	BO account maintenance charges		69,337	900
	NID verification expense		1,606,089	430,413
	Archiving expense		4,707,966	913,634
	Documentation Charges - CIB		-	414,890
	Remeasurement loss on actuarial valuation - Gratuity Fund		91,324	929,445
	Loss on sale of fixed assets		-	19
	Operational loss		-	755,000
	Finance charge on lease liability		25,856,589	30,088,215
			<b>421,359,358</b>	<b>361,953,680</b>
	Expenses incurred by the bank shown in these financial statements are inclusive of VAT where applicable as per VAT and Supplementary Duty Act-2012 and rules-2016.			
<b>33(a)</b>	<b>Consolidated other expenses</b>			
	Community Bank Bangladesh PLC.		421,359,358	361,953,680
	Community Bank Investment Limited		3,722,828	3,059,211
			<b>425,082,186</b>	<b>365,012,891</b>
<b>34</b>	<b>Provision</b>			
	For classified loans and advances		1,026,716,404	732,105,384
	For unclassified loans and advances		84,458,236	(33,760,256)
	For special general provision covid-19		-	(102,350)
			<b>1,111,174,640</b>	<b>698,242,778</b>

Particulars	Note	2025 BDT	2024 BDT
For off balance sheet items		32,337,023	12,781,088
For diminution in value of Investments		4,207,510	168,600,000
For investment in subsidiary		-	(2,419,265)
For other assets		3,870,475	(10,000)
		<b>1,151,589,648</b>	<b>877,194,601</b>
<b>34(a) Consolidated provision for loans and advances and investments</b>			
<b>34.1(a) For loans and advances</b>			
Community Bank Bangladesh PLC.		1,111,174,640	698,242,778
Community Bank Investment Limited		6,944,345	4,329,253
		<b>1,118,118,985</b>	<b>702,572,031</b>
<b>34.2(a) For off balance sheet items</b>			
Community Bank Bangladesh PLC.		32,337,023	12,781,088
Community Bank Investment Limited		-	-
		<b>32,337,023</b>	<b>12,781,088</b>
<b>34.3(a) For diminution in value of Investments</b>			
Community Bank Bangladesh PLC.		4,207,510	168,600,000
Community Bank Investment Limited		(3,915,594)	(4,550,300)
		<b>291,916</b>	<b>164,049,700</b>
<b>34.4(a) For other assets</b>			
Community Bank Bangladesh PLC.		3,870,475	(10,000)
Community Bank Investment Limited		-	-
		<b>3,870,475</b>	<b>(10,000)</b>
<b>35 Provision for taxation</b>			
<b>35.1 Current tax expense</b>			
Current year		521,074,454	1,081,248,416
Adjustment for prior year		-	-
		<b>521,074,454</b>	<b>1,081,248,416</b>
<b>35.2 Deferred tax expense/(credit)</b>			
Net deferred Tax liability/(asset) originated for temporary differences		(131,662,584)	(59,158,181)
		<b>(131,662,584)</b>	<b>(59,158,181)</b>
<b>35(a) Consolidated provision for taxation</b>			
<b>35.1(a) Current tax expense</b>			
Community Bank Bangladesh PLC.		521,074,454	1,081,248,416
Community Bank Investment Limited		11,787,727	9,675,641
		<b>532,862,181</b>	<b>1,090,924,057</b>
<b>35.2(a) Deferred tax expense/(credit)</b>			
Community Bank Bangladesh PLC.		(131,662,584)	(59,158,181)
Community Bank Investment Limited		516,462	4,116,745
		<b>(131,146,122)</b>	<b>(55,041,436)</b>
		<b>401,716,059</b>	<b>1,035,882,621</b>
<b>36 Earnings per share</b>			
Earnings per share (EPS) has been computed by dividing the profit after tax (PAT) by the weighted average number of ordinary shares outstanding as on 31 December 2025 as per IAS 33: Earnings per share. Diluted EPS was not required to calculate as there was no dilution possibilities during the year.			
Net profit after tax (Numerator)		1,000,731,325	703,935,394
Number of Ordinary shares outstanding (Denominator)		500,000,000	500,000,000
Earnings per share (EPS)		<b>2.00</b>	<b>1.41</b>
<b>36(a) Consolidated earnings per share</b>			
Net profit after tax (Numerator)		1,028,327,820	716,529,119
Number of Ordinary shares outstanding (Denominator)		500,000,000	500,000,000
Consolidated earnings per share (CEPS)		<b>2.06</b>	<b>1.43</b>

Particulars		Note	2025 BDT	2024 BDT
<b>37</b>	<b>Cash and cash equivalent</b>			
	Cash in hand (Including foreign currency)		1,916,986,557	1,322,038,808
	Balance with Bangladesh Bank and its agents banks (Including foreign currency)		3,737,389,497	2,920,540,280
	Balance with other banks and financial institutions		1,281,291,501	330,476,826
	Money at call on short notice		935,435,000	50,000,000
	Prize bond		390,500	248,800
			<b>7,871,493,055</b>	<b>4,623,304,714</b>
<b>37(a)</b>	<b>Consolidated cash and cash equivalent</b>			
	Community Bank Bangladesh PLC.		7,871,493,055	4,623,304,714
	Community Bank Investment Limited		44,146,868	11,724,129
			<b>7,915,639,923</b>	<b>4,635,028,843</b>
	Less: Inter-company transactions			
	CBIL bank account balance maintained with CBBPLC.		44,145,046	11,722,739
			<b>7,871,494,877</b>	<b>4,623,306,104</b>
<b>38</b>	<b>Receipts from other operating activities</b>			
	Miscellaneous income including forfeiture amount of provident fund		8,235,918	6,211,511
			<b>8,235,918</b>	<b>6,211,511</b>
<b>39</b>	<b>Payment for other operating activities</b>			
	Rent, taxes, insurance, electricity etc.		124,935,664	107,968,908
	Legal expense		3,672,874	1,416,571
	Audit fees		1,201,750	626,750
	Directors fees and expenses		2,967,000	3,254,500
	Repair and maintenance		115,535,908	119,271,538
	Other expenses		390,103,901	393,482,602
			<b>638,417,097</b>	<b>626,020,869</b>
<b>39(a)</b>	<b>Consolidated Payment for other operating activities</b>			
	Community Bank Bangladesh PLC.		638,417,097	626,020,869
	Community Bank Investment Limited		6,704,845	5,997,756
			<b>645,121,942</b>	<b>632,018,625</b>

Particulars	Note	2025 BDT	2024 BDT
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40 General disclosure

40.1 Audit committee

The Audit committee of the Bank was constituted in the 1st meeting of the Board of Directors held on 29 November, 2018 in compliance with the BRPD Circular No. 11, Dated 27 October, 2013. The Audit committee was formed to assist the Board in fulfilling its oversight responsibilities. The present Audit committee was reconstituted by the Board in its 69th Board Meeting held on October 22, 2025 in compliance with the BRPD Circular No. 02, Dated 11 February, 2024 consisting of the following members:

Sl no	Name of Director	Status with the Bank	Status with the Committee	Educational qualification
1.	Mr. Syed Rafiqul Haq	Independent Director	Chairman	MBA, M.Sc
2.	Mr. Sarder Nurul Amin, BPM (Sheba)	Director	Member	MBA, M.Com
3.	Mr. Md. Kamrul Ahsan	Director	Member	B.Com and M.Com
4.	Mr. Mohammed Tofazzul Hussain FCA	Independent Director	Member	Masters, FCA
5.	Mr. Kamrul Hasan Talukdar	Director	Member	BA

During year 2025, the Audit Committee of the Board conducted 04 (Four) meetings in which among others, the following issues were discussed:

- > Audited Financial statements for the year ended 31 December 2024 of the Bank;
- > Recommended the appointment of External Auditors of the Bank for the year 2025;
- > Recommended the appointment of Corporate Governance Compliance Auditors of the Bank for the year 2025;
- > Management Report from the External Auditors and compliance thereof;
- > Summary of major observations of Audit Reports on various Branches and Divisions with compliance thereon;
- > Approved the Risk Based Annual Audit Plan;
- > Reviewed the different policies of the Bank and recommended to Board of Directors of the Bank for final approval;
- > Summary Audit Report on various Branches and Divisions with compliance.
- > Annual Integrated Health Report;
- > Cyber Security and Bank's preparedness.

40.2 Related party/(ies) transactions

i) Related party transaction is a transfer of resources, services, or obligations between related parties, regardless of whether a price is charged as per IAS 24. The Bank in normal course of business had transactions with other entities that fall within the definition of 'Related Party' as contained in International Accounting Standards 24: Related party disclosures and as defined in the BRPD circular no 14, dated 25 June 2003.

The significant related party transactions during the year were as follows:

Sl no.	Name of the Related Parties	Relationship	Nature of transactions	Transaction / outstanding amount 2025	Transaction / outstanding amount 2024
1	Bangladesh Police Kallyan Trust (BPKT)	Parent	Rental payment for CBBPLC. office premises at Police Plaza Concord, Tower-2, Gulshan, Dhaka. (5th Floor, 10th Floor 11th and 12th Floor) and 7th Floor of Tower 1.	BDT 61,886,138.00	BDT 58,194,660.00
2	Bangladesh Police Kallyan Trust (BPKT)	Parent	Preliminary expenses paid	Nil	BDT 30,21,172.67
3	Police Trust Security and logistics Limited	A unit of parent	Payment for security services at Police Plaza Concord, Tower-2, Gulshan, Dhaka. (5th Floor, 10th Floor 11th Floor and 12th Floor)	BDT 46,282,887.00	BDT 44,998,340.00
4	Police Trust tours and travels	A unit of parent	Mainly airline tickets sales	BDT 238,119.00	BDT 15,500.00
5	Police news	A unit of Parent	Payment for advertisement of CBBPLC.	BDT 1,200,000.00	BDT 1,200,000.00

Sl no.	Name of the Related Parties	Relationship	Nature of transactions	Transaction / outstanding amount 2025	Transaction / outstanding amount 2024
6	Police plaza concord	A unit of Parent	Service charge and electricity bill payment for CBBPLC. office premises at Police Plaza Concord, Tower-2, Gulshan, Dhaka. (Level-5,10,11 and 12)	BDT 18,974,542.83	BDT 15,570,284.15
7	Police trust industrial product limited	A unit of Parent	Payment for purchase of stationary and pantry items	BDT 171,995.00	BDT 143,413.00
8	PKT Security and logistics Limited	A unit of parent	Current account maintained with CBBPLC.	Net transaction - BDT 00.00 Outstanding - BDT 00.00	Net transaction - withdrawal BDT 2,182,646.86 Outstanding - BDT 00.00
9	PKT Security and logistics Limited	A unit of parent	SND account maintained with CBBPLC.	Net transaction - BDT 00.00 Outstanding - BDT 00.00	Net transaction - withdrawal BDT 1,734,856.44 Outstanding - BDT 00.00
10	Police Trust tours and travels	A unit of parent	SND account maintained with CBBPLC.	Net transaction - deposit BDT 2,439,879.99 Outstanding - BDT 4,074,384.85	Net transaction - withdrawal BDT 776,242.88 Outstanding - BDT 1,634,504.86
11	Police Trust tours and travels	A unit of parent	Fixed deposit account maintained with CBBPLC.	Net transaction - BDT 00.00 Outstanding - BDT 20,000,000.00	Net transaction - BDT 00.00 Outstanding - BDT 20,000,000.00
12	Bangladesh police kallyan trust bank tahabil kendriya	A unit of parent	Current account maintained with CBBPLC.	Net transaction - deposit BDT 45,740,195.82 Outstanding - BDT 63,531,516.64	Net transaction - withdrawal BDT 73,065,602.65 Outstanding - BDT 17,791,320.82
13	Bangladesh police kallyan trust anudan tahabil	A unit of parent	Current account maintained with CBBPLC.	Net transaction - deposit BDT 14,282,400.00 Outstanding - BDT 31,905,916.00	Net transaction - withdrawal BDT 9,614,131.00 Outstanding - BDT 17,623,516.00
14	Police plaza nondonkanon chattagram	A unit of parent	Current account maintained with CBBPLC.	Net transaction - deposit BDT 280,000.00 Outstanding - BDT 280,515.00	Net transaction - withdrawal BDT 3,000.00 Outstanding - BDT 515.00
15	Bangladesh police kallyan trust nirman	A unit of parent	Current account maintained with CBBPLC.	Net transaction - BDT 00.00 Outstanding - BDT 5,509.12	Net transaction - withdrawal BDT 25,000.00 Outstanding - BDT 5,509.12
16	BPKT dew drinking water	A unit of parent	Current account maintained with CBBPLC.	Net transaction - Deposit BDT 50,000.00 Outstanding - BDT 54,184.45	Net transaction - withdrawal BDT 55,000.00 Outstanding - BDT 4,184.45
17	Police trust convention centre chattogram	A unit of parent	Current account maintained with CBBPLC.	Net transaction - deposit BDT 6,091,289.00 Outstanding - BDT 9,070,535.87	Net transaction - deposit BDT 816,131.00 Outstanding - BDT 2,979,246.87
18	Police plaza munshigonj	A unit of parent	Current account maintained with CBBPLC.	Net transaction - 00.00 Outstanding - BDT 145.00	Net transaction - 00.00 Outstanding - BDT 145.00
19	Police plaza comilla	A unit of parent	Current account maintained with CBBPLC.	Net transaction - 00.00 Outstanding - BDT 145.00	Net transaction - 00.00 Outstanding - BDT 145.00

