

# **The City Bank Limited**

Report and Financial Statements as at and for the year ended 31 December 2017

# Independent auditor's report to the shareholders of The City Bank Limited

Report on the financial statements

We have audited the accompanying consolidated financial statements of The City Bank Limited and its subsidiaries (the "Group") as well as the separate financial statements of The City Bank Limited (the "Bank"), which comprise the consolidated balance sheet and the separate balance sheet as at 31 December 2017, and the consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flow statements for the year then ended, and a summary of significant accounting policies and other explanatory information.

then ended, and a summary of significant accounting policies and other explanatory innormation.

Management's responsibility for the financial statements and internal controls

Management is responsible for the preparation of consolidated financial statements of the Group and also separate financial statements of the Bank that give a true and fair view in accordance with Bangladesh Financial Reporting Standards as explained in note 2.1 and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements of the Group and also separate financial statements of the Bank 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 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.

\*\*Number of Personshibitive\*\*

**Auditor's Responsibility** 

Our responsibility is to express an opinion on these consolidated financial statements of the Group and the separate financial statements of the Bank based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements of the Group and separate financial statements of the Bank are

free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements of the Group and separate financial statements of the Bank. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements of the Group and separate financial statements of the Bank, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of consolidated financial statements of the Group and separate financial statements of the Bank that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements of the Group and also separate financial statements of the Bank.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion of the contract of

In our opinion, the consolidated financial statements of the Group and also separate financial statements of the Bank 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 2017, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards as explained in note 2.1.

We draw attention to note 3.24 to the financial statements where management explained voluntary change in accounting policy for subsequent measurement basis of the Bank's land and building, and reversion from "revaluation model to cost model. Our opinion is not qualified in respect of this matter.

In accordance with the Companies Act 1994, Securities and Exchange Rules 1987, the Bank Company Act, 1991 and the rules and regulations issued by Bangladesh Bank, we also report the following:

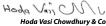
and regulations issued by Bangladesh Bank, we also report the following:

a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
b) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the consolidated financial statements of the Group and the financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal control in internal control and risk management arrangements of the Financial Statements and Internal Control:
i) internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in Ontrol:
ii) internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in Ontrol:
iii) internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in Ontrol:
iii) internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in Ontrol or anything detrimental committed by employees of the Bank and its related entities other than matters disclosed in these financial statements;
c)financial statements of the subsidiaries of the Bank have been audited by other auditors and have been properly reflected in the consolidated financial statements;
d)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;
e)the consolidated balance sheet and consolidated profit and loss account of the Bank so largement with the books of account; f) the expenditure incurred was for the purposes of the Bank busines;
g)the consolidated balance sheet and consolidated profit and loss account of the Bank soushes;
g)the consolidated balance sheet and consolidated profit by the profit and loss account of the

I) the records and statements summed by a statements;

i) the information and explanation required by us have been received and found satisfactory; and k) we have reviewed over 80% of the risk weighted assets of the Bank and have spent around 3,500 person hours for the audit of the books and accounts of the Bank.

Dhaka, 30 April 2018



E) Eff

F) Ca

Cash a

Dhaka, 30 April 2018			asi Chowdhury & Co nartered Accountants
Consolidated Balance Sheet as a	t 31 Dece	mber 2017	
DRODEDTY AND ACCETS	Nata	2017 Taka	2016 (Restated)
PROPERTY AND ASSETS	<u>Note</u>	<u>Taka</u>	<u>Taka</u>
Cash In hand (including foreign currencies)	4	4,447,800,960	3,788,022,776
Balance with Bangladesh Bank and its agent bank(s)	7	1 1	1 ' ' '
(including foreign currencies)	4.a.2	19,339,302,948	20,696,275,735
Balance with other banks and financial institutions	5	23,787,103,908	24,484,298,511
n Bangladesh		12,704,276,112	13,180,057,080
Dutside Bangladesh		989,369,438 13,693,645,550	905,615,423 14,085,672,503
Money at call and short notice	6	89,379,167	91,379,167
nvestments Government	7	22,099,527,532	22,048,912,713
Others		9,832,026,841	5,847,199,905
		31,931,554,373	27,896,112,618
Loans and advances/investments Loans, cash credits, overdrafts, etc./investments	8	192,350,678,263	168,770,828,388
Bills purchased and discounted	9	4,722,154,652	7,275,392,955
		197,072,832,915	176,046,221,342
Fixed assets including premises, furniture and fixtures Other assets	10 11	3,642,729,555 6,968,167,092	3,470,156,210 7,723,972,014
Von-banking assets	12	881,668,179	956,925,360
Total assets		278,067,080,739	254,754,737,726
LIABILITIES AND CAPITAL			
Liabilities			
Tier-II subordinated bond	13	7,250,000,000	3,000,000,000
Borrowings from other banks, financial institutions and agents Deposits and other accounts	14 15	38,729,567,834	31,695,262,081
Eurrent deposits and other accounts	.5	25,072,617,911	24,384,173,334
Bills payable		1,355,732,100	1,587,153,855
avings bank deposits Fixed deposits		39,082,904,954 117,391,667,208	34,994,257,334 113,451,963,172
Bearer certificate of deposit			-
Other liabilities	16	182,902,922,173 23,005,504,719	174,417,547,694 25,785,244,407
Total liabilities	10	251,887,994,727	234,898,054,183
Capital/shareholders' equity			
Paid up capital Statutory reserve	17 18	9,218,926,640 7,130,574,430	8,757,980,310 6,100,191,727
Share prémium	19	1,504,388,797	660,857,013
Dividend equalization reserve	20	530,786,631	176,928,877
Other reserve Surplus in profit and loss account	21 22	4,848,228,604 2,946,080,404	1,175,294,835 2,985,335,511
Total shareholders' equity		26,178,985,506	19,856,588,273
Non controlling interest	23	100,506	95,268
Fotal equity  Total liabilities and shareholders' equity		26,179,086,012 278,067,080,739	19,856,683,541 254,754,737,726
,		<u>2017</u>	2016 (Restated)
DFF-BALANCE SHEET ITEMS	<u>Note</u>	<u>Taka</u>	<u>Taka</u>
Contingent liabilities			
Acceptances and endorsements		32,956,408,937	18,676,525,600
etters of guarantee rrevocable letters of credit	24.1 24.2	13,060,162,726 36,220,551,100	8,308,768,437 14,504,592,520
rievocable letters of credit Bills for collection	24.2	14,166,143,046	14,504,592,520
Other contingent liabilities			-
Total Total		96,403,265,809	56,157,706,538
Other commitments			
Documentary credits and short term trade-related transactions	24.4	2,441,633,159	4 963 653 604
Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities	24.4	2,441,033,139	4,862,653,604
Undrawn formal standby facilities, credit lines and other commitments		-	-
Other commitments			

		713 per our rep	ort or surric dutc.
		Noda V	M/N
Dhaka, 30 April 2018		A	uditor
Consolidated Profit and Loss Account for	the year end	led 31 December	2017
	<u>Note</u>	<u>2017</u> <u>Taka</u>	2016 (Restated) <u>Taka</u>
Interest income/profit on investments Interest paid/profit shared on deposits and borrowings etc. Net interest income/profit on investments	26 27	16,819,464,242 (9,280,207,856) <b>7,539,256,385</b>	
Investment income Commission, exchange and brokerage Other operating income	28 29 30	3,030,038,998 3,308,317,471 1,311,310,878	1,049,681,156
Total operating income (A)		7,649,667,346 15,188,923,731	8,297,485,801 14,808,676,082
Operating expenses			
Salaries and allowances Rent, taxes, insurance, electricity, etc. Legal expense; Postage, stamp, telecommunication, etc. Stationery, printing, advertisements, etc. Chief Executive's salary and fees Directors' fees Poirectors' fees Auditors' fees Depreciation and repair Other expenses Total operating expenses (B) Profit before provision (C = A-B) Provision for loans and advances/investments Provision for off-balance sheet exposures Other provision Total provision (D) Total provision (D) Total provision (D) Provision for taxation (F)	31 32 33 34 35 36 37 38 39	4,363,800,589 982,785,601 52,845,795 83,280,499 216,463,541 17,594,152 1,992,576 2,755,036 1,037,214,890 1,628,213,112 8,386,945,792 (180,000,000) (280,515,486) (1,687,893,215) 5,114,084,725	781,216,592 38,273,353 92,772,113 165,524,753 16,939,300 2,662,166 2,590,333 978,189,396 1,251,169,537 7,087,407,319 (2,014,646,765) (133,000,000)
Current tax expense Deferred tax income/(expense) Total provision for tax Net profit after tax (G = E+F) Net profit after tax attributable to: Equity holders of the bank Non-controlling interest Appropriations Statutory reserve General reserve	71	(1,892,815,199) 237,408,927] (1,655,406,271) 3,458,678,453 3,458,668,899 9,554 3,458,678,453 1,030,382,703	146,204,483 (1,570,280,806) 4,004,000,071 4,003,997,676 2,395 4,004,000,071
Retained surplus for the year Earnings per share (EPS)	46	1,030,382,703 2,428,286,196 3.90	1,093,121,420 2,910,876,256 4.57

e annexed notes 1 to 50 form an i	integral part of these financial s	tatements.	
SAL-	CALS.	Ream	backenmedtrails.
Managing Director & CEO	Director	Director	Chairman
			As per our report of same date.
			Hoda Van MV

Dhaka, 30 April 2018

					utable to the equ	ity holders of th					Non cont inter		Total equity
Particulars	Paid up capital	Statutory reser	ve Share p Share P	remium G remium	eneral reserve	Revaluation gain/(loss) on investments	Dividend Equalization Reserve	Surplus profit and accour	loss	Total	muer	est	
	<u>Taka</u>	<u>Taka</u>	<u>Ta</u>	ika 📗	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>		<u>Taka</u>	Tak	<u>a</u>	<u>Taka</u>
Balance as at 1 January 2017	8,757,980,310	6,100,191,7	27 660	,857,013	11,394,928	1,163,899,907	176,928,87	7 2,985,3	35,511 19,	856,588,273		95,268	19,856,683,541
Surplus/(deficit) on account of revaluation of properties		į	ŀ	i	-		į	-	-	-		·	
Surplus/(deficit) on account of revaluation of investments			ŀ	ŀ	-	3,672,933,769		-	- 3/	672,933,769		·	3,672,933,769
Eurrency translation differences			-	-	-			- 9,4	52,972	9,462,972		-	9,462,972
Adjustment of revaluation reserve with retained earnings or charging depreciation of revalued carrying amount													
Vet profit/(loss) for the year			-	-	-			- 3,458,6	58,899 3,	458,668,899		9,554	3,458,678,453
Adjustment for inter company (cash dividend receipts)			-	-	-			- 219,9	95,684	219,995,684		-	219,995,684
resh issue of shares	460,946,330		- 843	,531,784	-			-	- 1,	304,478,114		-	1,304,478,114
Fransfer to dividend equalization fund*			-		-		353,857,75	4 (353,85	7,754)			-	
Dividend (Cash)			-					- (2,343,14	2,205) (2,3	43,142,205)		(4,316)	(2,343,146,521)
Appropriation made during year		1.030.382.7	03				!	- (1,030.38	2.703)				
lalance as at 31 December 2017	9,218,926,640	7,130,574,4		388,797	11,394,928	4,836,833,676	530,786,63		0,403 26,1	78,985,505		100,506	26,179,086,011
or the year ended 31 December 2016 (Restated)	_				to 4 - 11 -		(1.5.1						* 1
Particulars	Paid up c	apital Statutor	y reserve Sh	are premiun	n Asset	the equity hold: General	Revaluation	Dividend	Surplus in	Tota		Non ontrolling	Total equity
				are Premiun	reserve	reserve	gain/(loss) on investments	Equalization Reserve	profit and lo account			interest	
	<u>Taka</u>	.   -	ka	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Tak</u>	_	<u>Taka</u>	<u>Taka</u>
lalance as at 1 January 2016	8,757,	980,310 5,00	2,816,644	660,857,01	4,690,126,74	0 11,394,928	3,298,220,345		2,159,706,6	74 24,581,	102,654	2,534,779	24,583,637,433
Idjustment for changing accounting policy for fixed assets	-	+	1,253,663		4,690,126,74				17,014,6	54 (4,668,8	358,423)		(4,668,858,423)
lalance as at 1 January 2016 (restated)	8,757,	980,310 5,00	7,070,307	660,857,01	j I	- 11,394,928	3,298,220,345		2,176,721,3	28 19,912,	244,231	2,534,779	19,914,779,010
urplus/(deficit) on account of revaluation of properties		1	- 1		1	1 1				1		-	
urplus/(deficit) on account of revaluation of investments	-	1	- 1		1	1 1	(2,134,320,438)			(2,134,3	1		(2,134,320,438)
urrency translation differences	1	1	- 1		1	1 1	1		18,444,1	121 18,	444,112		18,444,112
ldjustment of revaluation reserve with retained earnings or charging depreciation of revalued carrying amount	-	-	-		ł					-			
let profit/(loss) for the year		-	+		ł				4,003,997,6	76 4,003,	997,676	2,395	4,004,000,071
	į				-				79,998,4	32 79,	998,432		79,998,432
djustment for inter company (cash dividend receipts)			- 1		-				2,440,3	39 2,	440,339 (2	,440,339)	-
djustment for inter company (cash dividend receipts) Ninority Interest accusation	-	1	i							1	- !		1
					-	1	-			1	- 1	-	-
linority Interest accusation		1	ļ -					176,928,877	(176,928,87	77)	1		:
linority Interest accusation Dividend (bonus share)		1	1		 		-	176,928,877	(176,928,87 (2,026,216,07	1	216,078)	(1,569)	(2,026,217,646)

nce as at 31 December 2016 (Restated)	8,757,980,310  6,100,191,727  660,857,013	- 11,394,9281 1,163,899,9071 176	928,877  2,985,335,511  19,856,58	8,273  95,268  19,856,683,541
nnexed notes 1 to 50 form an integral part o	of these financial statements.			
, , , , , , , , , , , , , , , , , , , ,				
Conso	lidated Cash Flow Statement for	the year ended 31	December 20	17
			<u>2017</u>	2016 (Restated)
		<u>Note</u>	<u>Taka</u>	<u>Taka</u>
	perating activities			
	vestment income receipts in cash		16,683,356,217	16,131,418,614
	profit paid on deposits		(12,108,363,675)	(7,148,073,279)
Dividend receipts			402,956,965	356,141,846
Fees and commissi			1,945,423,622	1,609,345,890
	previously written-off	16.a.1	187,182,883	592,977,114
Cash payments to			(4,383,976,792)	(3,562,576,047)
Cash payments to	suppliers		(131,639,364)	
Income taxes paid			(1,638,049,715)	
	r operating activities	42	4,646,361,630	
	operating activities	43	(3,304,539,140)	(2,625,900,598)
	n operating activities before changes in			
operating assets an	d liabilities (i)		2,298,712,631	8,743,615,431
I	. i			
Loans and advance	in operating assets and liabilities		(21,026,611,573)	(33,031,549,178)
Other assets	es to customers	44	896.547.697	(825,763,692)
	er banks/borrowings	44	7,575,910,722	
Deposits from cust			7,946,437,032	33,679,404,658
Other liabilities	omers	45	(2,145,472,110)	(2,444,283,162)
	n operating assets and liabilities (ii)	43	(6,753,188,232)	4,325,724,842
	n operating assets and habilities (ii) n operating activities (i+ii)		(4,454,475,601)	13,069,340,273
Net cash now from	operating activities (1+11)		(4,434,473,001)	13,009,340,273
Cash flows from in	vesting activities			
Proceeds from sale			(273,550,603)	(1,445,267,273)
Payment for purch			(5,080,723,720)	1,518,144,258
	operty, plant and equipment		(1,066,409,434)	(649,372,306)
Net cash used in in			(6,420,683,756)	(576,495,321)
			(-, 120,000, 30)	(3.0,.55,321)
Cash flows from fi	nancing activities			
Issuance of tier-II su			5,000,000,000	-

	Redeemed of tier-II subordinated bond - (i)	(750,000,000)	-
	Receipts for issue of ordinary shares	1,304,478,114	-
	Dividend paid	(2,123,146,521)	(2,029,187,172)
	Net cash from financing activities	3,431,331,593	(2,029,187,172)
•	Net increase in cash and cash equivalents (A+B+C)	(7,443,827,764)	10,463,657,780
	Effects of exchange rate changes on cash and cash equivalents	1,381,482,815	831,457,285
	Cash and cash equivalents at beginning of the year	45,997,979,984	34,702,864,919
•	Cash and cash equivalents at end of the year (D+E+F)	39,935,635,035	45,997,979,984
1	sh and cash equivalents at end of the year consists of:		
	Cash in hand (including foreign currencies)	4,447,800,960	3,788,022,776
	Balance with Bangladesh Bank and its agent bank(s)	19,339,302,948	20,696,275,735
	(including foreign currencies)		
	Balance with other banks and financial institutions	13,693,645,550	14,085,672,503

2,365,506,410 7,336,629,802 39,935,635,035 45,997,979,984

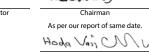
The annexed notes 1 to 50 form an integral part of these financial stateme	nts.		
Balance Sheet as at 31 De	cember 2	017	
PROPERTY AND ASSETS	Note	<u>2017</u> <u>Taka</u>	2016 (Restated) Taka
Cash			
In hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)	4.a.1	4,447,677,389	3,787,829,631
(including foreign currencies)	4.a.2	19,339,302,948	20,696,275,735
Balance with other banks and financial institutions	5.a	23,786,980,337	24,484,105,366
In Bangladesh	5.0	12,125,956,169	12,187,706,470
Outside Bangladesh		603,628,965	661,120,028
, and the second		12,729,585,134	12,848,826,498
Money at call and short notice	6	89,379,167	91,379,167
Investments	7.a		
Government		22,099,527,532	22,048,912,713
Others		3,408,912,369	2,383,242,864
		25,508,439,902	24,432,155,577
Loans and advances/investments	8.a		
Loans, cash credits, overdrafts, etc./investments		191,873,705,133	167,749,683,704
Bills purchased and discounted	9	4,722,154,652	7,275,392,955
		196,595,859,784	175,025,076,659
Fixed assets including premises, furniture and fixtures	10.a	3,277,030,329	3,437,235,921
Other assets	11.a	12,662,485,803	13,500,653,120
Non-banking assets	12	881,668,179	956,925,360
Total assets		275,531,428,634	254,776,357,668
LIABILITIES AND CAPITAL			
Liabilities			
Tier-II subordinated bond	13	7,250,000,000	3,000,000,000
Borrowings from other banks, financial institutions and agents	14.a	37,906,297,408	31,695,262,081
Deposits and other accounts	15.a	05.540.004.040	
Current deposits and other accounts		25,512,834,069	24,512,543,307
Bills payable Savings bank deposits		1,355,732,100	
Fixed deposits		39,082,904,954 117,541,293,344	34,994,257,334 113,601,078,193
Bearer certificate of deposit		117,341,273,344	113,001,076,193
bearer certificate of deposit		183.492.764.467	174.695.032.689

101111111111111111111111111111111111111		27 5755 17 120705 1	25 1,7 7 0,557,000
LIABILITIES AND CAPITAL			
Liabilities			
Tier-II subordinated bond	13	7,250,000,000	3,000,000,000
Borrowings from other banks, financial institutions and agents	14.a	37,906,297,408	31,695,262,081
Deposits and other accounts	15.a		
Current deposits and other accounts		25,512,834,069	24,512,543,307
Bills payable		1,355,732,100	1,587,153,855
Savings bank deposits		39,082,904,954	34,994,257,334
Fixed deposits		117,541,293,344	113,601,078,193
Bearer certificate of deposit		1 -1	-
		183,492,764,467	174,695,032,689
Other liabilities	16.a	22,013,024,611	24,732,977,227
Total liabilities		250,662,086,487	234,123,271,997
Capital/shareholders' equity			
Paid up capital	17.2	9,218,926,640	8,757,980,310
Statutory reserve	18	7,130,574,430	6,100,191,727
Share premium	19	1,504,388,797	660,857,013
Dividend equalization reserve	20	530,786,631	176,928,877
Other reserve	21.a	2,519,404,380	1,112,928,213
Surplus in profit and loss account	22.a	3,965,261,269	3,844,199,530
Total shareholders' equity		24,869,342,148	20,653,085,670
Total liabilities and shareholders' equity		275,531,428,634	254,776,357,668
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements		32,956,408,937	18,676,525,600
Letters of guarantee	24.1	13,060,162,726	8,308,768,437
Irrevocable letters of credit	24.2	1 36 220 551 100	14 504 592 520

Letters of guarantee	24.1	13,000,102,720]	0,300,700,437
Irrevocable letters of credit	24.2	36,220,551,100	14,504,592,520
Bills for collection	24.3	14,166,143,046	14,667,819,982
Other contingent liabilities		i -ii	-
Total		96,403,265,809	56,157,706,538
Other commitments			
Documentary credits and short term trade-related transactions		- 1	-
Forward assets purchased and forward deposits placed	24.4	2,441,633,159	4,862,653,604
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		i -ii	-
Other commitments		-	-
Total		2,441,633,159	4,862,653,604
Total Off-Balance Sheet items including contingent liabilities		98,844,898,968	61,020,360,142







•		cember 2017	
		<u>2017</u>	2016 (Restate
	<u>Note</u>	<u>Taka</u>	<u>Taka</u>
Interest income/profit on investments	26.a	16,783,958,930	16,042,227,2
Interest paid/profit shared on deposits and borrowings etc.	27.a	(9,288,627,591)	(9,565,268,4
Net interest income/profit on investments		7,495,331,339	6,476,958,8
Investment income	28.a	2,790,987,000	4,745,837,
Commission, exchange and brokerage	29.a	2,851,849,621	2,125,263,
Other operating income	30.a	1,777,944,806	1,047,663,
		7,420,781,427	7,918,764,0
Total operating income (A)		14,916,112,766	14,395,722,
Salaries and allowances	31	4,209,317,272	3,637,129,
Rent, taxes, insurance, electricity, etc.	32.a	911,604,504	729,397,
Legal expenses	33.a	50,601,079	36,338,
Postage, stamp, telecommunication, etc.	34.a	77,304,848	86,933,
Stationery, printing, advertisements, etc.	35.a	210,914,296	160,933,
Chief Executive's salary and fees	36	17,594,152	16,939,
Directors' fees	37.a	1,758,000	2,203,
Auditors' fees	37.0	2,328,250	2,127,
Depreciation and repair of Bank's assets	38.a	1,019,049,698	962,903,
Other expenses	39.a	1,546,153,421	1,223,909,
Total operating expenses (B)	33.0	8,046,625,520	6,858,815,
Profit before provision (C = A-B)		6,869,487,246	7,536,907,
Provision for loans and advances/investments	40.a	(1,257,823,728)	(1,938,300,0
Provision for off-balance sheet exposures	10.0	(180,000,000)	(133,000,0
Other provision	40.b	(279,750,000)	(,,
Total provision (D)		(1,717,573,728)	(2,071,300,0
Total profit before taxes (E = C+D)		5,151,913,517	5,465,607,
Provision for taxation (F)	41.a		
Current tax expense		(1,765,196,934)	(1,656,130,8
Deferred tax income/(expense)		241,732,134	146,236,
Total provision for tax		(1,523,464,800)	(1,509,894,3
Net profit after tax (G = E+F)		3,628,448,718	3,955,712,
Appropriations			
Statutory reserve		1,030,382,703	1,093,121,
General reserve		1,030,302,703	1,093,121,
		1,030,382,703	1,093,121,
Retained surplus for the year		2,598,066,015	2,862,591,
Earnings per share (EPS)	46.a	4.09	4.52
The annexed notes 1 to 50 form an integral part of these financial stater	nents.		
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W	Real	Jachem	my June
Managing Director & CEO Director	Director	Chai	rman
		As per our repo	ort of same dat
		Hoda Vai	010
		Old Oal	100

Particulars	Paid-up capital	Statutory reserve	Share Premium	General reserve	Revaluation gain/(loss) on investment	Dividend Equalization Reserve	Surplus in profit and loss account	Total equity
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2017	8,757,980,310	6,100,191,727	660,857,013	11,394,928	1,101,533,285	176,928,877	3,844,199,530	20,653,085,67
Surplus/(deficit) on account of revaluation of properties	-		-	-	-	-	-	
Surplus/(deficit) on account of revaluation of investments		-	-	-	1,406,476,167	-		1,406,476,16
Adjustment for sale of revalued assets			-	-	-	-		
Adjustment of revaluation reserve with retained earnings for charging depreciation of revalued carrying amount			-	-	-			
Net profit for the year	-			-		-	3,628,448,718	3,628,448,7
resh issue of shares	460,946,330		843,531,784	-	-	-		1,304,478,1
ransfer to dividend equalization fund*		-	-			353,857,754	(353,857,754)	
Dividend (Cash)			-	-	-	-	(2,123,146,521)	(2,123,146,52
Appropriation made during year		1,030,382,703		-			(1,030,382,703)	
Balance as at 31 December 2017	9.218.926.640	7,130,574,430	1,504,388,797	11,394,928	2.508.009.452	530,786,631	3,965,261,269	24,869,342,14

For the year ended 31 December 2016 (Restated)									
Particulars	Paid-up capital	Statutory reserve	Share Premium	Asset Revaluation	General reserve	Revaluation gain/(loss) on	Dividend Equalization	Surplus in profit and loss account	Total equity
				reserve		investment	Reserve		
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2016	8,757,980,310	5,002,816,644	660,857,013	4,690,126,740	11,394,928	3,298,220,345		3,087,740,110	25,509,136,090
Adjustment for changing accounting policy for fixed assets		4,253,663		(4,690,126,740)				17,014,654	(4,668,858,423)
Balance as at 1 January 2016 (restated)	8,757,980,310	5,007,070,307	660,857,013		11,394,928	3,298,220,345		3,104,754,764	20,840,277,667
Surplus/(deficit) on account of revaluation of properties		-							
Surplus/(deficit) on account of revaluation of investments						(2,196,687,060)			(2,196,687,060)
Adjustment for sale of revalued assets		-							
Adjustment of revaluation reserve with retained earnings for charging depreciation of revalued carrying amount									
Net profit for the year		-						3,955,712,710	3,955,712,710
Dividend (bonus share)		-							
Transfer to dividend equalization fund*							176,928,877	(176,928,877)	
Dividend (Cash)								(1,946,217,647)	(1,946,217,647)
Appropriation made during year		1,093,121,420						(1,093,121,420)	
Balance as at 31 December 2016 (Restated)	8,757,980,310	6,100,191,727	660,857,013		11,394,928	1,101,533,285	176,928,877	3,844,199,530	20,653,085,670

Profit and Loss Account for the year ended 31 December 2017					
	<u>2017</u>	2016 (Restated)			
<u>Note</u>	<u>Taka</u>	<u>Taka</u>			
	16,648,103,419	16,116,492,965			
	(12,116,780,235)	(7,167,677,523)			
	324,926,533	315,128,298			
	1,516,260,624	1,317,072,395			
16.a.1	187,182,883	592,977,114			
	(4,226,329,907)	(3,444,068,819)			
	(126,913,657)	(85,278,736)			
11.a.3	(1,517,697,121)	(1,919,280,323)			
42.a	4,412,316,004	5,356,933,457			
43.a	(3,131,638,762)	(2,534,268,870)			
	16.a.1 11.a.3 42.a	Note 16,648,103,419 (12,116,780,235) 324,926,533 1,516,260,624 16.a.1 187,182,883 (4,226,329,907) (126,913,657) 11.a.3 (1,517,697,121) 42.a 4,412,316,004			

et cash from operating activities (i+ii)		(5,618,149,586)	13,642,858,911
ish generated from operating assets and liabilities (ii)		(7,587,579,367)	5,094,828,954
her liabilities	45.a	(1,925,040,536)	(2,822,881,443)
eposits from customers		8,256,126,810	33,633,655,551
eposits from other banks/borrowings		6,752,640,296	6,947,916,216
her assets	44.a	899,477,189	(726,285,992)
ans and advances to customers		(21,570,783,126)	(31,937,575,378)
crease/decrease in operating assets and liabilities			

	Deposits from other banks/borrowings	6,752,640,296	6,947,916,216
	Deposits from customers	8,256,126,810	33,633,655,551
	Other liabilities 45.a	(1,925,040,536)	(2,822,881,443)
	Cash generated from operating assets and liabilities (ii)	(7,587,579,367)	5,094,828,954
	Net cash from operating activities (i+ii)	(5,618,149,586)	13,642,858,911
B)	Cash flows from investing activities		
	Proceeds from sale of securities	419,149,227	548,772,953
	Payment for purchase of securities	(5,080,723,720)	1,518,144,258
	Purchase/sale of property, plant and equipment	(254,645,876)	(642,678,733)
	Investment in subsidiaries	(22,040,421)	(3,603,929,824)
	Net cash used in investing activities	(4,938,260,791)	(2,179,691,346)

Issuance of tie	er-II subordinated bond - (ii)
Redeemed of	tier-II subordinated bond - (i)
Receipts for is	sue of ordinary shares
Dividend paid	l .
Net cash fron	n financing activities

Cash generated from operating activities before changes in

operating assets and liabilities (i)

ı	D)	Net increase in cash and cash equivalents (A+B+C)
ı		

G)	cash and cash equivalents at end of the year (D+E+F)
Cas	h and cash equivalents at end of the year consists of:
	Cash in hand (including foreign currencies)
	Balance with Bangladesh Bank and its agent bank(s)
	(including foreign currencies)
	Balance with other banks and financial institutions
	Money at call and short notice

3,431,331,593	(1,946,217,647)
(7,125,078,784)	9,516,949,918
1,335,588,997	808,191,126
44,760,940,834	34,435,799,790
38,971,451,047	44,760,940,834
4,447,677,389	3,787,829,631
4,447,677,389 19,339,302,948	3,787,829,631 20,696,275,735
, , , , , , , , , , , , , , , , , , , ,	., . , . , . , ,
19,339,302,948	20,696,275,735
19,339,302,948 12,729,585,134	20,696,275,735 12,848,826,498

5.000.000.000

1,304,478,114

1.969.429.780 8.548.029.957



# **The City Bank Limited**

Report and Financial Statements as at and for the year ended 31 December 2017

# Profit and Loss Account as at and for the year ended 31 December 2017 Statement of Changes in Equity

# Reporting entity- The Bank and its activities

# Legal Status and nature of the entity

The City Bank Limited ("the Bank") was incorporated as a public limited company in Bangladesh under The Companies Act 1913. It commenced its banking business from 14 March 1983 under the license issued by Bangladesh Bank. The Bank has 118 (2016:108) branches, 11 (2016:11) SME/Agri branches and 1 SME centre in Bangladesh as at 31 December 2017. The Bank had no overseas branches as at 31 December 2017. Out of the above 130 branches, 1 branch is designated as Islamic Banking Branch complying with the rules of Islamic Shariah, the modus operandi of which is substantially different from other branches run on conventional basis. It has 339 (2016: 309) ATMs as at 31 December 2017. The Pack were limited as published. 2017. The Bank was listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly traded company on 03 February 1987 and 27 December 1995. It is operating as City Group with it's three subsidiaries.

# 1.2 Principal activities of the Bank

The principal activities of the Bank are to provide wide array of financial products and services that includes all kind Ine principal activities of the Bank are to provide wide array of manarcial products and services that includes all kind of conventional and Islamic banking services to its customers. It offers commercial banking, onsumer banking, trade services, cash management, treasury, SME, retail, custodial services clearing services to its customers. These activities are conducted through its branches, SME centres, Islamic windows, and vibrant alternative delivery channels (ATM booths, internet banking) in Bangladesh. The Bank also provides off-shore banking services through its Off-Shore Banking Units (OBU) and islami banking services through its Islamic Bank branch.

Off-Shore Banking Unit (OBU) is a separate business unit of the Bank, governed under the rules and guidelines of Bangladesh Bank. The Bank obtained the Off-Shore Banking Unit permission vide letter No. BRPD(P-3)744(101)/2010-4129 dated 10 November 2009. OBU provides varied financial needs of 100% foreign owned/joint venture industrial units and foreign entities located in Export Processing Zones of Bangladesh. Separate financial statements of Off-Shore Banking Unit are shown in Annexures J(1) and J(2).

The Bank obtained permission for Islamic Banking Branch from Bangladesh Bank vide letter no. BL/DA/6852/2003 dated 16 July 2003. Through the Islamic Banking Branch the Bank extends all types of Islamic Shariah compliant finance like lease, hire purchase shirkatul melk (HPSM), bai muazzal, household scheme etc. and different types of deposits in the purchase shirkatul melk (HPSM), bai muazzal, household scheme etc. and different types of deposits and table of the purchase shirkatul melk (HPSM). like mudaraba/manarah savings deposits, mudaraba/manarah term deposits, al-wadeeah current deposits, monthly/ quarterly profit paying scheme etc. Separate financial statements of Islamic Banking Branch are shown in Annexures (1) and (2).

The Bank has three subsidiaries. All of them have been in operations on the reporting date. These are City Brokerage Limited, City Bank Capital Resources Limited and CBL Money Transfer Sdn. Bhd. Detail of the subsidiaries have been presented in note no. 1.5.1 to 1.5.3.

# 1.5.1 City Brokerage Limited

The City Brokerage Limited ('the company') was incorporated in Bangladesh as a private limited company on 31 March 2010 vide registration no. C-83616/10 under the Companies Act 1994. The legal status of the Company has been converted into public limited company from private limited company in June 2012 in compliance with Bangladesh Securities and Exchange Commission Rules 2000. Previously the Bank launched its brokerage division on 4 August 2009 which was subsequently separated from the Bank on 15 November 2010. On 31 December 2017 the Bank held 99.9963% shares of the company.

The financial statements, audited by S.F. Ahmed & Co, Chartered Accountants, have been enclosed in Appendix A.

City Bank Capital Resources Limited (CBCRL) was incorporated in Bangladesh as a private limited company on 17 August 2009 vide registration no. C-79186/09 under the Companies Act, 1994. The registered office of CBCRL is at 10 Dilkusha Commercial Area, Jibon Bima Tower, Dhaka -1000. CBCRL delivers a whole range of investment banking services including merchant banking activities such as issue management, underwriting, portfolio management and corporate advisory. On 31 December 2017 the Bank held 99.9933% shares of CBCRL.

The financial statements, audited by S.F. Ahmed & Co, Chartered Accountants, have been enclosed in Appendix B.

# 1.5.3 CBL Money Transfer Sdn. Bhd. (CMTS)

CBL Money Transfer Sdn. Bhd. (CMTS) is a private limited company by shares incorporated under the laws of Malaysia and registered with the Companies Commission of Malaysia with Registration No. 769212M carrying on money services business under the Money Services Business Act 2011 under a Class B License No. 00127 from the Bank Negara Malaysia. CMTS is principally engaged as inbound and outbound remittance service provider.

The Bank entered into an agreement on 4 April 2013 to purchase 75% of ordinary shares of CMTS with an agreement to acquire 100% shares of CMTS ultimately and the company became and started as subsidiary of the Bank since 5 August 2013. On 31 December 2017 the Bank held 100% shares of CMTS.

The financial statements of CMTS, audited by Nasharuddin Wong & Co, Chartered Accountants, have been enclosed in

# **Basis of Preparation**

The separate financial statements of the Bank as at and for the year ended 31 December 2017 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (MBU), and the consolidated financial statements of the group comprise those of 'the Bank ('garent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial year.

