

## **The City Bank Limited**

Financial Statements for the 3rd Quarter ended 30 September 2019 (Unaudited)

Consolidated Balance Sheet as at 30 September 2019 30-Sep-19					Cash Flow Statement for the 3rd Quarter ended	30 September 2019
	30-Sep-19 31-Dec-18	Increase / (decrease) in operating assets and liabiliti Loans and advances to customers	es Taka (25,182,83			30-Sep-19 30-Sep-18 <u>Taka Taka</u>
PROPERTY AND ASSETS Cash In hand (including foreign currencies)	Taka         Taka           6,127,222,606         5,423,445,923	Other assets Deposits from other banks / borrowings	(1,812,92) (1,812,92) (13,436,73)	29,147) (825,779,800)	A) Cash flows from operating activities	
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	13,570,066,387   14,016,977,760	Deposits from customers Other liabilities	31,205,8	862,140 31,991,634,569 411,773 (15,453,939)	Interest receipts in cash Interest payments Dividend receipts	19,843,184,364 16,271,935,520 (11,319,343,598) (8,623,825,831) 149,745,602 204,992,383
Balance with other banks and financial institutions	19,697,288,993 19,440,423,683	Net cash from operating activities	<u>(7,789,21</u> (3,727,19	<u>13,996,633,476</u> <u>99,933)</u> <u>18,050,133,260</u>	Fees and commission receipts in cash Recoveries of loans previously written off	1,371,677,920 1,384,803,282 116,544,043 243,946,582
In Bangladesh Outside Bangladesh	17,717,149,100 27,798,009,404 1,279,208,291 700,375,538 18,996,357,391 28,498,384,942	B) Cash flows from investing activities Proceeds from sale of securities	(4,142,72	77,888) 1,674,234,776	Cash payments to employees Cash payments to suppliers	(3,920,683,380) (3,641,044,263) (106,845,865) (116,497,891)
Money at call and short notice Investments	18,996,557,391 28,498,384,942 89,379,167 89,379,167	Purchase / sale of property, plant and equipment Net cash used in investing activities	(4,64,59 (4667,36	90,036) (696,650,332)	Income taxes paid Receipts from other operating activities	(2,024,332,046) (1,385,863,046) 3,004,752,291 (2,524,905,005)
Government Others	29,448,623,515 23,636,105,055 8,086,153,810 9,852,115,182	C) Cash flows from financing activities			Payments for other operating activities Cash generated from operating activities before changes in operating assets and liabilities	(3,185,954,306) (2,997,495,952) 3,928,745,024 3,865,855,789
Loans and advances / Investments	37,534,777,324 33,488,220,237	Issuance of tier-II subordinated bond Dividend paid	(586,36		Increase / (decrease) in operating assets and liabilities	(24,612,066,915)] (35,121,345,794)
Loans, cash credits, overdrafts, etc./ general investments Bills purchased and discounted	254,458,865,251 228,564,323,030 2,598,921,214 3,310,631,492 257,057,786,466 231,874,954,522	Net Cash from financing activities D) Net increase / (decrease) in cash and cash equivalents ( <i>i</i>	(186,36 (8,520,93) (8,520,93)	33,437) 17,179,313,571	Loans and advances to customers Other assets Deposits from other banks / borrowings	(24,012,006,915) $(35,121,345,794)(1,736,948,011)$ $(840,695,607)(13,644,621,131)$ $18,225,987,242$
Fixed assets including premises, furniture and fixtures Other assets	4,019,058,288 3,989,868,437 10,641,416,131 8,525,506,505	<ul> <li>Effects of exchange rate changes on cash and cash equi</li> <li>Opening cash and cash equivalents</li> <li>Opening cash and cash equivalents</li> </ul>	57,359,9		Deposits from customers Other liabilities	30,906,912,113 31,583,627,691 433,232,175 23,035,710
Non - banking assets Total assets	<u>1,080,482,478</u> <u>349,116,546,237</u> <u>1,033,701,289</u> <u>326,940,438,782</u>	<ul> <li>G) Closing cash and cash equivalents (D+E+F)</li> <li>Cash and cash equivalents at end of the period</li> </ul>	<u>49,782,00</u>		Net cash from operating activities	(8,653,491,769) 13,870,609,242 (4,724,746,745) 17,736,465,032
LIABILITIES AND CAPITAL Liabilities		Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)	6,127,2 13,570,0	222,606 5,237,339,211 066,387 11,634,351,851	B) Cash flows from investing activities Proceeds from sale of securities	(4,073,195,284) 1,667,609,615