Sl no.	Name of the Related Parties	Relationship	Nature of transactions	Transaction / outstanding amount 2025	Transaction / outstanding amount 2024
20	Police plaza bogura	A unit of parent	Current account maintained with CBBPLC.	Net transaction - deposit BDT 25,964,208.00 Outstanding - BDT 27,166,609.20	Net transaction - withdrawal BDT 2,515,384.5 Outstanding - BDT 1,202,401.2
21	Kuakata project potuakhali	A unit of parent	Current account maintained with CBBPLC.	Net transaction - Deposit BDT 269,990.00 Outstanding - BDT 274,889.00	Net transaction - BDT 00.00 Outstanding - BDT 4,899.00
22	PSC convention hall mirpur	A unit of parent	Current account maintained with CBBPLC.	Net transaction - Withdraw BDT 1,328,787.00 Outstanding - BDT 18,491,748.00	Net transaction - deposit BDT 19,817,973.00 Outstanding - BDT 19,820,535.00
23	PPC biggapon AAI	A unit of parent	Current account maintained with CBBPLC.	Net transaction - withdraw BDT 286,499.00 Outstanding - BDT 4,388,831.38	Net transaction - deposit BDT 4,672,971.00 Outstanding - BDT 4,675,330.38
24	Police trust construction and development limited	A unit of parent	Current account maintained with CBBPLC.	Net transaction - withdrawal BDT 2,389,380.35 Outstanding - BDT 00.00	Net transaction - withdrawal BDT 1,211,286.84 Outstanding - BDT 2,389,380.35
25	An account maintained by BPKT on account of Community Bank Bangladesh PLC.	Parent	Current account maintained with CBBPLC.	Net transaction -Deposit 1,697,322.96 Outstanding - BDT 1,697,992.29	Net transaction - 00.00 Outstanding - BDT 669.33
26	Bangladesh police kallyan trust(donation fund)	Parent	SND account maintained with CBBPLC.	Net transaction - Deposit BDT 59.70 Outstanding - BDT 3,777.01	Net transaction - withdrawal BDT 14,858.77 Outstanding - BDT 3,717.31
27	Police trust construction and development limited	A unit of parent	SND account maintained with CBBPLC.	Net transaction - withdrawal BDT 253,570.53 Outstanding - BDT 8,864,678.93	Net transaction - withdrawal BDT 904,912.32 Outstanding - BDT 9,118,249.47
28	Police trust industrial products ltd.	A unit of parent	SND account maintained with CBBPLC.	Net transaction - withdrawal BDT 28,050,791.16 Outstanding - BDT 21,220,781.67	Net transaction - withdrawal BDT 7,345,355.60 Outstanding - BDT 49,271,572.83
29	Police trust security and logistics limited	A unit of parent	SND account maintained with CBBPLC.	Net transaction - Deposit BDT 16,418,160.85 Outstanding - BDT 25,375,794.66	Net transaction - withdrawal BDT 28,929,109.48 Outstanding - BDT 8,957,633.81
30	Police Trust Security And Logistics Limited	A unit of parent	Fixed deposit account maintained with CBBPLC.	Net transaction- BDT 00.00 Outstanding - BDT 30,000,000.00	Net transaction- Deposit BDT 30,000,000.00 Outstanding - BDT 30,000,000.00
31	Bangladesh police kallyan trust employees provident fund	A unit of parent	SND account maintained with CBBPLC.	Net transaction - deposit BDT 561,884.84 Outstanding - BDT 1,970,961.87	Net transaction - deposit BDT 581,416.4 Outstanding - BDT 1,409,077.03
32	Police trust construction and development limited	A unit of parent	Fixed deposit account maintained with CBBPLC.	Net transaction - BDT 00.00 Outstanding - BDT 20,000,000.00	Net transaction - BDT 00.00 Outstanding - BDT 20,000,000.00
33	Police plaza Bogura	A unit of parent	Fixed deposit account maintained with CBBPLC.	Net transaction - BDT 00.00 Outstanding - BDT 24,000,000.00	Net transaction - BDT 00.00 Outstanding - BDT 24,000,000.00

Sl no.	Name of the Related Parties	Relationship	Nature of transactions	Transaction / outstanding amount 2025	Transaction / outstanding amount 2024
34	Bangladesh police service foundation	A unit of parent	SND account maintained with CBBPLC.	Net transaction - deposit BDT 5,623,083.33 Outstanding - BDT 24,720,203.07	Net transaction - deposit BDT 2,289,496.13 Outstanding - BDT 19,097,119.74
35	Bangladesh police service association	A unit of parent	SND account maintained with CBBPLC.	Net transaction - withdraw BDT 12,348,833.13 Outstanding - BDT 15,387,635.52	Net transaction - deposit BDT 15,416,550.98 Outstanding - BDT 27,736,468.65
36	Bangladesh Police Kallyan Trust (BPKT)	Parent	Current account maintained with CBBPLC.	Net transaction - deposit BDT 215,129.00 Outstanding - BDT 244,769.50	Net transaction - withdrawal BDT 121,365.00 Outstanding - BDT 29,640.5
37	Bangladesh Police Kallyan Trust (BPKT)	Parent	SND account maintained with CBBPLC.	Net transaction - Deposit BDT 147,646,243.06 Outstanding - BDT 256,325,603.02	Net transaction - withdrawal BDT 78,926,918.41 Outstanding - BDT 108,679,359.96
38	Bangladesh Police Kallyan Trust (BPKT)	Parent	Fixed deposit account maintained with CBBPLC.	Net transaction - withdrawal BDT 360,340,656.38 Outstanding - BDT 1,185,200,000.00	Net transaction - deposit BDT 244,856,031.38 Outstanding - BDT 1,545,540,656.38
39	Police plaza concord	A unit of parent	Current account maintained with CBBPLC.	Net transaction - withdraw BDT 92,205.96 Outstanding - BDT 35,321,663.20	Net transaction - deposit BDT 10,226,609.66 Outstanding - BDT 35,413,869.17
40	Bangladesh Police Kallyan tahabil masak vata	A unit of parent	Current account maintained with CBBPLC.	Net transaction - BDT 00.00 Outstanding - BDT 75,165.00	Net transaction - BDT 00.00 Outstanding - BDT 75,165.00
41	Bangladesh police officers bahumukhi samabai samiti	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - Withdraw BDT 238,901,211.53 Outstanding - BDT 36,488,304.12	Net transaction - deposit BDT 9,008,824.13 Outstanding - BDT 275,389,515.65
42	Bangladesh police officers bahumukhi samabai samiti-2	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - withdraw BDT 904,675,139.32 Outstanding - BDT 381,075,186.72	Net transaction - deposit BDT 38,292,527.85 Outstanding - BDT 1,285,750,326.04
43	Bangladesh police officers housing society-3	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - withdrawal BDT 380,750,533.11 Outstanding - BDT 75,024,242.20	Net transaction - withdrawal BDT 141,716,633.48 Outstanding - BDT 455,774,775.31
44	POLWEL POHS-3	Common director with significant influence	Fixed deposit account maintained with CBBPLC.	Net transaction - deposit BDT 4,344,127.89 Outstanding - BDT 99,228,181.81	Net transaction - deposit BDT 8,691,904.67 Outstanding - BDT 94,884,053.92
45	Detective bangladesh police	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - deposit BDT 566,215.00 Outstanding - BDT 1,665,192.13	Net transaction - deposit BDT 586,520.0 Outstanding - BDT 1,098,977.13
46	Bangladesh police volleyball club	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - deposit BDT 754,490.00 Outstanding - BDT 3,058,086.25	Net transaction - deposit BDT 1,803,890.0 Outstanding - BDT 2,303,596.25

Sl no.	Name of the Related Parties	Relationship	Nature of transactions	Transaction / outstanding amount 2025	Transaction / outstanding amount 2024
47	Bangladesh police sports fund	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - deposit BDT 26,147,622.12 Outstanding - BDT 32,636,535.93	Net transaction - deposit BDT 3,800,199.09 Outstanding - BDT 6,488,913.81
48	President bangladesh police archery club	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - 00.00 Outstanding - BDT 909,763.5	Net transaction - withdrawal BDT 3,217,350.0 Outstanding - BDT 909,763.5
49	Shaheed police smrity college pension fund	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - deposit BDT 4,758,478.49 Outstanding - BDT 8,514,984.91	Net transaction - deposit BDT 65,661.92 Outstanding - BDT 3,756,506.42
50	Polwel market rent account	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - deposit BDT 767,223.89 Outstanding - BDT 3,222,442.08	Net transaction - withdrawal BDT 20,743,060.0 Outstanding - BDT 2,455,218.18
51	Polwel market service charge account	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - Deposit BDT 1,647,925.33 Outstanding - BDT 2,942,126.94	Net transaction - withdrawal BDT 2,882,214.26 Outstanding - BDT 1,294,201.61
52	Polwel central account	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - deposit BDT 1,008,929.00 Outstanding - BDT 1,239,073.51	Net transaction - withdrawal BDT 1,469,475.6 Outstanding - BDT 230,144.51
53	Polwel dividend account	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - withdrawal BDT 1,216,022.5 Outstanding - BDT 1,217,633.86	Net transaction - withdrawal BDT 9,460,521.0 Outstanding - BDT 2,433,656.36
54	Polwel cng station account	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - deposit BDT 3,385,535.00 Outstanding - BDT 4,679,174.25	Net transaction - withdrawal BDT 2,452,935.0 Outstanding - BDT 1,293,639.25
55	Polwel jonaki cinema hall account	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - withdrawal BDT 500.00 Outstanding - BDT 903,748.25	Net transaction - withdrawal BDT 500.00 Outstanding - BDT 904,248.25
56	Bangladesh police co-operative society ltd.	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - withdrawal BDT 5,542,045.59 Outstanding - BDT 2,221,408.99	Net transaction - withdrawal BDT 17,181,796.95 Outstanding - BDT 7,763,454.58
57	POLWEL welfare fund	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - BDT 00.00 Outstanding - BDT 283,708.00	Net transaction - withdrawal BDT 150.00 Outstanding - BDT 283,708.00
58	POLWEL POHS-3	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - withdrawal BDT 500.0 Outstanding - BDT 853,069.22	Net transaction - withdrawal BDT 10,010,000.0 Outstanding - BDT 853,569.22
59	Polwel business enterprise	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - BDT 00.00 Outstanding - BDT 262.25	Net transaction - BDT 00.00 Outstanding - BDT 262.25

Sl no.	Name of the Related Parties	Relationship	Nature of transactions	Transaction / outstanding amount 2025	Transaction / outstanding amount 2024
60	Bangladesh police co-operative society	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - withdrawal BDT 1,397,061.75 Outstanding - BDT 664,141.58	Net transaction - withdrawal BDT 4,957,883.47 Outstanding - BDT 2,061,203.33
61	POLWEL printing press	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - deposit BDT 360,134.4 Outstanding - BDT 589,070.65	Net transaction - withdrawal BDT 281,908.0 Outstanding - BDT 228,936.25
62	POLWEL employees provident fund	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - withdrawal BDT 1,657,812.42 Outstanding - BDT 671,006.71	Net transaction - withdrawal BDT 2,027,411.02 Outstanding - BDT 2,328,819.13
63	POLWEL abason prokolpo account	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - deposit BDT 13,569.64 Outstanding - BDT 889,461.45	Net transaction - deposit BDT 11,641.26 Outstanding - BDT 875,891.81
64	BD police wrestling boxing body building & weight lifting club	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - withdrawal BDT 485,393.75 Outstanding - BDT 1,212,791.25	Net transaction - withdrawal BDT 43,081.0 Outstanding - BDT 1,698,185.0
65	Police officers club	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - Deposit BDT 830.29 Outstanding - BDT 59,930.14	Net transaction - withdrawal BDT 1,397,045.46 Outstanding - BDT 59,099.85
66	DMP welfare fund	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - deposit BDT 4,732,089.84 Outstanding - BDT 10,841,025.29	Net transaction - deposit BDT 1,626,457.34 Outstanding - BDT 6,108,935.45
67	DMP quarter master office mess fund	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - deposit BDT 8,541,291.89 Outstanding - BDT 8,956,958.36	Net transaction - deposit BDT 405,862.27 Outstanding - BDT 415,666.47
68	Bangladesh police kollyan tahabil DMP	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - withdraw BDT 10,012.76 Outstanding - BDT 492,178.24	Net transaction - deposit BDT 57,694.6 Outstanding - BDT 502,191.0
69	DMP fund	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - withdraw BDT 1,089,888.82 Outstanding - BDT 299,425.83	Net transaction - deposit BDT 1,113,704.82 Outstanding - BDT 1,389,314.65
70	Bangladesh kabaddi federation	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - withdraw BDT 477,695.23 Outstanding - BDT 359,890.59	Net transaction - deposit BDT 533,700.17 Outstanding - BDT 837,585.82
71	OASIS	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - deposit BDT 5,595,114.35 Outstanding - BDT 11,649,666.70	Net transaction - withdrawal BDT 11,048,738.69 Outstanding - BDT 6,054,552.35
72	OASIS	Common director with significant influence	Fixed deposit account maintained with CBBPLC.	Net transaction- Deposit BDT 5,000,000.00 Outstanding - BDT 5,000,000.00	Net transaction- 00.00 Outstanding - 00.00
73	Paribar sohayata tahabil DMP	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - deposit BDT 3136.24 Outstanding - BDT 226,372.43	Net transaction - deposit BDT 3,044.11 Outstanding - BDT 223,236.19

Sl no.	Name of the Related Parties	Relationship	Nature of transactions	Transaction / outstanding amount 2025	Transaction / outstanding amount 2024
74	OASIS welfare	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - deposit BDT 6,731.25 Outstanding - BDT 521,490.02	Net transaction - deposit BDT 6,638.00 Outstanding - BDT 514,758.77
75	General secretary bangladesh police officers mess	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - withdraw BDT 13,129,476.00 Outstanding - BDT 2,919,595.90	Net transaction - deposit BDT 14,223,406.00 Outstanding - BDT 16,049,071.9
76	Bangladesh police dormitory	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - deposit BDT 1,098,431.00 Outstanding - BDT 3,913,559.00	Net transaction - deposit BDT 1,053,210.00 Outstanding - BDT 2,815,128.00
77	PM fund for meritorious students	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - deposit BDT 677,993.6 Outstanding - BDT 2,523,092.30	Net transaction - deposit BDT 511,465.39 Outstanding - BDT 1,845,098.7
78	Late khan shaheb abdul gafur memorial scholarship	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - deposit BDT 13,885.96 Outstanding - BDT 69,723.12	Net transaction - deposit BDT 10,550.88 Outstanding - BDT 55,837.16
79	Police officers club	Common director with significant influence	Fixed deposit account maintained with CBBPLC.	Net transaction - deposit BDT 1,414,255.95 Outstanding - BDT 19,781,216.42	Net transaction - deposit BDT 974,005.48 Outstanding - BDT 18,366,960.47
80	Rajarbag police hospital kollan tohbil	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - withdrawal BDT 216,134.67 Outstanding - BDT 628,809.77	Net transaction - withdrawal BDT 335,693.09 Outstanding - BDT 844,944.44
81	Rajarbag police hospital kollan tohbil	Common director with significant influence	Fixed deposit maintained with CBBPLC.	Net transaction - Deposit BDT 3,776,969.74 Outstanding - BDT 45,067,959.03	Net transaction - deposit BDT 2,447,161.17 Outstanding - BDT 41,290,989.29
82	Bangladesh police karmachari paribar nirapatta prokolpo	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction - withdraw BDT 9,184,438.71 Outstanding - BDT 19,292,275.08	Net transaction - deposit BDT 165,155.14 Outstanding - BDT 28,476,713.79
83	Bangladesh police karmachari paribar nirapatta prokolpo	Common director with significant influence	Fixed Deposit maintained with CBBPLC.	Net transaction - deposit BDT 21,311,602.92 Outstanding - BDT 122,126,653.05	Net transaction - deposit BDT 4,493,272.01 Outstanding - BDT 100,815,050.13
84	Police plaza concord	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction - withdraw BDT 92,205.96 Outstanding - BDT 35,321,663.20	Net transaction - deposit BDT 10,226,609.66 Outstanding - BDT 35,413,869.17
85	Police trust security and logistics ltd. employees provident fund	A unit of parent	SND account maintained with CBBPLC.	Net transaction - deposit BDT 382,122.82 Outstanding - BDT 841,084.06	Net transaction - deposit BDT 212,439.24 Outstanding - BDT 458,961.24
86	Polwel carnation rent	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction- deposit BDT 2,374,151.19 Outstanding - BDT 3,978,134.57	Net transaction- withdrawal BDT 1,080,880.49 Outstanding - BDT 1,603,983.38