The consolidated financial statements of the Bank as at and for the year ended 31 December 2017 have been prepared in accordance with the 'First Schedule (Section 38) of the Bank Company Act 1991 as amended by BRPD circular no. 14 dated 25 June 2003, DFIM Circular #11, dated December 23, 2009 and Bangladesh Financial Reporting Standards (BFRSs), Bangladesh Accounting Standards (BFS), etc. The Bank complied with the requirements of the following rules

The Bank Companies (Revised) Act, 2018;
The Companies Act 1994;
Rules, regulations and circulars issued by the Bangladesh Bank from time to time;
The Securities and Exchange Ordinance 1969;
Bangladesh Securities and Exchange Commission Act 1993;
Bangladesh Securities and Exchange Commission (Public Issues) Rules 2015;
Income Tax Ordinance and Rules 1984;
Value Added Tax Act 1991; and
Dhaka Stock Exchange Ltd. (DSE), Chittagong Stock Exchange Ltd. (CSE) and Central Depository Bangladesh Ltd. (CDBL) rules and regulations

In addition to foregoing directives and standards, the operation of Islamic Banking branches are accounted for in accordance with Financial Accounting Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions, Bahrain, and BRPD circular no-15, dated November 09, 2009. A separate balance sheet, profit and loss account and a statement of profit paid on deposits are shown in Annexure-I(1) and I(2) and the figures appearing in the annexure have been incorporated in the related heads of these financial statements as recommended by the Central Shariah Board for Islamic Banks in Bangladesh.

In case any requirement of the Bank Companies (Revised) Act. 2018, and provisions and circulars issued by Bangladesh Bank differ with those of BFRS, the requirements of the Bank Companies (Revised) Act, 2018, and provisions and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of BFRS are as follows:

# **Presentation of Financial Statements**

Presentation of Financial Statements BFRS: As per BAS 1, a complete set of financial statements comprises a statement of financial position, a statement of profit and 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. BAS 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 (amended up to 2013) 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

**BFRS:** As per BAS 1, a complete set of financial statements comprises a statement of financial position, a statem of profit and loss and other comprehensive income, a statement of changes in equity, a statement of cash flo notes comprising a summary of significant accounting policies and other explanatory information and comparat information. BAS 1 has also stated the entity to disclose assets and liabilities under current and non-current classificat 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 Companies (Revised Act, 2018 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.

BFRS: As per requirements of BAS 39 investment in shares and securities generally falls either under "at fair value through profit and loss account" or under "available for sale" where any change in the fair value at the reporting date is

BFRS: As per requirement of BAS 39 where Government treasury securities Treasury bills and Treasury bonds will fal under the category of Held for Trading (HFT), any change in the fair value of held for trading assets is recognized through profit and loss account. Securities designated as Held to Maturity (HTM) are measured at amortized cost method and interest income is recognized through the profit and loss account

**Bangladesh Bank:** HFT securities are revalued on the basis of mark to market and 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 is recognized in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortized and gains or losses on amortization are recognized in other reserve as a part of equity.

BFRS: As per BAS 39 an entity should start the impairment assessment by considering whether objective evidence of impairment exists for financial assets that are individually significant. For financial assets that are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

Bangladesh Bank: As per BRPD circular no.14 (23 September 2012), BRPD circular no. 19 (27 December 2012), BRPD circular no. 05 (29 May 2013) and BRPD circular no. 16 (18 November 2014) a general provision at 0.25% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment. And specific provision (other than short-term agricultural and micro-credits) for sub-standard loans, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue. Moreover, a provision for Short-Term Agricultural and Micro-Credits has to be provided for 'sub-standard' and 'doubtful' loans at the rate of 5% and a 100% provision for the 'bad/Loss' loans.

Again and BRPD circular no. 14 dated 23 September 2012, a general provision at 1% is required to be provided for all off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by BAS 39.

BFRS: Loans and advances to customers are generally classified as 'loans and receivables' as per BAS 39 and interest income is recognized through effective interest rate method over the term of the loan. Once a loan is impaired, interest income is recognized in profit and loss account on the same basis based on revised carrying amount.

**Bangladesh Bank:** As per BRPD circular no. 14 dated 23 September 2012, 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.

BFRS: As per BAS 1 Other Comprehensive Income (OCI) is a component of financial statements or the elements of Other Comprehensive Income are to be included in a Single Comprehensive Income (OCI) Statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which are required to 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 be included in a Single 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.

In several cases Bangladesh Bank guidelines categorize, recognize, measure and present financial instruments differently from those prescribed in BAS 39. As such some disclosure and presentation requirements of BFRS 7 and BAS 32 cannot be made in the financial statements.

**BFRS:** 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 or stock lending), the arrangement is accounted for as a deposit as opposed to a sale, and the underlying asset continues to be recognized in the entity's financial statements. Such transactions do not satisfy the derecognition criteria specified in BAS 39. Such transactions will be treated as loan and the difference between selling price and repurchase price will be treated as interest expense. Same rule applies to the opposite side of the transaction (Reverse REPO).

Bangladesh Bank: As per Bangladesh Bank circulars/quidelines, 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.

**BFRS:** As per BAS 39, financial guarantees are contracts that require an entity 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 terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value, and the initial fair value is amortized over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortized amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD 14, dated 25 June 2003 financial guarantees such as L/C, L/G will be treated as Off Balance Sheet items. No liability is recognized for the guarantee except the cash marg

# Cash and cash equivalents

**BFRS:** As per BAS 7 cash and cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to insignificant risk of changes in value. Therefore, some items like Balance with Bangladesh Bank on account of CRR/SLR are not part of cash and cash equivalent as those are not readily available.

Bangladesh Bank: As per Bangladesh Bank circulars/guidelines, balance with Bangladesh Bank is part of cash and cash equivalent regardless of any restriction. Furthermore, some cash and cash equivalent items such as 'money at call and on short notice', Treasury bills, Prize bond are not presented as cash and cash equivalent. Instead noney at call and on short notice is presented as a face item in balance sheet, and Treasury bills, Prize bonds are presented as investment.

BFRS: No indication of Non-banking asset is found in any BFRS.

BFRS: Cash flow statement can be prepared either in direct method or in indirect method as per BAS 7. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method

Bangladesh Bank: As per BRPD circular no 14, dated 25 June 2003, cash flows statement has been prepared following a mixture of direct

# Balance with Bangladesh Bank: (CRR)

BFRS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per BAS-7. Bandladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents

Bangladesh Bank: There is no requirement for regulation of intangible assets in BRPD 14.

# BFRS: Intangible asset must be identified and recognized, and the disclosure must be given as per BAS 38.

**BFRS:** There is no concept of off-balance sheet items in any BFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD 14, off-balance sheet items (e.g. Letter of Credit, Letter of Guarantee etc.) must be

BFRS: There is no requirement to show appropriation of profit in the face of statement of comprehensive income. Bangladesh Bank: As per BRPD 14, an appropriation of profit should be disclosed in the face of profit and loss account.

# xvii) Loans and advances net of provision

BFRS: Loans and advances should be presented net of provisions.

**Bangladesh Bank:** As per BRPD 14, provision on loans and advances are presented separately as liability and cannot be netted off against loans and advances.

The financial statements of the Group have been prepared on historical cost basis except for the following

-Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' are present at value using marking to

# -Fixed assets (land and building) are carried at revalued amount. 2.3 Functional and presentation currency

These financial statements are presented in Bangladesh Taka (Taka/Tk) which is the Bank's functional currency. Except as otherwise indicated, financial information presented in Taka has been rounded to the nearest integer.

In preparing these consolidated financial statements in conformity with Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS) management has required to make judgments, estimates and assumption that affect the application of CBL's accounting policies and the reported amounts of assets liabilities, income and expenses

The most critical estimates and judgments are applied to the following: Provision for loan and advances/investments- as explained in note 3.3.3 Employee benefit -as explained in note 3.12 Income tax - as explained in note 3.13 Deferred tax assets/liabilities - as explained in note 11.a.4 Useful lives of depreciable assets regard to noncurrent assets - as stated in Annexure-D

However, Underlying assumptions on estimates are reviewed on a going concern basis and revisions thereon ar recognized in the period in which the estimates are revised. It is also required to disclose the contingent assets and liabilities at the date of the financial statements in accordance with the guidelines as prescribed by BAS 37. "Provisions Contingent Liabilities and Contingent Assets",

Provisions are liabilities that are uncertain in timing or amount. Provisions are recognized in the following situations: the entity has a present (legal or constructive) obligation as a result of past events; probable out flow of resources to settle the obligation and the obligation can be measured reliably; it is more likely than not that outflow of resources will be required to settle the present obligation exists at the end of

A contingent liability is a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events. A contingent liability arises when some, but not all, of the criteria for recognizing a provision are met.

BAS 37 applies prudence by deeming a past event to give rise to a present obligation and an entity shall not recognize a contingent liability. However, if it is possible rather than probable that an obligation exists, a contingent liability will exist, not a provision in the financial statements. An entity shall disclose for each class of transaction of contingent liability at the end of the reporting period if the contingent liability is not remote.

A contingent asset is possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Entity. Contingent assets are never recognized; rather they are disclosed in the financial statements when they arise.

The most significant areas where estimates and judgments have been applied are to calculate provision for loans.

These financial statements cover one calendar year from 1 January 2017 to 31 December 2017.

The cash flow statement has been prepared in accordance with BAS 7 Cash Flow Statements considering the requirements specified in BRPD circular No. 14 dated 25 June 2003 issued by the Banking Regulation and Policy Department of Bangladesh Bank.

The Statement of changes in equity reflects information about the increase or decrease in net assets or wealth Statement of changes in equity is prepared principally in accordance with BAS-1 "Presentation of Financial Stater and under the guidelines of Bangladesh Bank's BRPD Circular No. 14 dated 25 June 2003.

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

maturity term. investments are on the basis of their respective maturity. loans and advances are on the basis of their repayment maturity schedule fixed assets are on the basis of their useful lives. other assets are on the basis of their gealization/amortization.

# Other assets are on the dasks of mein relandation/amort/adulon. borrowing from other banks, financial institutions and agents, etc. are as per their maturity/repayments. deposits and other accounts are on the basis of their maturity term. provision and other liabilities on the basis of their repayment/adjustments schedule. 2.10 Financial Statements for Offshore Banking Unit (OBU)

Reporting currency of Offshore Banking Unit is US Dollar. However, foreign currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per BAS 21 'The Effects of changes in Foreign Exchange Rates'. Foreign currency balances held in US Dollar are converted into Taka at weighted average rate of Inter Bank market as determined by Bangladesh Bank on the closing date of the reporting period.

# The accounting policies set out below have been applied consistently to all periods presented in these consolidated

financial statements of the group and those of the bank have been applied consistently except otherwise instructed by Bangladesh Bank as the prime regulator. Certain comparative amounts in the financial statements have been reclassified

The financial statements of subsidiaries (City Brokerage Limited, City Bank capital Resources Limited, and CBL Money Transfer Sdn. Bhd.) which are included in the Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events in similar nature. There is no significant restriction on the ability of subsidiaries to transfer funds to the parent in the form of cash dividends or to repay loans and advances. All subsidiaries of the Bank have been incorporated in Bangladesh except for CBL Money Transfer Sdn. Bhd. which is incorporated in Malaysia. The consolidated financial statements include the financial statements of The City Bank Limited and those of its three

# subsidiaries (City Brokerage Limited, City Bank Capital Resources Limited and CBL Money Transfer Sdn. Bhd.) prepared as at and for the year ended 31 December 2017. The consolidated financial statements have been prepared in accordance with BFRS 10 'Consolidated Financial Statements'. Name of Subsidiary

City Brokerage Limited	99.996%	31-Mar-10	Bangladesh	Majority	BSEC,	31-Dec
_				Owned	DSE,CSE	
City Bank Capital Resources Limited	99.993%	17-Aug-09	Bangladesh	Majority	BSEC,	31-Dec
•		_		Owned	DSE,CSE	
CBL Money Transfer Sdn. Bhd	100.000%	4-Apr-13	Malaysia	Wholly	Bank Negara,	31-Dec
•			-	Owned	Malaysia	
				Owned	Malaysia	

# The Group elects to measure any non-controlling interests in the subsidiaries either

Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated into the functional currency at the spot exchange rate at that date. Non-monetary assets and liabilities denominated in foreign currencies that are measured at fair value are retranslated into the functional currency at the spot exchange rate at the date that

the fair value was determined. Non-monetary assets and liabilities that are measured in terms of historical cost in a

3.3.1 Cash and cash equivalents

Cash and cash equivalents include notes and coins on hand, ATM, unrestricted balances held with Bangladesh Bank and its agent bank, balance with other banks and financial institutions, money at call and short notice, investm treasury bills, Bangladesh Bank bill and prize bonds

Investments
All investments (other than government treasury securities) are initially recognized at cost including acquisition
charges associated with the investment. Premiums are amortized and discount accredited using the effective or
historical yield method. Accounting treatment of government treasury bills and bonds (categorized as HFT and
HTM) are made in accordance with Bangladesh Bank DOS Circular letter no. 05, dated 26 May 2008 and subsequent
clarifications DOS Circular letter no. 05 dated 28 January 2009.

Held to Maturity
Investments which have 'fixed or determinable payments' and are intended to be held to maturity are classified as 'Held to Maturity'. These are measured at amortized cost at each year end by taking into account any discount or premium in acquisition. Any increase or decrease in value of such investments are booked under equity and in the profit and loss statement respectively.

Held for Trading
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 marked to market weekly and any decrease in the present value is recognized in the Profit and Loss Account and any increase is booked to Revaluation Reserve Account through Profit and Loss Account as per DOS Circular no. OS dated 28 January 2009.

Investment in quoted shares
These securities are bought and held primarily for the purpose of selling them in future or held for dividend income These are valued and reported at market price as per Bangladesh Bank's guidelines. Booking of provision for investment in securities (gain/loss net off basis) are made as per DOS Circular no.4 dated 14 November 2011.

estment in unquoted shares are recognized at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unquoted share

# Value of investments has been shown as under:

Investment Class	Initial Recognition	Measurement after initial recognition	Recording of changes
Govt. treasury securities - Held to Maturity (HTM)	Cost		Increase in value of such investments is booked to equity, decrease to profit and loss account.
Govt. treasury securities - Held for Trading (HFT)	Cost		Loss to Profit and Loss Account, gain to Revaluation Reserve through Profit and Loss Account.
Debenture/Bond	Face value	Face value	None
Shares (Quoted) *	Cost	value (overall portfolio)	Loss (net off gain) to profit and loss account but no unrealized gain booking.
Shares (Unquoted)*	Cost		Loss to profit and loss account but no unrealized gain booking.
Prize bond	Cost		None

\* Provision for shares against unrealized loss (gain net off) has been taken into account according to DOS circular no. 4 dated 24 November 2011 and for mutual funds (closed-end) as per DOS circular letter no. 3 dated 12 March 2015 of

# Investment in Subsidiaries

Investments in subsidiaries are accounted for under the cost method of accounting in the Bank's financial statements in accordance with BAS 27 'Consolidated and Separate Financial Statements' and BFRS 10 "Consolidated Financial Statements". Impairment of investment in subsidiaries (if any) the bank takes it into account made as per the provision of BAS 36 'Impairment of Assets'.

a) Loans and advances of conventional Banking/investments of Islamic Banking branches are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and that the Bank does not sell

b) At each balance sheet date and periodically throughout the year, the Bank reviews loans and advances/investments to assess whether objective evidence that impairment of a loan or portfolio of loans has arisen supporting a change in the classification of loans and advances, which may result in a change in the provision required in accordance with BRPD Circular No.14 (23 September 2012, BRPD Circular No. 19 (27 December 2012), BRPD Circular No. 50 (29 May 2013), BRPD Circular No. 16 (18 November 2014), BRPD Circular No. 12 (20 August 2017), BRPD Circular No. 15 (27 September 2017) and BRPD Circular No. 01 (20 February 2018) . The guidance in the circulars follows a formula based approach whereby specified rates are applied to the various categories of loans as defined in the circular. The provisioning rates are as follows:

Types of loans and advances	Provision					
	STD	SMA	SS	DF	BL	
Consumer:						
House building and professional	1.00% - 2.00%	1.00% - 2.00%	20.00%	50.00%	100.00%	
Other than housing finance & professionals to setup	2.00% - 5.00%	2.00% - 5.00%	20.00%	50.00%	100.00%	
business						
Provision for loan to broker house, merchant banks,	2.00%	2.00%	20.00%	50.00%	100.00%	
stock dealers,etc						
Short-term agri-credit and micro credit	1.00%	1.00%	5.00%	5.00%	100.00%	
Small and medium enterprise finance	0.25%				100.00%	
Others	1 00%	1 00%	20.00%	50.00%	100 00%	

BRPD Circular No.14 (23 September 2012) as amended by BRPD Circular No. 19 (27 December 2012) also provides scope for further provisioning based on qualitative judgments. In these circumstances impairment losses are calculated on individual loans considered individually significant based on which specific provisions are raised. If the specific provisions assessed under the qualitative methodology are higher than the specific provisions assessed under the formulaic approach above, the higher of the two is recognized in liabilities under "Provision for loans and advances" with any movement in the provision charged/released in the profit and loss account. Classified loans are categorized into sub-standard, doubtful and bad/loss based on the criteria stipulated by Bangladesh Bank quideline.

# c) Loans and advances are written off to the extent that i) there is no realistic prospect of recovery, and ii) against which legal cases are filed, where required and classified as bad/loss as per guidelines of Bangladesh Bank.

These write off however will not undermine/affect the claim amount against the borrower. Detailed memorandum records for all such written off accounts are maintained and followed up. d) Amounts receivable on credit cards are included in advances to customers at the amounts expected to be reco

House building and car loan are provided to the permanent staff at a subsidized rate. Criteria and detail of type wise staff loan are given below:

House building loan: A permanent staff completing 5 years of service can avail house building loan subject to getting approval from Managing Director, CEO and recommended by the concerned divisional head Car loan: All permanent staff from AVP can avail car loan subject to getting approval from Managing Director, CEO and recommended by the concerned divisional head.

As per BAS 16 "Property and Equipment" Items of fixed assets excluding land are measured at cost less accumulated depreciation and accumulated impairment losses, if any. Land and building are carried at cost.

chase of software that is integral to the related equipment is capitalized as part of that equipment. It includes expenditure that are directly attributable to the acquisition of asset and bringing to the location and

When significant parts of an item of fixed asset have different useful lives, they are accounted for as separate items The gain or loss on disposal of an item of fixed asset is determined by comparing the proceeds from disposal with the

carrying amount of the item of fixed asset, and is recognized in other income/other expenses in profit or loss

The cost of replacing a component of an item of fixed asset is recognized in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the group and its cost can be neasured reliably. The carrying amount of the replaced parts is derecognized. The costs of the day to day servicing of fixed assets are recognized in the profit and loss statement as incurred.

# Depreciation on fixed assets are recognized in the profit and loss statement on straight line method over its estimated useful lives. In case of acquisition of fixed assets, depreciation is charged from the month of acquisition, whereas depreciation on disposed off fixed assets are charged up to the month prior to the disposal. Asset category wise depreciation rates for the current and comparative periods are as follows: Category of assets Rate of depreciation Land Building Furniture and fixtures

# 3.3.6 Non-banking assets

Non-banking assets were acquired by the entity due to failure of borrowers to repay the loan in time taken against mortgaged property. The Bank was awarded absolute ownership on few mortgaged properties (mostly land) through the verdict of honorable court under section 33 (7) of the Artharin Adalat Act 2003. The value of the properties has been recognized in the financial statements as non-earning assets on the basis of third party valuation report. Party wise details (including possession date) of the properties are separately presented in note 12.

BRPD Circular No.14 (25 June 2001) requires a provision of 100% on other assets which are outstanding for one year and above. The Bank maintains provisions in line with this circular unless it assesses there is no doubt of recovery on items of other assets in which case no provision is kept.

# Intangible assets comprise separately identifiable intangible items arising from use of franchise of AMEX and the use of Finacle from Infosys. Intangible assets are recognized at cost. Intangible assets with a definite useful life are amortized using the straight line method over its estimated useful economic life. 3.3.9 Reconciliation of inter-bank and inter-branch account

Office equipment and machinery

Account 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. Un-reconciled entries/balances in the case of inter-branch transactions on the reporting date are not material.

# Tier-II Subordinated bond includes fund raised from several banks, financial institutions and other organization through issuance of 6 (six) years Bond during 2014 and 7 (Seven) years Bond during 2017. Details are shown in note 13.

Borrowings from other banks, financial institutions and agents includes refinance from Bangladesh Bank against agro-based credit, SME Loan etc., interest-bearing borrowings against securities from Bangladesh Bank and call borrowing from other banks. These items are brought to financial statements at the gross value of the outstanding balance. Details are shown in note 14.

# Deposits and other accounts include non interest-bearing current deposit redeemable at call, interest bearing on demand and short-term deposits, savings deposit and fixed deposit. These items are brought into financial statements are at the gross value of outstanding balance. Details are shown in note 15.

A provision is recognized in the balance sheet when the group has a 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 BAS 37 "Provisions, Contingent Liabilities and Contingent Assets".

BRPD Circular No.14 (23 September 2012) requires a general provision for off-balance sheet exposures to be calculated at 1% on all off-balance sheet exposures as defined in BRPD Circular No.10 (24 November 2002). Accordingly the Bank has recognized a provision of 1% on the following off-balance sheet items:

# - Foreign exchange contracts

Provision for unsettled transactions on nostro accounts is made as per Foreign Exchange Policy Department (FEPD) circular no. FEPD (FEMO) / 01/2005-677 dated 13 September 2005 of Foreign Exchange Policy Department (FEPD) of Bangladesh Bank and reviewed semi-annually by our management along with duly certified by external auditor. On the reporting date, the Bank has no unsettled transactions outstanding for more than 3 months and no provision



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# 3.4.7 Provision for rebate to good borrower

As per BRPD Circular No. 06 (19 March 2015) and BRPD Circular Letter No 03 (16 February 2016) of the Banking Regulation and Policy Department (BRPD) of Bangladesh Bank, commercial banks are required to provide 10% rebate on the interest closed from "good borrovers" subject to some qualifying criteria. Accordingly, the Bank has kept provision in the financial statements for the year ended 31 December 2017.

Other liabilities comprise items such as provision for loans and advances/investments, provision for taxation, interest payable, interest suspense, accrued expenses, obligation under finance lease etc. Other liabilities are recognized in the balance sheet according to the guidelines of Bangladesh Bank, Income Tax Ordinance, 1984 and internal policy

# Capital/Shareholders' equity

Authorized capital is the maximum amount of share capital that the Bank is authorized by its Memorandum and

# 3.5.2 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 rank after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation.

Share premium is the capital that the Bank raises upon issuing shares for a price in excess of the nominal value of shares. The share premium shall be utilized in accordance with provision of section 57 of the Companies Act, 1994 and as directed by Securities and Exchange Commission in this respect.

# 3.5.4 Statutory reserve

Statutory reserve has been maintained at the rate of 20% of profit before tax in accordance with provisions of section 24 of the Bank Companies (Revised) Act, 2018. Such transfer shall continue until the reserve balance equals its paid up capital together with the share premium.

Revaluation reserve for government securities arises from the revaluation of treasury bills, Bangladesh Bank bills and treasury bonds (HFT and HTM) in accordance with the DOS Circular no. 5 dated 26 May 2008 and DOS(SR)

# 1153/120/2010 dated 8 December 2010.

3.5.6 Capital management The Bank has a capital management process in place to measure, deploy and monitor its available capital and assess its adequacy. This capital management process aims to achieve the following objectives:

To comply with the capital requirements set by the regulators;
To afeguard the Bank's ability to continue as a going concern so that it can continue to provide returns for shareholders and benefits for other stakeholders;

To maintain a strong capital base to support the development of its business.

Capital is managed in accordance with the Board approved Capital Management Planning. Senior managem develops the capital strategy and oversee the capital management planning of the Bank. The Bank's finance, treas and risk management departments are key participators in implementing the Bank's capital strategy and manag capital. Capital is managed using both regulatory capital measures and internal matrix.

est on loans and advances is calculated on daily product basis and accrued at the end of each month, but charged

In accordance with BRPD Circular No.14 (23 September 2012) as amended by BRPD Circular No. 19 (27 December 2012) interest accrued on sub-standard loans and doubtful loans are credited to an "Interest Suspense Account" which is included within "Other liabilities", Interest from loans and advances ceases to be accrued when they are classified as bad/loss. It is then kept in interest suspense in a memorandum account.

# 3.6.2 Profit on investment (Islamic Banking)

Mark-up on investment is taken into income account proportionately from profit receivable account. Overdue charge/compensation on classified investments are transferred to profit suspense account instead of income account.

Income on investments are recognized on accrual basis. Investment income includes discount on treasury bills and Bangladesh Bank bills, interest on treasury bonds and fixed deposit with other banks. Capital gain on investments in shares are also included in investment income. Capital gain is recognized when it is realized.

The Bank earns commission and fee income from a diverse range of service provided to its customers. Commission and fee income is accounted for as follows:

income earned on the execution of a significant act is recognized as revenue when the act is completed income earned from services provided is recognized as revenue as the services are provided Commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions.

# Interest paid on Subordinated Bond, borrowing and other deposits (Conventional banking)

# Interest paid and other expenses are recognized on accrual basis. Profit shared on deposits (Islamic banking)

Profit shared to mudaraba deposits are recognized on accrual basis.

Dividend income is recognized when the right to receive income is established. Dividends are presented under

# 3.10 Lease payments

Payments made under operating leases are recognized in the profit and loss statement on a straight-line basis over

Lease payments made under finance leases are apportioned between the finance expense and the reduction of the outstanding liability. The finance expense is allocated to each period during the lease term so as to produce a constant periodic rate of interest on the remaining balance of the liability.

Exchange income includes all gain and losses from foreign currency day to day transactions, conversions and

3.12.1 Provident Fund

Provident Fund benefits are given to the permanent staff of the Bank in accordance with the registered Provident Fund rules. The Commissioner of Income Tax, Taxes Zone - 4, Dhaka, has approved the Provident Fund as a recognized fund within the meaning of section 2(52) read with the provisions of part - B of the First Schedule of Income Tax Ordinance 1984. The reorganization took effect on 31 October 1987. The Provident Fund is operated by a Board of Trustees consisting of 6 members of the Bank. All confirmed employees of the Bank are contributing 10% of their basic salary as subscription to the Provident Fund. The Bank also contributes equal amount to the Provident Fund. Contributions made by the Bank are charged as expense and the Bank bears no further liability. Interest earned from the investments is credited to the members' account on yearly basis. Members are eligible to get both the contribution after 5 years of continuous service from the date of their membership. By Law the Provident fund is duly audited by Snehasis Mahmud & Co. Chartered Accounts.

Gratuity Fund benefits are given to the staff of the Bank in accordance with the approved Gratuity Fund rules. Nationa Board of Revenue has approved the Gratuity Fund as a recognized gratuity fund with effect from 3 June 2012. The Gratuity Fund is operated by a Board of Trustee consists of 7 members of the Bank. Employees are entitled to get Gratuity Fund is operated by a Board of Trustee Consists of 7 members of the Bank. Employees are entitled to get gratuity benefit after completion of minimum 5 years of service in the Bank. Provision for gratuity is made annually covering all its permanent eligible employees. A valuation of gratuity scheme had been made in 2016 by a professional Actuarial & Pension Consultants, Z. Halim & Associates considering the changes in Labour Act 2013 (Amendment) to assess the adequacy of the liabilities provided for the scheme as per BAS 19 'Employee Benefits'. On continuing fund basis valuation, the Bank has been maintaining adequate provision against gratuity scheme.

Short term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognized for the amount expected to be paid under short term cash bonus or profit-baring plans if the Group has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably. The Bank has following short term employee

# **Hospitalization insurance**The Bank has a health insurance scheme to its confirmed employees and their respective dependents at rates provided

The Bank has a group life insurance scheme to its confirmed employees and the benefit of the scheme is available to the family of the employee on the occurrence of natural death of the employee during the tenure of his/her service.

# Performance bonus Provision of Workers' Profit Participation Fund and Welfare Fund mentioned in Bangladesh Labour (Amendment Act, 2013 contradicts Bank Company Act, 1991 through which Bank Companies are regulated. Section-11 of Ban Company Act, 1991 restricts to employ anyone who receives remuneration or part of remuneration as share of profice of the company and remuneration includes salary and other benefit. Accordingly, we obtained a legal opinion fro Nurul Alam & Associates, Advocates and Consultants, wherein it is opined that Worker's Profit Participation and Welfa Fund shall not be applicable for Bank Companies, as there is no non-obstante clause. Unless Overnment of People Republic of Bangladesh amends section 11 of Bank Company Act or frames rules, giving overriding effect to Bar Company Act, 1991, section 232 of Bangladesh Labour (Amendments) Act, 2013 will not be applicable for banks.

Moreover, in the Bank, performance bonus provision is there, which is distributed among the employees on the basi of individual employee's yearly performance with a view to recognize welfare of the employees and reward their participation and contribution to the company

# 3.13

Tax expense comprises current and deferred tax. Current tax and deferred tax are recognized in the profit and loss statement except to the extent that it relates to items recognized directly in equity.

Current tax is the expected tax payable or receivable on the taxable income or loss for the period, using tax enacted or substantively enacted at the reporting date, and any adjustment to tax payable in respect of pre-years. Details are shown in note 16.a.6.

Deferred tax is recognized in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is not recognized for the following temporary differences:

# temporary differences on the initial recognition of assets or liabilities in a transaction that is not a business combination and that affects neither accounting nor taxable profit or loss;

temporary differences related to investments in subsidiaries to the extent that it is probable that they will not reverse in the foreseeable future; and

temporary differences arising on the initial recognition of goodwill.

Deferred tax is measured at the tax rates that are expected to be applied to the temporary differences when they reverse, based on the laws that have been enacted or substantively enacted by the reporting date.

Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities against current tax assets, and they relate to income taxes levied by the same tax authority on the same taxable entity, or on different tax entities but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities will be realized simultaneously.

A deferred tax asset is recognized for unused tax losses, tax credits and deductible temporary differences to the extent that it is probable that future taxable profits will be available against which they can be utilized. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax

In determining the amount of current and deferred tax, the Group takes into account the impact of uncertain tax positions and whether additional taxes and interest may be due. This assessment relies on estimates and assumptions and may involve a series of judgments about future events. New information may become available that causes the Bank to change its judgment regarding the adequacy of existing tax liabilities; such changes to tax liabilities will impact tax expense in the period that such a determination is made.

The carrying amounts of the Group's and the Bank's non-financial assets, other than deferred tax assets, are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated. An impairment loss is recognized if the carrying amount of an asset or its Cash Generating Unit (CGU) exceeds its estimated recoverable amount.

The recoverable amount of an asset or CGU is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset or CGU.

For the purpose of impairment testing, assets that cannot be tested individually are grouped together into the smallest group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or CGU.

Impairment losses are recognized in profit or loss. Impairment losses recognized in respect of CGUs are allocated first to reduce the carrying amount of any goodwill allocated to the CGU (group of CGUs) and then to reduce the carrying amount of the other assets in the CGU (group of CGUs) on a pro rata basis.

Impairment losses recognized in prior periods are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, if no impairment loss had been recognized.

The Group and the Bank present basic and diluted Earnings Per Share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Bank by the weighted average number of ordinary shares outstanding during the period. Diluted EPS is determined by adjusting the profit or loss attributable to the ordinary shareholders and the weighted average number of ordinary shares outstanding for the effects of all dilutive potential ordinary shares, which comprise share options granted to employees.

No diluted earnings per share is required to be calculated for the period.

# 3.16 Compliance of Bangladesh Financial Reporting Standard (BFRS)

The Institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of International Accounting Standards (IAS) as Bangladesh Accounting Standards (BAS) and International Financial Reporting Standards (IFRS) as Bangladesh Financial Reporting Standards (IFRS). While preparing the financial statements, the Bank applied most of BAS and BFRS as adopted by ICAB. Details are given below:

Name of the standards		Implementation status by the Bank
First-time Adoption of Bangladesh Financial Reporting	BFRS-1	Not applicable
Standards		
Share-based Payment	BFRS-2	Not applicable
Business Combinations	BFRS-3	Applied
Insurance Contracts		Not applicable
Non-current Assets Held for Sale and Discontinued Operations		Not applicable
Exploration for and Evaluation of Mineral Resources	BFRS-6	Not applicable
Financial Instruments: Disclosures		Applied with some departure (note 2.1)
Operating Segments		Applied with some departure (note 3.18)
Consolidated Financial Statements	BFRS-10	Applied
Joint Arrangements		Not applicable
Disclosure of Interest in Other Entities	BFRS-12	
Fair Value Measurement		Applied with some departure (note 2.1)
Regulatory Deferral Accounts		Not applicable
Presentation of Financial Statements	BAS-1	Applied with some departure (note 2.1)
Inventories		Not Applicable
Statement of Cash Flows		Applied with some departure (note 2.1)
Accounting Policies, Changes in Accounting Estimates and Errors	BAS-8	Applied
Events after the Reporting Period	BAS-10	Applied
Construction Contracts		Not Applicable
Income Taxes	BAS-12	Applied
Property, Plant and Equipment		Applied
Leases		Applied
Revenue	BAS-18	Applied
Employee Benefits		Applied
Accounting for Government Grants and Disclosure of	1	1
Government Assistance	DAC 20	Nick Accellant
		Not Applicable
The Effects of Changes in Foreign Exchange Rates		Applied
Borrowing Costs	BAS-23	Not Applicable
Related Party Disclosures		Applied
Accounting and Reporting by Retirement Benefit Plans		Not Applicable
Separate Financial Statements		Applied
Investments in Associates and Joint Venture	BAS-28	Not Applicable
Interests in Joint Ventures		Not Applicable
Financial Instruments: Presentation	BAS-32	Applied with some departure (note 2.1)
Earnings per Share	BAS-33	Applied
Interim Financial Reporting		Applied
Impairment of Assets		Applied
Provisions, Contingent Liabilities and Contingent Assets	BAS-37	Applied
Intangible Assets		Applied
Financial Instruments: Recognition and Measurement		Applied with some departure (note 2.1)
Investment property	BAS-40	Not Applicable
Agriculture	<u> BAS-41</u>	Not Applicable

In order to comply with certain specific rules and regulations of Bangladesh Bank which are different to BAS/BFRS, some of the requirements specified in these BAS/BFRSs are not applied. Refer to note-2.1 for such recognition and measurement differences that are most relevant and material to the Bank and the group.

The Standard regards a retirement benefit plan as a reporting entity separate from the employers of the participants in the plan. Therefore, it is not applicable for the Bank's annual report as it is the employer and not the retirement

The objective of BAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for annual financial statements. However, the Bank being a listed entity in Dhaka and Chittagong Stock Exchanges regularly publishes Interim Financial Report complying with BAS 34.

# 3.17 Standards issued but not yet effective

The Institute of Chartered Accountants of Bangladesh (ICAB) has adopted following new standards and amendments to standards during the year 2017. All previously adopted reporting standards are consistently applied by the Bank as explained in Note 3.16.

The Bank has consistently applied the accounting policies as set out in Note 3 to all periods presented in these financial statements. The various amendments to standards, including any consequential amendments to other standards, with the date of initial application of 1 January 2017 have been considered. However, these amendments have no material impact on the financial statements of the Bank.

In December 2017, ICAB has decided to adopt IFRS replacing BFRS effective for annual periods beginning on or after 1 January 2018. However, since currently issued BFRS have been adopted from IFRS without any major modification, such changes would not have any material impact on financial statements.

A number of standards and amendments to standards are effective for annual periods beginning after 1 January 2017 and earlier application is permitted. However, the Bank has not early applied the following new standards in preparing a standard of the standards of the standard

BFRS 9, published in July 2014, replaces the existing guidance in BAS 39 Financial Instruments: Recognition and Measurement. BFRS 9 includes revised guidance on the classification and measurement of the financial instruments, a new expected credit loss model for calculating impairment of financial assets, and the new general hedge accounting requirements. It also carries forward the guidance on recognition and derecognition of financial instruments from BAS 39, BFRS 9 is effective for annual reporting periods beginning on or after 1 January 2018, with early adoption permitted. As per the Bank's assessment, any material impact of BFRS 9 would be primarily on calculation of impairment provision. However, as Bangladesh Bank has not issued any circular to revise its current impairment, classification and measurement policies to align with BFRS 9 the Bank is unable to quantify any potential impact on its financial statements.

