Annexure- A

Declared Rate on Islamic Investment by Economic Sector

Name of the bank: City Bank PLC.

Revised profit/rent rate on Islamic Investment (%)

Economic Purposes	As on 01-November-2026		
	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a.1) Cultivation- below BDT 50 Lac	13.50%	12.50%	14.50%
a.2) Cultivation-BDT 50 Lac and above	11.50%	10.50%	12.50%
b.1) Plantation - below BDT 50 Lac	13.50%	12.50%	14.50%
b.2) Plantation-BDT 50 Lac and above	11.50%	10.50%	12.50%
c.1) Agricultural Machineries and Implements- below BDT 50 Lac	13.50%	12.50%	14.50%
c.2) Agricultural Machineries and Implements-BDT 50 Lac and above	11.50%	10.50%	12.50%
d.1) Fertilizers and Pesticides Loans for Farmers- below BDT 50 Lac	13.50%	12.50%	14.50%
d.2) Fertilizers and Pesticides Loans for Farmers-BDT 50 Lac and above	11.50%	10.50%	12.50%
e.1) Livestock- below BDT 50 Lac	13.50%	12.50%	14.50%
e.2) Livestock-BDT 50 Lac and above	11.50%	10.50%	12.50%
f.1) Vegetables/Fruits Preservation in cold storage- below BDT 50 Lac	13.50%	12.50%	14.50%
f.2) Vegetables/Fruits Preservation in cold storage-BDT 50 Lac and above	11.50%	10.50%	12.50%
g.1) Agriculture Loan Disbursed through NGOs- below BDT 50 Lac	13.50%	12.50%	14.50%
g.2) Agriculture Loan Disbursed through NGOs-BDT 50 Lac and above	10.50%	9.50%	11.50%
2.a. Fishing- below BDT 50 Lac	13.50%	12.50%	14.50%
2.b. Fishing-BDT 50 Lac and above	11.50%	10.50%	12.50%
3.a. Forestry and Logging- below BDT 50 Lac	13.50%	12.50%	14.50%
3.b. Forestry and Logging-BDT 50 Lac and above	11.50%	10.50%	12.50%
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries	12.00%	11.00%	13.00%
(aa) RMG	12.00%	11.00%	13.00%
(ab) Others	12.00%	11.00%	13.00%
b) Small and Medium Industries	13.00%	12.00%	14.00%
c) Cottage Industries/Micro Industries	16%/17%	15%/16%	17%/18%
d) Service Industries	13.00%	12.00%	14.00%
e) Others	10.00%	9.00%	11.00%
f) Green & Sustainable Credit	11.00%	10.00%	12.00%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries	13.00%	12.00%	14.00%
(aa) RMG	12.00%	11.00%	13.00%
(ab) Others	10.50%	9.50%	11.50%
b) Small and Medium Industries	13.00%	12.00%	14.00%
c) Cottage Industries/Micro Industries	16%/17%	15%/16%	17%/18%
d) Service Industries	13.50%	12.50%	14.50%
e) Others	10.00%	9.00%	11.00%
f) Green & Sustainable Credit	11.00%	10.00%	12.00%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	13.00%	12.00%	14.00%
2 . Housing (Residential) in urban area for individual person	10.00%	9.00%	11.00%
3. Housing (Residential) in rural area for individual person	10.00%	9.00%	11.00%

Declared Rate on Islamic Investment by Economic Sector

Name of the bank: City Bank PLC.

Revised profit/rent rate on Islamic Investment (%)

Economic Purposes	As on 01-November-2026		
	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	13.00%	12.00%	14.00%
5. House Renovation or Repairing or Extension	10.00%	9.00%	11.00%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	12.00%	11.00%	13.00%
7. Establishment of Solar panel	12.00%	11.00%	13.00%
8. Effluent Treatment Plant	12.00%	11.00%	13.00%
9. Loan against Work Order/Pay Order/Earnest Money	13.00%	12.00%	14.00%
10. Water-works	13.00%	12.00%	14.00%
11. Sanitary Services	13.00%	12.00%	14.00%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	13.50%	12.50%	14.50%
2. Water Transport (excluding Fishing Boats)	13.50%	12.50%	14.50%
3. Air Transport	13.00%	12.00%	14.00%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	12.00%	11.00%	13.00%
b) Retail Trading	N/A	N/A	N/A
c) Other Commercial lending	12.50%	11.50%	13.50%
2. Procurement by Government			
a) Jute	N/A	N/A	N/A
b) Paddy	N/A	N/A	N/A
c) Wheat	N/A	N/A	N/A
d) Others	N/A	N/A	N/A
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	12.00%	11.00%	13.00%
b) Tea	12.00%	11.00%	13.00%
c) Hides and Skins	12.00%	11.00%	13.00%
d) Ready-made Garments	12.00%	11.00%	13.00%
e) Non-traditional Items	12.00%	11.00%	13.00%
f) Other Exported Items	12.00%	11.00%	13.00%
4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	13.00%	12.00%	14.00%
b) Petroleum and Petroleum Products	13.00%	12.00%	14.00%
c) Machineries and Implements	13.00%	12.00%	14.00%
d) Textile and Textile Products	13.00%	12.00%	14.00%
e) Electric and Electronic goods & Spares	13.00%	12.00%	14.00%
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.00%	12.00%	14.00%
g) Cosmetics & Crockeries	13.00%	12.00%	14.00%
h) Medicine and Surgical Instruments	13.00%	12.00%	14.00%
i) New Automobiles	N/A	N/A	N/A
j) Reconditioned Automobiles	N/A	N/A	N/A
k) Chemicals (except Medicine)	13.50%	12.50%	14.50%