Tier-II Subordinated Bond Borrowings from other banks, financial institutions and agents	9,200,000,000 8,800,000,000 44,411,881,388 61,249,736,296	(including foreign currencies) Balance with other banks and financial institutions Money at call and short notice	18,996,3	357,391 33,319,901,258 379,167 89,379,167	Purchase / sale of property, plant and equipment Investment in subsidiaries	(392,248,956) (615,911,361) (35,872,683) -
Deposits and other accounts Current deposits and other accounts	35,457,763,669 27,381,535,632	Government securities		035,587 7,753,448,429	Net cash used in investing activities C) Cash flows from financing activities	(4,501,316,923) 1,051,698,254
Bills payable Savings bank deposits	1,923,841,352   1,521,442,000 45,418,605,239   44,278,439,530	Balance She	eet as at 30 September 2019		Issuance of tier-II subordinated bond Dividend paid	400,000,000 - (586,365,580) (1,768,404,133)
Fixed deposits Bearer certificate of deposit	156,667,237,474   131,679,045,353 			19 31-Dec-18	Net Cash from financing activities D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	(186,365,580) (1,768,404,133) (9,412,429,248) 17,019,759,153
Other liabilities		PROPERTY AND ASSETS Cash In hand (including foreign currencies)	<u>Taka</u> 6,123,4		<ul> <li>E) Effects of exchange rate changes on cash and cash equivalent</li> <li>F) Opening cash and cash equivalents</li> </ul>	954,325,841 854,604,871 56,109,163,643 38,971,451,047
Total liabilities Capital / Shareholders' equity	<u>323,920,951,735</u> <u>302,023,153,874</u>	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	13,570,00	66,387 14,016,977,760	<ul> <li>G) Closing cash and cash equivalents (D+E+F)</li> <li>Cash and cash equivalents at end of the period</li> </ul>	<u>47.651.060,235</u> <u>56.845.815.071</u>
Paid up capital Statutory reserve	10,163,866,620 9,679,872,970 8,957,312,182 8,001,559,112	Balance with other banks and financial institutions In Bangladesh	<b>19,693,48</b> 17,302,8		Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)	6,123,414,523 5,232,509,628 13,570,066,387 11,634,351,851
Share premium Dividend equalization reserve Other reserve	1,504,388,797   1,504,388,797   530,786,631   530,786,631   1,374,246,524   3,131,663,748	Outside Bangladesh	(433,64 16,869,16	49,569) (100,797,998) 54,571 27,252,586,866	(including foreign currencies) Balance with other banks and financial institutions	16,869,164,571 32,136,125,997
Other reserve Surplus in profit and loss account / Retained earnings Shareholders' equity of The City Bank Limited	2,664,887,289 2,068,909,234 25,195,488,042 24,917,180,492	Money at call and short notice Investments Government	<b>89,37</b> 29,448,63	<b>79,167 89,379,167</b> 23,515 23,636,105,055	Money at call and short notice Government securities	89,379,167 89,379,167 10,999,035,587 7,753,448,429 <b>47,651,060,235 56,845,815,071</b>
Minority Interest Total equity	106,460 104,416	Others	29,446,60 3,384,00 32,832,71	92,785         23,030,103,035           92,785         4,245,929,247           16,299         27,882,034,302	Concolidated Clatemant of Channes - E	
Total liabilities and Shareholders' equity	25,195,594,502         24,917,284,908           349,116,546,237         326,940,438,782	Loans and advances / Investments Loans, cash credits, overdrafts, etc./ general investments Bills purchased and discounted	253,404,6 2,598,92	15,151 228,080,837,959	Consolidated Statement of Changes in Equity for the 3rd Qu Paid-up Statutory Share premium General	Jarter ended 30 September 2019 Revaluation Dividend Retained Minority Total
OFF- BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements	46,987,969,448 75,254,746,099	Fixed assets including premises, furniture and fixtures	<b>256,003,53</b> 3,496,33	36,366 231,391,469,451 33,825 3,519,386,471	Particulars capital reserve Reserves	gain/(loss) on Equalization earnings Interest