# (b) BFRS 15 Revenue from Contracts with Customers (to be adopted as IFRS 15)

BFRS 15 establishes a comprehensive framework for determining whether, how much and when revenue is recognized. It replaces existing recognition guidance, including BAS 18 Revenue, BAS 11 Construction Contracts and BFRI 13 Customer Loyalty Programmes. BFRS 15 is effective for annual reporting periods beginning on or after 1 January 2018, with early adoption permitted. Based on preliminary assessment the Bank has determined that BFRS 15 has no material impact on its financial statements.

(c) IFRS 16 Leases
IFRS 16, issued in January 2016 replaces existing leases guidance and effective for reporting period beginning on or after 1 January 2019. It will result in almost all leases being recognized on the balance sheet, as the distinction between operating and finance leases is removed. Under the new standard, an asset (the right to use the leased item) and a financial liability to pay rentals are recognized. The only exceptions are short-term and low-value leases. The accounting for lessors will not significantly change. The Bank has not yet assessed any potential impact of IFRS 16 on

(d) IFRS 17 Insurance Contracts
IFRS 17 was issued in May 2017 and applies to annual reporting periods beginning on or after 1 January 2021. IFRS
17 establishes the principles for the recognition, measurement, presentation and disclosure of insurance contracts within the scope of the standard. The objective of IFRS 17 is to ensure that an entity provides relevant information that faithfully represents those contracts. The Bank has not yet assessed in potential impact of IFRS 17 on its financial

Financial assets and liabilities are offset and the net amount is presented in the balance sheet when, and only when, then group has a legal right to set off the recognized amounts and it intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

Income and expenses are presented on a net basis only when permitted under BFRSs, or for gains and losses arising from a group of similar transactions such as in the group's trading activity

The group and the Bank have no identified operating segment and as such presentation of segmental reporting is not made in the financial statements as per BFRS 8. However, geographical and business segments wise limited disclosures are furnished in note 47.

Inter-segment transactions are generally based on inter-branch fund transfer measures as determined by the management. Income, expenses, assets and liabilities are specifically identified with individual segments. Based on such allocation, segmental balance sheet as on 31 December 2017 and segmental profit and loss account for the year ended 31 December 2017 have been prepared.

Each material class of similar items has been presented separately in the financial statements. Items of dissimilar nature also have been presented separately unless they are immaterial in accordance with BAS 1 'Presentation of

As per BRPD Circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Agency of Bangladesh (CRAB) based on the financial statements as at and for the year ended 31 December 2016. The following ratings have

Particulars	Periods	Date of Rating	Long term	Short term	Rating Valid
					_
Entity Rating	January to December 2016	28-May-17	AA2	ST-2	6/30/2018
Entity Rating	January to December 2015	23-Jun-16	AA2	ST-2	6/30/2017
Entity Rating	January to December 2014	25-Jun-15	AA2	ST-2	6/30/2016

. party is related to the company if: ) directly or indirectly through one or more intermediaries, the party controls, is controlled by, or is under common ontrol with, the company; has an interest in the company that gives it significant influence over the company; or has

(ii) the party is a associate; (iii) the party is a associate; (iv) the party is a member of the key management personnel of the Company or its parent; (iv) the party is a close member of the family of any individual referred to in (i) or (iv); (vi) the party is a close member of the family of any individual referred to in (i) or (iv); (vi) the party is an entity that is controlled, jointly controlled or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to in (iv) or (v); or (vii) the party is a post-employment benefit plan for the benefit of employees of the company, or of any entity that is a related party of the company. Details of the related party disclosures presented in note # 48 and Annexure-F

As per BAS -10 "Events after Reporting Period" events after the reporting period are those events, favorable and unfavorable, that occur between the end of the reporting period and the date when the financial statements are authorized for issue. Two types of events can be identified:

(a) adjusting events after the reporting period (those that provide evidence of conditions that existed at the end of

(a) adjusting cereiod); and
(b) non adjusting events after the reporting period (those that are indicative of conditions that arose after the Details of the Events after reporting period presented in note # 50

n 2008, the Bank changed the subsequent measurement basis of its land & building portfolio, and adopted revaluation model 'replacing the 'cost model' as allowed by BAS 16. Accordingly, the Bank has appointed professional raluer for conducting fair value the Bank's entire portfolio of land and building and on the basis of these valuations and and buildings owned by the Bank have been stated at fair value with resultant revaluation surplus taken to as a component of equity. The Bank has also used this revaluation surplus as 'tier 2' capital for calculating capital adequacy atio

As per BAS 16, if the revaluation model is adopted, such revaluations shall be carried out regularly, so that the carrying amount of an asset does not differ materially from its fair value at the balance sheet date. The Bank determines fai value of its land and building based on valuation undertaken by external valuers. Such valuations were conducted in 2008, 2011 and 2014 and revaluation surplus were duly recognized as per revaluation model.

vever, since the adoption of BFRS 13: Fair Values, which emphasizes on the observable Level 1 and Level 2 inputs to determine the fair value for an asset, the Bank and its valuers are facing challenges to determine fair value of land and buildings as per BAS 16/BFRS 13. Because of many limiting factors fair value is being determined mostly on the

Furthermore, BSEC has also adopted the International Valuation Standards ("IVS") as issued by the International valuation Standards Council ("IVSC") to ensure that such valuations are undertaken properly and results in a fair approximation of market price. Both BFRS 13 and IVS prescribes the use of three commonly accepted valuation

Market approach- using prices and other relevant information generated by market transactions involving identical or comparable assets

Cost approach – reflecting the amount that would be required currently to replace service capacity of an asset

Income approach – converting future amounts (cash flow/income) to a current (discounted) amount, reflecting current market expectations about these future amounts.

The determination of fair value of land & buildings has a range of limitations including unavailability of reliable information under the above approaches, which are generally faced by both the management and external valuers,

Unavailability of readily available information especially to support Level 1 and 2 inputs;

Minimum value fixed by Government for land registration are not in line with market rate;

Level of subjectivity in determining the income potential of property; and

Varied level of judgments applied by different valuers resulting wide range of fair value of same property:

vdown in actual buy-sale transactions in real estate sector

Since fair presentation of financial statements is the responsibility of management and as per the Governance policy of the Bank, management is required to provide a formal sign off to the Board about fairness of all critical estimates and judgments used in preparation of financial statements, continue use of revaluation model for land and building has created challenges for the Bank.

Furthermore, after the implementation of Basel III Capital Framework, a portion of revaluation reserve currently being allowed as Tier-ii capital is also gradually reducing and shall be fully eliminated from 2019 onwards. Therefore, any measurable benefits associated with revalued assets in the form of regulatory capital is also diminishing.

Finally, due to inclusion of revalued amounts, the Bank's fixed assets base has breached the regulatory limits of holding immovable assets up to 30% of capital and reserves as prescribed by BRPD Circular and hence created challenges for further business expansion. As such the fair value of its fixed assets as reported under revaluation model in true sense is not adding any real value to the Bank and instead impediment for its future growth through

Considering all the above factors, management has decided to change the subsequent measurement basis of its land and building, and decided to revert back from "fair value" model to "cost" model under BAS 16. Management has also assessed this change in accounting policy in line with 'BAS 8: Accounting policies, changes in accounting estimates and errors,' and concluded that this change in accounting policy estudies in the financial statements providing reliable and more relevant information due to elimination of subjectivity and judgment associated with determining fair value of land and building which are not relevant to cost model. Management has also concluded that since judgment and estimates are not used in cost model and also other

constraints of revaluation model as stated above, it would provide reliable measurement basis, better information about the nature and amounts of the Bank's economic resources as well as ensure faithful representation and verifiability as outlined in Conceptual Framework for Financial Reporting 2010. In particular, management has assessed compliance with BFRS Framework requirement of comparability and as required by BAS 8, retrospective application of this change in accounting policy has been made which ensures consistency in all amounts/numbers provided in the financial statements for the year ended 31 December 2017. For ease of reference amounts restated from 2016 audited financial statements for this change are given below:

	,	-
		Amount In BDT
Items	Previously reported amount	Restated amount
Balance sheet:		
Fixed assets including premises, furniture and fixtures	8,084,826,026	3,437,235,921
Other reserve	5,781,786,635	2,519,404,380
Net assets value per share	28.89	23.58
Profit and loss account:		
Depreciation and repair of Bank's assets	984,171,575	962,903,259

	Earnings per share	4.49	4.52
4	Consolidated cash in hand		
		<u>2017</u>	2016 (Restated)
Profi	t and Loss Account	<u>Taka</u>	<u>Taka</u>
State	ement The City Bank Limited (note 4.a)	4,447,677,389	3,787,829,631
	City Brokerage Limited	77,500	77,500
	City Bank Capital Resources Limited	128	11,769
	CBL Money Transfer Sdn. Bhd.	45,943	103,876
		4,447,800,960	3,788,022,776
4.a	Cash - The City Bank Limited		
	In hand - including foreign currencies(note 4.a.1)	4,447,677,389	3,787,829,631
	Balance with Bangladesh Bank and its agent bank (s) - including fo currencies (note 4.a.2)	reign 19,339,302,948	20,696,275,735

23,786,980,337 24,484,105,366

19.339.302.948 20.696.275.735

	Local currency Foreign currency	4,329,389,888 118,287,501	3,731,432,078 56,397,553
	·	4,447,677,389	3,787,829,631
4.a.2	Balance with Bangladesh Bank and its agent bank(s)		
	Local currency	13,606,320,435	13,590,293,951
	Foreign currency	5,164,707,048	6,578,617,682
		18,771,027,483	20,168,911,633
	Sonali Bank Limited as agent of Bangladesh Bank (local currency)	569 275 465	527 364 103

The above balance represents amount as per Bank book. The difference due to reconciling items with Bangladesh Bank are subsequently adjusted.

# 4.a.2 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)

4.a.1 Cash in hand

Cash Reserve Requirement and Statutory Liquidity Ratio have been calculated and maintained in accordance with section 33 of Banking Companies Act, 1991, BRPD circular no.11 and 12, dated 25 August 2005, MPD circular no.116/2010-1713 dated 1 December 2010 and MPD Circular No. 1 dated 23 June 2014.

The minimum Cash Reserve Ratio on the Bank's time and demand liabilities at the rate of 6.5% on bi-weekly basis has been calculated and maintained with Bangladesh Bank in current account and 13% Statutory Liquidity Ratio, excluding CRR, on the same liabilities has also been maintained in the form of treasury bills, bonds and debentures including foreign currency balances with Bangladesh Bank (CRR and SLR of December 2017 is based on weekly verage time and demand liabilities balance of October 2017). Both reserves maintained by the Bank are in excess of the statutory requirements, as shown below

Surplus	5,164,959,748	5,897,379,75
Actual reserve maintained (note 4.a.3)	28,855,868,506	28,509,761,69
Required reserve	23,690,908,758	22,612,381,937
b) Statutory Liquidity Ratio (SLR)		
Surplus	1,725,763,526	2,139,456,70
Actual reserve maintained	13,700,605,110	13,564,388,69
Required reserve	11,974,841,584	11,424,931,989
a) Cash Reserve Ratio (CRR)		

Cash in hand	4,447,677,389	3,787,829,631
Sonali Bank Limited as agent of Bangladesh Bank as per statement balance	582,900,058	533,562,643
Surplus of CRR - balance with Bangladesh Bank	1,725,763,526	2,139,456,706
Government securities and bonds	22,099,527,532	22,048,912,713
	28,855,868,506	28,509,761,693
Consolidated balance with other banks and financial institutions	2017	2016 (Restated)
consonated salarice with other salar salar manetal montations	Taka	Taka
In Bangladesh	10110	<u>rana</u>
The City Bank Limited (note 5.a)	12,125,956,169	12,187,706,470
City Brokerage Limited	1,202,747,029	1,497,234,522
City Bank Capital Resources Limited	333,028,905	600,001,749
City ballik capital hesbarces Elimica	13,661,732,103	14,284,942,741
Mutual indebtedness:		
Deposit with The City Bank Limited - City Brokerage Limited	(807,820,818)	(953,833,542)
Deposit with The City Bank Limited - CBL Money Transfer Sdn. Bhd.	-	-
Deposit with The City Bank Limited - City Bank Capital Resources Limited	(149,635,173)	(151,052,119)
	(957,455,991)	(1,104,885,661)
Adjustments for Consolidation - City Brokerage Limited	-	-
Total in Bangladesh	12,704,276,112	13,180,057,080
Outside Bangladesh		
The City Bank Limited (note 5.a)	603,628,965	661,120,028
CBL Money Transfer Sdn. Bhd.	385,740,473	244,495,395
Total outside Bangladesh	989,369,438	905,615,423
Grand total	13,693,645,550	14,085,672,503

# Balance with other banks and financial institutions - The City Bank Limited

In Bangladesh (note 5.a.1) Outside Bangladesh (note 5.a.2)	12,125,956,169 603,628,965 12,729,585,134	12,187,706,470 661,120,028 <b>12,848,826,498</b>
In Bangladesh		

Junutu Dunk Emmeed	302,000	202,433
Agrani Bank Limited	20,780,354	56,521,510
Sonali Bank Limited	54,679,341	73,588,778
Sub total	76,362,555	131,013,723
Short notice deposit accounts		
Social Islami Bank Limited	1,508,373	1,489,983
Dutch-Bangla Bank Limited	11,986	83,952
Standard Chartered Bank	129.563.788	37.625.878
Rupali Bank Limited	53,251,994	96,079,807
AB Bank Limited	8,644,172	6,853,688
Trust Bank Limited	6,555,095	2,131,856
Bank Al-Falah Limited	2,096,175	641,641
Prime Bank Ltd.	718,750	
Southeast Bank Limited	9,921,282	9,633,943
Sub total	212,271,614	154,540,747
Savings accounts		
Social Islami Bank Limited	_	_
Southeast Bank Limited		
Sub total	<del></del>	<del></del>
Jub total		

# National Bank of Pakistar 80.000.000 410,000,000 Modhumoti Bank Limited BRAC Bank Limited 154,252,000 1,023,100,000 118,050,000 153,822,000 Bank Al-Falah Limited 196,750,000 Trust Bank Limited 413,500,000 Lankabangla Finance Limited 1,300,000,000 500,000,000

2,590,000,000 3,000,000,000 Uttara Finance and Investment Limited 400,000,000 International Leasing and Financial Services Limited 300,000,000 Investment Corporation of Bangladesh 4,500,000,000 5,500,000,000 300,000,000 200,000,000 1,500,000,000 500,000,000 100,000,000 11,837,322,000 11,902,152,000

Industrial Promotion and Development Company of Bangladesh Limited National Housing Finance and Investment Limited



