Annexure- A

**Declared Lending Interest Rate by Economic Sector**

**Name of the bank: City Bank PLC.**

**Revised interest rate on Lending (%)**

| 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 | 10.00% | 9.00% | 11.00% |
| 2. Working Capital Financing (Excluding Export & Import 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% |

**Declared Lending Interest Rate by Economic Sector**

**Name of the bank: City Bank PLC.**

Revised interest rate on Lending (%)

| Economic Purposes | As on 01-November-2026 | | |
|---|---|---|---|
| | Declared rate | Lowest rate | Highest rate |
| A | B | C | D |
| 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 | 10.00% | 9.00% | 11.00% |
| **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% |
| 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% |

**Declared Lending Interest Rate by Economic Sector**

**Declared Lending Interest Rate 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 |
| 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% |
| 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% |

**Declared Lending Interest Rate by Economic Sector**

**Declared Lending Interest Rate by Economic Sector**

Declared Lending Interest Rate by Economic Sector

| Economic Purposes | As on 01-November-2026 | | |
|---|---|---|---|
| | Declared rate | Lowest rate | Highest rate |
| A | B | C | D |
| 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 Case of personal loan against City Bank issued security (FD,DPS etc.), interest rate spread will be 1.50% to 3.00%.

5) Applicable interest 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, disbursement lending rate must be within ALCO band.