Letters of guarantee Irrevocable letters of credit	12,958,366,200 12,725,190,853 34,867,276,372 2,73,124,173	Other assets Non - banking assets Total assets	16,136,30 1,080,44 <b>346,201,40</b>	82,478 1,033,701,289		<u>Taka Taka Taka Taka Taka 3,120,268,820 530,786,631 2,068,909,234 104,416 24,917,284,908</u>
Bills for collection Other contingent liabilities	7,993,169,820 7,575,806,178 5,660,807,386 3,090,178,860	LIABILITIES AND CAPITAL Liabilities		<u></u>	Surplus/(deficit) on account of revaluation of investments	(1,757,417,224) (1,757,417,224) 
Total	108,467,589,227 121,919,046,163	Tier-II Subordinated Bond Borrowings from other banks, financial institutions and a	9,200,00 gents 43,407,30	00,000 8,800,000,000 08,029 60,453,052,237	Net profit for the period	- 2,621,643,047 - 2,621,643,047 2,044 2,044 - (586,365,580) - (586,365,580)
Other commitments Documentary credits and short term trade -related transactions Forward assets purchased and forward deposits placed	3,716,059,253 13,829,048,186	Deposits and other accounts Current deposits and other accounts	35,244,44	47.972 27.589.302.759	Dividend (Banus Share)	
Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities , credit lines and other commitmer		Bills payable Savings bank deposits Fixed deposits	1,52,5,6 45,418,6 156,891,34	05,239 44,278,439,530	Balance as at 30 September 2019 10,163,866,620 8,957,312,182 1,504,388,797 11,394,928	1,362,851,596 530,786,631 2,664,887,289 106,460 25,195,594,502 2,265,269,690 530,786,631 2,238,828,711 103,074 24,088,538,997
Other commitments Total	3,716.059,253 13,829,048,186	Bearer certificate of deposit	239,478,23		Statement of Changes in Equity for the 3rd Quarter e	ended 30 September 2019
Total Off-Balance Sheet items including contingent liabilities	<u>112,183,648,479</u> <u>135,748,094,349</u>	Other liabilities Total liabilities	<u>28,529,67</u> 	<u>77,095</u> <u>25,927,109,068</u> <u>19,876</u> <u>300,350,360,867</u>	Paid-up Statutory Share premium Gener Particulars capital reserve	al Revaluation Dividend Retained Total es gain/(loss) on Equalization earnings
Mark	(Shilly)	Capital / Shareholders' equity Paid up capital Statutory reserve	10,163,80		Balance as at 1 January 2019 Taka Taka Taka Taka	Taka Taka Taka Taka
Company Secretary	Chief Financial Officer	Share premium Dividend equalization reserve	1,504,38	88,797 1,504,388,797 86,631 530,786,631	9,679,872,970 8,001,559,112 1,504,388,797 11,39 Surplus/(deficit) on account of revaluation of investments	- (783,709,710) - (783,709,710)
Managing Divector & CEO	Director Chairman	Other reserve Surplus in profit and loss account / Retained earnings Shareholders' equity of The City Bank Limited Total liabilities and Shareholders' equity	1,046,7' 3,383,0' 25,586,18 346,201,40	2.882.856.744	Dividend (Bonus Share) 483,993,650 Dividend (Cash)	(483,993,650) - (586,365,580) (586,365,580) 2,526,331,253 2,526,331,253
	r the 3rd Quarter ended 30 September 2019	Total liabilities and Shareholders' equity OFF- BALANCE SHEET ITEMS	346,201,40	02,668 324,780,287,696	Net profit for the period         -           Appropriation made during the period         -           Balance as at 30 September 2019         10,163,866,620           8,957,312,182         1,504,388,797	(955,753,070) -
consolitated Fond and Loss Accountion	(Amount in Taka)	Contingent liabilities Acceptances and endorsements	46,987,90			4,928 1,035,357,937 530,786,631 3,383,075,697 25,586,182,792 4,928 1,484,237,279 530,786,631 3,090,300,110 24,158,874,911
	Year-to-Date         Current Quarter           2019         2018         2019         2018	Letters of guarantee Irrevocable letters of credit Bills for collection	12,958,30 34,867,21 7,993,10	66,200   12,725,190,853 76,372   23,273,124,173 69,820   7,575,806,178	Notes to the Financial Statements for the 3rd Quarter	
	19,772,430,261 16,802,435,662 6,931,885,917 6,256,397,241 1,669,251,316 (10,150,483,547) (4,083,910,688) (3,804,758,038)	Other contingent liabilities Total	5,660,80	07,386 3,090,178,860 89,227 121,919,046,163	1 Consolidated Earnings per share (EPS)	<u>30-Sep-2019</u> <u>30-Sep-2018</u> <u>Taka</u> <u>Taka</u>