5.a.2 Outside Bangladesh (Nostro accounts)	<u>2017</u>	2016 (Restated)	8 Consolidated Loans and advances/investments vii) Maximum total amount of advances/investments, including tempor advances made at any time during the year to directors or managers		
<u>Current accounts</u> <u>Cur</u>	rrency <u>2017</u> Taka	<u>Taka</u>	Loans/investments, cash credits, overdrafts, etc.  The City Bank Limited (note 8.a)  191,873,705,133  167,749,683,704  jointly with any other person.	4,006,468,416	3,610,715,614
	JSD 79,846,502 JSD 64,149,207	112,754,211 39,502,741	City Brókerage Limited (note 8.b) 1,375,650,682 2,163,478,751 City Bank Capital Resources Limited (note 8.c) 382,424,192 323,661,381 viii) Maximum total amount of advances/investments, including tempor		-
Citibank N.A. New York, USA	JSD (120,697,185) JSD (98,664,261)	(80,460,879) 226,078,118	Mutual indebtedness: 193,631,780,007 170,236,823,836 advances/investments granted during the year to the companies or firms in which the directors of the banking company have interest	,	
Standard Chartered Bank, Frunkfurt El	URO (38,359,898) URO -	328,049 8,460,223	Loan from The City Bank Limited - City Brokerage Limited* (1,095,219,173) (1,322,484,373) as directors, partners or managing agents or in the case of private		
Bank of Tokyo Mitsubishi Ltd., Japan	JPY 14,027,335 JSD -	5,854,826 43,067,313	Loan from The City Bank Limited - CBL Money Transfer Sdn. Bhd. (185,882,570) (141,039,850)		
Bank of Tokyo Mitsubishi Ltd., New Delhi, India A	CUD 704,057	665,319	192,350,678,263 168,770,828,388 1X) Due nonitrother banking companies		<u>-</u>
Sonali Bank Ltd., Kolkata, India A	CUD (3,121,480) CUD 1,759,959		Bills purchased and discounted (note 9) The City Bank Limited  4,722,154,652 7,275,392,955 The City Bank Limited  x) Classified loans and advances/investments (a) Classified loans and advances/investments on which interest ha		
Standard Chartered Bank, Nepal A	CUD 21,879,514 CUD 177,775	169,177	197,072,832,915 176,046,221,342 not been charged Increase of specific provision		9,239,971,089 (414,487,918)
Commercial Bank of Ceylon, Colombo, Sri Lanka A	JSD 54,631,685 CUD 7,654,797	5,559,289	*City Brokerage Limited availed loan facilities @7.50% p.a. from its parent company for extending margin financing to its customers.  *City Brokerage Limited availed loan facilities @7.50% p.a. from its parent company for extending margin financing  Amount of loans written off  Amount realized against loans previously written off	2,705,265,571	3,486,267,624 613,863,574
Bank of Bhutan, Bhutan A	CUD 765,595 URO 83,273,839	1,768,011 14,523,708	8.a Loans and advances/investments - The City Bank Limited (b) Provision on classified loans and advances/investments		4,212,451,861
Commerz Bank AG. Frankfurt, Germany	CHF 473,341 CUD 13,669,557	589,488 67,354,519	Loans/investments, cash credits, overdrafts, etc. (note 8.a.1) 191,873,705,133 167,749,683,704 (c) Provision for classified loans/investments classified as bad debts		3,989,934,311
Mashreq Bank, Mumbai, India El	URO 163,430 CUD 6,887,665	136,414	Bills purchased and discounted (note 8.a.2) <u>4,722,154,652</u> <u>7,275,392,955</u>		
Banca Popolare Di Vicenza, Italy	URO - 2,112,619	8,957,268	196,595,859,784 175,025,076,659 (d) Interest credited to Interest Suspense Account	1,087,929,519	1,302,725,093
Mashreq Bank, London C	GBP 4,750,598	2,043,658	8.a.1 Loans/investments, cash credits, overdrafts, etc.  xi) Cumulative amount of written off loans/investments Opening balance	13,837,230,896 10	0,964,826,846
Commerz Bank AG. Frankfurt A	JSD 3,286,720 AUD 2,578,515	3,970,484	Amount written off during the year Taka Taka Amount realized an activated have five the next previously written off	2,705,265,571	3,486,267,624 (613,863,574)
	CUD 21,766,098 AED 5,669		Inside Bangladesh Secured overdrafts 3,457,663,844 2,098,430,056 Closing balance		3,837,230,896
Habib Bank Limited, Pakistan A	CUD - JSD 444,049,578	1,999,790	Cash credits 22,016,790,668 20,362,827,842 The amount of written off/classified loans/investments	20.500.500.000	
Commerz Bank AG. Frankfurt, Germany (For OBU Operation) U	JSD 14.468.337	3,735,065	Loans against trust receipt 1,189,159,255 1,598,054,066	39,568,596,000 28	8,326,613,000
Commerz Bank AG. Frankfurt, Germany (For OBU Operation) El Sub total	URO 20,716,811 <b>602,956,379</b>	2,176,039 <b>621,129,973</b>	Loans against imported merchandise         12,671,186         12,671,186         12,671,186           Payment against document         70,948,313         57,045,974         8.a.15         Staff loan		
Term deposits			Léase finance/Izara (note 8.a.5)       15,623,381       22,588,196         Hire purchase shirkatul melk       542,322,858       342,780,206       Provident fund	566,435,625	484,706,966
	JSD - CUD 672,586	39,350,000 640,055	Industrial credits         104,824,195,871         87,271,881,233         House building scheme           Export development fund         11,937,226,725         8,203,972,586         Vehicle scheme	2,411,853,912 488,165,802	2,235,843,225 387,167,199
Sub total Total	672,586 603,628,965	39,990,055	Staff loans (note 8.a.15)       3,540,514,195       3,170,320,863       Consumer credit and other scheme         City card loans       7,114,920,855       6,187,424,888	74,058,856	62,603,473 3,170,320,863
		001/120/020	Small and medium enterprise loans 10,320,280,962 10,851,135,926	3,340,314,193 3,	5,170,320,803
Details are shown in Annexure-B.			Bai-muajjal, Bi Salam, Murabah 1,768,890,785 10,105,596,651 <u>2017</u>	2016 (Restated)	
5.a.3 Maturity grouping of balance with other banks and financial institution			City Drive         696,644,110         283,565,515         % of total loan         Taka           City solution         11,315,841,281         7,036,552,207         Unclassified	% of total loan	<u>Taka</u>
Payable on demand Up to 1 month	540,880,280 1,844,535,114	2,022,877,663	City Express         3,125,076,606         3,437,479,179         Standard including staff loan         92.33%         181,509,548,949           City Gems         2,408,873         1,987,817         Special mention account         2.24%         4,408,415,846		58,646,015,656 5,797,139,339
Over 1 month but not more than 3 months Over 3 months but not more than 1 year	9,826,749,764 517,419,975		Loan against Payroll     1,949,984,249     853,129,530     (SMA)       Other loans and advances     1,988,621,654     2,322,683,637     94,57%     185,917,964,794	93.95% 164,	,443,154,995
Over 1 year but not more than 5 years Over 5 years			191,873,705,133         167,749,683,704         Classified           Outside Bangladesh         Sub-standard         0.41%         804,154,826	0.42%	733,615,499
ore. sycals	12,729,585,134	12,848,826,498	<b>191,873,705,133 167,749,683,704</b> Doubtful 0.23% 445,319,829	0.35%	608,335,076
6 Money at call and short notice			8.a.2 Bills purchased and discounted <u>5.43%</u> 10,677,894,989	6.05% 10,	9,239,971,089 <b>),581,921,664</b>
Banking companies			Payable Inside Bangladesh		5,025,076,65 <u>9</u>
ICB Islamic Bank Limited (note 6.1)	89,379,167 <b>89,379,167</b>		Inland bills purchased 2,026,541,594 1,683,284,333 8.a.17 Particulars of required provision for loans and advances/investment	<u>2017</u> <u>201</u> <u>Taka</u>	16 (Restated)
6.1 This represents a call loan with ICB Islamic Bank Limited, formerly The Orio			Foreign bills purchased and discounted 2.695.613.058 5.592,108.622 7,275,392,955	<u>Taka</u>	<u>Taka</u>
Bank has issued a notification dated 2 August 2007- BRPD(R-1)651/99 reconstruction of the former The Oriental Bank Limited in which payment	1002007-447 and appro	oved a scheme of	8.a.3 Performing loans and advances/investments General provision on unclassified loans Loans/investments (excluding SMA)	2,239,364,409	1,957,634,599
and based on earlier issued and recent (BRPD circular letter no. 15 dated 03 the Bank (CBL) has already received first 18th installments.			Gross loans and advances/investments  196,595,859,784 175,025,076,659  Special mention account (SMA) Required provision for unclassified loans and advances/investments	50,008,314	64,364,498 2,021,999,097
			Non-performing loans and advances/investments (note 8.a.3.1) (10.677.894.989) (10.581.921.664) A. Total provision maintained for unclassified loans	2,310,060,198	2,090,560,000
7 Consolidated Investments			5. Exces provision	20,687,475	68,560,903
Government securities The City Bank Limited (note 7.a.ii.a)	22,099.527.532	22,048,912,713 22,048,912,713	Rase for % of required		16 (Restated) Required
Others	22,099,527,532	22,048,912,713	Opening palance         10,581,921,664         10,844,779,615         provision         provision           Addition during the year         8,100,118,353         7,728,867,037         Specific provision on Takes         Takes		provision Taka
The City Bank Limited (note 7.a.ii.b) City Brokerage Limited (note 7.b)	3,408,912,369 2.853,030.414		Reduction during the year (8.004,145,028) (7.991,724,987) Closing balance 10,677,894,989 (7.991,724,987) Closing balance 10,677,894,989 (10,581,921,664) Closing balance 10,677,894,989 (10,581,921,664)	<u>u</u>	
City Bank Capital Resources Limited (note 7.c)	3,570,084,058	1,783,769,503	8.a.4 Residual maturity grouping of loans and advances/investments Sub-standard 543,577,345 5% - 20%	107,726,136	66,521,764
	<u>9,832,026,841</u> 31,931,554,373	5,847,199,905 27,896,112,618	including bills purchased and discounted Doubtful 259,262,100 5%-50% Bad/Loss 3,502,452,854 100%		154,768,770 3,989,934,311
7.a Investments - The City Bank Limited		22.010.11	Repayable on demand 15,454,739,218 1,282,943,297 Required provision for classified loans and advances/investments  S7 255 955 006 47 417 542 839 C. Total provision maintained for classified loans	3,737,076,863 3,737,096,846	4,211,224,845 4,212,451,861
Government (note 7.a.1.i) Others (note 7.a.1.ii)	3,408,912,369	22,048,912,713 2,383,242,864	Not information and information of the part of the par	19,983	1,227,016
	25,508,439,902	24,432,155,577	More than 5 years 22.465,790,092 18,451,690,234 lotal required provision for loans and advances/investments	6,026,449,587 6,047,157,044	6,233,223,942 6,303,011,861
7.a.1 Investment securities are classified as follows			196,595,859,784 175,025,076,659 Total excess provision (B+D)	20,707,458	69,787,919
i) Government bonds			8.a.5 Lease finance/Izara		
Prize bonds	3,048,500		Lease rental receivable within 1 year 11,489,327 1,232,430 Lease rental receivable within 5 years 5,511,349 23,714,021  8.a.18 During the year 2017, no loan having outstanding Taka 500 crore or mor was restructured.		
Government bonds - (note 7.a.4)	22,096,479,032 <b>22,099,527,532</b>	22,045,361,113 22,048,912,713	Lease rental receivable after 5 years		
ii) Other investments			Total lease/Izara rental receivable 17,000,676 24,946,451 Unearned interest receivable (1,377,295) (2,358,255) 8.b Loans and advances/investments - The City Brokerage Limited		
Debenture of Bangladesh Welding Electrodes Limited Mutual fund	122,273 64,379,557	122,273 53,875,876	Net lease/Izara finance 15,623,381 22,588,196 Margin loan was given to several individuals and institutions for doing share trading business through the City Brokerage Limited.		
Shares (note 7.a.5)	3,344,410,539 3,408,912,369	2,329,244,715	o.a.o Loans and advances/meesunents		
		24,432,155,577	<u>Zot 17 Zoto (nessateur)</u> 8.c Loans and advances/investments - City Bank Capital Resources <u>Taka</u> <u>Taka</u> <u>Limited</u>		
7.a.2 Investment classified as per Bangladesh Bank Circular			Loans         166,399,250,603         145,288,425,806           Cash credits         22,016,790,686         20,362,827,842         Margin loan was given to several individuals and institutions for doing		
Held for Trading (HFT)	2,416,197,264	7,528,699,323	Overdrafts 3.457.663,844 2.098.430.056 share trading business through CBCRL.		
Held to Maturity (HTM) Reverse Repo	19,683,330,269	14,520,213,390	Bills purchased and discounted (note 8.a.2)  191,873,705,133 167,749,683,704 4,722,154,652 7,275,392,955 9  Bills purchased and discounted (note 8.a.2)	2017 2014	I (Partatod)
Other Securities	3,408,912,369 25 508 439 902	2,383,242,864 <b>24,432,155,577</b>	196,595,859,784 175,025,076,659	<u>2017                                    </u>	16 (Restated) <u>Taka</u>
Disclosure relating to REPO & Reverse REPO is presented in Annexure - G	25/500/ 155/502	2.,,.02,.03,077	8.a.7 Concentration of loans and advances/investments including bills purchased and discounted  Payable in Bangladesh  Payable in Bangladesh		683,284,333
	2017	2016 (Restated)	Advances to allied concerns of directors 465,954,221 440,394,751 Payable outside Bangladesh Advances chief executive and other senior executives 146,707,969 115,253,963		592,108,622 <b>275,392,955</b>
7.a.3 Maturity grouping of investments	<u>2017</u> <u>Taka</u>	<u>Taka</u>	Advances to customer groups 25,648,697,952 20,000,296,576 Industrial loans and advances/investments 153,157,701,883 139,721,851,831 9.1 Maturity grouping of bills purchased and discounted		
On demand	3,048,500	3,551,600	Others loans and advances/investments 17,176,797,760 14,747,279,537 175,025,076,659 Payable within one month		2,388,942,566
Over 1 month but not more than 3 months Over 3 months but not more than 1 year	8,172,580,804 1,017,734,439	1,276,361,847 3,613,954,775	8.a.8 Business segment wise concentration of loans and advances/investments including bills purchased and discounted  Over one month but less than three months Over three months but less than six months		1,334,265,001 3,552,185,388
Over 1 year but not more than 5 years	7,177,188,167	3,577,925,055	Six months or more  Corporate 102,401,855,214 97,003,312,366	-	275,392,955
Over 5 years	9,137,887,992 25,508,439,902	15,960,362,300 24,432,155,577	SME 39,373,156,732 39,600,330,566 Off-shore Banking Unit (OBU) 21,495,344,894 14,784,046,934 10 Consolidated fixed assets including premises, furniture and fixtures		
			Retail 29,784,988,750 20,467,065,929 Staff loan 3,540,514,195 3,170,320,863 The City Bank Limited (note 10.a)		
7.a.4 Government bonds			196.595.859.784 175.075.076.659 City Brokerage Limited (note 10.b)	3.277.030.329 3.4	437.235.921
7.a.4 Government bonds  Name of the bonds			■ City Bank Capital Resources Limited (note 10.c)	310,038,186 16	437,235,921 16,180,736 6.000.688
Name of the bonds 30 days Bangladesh Bank bills			City Bank Capital Resources Limited (note 10.c) CBL Money Transfer Sdn. Bnd. (note 10.d)	310,038,186 16 511,116,677 6 14,496,323 10	6,180,736 6,000,688 10,738,865
Name of the bonds 30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills	2,978,567,746 4,014,345,874	: :	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted  2017 2016 (Restated) 2016 (restated) 2017	310,038,186 10 511,116,677 6 14,496,323 10 4,112,681,515	6,180,736 6,000,688
Name of the bonds 30 days Bangladesh Bank bills 91 days Treasury bills		- - - 250,000,000	City Bank Capital Resources Limited (note 10.c) CBL Money Transfer Sdn. Bhd. (note 10.d)  8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted	310,038,186 511,116,677 6,14,496,323 4,112,681,515 (276,812,532) (193,139,428)	16,180,736 6,000,688 0,738,865 3,470,156,210
Name of the bonds 30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds	4,014,345,874 - 150,000,000	- - - 250,000,000	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted  2017  2017  8.of total  loan  Agri & micro-credit through NGO  5.11%  10,036,257,735  2.41%  4.217,464,118  City Bank Capital Resources Limited (note 10.c)  CBL Money Transfer Sdn. Bhd. (note 10.d)  Inter-company transactions  City Bank Capital Resources Limited with The City Bank Limited  City Brokerage Limited with The City Bank Limited  City Brokerage Limited with The City Bank Limited	310,038,186 511,116,677 6,14,496,323 4,112,681,515 (276,812,532) (193,139,428)	6,180,736 6,000,688 10,738,865
Name of the bonds 30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds	4,014,345,874 150,000,000 1,792,321,857 983,804,843	- - 2,002,871,858	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted 2016 (Restated)    Yes   Variable	310,038,186 511,116,677 6,14,496,323 4,112,681,515 (276,812,532) (193,139,428)	16,180,736 6,000,688 10,738,865 3,470,156,210
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021	2,002,871,858 17,530,001,872 1,862,402,525	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted  2017 2016 (Restated)  8.of total loan  Agri & micro-credit through NGO 5.11% 15.73% 30,917,033,140 15.04% 26,325,749,589 Consumer credit 14.00% 27,517,712,506 11.70% 20,478,350,098 Trade service 12.20% 23,978,877,276 11.63% 20,353,942,495 Trade service Characteristics and discounted discounted 2016 (Restated)  8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted 2016 (Restated)  8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted 2016 (Restated)  8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted 2016 (Restated)  8.a.9 City Bank Capital Resources Limited (note 10.c)  CBL Money Transfer Sdn. Bahd. (note 10.d)  Inter-company transactions  City Bank Capital Resources Limited with The City Bank Limited City Brokerage Limited (note 10.c)  8.a.0 City Bank Capital Resources Limited (note 10.d)  1.a.0 City Bank Cap	310,038,186 511,116,677 6,14,496,323 4,112,681,515 (276,812,532) (193,139,428)	16,180,736 6,000,688 0,738,865 3,470,156,210
Name of the bonds 30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted  2017 2016 (Restated)  8. of total	310,038,186 16 511,116,677 6 14,496,323 16 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555 3,4	(6,180,736 6,000,688 10,738,865 3,470,156,210
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted 2017 2016 (Restated)  90 of total loan  Agri & micro-credit through NGO 5.11% 10,036,257,735 241% 4,217,464,118 Readymade garments industry 15.73% 30,917,033,140 15.04% 26,325,749,589 Consumer credit 14.00% 27,517,712,506 11.70% 20,478,350,098 Trade service 12.20% 23,978,877,276 11.63% 20,353,3942,495 Steel industry 6.85% 13,464,976,000 8.33% 14,586,928,276 Textile & spinning mills 5.44% 10,690,140,282 559% 9,786,178,203 Real estate financing 4,95% 8,022,468,354 4,39% 8,287,112,831 Energy and power industry 4.08% 8,022,468,354 3,92% 6,865,947,618  City Bank Capital Resources Limited (note 10.c) CBL Money Transfer Sdn. Bahd. (note 10.d) Inter-company transactions City Bank Capital Resources Limited with The City Bank Limited City Brokerage Limited (note 10.c) CBL Money Transfer Sdn. Bahd. (note 10.d) Inter-company transactions City Bank Capital Resources Limited (note 10.d) Inter-company transactions City Bank Capital Resources Limited (note 10.d) Inter-company transactions City Bank Capital Resources Limited (note 10.d) Inter-company transactions City Bank Capital Resources Limited (note 10.d) Inter-company transactions City Bank Capital Resources Limited (note 10.d) Inter-company transactions City Bank Capital Resources Limited (note 10.d) City Bank Capital Resources Limited (note 10	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 2 (276,812,532) (193,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716	(6,180,736 6,000,688 (0,738,865 3,470,156,210 
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 15 years Treasury bonds 20 years Treasury bonds 1 years Treasury bonds 1 years Treasury bonds 1 years Treasury bonds 2 years Treasury bonds 2 years Treasury bonds 1 years Treasury bonds	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted 2016 (Restated)    2017   % of total   Dan   Dan   Dan	310,038,186 f 511,116,677 f 6 11,16,677 f 6 14,496,323 11,412,681,515 2 (276,812,532) (193,139,428) 3,642,729,555 3,41 168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475	(6,180,736 6,000,688 (0,738,865 3,470,156,210 170,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 1,093,652,476
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 7 years Treasury bonds 15 years Treasury bonds 15 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 <b>22,045,361,113</b>	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted 2016 (Restated)    2017     30 of total   Dan   Dak   Dan   Dak   Dan   Dak   Dan   Dan   Dak   Dan   D	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 2 (276,812,532) (193,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 397,097,880	(6,180,736 6,000,688 10,738,865 3,470,156,210 170,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 1,093,652,476 2,263,713,817 292,383,257 296,360,249
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 7 years Treasury bonds 15 years Treasury bonds 15 years Treasury bonds 40 years Treasury bonds 7 has been been been been been been been bee	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032 14,781,099 40,240,002 34,516,178	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted  2017 2016 (Restated)  8. of total loan  Agri & micro-credit through NGO 5.11% 10,036,257,735 2.41% 4,217,464,118 Readymade garments industry 15,73% 30,917,033,140 15.04% 26,325,749,589 Consumer credit 14,00% 27,517,712,506 11.70% 20,478,350,098 Trade service 12,20% 23,978,877,276 11.63% 20,353,942,495 Steel industry 6.85% 13,464,976,000 8.33% 14,586,928,276 Textile & spinning mills 5.44% 10,669,104,028 5.59% 9,780,416,679 Real estate financing 4.95% 9,736,178,203 4.73% 8,287,112,831 Entergy and power industry 4.08% 8,022,468,354 3.92% 6,865,947,618 Edible oil and food processing 3.24% 6,377,029,277 6,40% 11,206,875,343 Pharmaceuticals industry 3.14% 6,177,045,829 2.06% 3,603,534,528 Assembling industry 2.77% 5,439,693,487 4,259 4,280,875,984 Transport, Storage & Communication 2,62% 5,144,725,850 3,42% 5,983,215,949 Service industry 1.58% 3,098,256,722 31,5963,890  City Bank Capital Resources Limited (note 10.c) CBL Money Transfer Sdn. Bhd. (note 10.d)  Inter-company transactions City Bank Capital Resources Limited (note 10.d)  Inter-company transactions City Bank Capital Resources Limited (note 10.d)  Inter-company transactions City Bank Capital Resources Limited (note 10.d)  Inter-company transactions City Bank Capital Resources Limited (note 10.d)  Inter-company transactions City Bank Capital Resources Limited (note 10.d)  Inter-company transactions City Bank Capital Resources Limited (note 10.d)  Inter-company transactions City Bank Capital Resources Limited (note 10.d)  Inter-company transactions City Bank Capital Resources Limited (note 10.d)  Inter-company transactions City Bank Capital Resources Limited (note 10.d)  Inter-company transactions City Bank Capital Resources Limited (note 10.d)  Inter-company transactions City Bank Capital Resources Limited (note 10.d)  Inter-company transactions City Bank Capital Resources Limited (note 10.d)  Inter-company transactions City Bank Capital Resources Limi	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555 3,4 168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 3365,050,046 397,097,880 40,564,506	(6,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,903,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 15 years Treasury bonds 7 years Treasury bonds 40 years Treasury bonds 40 Hand Bank Limited AB Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Pubali Bank Limited	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted 2016 (Restated)    No. of total   Doan   D	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 2 (276,812,532) (193,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 397,097,880 40,554,506 6,575,490,905 6,32,98,460,576] (2,8	16,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 1,90,550,514 1,903,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 3,311,384,434 874,148,513]
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 36 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 40 years Treasury bonds 7.a.5 Investment in shares  Quoted AB Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Rupall Bank Limited	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032 14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted 2016 (Restated)    Quit   Qu	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 2 (276,812,532) (193,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 397,097,880 40,554,506 6,575,490,905 6,32,98,460,576] (2,8	(6,180,736 6,000,688 (0,738,865 3,470,156,210 170,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 36 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 15 years Treasury bonds 20 years Treasury bonds 40 years Treasury bonds 7.a.5 Investment in shares  Quoted AB Bank Limited Dhaka Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Rupall Bank Limited Rupall Bank Limited Shahjalal Islami Bank Limited Shahjalal Islami Bank Limited Standard Bank Limited United Commercial Bank Limited United Commercial Bank Limited United Commercial Bank Limited	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032 14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205	Sector wise concentration of loans and advances/investments including bills purchased and discounted 2016 (Restated)   Softotal   Daan   Daan   Softotal   Daan	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 2 (276,812,532) (193,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 397,097,880 40,554,506 6,575,490,905 6,32,98,460,576] (2,8	16,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 1,90,550,514 1,903,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 3,311,384,434 874,148,513]
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 Sears Treasury bonds 20 years Treasury bonds 20 Hond Sears Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 40 Hond Sears Treasury bonds  7.a.5 Investment in shares  Quoted AB Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Rupall Bank Limited Shahjalal Islami Bank Limited Shahjalal Islami Bank Limited United Commercial Bank Limited Trust Bank Limited Trust Bank Limited Trust Bank Limited Investment Corporation of Bangladesh	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032 14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,984	Sector wise concentration of loans and advances/investments including bills purchased and discounted 2017 2016 (Restated)   2017 2016 (Restated)   2016 (R	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 2 (276,812,532) (193,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 397,097,880 40,554,506 6,575,490,905 6,32,98,460,576] (2,8	16,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 1,90,550,514 1,903,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 3,311,384,434 874,148,513]
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 40 years Treasury bonds 40 years Treasury bonds 40 years Treasury bonds 40 years Treasury bonds 41 years Treasury bonds 42 years Treasury bonds 43 Have the thind thind the thind thind the thind the thind thind the thind the thind thind thind the thind thind the thind thind thind the thind thind thind the thind thind thind thind thind the thind thi	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032 14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,73 3,466,215 14,692,73 3,466,49,84 1,497,485 2,785,528 2,121,239	Sector wise concentration of loans and advances/investments including bills purchased and discounted 2017 2016 (Restated)   2016 (Restated)   2016 (Restated)   2016 (Restated)   2016 (Restated)   2016 (Restated)   2017   2016 (Restated)   2018	310,038,186 f 511,116,677 f 6 14,496,323 11,496,323 11,112,681,515 21,763,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 397,097,880 40,564,506 6,575,490,905 (3,298,460,576) 3,277,030,329 3,3	(6,180,736 6,000,688 (0,738,865 3,470,156,210 170,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 1,093,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 3,311,384,434 874,148,513) 4,437,235,921
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 4 years Treasury bonds 5 years Treasury bonds 6 years Treasury bonds 7.a.5 Investment in shares  Quoted AB Bank Limited Dhaka Bank Limited Mercantile Bank Limited Mercantile Bank Limited Mutual Trust Bank Limited Pubali Bank Limited Shahjalal Islami Bank Limited Shahjalal Islami Bank Limited United Commercial Bank Limited United Commercial Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Pravati Insurance Company Limited Mercantile Insurance Company Limited Mercantile Insurance Company Limited Peoples Insurance Company Limited	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032 14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,984 1,497,485 2,785,528 2,121,239 1,412,136 1,803,600	Sector wise concentration of loans and advances/investments including bills   Durchased and discounted   2017   Taka   Softotal   Taka   Taka   Softotal   Taka   Taka   Taka   Taka   Taka   Taka   Taka   Taka	310,038,186 f 511,116,677 f 6 11,116,677 f 6 14,496,323 11,112,681,515 21,763,139,428) 3.642,729,555 3.4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,252,784,475 356,505,046 397,097,880 40,564,506 6,575,490,905 (3,298,460,576) 3,277,030,329 3,3  21,377,353 34,406,780	(6,180,736 6,000,688 (0,738,865 3,470,156,210 1,70,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 3,11,384,434 8,74,148,513) 1,437,235,921
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 40 years Treasury bonds 40 years Treasury bonds 40 years Treasury bonds 40 Hand Hand Hand Hand Hand Hand Hand Hand	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032 14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,984 1,497,485 2,785,528 2,121,239 1,412,136	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted 2017	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 2 (276,812,532) (193,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 337,079,880 40,564,506 6,575,490,905 (3,298,460,576) (2,8 3,277,030,329 3,3  21,377,353 34,406,780 5,041,586 850,000	(6,180,736 6,000,688 (0,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,903,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 63,311,384,434 874,148,513 1,437,235,921
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 40 years Treasury bonds 40 years Treasury bonds 40 years Treasury bonds 40 Honds Bank Limited Mutal Trust Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Rupali Bank Limited Rupali Bank Limited Rupali Bank Limited Standard Bank Limited United Commercial Bank Limited Trust Bank Limited United Commercial Bank Limited Fravati Insurance Company Limited Pravati Insurance Company Limited Mercantile Insurance Company Limited Mercantile Insurance Company Limited Peoples Insurance Company Limited Continental Insurance Company Limited Agrani Insurance Company Limited Agrani Insurance Company Limited Agrani Insurance Company Limited Sonar Bangla Insurance Company Limited Agrani Insurance Company Limited	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032 14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,984 1,497,485 2,785,528 2,121,239 1,412,136 1,803,600 1,068,396 1,016,256	Sector wise concentration of loans and advances/investments including bills   purchased and discounted   2017   3016   (Restated)   1   36.0   10.01   1   36.0   10.01   1   36.0   10.01   1   36.0   10.01   1   36.0   10.01   1   36.0   10.01   1   36.0   10.01   1   36.0   10.01   1   36.0   10.01   1   36.0   10.01   1   36.0   10.01   1   36.0	310,038,186 f	16,180,736 6,000,688 10,738,865 3,470,156,210 170,210 170,210 170,210 170,210 170,210 170,210 170,210 170,210 170,
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Ireasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 40 years Treasury bonds 40 years Treasury bonds 40 years Treasury bonds 40 Hand Bank Limited AB Bank Limited Dhaka Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Rupali Bank Limited Rupali Bank Limited Shahjala Islami Bank Limited Standard Bank Limited United Commercial Bank Limited Trust Bank Limited United Commercial Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Pravati Insurance Company Limited Mercantile Insurance Company Limited Peoples Insurance Company Limited Agrani Insurance Company Limited Continental Insurance Company Limited Agrani Insurance Company Limited Sonar Bangla Insurance Limited Power Grid Company of Bangladesh Limited Power Grid Company of Bangladesh Limited	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032 14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,984 1,497,485 2,785,528 2,121,239 1,412,136 1,803,600 1,068,396 1,016,256 1,337,628 41,461,200	Sector wise concentration of loans and advances/investments including bills   2017   2016   Restated	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 2 (193,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 397,097,880 40,564,506 6,575,984,695,761 3,277,030,329  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (18,634,680)	(6,180,736 6,000,688 (0,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 4,2484,862 4,2484,862 4,2484,862 6,2484,
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 36 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 40 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 40 Hand Bank Limited Mural Treasury bonds  7.a.5 Investment in shares  Quoted  AB Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Rupali Bank Limited Rupali Bank Limited Rupali Bank Limited Standard Bank Limited United Commercial Bank Limited Trust Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Pravati Insurance Company Limited Pravati Insurance Company Limited Peoples Insurance Company Limited Agrani Insurance Company Limited Continental Insurance Company Limited Agrani Insurance Company Limited Soar Bangla Insurance Limited Power Grid Company of Bangladesh Limited Saif Powertec Limited Dhaka Electricity Supply Company Limited Saif Powertec Limited Dhaka Electricity Supply Company Limited Summit Power Limited	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032 14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800 10,440,000 1,660,000	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 466,215 373,362,205 44,604,984 1,497,485 2,785,52 41,412,139 1,412,139 1,121,239 1,1412,136 1,068,396 1,068,396 1,016,256 1,337,628 41,461,200	Sector wise concentration of loans and advances/investments including bills   purchased and discounted   2017   2016 (Restated)   Softotal   Taka   2017   Softotal   Taka   2018   Softotal   Softo	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 2 (276,812,532) 19,3139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 397,079,880 40,564,506 6,575,490,905 (3,298,460,576) 3,277,030,329 3,4 21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866	(6,180,736 6,000,688 (0,738,865 3,470,156,210 (1,70,156,21
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds  7.a.5 Investment in shares  Quoted AB Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Rupali Bank Limited Rupali Bank Limited Rupali Bank Limited Standard Bank Limited Standard Bank Limited United Commercial Bank Limited Trust Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Pravati Insurance Company Limited Mercantile Insurance Company Limited Peoples Insurance Company Limited Agrani Insurance Company Limited Continental Insurance Company Limited Sonar Bangla Insurance Limited Sonar Bangla Insurance Limited Dhaka Electricity Supply Company Limited Saif Powertec Limited Unka Saif Powertec Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,73 3,362,205 44,604,984 1,497,485 2,785,528 2,121,239 1,412,136 1,803,600 1,068,396 1,016,256 1,337,628 41,461,207 1,958 2,1007,931 242,165 15,142,176	Sector wise concentration of loans and advances/investments including bills purchased and discounted 2017	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 2 (193,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 397,097,880 40,564,506 6,575,984,695,761 3,277,030,329  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (18,634,680)	(6,180,736 6,000,688 (0,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 4,2484,862 4,2484,862 4,2484,862 6,2484,
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 Years Islamic bonds 5 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Bank Limited Murcantile Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Rupali Bank Limited Rupali Bank Limited Rupali Bank Limited Standard Bank Limited United Commercial Bank Limited Trust Bank Limited United Commercial Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Pravati Insurance Company Limited Pravati Insurance Company Limited Peoples Insurance Company Limited Peoples Insurance Company Limited Agrani Insurance Company Limited Power Grid Company Grapany Limited Soar Bangla Insurance Limited Soar Bangla Insurance Limited Soar Bangla Insurance Limited Soar Bangla Insurance Limited Soar Power Co. Ltd. BSRM Steels Limited Beximco Limited Beximco Limited Beximco Limited Beximco Limited Beximco Limited Beximco Limited Matin Spinning Mills Ltd	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800 10,440,000 1,660,000 2,322,000 2,332,2000	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,75 373,362,205 44,604,98 1,497,485 2,785,528 2,121,239 1,412,136 1,803,600 1,068,396 1,016,256 1,337,628 41,461,200 19,582 21,007,931 242,165 15,142,176 25,140,934 35,091,505	Sector wise concentration of loans and advances/investments including bills purchased and discounted 2017   2016 [Restated]	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 2 (193,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 397,097,880 40,564,506 6,575,984,695,761 3,277,030,329  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (18,634,680)	(6,180,736 6,000,688 (0,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 3,2484,862 4,2484,862 4,2484,862 4,2484,862 6,2484,
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 4 Bank Limited AB Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Rupall Bank Limited Rupall Bank Limited Rupall Bank Limited Standard Bank Limited Standard Bank Limited United Commercial Bank Limited Trust Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Pravati Insurance Company Limited Prepoles Insurance Company Limited Peoples Insurance Company Limited Agrani Insurance Company Limited Agrani Insurance Company Limited Agrani Insurance Company Limited Sonar Bangla Insurance Limited Power Grid Company of Bangladesh Limited Saif Powertec Limited Dhaka Electricity Supply Company Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited Beximco Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited M.L. Cement Factory Ltd.	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,594,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,322,000	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,984 1,497,485 2,785,528 2,121,239 1,412,136 1,803,600 1,068,396 1,016,256 1,337,628 41,461,200 19,582 21,107,931 242,165 15,142,176 25,140,934 35,091,505 6,925,290	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted 2017 2016 [Restated]    2016 [Restated]   2016 [R	310,038,186 f	(6,180,736 6,000,688 (0,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 62,2484,862 2,263,713,847 2,263,713,817 292,383,257 296,360,249 62,484,862 2,113,384,434 874,148,513) 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 40 Hand Bank Limited AB Bank Limited AB Bank Limited Mercantile Bank Limited Mutual Trust Bank Limited Rupall Bank Limited Rupall Bank Limited Rupall Bank Limited Standard Bank Limited Standard Bank Limited Trust Bank Limited United Commercial Bank Limited Trust Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Pravati Insurance Company Limited Mercantile Insurance Company Limited Peoples Insurance Company Limited Agrai Insurance Company Limited Continental Insurance Company Limited Agrai Insurance Company Limited Sonar Bangla Insurance Limited Power Grid Company of Bangladesh Limited Sonar Bangla Insurance Limited Power Grid Company of Bangladesh Limited Saif Powertec Limited Power Grid Company of Bangladesh Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited Beximco Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Mobil Jamuna Lubricants Bangladesh Limited	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,594,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,322,000 33,254,711 10,622,500	2,002,871,858 17,530,001,872 1,862,402,525 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,948 2,785,528 2,121,239 1,412,136 1,068,396 1,016,256 1,337,628 41,461,200 19,582 21,007,931 242,165 15,142,176 25,140,934 35,091,503 6,925,290 9,185,755 20,874,506	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted 2017	310,038,186 511,116,677 14,496,323 4,112,681,515  (276,812,532) (193,139,428) 3,642,729,555  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 40,564,506 6,575,490,905 (3,298,460,576) 3,277,030,329  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186	(6,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 63,311,384,434 874,148,513 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 29 years Treasury bonds 29 years Treasury bonds 20 years Tr	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,322,000 33,254,711 10,622,500 847,000 2,182,000 4,866,525	2,002,871,858 17,530,001,872 1,862,402,525 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 44,602,775 373,362,205 44,604,984 1,497,485 2,725,526 1,121,239 1,412,136 1,068,396 1,016,256 1,337,628 41,461,200 19,582 2,102,793 1,212,129 1,	Sector wise concentration of loans and advances/investments including bills purchased and discounted 2017	310,038,186 511,116,677 14,496,323 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 40,554,506 6,575,490,905 (3,298,460,576) 3,277,030,329  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,111,384,434 8,74,148,513) 1437,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Rupali Bank Limited Rupali Bank Limited Rupali Bank Limited Standard Bank Limited Standard Bank Limited Trust Bank Limited United Commercial Bank Limited Trust Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Pravati Insurance Company Limited Mercantile Insurance Company Limited Mercantile Insurance Company Limited Agrani Insurance Company Limited Continental Insurance Company Limited Agrani Insurance Company Limited Sonar Bangla Insurance Limited Power Grid Company of Bangladesh Limited Saif Powertec Limited Dhaka Electricity Supply Company Limited Saif Powertec Limited Dhaka Electricity Supply Company Limited Sammit Power Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited Beximco Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited M.I. Cement Factory Ltd. Premier Cement Mills Limited Mobil Jamuna Lubricants Bangladesh Limited United Power Generation & Distribution Company Limited	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 155,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,332,54,711 10,622,500 847,000 2,182,000 2,182,000	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,984 1,497,485 2,785,528 2,121,239 1,412,136 1,016,250 1,016,362 1,133,600 1,068,396 1,016,258 2,121,239 1,412,136 1,016,258 2,121,239 1,412,136 1,016,362 1,337,628 41,461,200 1,913 2,121,165 1,133,600 1,142,165 1,142,176 2,140,934 35,091,505 6,925,290 9,185,755 20,874,506 1,141,6000 4,0105,100 0,105,100	Sector wise concentration of loans and advances/investments including bills   purchased and discounted   2017   Sectoral   India   Sectoral   India   Sectoral   India   Ind	310,038,186 fs 11,116,677 fs 14,496,323 st. 11,12,681,515 st. 12,12,522 st. 12,12,12,12,12,12,12,12,12,12,12,12,12,1	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,11,384,434 8,74,148,513) 14,37,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 Years Islamic bonds 5 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Trea	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,322,000 33,254,711 10,622,500 847,000 2,182,000 4,866,525	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,77 373,362,205 44,604,984 1,497,485 2,785,528 2,121,239 1,412,136 1,016,256 1,337,628 41,461,207 1,958 2,121,239 1,121,239 1,121,239 1,121,239 1,121,239 1,137,628 41,461,207 1,958 2,121,239 1,142,136 1,144,136 1,144	Sector wise concentration of loans and advances/investments including bills   purchased and discounted   2017   Sociotal   Taka   Taka	310,038,186 fs 11,116,677 fs 11,16,677 fs 11,16,67	(6,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 3,311,384,434 874,148,513) 21,377,353 29,057,877 5,041,586 850,000 41,47,69 60,474,425 (44,293,689) 16,180,736
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds  7.a.5 Investment in shares  Quoted  AB Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Rupali Bank Limited Rupali Bank Limited Rupali Bank Limited Standard Bank Limited Trust Bank Limited United Commercial Bank Limited Trust Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Pravati Insurance Company Limited Pravati Insurance Company Limited Peoples Insurance Company Limited Peoples Insurance Company Limited Peoples Insurance Company Limited Power Grid Company of Bangladesh Limited Saif Powertec Limited Dhaka Electricity Supply Company Limited Saif Powertec Limited United Power Genent Bangladesh Limited Mobil Jamuna Lubricants Bangladesh Limited United Power Generation & Distribution Company Limited Square Pharmaceuticals Limited The ACME Laboratories Limited Bata Shoe Company (Bangladesh) Limited Fine Company Campal Limited Fine Company Ca	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,322,000 2,345,50,600,000 1,660,000 10,440,000 1,660,000 2,322,000 2,182,000 4,866,525 2,850,000 5,976,180 2,894,640,317	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,73 3,466,215 14,692,73 3,362,205 44,604,98 1,412,136 1,803,600 1,068,396 1,016,256 1,337,628 41,461,200 1,958 2,121,239 1,412,136 1,102,200 1,106,83,96 1,106,256 1,337,628 41,461,200 1,958 2,121,239 1,121,162 1,162,	Sector wise concentration of loans and advances/investments including bills purchased and discounted 2017   Sectoral   Jaka   Loan   Jaka	310,038,186 fs 11,116,677 fs 11,16,677 fs 11,16,67	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,11,384,434 8,74,148,513) 14,37,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 Years Ireasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 28 years Treasury Limited 29 years Treasury Limited Years Bangladesh Limited Years Treasury Years Treasury Years Treasury Years Treasury Years Treasury Years Treasury Yea	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,322,000 2,345,516,78 8,23,052 2,292,800 10,440,000 1,660,000 2,322,000 33,254,711 10,622,500 847,000 2,182,000 5,976,180 2,894,640,317 1,652 695,400	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,98 1,412,136 1,803,600 1,068,396 1,016,256 1,337,628 41,461,200 19,582 2,121,239 1,412,136 1,833,600 1,068,396 1,016,256 1,337,628 41,461,200 19,582 2,1007,931 242,165 15,142,176 25,140,934 35,091,505 6,925,290 9,185,755 20,874,506 1,416,000 40,105,100 2,970,000 10,767,390 5,710,000 43,458,762 1,652 1,652 1,652 1,655,400	Sector wise concentration of loans and advances/investments including bills purchased and discounted 2017   Sectoral   Table	310,038,186 511,116,677 14,496,323 4,112,681,515  (276,812,532) (193,139,428) 3,642,729,555  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,225,744,475 336,505,046 337,079,880 40,564,506 6,575,490,905 (3,298,460,576) 3,277,030,329  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 1(7,403,328) 511,116,677 ransfer Sdn. Bhd.	(6,180,736 6,000,688 (0,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,903,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 3,111,384,434 8,74,148,513) 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds  7.a.5 Investment in shares  Cuoted  AB Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Rupail Bank Limited Rupail Bank Limited Rupail Bank Limited Standard Bank Limited Standard Bank Limited Trust Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Peoples Insurance Company Limited Peoples Insurance Company Limited Agrani Insurance Company Limited Peoples Insurance Company Limited Agrani Insurance Company Limited Sanf Powertec Limited Ontinental Insurance Company Limited Sand Bangla Insurance Limited Sand Bangla Insurance Limited Dhaka Electricity Supply Company Limited Sand Fowertec Limited Dhaka Electricity Supply Company Limited Sand Sand Sand Sand Sand Sand Sand Sand	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800 10,440,000 1,660,000 1,660,000 2,322,000 2,182,000 2,182,000 4,866,525 2,850,000 5,976,180 2,894,640,317 1,652 695,400 890,100 75,600	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,664,948 1,497,485 2,785,528 41,412,136 1,068,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,582 21,21,239 1,412,136 1,582 21,007,931 242,165 1,5142,176 25,140,934 35,091,505 6,925,290 9,185,755 20,874,506 1,416,000 0,105,100 2,970,000 10,767,390 5,710,000 43,458,762 1,652 1,655,400 889,100 75,600	Sector wise concentration of loans and advances/investments including bills purchased and discounted 2017   2016   Sectoral   36an	310,038,186 511,116,677 14,496,323 4,112,681,515  (276,812,532) (193,139,428) 3,642,729,555  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 337,077,880 40,564,506 6,575,490,905 (3,298,460,576) 3,277,030,329  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.	(6,180,736 6,000,688 (0,738,865 3,470,156,210 
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 27 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 29 years Treasury bonds 20 years Tr	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,5954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,322,000 2,332,2000 2,332,2000 2,332,2000 2,332,2000 2,332,2000 2,332,2000 2,332,2000 2,332,2000 2,332,2000 5,976,180 2,894,640,317 1,652 695,400 890,100	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,005 44,604,984 1,497,485 2,785,528 2,121,239 1,412,136 1,803,600 1,016,256 6,1337,628 41,461,200 1,068,396 1,161,256 1,337,628 41,461,200 1,913 242,165 25,140,934 35,091,505 6,925,290 9,185,755 20,874,506 1,416,000 10,767,390 10,767,390 10,767,390 11,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 11,767,	Sector wise concentration of loans and advances/Investments including bills purchased and discounted 2016 (Restated)   Sector wise concentration of loans and advances/Investments including bills purchased and discounted 2016 (Restated)   Sector wise concentration of loans and advances   Sector wise loans and advances	310,038,186 511,116,677 14,496,323 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 40,564,506 6,575,490,905 (3,298,460,576) 3,277,030,329  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,111,384,434 8,74,148,513) 1,437,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736  3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 (8,440,398) 6,000,688
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds  7.a.5 Investment in shares  Cuoted  AB Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Rupail Bank Limited Rupail Bank Limited Rupail Bank Limited Standard Bank Limited Standard Bank Limited Trust Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Peoples Insurance Company Limited Peoples Insurance Company Limited Agrani Insurance Company Limited Peoples Insurance Company Limited Agrani Insurance Company Limited Sanf Powertec Limited Ontinental Insurance Company Limited Sand Bangla Insurance Limited Sand Bangla Insurance Limited Dhaka Electricity Supply Company Limited Sand Fowertec Limited Dhaka Electricity Supply Company Limited Sand Sand Sand Sand Sand Sand Sand Sand	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,594,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800	2,002,871,858 17,530,001,872 1,862,402,525 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,984 1,497,485 2,785,528 1,121,239 1,412,136 1,068,396 1,016,256 1,337,628 21,121,239 1,412,136 1,068,396 1,016,256 1,337,628 21,079,311 242,165 1,317,628 21,079,311 242,165 15,142,176 25,140,934 35,091,505 6,925,290 9,185,755 20,874,506 1,416,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 1,165,260 1,432,792,926 1,652 695,400 890,100 75,600 9,946 2,2525,213,125 2016 (Restated)	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted	310,038,186 511,116,677 14,496,323 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 397,097,880 40,554,506 6,575,490,905 (3,298,460,576) 3,277,030,329  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,580) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.	(6,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 63,311,384,434 874,148,513 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736 1,153,744 1,441,086 18,440,398) 6,000,688
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds  7.a.5 Investment in shares  Cuoted  AB Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mutual Trust Bank Limited Rupail Bank Limited Rupail Bank Limited Rupail Bank Limited Standard Bank Limited Standard Bank Limited Trust Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Peoples Insurance Company Limited Peoples Insurance Company Limited Agrani Insurance Company Limited Peoples Insurance Company Limited Agrani Insurance Company Limited Sanf Powertec Limited Ontinental Insurance Company Limited Sand Bangla Insurance Limited Sand Bangla Insurance Limited Dhaka Electricity Supply Company Limited Sand Fowertec Limited Dhaka Electricity Supply Company Limited Sand Sand Sand Sand Sand Sand Sand Sand	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,322,000 847,000 2,182,000 4,866,525 2,850,000 5,976,180 2,894,640,317 1,652 2,695,400 890,100 75,600 11,944 3,267,678,949	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113 13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,005 44,604,984 1,497,485 2,785,528 2,121,239 1,412,136 1,016,209 1,016,396 1,016,396 1,016,209 1,016,396 1,016,39	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted 2015 (Restated).	310,038,186 16 511,116,677 14,496,323 11 (276,812,532) 11,412,681,515 21 (276,812,532) 11,313,9428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 337,079,880 40,564,506 6,575,490,905 (3,298,460,576) 3,277,030,329 3,34 21,377,333 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.	(6,180,736 (6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 1,093,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 3,311,384,434 874,148,513) 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 41,47,609 60,474,425 (44,293,689) 16,180,736 14,441,086 (8,440,398) 6,000,688
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 21 years Tr	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,022 165,5954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,995 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,322,000 847,000 2,322,000 2,182,000 4,866,525 2,850,000 5,976,180 2,894,640,317 1,652 695,400 7,560,000 1,6944 3,267,678,949 2017 10444 3,267,678,949	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,77 373,362,205 44,604,984 1,497,485 2,785,528 2,121,239 1,412,136 1,007,331 242,165 1,337,628 41,461,206 1,9582 21,007,331 242,165 25,140,934 48,1461,206 1,9582 21,007,331 242,165 25,140,934 35,091,505 6,925,290 9,185,755 20,874,506 1,416,000 40,105,100 2,970,000 10,767,390 0,105,000 10,767,390 0,105,000 10,767,390 0,105,000 1,434,58,762 1,652 0,874,506 1,416,000 4,105,100 1,976,000 1,976,000 1,976,000 1,976,000 1,976,000 9,946 2,252,513,125 2016 (Restated) Takka	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted 2016 (Rectated)   Sector wise concentration of loans and advances/investments including bills purchased and discounted 2016 (Rectated)   Sector wise concentration of loans and advances   Page 11   Sector wise concentration of loans and advances   Page 12   Sector wise concentration of loans and advances   Page 12   Pa	310,038,186 16 511,116,677 14,496,323 11 4,112,681,515 2 (276,812,532) 11,312,3139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 397,097,880 40,564,506 6,575,490,905 (3,298,460,576) 3,277,030,329 3,3  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,055 518,520,005 17,403,3281 511,116,677 ransfer Sdn. Bhd.	(6,180,736 (6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 1,093,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 3,311,384,434 874,148,513) 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 41,47,609 60,474,425 (44,293,689) 16,180,736 14,441,086 (8,440,398) 6,000,688
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 Years Islamic bonds 5 years Treasury bonds 5 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds  7.a.5 Investment in shares  Quoted AB Bank Limited AB Bank Limited Mercantile Bank Limited Mutual Trust Bank Limited Pubali Bank Limited Rupali Bank Limited Rupali Bank Limited Pubali Bank Limited Standard Bank Limited United Commercial Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Pravati Insurance Company Limited Mercantile Insurance Company Limited Agrani Insurance Company Limited Agrani Insurance Company Limited Agrani Insurance Company Limited Sonar Bangla Insurance Limited Power Grid Company of Bangladesh Limited Saif Powertec Limited Dhaka Electricity Supply Company Limited Saif Powertec Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited Beximco Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Grameenphone Limited Bata Shoe Company (Bangladesh) Limited Grameenphone Limited Rapit Inc. (BD) Limited Rapit Inc.	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,022 165,5954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,995 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,322,000 847,000 2,322,000 4,866,525 2,850,000 5,976,180 2,894,640,317 1,652 695,400 890,100 75,600 99,100 75,600 11,944 3,267,678,949 2017 18ka 6,277,770 10,000,000 4,453,829	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,73 33,362,205 44,604,984 1,497,485 2,785,528 2,121,239 1,412,136 1,007,331 2,42,165 2,121,239 1,412,136 1,007,331 2,42,165 2,140,934 4,461,200 1,9582 21,007,331 2,42,165 2,140,934 35,091,505 6,925,290 9,185,755 20,874,506 1,416,000 4,0165,100 2,970,000 10,767,390 5,710,000 43,458,762 1,652 2,970,000 10,767,390 5,710,000 43,458,762 1,652 2,970,000 10,767,390 5,710,000 43,458,762 1,652 2,970,000 10,767,390 5,710,000 43,458,762 1,652 2,970,000 1,766,500 9,946 2,252,513,125 2016 (Restated) 18ka 6,277,770 10,000,000 42,453,820	Sector wise concentration of loans and advances/investments including bills   purchased and discounted   Table   Tab	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 2 (276,812,532) 11,313,9428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,252,784,475 356,505,046 397,097,880 40,564,506 6,575,490,905 (3,298,460,576) 3,277,030,329 3,3  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 17,403,3281 511,116,677 ransfer Sdn. Bhd.	(6,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,903,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 3,11,384,434 8,74,148,513) 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 4,147,409 60,474,425 (44,293,689) 16,180,736 3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 (8,440,398) 6,000,688
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 6 months Islamic bonds 2 years Islamic bonds 2 years Ireasury bonds 5 years Treasury bonds 5 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds  7.a.5 Investment in shares  Cuoted AB Bank Limited Dhaka Bank Limited Mercantile Bank Limited Mutual Trust Bank Limited Puball Bank Limited Rupall Bank Limited Shahjalal Islami Bank Limited Shahjalal Islami Bank Limited United Commercial Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Pravati Insurance Company Limited Mercantile Insurance Company Limited Mercantile Insurance Company Limited Agrain Insurance Company Limited Agrain Insurance Company Limited Sonar Bangla Insurance Limited Power Grid Company of Bangladesh Limited Saif Powertec Limited Dhaka Electricity Supply Company Limited Saif Powertec Limited Dhaka Electricity Supply Company Limited Saif Powerter Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Rangarati Food Products Limited Rapit Inc. (BD) Limited Rangamati Food Products Limited German Bangla Joint Venture Foods Limited Somorita Hospital Limited Limited Limited Power Fonducts Limited Limited Power Fondu	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800 10,440,000 1,660,000 1,660,000 2,322,000 2,182,000 2,182,000 2,182,000 5,976,180 2,894,640,317 1,652 2,850,000 5,976,180 2,894,640,317 1,652 695,400 890,100 75,600 890,100 75,600 890,100 75,600 31,267,678,949 2017 Taka 6,277,770 10,000,000 42,435,820 18,000,000 76,731,590	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,664,984 1,497,485 2,785,528 41,461,200 1,068,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,141,600 0,000 1,0767,391 9,185,755 20,874,506 1,416,000 40,105,100 2,970,000 40,105,100 2,970,000 10,767,390 5,710,000 43,458,765 1,432,792,926 1,432,792,926 1,432,792,926 1,652 2016,(Restated) 1880,1000 75,600 9,946 2,252,513,125	Sector wise concentration of leans and advances/investments including bills purchased and discounted   2015   1846   18	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 2 (276,812,532) 13,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,225,744,475 336,505,046 337,079,880 40,564,506 6,575,490,905 (3,298,460,576) 2,243 3,277,030,329 3,277,030,329 3,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 17,403,328) 511,116,677 ransfer Sdn. Bhd.	(6,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 190,550,514 1,903,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 3,111,384,434 8,74,148,513) 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736 3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 (8,440,398) 6,000,688