Sl no.	Name of the Related Parties	Relationship	Nature of transactions	Transaction / outstanding amount 2025	Transaction / outstanding amount 2024
87	Polwel carnation onestop mall service charge	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction- deposit BDT 12,077.57 Outstanding - BDT 795,085.57	Net transaction-withdrawal BDT 4,979,320.63 Outstanding - BDT 783,008.00
88	Polwel carnation convention centre	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction- deposit BDT 3,223,239.09 Outstanding - BDT 6,170,425.78	Net transaction-withdrawal BDT 5,452,605.5 Outstanding - BDT 2,947,186.69
89	Polwel carnation	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction- deposit BDT 974,724.86 Outstanding - BDT 1,455,357.93	Net transaction-withdrawal BDT 5,311,450.14 Outstanding - BDT 480,633.07
90	Polwel carnation onestop mall rent	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction- deposit BDT 10,803.9 Outstanding - BDT 714,525.47	Net transaction-withdrawal BDT 2,485,216.9 Outstanding - BDT 703,721.57
91	Polwel carnation service charge	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction- Deposit BDT 4,043,807.27 Outstanding - BDT 7,052,811.36	Net transaction- Deposit BDT 2,210,652.73 Outstanding - BDT 3,009,004.09
92	Afroza Parvin	Director's Family	Consumer Credit	Outstanding - BDT 230.00	Outstanding - BDT 1,894,238.28
93	Community Bank Investment Limited	Subsidiary	OD facilities taken from CBBPLC.	Outstanding - BDT 31,264,179.09	Outstanding - BDT 76,308,874.73
94	Police Trust Construction and Development Ltd	Common Director	Bank Guarantee	Outstanding - BDT 18,124,946.00	Outstanding - BDT 8,690,707
95	Kamrul Hasan Talukdar	Director	Consumer Credit	Outstanding - BDT 1,180,032.76	Outstanding - BDT 00.00
96	Ahmad Muyeed	Director	Consumer Credit	Outstanding - BDT 1,515,537.94	Outstanding - BDT 00.00
97	Ahmad Muyeed	Director	Credit Card	Outstanding - BDT 776,269.87	Outstanding - BDT 00.00
98	A. K. M Shahidur Rahman	Director	Credit Card	Outstanding - BDT 26,600.18	Outstanding - BDT 00.00
99	Abu Naser Mohammed Khaled	Director	Credit Card	Outstanding - BDT 25,113.00	Outstanding - BDT 00.00
100	Sarder Nurul Amin	Director	Credit Card	Outstanding - BDT 161.52	Outstanding - BDT 00.00
101	Police Trust Tours And Travels Ltd.	Common Director	Bank Guarantee	Outstanding - BDT 20,200,000.00	Outstanding - BDT 20,200,000.00
102	Anondo Housing Society	Common Director	SOD	Outstanding - BDT 00.00	Outstanding - BDT 69,657,860.36
103	Community Bank Investment Limited	Subsidiary	CA account maintained with CBBPLC.	Net transaction - deposit BDT 8,971,816.78 Outstanding - BDT 19,643,344.83	Net transaction - deposit BDT 7,413,016.61 Outstanding - BDT 10,671,528.04
104	Community Bank Investment Limited	Subsidiary	SND account maintained with CBBPLC.	Net transaction - deposit BDT 23,418,988.54 Outstanding - BDT 24,501,700.67	Net transaction - deposit BDT 712,526.88 Outstanding - BDT 1,082,712.12
105	General Secretary Bangladesh Police Officers Mess Dhaka	Common director with significant influence	Fixed deposit account maintained with CBBPLC.	Net transaction- Deposit BDT 36,251,243.29 Outstanding - BDT 268,670,050.89	Net transaction- Deposit BDT 24,464,013.31 Outstanding - BDT 232,418,807.6

Sl no.	Name of the Related Parties	Relationship	Nature of transactions	Transaction / outstanding amount 2025	Transaction / outstanding amount 2024
106	Shaheed Police Smrity College	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction- Withdrawal BDT 19,156,786.26 Outstanding - BDT 60,119,979.39	Net transaction- withdrawal BDT 31,292,647.51 Outstanding - BDT 79,276,765.65
107	Shaheed Police Smrity College	Common director with significant influence	Fixed deposit account maintained with CBBPLC.	Net transaction- deposit BDT 22,001,887.34 Outstanding - BDT 260,091,328.23	Net transaction- deposit BDT 52,787,444.92 Outstanding - BDT 238,089,440.89
108	Kazi Md. Fazlul Karim	Director	Savings account maintained with CBBPLC.	Net transaction- deposit BDT 253,265.00 Outstanding - BDT 253,265.00	Net transaction- BDT 00.00 Outstanding - BDT 00.00
109	Bangladesh Police Basketball Club	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction- Withdraw BDT 771,266.00 Outstanding - BDT 56,860.25	Net transaction- Deposit BDT 628,420.00 Outstanding - BDT 828,126.25
110	Bangladesh Police Throwball, Dueball And Dodgeball Club	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction- deposit BDT 125,870.00 Outstanding - BDT 275,576.25	Net transaction- Deposit BDT 149,706.25 Outstanding - BDT 149,706.25
111	Bangladesh Police Dueball Team	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction- Deposit BDT 28,260.19 Outstanding - BDT 28,260.19	Net transaction- BDT 00.00 Outstanding - BDT 00.00
112	Bangladesh Police Baseball Team	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction- Deposit BDT 1,988.9 Outstanding - BDT 1,988.9	Net transaction- BDT 00.00 Outstanding - BDT 00.00
113	Bangladesh Police Targetball Team	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction- Deposit BDT 26,149.85 Outstanding - BDT 26,149.85	Net transaction- BDT 00.00 Outstanding - BDT 00.00
114	Bangladesh Police Footvolleball Team	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction- Deposit BDT 26,067.61 Outstanding - BDT 26,067.61	Net transaction- BDT 00.00 Outstanding - BDT 00.00
115	Ahmad Muyeed And Mohammad Ashrafuzzaman	Director	Savings account maintained with CBBPLC.	Net transaction- Deposit BDT 499.30 Outstanding - BDT 140,294.52	Net transaction- Deposit BDT 139,795.22 Outstanding - BDT 139,795.22
116	24 BCS Police Welfare	Common director with significant influence	SNDt account maintained with CBBPLC.	Net transaction- Deposit BDT 2,386,683.77 Outstanding - BDT 2,386,683.77	Net transaction- BDT 00.00 Outstanding - BDT 00.00
117	BPKT Kallyan Fund	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction- Deposit BDT 3,000,000.00 Outstanding - BDT 3,000,000.00	Net transaction- BDT 00.00 Outstanding - BDT 00.00
118	Director, Central Police Hospital (CPH), Dhaka	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction- withdraw BDT 17,910,757.20 Outstanding - BDT 18,811,930.02	Net transaction- Deposit BDT 36,619,409.98 Outstanding - BDT 36,722,687.22
119	Director, Central Police Hospital (CPH), Dhaka	Common director with significant influence	Fixed deposit account maintained with CBBPLC.	Net transaction- Deposit BDT 40,621,533.08 Outstanding - BDT 50,621,533.08	Net transaction- Deposit BDT 10,000,000.00 Outstanding - BDT 10,000,000.00

Sl no.	Name of the Related Parties	Relationship	Nature of transactions	Transaction / outstanding amount 2025	Transaction / outstanding amount 2024
120	Bangladesh Police Tennis Club	Common director with significant influence	SND account maintained with CBBPLC.	Net transaction- Deposit BDT 366,997.72 Outstanding - BDT 1,629,144.29	Net transaction- Withdrawal BDT 1,218,860.53 Outstanding - BDT 1,262,146.57
121	Police Convention Hall	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction- Deposit BDT 16,174.89 Outstanding - BDT 120,450.00	Net transaction- deposit BDT 27,274.96 Outstanding - BDT 104,275.11
122	Bangladesh Police Judo Karate Taekwondo And Wushu Club	Common director with significant influence	Current account maintained with CBBPLC.	Net transaction- withdrawal BDT 452,298.50 Outstanding - BDT 850.75	Net transaction- deposit BDT 453,149.25 Outstanding - BDT 453,149.25

**ii) Name of Directors and the entities in which they have interest as on 31 December 2025**

Sl no.	Name of Director	Status with The Bank	Name of the firms/ companies in which they have interest	Educational qualification
1	Mr. Baharul Alam, BPM Inspector General of Police, Bangladesh	Chairman	Bangladesh Police Kallyan Trust	MBBS
2	Mr. S M Sazzat Ali ndc Commissioner, Dhaka Metropolitan Police	Director	Bangladesh Police Kallyan Trust	BSS and MSS
3	Mr. A K M Shahidur Rahman PPM, ndc Director General of RAB, Bangladesh	Director	Bangladesh Police Kallyan Trust	BSS, MSS
4	Mr. Md. Golam Rasul Additional IG, Special Branch, Bangladesh Police	Director	Bangladesh Police Kallyan Trust	B.Sc, MA in Development Studies
5	Mr. A.K.M Awlad Hossain Additional IG (Admin), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	Bsc (Eng.) in Mechanical Engg from BUET
6	Mr. Md. Akram Hossain, BPM Additional IG (Finance), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	MSS in Economics
7	Mr. Abu Naser Mohammed Khaled, BPM Additional IG (HRM), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	M. Sc
8	Mr. Md. Sibgat Ullah, BPM, PPM Additional IG (CID), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	M. Sc
9	Mr. Sarder Nurul Amin, BPM Additional IG (Development), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	MBA and M.Com
10	Mr. Kazi Md. Fazlul Karim BPM (Sheba) Additional IG and Rector, Police Staff College Bangladesh	Director	Bangladesh Police Kallyan Trust	B. Ed and MSS in Economics
11	Mr. Md. Kamrul Ahsan DIG (Confidential), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	B.Com and M. Com
12	Mr. Muntashirul Islam, PPM Additional DIG (Highway Police), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	M.Sc, MA
13	Mr. Ahmad Mueyed Additional DIG (BPKT), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	B.Sc and M.Sc
14	Mr. Kamrul Hasan Talukdar Inspector, Bangladesh Police	Director	Bangladesh Police Kallyan Trust	BA
15	Dr. Md. Morshed Hasan Khan	Independent Director	Professor, Department of Marketing University of Dhaka	Ph.d, M.Com, B.Com
16	Mr. Syed Rafiqul Haq	Independent Director	Ex-Additional Managing Director Mutual Trust Bank PLC.	MBA, M.Sc
17	Mr. Mohammed Tofazzul Hussain, FCA	Independent Director	Managing Partner, Amin Hussain & Co. Chartered Accountants	Masters, FCA, Certified Management Consultant
18	Mr. Kimiwa Saddat	Managing Director (Current Charge)		BBA, MBA, Certified Financial Consultant (CFC)

### iii) Name of the existing Directors

Sl no.	Name of Director	Status with The Bank	Name of the firms/ companies in which they have interest	Educational qualification
1	Mr. Md. Ali Hossain Fakir Inspector General of Police, Bangladesh	Chairman	Bangladesh Police Kallyan Trust	M.Com in Management University of Dhaka
2	Mr. A.K.M Awlad Hossain Additional IG (Admin), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	Bsc (Eng.) in Mechanical Engg from BUET
3	Mr. Md. Akram Hossain, BPM Additional IG (Finance), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	MSS in Economics
4	Mr. Md. Sibgat Ullah, BPM, PPM Additional Inspector General (Development), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	M. Sc
5	Mr. Sarder Nurul Amin, BPM Additional Inspector General (Special Branch), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	MBA and M.Com
6	Mr. Kazi Md. Fazlul karim, BPM (Sheba) Additional Inspector General, Bangladesh Police and Rector, Police Staff College, Bangladesh	Director	Bangladesh Police Kallyan Trust	B. Ed and MSS on Economics
7	Mr. Md. Kamrul Ahsan DIG (Confidential), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	B.Com and M. Com
8	Mr. Muntashirul Islam, PPM Additional DIG (Highway Police), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	M.Sc, MA
9	Mr. Ahmad Muyeed Additional Deputy Inspector General (Bangladesh Police Kallyan Trust), Bangladesh Police	Director	Bangladesh Police Kallyan Trust	B.Sc and M.Sc
10	Mr. Kamrul Hasan Talukdar Inspector, Bangladesh Police	Director	Bangladesh Police Kallyan Trust	BA
11	Dr. Md. Morshed Hasan Khan	Independent Director	Professor, Department of Marketing University of Dhaka	Ph.d, M.Com, B.Com
12	Mr. Syed Rafiqul Haq	Independent Director	Ex-Additional Managing Director Mutual Trust Bank PLC.	MBA, M.Sc
13	Mr. Mohammed Tofazzul Hussain FCA	Independent Director	Managing Partner, Amin Hussain & Co. Chartered Accountants	Masters, FCA, Certified Management Consultant
14	Mr. Shamsul Haque Sufyani	Managing Director (Current Charge)		MBA

- iv) Significant contracts where bank is a party and wherein Directors have interest: Nil
- v) Shares issued to Directors and executives without consideration or exercisable at discount: Nil
- vi) Lending Policies to related parties:  
Related parties are allowed Loans and Advances in compliance with Bangladesh Bank Guidelines and relevant circulars. Nil
- vii) Business other than Banking business with any related concern of the Directors as per Section 18(2) of the Bank Companies Act-1991: Nil
- viii) Investment in the Securities of Directors and their related concern: Nil

#### 40.3 Claim not acknowledged as debt

There was no claim against the bank not acknowledged as debt as on 31.12.2025.