Net interest / net profit on investments 8 Investment income	<b>8,103,178,945 6,651,952,115 2,847,975,229 2,451,639,202</b> 1,636,601,503 1,535,844,585 501,774,625 507,765,259	Other commitments Documentary credits and short term trade -related transaction	ns		(i) Net profit after tax - Taka Weighted average number of shares Consolidated earnings per share - Taka (i/ii) *	<u>2,621,645,091</u> <u>2,249,614,078</u> 1,016,386,662 1.016,386,662
Other operating income	2,596,927,464 2,546,261,176 885,903,477 896,706,627 1,776,880,023 1,422,354,002 601,270,157 495,757,286	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other con	3,716,0	59,253 13,829,048,186	1.a Earnings per share (EPS) - The City Bank Limited	<u> </u>
Total operating income (A)     14       Salaries and allowances     14	4,113,587,935         12,156,411,878         4,836,923,487         4,351,868,374           4,059,547,939         3,764,040,582         1,420,002,919         1,266,475,256	Other commitments Total	3,716,05	59,253 <u>13,829,048,186</u> 135,748,094,349	(i) Net profit after tax- Taka (ii) Weighted average number of shares Earnings per share - Taka (//ii) *	<u>2.526.331.253</u> <u>2.081.709.071</u> 1.016.386.662 <u>1.016.386.662</u> 1.015.380.662
Rent, taxes, insurance, electricity, etc.	898,300,359 797,657,672 309,370,767 276,523,347 37,907,002 46,715,942 35,28,640 31,242,127	Total Off-Balance Sheet items including contingent liabili	ties <u>112,183,64</u>	an.	Earnings per share (EPS) for the reporting period was significantly higher than the increase in profit after tax for growth in operating income through expansion of br	same period of previousyear due to significant
Postage, stamp, telecommunication, etc. Stationery, printing, advertisements, etc.	78,222,506 71,884,817 24,463,296 23,673,207 178,455,897 209,284,493 47,289,265 63,782,190	Mark		Chief Financial Officer	*In computation of EPSfor previous year, distributed 5.0% stock dividend for 2018	
Chief Executive's salary and fees Directors' fees Auditors' fees	12,999,885  13,566,738  4,420,777  5,418,737 3,183,561  2,697,050  1,058,449  837,607 1,410,158  1,396,500  442,252  511,500	Company Secretary	$\sim$	Chief Financial Officer	2 Consolidated Net operating cash flow per share (NOCFPS) (i) Net operating cash flow-Taka	(3,727,199,933) 18,050,133,260
Auditors' fees Depreciation and repair of Bank's assets Other expenses	1,410,158   1,396,500   442,252   511,500 794,029,646   776,211,662   273,094,564   277,227,806 1,827,987,983   1,717,409,610   619,405,356   560,910,667	Managing Director & CEO	Director	 Chairman	(ii) Number of shares Net operating cash flow per share - Taka (i/ii) *	1.016.386.662 (3.67) 1.016.386.662 1.016.386.662
Total operating expenses (B) 7 Profit / (loss) before provision (C=A-B) 7	7,892,044,934 7,400,865,066 2,713,076,286 2,488,502,445 6,221,543,001 4,755,546,812 2,123,847,202 1,863,365,930				2.a Net operating cash flow per share (NOCFPS) - The City Bank Limited (i) Net operating cash flow-Taka	(4,724,746,745)
Provision for loans and advances / investments ( Provision for Off-Balance Sheet exposures	(1,115,607,640)         (683,930,476)         (390,915,226)         (98,785,042)           (85,289,752)         (202,641,388)         (71,636,192)         (160,641,388)	Profit and Loss Account for	the 3rd Quarter ended 30 September 2019		(ii) Number of shares Net operating cash flow per share - Taka (i/ii) *	1,016,386,662 (4.65) 1,016,386,662 17.45
Provision for diminution in value of investments Total provision (D) (1) Total profit / (loss) before taxes (C+D)	(46,852,245)         24,951,601         (42,709,121)         10,170,020           ,247,749,637)         (861,620,263)         (505,260,539)         (249,256,410)           ,973,793,364         3,893,926,548         1,618,586,663         1,614,109,519		Year-to-Date 2019 2018 20	(Amount in Taka) Current Quarter 019 2018	During the period January 1, 2019 to September 30, 2019, growth in deposits and advance, which ultimately effected operating cash flows negatively.	