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 110 years Treasury bonds 120 years Treasury bonds 15 years Treasury bonds 20 years Treasury bonds 210 years Treasury bonds 220 years Treasury bonds 230 years Treasury bonds 240 years Treasury bonds 250 years Treasury bonds 260 years Treasury bonds 27.a.5 Investment in shares  Cuoted AB Bank Limited Dhaka Bank Limited Abushi Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Abushi Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Abushi Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Abushi Bank Limited Abushi	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,594,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,322,000 2,322,000 2,322,000 2,322,000 2,322,000 5,976,180 2,894,640,317 1,652 2,894,640,317 1,652 695,400 890,100 75,600 11,944 3,267,678,949  2017 Taka 6,277,770 10,000,000 42,453,820 18,000,000	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 466,694 1,497,485 2,785,528 2,121,239 1,412,136 1,068,396 1,016,256 1,337,628 41,461,200 19,582 21,21,239 1,412,136 1,083,396 1,016,256 1,337,628 41,461,200 19,582 21,07,931 242,165 25,140,934 35,091,505 6,925,290 9,185,752 20,874,506 1,416,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 2,970,000 1,065,390 1,416,000 1,5600 890,100 75,600 890,10	Sector wise concentration of loans and advances/investments including bills purchased and discounted   2017   Sector wise concentration of loans and advances   2018   Sector wise loans and adva	310,038,186 16 511,116,677 6 14,496,323 11 4,112,681,515 2 (276,812,532) 13,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,225,744,475 336,505,046 337,079,880 40,564,506 6,575,490,905 (3,298,460,576) 2,243 3,277,030,329 3,277,030,329 3,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 17,403,328) 511,116,677 ransfer Sdn. Bhd.	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,11,384,434 874,148,513) 1,437,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736  3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 18,440,398) 6,000,688
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 40 years Treasury bonds 5 years Treasury bonds 70 years Tre	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800 10,440,000 1,660,000 1,660,000 2,322,000 2,182,000 2,182,000 2,182,000 5,976,180 2,894,640,317 1,652 2,850,000 5,976,180 2,894,640,317 1,652 695,400 890,100 75,600 890,100 75,600 31,267,678,949 2017 Taka 6,277,770 10,000,000 42,435,820 18,000,000 76,731,590 18,000,000 76,773,770 10,000,000 42,435,820 18,000,000 76,773,770	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,664,984 1,497,485 2,785,528 41,461,200 1,068,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,141,600 0,000 1,0767,391 9,185,755 20,874,506 1,416,000 40,105,100 2,970,000 40,105,100 2,970,000 10,767,390 5,710,000 43,458,765 1,432,792,926 1,432,792,926 1,432,792,926 1,652 2016,(Restated) 1880,1000 75,600 9,946 2,252,513,125	Sector wise concentration of loans and advances/investments including bills purchased and discounted and incomment of the comment of the co	310,038,186 16 511,116,677 14,496,323 11 4,112,681,515 27 (276,812,532) 19 (13,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 40,564,506 6,575,490,905 (3,298,460,576) 2,283,4406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186 310,038,186 310,038,186 312,124,853 2,096,943 28,646,959 (14,150,636) 11,201,065 518,520,005 (7,403,328) 511,116,677 32,005,005 (7,403,328) 511,116,677 32,005,005 (7,403,328) 511,116,677 32,005,005 (7,403,328) 511,116,677 32,005,005 (7,403,328) 511,116,677 31,1201,065 518,520,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328) 511,116,677 32,005 (7,403,328)	(6,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 62,2484,867 2,263,713,817 292,383,257 293,382,257 293,373,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736 3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 (8,440,398) 6,000,688
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 15 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years T	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800 10,440,000 1,660,000 1,660,000 2,322,000 2,182,000 2,182,000 2,182,000 5,976,180 2,894,640,317 1,652 2,850,000 5,976,180 2,894,640,317 1,652 695,400 890,100 75,600 890,100 75,600 31,267,678,949 2017 Taka 6,277,770 10,000,000 42,435,820 18,000,000 76,731,590 18,000,000 76,773,770 10,000,000 42,435,820 18,000,000 76,773,770	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,664,984 1,497,485 2,785,528 41,461,200 1,068,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,141,600 0,000 1,0767,391 9,185,755 20,874,506 1,416,000 40,105,100 2,970,000 40,105,100 2,970,000 10,767,390 5,710,000 43,458,765 1,432,792,926 1,432,792,926 1,432,792,926 1,652 2016,(Restated) 1880,1000 75,600 9,946 2,252,513,125	Sector wise concentration of leans and advances/investments including bills purchased and discounted bills   Decident	310,038,186 16 511,116,677 14,496,323 11 4,112,681,515 12 (276,812,532) 13,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 40,554,506 6,575,490,905 (3,298,460,576) (2,6 3,277,030,329 3,277,030,329 3,34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.  14,425,163 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323  12,662,485,803 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323  12,662,485,803 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,113,844,34 874,148,513) 1,437,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736  3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 (8,440,389) 6,000,688
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 15 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 22 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years T	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,322,000 847,000 2,182,000 2,182,000 5,976,180 2,894,640,317 1,652 695,400 890,100 2,894,640,317 1,652 695,400 890,100 75,600 11,944 3,267,678,949 2017 Taka 6,277,770 10,000,000 42,453,820 18,000,000 76,731,590 3,344,410,539	2,002,871,858 17,530,001,872 1,862,402,525 24,003,84,858 22,045,361,113  13,570,219 31,181,657 18,802,1112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,984 1,497,485 2,785,528 2,121,239 1,412,136 1,068,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 19,582 21,007,931 242,165 15,142,176 25,140,934 35,091,505 6,925,290 9,185,755 20,874,506 1,416,000 1,0767,390 5,710,000 1,0767,390 5,710,000 1,0767,390 5,710,000 1,0767,390 5,710,000 1,0767,390 5,710,000 1,0767,390 5,710,000 1,0767,390 5,710,000 1,0767,390 5,710,000 1,0767,390 5,710,000 2,970,000 1,0767,390 5,710,000 2,970,000 1,0767,390 5,710,000 2,970,000 1,0767,390 5,710,000 2,970,000 1,0767,390 5,710,000 2,970,000 1,076,731,590 2,2525,213,125 2016 (Restated) 1aka 6,277,777 10,000,000 42,453,820 18,000,000 76,731,590 2,329,244,715	Sector wise concentration of loans and advances/investments including bills purchased and discounted bills (Sector wise concentration of loans and advances/investments including bills purchased and discounted bills (Sector wise concentration of loans)   Sector wise concentration of loans and advances   Sector wise loans	310,038,186 511,116,677 14,496,323 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555 3,44 3,642,729,555 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 40,554,506 6,575,490,905 (3,298,460,576) 3,277,030,329 3,4406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186 3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd. 14,425,163 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,662,485,803 189,553,599 (14,150,636) 14,496,323 12,662,485,803 189,553,599 (14,150,636) 11,505,636) 11,505,636) 11,505,636) 11,51,540,01 (10,9839) (1,151,13,94) (15,115,600) (10,9839) (1,151,5600) (10,9839) (1,151,15,600) (10,9839) (1,151,15,600) (10,9839) (1,151,5600) (10,9839) (1,151,5600) (10,9839) (1,151,5600) (10,9839) (1,151,5600) (10,9839) (1,151,5600) (10,9839) (1,151,5600) (10,9839) (1,151,5600) (10,9839) (1,151,5600) (10,9839) (1,151,5600) (10,9839) (1,151,5600) (10,633),050,718) (10,983)	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 6,311,384,434 874,148,513) 1,437,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736  3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 (8,440,398) 6,000,688
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 6 months Islamic bonds 2 years Ireasury bonds 2 years Ireasury bonds 10 years Treasury bonds 10 years Treasury bonds 15 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury Limited 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Cromany Denations 21 years Cromany Denations 22 years Treasury bonds 23 years Treasury bonds 24 years Cromany Denations 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bond	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,022 165,594,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,995,5 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,322,000 2,322,000 2,332,254,711 10,622,500 847,000 2,182,000 2,182,000 2,182,000 2,182,000 33,254,711 10,622,500 847,000 2,182,000 2,182,000 1,944,640,317 1,652 695,400 890,100 7,560 31,944 3,267,678,949 2017 Taka 6,277,770 10,000,000 42,453,820 18,000,000 76,731,590 3,344,410,539	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,73 3,362,205 44,604,984 1,497,485 2,785,528 2,121,239 1,412,136 1,008,396 1,016,256 1,337,628 41,461,209 1,9582 21,007,331 242,165 25,140,934 41,461,209 19,582 21,007,331 242,165 25,140,934 41,416,000 40,105,100 2,970,000 10,767,390 5,710,000 43,458,762 1,432,792,926 1,432,792,926 1,432,792,926 1,432,792,926 1,652 2,970,000 10,767,390 5,710,000 43,458,762 1,652 2,970,000 10,767,390 5,710,000 43,458,762 1,652 2,970,000 10,767,391 2,970,000 10,767,391 2,970,000 10,767,391 2,970,000 10,767,391 2,970,000 10,767,391 2,970,000 10,767,391 2,970,000 11,432,792,926 1,652 2,970,000 1,672,392 2,970,000 1,673,1,590 2,3329,244,715	Sector wise concentration of loans and advances/investments including bills purchased and discounted by the property of the	310,038,186 511,116,677 14,496,323 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 397,097,880 40,554,506 6,575,490,905 (3,298,460,576) 3,277,030,329  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,580) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.	(6,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,903,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 63,311,384,434 874,148,513 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736 1,153,744 14,441,086 (8,440,398) 6,000,688
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 years Ireasury bonds 10 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 210 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 210 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 yea	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,594,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,995,5 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,322,000 2,322,000 2,332,254,711 10,622,500 847,000 2,182,000 2,182,000 2,182,000 5,976,180 2,894,640,317 1,652 695,400 890,100 7,5600 11,944 3,267,678,949 2017 Taka 6,277,770 10,000,000 4,2453,820 11,944 3,267,678,949 2017 Taka 6,277,770 10,000,000 4,2453,820 11,944 3,267,678,949 3,344,410,539	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,73 3,362,205 44,604,984 1,497,485 2,785,528 41,461,239 1,112,136 1,088,396 1,016,256 1,337,628 41,461,239 1,112,136 2,121,239 1,412,136 1,007,331 2,42,165 2,140,934 41,461,000 40,105,100 40,105,100 2,970,000 10,767,390 5,710,000 43,458,762 2,084,4506 1,416,000 40,105,100 1,0767,390 5,710,000 43,458,762 2,970,000 10,767,390 5,710,000 43,458,762 2,970,000 10,767,390 5,710,000 43,458,762 2,970,000 10,767,391 2,970,000 10,767,391 2,970,000 10,767,391 2,970,000 10,767,391 2,970,000 10,767,391 2,970,000 10,767,391 2,970,000 11,900,000 11,9001,000 600,000,000  580,999,000 19,001,000 600,000,000	Sector wise concentration of loans and advances/investments including bills purchased and discounted bills and the content of the content o	310,038,186 511,116,677 14,496,323 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 397,097,880 40,554,506 6,575,490,905 (3,298,460,576) 3,277,030,329  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,580) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.	(6,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,903,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 63,311,384,434 874,148,513 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736 11
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 15 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 22 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 20 years T	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,022 165,5954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,995,502 2,292,800  10,440,000 1,660,000 1,660,000 2,322,000 33,254,711 10,622,500 847,000 2,182,000 2,182,000 2,182,000 1,964,403,17 1,652 695,400 5,976,180 2,894,640,317 1,652 695,400 1,1944 3,267,678,949 2017 10,000,000 4,866,525 2,850,000 11,944 3,267,678,949 2017 118ka 6,277,770 10,000,000 4,2453,820 18,000,000 76,731,590 3,344,410,539	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,984 1,497,485 2,785,528 41,497,485 2,785,528 41,412,136 1,068,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,411,200 1,058,396 1,016,256 1,337,628 41,411,200 1,058,396 1,141,200 1,058,396 1,059,396 1,059,396 1,050,300 1,050,187,388 1,000,000 1,000,000 1,000,000 1,000,000	Sector wise concentration of loans and advances/investments including bills purchased and discounted bills   Date   Dat	310,038,186 511,116,677 14,496,323 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 397,097,880 40,554,506 6,575,490,905 (3,298,460,576) 3,277,030,329  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,580) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.	(6,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,903,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 63,311,384,434 874,148,513 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736 11
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 15 years Treasury bonds 20 years Treasury bonds  7.a.5 Investment in shares  Quoted AB Bank Limited Dhake Bank Limited Dhake Bank Limited Hercantile Bank Limited Husual Trust Bank Limited Pubali Bank Limited Shahjalal Islami Bank Limited Shahjalal Islami Bank Limited United Commercial Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Pravati Insurance Company Limited Mercantile Insurance Company Limited Peoples Insurance Company Limited Continental Insurance Company Limited Sonar Bangla Insurance Limited Dhake Electricity Supply Company Limited Sonar Bangla Insurance Limited Dhake Electricity Supply Company Limited Sonar Bangla Insurance Limited Dhake Electricity Supply Company Limited Sonar Bangla Insurance Limited Dhake Blectricity Limited Beain Co Limited Hermited Power Contained Hermited Po	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,594,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,995,5 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,322,000 2,322,000 2,332,254,711 10,622,500 847,000 2,182,000 2,182,000 2,182,000 5,976,180 2,894,640,317 1,652 695,400 890,100 7,5600 11,944 3,267,678,949 2017 Taka 6,277,770 10,000,000 4,2453,820 11,944 3,267,678,949 2017 Taka 6,277,770 10,000,000 4,2453,820 11,944 3,267,678,949 3,344,410,539	2,002,871,858 17,530,001,872 1,862,402,525 400,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 44,664,984 1,497,485 2,785,528 2,121,239 1,412,136 1,068,396 1,016,256 1,337,628 41,461,200 19,582 21,21,239 1,412,136 242,165 1,337,628 41,461,200 19,582 21,07,931 242,165 1,317,628 1,416,000 1,068,396 6,925,290 1,165,266 1,416,000 1,076,7390 5,710,000 1,076,7390 5,710,000 1,076,7390 5,710,000 1,076,390 5,710,000 1,076,390 5,710,000 2,970,000 1,050,187,538 2016 (Restated) 1652 665,400 890,100 75,600 9,946 2,252,513,125 2016 (Restated) 1682 6,277,770 10,000,000 42,453,820 60,999,000 76,731,590 2,329,244,715	Contraction   Contraction of Iona and advances/investment including bills purchased and discounted   Contraction	310,038,186 16 511,116,677 14,496,323 11 4,112,681,515 2 (276,812,532) 13,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 337,077,880 40,564,506 6,575,490,905 (3,298,460,576) (2,8 33,277,030,329 3,2  21,377,353 34,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.  14,425,163 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323  12,662,485,803 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323  12,662,485,803 12,124,853 2,096,943 3,4743,304 12,989,103,727 34,790,917 (109,839) (1,151,394) 1,151,500) (6,035,727,552) (6,968,167,092 7,481,258,404	(6,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,867 2,2484,867 2,2484,867 2,2484,874 8,74,148,513) 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736 3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 (8,440,398) 6,000,688 10,201,372 8,333,563 1,811,187 20,349,122 (9,610,257) 10,738,865 13,500,653,120 161,648,566 158,788,856 158,788,856 13,500,653,120 161,648,566 158,788,856 13,500,653,120 161,648,566 158,788,856 13,500,653,120 161,648,566 158,788,856 13,500,653,120 161,648,566 158,788,856 13,500,653,120 161,648,566 158,788,856 10,201,372 (9,610,257) 10,738,865
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 364 days Treasury bills 36 months Islamic bonds 2 Years Islamic bonds 3 years Treasury bonds 10 years Treasury bonds 15 years Treasury bonds 15 years Treasury bonds 20 years Treasury bonds  7.a.5 Investment in shares  Quoted AB Bank Limited Dhaka Bank Limited Mercantile Bank Limited Mercantile Bank Limited Mercantile Bank Limited Rupali Bank Limited Standard Bank Limited Standard Bank Limited Standard Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Mercantile Insurance Company Limited Mercantile Insurance Company Limited Mercantile Insurance Company Limited Agrani Insurance Company Limited Agrani Insurance Company Limited Sona Bangla Insurance Company Limited Sona Bangla Insurance Company Limited Sona Bangla Insurance Limited Power Grid Company of Bangladesh Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited Besimco Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Mobil Jamuna Lubricants Bangladesh Limited The A CME Laboratories mitted German Bangla Joint Venture Foods Limited Rapamati Food Products Limited Rapamati Food Products Limited Rapamati Food Products Limited Rapamati Food Products Limited German Bangla Joint Venture Foods Limited Nama Lubricants Bangladesh Limited Health Company Bangladesh Limited Limited Perfume Chemical Ind. Limited Rapamati Food Products Limited Cerman Bangla Joint Venture Foods Limited Somorita Hospital Limited Limited Perfume Chemical Ind. Limited Rapamati Food Products Limited Cerman Bangla Joint Venture Foods Limited Limited Perfume Chemical Ind. Li	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,332,20,700 2,182,000 2,182,000 2,182,000 2,182,000 3,264,700 2,182,000 2,182,000 2,182,000 2,182,000 2,182,000 2,182,000 3,267,678,949 2017 Taka 6,277,770 10,000,000 2,232,300,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414	2,002,871,858 17,530,001,872 1,862,402,525 2,002,871,858 22,045,361,113  13,570,219 31,181,657 18,802,1112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,664,987 44,664,987 1,412,136 1,803,600 1,068,396 1,016,256 1,337,628 41,461,200 1,068,396 1,016,256 1,337,628 41,461,200 1,9582 21,007,931 242,165 1,317,628 1,414,176 25,140,934 41,461,200 1,9582 21,007,931 242,165 1,317,628 1,414,176 25,140,934 1,416,000 1,076,7390 1,710,000 1,076,7390 1,710,000 1,076,7390 1,710,000 1,076,7390 1,75600 2,970,000 1,056,392 1,652 2,252,513,125 2016 (Restated) 18ka 6,277,770 100,000,000 1,252,329,244,715	Continues   Cont	310,038,186 16 511,116,677 14,496,323 11 4,112,681,515 27,681,2532 11 168,630,265 12,789,452,122 82,285,716 12,15,170,895 12,525,784,475 336,505,046 40,564,506 6,575,490,905 (3,298,460,576) 23,277,030,329 3,4406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186 310,038,186 310,038,186 310,038,186 312,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,662,485,803 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,662,485,803 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,662,485,803 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,662,485,803 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,662,485,803 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,662,485,803 12,154,5600) [6,039,050,718] [6,0355,727,552] [6,968,167,092] 7,681,0258,404 6,039,050,718] [6,0355,727,552] [6,968,167,092] 7,681,0258,404 6,039,050,718] [6,0355,727,552] [6,968,167,092] 7,681,0258,404 6,039,050,718] [6,0355,727,552] [6,968,167,092] 7,681,0258,404 6,039,050,718] [6,0355,727,552] [6,968,167,092] 7,681,0258,404 6,039,050,718] [6,0355,727,552] [6,968,167,092] 7,681,0258,404 6,039,050,718] [6,0355,727,552] [6,968,167,092] 7,681,0258,404 6,039,050,718] [6,0355,727,552] [6,968,167,092] 7,681,0258,404 6,039,050,718] [6,0355,727,552] [6,968,167,092] 7,681,0258,404 6,039,050,718] [6,0355,727,552] [6,968,167,092] 7,681,0258,404 6,039,050,718] [6,0355,727,552] [6,968,167,092] 7,681,0258,404 6,039,050,718] [6,0355,727,552] [6,968,167,092] 7,681,0258,404 6,039,050,718] [6,0355,727,552] [6,968,167,092] 7,681,0258,404 6,039,050,718] [6,0355,727,552] [6,968,167,092] [7,0352,727] [7,0352,727] [7,0352,727] [7,0352,727] [7,0352,727] [7,0352,727] [7,0352,727] [7,0352,727] [7,0352,727] [7,0352,727] [7,0352,727] [7,0352,727] [7,0352,727] [7,0352,727] [7,	(6,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,111,384,434 874,148,513) 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736 3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 (8,440,398) 6,000,688 10,201,372 8,333,563 1,8114,187 20,349,122 (9,610,257) 10,738,865 13,500,653,120 161,648,566 158,788,856 18,788,8
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 3 years Treasury bonds 10 years Treasury bonds 15 years Treasury bonds 15 years Treasury bonds 20 years Treasury bonds  7.a.5 Investment in shares  Quoted AB Bank Limited Dhaka Bank Limited Mercantile Bank Limited Mercantile Bank Limited Rubal Bank Limited Pubal Bank Limited Standard Bank Limited Standard Bank Limited Standard Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Mercantile Insurance Company Limited Mercantile Insurance Company Limited Mercantile Insurance Company Limited Agrani Insurance Company Limited Agrani Insurance Company Limited Sonar Bangla Insurance Company Limited Sonar Bangla Insurance Company Limited Sonar Bangla Insurance Limited Power Grid Company of Bangladesh Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Mobil Jamuna Lubricants Bangladesh Limited Mobil Jamuna Lubricants Bangladesh Limited Garta Shoe Company (Bangladesh Limited Garta Shoe Company Gangladesh Limited Garta Shoe Company Gangladesh Limited The ACME Laboratories Limited German Bangla Joint Venture Foods Limited Garta Shoe Company Gangladesh Limited Heidelberg Stock Exchange Limited Limited Perfume Chemical Ind. Limited Bangamati Food Products Limited German Bangla Joint Venture Foods Limited Company Limited Limited Perfume Chemical Ind. Limited Rangamati Food Products Limited Company Stock Exchange Limited Limited Perfume Chemical Ind	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,332,2000 847,000 2,182,000 5,976,180 2,894,640,317 1,652 2,850,000 5,976,180 2,894,640,317 1,652 695,400 847,000 2,182,000 5,976,180 2,894,640,317 1,652 695,400 847,000 2,182,000 5,976,180 2,894,640,317 1,652 695,400 847,000 2,182,000 5,976,180 2,894,640,317 1,652 695,400 847,000 2,182,000 5,976,180 2,894,640,317 1,652 695,400 847,000 2,182,000 5,976,180 2,894,640,317 1,652 695,400 847,000 2,182,000 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414	2,002,871,858 17,530,001,872 1,862,402,525 24,00,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,984 1,497,485 2,785,736 1,469,793 1,412,136 1,068,396 1,016,256 1,337,628 21,121,239 1,412,136 1,083,996 1,016,256 1,337,628 21,007,931 242,165 1,337,628 21,007,931 242,165 1,414,100 19,582 21,007,931 242,165 1,414,100 19,582 21,007,931 242,165 1,414,000 10,767,390 5,710,000 10,767,390 5,710,000 10,767,390 5,710,000 10,767,390 5,710,000 10,767,390 5,710,000 10,767,390 5,710,000 2,970,000 10,767,390 5,710,000 2,970,000 10,767,390 5,710,000 2,970,000 10,767,390 5,710,000 2,970,000 10,767,390 5,710,000 2,970,000 10,76,731,590 2,252,513,125 2016 (Restated) 1aka 6,277,770 10,000,000 42,453,820 1,800,000 76,731,590 2,329,244,715	Sector wise concentration of loans and edvances/investments including bills purchased and discounted   150	310,038,186 fs 11,116,677 ransfer Sdn. Bhd.  310,038,186 fs 15 11,116,677 ransfer Sdn. Bhd.  310,038,186 fs 15,151 11,151,151 11,151,151 11,151,151	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,111,384,434 874,148,513) 1,437,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736  3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 (8,440,389) 6,000,688  10,201,372 8,333,563 1,814,187 20,349,122 (9,610,257) 10,738,865  13,500,653,120 161,648,566 158,788,856 8,298,507 3,829,389,049 30,524,211 (42,687) (24,663,366) (30,089,524) (64,135,372) (61,7315,2941,246) (7,723,972,014
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 67 morths Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 15 years Treasury bonds 20 years Treasury bonds  7.a.5 Investment in shares  Outed AB Bank Limited Der abank Limited Der abank Limited Mutual Trust Bank Limited Rupali Bank Limited Rupali Bank Limited Pubali Bank Limited Standard Bank Limited Standard Bank Limited United Commercial Bank Limited Trust Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Mercantile Insurance Company Limited Mercantile Insurance Company Limited Agrani Insurance Company Limited Sonar Bangla Insurance Company Limited Sonar Bangla Insurance Limited Obaka Electricity Supply Company Limited Sonar Bangla Insurance Limited Dhaka Electricity Supply Company Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited Dhaka Electricity Supply Company Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited Dhaka Electricity Supply Company Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited Dhaka Electricity Limited Agram Insurance Limited Agram Company Limited Square Pharmaceuticals Limited Hall Cement Factory Ltd. Premier Cement Mills Limited Robbil Jamuna Lubricants Bangladesh Limited Hall Cement Factory Ltd. Premier Cement Mills Limited Grameenphone Limited Bata Shoe Company (Bangladesh) Limited Grameenphone Limited Robbil Jamuna Lubricants Bangladesh Limited Grameenphone Limited Grameenphone Limited Grameenphone Limited Grameenphone Limited Grameenphone Limited G	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,594,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,995 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,332,292,800 2,332,200 2,332,200 2,332,200 2,332,200 2,332,200 2,332,200 2,332,200 2,332,200 2,332,200 2,332,200 2,332,200 2,332,200 332,254,711 10,622,500 847,000 2,182,000 2,182,000 2,182,000 3,3267,678,949 2017 Taka 6,277,770 10,000,000 4,2453,820 11,944 3,267,678,949 2017 Taka 6,277,770 10,000,000 4,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,73 3,362,205 44,604,988 1,497,485 2,785,528 41,461,200 1,088,396 1,016,256 1,337,628 41,461,200 1,9582 2,121,239 1,412,136 1,833,600 1,016,256 1,337,628 41,461,200 1,9582 2,121,239 1,412,136 242,165 242,165 242,165 242,165 242,165 242,165 242,165 244,160,000 10,767,390 9,946 1,416,000 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,391 10,000,000 10,767,391 10,000,000 10,767,391 10,000,000 10,767,31,590 2,329,244,715	Section wise concentration of loans and advances/investments including bills purchased and discounted between the concentration of loans and advances/investments including bills and builds	310,038,186 511,116,677 14,496,323 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555 3,44 3,642,729,555 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 40,554,506 6,575,490,905 (3,298,460,576) 3,277,030,329 3,476,678 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186 3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.  14,425,163 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323  12,662,485,803 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323  12,662,485,803 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323  12,662,485,803 12,124,853 2,096,943 28,646,959 (14,150,636) 11,51,394) (15,115,600) (6,039,050,718 (10,9839) (1,151,394)	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,111,384,434 874,148,513) 1,437,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736  3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 (8,440,388) 6,000,688  10,201,372 8,333,563 1,814,187 20,349,122 (9,610,257) 10,738,865  3,500,653,120 161,648,566 18,740,388 10,201,372 8,333,563
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 3 years Treasury bonds 10 years Treasury bonds 15 years Treasury bonds 15 years Treasury bonds 20 years Treasury bonds  7.a.5 Investment in shares  Quoted AB Bank Limited Dhaka Bank Limited Mercantile Bank Limited Mercantile Bank Limited Rubal Bank Limited Pubal Bank Limited Standard Bank Limited Standard Bank Limited Standard Bank Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Mercantile Insurance Company Limited Mercantile Insurance Company Limited Mercantile Insurance Company Limited Agrani Insurance Company Limited Agrani Insurance Company Limited Sonar Bangla Insurance Company Limited Sonar Bangla Insurance Company Limited Sonar Bangla Insurance Limited Power Grid Company of Bangladesh Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Mobil Jamuna Lubricants Bangladesh Limited Mobil Jamuna Lubricants Bangladesh Limited Garta Shoe Company (Bangladesh Limited Garta Shoe Company Gangladesh Limited Garta Shoe Company Gangladesh Limited The ACME Laboratories Limited German Bangla Joint Venture Foods Limited Garta Shoe Company Gangladesh Limited Heidelberg Stock Exchange Limited Limited Perfume Chemical Ind. Limited Bangamati Food Products Limited German Bangla Joint Venture Foods Limited Company Limited Limited Perfume Chemical Ind. Limited Rangamati Food Products Limited Company Stock Exchange Limited Limited Perfume Chemical Ind	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,5954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,323,20,000 1,660,000 5,976,180 2,894,640,317 1,652 2,850,000 5,976,180 2,894,640,317 1,652 695,400 890,100 75,600 11,944 3,267,678,949  2017 Taka 6,277,770 10,000,000 42,453,820 18,900,000 76,731,590 3,344,410,539	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,73 3,362,205 44,604,988 1,497,485 2,785,528 41,461,200 1,088,396 1,016,256 1,337,628 41,461,200 1,9582 2,121,239 1,412,136 1,833,600 1,016,256 1,337,628 41,461,200 1,9582 2,121,239 1,412,136 242,165 242,165 242,165 242,165 242,165 242,165 242,165 244,160,000 10,767,390 9,946 1,416,000 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,391 10,000,000 10,767,391 10,000,000 10,767,391 10,000,000 10,767,31,590 2,329,244,715	Section wise concentration of loans and advances/investments including bills purchased and discounted to the part of the par	310,038,186 f	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,111,384,434 874,148,513) 14,377,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 644,293,489 16,180,736  3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 (8,440,98) 6,000,688  10,201,372 8,333,563 1,20 161,648,566 (8,440,98) 6,000,688  10,201,372 8,333,563 1,814,187 20,349,122 (9,610,257) 10,738,865  13,500,653,120 161,648,566 188,788,856 8,298,507 13,829,389,049 30,524,211  (42,687) (24,663,366) (30,089,524) (64,135,372) (617,010,297) 6,135,341,2460 7,723,972,014
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 364 days Treasury bills 364 days Treasury bills 364 days Treasury bonds 2 Years Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 70 years Treasury bonds 20 years Treasury bonds 7.a.5 Investment in shares  Outed AB Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Mercantile Bank Limited Mutual Trust Bank Limited Rupali Bank Limited Rupali Bank Limited Sandard Bank Limited Sandard Bank Limited Time Commercial Bank Limited Time Commercial Bank Limited Time Trust Comparation of Bangladesh Pragati Life Insurance Company Limited Pravati Insurance Company Limited Mercantile Insurance Company Limited Peoples Insurance Company Limited Agrani Insurance Company Limited Continental Insurance Company Limited Sonar Bangia Insurance Limited Double Sand Powerte Limited Sonar Bangia Insurance Limited Double Sand Powerte Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited United Power Generation & Distribution Company Limited AFC Agro Biotech Limited Double Trance Limited Gramephone Limited Gramephone Limited Rangamat Food Products Limited German Bangia Joint Venture Foods Limited German Bangia Joint Venture Foods Limited German Bangia Joint Venture Foods Limited Industrial & Infrastructural Development Finance Company Limited Venture Investment - City Brokerage Limited Industrials in Infrastructural Development Finance Company Limited Venture Investment - City B	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,5954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,323,20,000 1,660,000 5,976,180 2,894,640,317 1,652 2,850,000 5,976,180 2,894,640,317 1,652 695,400 890,100 75,600 11,944 3,267,678,949  2017 Taka 6,277,770 10,000,000 42,453,820 18,900,000 76,731,590 3,344,410,539	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,73 3,362,205 44,604,988 1,497,485 2,785,528 41,461,200 1,088,396 1,016,256 1,337,628 41,461,200 1,9582 2,121,239 1,412,136 1,833,600 1,016,256 1,337,628 41,461,200 1,9582 2,121,239 1,412,136 242,165 242,165 242,165 242,165 242,165 242,165 242,165 244,160,000 10,767,390 9,946 1,416,000 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,391 2016,1842,792,926 1,432,792,926 1,432,792,926 1,432,792,926 1,432,792,926 1,432,792,926 1,652 2016,144,500 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,760 1,767,390 1,760 1,770 1,000,000 1,767,31,590 2,329,244,715	Section wise concentration of foam and arbonic string part   Section   Sec	310,038,186 16 511,116,677 14,496,323 11 4,112,681,515 1 (276,812,532) 1,14,496,323 11 (188,630,265 1,789,452,122 82,825,716 1,215,170,895 2,525,784,475 356,505,046 397,097,880 40,564,596 6,575,940,905 (3,298,460,576) 3,277,030,329 3,4406,780 5,041,586 850,000 292,849,538 41,476,690 358,672,866 (48,634,680) 310,038,186 31,578,043 1,654,578 2,200,000 499,886,319 11,201,055 518,520,005 (7,403,328) 511,116,677 499,886,319 11,201,055 518,520,005 (7,403,328) 511,116,677 499,886,319 11,201,055 518,520,005 (7,403,328) 511,116,677 499,886,319 11,201,055 518,520,005 (7,403,328) 511,116,677 499,886,319 11,201,055 518,520,005 (7,403,328) 511,116,677 499,886,319 11,201,055 518,520,005 (7,403,328) 511,116,677 499,886,319 11,201,055 518,520,005 (7,403,328) 511,116,677 499,99,917 (109,839) (1,151,394) (1,515,394)	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,111,384,434 874,148,513) 1,437,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 64,273,489,91 16,180,736  3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 16,8440,398) 6,000,688
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 1364 days Treasury bills 64 months Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 11 years Treasury bonds 12 years Treasury bonds 13 years Treasury bonds 14 years Treasury bonds 15 years Treasury bonds 15 years Treasury bonds 16 years Treasury bonds 17.a.5 Investment in shares  Quoted AB Bank Limited Dhaka Bank Limited Mercantile Bank Limited Mercantile Bank Limited Mercantile Bank Limited Mercantile Bank Limited Shahjalal Islami Bank Limited Investment Corporation of Bangladesh Limited Sonar Bangla Insurance Company Limited Sonar Bangla Insurance Limited Sonar Bangla Insurance Limited Sonar Bangla Insurance Limited Sonar Bangla Insurance Limited Shahjibazar Power Co. Ltd. BSRM Seels Limited Shahjibazar Power Co. Ltd. BSRM Seels Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Mobil Jamuna Lubricants Bangladesh Limited Mobil Jamuna Lubricants Bangladesh Limited Grameenphone Limited Bata Shoe Company Bingladesh Limited The ACME Laboratories Limited Grameenphone Limited Bata Shoe Company Bangladesh Limited AFC Agro Biotech Limited Grameenphone Limited Rangamati Food Products Limited German Bangla Joint Venture Foods Limited Somorita Hospital Limited Industrial & Infrastru	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,5954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,323,20,000 1,660,000 5,976,180 2,894,640,317 1,652 2,850,000 5,976,180 2,894,640,317 1,652 695,400 890,100 75,600 11,944 3,267,678,949  2017 Taka 6,277,770 10,000,000 42,453,820 18,900,000 76,731,590 3,344,410,539	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,73 3,362,205 44,604,988 1,497,485 2,785,528 41,461,200 1,088,396 1,016,256 1,337,628 41,461,200 1,9582 2,121,239 1,412,136 1,833,600 1,016,256 1,337,628 41,461,200 1,9582 2,121,239 1,412,136 242,165 242,165 242,165 242,165 242,165 242,165 242,165 244,160,000 10,767,390 9,946 1,416,000 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,391 2016,1842,792,926 1,432,792,926 1,432,792,926 1,432,792,926 1,432,792,926 1,432,792,926 1,652 2016,144,500 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,760 1,767,390 1,760 1,770 1,000,000 1,767,31,590 2,329,244,715	Section wise concentration of feace and advances/investments including bills purchased and discounted sections (1)   Section	310,038,186 511,116,677 14,496,323 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555 3,44  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 397,097,880 40,564,506 6,575,784,095 6,575,784,095 6,575,784,095 6,3298,469,576] 3,277,030,329 3,4406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,055 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.  14,425,163 12,124,853 2,006,943 28,646,959 (14,150,636) 11,496,323 12,662,485,803 189,553,599 128,321,021 8,743,304 12,989,103,727 13,749,917 (109,839) (1,151,394) (1,51,560) (6,039,050,718) (6,055,727,555) (6,968,167,092 7,988,409,684 17,703,765 1,108,157,974 958,450,966 154,794 1,536,264	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 62,484,862 63,311,384,434 874,148,513 1,437,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736  3,432,764 1,654,578 2,200,000 - 7,153,744 14,441,086 (8,440,398) 6,000,688  10,201,372 8,333,563 1,814,187 20,349,122 (9,610,257) 10,738,865  10,201,372 8,333,563 1,814,187 20,349,122 (9,610,257) 10,738,865
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 104 days Treasury bills 6 months Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 11 years Treasury bonds 12 years Treasury bonds 12 years Treasury bonds 13 years Treasury bonds 14 years Treasury bonds 15 years Treasury bonds 16 years Treasury bonds 17.a.5 Investment in shares  Quoted AB Bank Limited Dhaka Bank Limited Dhaka Bank Limited Mercantile Bank Limited Mercantile Bank Limited Mercantile Bank Limited Shahjalal Islami Bank Limited Investment Corporation of Bangladesh Investment Corporation of Bangladesh Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Mercantile Insurance Company Limited Mercantile Insurance Company Limited Continental Insurance Company Limited Agrani Insurance Company Limited Agrani Insurance Company Limited Sonar Bangla Insurance Limited Sonari Bangla Insurance Limited Sonari Bower Limited Shahjibazar Power Co. Ltd. BSRM Steels Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited Square Pharmaceuticals Limited Matin Spinning Mills Ltd Heidelberg Coment Mills Limited Matin Spinning Mills Ltd Heidelberg Coment Bangladesh Limited Square Pharmaceuticals Limited Matin Spinning Mills Ltd Heidelberg Coment Bangladesh Limited Square Pharmaceuticals Limited Matin Spinning Mills Ltd Heidelberg Coment Bangladesh Limited Square Pharmaceuticals Limited Square Pharmaceuticals Limited Square Pharmaceuticals Limited Square Pharmaceuticals Limited Square Pharmaceutica	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,5954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,323,20,000 1,660,000 5,976,180 2,894,640,317 1,652 2,850,000 5,976,180 2,894,640,317 1,652 695,400 890,100 75,600 11,944 3,267,678,949  2017 Taka 6,277,770 10,000,000 42,453,820 18,900,000 76,731,590 3,344,410,539	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,73 3,362,205 44,604,988 1,497,485 2,785,528 41,461,200 1,088,396 1,016,256 1,337,628 41,461,200 1,9582 2,121,239 1,412,136 1,833,600 1,016,256 1,337,628 41,461,200 1,9582 2,121,239 1,412,136 242,165 242,165 242,165 242,165 242,165 242,165 242,165 244,160,000 10,767,390 9,946 1,416,000 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,391 2016,1842,792,926 1,432,792,926 1,432,792,926 1,432,792,926 1,432,792,926 1,432,792,926 1,652 2016,144,500 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,760 1,767,390 1,760 1,770 1,000,000 1,767,31,590 2,329,244,715	Sector wise concentration of form and advances/investments including bills purchase and discounted	310,038,186 16 511,116,677 14,496,323 11 4,112,681,515 1 (276,812,532) 11,12,681,535 3,44  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 397,097,880 40,564,506 6,575,940,906 6,575,940,906 6,575,940,906 6,575,940,906 6,575,940,906 6,575,900,900 992,849,538 34,406,780 5,041,586 8850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186 31,654,578 2,200,000 499,886,319 11,201,055 518,520,005 (7,403,328) 511,116,677 498,866,319 11,201,055 518,520,005 (7,403,328) 511,116,677 498,866,319 11,201,055 518,520,005 (7,403,328) 511,116,677 498,866,319 (14,150,636) 14,496,323 12,48,632,699 (14,150,636) 14,496,323 12,589,103,727 13,790,917 (109,839) (1,151,394) (1,515,394) (1,515,394) (1,515,394) (1,515,394) (1,515,394) (1,515,394) (1,515,394) (1,515,394) (1,515,394) (1,515,394) (1,515,394) (1,515,394) (1,515,394) (1,515,394) (1,515,397,917 12,989,103,727 13,795,108,157,794 12,989,103,727 13,795,108,157,974 15,56,664	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 2,23,311,384,434 874,148,513) 1,437,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 644,293,689) 16,180,736  3,432,764 1,654,578 8,200,000 -7,153,744 14,441,086 (8,440,388) 6,000,688
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 years Ireasury bonds 5 years Treasury bonds 10 years Treasury bonds 110 years Treasury bonds 120 yea	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,594,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,332,2000 847,000 2,182,000 4,866,525 2,850,000 5,976,180 2,894,640,317 1,652 695,400 847,000 2,182,000 5,976,180 2,894,640,317 1,652 695,400 890,100 75,600 11,944 3,267,678,949 2017 Taka 6,277,770 10,000,000 42,453,820 11,944 3,267,678,949 2017 Taka 6,277,770 10,000,000 76,731,590 3,344,410,539	2,002,871,858 17,530,001,872 1,862,402,525 24,00,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,984 1,497,485 2,785,528 1,1412,136 1,068,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 21,007,931 242,165 1,337,628 21,007,931 242,165 1,414,176 25,140,934 35,091,505 6,925,290 9,185,755 20,874,506 1,416,000 1,076,7390 5,710,000 1,076,7390 5,710,000 1,076,7390 5,710,000 1,076,7390 5,710,000 1,076,7390 5,710,000 2,970,000 1,050,187,538 1,652 695,400 890,100 75,600 9,946 2,252,513,125 2016 (Restated) 13ka 6,277,770 10,000,000 42,453,820 18,000,000 76,731,590 2,329,244,715	Section wise concentration of learns and advances/investiments including bills purchased and discounted by Company (1)	310,038,186 1 511,116,677 1 14,496,323 1 4,112,681,515 2 (276,812,532) 1,13,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 40,564,506 6,575,490,905 (3,298,460,576) 2,2,43,277,030,329 3,4,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186 310,038,186 310,038,186 310,038,186 312,124,853 2,096,943 28,646,959 (14,150,636) 11,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,662,485,803 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,464,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,464,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,464,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,464,959,103,727 34,790,917 (109,839) (1,151,394) 1,151,394) 1,151,394,15	(6,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,113,844,34 874,148,513) 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736 3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 (8,440,398) 6,000,688 10,201,372 8,333,563 1,8114,187 20,349,122 (9,610,257) 10,738,865 13,500,653,120 161,648,566 158,788,856 18,788,856 18,1814,187 20,349,122 (9,610,257) 10,738,865 3,500,653,120 161,648,566 158,788,856 158,788,856 158,788,856 158,788,856 158,788,856 158,788,856 158,788,856 158,788,856 158,788,856 161,648,566 158,788,856 158,788,856 161,648,566 170,701,0297 161,352,941,040 (64,135,372) (61,150,927,101 (61,135,941,246) (723,972,014 922,712,054 (60,17,010,297) 15,323,810 401,204,189 31,625,152 5,612,596 2,918,221,017 15,323,810 401,204,189 31,625,152 5,612,596 2,918,221,017 15,323,810 401,204,189 31,625,152 5,612,596 2,918,221,017 16,135,941,246 2,918,221,017 16,135,941,246 2,918,221,017 16,135,941,246 2,918,221,017 16,135,941,246 2,918,221,017 16,135,941,246 2,918,221,017 16,135,941,246 2,918,221,017 16,135,941,246 2,918,221,017 16,135,941,246 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,147,266 2,918,221,017 16,147,266 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,147,266 2,918,221,017 16,147,266 2,918,221,017 16,146,256 2,918,221,017 16,147,256 2,918,221,017 16,147,256 2,918,221,017 16,147,256 2,918,221,017 16,147,256 2,918,221,017 16,147,256 2,918,221,017 16,147,256 2,918,221,017 16,147,2
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 1364 days Treasury bills 6 months Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 12 years Treasury bonds 12 years Treasury bonds 13 years Treasury bonds 14 years Treasury bonds 15 years Treasury bonds 16 years Treasury bonds 17.a.5 Investment in shares  Quoted AB Bank Limited Dhaka Bank Limited Dhaka Bank Limited Dhaka Bank Limited Mutual Trust Bank Limited Pubali Bank Limited Humid Trust Bank Limited Shahjalal Islami Bank Limited Standard Bank Limited United Commercial Bank Limited Humid Trust Bank Limited Humid Humid Trust Bank Limited Humid Humid Humid Limited Humid Humid Humid Limited Humid Humid Humid Limited Sonar Bangla Insurance Company Limited Sonar Bangla Insurance Limited Sonar Bangla Insurance Limited Sonar Bangla Insurance Limited Dhaka Electricity Supply Company Limited Sonar Bangla Insurance Limited Humid Humi	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,594,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,995 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,322,000 847,000 2,182,000 4,866,525 2,850,000 5,976,180 2,894,640,317 1,652 695,400 890,100 75,600 11,944 3,267,678,949 2017 Taka 6,277,770 10,000,000 4,2453,820 18,000,000 76,731,590 3,344,410,539  580,999,000 19,001,000 600,000,000 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414 2,253,030,414	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 10,48,872 3,466,215 14,692,75 373,362,205 44,604,985 2,785,528 41,497,485 2,785,528 41,412,136 1,088,396 1,016,256 1,337,628 41,412,136 1,803,600 1,068,396 1,016,256 1,337,628 41,412,136 1,803,600 1,9582 21,007,931 242,165 242,165 242,165 242,165 242,165 242,165 242,165 242,165 242,165 242,165 242,165 244,16,000 10,767,390 10,1000 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,767,390 10,900,000 10,767,390 10,900,000 10,901,000 11,900,000 11,900,000	Section wise concentration of learn and selvences/investiments including bills purchased and discounted by the concentration of learn and selvences/investiments including bills purchased and discounted by the concentration of learn and selvences and selvences are consistent or content of the content of learn and selvences are consistent or content	310,038,186 1 511,116,677 1 14,496,323 1 4,112,681,515 2 (276,812,532) 1,13,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 40,564,506 6,575,490,905 (3,298,460,576) 2,2,43,277,030,329 3,4,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186 310,038,186 310,038,186 310,038,186 312,124,853 2,096,943 28,646,959 (14,150,636) 11,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,662,485,803 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,464,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,464,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,464,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,464,959,103,727 34,790,917 (109,839) (1,151,394) 1,151,394) 1,151,394,15	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 2,23,311,384,434 874,148,513) 1,437,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 644,293,689) 16,180,736  3,432,764 1,654,578 8,200,000 -7,153,744 14,441,086 (8,440,388) 6,000,688
Name of the bonds  30 days Bangladesh Bank bills 91 days Treasury bills 364 days Treasury bills 6 months Islamic bonds 2 years Ireasury bonds 5 years Treasury bonds 10 years Treasury bonds 110 years Treasury bonds 120 yea	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,594,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 2,332,2000 847,000 2,182,000 4,866,525 2,850,000 5,976,180 2,894,640,317 1,652 695,400 847,000 2,182,000 5,976,180 2,894,640,317 1,652 695,400 890,100 75,600 11,944 3,267,678,949 2017 Taka 6,277,770 10,000,000 42,453,820 11,944 3,267,678,949 2017 Taka 6,277,770 10,000,000 76,731,590 3,344,410,539	2,002,871,858 17,530,001,872 1,862,402,525 24,00,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,604,984 1,497,485 2,785,528 1,1412,136 1,068,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 21,007,931 242,165 1,337,628 21,007,931 242,165 1,414,176 25,140,934 35,091,505 6,925,290 9,185,755 20,874,506 1,416,000 1,076,7390 5,710,000 1,076,7390 5,710,000 1,076,7390 5,710,000 1,076,7390 5,710,000 1,076,7390 5,710,000 2,970,000 1,050,187,538 1,652 695,400 890,100 75,600 9,946 2,252,513,125 2016 (Restated) 13ka 6,277,770 10,000,000 42,453,820 18,000,000 76,731,590 2,329,244,715	Section wise concentration of learns and advances/investiments including bills purchased and discounted by Company (1)	310,038,186 1 511,116,677 1 14,496,323 1 4,112,681,515 2 (276,812,532) 1,13,139,428) 3,642,729,555 3,4  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 356,505,046 40,564,506 6,575,490,905 (3,298,460,576) 2,2,43,277,030,329 3,4,406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186 310,038,186 310,038,186 310,038,186 312,124,853 2,096,943 28,646,959 (14,150,636) 11,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,662,485,803 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,464,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,464,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,464,959 (14,150,636) 14,496,323 12,124,853 2,096,943 28,464,959,103,727 34,790,917 (109,839) (1,151,394) 1,151,394) 1,151,394,15	(6,180,736 6,000,688 10,738,865 3,470,156,210 208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 3,113,844,34 874,148,513) 1,437,235,921 21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736 3,432,764 1,654,578 2,200,000 7,153,744 14,441,086 (8,440,398) 6,000,688 10,201,372 8,333,563 1,8114,187 20,349,122 (9,610,257) 10,738,865 13,500,653,120 161,648,566 158,788,856 18,788,856 18,1814,187 20,349,122 (9,610,257) 10,738,865 3,500,653,120 161,648,566 158,788,856 158,788,856 158,788,856 158,788,856 158,788,856 158,788,856 158,788,856 158,788,856 158,788,856 161,648,566 158,788,856 158,788,856 161,648,566 170,701,0297 161,352,941,040 (64,135,372) (61,150,927,101 (61,135,941,246) (723,972,014 922,712,054 (60,17,010,297) 15,323,810 401,204,189 31,625,152 5,612,596 2,918,221,017 15,323,810 401,204,189 31,625,152 5,612,596 2,918,221,017 15,323,810 401,204,189 31,625,152 5,612,596 2,918,221,017 16,135,941,246 2,918,221,017 16,135,941,246 2,918,221,017 16,135,941,246 2,918,221,017 16,135,941,246 2,918,221,017 16,135,941,246 2,918,221,017 16,135,941,246 2,918,221,017 16,135,941,246 2,918,221,017 16,135,941,246 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,147,266 2,918,221,017 16,147,266 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,146,256 2,918,221,017 16,147,266 2,918,221,017 16,147,266 2,918,221,017 16,146,256 2,918,221,017 16,147,256 2,918,221,017 16,147,256 2,918,221,017 16,147,256 2,918,221,017 16,147,256 2,918,221,017 16,147,256 2,918,221,017 16,147,256 2,918,221,017 16,147,2
Name of the bonds 30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 1 years Islamic bonds 2 years Islamic bonds 10 years Treasury bonds 10 years Instituted Span Capital Resources Limited 10 years Instituted Span Capital Re	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,5954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,995 50,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,322,000 33,254,711 10,622,500 847,000 2,182,000 4,866,525 2,850,000 5,976,180 2,894,640,317 1,652 695,400 11,944 3,267,678,949 2017 11	2,002,871,858 17,530,001,872 1,862,402,525 22,045,361,113  13,570,219 31,181,657 18,802,1112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,664,984 1,497,485 2,785,728 2,121,239 1,412,136 1,068,396 1,016,256 1,337,628 41,461,200 19,582 21,007,931 242,165 1,337,628 41,461,200 19,582 21,007,931 242,165 1,317,628 41,461,200 19,582 21,007,931 242,165 1,317,628 41,461,200 19,582 21,007,931 242,165 1,317,628 41,461,200 19,582 21,007,931 242,165 1,317,628 41,461,200 19,582 21,007,931 242,165 1,317,628 1,652 2,900 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,767,390 1,769,503 1,800,000 7,67,31,590 2,329,244,715	Section wise concentration of leasts and advances investments including bills purchased and discounted	310,038,186 511,116,677 14,496,323 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555 3,44 3,642,729,555 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 40,554,506 6,575,490,905 (3,298,460,576) (3,298,460,576) 3,277,030,329 3,476,678 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186 310,038,186 31,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd. 14,425,163 12,124,853 2,096,943 28,646,959 (14,150,636) 14,496,323 12,662,485,803 189,553,599 128,321,030 12,662,485,803 189,553,599 128,321,030 12,662,485,803 11,513,304 12,989,103,727 34,790,917 (109,839) (1,151,394) (1,151	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 2,263,713,817 292,383,257 296,360,249 6,2484,864 8,744,148,513 29,057,877 5,041,586 850,000 4,147,609 60,474,425 444,293,689 16,180,736  3,432,764 1,654,578 8,500,000 7,153,744 14,441,086 (8,440,389) 6,000,688  10,201,372 8,333,563 1,814,187 20,349,122 (9,610,257) 10,738,865  13,500,653,120 161,648,566 158,788,856 8,288,507 3,829,389,049 30,524,211 (42,687) (24,63,366) (30,089,524) (64,135,372) (61,7,010,297) 6,135,941,246) 7,723,972,014
Name of the bonds 30 days Bangladeth Bank bills 91 days Treasury bills 6 months Islamic bonds 2 years Islamic bonds 2 years Ireasury bonds 5 years Treasury bonds 5 years Treasury bonds 15 years Treasury bonds 16 years Treasury bonds 17 years Treasury bonds 18 years Treasury bonds 19 years Treasury bonds 19 years Treasury bonds 19 years Treasury bonds 10 years Treasury bonds 11 years Treasury bonds 12 years Treasury bonds 14 years Treasury bonds 15 years Treasury bonds 16 years Treasury bonds 17 years Treasury bonds 18 years Treasury bonds 19 years Trea	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,5954,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,955 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,322,000 847,000 2,182,000 2,182,000 2,182,000 2,182,000 2,182,000 2,182,000 2,182,000 11,944 3,267,678,949 2017 1aka 6,277,770 10,000,000 4,2453,820 11,944 3,267,678,949 2017 1aka 6,277,770 10,000,000 4,2453,820 11,944 3,267,678,949 2017 2,253,030,414	2,002,871,858 17,530,001,872 1,862,402,525 22,045,361,113  13,570,219 31,181,657 18,802,1112 15,383,306 9,374,592 1,048,872 3,466,215 14,692,775 373,362,205 44,664,984 1,497,485 2,785,728 2,121,239 1,412,136 1,068,396 1,016,256 1,337,628 41,461,200 1,068,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,058,396 1,016,256 1,337,628 41,461,200 1,9582 21,007,931 242,165 1,41,700 2,970,000 1,076,7390 5,710,000 1,076,7390 5,710,000 1,076,7390 1,652 2,252,513,125 2016 (Restated) 1,652 2,252,513,125 2016 (Restated) 1,652 2,252,513,125 2016 (Restated) 1,800,000 7,5600 9,946 2,252,513,125 2016 (Restated) 1,800,000 1,050,187,538 3,000,000 1,0	2.3   Sector-wise concentration of loans and advances (Investment Including bills purchased and discounted	310,038,186 511,116,677 14,496,323 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555 3,44  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 40,554,506 6,575,490,905 (3,298,460,576) 3,277,030,329 3,4406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.  14,425,163 12,124,833 2,096,943 18,953,599 114,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.  14,425,163 12,124,833 2,096,943 28,646,959 (14,150,636) 14,496,323  12,662,485,803 189,553,599 (18,312,021 8,743,304 12,989,103,727 11,304,790,917 (10,9839) (1,151,394) (1,151,394) (1,51,394	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 6,2484,862 3,113,384,334 874,148,513) 1,437,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736  3,432,764 1,654,578 8,500,000 4,147,609 60,474,425 (44,293,689) 16,180,736  3,432,764 1,654,578 8,200,000 7,153,744 14,441,086 (8,440,398) 6,000,688
Name of the bonds 30 days Bangladesh Bank bills 91 days Treasury bills 182 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 2 Years Islamic bonds 3 Years Islamic bonds 3 Years Islamic bonds 5 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 20 years Treasury bonds 30 years Treasury bonds 4 Region of the treatment of the trea	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,594,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,995 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,322,000 2,322,000 2,322,000 2,322,000 2,322,000 2,322,000 2,322,000 2,322,000 2,48,66,525 2,850,000 5,976,180 2,894,640,317 1,652 695,400 890,100 75,600 11,944 3,267,678,949 2017 Taka 6,277,770 10,000,000 4,2453,820 18,900,000 76,731,590 3,344,410,539  580,999,000 19,001,000 2,253,030,414 2,255,030,414 2,255,030,414 2,255,030,414 2,255,030,414 2,255,030,414 2,255,030,414 2,255,030,414	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 10,48,872 3,466,215 14,692,775 373,362,205 44,604,984 1,497,485 2,785,528 41,497,485 2,785,528 41,412,136 1,086,396 1,016,256 1,337,628 41,461,200 19,582 2,1007,931 242,165 242,175 266,000 29,000 10,767,390 389,100 75,600 9,946 22,522,513,125 2016 (Restated) Taka 6,277,770 10,000,000 17,873,1590 2,329,244,715	Section vision concentration of leases and advances clienterment including bill: purchased and disconnected   Section   Sect	310,038,186 511,116,677 14,496,323 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555 3,44  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 40,554,506 6,575,490,905 (3,298,460,576) 3,277,030,329 3,4406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.  14,425,163 12,124,833 2,096,943 18,953,599 114,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.  14,425,163 12,124,833 2,096,943 28,646,959 (14,150,636) 14,496,323  12,662,485,803 189,553,599 (18,312,021 8,743,304 12,989,103,727 11,304,790,917 (10,9839) (1,151,394) (1,151,394) (1,51,394	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 290,360,249 62,484,862 63,311,384,434 874,148,513) 1,437,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736  3,432,764 1,654,578 2,200,000 -7,153,744 14,441,086 18,440,398) 6,000,688  10,201,372 8,333,563 1,814,187 20,349,122 (9,610,257) 10,738,865  10,201,372 8,333,563 1,814,187 20,349,122 (9,610,257) 10,738,865  10,201,372 8,333,563 1,814,187 20,349,122 (9,610,257) 10,738,865  10,201,372 8,333,563 1,814,187 20,349,122 (9,610,257) 10,738,865
Name of the bonds 30 days Bangladesh Bank bills 91 days Treasury bills 64 days Treasury bills 6 months Islamic bonds 2 Years Islamic bonds 10 years Insasury bonds 10 years Treasury bonds 10 years Treasury bonds 10 years Treasury bonds 15 years Treasury bonds 15 years Treasury bonds 15 years Treasury bonds 20 years Treasury bonds 15 years Treasury bonds 20 years Treasury bonds 21 years Treasury bonds 22 years Treasury bonds 23 years Treasury bonds 24 years Treasury bonds 25 years Treasury bonds 26 years Treasury bonds 26 years Treasury bonds 27 years Treasury bonds 28 years Treasury bonds 28 years Treasury bonds 29 years Treasury bonds 29 years Treasury bonds 20 years Tr	4,014,345,874 150,000,000 1,792,321,857 983,804,843 9,978,655,898 2,032,828,021 165,594,793 22,096,479,032  14,781,099 40,240,002 34,516,178 26,804,190 12,824,422 8,006,995 20,224,152 48,830,170 87,823,052 2,292,800  10,440,000 1,660,000 1,660,000 2,322,000 2,322,000 2,322,000 2,322,000 2,322,000 2,322,000 2,322,000 2,322,000 2,48,66,525 2,850,000 5,976,180 2,894,640,317 1,652 695,400 890,100 75,600 11,944 3,267,678,949 2017 Taka 6,277,770 10,000,000 4,2453,820 18,900,000 76,731,590 3,344,410,539  580,999,000 19,001,000 2,253,030,414 2,255,030,414 2,255,030,414 2,255,030,414 2,255,030,414 2,255,030,414 2,255,030,414 2,255,030,414	2,002,871,858 17,530,001,872 1,862,402,525 200,084,858 22,045,361,113  13,570,219 31,181,657 18,802,112 15,383,306 9,374,592 10,48,872 3,466,215 14,692,775 373,362,205 44,604,984 1,497,485 2,785,528 41,497,485 2,785,528 41,412,136 1,086,396 1,016,256 1,337,628 41,461,200 19,582 2,1007,931 242,165 242,175 266,000 29,000 10,767,390 389,100 75,600 9,946 22,522,513,125 2016 (Restated) Taka 6,277,770 10,000,000 17,873,1590 2,329,244,715	Part   Sector wise concentration of learns and advances/investments including bills purchased and discounted in concentration of learns and advances/investments including bills purchased and sectors   1.0 miles   1.0 mil	310,038,186 511,116,677 14,496,323 4,112,681,515 (276,812,532) (193,139,428) 3,642,729,555 3,44  168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,475 336,505,046 40,554,506 6,575,490,905 (3,298,460,576) 3,277,030,329 3,4406,780 5,041,586 850,000 292,849,538 4,147,609 358,672,866 (48,634,680) 310,038,186  3,578,043 1,654,578 2,200,000 499,886,319 11,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.  14,425,163 12,124,833 2,096,943 18,953,599 114,201,065 518,520,005 (7,403,328) 511,116,677 ransfer Sdn. Bhd.  14,425,163 12,124,833 2,096,943 28,646,959 (14,150,636) 14,496,323  12,662,485,803 189,553,599 (18,312,021 8,743,304 12,989,103,727 11,304,790,917 (10,9839) (1,151,394) (1,151,394) (1,51,394	16,180,736 6,000,688 10,738,865 3,470,156,210  208,117,665 1,904,121,594 190,550,514 1,093,652,476 2,263,713,817 292,383,257 296,360,249 6,2484,862 6,2484,862 3,113,384,334 874,148,513) 1,437,235,921  21,377,353 29,057,877 5,041,586 850,000 4,147,609 60,474,425 (44,293,689) 16,180,736  3,432,764 1,654,578 8,500,000 4,147,609 60,474,425 (44,293,689) 16,180,736  3,432,764 1,654,578 8,200,000 7,153,744 14,441,086 (8,440,398) 6,000,688