#### 40.4 Number of employees

The number of employees including contractual engaged for the whole year or part there of who received a total yearly remuneration of Tk. 36,000 or above were 610 at the end of December 2025 as against 522 at the end of December 2024.

#### 40.5 Post balance sheet events

The Board of Directors in its 75th Board meeting held on 28 April 2026 has proposed 10% Cash Dividend subject to the approval of the Shareholders at the next Annual General Meeting.



Managing Director (Current Charge)



Director



Director



Chairman

# COMMUNITY BANK BANGLADESH PLC.

## Highlights on the overall activities

As at 31 December 2025

### Annexure - A

Amount in BDT unless otherwise specified

Sl no.	Particulars	2025	2024
1	Paid-up Capital	5,000,000,000	5,000,000,000
2	Total Capital (per BASEL III)	7,440,081,255	6,776,787,794
3	Capital (deficit)/surplus (note - 14.5)	2,440,081,255	1,776,787,794
4	Total Assets	97,893,000,136	75,035,776,343
5	Total Deposit	80,381,981,003	60,818,119,950
6	Total loans and advances	56,105,481,863	52,465,286,309
7	Total contingent liabilities and commitments	15,020,788,907	11,566,967,091
8	Credit to deposit ratio	66.29%	82.53%
9	Percentage of classified loans against total loans and advances	1.89%	3.08%
10	Profit after tax and provision	1,000,731,325	703,935,394
11	Amount of classified loans during current year	1,060,449,770	1,613,672,062
12	Provisions kept against classified loans	999,438,903	822,397,009
13	Provision surplus against classified loans	200,176	-
14	Cost of fund (Including operating cost)	11.28%	10.20%
15	Interest and income earning assets	88,228,372,108	67,880,856,570
16	Non-interest earning assets	9,664,628,028	7,154,919,773
17	Return on investment (ROI) [PAT/(Average Shareholders' equity)]	14.99%	11.39%
18	Return on assets (ROA) [PAT/ Average assets]	1.16%	0.94%
19	Income from investment	2,341,609,713	1,417,789,244
20	Earnings per share	2.00	1.41
21	Net income per share	2.00	1.41
22	Price earning ratio	Not applicable	Not applicable

# COMMUNITY BANK BANGLADESH PLC.

## Reconciliation Statement of Balance with Bangladesh Bank

As at 31 December 2025

Annexure - B

	Detail	Total
<b>1) Balance with Bangladesh Bank-BDT account of the Bank</b>		
<b>Balance as per Bank ledger</b>		3,591,415,327
Bank credited but not debited by Bangladesh Bank	32,726,248	
Community Bank's ledger	-	32,726,248
		<b>3,558,689,079</b>
Bank debited but not credited by Bangladesh Bank	-	
Community Bank's ledger	926,015	926,015
<b>Balance as per Bangladesh Bank statement</b>		<b>3,559,615,095</b>
<b>2) Balance with Bangladesh Bank-Foreign currency of the Bank</b>		
<b>Balance as per Bank ledger</b>		145,974,170
Bank credited but not debited by Bangladesh Bank	3,014	
Community Bank's ledger		3,014
		<b>145,971,156</b>
Bank debited but not credited by Bangladesh Bank	-	
Community Bank's ledger		-
<b>Balance as per Bangladesh Bank statement</b>		<b>145,971,156</b>

## COMMUNITY BANK BANGLADESH PLC.

Balance with other banks-outside Bangladesh (nostro account)

As at 31 December 2025

Annexure - C

Name of Bank	Account type	Currency type	2025			2024		
			FC Amount	Exchange Rate	Equivalent BDT	FC Amount	Exchange Rate	Equivalent BDT
Habib America, NY-USD	Current	USD	78,889	122.05	9,628,387	1,214,106	119.50	145,085,663
AB Bank Limited Mumbai, India	Current	USD	355,120	122.05	43,342,447	217,677	119.50	26,012,429
Sonali Bank (UK) -USD	Current	USD	-	122.05	-	2,566	119.50	306,644
Kumari Bank Ltd Nepal USD	Current	USD	-	122.05	-	101,133	119.50	12,085,427
AXIS Bank India	Current	USD	82,205	122.05	10,033,168	-	-	-
<b>Total</b>			<b>516,215</b>		<b>63,004,002</b>	<b>1,535,483</b>		<b>183,490,163</b>

# COMMUNITY BANK BANGLADESH PLC.

## Investment in Shares

As at 31 December 2025

Annexure - D

Sl. no	Name of the company	Face value	No. of shares	Cost of holding	Average cost	Quoted rate per share as on 31.12.2025	Total market value as at 31.12.2025
<b>Quoted shares</b>							
<b>Quoted under Special Fund for Capital Market (SFCM)*</b>							
1	British American Tobacco Bangladesh Company Limited	10	89,594	53,962,650	602.30	248.60	22,273,068
2	Bangladesh shipping corporation	10	10,000	1,310,268	131.03	111.10	1,111,000
3	Bangladesh Submarine Cable Company Limited	10	148,864	31,516,370	211.71	126.60	18,846,182
4	BSRM Steels Limited	10	28,650	1,979,105	69.08	63.10	1,807,815
5	Beximco Pharmaceuticals Limited	10	240,026	50,591,187	210.77	102.10	24,506,655
6	The City Bank PLC	10	654,000	14,814,127	22.65	24.40	15,957,600
7	Confidence Cement Limited	10	60,090	8,607,697	143.25	49.20	2,956,428
8	Dhaka Insurance Limited	10	124,384	11,184,835	89.92	35.80	4,452,947
9	Eastern Bank Limited	10	165,059	3,995,910	24.21	24.30	4,010,934
10	Grameen Phone Limited	10	92,692	30,193,851	325.74	257.90	23,905,267
11	IDLC Finance PLC	10	228,765	12,842,439	56.14	35.70	8,166,911
12	LafargeHolcim Bangladesh Limited	10	751,338	52,319,253	69.63	46.70	35,087,485
13	Marico Bangladesh limited	10	2,985	8,187,334	2,742.83	2,673.50	7,980,398
14	Prime Bank PLC.	10	192,000	5,309,936	27.66	28.70	5,510,400
15	Sandhani Life Insurance Company Limited	10	194,000	8,811,143	45.42	19.40	3,763,600
16	Square Pharmaceuticals Limited	10	379,385	86,389,822	227.71	198.60	75,345,861
17	United Power Generation and Distribution Co. Limited	10	37,473	10,115,408	269.94	116.10	4,350,615
18	ACI Limited	10	51,257	11,451,182	223.41	194.60	9,974,612
19	Doreen Power Generations and Systems Limited	10	168,480	11,046,829	65.57	27.80	4,683,744
20	Lanka Bangla Finance Company PLC.	10	100,000	4,180,426	41.80	12.30	1,230,000
21	Power Grid Company of Bangladesh Limited	10	111,000	7,692,756	69.30	26.70	2,963,700
22	SAIF Powertec Limited	10	106,000	4,380,925	41.33	4.90	519,400
23	Sikder Insurance Company Limited	10	7,705	77,050	10.00	18.50	142,543
<b>Total Quoted Shares</b>				<b>430,960,506</b>			<b>279,547,164</b>

\* As per Bangladesh Bank DOS Circular letter No. 04, dated April 8, 2025 regarding Special Fund, Mark to Market revaluation is suspended upto December 2026 and reported at cost price in financial statements.

### Unquoted shares and mutual fund

Sl. no	Name of the company	Face value	No. of shares	Cost of holding	Average cost	NAV at market price per share as on 31.12.2025	Total market value as at 31.12.2025
<b>Mutual Fund - Non listed</b>							
1	CWT-Sadharan Bima growth fund	10	678,886	9,999,991	14.73	13.54	9,192,116
2	CWT Community bank shariah fund-non listed	10	900,000	9,000,000	10.00	10.01	9,009,000
3	UCB AML first mutual fund	10	896,860	9,999,989	11.15	10.05	9,013,443
4	Vanguard AML growth fund	10	778,355	10,530,013	13.53	10.25	7,978,139
5	Edge high quality income fund-non listed	10	1,000,000	10,000,000	10.00	12.65	12,650,000
6	Ekush growth fund-non listed	10	500,000	5,000,000	10.00	11.85	5,925,000
7	AAML unit fund-non listed	10	273,373	4,999,992	18.29	7.39	2,020,226
8	Capitec-ibbl shariah unit fund	10	3,365,380	34,999,952	10ss.40	8.83	29,716,305
9	Edge al-amin shariah consumer fund-non listed	10	1,000,000	10,000,000	10.00	10.78	10,780,000
10	Sandhani aml slic fixed income fund-non listed	10	1,400,000	15,048,000	10.75	12.95	18,130,000
<b>Total</b>				<b>119,577,937</b>			<b>114,414,230</b>
<b>Preference shares</b>							
1	Impress-newtex comp tex ltd			100,000,000			
2	Flamingo fashions limited			40,000,000			
3	City sugar industries limited			40,000,000			
4	Akij Ceramics limited			200,000,000			
5	R. A. Spinning Mills Ltd.			200,000,000			
<b>Total</b>				<b>580,000,000</b>			

# COMMUNITY BANK BANGLADESH PLC.

## Schedule of Fixed Assets

As at 31 December 2025

Annexure - E  
Amounts in BDT

Asset Class	Cost			Accumulated Depreciation and Amortization				Net Book Value as at 31 December 2025
	Balance as at 01 January 2025	Addition	Disposal/ Adjustment	Balance as at 31 December 2025	Charge during the year	Disposal/ Adjustment	Balance as at 31 December 2025	
Furniture and fixture	178,021,422	12,811,035	734,529	190,097,928	18,816,895	734,476	94,260,135	95,837,793
Office equipment, appliances and machinery	129,370,015	7,948,615	911,600	136,407,030	14,735,629	911,581	117,576,619	18,830,411
Motor vehicles	31,812,140	-	3,910,000	27,902,140	1,010,428	3,910,000	26,642,576	1,259,564
IT hardware	305,334,891	14,862,929	-	320,197,820	27,339,773	-	278,947,826	41,249,994
IT software	211,824,644	2,086,050	-	213,910,694	24,772,656	-	139,379,346	74,531,348
License fee	8,608,209	-	-	8,608,209	499,503	-	8,527,448	80,761
Membership Fee	2,500,000	-	-	2,500,000	-	-	2,500,000	-
Capital work in progress	3,182,591	-	3,182,591	-	-	-	-	-
<b>Sub total</b>	<b>870,653,912</b>	<b>37,708,629</b>	<b>8,738,720</b>	<b>899,623,821</b>	<b>87,174,885</b>	<b>5,556,057</b>	<b>667,833,950</b>	<b>231,789,871</b>
Lease assets-Premises (As per IFRS 16)								
Right-of-use assets	787,600,782	8,200,940	-	795,801,722	83,961,886	-	466,299,120	329,502,602
<b>Sub total</b>	<b>787,600,782</b>	<b>8,200,940</b>	<b>-</b>	<b>795,801,722</b>	<b>83,961,886</b>	<b>-</b>	<b>466,299,120</b>	<b>329,502,602</b>
<b>As at 31 December 2025</b>	<b>1,658,254,694</b>	<b>45,909,569</b>	<b>8,738,720</b>	<b>1,695,425,543</b>	<b>171,136,771</b>	<b>5,556,057</b>	<b>1,134,133,070</b>	<b>561,292,473</b>
<b>As at 31 December 2024</b>	<b>1,593,108,742</b>	<b>68,864,842</b>	<b>3,718,890</b>	<b>1,658,254,694</b>	<b>211,013,088</b>	<b>3,203,765</b>	<b>968,552,356</b>	<b>689,702,338</b>

# COMMUNITY BANK BANGLADESH PLC.

## Operating cash flow reconciliation statement

For the year ended 31 December 2025

Annexure - F

Particulars	Note	2025 BDT	2024 BDT
<b>Net Profit After Tax</b>		1,000,731,325	703,935,394
Adjustments for non-cash items			
Add: Depreciation expenses		171,136,770	127,299,232
Add: Provision for loans, advances and investments		1,151,589,648	877,194,601
Add/(Less): Revaluation P/L		(18,927,670)	(42,650,588)
Add: Loss on sale of fixed assets		-	-
Add/(Less): Provision for Current Tax		521,074,454	1,081,248,416
Add/(Less): Deferred Tax		(131,662,584)	(59,158,181)
		<b>2,693,941,943</b>	<b>2,687,868,874</b>
<b>Changes in operating assets and liabilities</b>			
(Purchase)/Sale of trading securities		(2,655,814,849)	(2,683,522,014)
(Increase)/Decrease in Loans and advances		(3,640,195,554)	1,881,139,541
(Increase)/Decrease in Other assets		(283,465,266)	(33,067,467)
Increase/(Decrease) in Deposits from other banks		-	-
Increase/(Decrease) in Deposits from customers		19,563,861,053	(88,511,012)
Increase/(Decrease) in Borrowing		1,107,677,019	(1,461,992,739)
Increase/(Decrease) in Other liabilities		(169,237,065)	572,779,869
Payment of Income Tax		(982,779,686)	(1,058,577,770)
Cash received/(paid) from operating assets and liabilities		12,940,045,652	(2,871,751,591)
<b>Net cash from operating activities</b>		<b>15,633,987,595</b>	<b>(183,882,717)</b>

# COMMUNITY BANK BANGLADESH PLC.

## Statement of Tax position of the Bank

For the year ended 31 December 2025

Annexure - G

Accounting year	Assessment year	Present status
Up to 2019	2019-2020 & 2020-2021	Completed
2020	2021-2022	Appeal at High Court Division
2021	2022-2023	Appeal at High Court Division
2022	2023-2024	Tax process complete
2023	2024-2025	Tax Audit is ongoing
2024	2025-2026	Tax return submitted for the assessment
2025	2026-2027	Filing of tax return is not due yet



# FINANCIAL STATEMENTS OF COMMUNITY BANK INVESTMENT LIMITED



# INDEPENDENT AUDITOR'S REPORT

## To the Shareholders of Community Bank Investment Limited

### Report on the Audit of the Financial Statements

#### Opinion

We have audited the financial statements of Community Bank Investment Limited (the "Company"), which comprise the statement of financial position as at 31 December 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at 31 December 2025 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRS) as explained in note 3 and other applicable laws and regulations.

#### Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these ethical requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRS, as explained in note 2, the Companies Act 1994, and other applicable laws and regulations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

#### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such

disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that gives a true and fair view.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

#### Report on Other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Securities and Exchange Rules, 1987, we also report the following:

- a. we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b. in our opinion, proper books of accounts as required by law have been kept by the Company so far as it appeared from our examination of those books; and
- c. the statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account and returns.
- d. Capital to total risk requirement ratio as required by BSEC has been maintained by the company adequately; and
- e. The expenditure incurred for the purposes of the company's business.

Dhaka

Date: 17 February, 2026

Signed for and on behalf of

**Aziz Halim Khair Choudhury**

Chartered Accountants



**Golam Fazlul Kabir FCA**

Partner

ICAB Enrolment No. 1721

DVC: 2602171721AS506645

# COMMUNITY BANK INVESTMENT LIMITED

## Statement of Financial Position

As at 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
<b>Assets</b>			
<b>Non-current assets</b>			
Property, plant and equipment	4	879,754	1,120,105
Right of use assets	5	2,186,660	2,609,885
Intangible assets	6	715,746	1,086,746
Investments in bond	7	-	-
Deferred tax assets	8	1,819,717	2,336,179
<b>Total non-current assets</b>		<b>5,601,877</b>	<b>7,152,915</b>
<b>Current assets</b>			
Investment in shares	9	85,462,807	68,701,728
Margin loan	10	260,366,812	303,699,756
Accounts receivable	11	6,581,273	13,651,023
Advances, deposits and prepayments	12	8,861,998	6,655,484
Cash and bank balance	13	44,146,868	11,724,130
<b>Total current assets</b>		<b>405,419,757</b>	<b>404,432,121</b>
<b>Total assets</b>		<b>411,021,634</b>	<b>411,585,036</b>
<b>Equity and liabilities</b>			
Share capital	14	250,000,000	250,000,000
Capital reserve		2,075,779	574,481
Retained earnings		39,419,882	13,324,686
<b>Total equity</b>		<b>291,495,661</b>	<b>263,899,166</b>
<b>Liabilities</b>			
<b>Non-current liabilities</b>			
Deferred tax liabilities	8	-	-
Lease liability (Premises)- non-current portion	15	2,104,246	2,396,972
<b>Total non-current liabilities</b>		<b>2,104,246</b>	<b>2,396,972</b>
<b>Current liabilities and provisions</b>			
Bank overdraft	16	31,264,179	76,308,874
Liability for expenses	17	1,713,761	2,708,407
Other liabilities	18	44,895,370	34,096,243
Lease liability (premises)- current portion	15.1	292,727	251,352
Provision for diminution in value of investments	19	11,609,428	15,525,022
General provision on margin loan	20	13,018,340	6,073,995
Provision for taxation	21	14,627,921	10,325,004
<b>Total current liabilities and provisions</b>		<b>117,421,726</b>	<b>145,288,898</b>
<b>Total equity and liabilities</b>		<b>411,021,634</b>	<b>411,585,036</b>
<b>Net asset value per share of Tk. 10 each</b>		<b>11.66</b>	<b>10.56</b>

These financial statements should be read in conjunction with the annexed notes.

  
Chief Executive Officer

  
Director

  
Director

  
Chairman

See the annexed report of even date

Signed for & on behalf of  
**Aziz Halim Khair Choudhury**  
Chartered Accountants

  
Signed by

**Golam Fazlul Kabir FCA**  
Partner

ICAB Enrolment No: 1721  
DVC: 2602171721AS506645

Dhaka  
17 February, 2026

# COMMUNITY BANK INVESTMENT LIMITED

## Statement of Profit or Loss and Other Comprehensive Income

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
<b>Operating income</b>			
Interest income	22	48,942,930	43,342,660
Income from investment	23	2,364,438	(862,586)
Service income	24	21,769,363	20,803,512
<b>Total operating income</b>		<b>73,076,731</b>	<b>63,283,586</b>
Other income	25	619,578	154,692
<b>Total income</b>		<b>73,696,309</b>	<b>63,438,278</b>
<b>Operating expenses</b>			
Salaries and allowances	26	15,167,134	15,609,803
Rent, taxes, insurance, utilities, etc	27	999,778	813,283
Depreciation and amortization	28	683,869	660,536
Stationery, printing and advertising	29	60,935	99,790
Postage, stamp and telecommunication	30	79,684	118,568
CDBL settlement fee		2,082,206	1,702,286
Auditors' fee		34,500	34,500
Legal and professional fees		184,000	201,250
Directors' fees		333,500	391,000
Other expenses	31	3,070,862	2,849,672
<b>Total operating expenses</b>		<b>22,696,468</b>	<b>22,480,688</b>
<b>Operating profit</b>		<b>50,999,841</b>	<b>40,957,590</b>
<b>Finance expense</b>	32	<b>8,070,406</b>	<b>12,373,262</b>
<b>Profit before provision and taxes</b>		<b>42,929,435</b>	<b>28,584,328</b>
Provision/(write-back) for diminution value of investments	19	(3,915,594)	(4,550,300)
Provision for margin loan		6,944,345	4,329,253
<b>Profit /(loss) before tax</b>		<b>39,900,684</b>	<b>28,805,375</b>
<b>Income tax expense</b>			
Current tax expenses	21.1	11,787,727	9,675,641
Deferred tax expenses/(credit)	8	516,462	4,116,745
<b>Profit for the year</b>		<b>27,596,495</b>	<b>15,012,990</b>
Other comprehensive income		-	-
<b>Total comprehensive income</b>		<b>27,596,495</b>	<b>15,012,990</b>
		-	-
<b>Earnings per share (EPS)</b>		<b>1.10</b>	<b>0.60</b>

These financial statements should be read in conjunction with the annexed notes.

  
Chief Executive Officer

  
Director

  
Director

  
Chairman

See the annexed report of even date

Signed for & on behalf of  
**Aziz Halim Khair Choudhury**  
Chartered Accountants

  
Signed by

**Golam Fazlul Kabir FCA**  
Partner

ICAB Enrolment No: 1721  
DVC: 2602171721AS506645

Dhaka  
17 February, 2026

# COMMUNITY BANK INVESTMENT LIMITED

## Statement of Changes in Equity

For the year ended 31 December 2025

Particulars	Paid-up capital	Capital reserve	Retained earnings	Total
<b>Year 2025</b>				
Balance at 01 January 2025	250,000,000	574,481	13,324,686	263,899,166
Transfer to Capital reserve	-	1,501,299	(1,501,299)	-
Profit/(Loss) for the year	-	-	27,596,495	27,596,495
<b>Balance at 31 Dec 2025</b>	<b>250,000,000</b>	<b>2,075,779</b>	<b>39,419,882</b>	<b>291,495,661</b>
<b>Year 2024</b>				
Balance at 01 January 2024	250,000,000	-	(1,113,823)	248,886,177
Transfer to Capital reserve	-	574,481	(574,481)	-
Profit/(Loss) for the year	-	-	15,012,990	15,012,990
<b>Balance at 31 Dec 2024</b>	<b>250,000,000</b>	<b>574,481</b>	<b>13,324,686</b>	<b>263,899,166</b>

These financial statements should be read in conjunction with the annexed notes.



Chief Executive Officer



Director



Director



Chairman

# COMMUNITY BANK INVESTMENT LIMITED

## Statement of Cash Flows

For the year ended 31 December 2025

Particulars	Amount in Taka	
	31 December 2025	31 December 2024
<b>A. Cash flows from operating activities</b>		
Net profit after income tax	27,596,495	15,012,990
<b>Add (subtract) items that affect net income and cash flow:</b>		
Depreciation and amortization	683,869	660,536
Decrease or (increase) in accounts receivable	7,069,750	(11,286,651)
Decrease or (increase) in advances, deposits and prepayments	(2,206,513)	(2,370,566)
Decrease or (increase) in Lease assets- Premises	423,225	(2,609,885)
Decrease or (increase) in Lease liability	(251,351)	2,648,324
Decrease or (increase) in deferred tax assets	516,462	4,116,745
Increase or (decrease) in liability for expenses	(994,647)	1,979,178
Increase or (decrease) in other liabilities	10,799,127	28,628,516
Increase or (decrease) in provision for taxation	4,302,918	6,451,111
Increase or (decrease) in provision for margin loan	6,944,345	4,329,253
Increase or (decrease) in provision for diminution in value of investments	(3,915,594)	(4,550,300)
<b>Net cash (used)/flows from operating activities</b>	<b>50,968,086</b>	<b>43,009,249</b>
<b>B. Cash flows from investing activities</b>		
Investment in zero coupon bond	-	20,465,116
Decrease or (increase) in trading investment in shares	(16,761,079)	54,982,260
Decrease or (increase) in margin loan	43,332,944	(129,225,502)
Acquisition of property plant and equipment	(72,518)	(233,072)
<b>Net cash from investing activities</b>	<b>26,499,347</b>	<b>(54,011,198)</b>
<b>C. Cash flows from financing activities</b>		
Issuance of share capital	-	-
Bank Overdraft	(45,044,695)	19,246,217
<b>Net cash from/(used) in financing activities</b>	<b>(45,044,695)</b>	<b>19,246,217</b>
<b>D. Net changes in cash and cash equivalents (A+B+C)</b>	<b>32,422,738</b>	<b>8,244,269</b>
<b>E. Opening cash and cash equivalents</b>	<b>11,724,130</b>	<b>3,479,861</b>
<b>F. Closing cash and cash equivalents</b>	<b>44,146,868</b>	<b>11,724,130</b>

These financial statements should be read in conjunction with the annexed notes.



Chief Executive Officer



Director



Director



Chairman

# COMMUNITY BANK INVESTMENT LIMITED

## Notes to the financial statements

As at and for the year ended 31 December 2025

### 1 Reporting entity

#### 1.1 Company profile

Community Bank Investment Limited (the Company), a fully owned subsidiary of The Community Bank Bangladesh PLC, is a private company limited by shares. The Company was incorporated in Bangladesh on 30 December 2020 vide registration no. C-167238/2020 under the Companies Act 1994. Subsequently the Company obtained Merchant Banking License (Registration Certificate No: MB-98/2021) from Bangladesh Securities & Exchange Commission on 28 June 2021. Registered office of the Merchant Bank is located at Police Plaza Concord, (Level 12, Tower 2), Plot - 2, Road - 144, Gulshan - 1, Dhaka - 1212.

#### 1.2 Nature of business

Community Bank Investment Limited delivers a wide range of merchant banking services such as issue management, underwriting, portfolio management and corporate advisory and other services as mentioned in the Memorandum and Articles of Association of the company.

### 2 Basis of accounting

#### 2.1 Statement of compliance

The financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS), as well as applicable requirements of the Companies Act 1994, Bangladesh Securities and Exchange Commission (Merchant Banker and Portfolio Manager) Rules 1996 and other applicable laws and regulations. In case any rules and regulations issued by Bangladesh Securities and Exchange Commission differs from those of other regulatory authorities, the rules and regulations issued by Bangladesh Securities and Exchange Commission shall prevail.

#### 2.2 Basis of measurement

The financial statements have been prepared on accrual basis of accounting following going concern concept under historical cost convention except for financial instruments which are measured at fair value.

#### 2.3 Functional and presentation currency

The financial statements are presented in Bangladeshi Taka (BDT), which is both functional and presentation currency of the Company.

#### 2.4 Use of estimates and judgment

The preparation of the financial statements in conformity with IFRSs requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period of revision and future periods if the revision affects both current and future periods. Critical estimates and judgements applied are relating to impairment provision and income tax.

#### 2.5 Reporting period

The financial year of the Company has been determined to be from 1 January to 31 December each year. These financial statements cover the period from 1 January 2025 to 31 December 2025.

#### 2.6 Date of authorisation

The audited financial statements for the year ended 31 December 2025 were authorised by the Board of Directors on 28 January 2026.

## 2.7 Components of financial statements

- a. Statement of financial position (balance sheet);
- b. Statement of profit or loss and other comprehensive income (income and expenditure statement);
- c. Statement of changes in equity;
- d. Statement of cash flows; and
- e. Summary of significant accounting policies and other explanatory information.

## 3 Significant accounting policies

The accounting policies set out below will be applied consistently (otherwise as stated) to all periods presented in these financial statements.

### 3.1 Property, plant and equipment

#### i) Recognition and measurement

Items of property, plant and equipment are measured initially at cost and subsequently at cost less accumulated depreciation in compliance with International Accounting Standard (IAS) 16 "Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any direct cost for bringing the asset to its working condition for its intended use. Expenditures incurred after the assets have been put into use, such as repairs and maintenance is normally charged off as revenue expenditure in the period in which it is incurred. When parts of an item of property, plant and equipment have different useful lives, they are accounted for as separate items (major components) of property, plant and equipment.

#### ii) Subsequent cost

The cost of replacing part of an item of property, plant and equipment is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the company and its cost can be measured reliably. The costs of the day-to-day servicing of property, plant and equipment are recognised in the profit and loss account as incurred.

#### iii) Depreciation

The cost of replacing part of an item of property, plant and equipment is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the company and its cost can be measured reliably. The costs of the day-to-day servicing of property, plant and equipment are recognised in the profit and loss account as incurred.

The rates at which property, plant and equipment are depreciated for current year is as follows:

Category of assets	Rate of depreciation
Furniture and fixtures	10%
IT Hardware	20%
Office equipment	20%

#### iv) Disposal

Gains and losses on disposal of an item of property, plant and equipment are to be determined by comparing the proceeds from disposal with the carrying amount of the property, plant and equipment disposed off and will be recognised net with "other operational income" in profit or loss statement.