Provision for taxation	(2,352,148,273)         (1,644,312,470)         (842,587,592)         (754,184,486)           (2,262,574,869)         (1,644,312,470)         (812,544,380)         (754,184,486)	Interest income / profit on investments Interest / profit paid on deposits and borrowings, etc.	(11,652,754,991) (10,130,395,950) (4,078	9,008,509 6,240,823,776 8,958,989 (3,796,533,399)	<ul> <li>*In computation of NOCFPS for previous year, distributed 5.0% stock dividend for 2</li> <li>3 Reconcilation statement of cash flows from operating activities</li> </ul>	oro was duly considered.
Deferred Tax Net profit after taxation 2	<u>(89,573,403)</u> <u>- (30,043,212)</u> <u>-</u> 2,621,645,091 2,249,614,078 775,999,071 859,925,033	Net interest / net profit on investments Investment income Commission, exchange and brokerage	1,379,120,944 1,323,261,527 47	<b>2,444,290,377</b> 5,366,358 512,034,244 9,148,155 785,522,006	Profit before provision Adjustment for non cash items	5,933,230,768 4,514,773,553
Transferred to Minority Interest Appropriations	(2,044) (4,411) 672 (1,577) 2,621,643,047 2,249,609,667 775,999,744 859,923,456	Other operating income Total operating income Total operating income (A)	1,775,376,949 13,521,284,732 11,613,422,636 4,695	19,148,155     785,522,006       11,217,090     495,087,267       5,781,123     4,236,933,895	Depreciation and Amortization Adjustment with non-operating activities	374,570,413 343,610,977
Statutory reserve Proposed dividend (stock)	955,753,070 727,319,767 328,288,601 317,202,110	Salaries and allowances Rent, taxes, insurance, electricity, etc.	3,907,683,496 3,627,477,525 1,36	8,261,944 1,220,310,541 3,807,349 251,534,415	Gain on sale of shares and debentures Profit from sale of fixed assets	2,844,084 (343,865) 675,000 2,678,645
Earnings per share (EPS)	955,753,070         727,319,767         328,288,601         317,202,110           2.58         2.21         0.76         0.85	Legal expenses Postage, stamp, telecommunication, etc.	34,380,509 45,274,518 10 73,413,148 67,171,302 22	0,758,416 12,789,937	Loss from sale of fixed assets	3,519,084 2,334,780
and D	(D) IN	Stationery, printing, advertisements, etc. Chief Executive's salary and fees Directors' fees	12,999,885   13,566,738   4 1,224,000   1,240,000	1,859,869 57,365,851 4,420,777 5,418,737 357,000 406,000	Changes in operating Activities Changes in Ioans & advances Changes in deposit and other accounts	(24,612,066,915) (35,121,345,794) 34,308,035,189 36,256,429,817
Company Secretary	Chief Financial Officer	Auditors' fees Depreciation and repair of Bank's assets	1,327,500   1,327,500     768,233,261   755,306,162   26	442,500 442,500 4.118,484 269,574,708	Changes in investment Changes in borrowings	(4,950,681,997) (2,751,065,235) (17,045,744,208) 13,553,185,115
~ At	Am (Man	Other expenses Total operating expenses (B) Profit / (loss) before provision (C=A-B)	7.588.053.964 7.098.649.083 2.615	8,456,175 550,736,479 5,321,346 2,390,614,817 0,459,778 1.846,319,078	Changes in other assets Changes in other liabilities	(1,736,948,011) (840,695,607) 5,025,670,977 3,165,100,471 (9,011,734,964) 14,261,608,768