	making sense of money	Theport and i mandal Statements as at and for the year ended	3 - 2 - 3 - 3 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1
	2017 2016 (Restated)	2017 2016 (Restated)	Other deposits:
11.a.2 Investment in subsidiary  In Bangladesh	<u>Taka</u> <u>Taka</u>	14.a.1         In Bangladesh         Taka         Taka           Dhaka Bank Limited         2,894,500,000         3,648,000,000	
City Brokerage Limited City Bank Capital Resources Limited Outside Bangladesh	3,400,000,000 2,550,000,000 5,950,000,000 3,400,000,000 2,550,000,000 5,950,000,000	National Bank Limited         - 800,000,000           Sonali Bank Limited         2,190,000,000           State Bank of India         380,000,000           380,000,000         370,000,000	Over 1 year but within 5 years         72,007,507,664         69,931,215,658           Over 5 years but within 10 years         3,315,168,741         4,110,753,258
CBL Money Transfer Sdn. Bhd.	89,050,718 67,010,297 6,039,050,718 6,017,010,297	BASIC Bank - 700,000,000 Trust Bank Limited - 490,000,000 HSBC 380,000,000 370,000,000	182,137,032,367 173,107,878,834 183,492,764,467 174,695,032,689
11.a.3 Advance payment of tax Opening balance	2,918,221,017 998,940,694	Bangladesh Commerce Bank Limited - 157,400,000  Mutual Trust Bank Limited 600,000,000  Commercial Bank of Ceylon PLC 280,000,000  Modhumoti Bank Limited 90,970,000	15.b City Brokerage Limited and City Bank Capital Resource Limited maintained current deposit and fixed deposit receipt accounts with its parent company, The City Bank Limited. Account wise outstanding balances are as follows:
Paid during the year Adjustment for previous years tax liability Closing balance	1,517,697,121 1,919,280,323 (1,687,704,585) - 2,748,213,553 2,918,221,017	Modulate Bank Limited   90,90,000,000     Janata Bank Limited   1,900,000,000     FIC Bank Limited   150,000,000     Prime Bank Limited   800,000,000	2017 2016 (Restated) Taka Taka Inter-company indebtedness among Holding company & Subsidiaries:
11.a.4 Deferred tax assets		Southeast Bank Limited   Southeast Bank   11,194,380,474   7,493,652,404   Refinance against SME loan from Bangladesh Bank   816,234,073   613,410,655	
Deferred tax asset  Detail calculation on deferred tax assets:	1,108,157,974 866,425,840	Borrowings from Bangladesh Bank - 6,000,000,000  22,276,084,547 21,242,463,062	City Bank Capital Resources Limited - current accounts 86,017 1,937,098 City Bank Capital Resources Limited - fixed deposits receipt accounts 149,626,136 149,115,021
Detail Calculation on deletied tax assets.	Taxable/ (deductible) Deferred tax temporary (assets)/	14.a.2 Outside Bangladesh  International Finance Corporation 3,239,083,361 3,541,500,000	Inter-company indebtedness among Subsidiaries:
<u>Book value</u> <u>Tax ba</u> <u>Taka</u> <u>Taka</u>	se <u>difference</u> <u>liability</u>	Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V 2,481,000,000 393,500,000 (FMO) Global Climate Partnership Fund S.A.Sicav-Sif (GCPF). 2,481,000,000 2,378,345,152	Total inter-company indebtedness 967,398,277 1,104,885,661
Fixed assets	8,987 269,698,221 107,879,288 - 49,753,230 4,975,323 - 449,921,394 179,968,557	Mashreq Bank, Hong Kong 1,168,661,607 United Bank of UAE 298,254,650 782,244,75 Habib Bank Limited, Afganistan - 109,192,883	The City Bank Limited (note 16.a) 22,013,024,611 24,732,977,226
Provision against classified loan (3,502,452,854)  Deferred tax liability/(asset)  Deferred tax asset up to last year	- (3,502,452,854) (1,400,981,142) (1,108,157,974)	Emirates NBD Bank PJSC_Dubai   458,744,479   136,833,025   458,744,479   136,833,025   458,744,479   136,833,025   478,020,442	City Bank Capital Resources Limited (note 16.c)         172,501,055         163,672,957           CBL Money Transfer Sdn. Bhd. (note 16.d)         175,760,385         105,888,227
Deferred tax (income)/expense	866,425,840 (241,732,134)	Habib Bank AG Zurich,Switzerland - 2,293,747,004 Habib Bank AG Zurich,Switzerland 1,427,855,506 8,435,007 RAK Bank, Dubai, UAE 1,427,855,506 8,435,007	Mutual indebtedness: Payable to City Bank Limited - City Brokerage Limited (109,839) (42,687)
11.a.5 Accounts receivables:  Advance against remittance	216,259,018 220,309,660	First Out Balls, Dubal, ORE   102,1093,117   Standard Chartered Bank, Singapore   2,023,093,117   First Abu Dhabi Bank, Dubal   435,779,869   Habib Finance International Ltd., Hong Kong   147,197,504	Payable to City Bank Limited - CBL Money Transfer SDN BHD - (2,294,190) Payable to City Bank Capital Resources Limited - (2,294,190) Payable to City Brokerage Limited - (2,100,813) (66,606,598)
Receivable against card operation Receivable against fraud forgeries Receivable against sales proceeds of shares Receivable against encashment -5P/B5P/PSC	373,801,905 829,713,740 24,076,333 23,835,307 2,066,170 2,005,644 290,140,465 1,070,813,891	Bank One, Mauritius 807,942,769 Bank Muscat S.A.O.G 661,600,000 15,630,212,861 10,452,799,015	(9,402,065) (123,696,364)
Advance to vendor for expense Unreconciled nostro entry Receivable under VAT current account	290,140,465 1,070,813,891 21,671,949 22,356,927 8,691,904 8,691,904 2,782,301 6,299,986	14.a.3 Borrowings secured/unsecured from other banks, financial institutions and agents	16.a Other liabilities - The City Bank Limited
Advance to staff for expense Sundry debtors	2,474,676 4,156,375 16,486,245 18,883,826 958,450,966 2,207,067,261	Secured Unsecured 37,906,297,408 37,906,297,408 37,906,297,408 31,695,262,081	
11.a.6 Intangible assets		14.a.4 Maturity grouping of borrowings from other banks, financial institutions and agents	Interest suspense account (note 16.a.3)   1,087,929,519   1,302,725,093     Other provision (note 16.a.5)   429,784,624   648,144,735     Provision for income tax (note 16.a.6)   4,147,393,628
Users license Royalty	24,188,743 28,011,476 254,283,830	Payable on demand 7,280,448,929 3,871,968,778 Up to 1 month 4,052,120,888 4,979,443,112	Interest and other expenses payable 8,233,725,634 11,010,886,673 Provision for nostro account 8,692,635 8,692,635
11.a.6.1 Movement of intangible assets	278,472,573 28,011,476	Over 1 month but within 3 months 4,864,888,410 2,829,738,146 Over 3 months but within 1 year 13,199,702,903 13,227,647,291 Over 1 year but within 5 years 8,509,136,278 4,425,464,76	Others <u>874,506,329</u> <u>665,264,480</u> <b>22,013,024,611 24,732,977,226</b>
Opening balance Addition during the year	28,011,476 28,011,476 327,544,682 - (77,083,585) -	Over 5 years 2,360,999,987 37,906,297,408 31,695,262,081	16.a.1 Provision for loans and advances/investments  Movement in specific provision on classified loans/investments:
Amortization during the year Closing balance	278,472,573 28,011,476	14.b City Brokerage Limited is enjoying overdraft facilities from The City Bank Limited for extending margin financing to its customers and supporting prefunding facilities to its foreign clients. Rate of interest of the availed Facility is currently 7.50% p.a. which is subject to revisions by the banks' management from time to time. Brokerage is also	Provision held at the beginning of the year 4,212,451,861 4,626,939,779  Fully provided debts written off during the year (1,900,861,427) (2,467,205,032)
11.b Other assets - City Brokerage Limited  Advances, deposits and prepayments	33,366,672 12,531,748	enjoying term loan facilities of Tk. 30.00 crore for ten years from Lanka Bangla Finance Ltd. @10.00% interest p.a.  14.c City Bank Capital Resource Ltd. has taken term loan facility of Tk. 52.33 crore for ten years at the rate of 7.5% from	Recoveries of amounts previously written off 187,182,883 592,977,114  Specific provision made during the year 1,238,323,530 1,459,740,000  Transfer from provision for unclassified accounts
Receivable from DSE Receivable from CSE Advance payment of tax	47,942,619 84,853,347 - 108,244,308 64,263,471	IPDC Finance Ltd. for acquiring and developing own asset.  14.d CBL Money Transfer Sdn Bhd. has taken overdraft facility from The City Bank Ltd. For prefunding support for	Movement in general provision on unclassified loans/investments:
11.c Other assets - City Bank Capital Resources Limited	189,553,599 161,648,566	remitting foreign currency from Malaysia @ 4.00%	Transfer to provision for classified accounts Transfer from other provision 200,000,000 -
Advances, deposits and prepayments Advance income tax	8,761,869 360,887 52,484,738 10,059,767	2017 2016 (Restated) 15 Consolidated deposits and other accounts Taka Taka	General provision made during the year     19,500,199     478,560,000       Provision held at the end of the year     2,310,060,198     2,090,560,000       6,047,157,044     6,303,011,860
Deferred tax assets Stamps in hand Account receivable	10,661 4,333,867 21,500 34,430 67,042,253 143,999,905	The City Bank Limited (note 15.a) 183,492,764,467 174,695,032,688 City Brokerage Limited 301,121,152 768,220,100 City Bank Capital Resources Limited 76,434,831 59,180,563	(2016: Taka 177.59 million) against requirement of Taka 284.03 million (2016: Taka 177.59 million) as at 31 December
11.d Other assets - CBL Money Transfer 5dn. Bhd.	128,321,021 158,788,856	CBL Money Transfer Sdn. Bhd.  Inter-company indebtedness (note 15.b)  Adjustments for Consolidation - City Brokerage Limited	2017. These required and maintained provisions included in total required and maintained provisions of loans / investments, disclosed above.
Advances, deposits and prepayments	<u>8,743,304</u> <u>8,298,507</u>	Adjustments for Consolidation - City Bank Capital Resources Limited Adjustments for Consolidation - City Bank Capital Resources Limited 182,902,922,173 174,417,547,694	As per BRPD circular no. 14 dated 23 September 2012 banks are advised to maintain 1% general provision against
12 Non - banking assets Income generating:		15.a Deposits and other accounts - The City Bank Limited  Local bank deposits (note 15.a.1) 2,750,538,052 2,208,933,084	
Share (note 12.a) Non-income generating: Land (note 12.b)	150,700,000 130,057,059 730,968,179 826,868,301	Customer and other deposits 180,742,226,415 172,486,099,605 183,492,764,467 174,695,032,685 15.a.1 Local bank deposits	exposures against fast track power projects was Taka 17,860,129,471. With compliance of the mentioned circular and circular letter reference, the Bank maintained provision of Taka 824,563,933 (2016: Taka 644,563,933) against
The City Bank Limited has been awarded absolute ownership on	881,668,179 956,925,360 47 mortgage properties through verdict of	2017   Manarah	requirement of Taka 824,368,298 (2016: Taka 622,065,418 ) as at 31 December 2017.  Opening balance 644,563,933 511,563,933
honourable Court under section 33 (7) of Artha Rin Adalat Ain, 200 settlement of loan. Theses have been recorded at Taka 881,668,178 as	3. The Bank also acquired some lien shares as	Name of Bank	Addition during the year 180,000,000 133,000,000 Transfer from other provision Closing balance 824,563,933 644,563,933
Name of Parties Type of assets Booking D	ate <u>2017</u> <u>2016 (Restated)</u> <u>Taka</u> <u>Taka</u>	Dutch-Bangla Bank Limited	16.a.3 Interest suspense account Interest suspense account on classified loans and advances 945,131,858 1,094,918,892
12.a Income generating:  Abrar Steel Mills Ltd. Prime Bank Ltd.'s share 15/Nov.		Southeast Bank Limited   370,301   1,377,889   -   -   1,748,190	Interest suspense on special mention account 22,045,440 77,484,277   Interest suspense on standard loans 120,752,222 130,321,924   1087,979,519 130,321,503
Globe International Bank Asia Ltd.'s share 28/Dec/	14 - 32,707,059 150,700,000 130,057,059	Barikadesh Kishi Balik	16.a.4 Movement of interest suspense account
Non-income generating:  M/S Overseas Liner Agency 953 decimal land	29/Dec/11 11,436,000 11,436,000	1,922,000   1,932   11,993   12,000   1,932   11,993   11,993   11,993   11,993   11,993   11,993   11,993   11,993   11,993   12,000   1,90	Opening balance 1,302,725,093 1,610,706,655  Amount transferred to "interest suspense" account during the year 1,123,029,564 1,846,965,145  Amount recovered from "interest suspense" account during the year (222,306,592) (765,092,661)
M/S Habib Bastra Bitan 16.50 decimal land M/S Misti enterprise 16.50 decimal land M/S World Resources Ltd 10 katha 1 chattak land	29/Dec/11 1,485,000 1,485,000 29/Dec/11 819,523 819,523 29/Dec/11 - 69,466,379	Standard Bank Limited   - 81,197   - 81,197   - 81,197   - 81,197   - 1,176,591   1,176,591   1,176,591   1,176,591   - 5,330,541   - 5,330,541   - 5,330,541   - 1,530,541   - 5,330,541   - 5,330,541   - 1,530,	Amount waived during the year (111,812,401) (413,104,714) Amount written off during the year (703,506,144) (976,749,333) Closing balance 1,087,929,519 1,302,725,093
M/S Chowdhury Electronics 2.7 decimal land 67.5 Dec Land in Narayangong	29/Dec/11 1,657,880 1,657,880 29/Dec/11 & 29/Dec/15 27,000,000 211,670,625	The Farmers Bank Limited 276,016 - 276,016 - 276,016 Standard Chartered Bank Limited - 200,000,000,000 - 200,000,000 - 200,000,000 - 200,000,000 - 200,000,000 - 200,000,000 - 200,000,000 - 200,000,000 - 200,000,000 - 200,000,0	16.a.5 Other provision Provision against employee bonus 263,256,581 284,160,472
LJ.S Enterprise 181.96 decimal land M/S Sikder Construction 14 decimal land M/s. Nan Business Associates 5 decimal land & 1,518 sft floor	29/Dec/11     3,677,959     3,677,959       29/Dec/11     12,131,206     12,131,206       27/Dec/12     8,340,000     8,340,000	15.a.2 Deposits and other accounts 2017 2016 (Restated)	Provision against employee borlus 25,25,261 224,100,472 Provision against investment 21,150,000 121,100,000 Provision against other assets 84,530,220 187,283,340 Provision against interest receivable 3,535,547 2,347,636
Mr. Sharifuzzaman (Nawab) 20.5 decimal land M/s. Ananna Enterprise 17.32 decimal land Shibpur Rice Mill 150.75 decimal land	27/Dec/12 2,950,867 2,950,867 27/Dec/12 10,240,097 10,240,097 27/Dec/12 1,829,498 1,829,498	Current deposits and other accounts         Iaka         Taka           Current, Al-wadeeah, and Manarah current deposits         15,622,112,915         14,485,633,670           Foreign currency deposits         2,033,748,971         1,950,107,425	Provision against good borrower (note 16.a.5.2)         51,469,389         47,410,400           Provision against protested bills         5,842,887         5,842,887
Taijel Store 5.80 decimal land Rahman Traders 22.00 decimal land M/s. Chand & Sons 6.60 decimal land M/s. Ashraf Traders 12 decimal land	27/Dec/12 2,461,873 2,461,873 27/Dec/12 1,171,273 1,171,273 10/Oct/13 1,850,139 1,850,139 20/Oct/13 3,352,735 3,352,735	Security deposits receipts         3,637,381         3,831,446           Sundry deposits (note 15.a.3)         7,853,334,801         8,072,970,766	16.a.5.1 Movement of other provision
M/s. Astriau Tauers 12 M/s. Rafique Repairing & Motor 8 acre land Machinery Parts Friends International 225,35 decimal land	20/Oct/13 3,352,735 3,352,735 20/Oct/13 1,371,088 1,371,088 3/Mar/14 14,888,087 14,888,087	Bills payable         25,512,834,069         24,512,543,307           Pay orders issued         1,341,780,384         1,572,770,687           Pay slips issued         3,744,808         4,009,885	Opening balance 648,144,75 553,086,395  Addition during the year 65,580,000 270,000,000  Adjustment during the year (283,940,111) (154,941,660)
Lucky Trade Concern 7.89 decimal land M/s Mostafa Store 2.7 decimal land M/s General Services 37.5.5 decimal land	29/Jun/15 130,326,220 130,326,220 20/Dec/15 747,144 747,144 20/Dec/15 1,905,964 1,905,964	Demand draft 10,206,908 10,373,283 11,355,732,100 1,587,153,855	Closing balance 429,784,624 648,144,735
M/s Galeeb International 8.25 decimal land M/s Balaka Industries 7 katha land Alif Builders & Co. 4.51 decimal land	22/Dec/15 3,507,045 3,507,045 22/Dec/15 6,390,367 6,390,367 22/Dec/15 13,647,649 13,647,649	Savings bank deposits (note 15.a.4) <u>39,082,904,954</u> <u>34,994,257,334</u> Fixed deposits	Opening balance 47,410,400 20,000,000 Addition during the year 40,000,000 30,000,000 Rebate allowed to Good Borrower (35,541,011) (2,589,600)
M/s Dhaka Eylet & Bartack Center 34 decimal land M/s Alamin Engineering 2.50 katha land and 8.25 decimal land	23/Dec/15 4,710,476 4,710,476 23/Dec/15 2,340,929 2,340,929	Fixed deposits, Mudaraba, and Manarah fixed deposits         88,131,231,852         85,646,977,247           Short notice deposits, Mudaraba, and Manarah short notice deposits         22,071,302,805         21,820,266,229           Non resident deposits (note 15.a.5)         334,152,224         274,029,300           5cheme deposits (note 15.a.5)         7.004,606,464         5,859,805,417	Closing balance <u>51,469,389</u> <u>47,410,400</u>
M/s S S Poultry Feed 12.32 decimal land M/s Sathi Foods & Oil Industries 15 decimal land M/s GT Croproration 1.75 katha land M/s MIM Pictures International 51.5 decimal land	23/Dec/15 4,152,867 4,152,867 23/Dec/15 10,683,879 10,683,879 24/Dec/15 658,713 658,713 24/Dec/15 1,763,421 1,763,421	Total deposits and other accounts 183,492,764,467 174,695,032,689	Opening balance 4,147,393,026 2,491,202,773  Adjustment for settlement of tax (1,687,704,585) -
M/s Shaans Denim 1670 sft Flat M/s Apparel King Limited 16.34 decimal land M/s Suchi Enterprise 50.24 decimal land	24/Dec/15 34,880,000 34,880,000 24/Dec/15 7,189,924 7,189,924 24/Dec/15 3,602,354 3,602,354	15.a.3 Sundry deposits Sundry creditors 808,343,005 1,247,180,089	Provision during the year (note 16.a.6.1) 1,765,196,934 1,656,130,855 Adjustment of deferred tax liability/(asset) (note 16.a.6.2)
M/s A B Traders 3.63 acre land M/s The Media Advertising 17.50 decimal land and 5 katha land	24/Dec/15 899,503 899,503 24/Dec/15 1,627,948 1,627,948	Foreign currency 799,525 799,525 Margin on letters of credit 1,039,892,623 934,593,820 Margin on letters of guarantee 411,962,712 251,402,841	made, as prescribed by Finance Act, of the accounting profit of the bank after considering some of the add backs to
M/s Mondira Medico 12.20 decimal land and 3 acre land M/s. Nan Business Associates 256 decimal land	24/Dec/15 4,496,291 4,496,291 28/Dec/15 55,181,250 55,181,250	Interest payable on three stage deposits 2,866,680 3,098,143 Sanchaypatra 1,300,000 1,300,000 Unclaimed foreign DD 3,512,675 3,796,133	
M/s Tajco Ltd 1.60 acre land Atlas food and Beverage Limited 233.68 decimal land Sristr Traders 21.50 decimal land	30/Dec/15         15,049,194         15,049,194           29/Jun/16         65,366,934         65,366,934           29/Jun/16         25,800,000         25,800,000	Security money- suppliers         39,358,641         29,151,095           Security money- staff         1,013,810         1,013,810           Security deposits NRB         22,883,897         35,897,018           Unclaimed balances         201,499         229,265	16.b Other liabilities - City Brokerage Limited
Rafty Sweaters Limited 100 Decimal Land and 02 storied building measuring ++42,000 sft	29/Dec/16 71,140,000 71,140,000	Hajj deposits         194,597         194,597           Margin on inland bills purchased         185,000         185,000           Foreign bills purchased awaiting remittance         4,339,826,328         4,263,828,440	Interest suspense   166,005,080   166,005,081
M/S Hasnat Enterprise 4.587 dec land with building and 0.0412.50 Dec land	21/Jun/17 17,592,323 - 30/Dec/17 21,055,559 - 30/Dec/17 79,894,000	Imprest fund - cash incentive 778,684 2,351,468   Key deposits 993,750 1,045,750   Risk fund (Consumer Credit Schemes and lease finance) 80,428 80,428	Accrued expenses         80,500         80,500           Payable to The City Bank Limited         - 42,687           Provision for taxation and VAT         124,062,482         70,253,711
M/s. Noor Enterprise 84.87 decimal land M/s. McCoy Knitwear 22.50 decimal land and 5.00 decimal land. Total 27.5	30/Dec/17 79,884,000 -	Lease deposits         346,592         346,592           Agent commission on consumer credit schemes         232,757         232,757           CIB service charges         3,530,690         3,531,598	653,620,733 906,402,361  16.c Other liabilities - City Bank Capital Resources Limited
decimal land M/s. Rupchanda Food Products 21 decimals vacant land at Sreemongal M/s. Unique Steel	30/Dec/17 2,625,000 - 30/Dec/17 1,680,000 - 20/Dec/17 35,400,000	Auto debit receipt/payment (Credit Card) 112,980 230,608 Sundry deposit - ATM 186,864,143 703,214,707 Charges against credit rating 1,753,962 5,107,173	Payable to The City Bank Limited 1,151,394 54,752,889 Payable to City Brokerage Limited 8,140,836 66,606,598
M/s. Unique Steel 75.5 decimal land	30/Dec/17 35,400,000 - 730,968,179 826,868,301	Payable against cash advance         808,838         867,264           Payable against legal expenses         6,588,451         7,814,897           Payable against SP and others         391,857,000         229,370,000	VAI and IDS Payable 10,771,261 3,764,045 Accrued expenses 7,04,591 706,403 Other payables 80,729,793 13,918,034
13 Tier-II subordinated bond Tier-II Subordinated bond includes fund raised from several banks,	financial institutions and other organization	Sundry deposits - City Card - local         34,235,901         32,496,052           Sundry deposits - City Card - international         72,011,575         42,172,609           Sundry deposits - Amex Card - local         426,690,482         225,373,591           Charge Back - Amex Card - international         2,665,185         327,633	Provision for taxation 63,937.694 23,924,987 172,501,055 163,672,957
through issuance of 6 (six) years Bond during 2014 and 7 (Seve subscription towards the bonds are:		Charge Back - Amex Card - international         2,665,185         2,826,338           Sundry deposits - Master Cards         41,286,645         33,416,797           Charge back - Master Cards         901,529         1,097,698           Others         9,234,217         8,724,661	16.d Other liabilities - CBL Money Transfer Sdn. Bhd.  Settlement Obligation 172,531,676 103,299,374
City Bank subordinated bond - (i)  Mercantile Bank Limited	587,250,000 783,000,000	7.853,334.801 8.072,970,766	
BRAC Bank Limited Meghna Bank Limited NRB Bank Limited	411,000,000 548,000,000 234,750,000 313,000,000 234,750,000 313,000,000	15.a.4 Savings bank deposits Savings bank deposits 38,382,401,956 34,505,133,270	17 Share capital
IDLC Finance Limited NRB Commercial Bank Limited Pubali Bank Ltd.	234,750,000 313,000,000 147,000,000 196,000,000 147,000,000 196,000,000	Mudaraba/manarah savings deposits 700,502,998 489,124,064 39,082,904,954 34,994,257,334	1,500,000,000 ordinary shares of Taka 10.00 each
Saudi-Bangladesh Industrial and Agricultural Investment Company L Dhaka Bank Limited United Finance limited	59,250,000 79,000,000 59,250,000 79,000,000	15.a.5         Scheme deposits           City Bank Sanchaya scheme         1,315,657         1,621,064           Bonus deposit scheme         -         200,000	
City Bank subordinated bond - (ii)	2,250,000,000 3,000,000,000	Deposit pension scheme (note 15.a.5.1) 1,911,500 574,326 Three stage scheme deposit 8,928,292 11,838,734 Monthly benefit scheme 8,200,000 8,600,000	17.2 Issued, subscribed and fully paid up:  Ordinary shares of Taka 10.00 each issued for cash up to 31 December 2016 240,463,470 2,404,634,700 2,404,634,700
ONE Bank Limited Janata Bank Limited Sporal Bank Limited	1,000,000,000 - 750,000,000 -	Education savings scheme         243,677         243,677           Junior savers scheme         7,416,933         72,825,568           Lakpati savings scheme         572,683         572,683	Ordinary shares of Taka 10.00 each issued for cash to IFC during October 2017 46,094,633 460,946,330 460,946,330 Ordinary shares of Taka 10.00 each issued as bonus shares up to 31 December 2016 635,334,561 6,353,345,610 6,353,345,610 921,892,664 8,757,980,310
Sonali Bank Limited Pubali Bank Limited Uttara Bank Limited Accasi Bank Limited	500,000,000 - 500,000,000 - 350,000,000 -	Marriage savings scheme         2,003,067         14,641,874           Mudaraba monthly deposit scheme         271,426,938         227,791,060           City Shomriddhi         6,436,100,509         5,283,181,925	The City Bank Ltd. issued 46,094,633 no. of fresh ordinary shares @ Tk. 28.30 each (including a premium of Tk. 18.30 per
Agrani Bank Limited Dhaka Bank Limited Standard Bank Limited Rupali Bank Limited	200,000,000 - 100,000,000 - 100,000,000 - 800,000,000 -	City Projonmo         261,626,396         233,649,894           Manarah Hajj deposit scheme         4,860,811         4,064,638           7,004,606,464         5,859,805,417	The Park of the state of the st
Rupali Bank Limited Mercantile Bank Limited Dhaka stock exchange Limited	800,000,000 - 400,000,000 - 300,000,000 - 5,000,000,000 -	15.a.5.1 Deposit pension scheme was closed from the year 1995 and its interest was 15% p.a.  15.a.6 Sector-wise deposits	was 19,639,125 as the bonus for 2009 was creatited before the record date for right shares. During the course of right exercise the honorable High Court issued an injunction order against 392,778 shares. The verdict of the Court was to restrain exercise of right shares against the said 392,778 shares and also asked to maintain provision for future dividend, which may be declared on the aforementioned shares. Accordingly, the Bank maintained a reserve of Taka
	7,250,000,000 3,000,000,000	Government 1,713,429,811 1,945,411,760 Deposit money banks 2,750,538,052 2,208,933,084	49,185,729 till 31 December 2017 for subsequent declared stock dividend for the prejudice shares, which is shown under surplus in profit and loss account.
14 Consolidated borrowings from other banks, financial institution The City Bank Limited (note 14.a)	37,906,297,408 31,695,262,081	Other public 8,774,224,380 5,491,560,656 Foreign currency 2,033,748,971 1,950,107,425 Private 168,220,823,253 163,099,019,766	17.3 History of issued, subscribed and fully paid up capital:  Accounting year   Declaration   No. of share   Value of capital   Cumulative
City Brokerage Limited (note 14.b) City Bank Capital Resources Limited (note 14.c) CBL Money Transfer Soln, Bhd. (note 14.d)	1,395,219,173 1,322,484,373 523,270,426 - 185,882,570 141,039,850	183,492,764,467 174,695,032,685  15.a.7 Maturity analysis of inter-bank deposits	1983   Opening capital   3,400,000   34,000,000   34,000,000   1985   Further subscription   1,000,000   10,000,000   44,000,000   1987   Initial public offer   3,600,000   36,000,000   80,000,000
Mutual indebtedness: Loan from The City Bank Limited-City Brokerage Limited	40,010,669,578 33,158,786,304 (1,095,219,173) (1,322,484,373)	Payable on demand 872,258 8,217,151 Up to 1 month 2,703,121,425 603,891,630 Over 1 month but within 3 months 8,045,611 1,505,687,345	
Loan from The City Bank Limited- CBL Money Transfer Sdn. Bhd.	(185,882,570) (141,039,850) 38,729,567,834 31,695,262,081	Over 3 months but within 1 year 38,498,757 91,136,969 2,750,538,052 2,208,933,084	2006   50% stock dividend   36,000,000   360,000,000   1,080,000,000   1080,000,000   1,080,000,000   1,188,000,000   108,000,000   1,188,000,000   178,200,000   1,366,200,000   178,200,000   1,366,200,000
14.a Borrowings from other banks, financial institutions and agents In Bangladesh (note 14.a.1) Outside Bangladesh (note 14.a.2)	22,276,084,547 21,242,463,062 15,630,212,861 10,452,799,019	15.a.8 Maturity analysis of deposits  Bills payable:	2009   15% stock dividend   20,493,000   204,930,000   1,571,130,000   2010   25% stock dividend   39,278,250   392,782,500   1,963,912,500   2010   11:1 Right issue   192,463,470   1,924,634,700   3,888,547,200
Outside Bangladesh (note 14.a.2)	15,630,212,861 10,452,799,019 37,906,297,408 31,695,262,081	Payable on demand 13,320,139 17,729,695 Up to 1 month Over 1 month but within 6 months 1,022,637,399 1,195,062,104	2011   30% stock dividend   116,656,410   1,166,564,100   5,055,111,300   2012   25% stock dividend   126,377,782   1,263,777,820   6,318,889,120   2013   10% stock dividend   63,188,891   631,888,910   6,950,778,030
		Over 6 months but within 1 year Over 1 year but within 5 years Over 5 years but within 10 years Over 10 years Over 10 years	2014 20% stock dividend 139,015,560 1,390,155,600 8,340,933,630 2015 5% stock dividend 41,704,668 417,046,680 8,757,980,310 2017 Fresh share issued to IFC 46,094,633 460,946,330 9,218,926,640 921,892,664 9,218,926,640
		Over 10 years	<u> </u>