### 3.2 Leases

IFRS 16 (Leases) introduces a single, on-balance sheet lease accounting model for lessees. A lessee recognizes a right-of-use asset representing its right to use the underlying asset and a lease liability representing its obligation to make lease payments. There are recognition exemptions for short-term leases and leases of low-value items. Lessor accounting remains similar to the current standard- i.e. lessors continue to classify leases as finance or operating leases. However, this new standard has no material impact on the reported number presented in these financial statements considering the rented premise is low value considering the overall financial position.

### 3.3 Intangible assets and amortisation

Intangible assets are to be initially recognised at cost including any directly attributable cost. Intangible assets that have finite useful lives are measured at cost less accumulated amortisation and accumulated impairment losses. Subsequent expenditure is capitalised only when it increases the future economic benefits embodied in the specific asset to which it relates. Intangible assets include software and Depository Participant License Fees. Currently, the company has a software and Depository Participant License Fees which is considered as an intangible asset.

#### i) Registration fees and amortisation

Registration fees paid for five years which is initially recognised at cost. It will be measured and reported in financial statement at cost less accumulated amortisation. Amortization expenses are to be recognized at profit and loss statement until wash out the total registration cost. The Company has decided to absorb the registration fees within five years i.e. at a rate of 20% on straight line basis.

#### ii) Software

Company has procured a Software for merchant banking back office management which is initially recognised at cost. It will be measured and reported in financial statement at cost less accumulated amortisation. Amortization expenses are to be recognized at profit and loss statement until wash out the total acquisition cost. The Company has decided to amortised at a rate of 20% per annum on straight line basis.

### 3.4 Financial instruments

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity. Non- derivative financial instruments comprise investments in trading securities, margin loans, receivables, cash and cash equivalents, term loans, trade payables, customer deposits and share capital.

#### 3.4.1 Financial assets

Financial assets refer to assets that arise from contractual agreements on future cash flows or from owning equity instruments of another entity.

The company initially recognises receivables and deposits on the date when they are originated. All other financial assets are recognised initially on the date at which the company becomes a party to the contractual provisions of the transaction.

The company derecognises a financial asset when the contractual rights or probabilities of receiving the cash from the assets expires, or it transfers the rights to receive the contractual cash flows from the financial assets in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred.

Financial assets include financial assets at fair value through profit or loss (FVTPL), financial assets at fair value through other comprehensive income (FVTOCI), financial assets at amortised cost, margin loans, cash and cash equivalents, accounts receivable.

IFRS 9 sets out requirements for recognising and measuring financial assets, financial liabilities and some contracts to buy or sell non-financial items. This standard replaces IAS 39 Financial Instruments: Recognition and Measurement. IFRS 9 contains three principal classification categories for financial assets: measured at amortised cost, fair value through other comprehensive income (FVOCI) and fair value through profit and loss (FVTPL). The classification of financial assets under IFRS 9 is generally based on the business model in which a financial asset is managed and its contractual cash flow characteristics. IFRS 9 eliminates the previous IAS 39 categories of held to maturity, loans and receivables and available for sale. The Company holds investment securities which are strategically held and actively traded in a quoted market and those which are unquoted.

#### i) Financial assets at fair value through profit or loss (FVTPL)

Investment in quoted securities (such as stock/ shares, bonds) are securities those are officially listed (quoted) on a stock exchange for public trading. They are measured at fair value and subsequent to initial measurement any fall in value of investment below cost is recognised at profit or loss and a reserve for the fall in value is created.

Investment in shares which are not actively traded in a quoted market are measured at fair value unless the fair value can not be measured reliably, in which case they are measured at cost.

#### **ii) Financial assets at fair value through other comprehensive income (FVTOCI)**

These equity securities represent investments that the Company intends to hold for the long term for strategic purposes. As permitted by IFRS 9, the Company has designated these investments at the date of initial application as measured at FVOCI. Unlike IAS 39, the accumulated fair value reserve related to these investments will never be reclassified to profit or loss. Before the changes to IFRS 9: Financial Instruments, the Company was presenting these investment in available for sale category. The gain/loss arising from the changes in fair value have been put in other comprehensive income.

#### **iii) Cash and bank balance**

Cash and bank balance comprise cash in hand for petty cash purpose and cash at bank in SND & CD account and Fixed Deposit and there was no risk of changes in value of these current assets.

#### **iv) Accounts receivable**

Accounts receivables are recognised at original invoiced amount.

#### **v) Margin loan**

Margin loan is provided to clients to facilitate investment in equity securities. They are initially classified as financial assets at fair value and subsequently measured at amortised cost.

### **3.4.2 Financial liabilities**

A contractual obligation to deliver cash or another financial assets to another entity or to exchange financial instruments with another entity under conditions that are potentially unfavourable.

The company initially recognises financial liabilities on the transaction date at which the Entity becomes a party to the contractual provisions of the liability. The Entity recognises such financial liability when its contractual obligations arising from past events are certain and the settlement of which is expected to result in an outflow from the entity of resources embodying benefits.

The Entity derecognises a financial liability when its contractual obligations are discharged or cancelled, or expired.

Financial liabilities as presented in these financial statements comprise loans and borrowings, accounts payable and other payables.

#### **i) Loans and borrowings**

Loans and borrowings are recognised initially at fair value less attributable transaction costs. Subsequently, the borrowings are stated at amortised cost using effective interest method.

#### **ii) Payable for expenses**

Payable for expenses are recognised at fair value.

#### **iii) Offsetting financial assets and a financial liabilities**

Financial assets and financial liabilities are offset and the net amount presented in the statement of financial position when, and only when, the entity has a legal right to offset the amounts and intends either to settle them on a net basis or to realise the asset and settle the liability simultaneously.

### **3.5 Revenue recognition**

The Company has adopted IFRS 15: Revenue from Contracts with Customers from 1st January 2018. IFRS 15 deals with revenue recognition and establishes principles for reporting useful information to users of financial statements about the nature, amount, timing and uncertainty of revenue and cash flows arising from an entity's contracts with customers. Revenue is recognised when an entity fulfills the performance obligations regarding the contract of supplying the goods or rendering of service. The standard replaces all existing requirements of IAS 18: Revenue and IAS 11: Construction contracts and related interpretations. The standard is effective for annual periods beginning on or after 1 January 2018 thus the company adopted IFRS 15 with a date of the said initial application.

It has been assessed that the implementation of IFRS 15 is not likely to have any significant impact on the financial statements. Management has assessed impact of IFRS 15 on the different agreement types that are used in company's business areas, most of the components are long-term in nature. Revenue from the contracts are recognised over the time if the service obligation satisfies over the time. No retrospective application has been made as due impact of adopting IFRS 15 does not affect the revenue recognised till date.

**a) Interest income on margin loan**

Income from interest on margin loan is recognised on an accrual basis. Such income is calculated based on daily margin loan balance of the respective margin loan holder's account.

**b) Fees and commission income**

Fees and commission income are recognised when the corresponding services are provided. Fees and commission income presented in the financial statements generally include the following:

- i) Management fee is charged on client's portfolio value (at market price) on daily basis at the applicable rate
- ii) Settlement fee charged to customers' trading in the secondary capital market;
- iii) Documentation fees charged to clients for opening accounts with the company; and

iv) Income from advisory is recognised when a service is rendered in line with the related agreement.

**c) Dividend income**

Dividend income is recognised when the right to receive dividend is established. Usually this is the record date for dividend declaration of equity securities.

**d) Investment income**

Income on investments is recognised on accrual basis. Investment income includes interest on zero coupon bond issued by Thengamara Mohila Sabuj Sangha (TMSS), fixed deposit with Community Bank Bangladesh PLC and realized gain/(loss) from the trading of listed shares.

### 3.6 Taxation

Income tax expense is recognised in the statement of profit or loss and other comprehensive income. Current tax is the expected tax payable on the taxable income for the year, using tax rates enacted or substantively enacted at the reporting date, and any adjustment to tax payable in respect of previous years. Current tax has been calculated on the basis of Finance Act, 2025.

### 3.7 Deferred Tax

Deferred tax has been calculated based on the difference between the carrying amount of an asset or liability in the statement of financial position and its carrying amount by the tax authority; tax bases, that will be reversed in future, and where the change in the value of asset or liability has a tax consequence. This may result in either deferred tax assets or deferred tax liabilities in the financial statement of the company.

### 3.8 Provisions

A provision is recognized when the Company has a legal or constructive obligation as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

### 3.9 Contingencies

Contingencies arising from claims, litigations, assessments, fines, penalties, etc are recorded when it is probable that a liability would be created and the amount can be reasonably estimated.

### 3.10 Events after reporting period

Events after the reporting period that provide additional information about the company's position at the reporting period are reflected in the financial statements. Events after the reporting period that are not adjusting event are disclosed in the note when material.

No material event had occurred after the reporting period, which could substantially effect the values reported in these financial statements.

### 3.11 Defined contribution plan- provident fund

Defined contribution plan-provident fund is benefit plan where the entity pays fixed contributions into a separate entity and will have no legal or constructive obligation to pay further contributions if the fund does not hold sufficient assets to pay all employee benefits relating to their service.

### 3.12 Defined benefit plan-gratuity

Defined benefit plan-gratuity is post-employment benefit where entity guarantees a particular level of pension benefit to its employees upon retirement.

### 3.13 Standards issued but not yet effective

A number of new standards and amendments to standards are effective for annual period beginning on 1 January 2025 which have been duly adopted. However, none of these new and/or amended standards have any significant impact on the Company's financial statements.

A number of new standards and amendments to standards are effective for annual periods beginning after 1 January 2025 and earlier application is permitted, however the Company has not early adopted the new and amended standards in preparing these financial statements.



#### 4 Property, plant and equipment

Particulars	COST			Rate (%)	DEPRECIATION			Written Down value at 31 Dec 2025
	Balance as at 01.01.2025	Addition during the period	Adjustments / disposal during the period		Balance as at 01.01.2025	Charged during the period	Adjustments / disposal during the period	
Furniture and fixtures	736,830	48,591	-	10%	261,417	77,355	-	446,649
IT hardware	1,065,818	16,477	-	20%	445,720	214,537	-	422,039
Office equipment	100,542	7,450	-	20%	75,948	20,978	-	11,066
<b>Total as at 31 December 2025</b>	<b>1,903,190</b>	<b>72,518</b>	<b>-</b>		<b>783,085</b>	<b>312,869</b>	<b>-</b>	<b>879,754</b>
<b>Total as at 31 December 2024</b>	<b>1,670,118</b>	<b>233,072</b>	<b>-</b>		<b>493,549</b>	<b>289,536</b>	<b>-</b>	<b>1,120,105</b>

#### 5 Right of use assets (Lease Assets- Premises as per IFRS- 16)

Particulars	COST			Rate (%)	DEPRECIATION			Written Down value at 31 Dec 2025
	Balance as at 01.01.2025	Addition during the period	Adjustments / disposal during the period		Balance as at 01.01.2025	Charged during the period	Adjustments / disposal during the period	
Right of use assets	2,680,422	-	-	15.79%	70,537	423,225	-	2,186,660
<b>Total as at 31 December 2025</b>	<b>2,680,422</b>	<b>-</b>	<b>-</b>		<b>70,537</b>	<b>423,225</b>	<b>-</b>	<b>2,186,660</b>
<b>Total as at 31 December 2024</b>	<b>-</b>	<b>2,680,422</b>	<b>-</b>		<b>-</b>	<b>70,537</b>	<b>-</b>	<b>2,609,885</b>

#### 6 Intangible Assets

Particulars	COST			Rate (%)	DEPRECIATION			Written Down value at 31 Dec 2025
	Balance as at 01.01.2025	Addition during the period	Adjustments / disposal during the period		Balance as at 01.01.2025	Charged during the period	Adjustments / disposal during the period	
DP License Registration Fees	805,000	-	-	20%	523,254	161,000	-	120,746
Software	1,050,000	-	-	20%	245,000	210,000	-	595,000
<b>Total as at 31 December 2025</b>	<b>1,855,000</b>	<b>-</b>	<b>-</b>		<b>768,254</b>	<b>371,000</b>	<b>-</b>	<b>715,746</b>
<b>Total as at 31 December 2024</b>	<b>1,855,000</b>	<b>-</b>	<b>-</b>		<b>397,254</b>	<b>371,000</b>	<b>-</b>	<b>1,086,746</b>

Particulars	Amount in Taka	
	31 December 2025	31 December 2024
<b>7 Investment in bond</b>		
Opening balance		
Add/(Less): New investment/(redemption) during the period		20,465,116
Closing Balance		(20,465,116)
		-
<p>The Company has made investment of Tk. 57,211,566 in a zero coupon bond at 15 Nov 2021 issued by Thengamara Mohila Sabuj Sangha (TMSS) all of scheduled re-dumpton has been re-deemed TK. 17,709,132, TK. 19,037,317 and TK. 20,465,116 in the year of 15 Nov 2022, 15 Nov 2023 and 15 Nov 2024 respectively.</p>		
<b>8 Deferred tax</b>		
<b>a. Deferred tax asset</b>		
i) Deferred tax assets arises from carry forward tax credit: Business Loss as per taxable income calculation		
Tax rate	27.50%	37.50%
<b>Deferred tax asset</b>		
Opening deferred tax asset		4,565,378
Deferred tax expense/(income)		4,565,378
ii) <i>Deferred Tax assets arises from provision for diminution in value of investment in shares:</i>	11,609,428	15,525,022
Tax rate	15.00%	15.00%
<b>Deferred tax asset</b>	<b>1,741,414</b>	<b>2,328,753</b>
Opening deferred tax asset	<b>2,328,753</b>	<b>2,007,532</b>
Deferred tax expense/(income)	<b>587,339</b>	<b>(321,221)</b>
<b>b. Deferred tax liability</b>		
Carrying amount of fixed assets	1,595,500	2,206,851
Tax base	1,880,237	2,226,653
Taxable temporary difference	(284,737)	(19,802)
Tax rate	27.50%	37.50%
<b>Deferred tax liability</b>	<b>(78,303)</b>	<b>(7,426)</b>
Opening deferred tax liability	(7,426)	119,986
<b>Deferred tax expense/(income)</b>	<b>(70,877)</b>	<b>(127,412)</b>
<b>Net deferred tax assets/(liabilities)</b>	<b>1,819,717</b>	<b>2,336,179</b>
<b>9 Investment in shares</b>		
Cost value	85,462,807	68,701,728
Add/(Less): Change in fair value during the period	(11,609,428)	(15,525,022)
Fair value	<b>73,853,379</b>	<b>53,176,706</b>
Investment in shares	<b>Cost Price</b>	<b>Fair Value</b>
Investment in Listed Shares:	85,462,807	73,853,379
	<b>85,462,807</b>	<b>73,853,379</b>