Managing Director & CEO	Director Chairman	Provision for loans and advances / investments Provision for Off-Balance Sheet exposures	(85,289,752) (202,641,388) (71	7,380,578) (99,667,142)	Payment of Income Tax Net cash flows from operating activities	(2,024,332,046) (4,724,746,745) (1,385,863,046) (1,385,863,046) (1,736,465,032
Consolidated Cash Flow Statement for	the 3rd Quarter ended 30 September 2019	Total provision (D) Total profit / (loss) before taxes (C+D) Provision for taxation	(1,154,465,416) (878,174,717) (439, 4,778,765,352 3,636,598,837 1,641 (2,252,434,099) (1,554,889,766) (816 (2,162,434,099) (1,554,889,766) (816) (786) (816)	(16,771)         (260,308,531)           1,443,007         1,586,010,548           6,690,279)         (725,075,337)           5,690,279)         (725,075,337)		<u>30-Sep-2019</u> <u>31-Dec-2018</u> Taka Taka
A) Cook flows from a statistic	30-Sep-19 30-Sep-18 <u>Taka</u> <u>Taka</u>	Current Tax Deferred Tax Net profit after taxation	(2,162,434,099) (1,554,889,766) (786 (90,000,000) - (30 2,526,331,253 2,081,709,071 824	5,690,279) (725,075,337) 0,000,000) - 4,752,728 860,935,210	4 Consolidated Net Assets Value per Share (NAV) (i) Shareholders' equity (ii) Number of character	
A) Cash flows from operating activities Interest receipts in cash	19,922,076,555 16,313,859,706	Appropriations Statutory reserve		8,288,601 317,202,110	(ii) Number of shares Net Assets Value per Share - Taka (i/ii)	<u>1.016.386.662</u> <u>24.79</u> <u>24.52</u>
Interest receipts in Cash Interest payments Dividend receipts	19,922,076,555  16,313,859,706   (11,335,839,924)  (8,643,913,428)   359,787,425  333,519,969	Proposed dividend (stock)		8,288,601 <u>317,202,110</u> 0.81 0.85	4.a Net Assets Value per Share (NAV) - The City Bank Limited (i) Shareholders' equity	<u>_25,586,182,792</u> <u>_24,429,926,829</u>
Fees and commission receipts in cash Recoveries of loans previously written off	1,642,366,366 1,632,448,487 116,544,043 243,946,582	Earnings per share (EPS)	<u> </u>	<u> </u>	(ii) Number of shares ' Net Assets Value per Share - Taka (i/ii)	<u>1,016,386,662</u> <b>25,17</b> <u>1,016,386,662</u> <b>24,04</b>
Cash payments to employees Cash payments to suppliers	(4,072,547,823) (3,777,607,321) (130,587,955) (118,531,408)	Company Secretary		Chief Financial Officer	5 Credit Rating of the Bank As per the BRPD instruction circular no.6 dated 5 July 2006, the Bank has done its c	redit rating by Credit Rating Agency of Bangladesh
Income taxes paid Receipts from other operating activities Payments for other operating activities	(2,131,191,672)  (1,475,831,596) 3,053,599,926  2,639,018,430 (3,362,187,865)  (3,153,409,637)	w Atv	an		Limited (CRAB) based on the financial statements dated 31 December 2018.           Particulars         Date of Rating         Long term	Short term Rating Valid
Payments for other operating activities Cash generated from operating activities before changes in operating assets and liabilities	<u>(3,362,187,865)</u> <u>(3,153,409,637)</u> 4,062,019,076 4,053,499,784	Managing Director & CEO	Director	Chairman	Entity Rating 29-May-19 AA2 Very strong capacity & very high quality S	ST-2 20 Jun 20
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