	Although face value of paid up capital was split into Taka 10 from Taka 100 during value of share @ Taka 10 from the inception of the bank for this statement.	the year 2011, we considered face	23 Non controlling interest	<u>2017 <u>2016 (Restated)</u> <u>Taka</u> <u>Taka</u></u>	29.a.1	Other fees and charges	2017 <u>2016 (Restated)</u> Taka <u>Taka</u>
17.3.	Particulars 2017	2016 (Restated)	Share capital Surplus in profit and loss account/retained earnings	110,000 (9,494) 100,506 110,506 110,506		Service and other charges Structured finance fee Commitment fee	692,675,307 680,652,912 43,359,007 25,682,288 3,791,667 7,514,703
	Taka         Percentage(%)           Sponsors and general public         7,502,092,080         81,38%	<u>Taka</u> <u>Percentage(%)</u> 7,181,369,810 82.00%	24 Contingent liabilities		29.a.2	Net exchange gain	739,825,981 713,849,903
	Financial institutions	1,576,610,500 18.00% <b>8,757,980,310</b> 100.00%	24.1 Letters of guarantee  Local	11,039,526,972 6,629,763,731	25.0.2	Exchange gain Exchange loss	1,350,810,455 819,411,882 (15,221,458) (11,220,756)
17.4	Classification of shareholders by holding		Foreign Shipping guarantee	1,599,363,225 833,255,241 13,472,145,439 275,540,183 8,560,171,278	30	Consolidated other operating income	1,335,588,997 808,191,126
	Number of No. of <u>% of tot</u> share holders Shares holdin		Margin on guarantee	(411,982,712) (251,402,841) 13,060,162,726 <b>8,308,768,437</b>		The City Bank Limited (note 30.a) City Brokerage Limited City Bank Capital Resources Ltd	1,777,944,806 1,047,663,376 152,000 98,500 1,481,846 29,000
	01 - 500 shares 20,447 2,791,235 0.30% 501 - 5,000 shares 10,645 19,134,542 2,08%	26,014 0.68%	Money for which the Bank is contingently liable in respect of guarantees given Government	favoring: 8,910,924,070 4,439,501,940		CBL Money Transfer Sdn. Bhd.  Inter-company transactions	1,684,185 1,890,280 1,781,262,838 1,049,681,156
	5,001 - 10,000 shares 1,535 1,543,206 1.25% 10,001 - 20,000 shares 874 12,879,558 1.40% 20,001 - 30,000 shares 307 7,714,366 0.84%	1,573 2.29% 840 2.33%	Banks and other financial institutions Others	2,021,282,796 2,539,938,573 2,398,489,082 13,472,145,439 2,398,489,082 8,560,171,278		City Bank Capital Resources Limited with The City Bank Limited City Brokerage Limited with The City Bank Limited	(276,812,532) (193,139,428) 
	20,001 - 30,000 shares 141 5,024,040 0.54% 40,001 - 50,000 shares 126 5,906,022 0.64% 50,001 - 100,000 shares 232 17,558,815 1.90%	119 0.89% 109 0.89%	Margin on guarantee	(411,982,712) (251,402,841) 13,060,162,726 8,308,768,437	30.a	Other operating income - The City Bank Limited  Rental income	1,311,310,878 1,049,681,156
	100,001 - 1,000,000 shares	6 232 9.33% 6 124 75.70%	24.2 Irrevocable Letters of Credit In land	163,664,988 170,264,072		Swift recoveries Profit from sale of fixed assets	12,864,238 11,086,318 53,423,911 47,249,558 516,669,123 9,348,149 1,118,685,514 917,737,812
17.5	Consolidated Capital Adequacy Ratio	70 43,210 100.0070	General Back to Back LC	31,055,137,187 10,492,835,129 6,041,641,549 4,776,087,139		Credit card income (note 30.a.1) Rebate received from foreign banks Others	1,716,063,314 917,737,612 64,037,435 54,316,401 12,264,584 7,925,139 1,777,944,806 1,047,663,376
.,,,	As per Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Basel III). all scheduled banks are required to calculate Capital Adequacy Ratio b		Margin on LC	<b>37,260,443,723 15,439,186,340</b> (1,039,892,623) (934,593,820) <b>36,220,551,100 14,504,592,520</b>	30.a.1	Credit card income	1,777,944,806 1,047,663,376
	'Consolidated' basis. Capital Adequacy Ratio is calculated in accordance with the III implementation in 2015 and in accordance with Basel II in 2014. All amounts a those, if any, stated otherwise.	phase-in arrangements for Basel	24.3 Bills for collection  Outward local bills for collection			Card issue fees Late payment fees Merchant commission	287,794,109 252,896,414 136,588,316 120,966,184 591,437,824 411,110,124
	Common Equity Tier 1 Capital (CET1)	Taka in crore Taka in crore	Outward foreign bills for collection Inward local bills for collection Inward foreign bills for collection	3,972,457,188 4,069,481,226 4,243,713,103 4,423,110,140 5,950,157,756 6,175,413,616		Interchange fees Mark-up, excess limit, cash advance fees etc.	27,669,257 42,465,845 75,196,008 90,299,246
	Paid up capital Non-repayable share premium account	921.89 875.80 150.44 66.09	Margin on bill collection	14,166,328,046 (185,000) (185,000)	31	Consolidated salaries and allowances	<u>1,118,685,514</u> <u>917,737,812</u>
	Statutory reserve General reserve Retained earnings (note 22)	713.06 610.02 1.14 1.14 294.61 298.53	24.4 Forward assets purchased and forward deposits placed	14,166,143,046 14,667,819,982		The City Bank Limited City Brokerage Limited City Bank Capital Resources Limited	4,209,317,272 3,637,129,519 68,187,305 52,673,920 48,669,209 39,851,002
	Dividend equalization reserve Minority interest in subsidiaries	53.08 17.69 0.01 0.01 2,134.23 1,869.28	Forward sales/contracts	2,441,633,159 4,862,653,604 2,441,633,159 4,862,653,604		CBL Money Transfer Sdn. Bhd.	37,626,803 28,415,326 4,363,800,589 3,758,069,767
	Regulatory Adjustments / Deductions from CET1 Deferred tax assets 60% of Excess Investment in equity of other banks, FI and Ins. Co.	(110.82) (86.21) (360.11) (99.37)	Suit filed by the bank     No law suit has been filed by the bank against contingent liabilities.		32	Consolidated rent, taxes, insurance, electricity etc.  The City Bank Limited (note 32.a)	911,604,504 729,397,902
	Book value of goodwill and value of any contingent assets which are shown as assets	(3.48) (3.05) 1,659.82 1,680.65	25 Income statement - The City Bank Limited			City Brokerage Limited (note 32.b) City Bank Capital Resources Limited	46,668,216 31,912,096 9,365,571 6,028,213 15,147,311 13,878,385
	Tier 2 Capital Tier-II subordinated bond	725.00 300.00	Profit and Loss Account Income:	2017 <u>2016 (Restated)</u> Taka <u>Taka</u>	22.5	CBL Money Transfer Sdn. Bhd.	982,785,601 781,216,595
	General provision (note 17.5.2) Revaluation reserve for equity instruments (up to 10%) Revaluation reserve for HTM securities (up to 50%)	313.46 273.51 28.27 28.27 1.10 1.10	Statement Interest, discount and similar income (note 25.1) Dividend income Fees, commission and brokerage (note 25.2)	18,376,269,270 18,450,577,578 404,924,965 315,128,298 1,516,260,624 1,317,072,395	32.a	Rent, taxes, insurance, electricity etc The City Bank Limited	498,625,154 419,419,918
	Revaluation reserve for HFT (up to 50%)  Regulatory Adjustments / Deductions from Tier 2 capital	20.33 1,088.16 623.21	Gains less losses arising from dealing in securities (note 28.a) Gains less losses arising from investment securities (note 28.a) Gains less losses arising from dealing in foreign currencies (note 29.a)	502,500,251 399,167,516 291,251,444 1,623,191,010 1,335,588,997 808,191,126		Rates and taxes Insurance Power and electricity	98,390,695 39,536,793 188,714,385 153,149,974 125,874,269 117,291,217
	60% of Tier-II subordinated bond 60% of revaluation reserve for fixed assets and securities	(135.00) (120.00) (29.82) (19.88) <b>923.34 483.33</b>	Other operating income (note 30.a) Profit less losses on interest rate changes	1,777,944,806 1,047,663,376 	32.b	Rent, taxes, insurance, electricity etc City Brokerage Limited	911,604,504 729,397,902
	Total capital  Total assets	2,583.16	Expenses: Interest/profit paid on deposits, borrowings etc. Administrative expenses (note 25.3)	9,288,627,591 9,565,268,460 5,989,720,509 5,125,006,942		Rent Rates and taxes	17,217,029 12,421,754 25,012,963 14,578,960
	Total risk weighted assets (note 17.5.1) Required capital with capital conservation buffer (11.25% of risk weighted assets)	20,324.37 17,714.90 2,286.49 1,882.21	Other operating expenses (note 39.a) Depreciation on bank's assets (note 38.a)	1,546,153,421 1,223,909,848 510,751,590 509,898,946 17,335,253,111 16,424,084,196		Insurance Power and electricity	329,945 343,512 4,108,279 4,567,869 46,668,216 31,912,096
	Surplus  Total Capital Ratio		Income over expenditure	6,869,487,246 7,536,907,102	33	Consolidated legal expenses	
	T-1 Capital Ratio Leverage Ratio Liquidity Coverage Ratio	8.17% 9.49% 5.19% 6.09% 132.63% 170.72%	25.1 Interest, discount and similar income  Interest income (note 26.a)  Interest income (note 26.a)	16,783,958,930 16,042,227,272		The City Bank Limited (note 33.a) City Brokerage Limited City Bank Capital Resources Limited	50,601,079 36,338,906 987,745 728,543 846,086 349,910
17.5.	Net Stable Funding Ratio Risk weighted assets	132.63% 170.72% 101.31%	Interest income on treasury bills/reverse repo/bonds (note 28.a)  25.2 Fees, commission and brokerage	1,592,310,340 2,408,350,305 18,376,269,270 18,450,577,578	,,	CBL Money Transfer Sdn. Bhd.	410,885 855,994 52,845,795 38,273,353
	A. Credit Risk On-Balance sheet	<u>Taka in crore</u> <u>Taka in crore</u> 13,689,96 12,569,00	25.2 Fees, commission and brokerage  Commission (note 29.a)  Brokerage	1,516,260,624 1,317,072,395	33.a	Legal expenses - The City Bank Limited Legal expenses Others	50,208,657 36,034,073
	Off-Balance sheet  B. Market Risk	3,251.42 2,128.63 16,941.38 14,697.63 1,228.78 1,084.60	25.3 Administrative expenses	1,516,260,624 1,317,072,395	34	Others  Consolidated postage, stamps, telecommunication etc.	392,422 50,601,079 36,338,906
	C. Operational Risk Total Risk weighted assets (A+B+C)	2,154.21 1,932.67 20,324.37 17,714.90	Salary and allowances Rent, taxes, insurance, electricity, etc. (note 32.a)	4,209,317,272 3,637,129,519 911,604,504 729,397,902	34	The City Bank Limited (note 34.a)	77,304,848 86,933,721
17.5.	<ol> <li>General provision maintained against unclassified loan/investments &amp; outstanding off-balance sheet exposures</li> </ol>		Legal expenses (note 33.a)  Postage, stamp, telecommunication, etc. (note 34.a)  Stationery, printing, advertisement, etc. (note 35.a)	50,601,079 36,338,906 77,304,848 86,933,721 210,914,296 160,933,282		City Brökerage Limited (note 34.b) City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	3,267,426 3,152,896 1,141,331 713,014 1,566,894 1,972,482
	General provision maintained against unclassified loan/investments (note 16.a.1) General provision maintained against outstanding off balance sheet exposures (note 16.a.2)	231.01 209.06 82.46 64.46 313.46 273.51	Chief Executive's salary and fees (note 36) Directors' fees (note 37.a) Auditors' fees	17,594,152 16,939,300 1,758,000 2,203,000 2,328,250 2,127,000	34.a	Postage, stamps, telecommunication etc The City Bank Limited	<u>83,280,499</u> <u>92,772,113</u>
17.5.	capital Adequacy Ratio - The City Bank Limited  Common Equity Tier 1 Capital (CET1)	Taka in crore Taka in crore	Repair of Bank's assets (note 38.a)	508,298,108 453,004,313 5,989,720,509 5,125,006,942		Postage/courier service Telegram, telex, fax & swift charge	24,973,477 25,089,249 6,264,774 3,615,779
	Paid up capital Non-repayable share premium account Statutory reserve	921.89 875.80 150.44 66.09 713.06 610.02	26 Consolidated interest income/profit on investment  The City Bank Limited (note 26.a)	16,783,958,930 16,042,227,272		Telephone - office Telephone - residence	36,669,593 50,220,792 9,397,004 8,007,900 77,304,848 86,933,721
	General reserve Dividend equalization reserve Retained earnings (note 22.a)	1.14 1.14 53.08 17.69 396.53 384.42	City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	81,484,909 102,236,448 60,892,699 71,773,541	34.b	Postage, stamps, telecommunication etc City Brokerage Limited	16,234 9,439
	Regulatory Adjustments / Deductions from CET1 Deferred tax assets	<b>2,236.13 1,955.16</b> (110.82) (86.64)	Inter-company transactions The City Bank Limited with City Brokerage Limited	16,926,336,538 16,216,237,262 (95,411,476) (135,702,485)		Postage Telegram, telex, fax and e-mail Telephone bill	2,381,080 2,343,825 870,112 799,632
	60% of Excess Investment in equity of other banks, FI and Ins. Co.	(73.08) (9.42) 2,052.24 1,859.09	The City Bank Limited with CBL Money Transfer Sdn. Bhd. City Bank Capital Resources Limited	(3,003,341) (4,017,244) (8,457,480) (19,364,611) (106,872,297) (159,084,340)	35	Consolidated stationery, printing and advertisements etc.	3,267,426 3,152,896
	Tier 2 Capital Tier-II subordinated bond General provision (note 17.5.a.2)	725.00 300.00 313.46 273.51	26.a Interest income/profit on investment - The City Bank Limited	16,819,464,242 16,057,152,921		The City Bank Limited (note 35.a) City Brokerage Limited City Bank Capital Resources Limited	210,914,296 160,933,282 2,373,154 1,684,161 1,762,016 1,075,685
	Revaluation reserve for equity instruments (up to 10%) Revaluation reserve for HTM securities (up to 50%) Revaluation reserve for HFT (up to 50%)	27.93 27.93 1.10 1.10 20.33 20.33	Interest on loans against imported merchandise/Murabaha Interest on loans against trust receipts	260 560,220 56,904,797 41,609,612		CBL Money Transfer Sdn. Bhd.	1,414,075 1,831,625 216,463,541 165,524,753
	Regulatory Adjustments / Deductions from Tier 2 capital 60% of Tier-II subordinated bond	1,087.83 622.88 (135.00) (120.00)	Interest on packing credits Interest on Interest on EDF Interest on house building loans	65,162,652 39,513,114 153,224,759 145,346,869 393,873,077 166,498,395	35.a	Stationery, printing and advertisements etc The City Bank Limited  Office and security stationery (note 35.a.1)	110,901,380 77,383,956
	60% of revaluation reserve for fixed assets and securities  Total capital	(29.62) (19.75) <b>923.21 483.13</b> <b>2,975.45 2,342.23</b>	Interest on industrial credits Interest on transport loans Interest on lease finance/izara	4,062,735,927 3,697,470,454 117,493,064 102,695,086 2,091,171 3,833,662		Computer consumable stationery Publicity and advertisement (note 35.a.2)	16,012,277 7,894,780 84,000,639 75,654,546
	Total assets Total risk weighted assets (note 17.5.a.1)	27,553.14 20,224.67 20,224.67 20,224.67	Interest on demand loans Interest on payment against documents Interest on cash credits/bai-muajjal	472,306,460 228,223,861 7,082,863 3,424,417 1,982,761,973 2,125,620,732	35.a.1	Office and security stationery	210,914,296160,933,282
	Required capital with capital conservation buffer (11.25% of risk weighted assets) Surplus	2,275.28 1,891.09 700.18 451.14	Interest on hire purchase shirkatul melk Interest on fully and partly secured overdrafts Interest on consumer credit schemes	13,931,713 12,427,707 233,777,891 204,390,888 3,800 -		Office stationery Security stationery	77,263,595 46,998,945 33,637,785 30,385,011 110,901,380 77,383,956
	Total Capital Ratio T-1 Capital Ratio Leverage Ratio	14.71% 13.16% 10.15% 10.45% 6.37% 6.72%	Interest on small and medium enterprise loans Interest on staff loans Interest on documentary bills purchased	1,203,919,515 1,111,364,079 153,395,418 164,084,015 730,369,450 1,086,358,150	35.a.2	Publicity and advertisement	110,501,500 77,503,550
1750	Liquidity Coverage Ratio Net Stable Funding Ratio 1 Risk weighted assets	131.90% 163.22% 110.55% 102.27%	Interest on credit cards ' Interest on Commercial Paper Interest on city drive	1,531,936,537 1,424,916,057 - 15,463,890 64,397,625 46,179,270		Advertisement Sponsorship-Magazine Advertisement Sponsorship-Others Advertisement-Television and radio	35,578,091 35,456,030 27,587,765 13,581,098 18,496,480 21,547,531
17.3.4	A. Credit Risk On-Balance sheet	<u>Taka in crore</u> <u>Taka in crore</u> 14,208.77 13,053.09	Interest on city solution Interest on city express Interest on double loans	1,262,505,133 889,215,683 294,356,010 308,849,123 434,995 897,606		Advertisement-Miscellaneous	2,338,303 5,069,887 <b>84,000,639 75,654,546</b>
	Off-Balance sheet  B. Market Risk	3,251.42 2,128.63 17,460.19 15,181.72 656.04 713.51	Interest on short term loan  Total interest/profit on loans and advances/investments Less: Allowable rebate for Good Borrower (note 26.a.1)	3,343,624,582 3,457,426,164 16,146,289,673 15,276,369,054 40,000,000 30,000,000	36	Chief Executive's salary and fees Basic salary	9,048,542 8,320,500
	C. Operational Risk Total Risk weighted assets (A+B+C)	2,108.45 1,903.26 20,224.67 17,798.49	Total interest/profit on loans and advances/investments after rebate for good borrower	16,106,289,673 15,246,369,054	37	Festival bonus and other allowances  Consolidated Directors' fees	8,545,610 8,618,800 17,594,152 16,939,300
17.5.a	2 General provision maintained against unclassified loan/investments & outstanding off balance sheet exposures		Interest on balance with other banks and financial institutions Interest on call loans Interest on foreign bank accounts	54,453,178 8,258,576 609,007,699 784,454,611 14,208,380 3,145,031		The City Bank Limited (note 37.a) City Brokerage Limited	1,758,000 2,203,000 115,000 215,000
	General provision maintained against unclassified loan/investments (note 16.a.1) General provision maintained against outstanding off balance sheet exposures (note 16.a.2)	231.01 209.06 82.46 64.46 313.46 273.51	Total interest/profit on placement of funds	677,669,257 16,783,958,930 16,042,227,272		City Bank Capital Resources Limited. CBL Money Transfer Sdn. Bhd.	119,576 244,166 
18	Statutory reserve		26.a.1 Provision for rebate to good borrower  Provision for rebate to the eligible good borrowers has been maintained as pe	r Bangladesh Bank, BRPD circular letter	37.a	Directors' fees - The City Bank Limited	
	Opening balance Addition during the year (20% of pre-tax profit) Closing balance	6,100,191,727 5,007,070,307 1,030,382,703 1,093,121,420 <b>7,130,574,430 6,100,191,727</b>	no. 3 dated 16 February .  27 Consolidated interest/profit paid on deposits, borrowings etc.			Meeting fees	<u>1,758,000</u> <u>2,203,000</u>
19	Share premium		The City Bank Limited (note 27.a) City Brokerage Limited	9,288,627,591 9,565,268,460 95,411,476 135,702,485		As per BRPD Circular No. 3, dated 18 January 2010, each director was entitled attending each meeting till 3 October 2015. After issuing Bangladesh Bank's C October 2015, directors' entitlement as honorarium for attending each meetin-	ircular, BRPD Circular No. 11, dated 4
	Opening balance Adjustment for issuance of stock dividend Closing balance	660,857,013 843,531,784 1,504,388,797 660,857,013	CBL Money Transfer Sdn. Bhd. Inter-company transactions	3,041,086 4,076,036 9,387,080,153 9,705,046,981	38	Consolidated depreciation and repair	
	During the period 46,094,633 no. of fresh ordinary shares issued to International Fir each which includes Face value of Tk. 10 and premium of Tk. 18.30 per share).		City Brokerage Limited City Bank Limited with City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	(95,411,476) (19,364,611) (8,457,480) (135,702,485) (3,003,341) (4,017,244)		The City Bank Limited (note 38.a) City Brokerage Limited (note 38.b) City Bank Capital Resources Limited (note 38.c)	1,019,049,698 962,903,259 8,714,410 7,699,823 5,744,862 4,362,390
20	received Tk. 843,531,784 as Premium.  Dividend equalization reserve			(106,872,297) (159,084,340) 9,280,207,856 9,545,962,641	20 -	CBL Money Transfer Sdn. Bhd.  Depreciation and repair of bank's assets - The City Bank Limited	3,705,921 3,223,924 1,037,214,890 978,189,396
	BRPD circular letter no. 18 dated 20 October 2002, states that banks require to create Di cash dividend is more than 20%. As per said circular, creation of Dividend Equalization I	Fund is to be equal of excess amount	Interest/profit paid on deposits, borrowings etc The City Bank Limited     a) Interest/profit paid on deposits:		50.d	Depreciation and repair of bank's assets - The City Bank Limited  Depreciation	510,751,590 509,898,946
	of cash dividend over 20%. For the year 2015 and 2016 bank's declared cash dividend re Opening balance	176,928,877 -	Current bank deposits Savings bank deposits Mudaraba/Manarah savings deposits	11,234,433 - 780,244,479 1,006,715,470 10,614,274 28,999,855		Repairs and maintenance: Fixed Assets Others	501,622,715 445,664,007 6,675,392 7,340,306
	Addition during the year Closing balance	353,857,754 176,928,877 530,786,631 176,928,877	Short notice deposits Mudaraba short notice deposits Fixed deposits	962,884,830 666,502,133 2,659,126 3,368,764 4,948,298,447 5,647,169,393		See Annexure D for details of depreciation.	508,298,108 453,004,313 1,019,049,698 962,903,259
21	Consolidated other reserve		Mudaraba term deposits Deposits under scheme Mudaraba monthly benefit scheme	140,171,744 90,945,066 689,995,502 636,010,452 9,992,465 10,877,707	38.b	Depreciation and repair - City Brokerage Limited  Depreciation:	
	The City Bank Limited (note 21.a) City Brokerage Limited City Bank Capital Resources Limited	2,519,404,380 1,112,928,213 764,344,357 21,464,827 	<ul> <li>b) Interest/profit paid on Repurchase agreement (REPO)</li> <li>c) Interest/profit paid on local bank accounts</li> <li>d) Interest/profit paid on borrowing from Bangladesh Bank</li> </ul>	1,129,446 115,939,694 559,259,790 383,131,120 47,048,017 184,386,411		Furniture and fixtures Office equipment Vehicle	2,009,622 2,354,422 1,228,127 1,669,987 84,037 361,317
21.a	Other reserve - The City Bank Limited	4,848,228,604 1,175,294,835	<ul> <li>e) Interest paid on subordinate bond</li> <li>f) Interest paid on borrowings from outside Bangladesh for off-shore banking</li> </ul>	560,628,496 375,000,024		Software	610,103 409,102 4,340,991 4,794,828
	General reserve Revaluation reserve for HTM securities	11,394,928 11,394,928 82,978,919 585,761	28 Consolidated investment income			Repairs and maintenance: Fixed Assets	4,373,419 2,904,995
	Revaluation reserve for HFT securities Revaluation reserve for equity Shares (note 21.1)	50,690,857 192,069,521 2,374,339,676 908,878,003 2,519,404,380 1,112,928,213	The City Bank Limited (note 28.a) City Brokerage Limited	2,790,987,000 4,745,837,129 212,008,578 108,095,870	38 -	Depreciation and repair - City Bank Capital Resources Limited	4,373,419 2,904,995 8,714,410 7,699,823
21.1	Quoted shares were valued at market price as per guidelines of Bangladesh Bank a price, revaluation reserve for equity shares were created. As the revaluation reserve	nd due to valuation at market	City Bank Capital Resources Limited Inter-company transactions	<u>241,823,476</u> <u>39,349,511</u> 3,244,819,054 4,893,282,510	30.0	Depreciation: Furniture and fixtures	32,016 298,261
22	gain, this is booked as a component of shareholders' equity.  Consolidated surplus in profit and loss account		City Bank Limited with City Bank Capital Resources Limited	(214,780,057) 3,030,038,998 (69,445,838) 4,823,836,672		Furniture and Intures Office equipment Vehicle Building	32,016 298,261 619,114 801,397 2,074,988 1,430,748 268,284 -
	The City Bank Limited (note 22.a)	3,965,261,269 3,844,199,530	28.a Investment income - The City Bank Limited  Interest on treasury bills/Reverse repo/bonds	1,592,310,340 2,408,350,305		Software  Repairs and maintenance:	328,464 3,322,866 2,858,870
	Post acquisition retained surplus from City Brokerage Limited Non-controlling interest	(580,617,466) (899,764,047) 10,246 15,878 (580,607,220) (899,748,169)	Dividend on shares Gain on Government securities Gain on sale of shares and debentures	404,924,965 315,128,298 502,500,251 399,167,516 291,251,444 1,623,191,010		Fixed Assets	2,421,996 2,421,996 5,744,862 1,503,520 1,503,520 4,362,390
	Post acquisition retained surplus from City Bank Capital Resources Limited Non-controlling interest	38,365,783 58,478,628 (752) (1,147)	29 Consolidated commission, exchange and brokerage	2,790,987,000 4,745,837,129	39	Consolidated other expenses	· · · · · · · · · · · · · · · · · · ·
	Post acquisition retained deficit from CBL Money Transfer Sdn. Bhd.	38,365,030 58,477,481 926,004 278,926	The City Bank Limited (note 29.a) City Brokerage Limited City Brok Capital Becourse Ltd	2,851,849,621 2,125,263,521 331,393,432 208,652,822 60,631,405 42,382,563		The City Bank Limited (note 39.a) City Brokerage Limited City Bank Capital Resources Limited	1,546,153,421 1,223,909,848 22,938,050 17,505,203 51,909,973 4,667,358
	Non-controlling interest  Inter-company transactions	926,004 278,926	City Bank Capital Resources Ltd CBL Money Transfer Sdn. Bhd.	60,631,405 69,658,643 3,313,533,100 42,282,563 58,321,661 2,434,520,567		CBĹ Money Ťransfer Sdn. Bhd.	7,211,668 1,628,213,112 1,251,169,537
	City Bank Capital Resources Limited with The City Bank Limited City Brokerage Limited with The City Bank Limited Add: Foreign exchange revaluation effect	(276,812,532) (193,139,428) (7,912,720) (17,872,257)	Inter-company transactions City Bank Capital Resources Limited with The City Bank Limited City Bank Limited with CBL Money Transfer Sdn. Bhd.	(5,215,630) (10,552,594)	39.a	Other expenses - The City Bank Limited  Entertainment	23,991,610 16,954,787
22		2,946,080,404 2,985,335,511	29.a Commission, exchange and brokerage - The City Bank Limited	3,308,317,471 2,423,967,973		Books, magazines and newspapers etc. Medical Cash carrving charges	1,456,805 1,392,775 1,338,481 1,047,780 22,469,009 19,917,187
22.a	Movement of surplus in profit and loss account-The City Bank Limited  Opening balance  Transfer from scott revaluation receive (note 27 a 1)	3,844,199,530 3,104,754,764	Letters of credit Letters of guarantee Everout rollated sources	334,390,784 237,093,785 95,634,658 84,008,283 33,890,563 34,533,772		Subscription to institutions Donations Professional fees	8,766,851 7,623,969 140,963,348 39,952,062 61,331,868 26,605,509
	Transfer from asset revaluation reserve (note 22.a.1) Profit for the year Transfer to statutory reserve Cash dividend naid	3,628,448,718 3,955,712,710 (1,030,382,703) (1,093,121,420) (2,123,146,521) (1,946,217,647)	Export related services Bills purchased Accepted bills OBC   IBC atc.	33,890,563 34,523,772 7,647 - 251,160,636 200,914,305		Travelling expenditure and conveyance - Staff Business Expansion Cost Annual general meeting	53,820,257 44,770,252 302,380,086 267,714,696 1,834,900 22,567,138
	Cash dividend paid Transfer to dividend equalization reserve Closing balance	(2,123,146,521) (1,946,217,647) (353,857,754) (176,928,877) 3,965,261,269 3,844,199,530	OBC, IBC etc. PO, DD, TT, TC, etc. NRB operation Other fees and charges (note 29.a.1)	336,810 463,680 576,488 571,820 15,410,158 14,124,077 739,825,981 713,849,903		Guard Salary Guard Salary Superses Business Process Outsourcing-Online	120,137,648 128,624,536 52,294,680 32,615,857 54,478,123 51,448,326
	Profit for the year includes net deferred tax income of Taka 146,236,463 which is no BRPD circular no. 11 dated 12 December 2011.	ot distributable as dividend as per	Other rees and charges (note 29.a.1) Other commissions  Exchange gain including gain from foreign currency dealings (note 29.a.2)	45,026,898 31,522,771 1,516,260,624 1,317,072,395		Vehicle rental expenditure - Staff activities and welfare Washing and cleaning	11,748,960 11,952,000 18,281,588 15,513,168 35,967,286 29,980,936
		'	i - J J J J J J J J J J J J J J J J J J			Credit card (note 39.a.1) IT Support & Software maintenance	402,408,938 324,385,463 25,420,302 8,126,628