Particulars	Amount in Taka		
	31 December 2025	31 December 2024	
<b>10 Margin loan</b>			
Opening Balance	303,699,756	174,474,253	
Add: Increase/(Decrease) during this period	(43,332,944)	129,225,502	
	<b>260,366,812</b>	<b>303,699,756</b>	
Portfolio management department extends margin loan facilities to its customers trading on the secondary capital market in Bangladesh. Bangladesh Securities and Exchange Commission issues various guidelines/ orders/ notifications for the Merchant Banks pertaining to these margin loan facilities.			
<b>11 Accounts receivable</b>			
Dividend receivable from trading investments	-	11,960	
Balance with brokerage house for own portfolio	1,762	3,251	
Receivable from panel broker	6,579,511	13,635,812	
	<b>6,581,273</b>	<b>13,651,023</b>	
<b>12 Advances, deposits and prepayments</b>			
Security deposit with Central Depository Bangladesh Ltd. (CDBL)	200,000	200,000	
Advance income tax paid	8,584,998	6,321,156	
Prepaid expenses	-	57,328	
Advance-Establishment rent	77,000	77,000	
	<b>8,861,998</b>	<b>6,655,484</b>	
<b>13 Cash and bank balance</b>			
Cash in hand	1,822	1,390	
Community Bank BD PLC SND A/C: 0010310288301	4,261,599	1,016,320	
Community Bank BD PLC SND A/C: 0010310288302	20,139,950	34,892	
Community Bank BD PLC CD A/C: 0010310288101	19,643,345	10,671,528	
Community Bank BD PLC SND A/C: 0010310288303	50,076	-	
Community Bank BD PLC SND A/C: 0010310288304	50,076	-	
	<b>44,146,868</b>	<b>11,724,130</b>	
<b>14 Share capital</b>			
Authorised			
50,000,000 shares of BDT 10 each	<b>500,000,000</b>	<b>500,000,000</b>	
Issued, subscribed and paid up			
25,000,000 ordinary shares of BDT 10 each	<b>250,000,000</b>	<b>250,000,000</b>	
<b>Name of shareholder</b>	<b>No. of shares</b>	<b>Value of shares</b>	<b>% of share holding</b>
Bangladesh Police Kallyan Trust (BPKT)	10	100	0.00004%
Community Bank Bangladesh PLC	24,999,990	249,999,900	99.99996%
	<b>25,000,000</b>	<b>250,000,000</b>	<b>100.00%</b>
<b>15 Lease liability (Premises)- Non-current portion</b>			
Opening balance	2,396,972	-	
Add: addition during the period	-	2,680,422	
	2,396,972	2,680,422	
<b>Less: Payment during the period (net)</b>	<b>-</b>	<b>32,098</b>	
Less: Transfer to lease liability (Premises)- Current portion	292,726	251,352	
	<b>2,104,246</b>	<b>2,396,972</b>	

Particulars	Amount in Taka	
	31 December 2025	31 December 2024
<b>15.1 Lease liability (Premises)- Current portion</b>		
Opening balance	251,352	-
Add: addition during the period	292,726	283,450
Less: Payment during the period (net)	251,351	32,098
	<b>292,727</b>	<b>251,352</b>
<b>16 Bank Overdraft</b>	<b>31,264,179</b>	<b>76,308,874</b>
Bank Overdraft facility has been sanctioned by parent company Community Bank Bangladesh PLC, Overdraft limit up to TK. 30.00 crore @ 14.25% p.a vide OD A/C Name: Community Bank BD PLC No: 0010310288701.		
<b>17 Liability for expenses</b>		
Service charge	8,189	8,189
Electricity bill	8,532	11,383
Outsource support function cost	53,373	53,371
Salaries and allowance provision	701,448	795,145
Provision for employee benefit plan	61,703	1,417,020
Internet expense payable	5,250	5,250
Payable to CDBL	151,928	83,278
Payable to Investors' Protection Fund (IPF)	134,253	-
Payable-Auditors' Fees	34,500	34,500
Others payable	554,585	300,270
	<b>1,713,761</b>	<b>2,708,407</b>
<b>18 Other liabilities</b>		
Withholding VAT payable	3,805	3,805
Payable to Client	44,891,565	34,092,438
	<b>44,895,370</b>	<b>34,096,243</b>
<b>19 Provision for diminution in value of investments</b>		
Opening Balance	15,525,022	20,075,322
Add: Provision during the period	-	-
	15,525,022	20,075,322
Less: Write off/Reversal during the period	(3,915,594)	(4,550,300)
	<b>11,609,428</b>	<b>15,525,022</b>
<b>20 General provision on margin loan</b>		
Opening balance	6,073,995	1,744,743
Add: Provision made during the period	6,944,345	4,329,253
	<b>13,018,340</b>	<b>6,073,995</b>
General provision on margin loan is being kept at 5% for full period of the year loan distributed as per Rules 36 of Merchant Banker and Portfolio Manager Rules, 1996 and Risk Based Capital Adequacy Rule, 2019 of Bangladesh Securities and Exchange Commission and considering market risk.		
<b>21 Provision for taxation</b>		
Opening balance	10,325,004	3,873,893
Add: current tax expense (Note 21.1)	11,787,727	9,675,641
	<b>22,112,730</b>	<b>13,549,534</b>
Less: Paid/Adjustment during the period	(7,484,809)	3,224,530
Closing balance	<b>14,627,921</b>	<b>10,325,004</b>

Particulars	Amount in Taka	
	31 December 2025	31 December 2024
<b>21.1 Current tax expenses</b>		
Profit / (loss) before tax	39,900,684	28,805,375
Add: Net inadmissible expenses	4,222,111	1,649,287
Less: Admissible expenses	(504,395)	(599,768)
Profit/(loss) for the year	43,618,401	29,854,894
Less: Reduce Rate and tax free Income	2,984,017	(707,895)
Less: Carry forward business loss for AY 2022-23, 2023-24 & 2024-25	-	12,174,342
Business profit/(loss) for the period	<b>40,634,384</b>	<b>18,388,447</b>
Provision made during the period		
<b>Heads of income</b>	<b>Taxable Income</b>	<b>Tax rate</b>
Income tax on business income	40,634,384	27.5%
Income tax on capital gain on share	647,852	15%
Income tax on dividend income	1,728,546	20%
Income tax on interest income	619,578	27.5%
Interest on zero coupon bond	-	0.0%
	<b>11,787,727</b>	<b>7,782,591</b>
Total provision made during the period	11,787,727	7,782,591
Add: Adjustment for (over)/under provision in prior period	-	1,893,050
Current tax expense	<b>11,787,727</b>	<b>9,675,641</b>
<b>22 Interest income</b>		
Interest on margin loan	48,942,930	43,342,660
	<b>48,942,930</b>	<b>43,342,660</b>
<b>23 Income from investment</b>		
Interest on zero coupon bond	-	1,337,241
Realised gain/(loss) on sale of listed securities	647,852	(4,378,909)
Dividend income from ordinary shares	1,716,586	2,179,081
	<b>2,364,438</b>	<b>(862,586)</b>
<b>24 Service income</b>		
Settlement fees	21,090,663	19,702,312
IPO Application Fees	-	600
Documentation charge	17,700	600
Trustee Fees	400,000	1,100,000
Corporate advisory fees	261,000	-
	<b>21,769,363</b>	<b>20,803,512</b>
<b>25 Other income</b>		
Interest Income on SND bank account	619,578	154,692
	<b>619,578</b>	<b>154,692</b>
<b>26 Salaries and allowances</b>		
Gross salaries	13,321,535	12,581,480
Festival bonus	1,402,896	1,581,303
Profit incentive	388,703	-
Employee Benefit	-	1,417,020
Intern remuneration	54,000	30,000
	<b>15,167,134</b>	<b>15,609,803</b>

Particulars	Amount in Taka	
	31 December 2025	31 December 2024
<b>27 Rent, taxes, insurance, utilities</b>		
Rent (including lease asset service charge, amortization and VAT)	805,010	622,874
Electricity	96,500	92,140
Other Utility	98,268	98,268
	<b>999,778</b>	<b>813,283</b>
<b>28 Depreciation and Amortization</b>		
Depreciation and Amortization-PPE	683,869	660,536
	<b>683,869</b>	<b>660,536</b>
<b>29 Stationery, printing and advertising</b>		
Printing and stationery	60,935	99,790
	<b>60,935</b>	<b>99,790</b>
<b>30 Postage, stamp and telecommunication</b>		
Postage and courier charge	2,002	2,079
Stamps, court fees and legal doc	56,844	99,046
Telecommunication Expenses	20,838	17,443
	<b>79,684</b>	<b>118,568</b>
<b>31 Other expenses</b>		
IPO Application fees	-	5,000
Regulatory fees and charge	257,351	215,306
Membership fees and subscriptions	115,000	250,000
Staff recruitment	-	27,542
Govt. Levies Excise Duties and VAT	155,000	140,000
Bank charges	56,027	25,633
Office refreshment exp	85,460	85,798
Board meeting refreshment	96,447	39,013
Internet and data connectivity	63,000	62,304
IT consumables	49,586	55,890
IT enabled services	240,903	7,780
NID verification expense	10,304	-
Outsource Support Function Cost	348,650	305,629
Local conveyance	33,971	77,022
Office Consumable	71,069	58,084
Repair and Maintenance	1,430,240	1,492,747
Training and Development Expenses	5,110	-
Client Promotion Expenses	52,188	-
Book and Newspaper	556	1,924
	<b>3,070,862</b>	<b>2,849,672</b>
<b>32 Finance Expense</b>		
Interest on Bank Overdraft loan	8,070,406	12,373,262
	<b>8,070,406</b>	<b>12,373,262</b>
<b>33 Related parties</b>		
Parent company		

Community Bank Bangladesh PLC (CBBPLC) owns 99.99996% shares of the Company. Thus, CBBPLC holds the controlling interest in the Company.

Particulars			Amount in Taka	
			31 December 2025	31 December 2024
Transactions with Related Parties (IAS - 24)				
Name of Related Party	Relationship	Nature of Transaction	Balance 31 Dec 25	Balance 31 Dec 24
Community Bank Bangladesh PLC	Parent Company	Deposit (SND)	24,501,701	1,051,212
		CD	19,643,345	10,671,528
		OD Loan	31,264,179	76,308,874
Bangladesh Police Kallyan Trust (BPKT)	Shareholder	Rent of Premises	805,010	622,874

### 34 Financial risk management

The Company's management has overall responsibility for the establishment and oversight of the Company's risk management framework. The Company's management policies are established to identify and analyse the risks faced by the Company to set appropriate risk limits and controls and to monitor risks and adherence to limits. Risk management policies, procedures and systems are reviewed regularly to reflect changes in market conditions and the company's activities. The Company has provided in separate notes the information about the Company's exposure to each of the following risks, the Company's objectives, policies and processes for measuring and managing risks and the Company's management of capital. The Company has exposure to the following risks from its use of financial instruments.

- Credit risk
- Liquidity risk
- Market risk

#### 34.1 Credit risk

Credit risk is the risk of financial loss to the company if any customer or counter party to a financial instrument fails to meet its contractual obligation. This principally arises from the company's receivables from customers.

##### Exposure to credit risk

The carrying amount of financial assets represents the maximum credit exposure. The maximum exposure to credit risk at the reporting date was:

Cash and cash equivalents	44,146,868	11,724,130
Trading Investments	85,462,807	68,701,728
Accounts receivables	6,581,273	13,651,023
	<b>136,190,947</b>	<b>94,076,881</b>

#### 34.2 Liquidity risk

Liquidity risk is the risk that the company will not be able to meet its financial obligations as they fall due. The company's approach to managing liquidity (cash and cash equivalents) is to ensure, as far as possible, that it will always have sufficient liquid assets to meet its liabilities when due, under both normal and stressed conditions, without incurring unacceptable losses or taking risk of damage to the company's reputation. Typically, the company ensures that it has sufficient cash and cash equivalents to meet expected operational expenses through preparation of the cash flow forecast, prepared based on time line payment of the financial obligation and accordingly arrange for sufficient liquidity/fund to make the expected payment within the due date.

#### 34.3 Market risk

Market risk is the risk that any changes in market price, such as interest rates and capital market condition will affect the company's income or the value of its holdings of financial instruments. The objective of market risk management is to manage and control market risk exposure within acceptable parameters.

### 35 Number of employees

The number of employees engaged for the whole year or part thereof who received an yearly remuneration of BDT 36,000 or above was 07 (Seven).

### 36 Others

Figures have been rounded off to the nearest BDT.

These financial statements should be read in conjunction with the annexed notes. For and on behalf of the board of directors of Community Bank Investment Limited.

# COMMUNITY BANK INVESTMENT LIMITED

## Schedule of Investment in shares

For the year ended 31 December 2025

Sector Name	Cost Value	Market Value	Unrealized Gain/ (Loss)
IT	763,685	768,000	4,315
Food & Allied	10,847,151	4,365,416	(6,481,735)
Fuel & Power	3,233,799	3,167,500	(66,299)
Bank	25,668,803	29,888,000	4,219,197
Telecommunication	7,335,664	4,431,000	(2,904,664)
Engineering	6,457,026	5,245,053	(1,211,973)
Textile	7,260,767	4,672,800	(2,587,967)
Pharmaceuticals & Chemicals	17,164,184	15,636,850	(1,527,334)
Cement	4,628,578	3,458,760	(1,169,818)
Mutual Funds	2,103,150	2,220,000	116,850
<b>Total</b>	<b>85,462,807</b>	<b>73,853,379</b>	<b>(11,609,428)</b>



# EVENTS & ACTIVITIES



# Board Meetings



The 6th Annual General Meeting (AGM) of Community Bank Bangladesh PLC. was held at the Police Headquarters in Dhaka, chaired by Mr. Baharul Alam BPM, Inspector General of Police, Bangladesh and Chairman of the Bank.