Declared Rate on Islamic Investment by Economic Sector

Declared Rate on Islamic Investment by Economic Sector

Name of the bank: City Bank PLC.

Economic Purposes	As on 01-November-2026		
	Declared rate	Lowest rate	Highest rate
A	B	C	D
l) Iron and Steel Products	13.50%	12.50%	14.50%
m) Paper and Printed Papers	13.50%	12.50%	14.50%
n) Computer and Accessories	13.50%	12.50%	14.50%
o) Wood & Logging	13.50%	12.50%	14.50%
p) Plastic & Plastic Products including toys	13.50%	12.50%	14.50%
q) Leather Goods	N/A	N/A	N/A
r) Poultry feeds	13.50%	12.50%	14.50%
s) Cattle feeds	13.50%	12.50%	14.50%
t) Coal	13.50%	12.50%	14.50%
u) Ship	13.50%	12.50%	14.50%
v) Other Imported Items	13.50%	12.50%	14.50%
5. Share Trading	13.50%	12.50%	14.50%
6. Lease Financing/Leasing	13.50%	12.50%	14.50%
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFI	13.00%	12.00%	14.00%
b) Credit to Insurance companies	13.00%	12.00%	14.00%
c) Credit to NGO (excluding Agriculture)	12.75%	11.75%	13.75%
d) Credit to Merchant Banks/ Brokerage Houses	13.00%	12.00%	14.00%
e) Credit to Co-operative Banks/Societies	13.00%	12.00%	14.00%
2. Financing to Educational Institutions	13.00%	12.00%	14.00%
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	10.00%	9.00%	11.00%
2. Flat Purchase	10.00%	9.00%	11.00%
3. Transport loan (Motor car/Motor cycle etc.)	9.50%	8.50%	10.50%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	10.00%	9.00%	11.00%
5. Credit Cards	24.00%	23.00%	25.00%
6. Educational Expenses	10.00%	9.00%	11.00%
7. Treatment Expenses	10.00%	9.00%	11.00%
8. Marriage Expenses	10.00%	9.00%	11.00%
9. Land Purchase	N/A	N/A	N/A
10. Loan against Salary	9.00%	8.00%	10.00%
11. Loan against PF	7.00%	6.00%	8.00%
12. Personal Loan against DPS, MSS etc.	11.00%	10.00%	12.00%
13. Personal Loan against FDR, MBS, DBS etc.	11.00%	10.00%	12.00%
14. Travelling/ Holiday Loan	10.00%	9.00%	11.00%
15. Other personal Loans	18.00%	17.00%	19.00%
H. Miscellaneous			
1. Private Welfare and Development Activities	13.00%	12.00%	14.00%
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	13.00%	12.00%	14.00%
3. Swanirvar	N/A	N/A	N/A
4. Poverty Alleviation Program	13.00%	12.00%	14.00%
5. Other loans not mentioned above	13.00%	12.00%	14.00%

Related Official's Name, Designation, Email and Contact number:

Note:

1)Margin to be considered at business level on the basis of banker customer relationship , quality of security , customer credit rating / scoring etc.
2) Repricing period of floating/variable rate financing/advance and other required information should be mentioned in the sanction letter as per BRPD Circular no.10 dated May 08,2024.

3)Bangladesh Bank Refinance/Stimulus/Special Fund financing rate/profit rate shall follow as per concerned regulation.

4) In the case of any investment or financing (Retail/SME-S/SME-M/Corporate, etc.) against City Bank-issued securities (FD, TD, DPS, etc.), the spread will be between 1.50% and 3.00%, which will be added to the published average yield of the respective product for the last three months"

5) Applicable profit / rent rate for loans against US Dollar Investment Bond (USDIB), US Dollar Premium Bond (USDPB), Wage Earners Development Bond (WEDB), Resident Foreign Currency Deposit (RFCD), Non-Resident Foreign Currency Deposit (NFCD) will be applicable as per G.12 Personal Loan against DPS, MSS etc. and/or G.13 Personal Loan against FDR, MBS, DBS etc.

6) Disbursement in B.1.e and B.2.e requires approval from respective Head of Business.

7) In any circumstances, profit / rent rate must remain within ALCO band.