The 66th Board Meeting of Community Bank Bangladesh PLC. was held at its Head Office, chaired by Mr. Baharul Alam BPM, Inspector General of Police, Bangladesh and Chairman of the Bank.



The 67th Board Meeting of Community Bank Bangladesh PLC. was held at the Police Headquarters, chaired by Mr. Baharul Alam BPM, Inspector General of Police, Bangladesh and Chairman of the Bank.



The 68th Board Meeting of Community Bank Bangladesh PLC. was held at the Police Headquarters, chaired by Mr. Baharul Alam BPM, Inspector General of Police, Bangladesh and Chairman of the Bank.



The 69th Board Meeting of Community Bank Bangladesh PLC. was held at the Police Headquarters, chaired by Mr. Baharul Alam BPM, Inspector General of Police, Bangladesh and Chairman of the Bank.



The 70th Board Meeting of Community Bank Bangladesh PLC. was held at the Police Headquarters, chaired by Mr. Baharul Alam BPM, Inspector General of Police, Bangladesh and Chairman of the Bank.



The 71st Board Meeting of Community Bank Bangladesh PLC. was held at the Police Headquarters, chaired by Mr. Baharul Alam BPM, Inspector General of Police, Bangladesh and Chairman of the Bank.



The 72nd Board Meeting of Community Bank Bangladesh PLC. was held at the Police Headquarters, chaired by Mr. Baharul Alam BPM, Inspector General of Police, Bangladesh and Chairman of the Bank.



The 74th Board Meeting of Community Bank Bangladesh PLC. was held at the Police Headquarters, chaired by Mr. Md. Ali Hossain Fakir, Inspector General of Police, Bangladesh and Chairman of the Bank.



The 75th Board Meeting of Community Bank Bangladesh PLC. was held at the Police Headquarters, chaired by Mr. Md. Ali Hossain Fakir, Inspector General of Police, Bangladesh and Chairman of the Bank. During the meeting, the Board approved the Audited Financial Statements for 2025 and recommended a cash dividend.

# Events & Activations



Community Bank Bangladesh PLC. organized a Risk Summit at its Head Office, bringing together officials for discussions on risk management and strategic priorities.



Community Bank Bangladesh PLC. is pleased to announce that its credit card portfolio has surpassed Tk. 150 crore in outstanding balances, marking a significant milestone in the Bank's journey toward financial innovation and customer-centric solutions.



Community Bank Bangladesh PLC. signed a business agreement with Hotel Sarina at the Bank's Head Office.



Community Bank Bangladesh PLC. signed a three-year agreement with West Zone Power Distribution Company Limited to collect electricity bills across the western region.



Khulna Metropolitan Police (KMP) inaugurated traffic fine collection through Community Bank Bangladesh PLC. to facilitate easier and more efficient payment services.



Khulna District Police inaugurated traffic fine collection through Community Bank Bangladesh PLC. to ensure convenient and efficient payment services.



Community Bank Bangladesh PLC. entered into a strategic business agreement with Unique Hotel & Resorts PLC.

# Events & Activations



Community Bank Bangladesh PLC. partnered with Bangladesh Bank to promote entrepreneurship under SICIP.



Community Bank Bangladesh PLC. signed a Participatory Agreement with Bangladesh Bank under the TDF Refinancing Scheme.



Community Bank Bangladesh PLC. signed an MoU with the National Pension Authority for digital contribution collection under the Universal Pension Scheme



Community Bank Bangladesh PLC. launched two specialized liability products for NRBs: "Community Probash Shonchoy" and "Community Probash Projon."



Community Bank Bangladesh PLC. and Zaytoon Fintech partnered to promote greater financial inclusion through Bangla QR-enabled digital payments.



Community Bank Bangladesh PLC. and 'Amra Nari' organized a cancer awareness seminar.



Community Bank Bangladesh PLC. supported startup financing through a strategic investment in a multi-bank venture capital fund.



Community Bank Bangladesh PLC. signed a syndication mandate to arrange BDT 6,500 million for R.A. Spinning Mills Ltd. and Outpace Spinning Mills Ltd.

# Events & Activations



Community Bank Bangladesh PLC. launched the "Islamic Banking & Shariah-Compliant Financing (IBSCF)" certificate course as part of its Islamic banking initiative.



Community Bank Bangladesh PLC. signed a Participatory Agreement with Bangladesh Bank to join the "Small Enterprise Refinance Scheme for Women Entrepreneurs" initiative.



Community Bank Bangladesh PLC. and North South University (NSU) signed an MoU to support NSU Startup Next, a leading university-run incubator in Bangladesh.



Community Bank Bangladesh PLC., in partnership with PriyoShop and Insights Genie, launched the country's first AI-powered alternative credit scoring system for MSMEs.



Community Bank Bangladesh PLC. signed a Participatory Agreement with Bangladesh Bank to join the "Startup Refinance Scheme" for financing innovative and potential startups.



Community Bank Bangladesh PLC. organized a training programme on "Prevention of Money Laundering" to enhance officials' awareness and practical knowledge.



Community Bank Bangladesh PLC. entered into a strategic agreement with NEC Express Limited to facilitate the collection of wage earners' remittances and strengthen remittance services.



Dinajpur District Police inaugurated traffic fine collection through Community Bank Bangladesh PLC.

# Events & Activations



Rajshahi Metropolitan Police (RMP) launched a traffic fine collection system with Community Bank Bangladesh PLC. for greater transparency and convenience.



Rajshahi District Police inaugurated traffic fine collection through Community Bank Bangladesh PLC.



Community Bank Bangladesh PLC. signed a Participatory Agreement with Bangladesh Bank under the Financial Inclusion Credit Guarantee Scheme (FIGGS).



Community Bank Bangladesh PLC. organized a training workshop on E-Traffic Prosecution and Fine Collection in Rajshahi.



Community Bank Bangladesh PLC. partnered with CEAN Global to promote green and sustainability leadership.



Community Bank Bangladesh PLC. launched "Startup Nest," the country's first bank-led startup accelerator.



Community Bank Bangladesh PLC. launched "Community SME 360," a first-of-its-kind platform designed to empower small and medium enterprises in Bangladesh.



Community Bank Bangladesh PLC. partnered with SplitPay Bangladesh to promote digital financial innovation for youth empowerment.

# Events & Activations



Community Bank Bangladesh PLC. signed a strategic partnership with Holiday Inn Dhaka.



Community Bank Bangladesh PLC. achieved ISO 27001:2022 Certification.



Community Bank Bangladesh PLC. signed a business partnership with Sea Pearl Hospitality Group.



Community Bank Bangladesh PLC. signed a business partnership with Hotel The Cox's Today.



Community Bank Bangladesh PLC. signed an MoU with May International Trade Services.



Community Bank Bangladesh PLC. signed a business partnership with Mermaid Eco-Tourism Ltd.



Community Bank Signs Business Partnership with Tropical Homes



Community Bank Bangladesh PLC. inaugurated its 19th branch in Jashore, strengthening its presence in the southwestern region of the country.

# Events & Activations



Community Bank Bangladesh PLC. celebrated International Women's Day with the theme "Give to Gain."



Community Bank Bangladesh PLC. signed a strategic agreement with Software Shop Ltd. to implement the "Easy Trade" platform.



Community Bank Bangladesh PLC. organized the "Student Banking Conference 2026" in Tangail.



Community Bank Bangladesh PLC. and BASIS signed an MoU to strengthen support for ICT entrepreneurs and startups.



Community Bank Bangladesh PLC. launched "Community EWA 360" for its payroll customers.



Community Bank Bangladesh PLC. launched an Entrepreneurship Development Program under SICIP.



Community Bank Bangladesh PLC. hosted the 63rd Board Meeting of PDBL.



Community Bank Bangladesh PLC. launched "Community EduSuite 360," a comprehensive integrated school banking solution.

# Events & Activations



Community Bank Bangladesh PLC. extended its support to icddr,b for a pioneering project aimed at promoting HPV vaccination and preventing cervical cancer among female police staff in Bangladesh.



Community Bank Bangladesh PLC. organized a day-long specialized training program on "Compliance with Bangladesh Bank Comprehensive Inspection Requirements" at its Training Academy.



Community Bank Bangladesh PLC. celebrated its 6th anniversary with a ceremony attended by Mr. Baharul Alam, BPM, Inspector General of Police, Bangladesh and Chairman of the Bank.



Community Bank Bangladesh PLC. and SOLshare Ltd. entered into a strategic partnership to expand financing access for energy-efficient batteries in the three-wheeler EV sector.



Community Bank Bangladesh PLC. entered into a strategic agreement with NEC Express Limited to facilitate the collection of wage earners' remittances and strengthen remittance services.



Community Bank Bangladesh PLC. has entered into an agreement with IFAD Motors Ltd., marking a strategic partnership between the two organizations.



Community Bank Bangladesh PLC marked a milestone by celebrating its 6th anniversary in a formal ceremony. The occasion was honored by the presence of Mr. Benuel Alam, BPM, Inspector General of Police, Bangladesh, and Chairman of Community Bank Bangladesh PLC, who presided over the event.



Community Bank Bangladesh PLC. has signed a business partnership agreement with Hotel Agrabad, marking a collaboration aimed at strengthening service offerings and mutual business growth.

# Town Hall & Business Conference 2025



Community Bank Bangladesh PLC. celebrated its strong year-end performance for 2025, reflecting growth and operational excellence.

Community Bank Bangladesh PLC. organized its Annual Risk Conference 2025 with participation from officials across the Bank.



Community Bank Bangladesh PLC. organized its Annual Business Conference 2026, highlighting its strong business performance in 2025.

Community Bank Bangladesh PLC. organized its Annual AML & CFT Conference 2025 with participation from officials across the Bank.



# Community Bank Branches

## Corporate Branch

Police Plaza Concord (Level 5, Tower 2) Plot 2 Road 144 Gulshan 1 Dhaka-1212  
Phone: +88 09677712001



## Gulshan Branch

South Breeze Square (Gr. Floor) 52, Gulshan Avenue Gulshan 1, Dhaka-1212  
Phone: +88 09677712007



## Dhanmondi Branch

Taj Lily Green (1st Floor) 751, Satmosjid Road Dhanmondi, Dhaka-1209  
Phone: +88 09677712008



## Motijheel Branch

Cosmos Tower, Holding No.28/1/2, Toyenbee Circular Road Motijheel, Dhaka-1000  
Phone: +88 09677712002



## Uttara Branch

Rajuk Rajib Cosmo, Shopping Complex ( 1st Floor) Plot No. 71, Sector No. 7 Uttara, Dhaka  
Phone: +88 09677712010



## Chawkbazar Branch

Shahjahan Imam Tower, 29-31 Water Works Road (1st Floor) Chawkbazar, Dhaka.  
Phone: +88 09677712009



## Mawna Branch

Bhai Bhai City Complex, Holding No.255 Sreepur Road, Ward 8 Sreepur Pourashava, Gazipur-1704  
Phone: +88 09677712003



## Panchabati Branch

Janata Super Market (2nd Floor), Dalda Road, Panchabati, Narayangan  
Phone: +88 09677712004



## Agrabad Branch

Chamber House (Ground Floor), 38 Agrabad Commercial Area, Chattogram-4100  
Phone: +88 09677712006



## Noapara Branch

Chowdhury Bhaban (1st Floor) Saihamnagar, Noapara Bazar Madhabpur, Habiganj-3333  
Phone: +88 09677712005



## Panchdona Branch

Amzad Tower (1st Floor) Burairhat, Panchdona Madhabdi, Narsingdi-1603  
Phone: +88 09677712011



## Mirzapur Branch

Ward No - 03, Bimhati Kalibari Road, Mirzapur Tangail-1940  
Phone: +88 09677712012



## Gouripur Branch

Afia Plaza (1st Floor), Gouripur Daag No. 7715, 7716, Angaura Gouripur Bazar, Daudkandi Cumilla-3517  
Phone: +88 09677712013



## Khulna Branch

Tayamun Center, 181/1 Jashore Road, Ward 17 Shib Bari More, Khulna - 9100  
Phone: +88 09677712014



## Ranirbandar Branch

Grameen Tower (1st Floor), Daag No. 3377 & 3378, Dinajpur-5241  
Phone: +88 09677712015



## Nawabganj Branch

Sajeda Complex (Ground Floor) Kolakopa, Kashimpur Nawabganj, Dhaka-1320  
Phone: +88 09677712016



## Anderkilla Branch

Ismail Trade Center, 183 Nazir Ahmed Chowdhury Road Ward 32, Anderkilla, Kotwali Chattogram-4000  
Phone: +88 09677712017



## Fulbaria Branch

Fulbaria Green City, Holding-516 Word-8, Mymensingh - Fulbaria Road Fulbaria, Mymensingh-2216  
Phone: +88 09677712018



## Jashore Branch

11/A (1st Floor), Rabindranath (Rn) Road, Ward No. 02, Jashore Municipality, Jashore.  
Phone: +88 09677712019



## Community Bank Sub Branches

### Malopara Sub Branch

TSI/ATSI Quarter, Govt.  
Mohila College Road, Ward  
11, Boalia, Rajshahi  
Phone: +8809677711201,  
Ext-201001

### Sir Iqbal Road (Kalibari) Sub-Branch

KMP Shopping Complex, Sir  
Iqbal Road (Kalibari), Hela-  
tola, Khulna Sadar Thana  
More, Khulna  
Phone: +8809677711202,  
Ext-202001

### Cox's Bazar Sadar Sub Branch

Midland City Barmiz Market,  
Holding: 273-00/1620 Bazar  
Ghata, Tekpara Road, Ward:  
04, Cox's Bazar.  
Phone: +8809677711203,  
Ext-203001

### Sylhet Sadar Sub Branch

Md Iqbal's Building, Holding:  
11877, Sagar Digirpar, Subid  
Bazar, Sunamganj Road,  
Ward: 03, Sylhet City  
Corporation, Sylhet.  
Phone: +8809677711204,  
Ext-204001

### Rangpur Sadar Sub Branch

Holding: 0260-0262/12279,  
Ward: 25, City Plaza Market,  
Jahaz Company Moor,  
Station Road, Rangpur  
Phone: +8809677711205,  
Ext-205001



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