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	Royalty adjustment CIB Charges Remittance charges			75,473,028 1,394,748 72,520	2,329,577 187,716
	Fuel Loss from sale of fixed assets Others (note 39.a.2)			31,403,518 9,670,625 89,048,242	
39.a.1	Credit card expenses			<u>1,546,153,421</u>	<u>1,223,909,848</u>
39.0.1	Card processing and personalization			33,213,757	
	VISA international expenses ATM expenditure - IT support Other expenditure - cards			83,706,941 6,288,398 279,199,844	230,797,153
39.a.2	Others include Capital raising expenses, Staff r	ecruitment expense	s NRR hank c	402,408,938	324,385,463
40	Consolidated provision for loans and advan	s, NND Dank C	narges etc.		
	The City Bank Limited (note 40.a) City Brokerage Limited			1,257,823,728 (30,446,000)	
40.a	Provision for loans and advances/investmer	nts - The City Rank	Limited	1,227,377,728	2,014,646,765
40.0	Provision for classified loans and advances/inve	estments	Lillinea	1,238,323,530	
	Provision for unclassified loans and advances/i	nvestments		19,500,199 1,257,823,728	
40.b	Other provision - The City Bank Limited  During 2017 an amount of Tk. 279,750,000 was	charged for mainta	ainina provisio	on against non-ban	king assets.
41	Consolidated provision for taxation			2017	
71	Current tax:			<u>Taka</u>	<u>Taka</u>
	The City Bank Limited (note 41.a) City Brokerage Limited City Bank Capital Resources Limited			1,765,196,934 87,605,558 40,012,707	1,656,130,855 36,521,946 23,832,488
	Deferred tax: The City Bank Limited (note 41.a)			1,892,815,199 (241,732,134)	<b>1,716,485,289</b> (146,236,463)
	City Bank Capital Resources Limited			4,323,207 (237,408,927)	31,980 (146,204,483)
	Income tax on profit			1,655,406,271	1,570,280,806
41.a	Provision for Taxation - The City Bank Limited	I			
	Current tax: Provision for income tax has been made according				n amount of Taka
	1,765,196,934 for prior year (: Taka 1,656,130,855 <b>Deferred tax:</b>	o) nas been kept as	provision for i	ncome tax.	
	Deferred tax is provided using the Balance shee and liabilities and their carrying values for rep During the year, net amount of Taka 241,732,134	orting purposes as (2015: Taka 146,236	per Banglade 5,463) has bee	sh Accounting Sta	ndard (BAS) - 12.
	The charge for taxation is based upon profit for t Current tax on taxable income @ 40%	tne year comprises:		1,765,196,934	1,656,130,855
	Adjustment for prior year  Net deferred tax liability/(asset) originated for te	emporary difference	95	1,765,196,934 (241,732,134)	1,656,130,855 (146,236,463)
42	Income tax on profit			1,523,464,800	1,509,894,392
42	Consolidated receipts from other operating a The City Bank Limited (note 42.a)	cuvities		4,412,316,004	5,356,933,457
	City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.			127,463,908 104,755,931 1,825,788	84,601,728 11,405,011 1,751,885
42 -	,	City Bank Limiter		4,646,361,630	5,454,692,081
42.a	Receipts from other operating activities - The Interest on bonds, debentures and treasury bills	•	•	2,634,371,197	4,309,270,081
	Rent recovered Postage/telex/fax/swift charge recoveries Income from sale of Bank's property			12,864,238 53,423,911 516,669,123	11,086,318 47,249,558 9,348,149
	Credit card income Rebate received from foreign banks			1,118,685,514 64,037,435	917,737,812 54,316,401
	Miscellaneous earnings			12,264,584 4,412,316,004	7,925,139 <b>5,356,933,457</b>
43	Consolidated payments for other operating a The City Bank Limited (note 43.a)	ictivities		3,131,638,762	2,534,268,870
	City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.			78,919,254 66,379,814 27,601,310	56,488,733 14,024,900 21,118,095
				3,304,539,140	2,625,900,598
43.a	Payments for other operating activities - The Rent, taxes, insurance and electricity	City Bank Limited		900,921,353	749,973,577
	Legal expenses Postage, stamp and telecommunication Advertisement expenses			53,481,900 71,605,939 90,863,089	34,591,377 76,444,470 80,480,589
	Directors' fees Auditors' fees			1,762,000 1,060,000	1,382,000 756,750
	Repair to Bank's assets Other expenses			501,429,538 1,510,514,943 3,131,638,762	438,079,038 1,152,561,069 <b>2,534,268,870</b>
44	Consolidated (increase) / decrease of other as The City Bank Limited (note 44.a)	ssets		899,477,189	(726,285,992)
	City Brokerage Limited City Bank Capital Resources Limited			16,075,804 68,569,599	(36,691,008) (75,788,555)
	CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.			848,593 984,971,185 (88,423,488)	(2,372,504) (841,138,058) 15,374,366
44.a	,			896,547,697	(825,763,692)
44.a	(Increases) / decreases of ather accets. The City				
	(Increase) / decrease of other assets - The City Stationery and stamps	Juni Zimicu		(2,282,444)	1,880,630
	Stationery and stamps Advance deposits and advance rent Prepaid expenses	, <u>Jan</u>		(60,672,505) (42,568,152)	(47,760,283) (24,289,982)
	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits			(60,672,505) (42,568,152) (17,549,539) 1,248,616,295 (4,046,523)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312)
	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables			(60,672,505) (42,568,152) (17,549,539) 1,248,616,295 (4,046,523) (112,105) 28,553,260 (250,461,097)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537
45	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Brank Capital Resources Ltd	ı		(60,672,505) (42,568,152) (17,549,539) 1,248,616,295 (4,046,523) (112,105) 28,553,260	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008
45	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Brokerage Ltd. Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a)	ı		(60,672,505) (42,568,152) (17,549,539) 1,248,616,295 (4,046,523) (112,105) 28,553,260 (250,461,097) 899,477,189	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (49,83,12) (42,689) 25,790,008 31,891,537 (726,285,992)
45	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd Intangible assets  Consolidated increase/ (decrease) of other lia	ı		(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (4,046,523) (112,105) 28,553,260 (250,461,097) 899,477,189 (11,925,040,536) (276,144,399) (111,950,094) 53,368,624	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992) (2,822,881,443) 312,423,244 17,532,842 62,066,205
45	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Brokerage Limited City Bank gital Resources Limited	Ibilities		(60,672,505) (42,568,152) (17,549,539) 1,248,616,295 (4,046,523) (112,105) 28,553,260 (250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (111,950,094)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992) (2,822,881,443) 312,423,244 17,532,842
45 45.a	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	sbilities		(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,46,523) (112,105) 28,553,260 (250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (111,950,094) 53,368,624 (2,259,766,405) 1114,294,296	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992) (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,152) (13,444,010)
	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Bank Capital Resources Limited Lincrease/ (decrease) of other liabilities - The Clapses (decrease) of other liabilities - The Clapses with the Capital Resources Limited Loans written off and waived	sbilities		(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,46,523) (112,105) 28,553,260 (250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (13,950,094) 53,368,624 (2,259,766,405) 114,24,296 (2,145,472,110)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992) (2,822,881,443) 312,423,244 52,066,205 (2,430,859,152) (13,424,010) (2,444,283,162)
	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Bank Capital Resources Limited City Brokerage Limited Lincrease/ (decrease) of other liabilities - The City Loans written off and waived Interest suspense account Other provision Branch adjustment account	sbilities		(60,672,505) (42,588,152) (17,549,539) 1,248,616,253) (112,105) (250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (111,950,094) 53,368,624 (2,259,766,405) 114,294,296 (2,145,472,110)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,152) (2,444,283,162)
	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The G Loans written off and waived Interest suspense account Other provision	sbilities		(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,046,523) (112,105) 28,553,260 (250,461,097) 899,477,189 (11,925,040,536) (276,144,399) (111,950,094) 53,368,624 (2,259,766,405) (2,145,472,110)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 26,2066,205 (2,430,859,152) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035
	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Bank Egital Resources Limited CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The G Loans written off and waived Interest suspense account Other provision Branch adjustment account Payable to CBL Money Transfer SDN BHD	sbilities		(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (4,046,523) (112,105) 28,553,260 (250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (111,950,094) 53,368,624 (2,259,766,405) 114,294,296 (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,844 262,066,205 (2,430,859,152) (13,424,010) (2,444,283,162)  (2,467,205,032) (307,981,562) (24,941,660) (896,224) 78,143,035 [2,822,881,443]
45.a	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Brokerage Ltd. Receivable from City Brokerage Ltd. The City Bank Limited (note 45.a) City Brokerage Limited City Bank Capital Resources Limited City Bank Capita	sbilities		(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,406,523) (112,105) 28,553,260 (250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (111,950,094) 53,368,624 (2,259,766,405) 11424,296 (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 52,066,205 (2,430,859,152) (124,442,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035 (2,822,881,443)  4,003,997,676 875,798,031
45.a	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Brokerage Ltd. Receivable from City Brokerage Ltd. Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Bank Egital Resources Limited CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Galling and William County Interest suspense account Other provision Branch adjustment account Payable to CBL Money Transfer SDN BHD Others  Consolidated Earnings per share (EPS)  (i) Net profit after tax - Taka	Ibilities City Bank Limited	tion.	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (4,046,523) (112,105) (250,461,097) 899,477,189  (1,925,040,536) (276,144,399) (111,950,094) 53,368,624 (2,259,766,405) 114,294,296 (2,145,472,110)  (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 [1,925,040,536]	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,152) (13,424,010) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) (8,143,035 [2,822,881,443]
45.a	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Bank agital Resources Limited CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gandamy of the City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gandamy of the City Bank Ltd.  Consolidated Earnings per Share (EPS)  (i) Net profit after tax - Taka Weighted average number of shares Consolidated Earnings per share - Taka (i/ii) Bonus factor has been considered for previous y Earnings per share (EPS) - The City Bank Limi	Ibilities City Bank Limited	tion.	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,406,523) (112,105) 28,553,260 (250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (111,950,094) 53,368,624 (2,259,766,405) 11424,296 (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,152) (13,424,010) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035 (2,822,881,443)  4,003,997,676 875,798,031 4,57
45.a 46	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Bank agital Resources Limited CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gans written off and waived Interest suspense account Other provision Branch adjustment account Payable to CBL Money Transfer SDN BHD Others  Consolidated Earnings per share (EPS)  (i) Net profit after tax - Taka Weighted average number of shares Consolidated earnings per share - Taka (i/ii) Bonus factor has been considered for previous y Earnings per share (EPS) - The City Bank Limi (ii) Net profit after tax - Taka (iii) Weighted average number of shares	Ibilities City Bank Limited	tion.	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,406,523) (112,105) 28,553,260 (250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (111,950,094) 53,368,624 (2,259,766,405) 11424,296 (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,152) (13,424,010) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035 (2,822,881,443)  4,003,997,676 875,798,031 4,57
45.a 46	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Bank Capital Resources Limited City Bank Capital Resources Limited City Bank Capital Resources Limited City Brokerage Consolidated Interest Limited City Brokerage Consolidated Earnings per share (EPS) (i) Net profit after tax - Taka Weighted average number of shares Consolidated earnings per share - Taka (i/ii) Bonus factor has been considered for previous y Earnings per share (EPS) - The City Bank Limi (ii) Net profit after tax - Taka	Ibilities City Bank Limited	tion.	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,465,523) (112,105) 28,555,260 (250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (11,950,094) 53,368,624 (2,259,766,405) 114,294,296 (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536) 3,458,668,899 887,321,689 3,90	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,152) (13,424,010) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035 [2,822,881,443]  4,003,997,676 875,798,031 4,57
45.a 46	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. The City Bank Limited (note 45.a) City Brokerage Limited City Bank Capital Resources Limited City Bank Capital Resources Limited City Bank Limited City Bank Capital Resources Litital Resources Ltd. City Bank Capital Resources Ltd. City Bank Limited City Bank Capital Resources Ltd. City Bank Limited City Bank Capital Resources Ltd. City Bank Capital R	. City Bank Limited  Vear's EPS computated	Islamic	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,465,523) (112,105) 28,555,260 (250,461,097) 899,477,189  (1,925,040,536) (276,144,399) (111,950,094) 53,368,624 (2,259,766,405) 14,294,296 (2,145,472,110)  (1,900,861,427) (214,795,574) (18,350,111) (265,273) 209,241,849 (1,925,040,536)  3,458,668,899 887,321,689 3,90  3,628,448,718 887,321,689 4,09	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2430,859,152) (13,424,010) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (2,448,941,660) (2,448,941,660) (2,452,881,443) 4,003,997,676 875,798,031 4,57
45.a 46 46.a	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. The City Bank Limited (note 45.a) City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd. Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gand Capital Resources Limited Loans written off and waived Interest suspense account Other provision Branch adjustment account Payable to CBL Money Transfer SDN BHD Others  Consolidated Earnings per share (EPS) (i) Net profit after tax - Taka Weighted average number of shares Consolidated earnings per share - Taka (I/ii) Bonus factor has been considered for previous y Earnings per share (EPS) - The City Bank Limi (ii) Net profit after tax - Taka (iii) Weighted average number of shares Earnings per share - Taka (I/iii)  Segment reporting  Total operating income (profit before unallocated expenses and tax)	.  Abilities  City Bank Limited  year's EPS computated  2017  Conventional Taka  14,470,487,678	<u>Islamic</u> <u>Taka</u> 181,631,791	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,405,523) (112,105) (250,461,097) 899,477,189  (1,925,040,536) (276,144,399) (131,950,094) 53,368,624 (2,259,766,405) 114,242,296 (2,145,472,110)  (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536)  3,458,668,899 887,321,689 3,990  3,628,448,718 887,321,689 4,09  Offshore Taka 263,993,297	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 47,532,842 62,066,205 (2,430,859,152) (124,941,660) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035 (2,822,881,443)  4,003,997,676 875,798,031 4,57  Total Taka  14,916,112,766
45.a 46 46.a	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Bank aguital Resources Limited CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gallet Resources Limited Loans written off and waived Interest suspense account Other provision Branch adjustment account Payable to CBL Money Transfer SDN BHD Others  Consolidated Earnings per share (EPS) (i) Net profit after tax - Taka Weighted average number of shares Consolidated earnings per share - Taka (i/ii) Bonus factor has been considered for previous y Earnings per share (EPS) - The City Bank Limi (i) Net profit after tax - Taka (ii) Weighted average number of shares Earnings per share - Taka (i/ii)  Segment reporting  Total operating income (profit before	.  City Bank Limited  Vear's EPS computated  2017  Conventional Taka	<u>Islamic</u> Taka	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,465,523) (112,105) 28,555,260 (250,461,097) 899,477,189  (1,925,040,536) (276,144,399) (111,950,094) 53,368,624 (2,259,766,405) 14,294,296 (2,145,472,110)  (1,900,861,427) (214,794,79,79) (18,360,111) (265,273) 209,241,849 (1,925,040,536)  3,458,668,899 887,321,689 3,90  Offshore Taka	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,152) (13,424,010) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (2,448,3162)  4,003,997,676 875,798,031 4,57
45.a 46 46.a	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. The City Brokerage Limited City Bank Lapital Resources Limited City Brokerage Limit	vear's EPS computated  2017  Conventional Taka 14,470,487,678 (7,982,744,641) (1,261,195,919) (163,555,453) (279,750,000)	Islamic Taka 181,631,791 (57,336,190) 71,207,777 3,123,549	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,46,523) (112,105) (250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (11,925,040,536) (276,144,399) (11,924,296 (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536) 3,458,668,899 887,321,689 3,90  Offshore Taka 263,993,297 (6,544,689) (67,835,587) (19,568,096)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,152) (124,941,660) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035 [2,822,881,443]  4,903,997,676 875,798,031 4,57  3,955,712,710 875,798,031 4,52  Total Taka  14,916,112,766 (8,046,625,520) (1,257,823,728)
45.a 46 46.a	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Bank agital Resources Limited CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gans written off and waived Interest suspense account Other provision Branch adjustment account Payable to CBL Money Transfer SDN BHD Others  Consolidated Earnings per share (EPS)  (i) Net profit after tax - Taka Weighted average number of shares Consolidated earnings per share - Taka (i/ii) Bonus factor has been considered for previous y Earnings per share (EPS) - The City Bank Limi (ii) Net profit after tax - Taka (iii) Weighted average number of shares Earnings per share - Taka (i/ii)  Segment reporting  Total operating income (profit before unallocated expenses Provision against loans and advances Provision against loans and advances Provision against loans and advances Provision for taxation Net profit	vear's EPS computated  2017  Conventional Taka 14,470,487,678 (7,982,744,641) (1,261,195,919) (163,555,453) (279,750,000) 4,783,241,665	Islamic Taka 181,631,791 (57,336,190) 71,207,777 3,123,549 198,626,927	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,465,523) (112,105) 28,555,260 (250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (11,950,094) 53,368,624 (2,259,766,405) 114,294,296 (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536) 3,458,668,899 887,321,689 3,90  Offshore Taka 263,993,297 (5,544,689) (67,835,587) (19,568,096)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,152) (13,424,010) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035 (2,822,881,443)  4,003,997,676 875,798,031 4,57  Total Taka  14,916,112,766 (8,046,625,520) (1,257,823,728) (180,000,000) (27,9750,000) (5,151,913,517 (1,523,464,800) 3,5628,448,718
45.a 46 46.a	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. The City Bank Limited (note 45.a) City Brokerage Limited City Bank Capital Resources Limited City Bank Ltd.  Increase/ (decrease) of other liabilities - The City Increase/ (decrease) of other liabilities	year's EPS computated  2017  Conventional Taka  14,470,487,678 (7,982,744,641) (1,261,195,919) (163,555,453) (279,750,000) 4,783,241,665 248,550,913,975	Islamic Taka 181,631,791 (57,336,190) 71,207,777 3,123,549	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,46,523) (112,105) (1250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (131,950,094) 53,368,624 (2,259,766,405) 11424,296 (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536) 3,458,668,899 887,321,689 3,90  Offshore Taka 263,993,297 (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,548,587) (19,568,096)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 62,066,205 (2,430,859,152) (124,941,660) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035 (2,822,881,443)  4,903,997,676 875,798,031 4,57  Total Taka  14,916,112,766 (8,046,625,520) (1,257,823,728) (180,000,000) (279,750,000) 5,151,913,517 (1,523,464,800)
45.a 46 46.a	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. The City Bank Limited (note 45.a) City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd. Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gand State Capital Resources Limited CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gand State Capital Resources Limited CBL Money Transfer Sdn. Bhd.  Consolidated Earnings per share (EPS)  (i) Net profit after tax - Taka Weighted average number of shares Consolidated Earnings per share - Taka (i/ii) Bonus factor has been considered for previous y Earnings per share (EPS) - The City Bank Limi (ii) Net profit after tax - Taka (iii) Weighted average number of shares Earnings per share - Taka (i/ii)  Segment reporting  Total operating income (profit before unallocated expenses Provision against loans and advances Provision against off-balance sheet exposures Other provision Profit before tax Provision for taxation Net profit Segment assets	vear's EPS computated  2017  Conventional Taka  14,470,487,678 (7,982,744,641) (1,261,195,919) (163,555,453) (279,750,000) 4,783,241,665 248,550,913,975 248,550,913,975	Islamic Taka 181,631,791 (57,336,190) 71,207,77 3,123,549 - 198,626,927 1,323,030,603 3,23,030,603	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,46,523) (112,105) (1250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (131,950,094) 53,368,624 (2,259,766,405) 11424,296 (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536) 3,458,668,899 887,321,689 3,90  Offshore Taka 263,993,297 (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,548,587) (19,568,096)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689,20) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,1502) (124,441,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035 (2,822,881,443)  4,003,997,676 875,798,031 4,57  Total Taka  14,916,112,766 (8,046,625,520) (1,257,823,728) (1,257,823,728) (1,257,823,728) (1,257,823,728) (1,523,464,800) 3,628,448,718 275,531,428,634
45.a 46 46.a 47.	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. The City Bank Limited (note 45.a) City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd. Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gans written off and waived Interest suspense account Other provision Branch adjustment account Payable to CBL Money Transfer SDN BHD Others  Consolidated Earnings per share (EPS) (i) Net profit after tax - Taka Weighted average number of shares Consolidated earnings per share - Taka (i/ii) Bonus factor has been considered for previous y Earnings per share (EPS) - The City Bank Limi (ii) Net profit after tax - Taka Cii) Weighted average number of shares Earnings per share (EPS) - The City Bank Limi (iii) Net profit after tax - Taka Ciiii Weighted average number of shares Earnings per share (EPS) - The City Bank Limi (iv) Net profit after tax - Taka Civi Weighted average number of shares Earnings per share (EPS) - The City Bank Limi (iv) Net profit after tax - Taka Civi Weighted average number of shares Earnings per share - Taka (i/ii)  Segment reporting  Total operating income (profit before unallocated expenses Provision against loans and advances Provision against off-balance sheet exposures Other provision Profit before tax Provision for taxation Net profit Segment assets Segment liabilities Zegment assets Segment liabilities Related Party Disclosures	vear's EPS computated  2017  Conventional Taka  14,470,487,678 (7,982,744,641) (1,261,195,919) (163,555,453) (279,750,000) 4,783,241,665 248,550,913,975 248,550,913,975	Islamic Taka 181,631,791 (57,336,190) 71,207,77 3,123,549 - 198,626,927 1,323,030,603 3,23,030,603	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,46,523) (112,105) (1250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (131,950,094) 53,368,624 (2,259,766,405) 11424,296 (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536) 3,458,668,899 887,321,689 3,90  Offshore Taka 263,993,297 (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,548,587) (19,568,096)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (13,424,010) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (24,941,660) 4,941,660 875,798,031 4,57  Total Taka 14,916,112,766 (8,046,625,520) (1,257,823,728) (180,000,000) (279,750,000) 5,151,913,517 (1,523,464,807,182,755,531,428,634
45.a 46 46.a 47.	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. The City Bank Limited (note 45.a) City Brokerage Limited City Bank age Limited City Bank Ltd.  Increase/ (decrease) of other liabilities - The City Loans written off and waived Interest suspense account Other provision Branch adjustment account Payable to CBL Money Transfer SDN BHD Others  Consolidated Earnings per share (EPS)  (i) Net profit after tax - Taka Weighted average number of shares Consolidated earnings per share - Taka (i/ii)  Bonus factor has been considered for previous y Earnings per share (EPS) - The City Bank Limi (i) Net profit after tax - Taka (ii) Weighted average number of shares Earnings per share - Taka (i/ii)  Segment reporting  Total operating income (profit before unallocated expenses Provision against loans and advances Provision against off-balance sheet exposures Other provision Profit before tax Provision for taxation Net profit Segment assets Segment liabilities  2 Related Party Disclosures  i) Particulars of Directors of the Bank as of sent of Changes in Equity	vear's EPS computated  2017  Conventional Taka  14,470,487,678 (7,982,744,641) (1,261,195,919) (163,555,453) (279,750,000) 4,783,241,665 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 250,913,975 260,913,975 270,913,975 2	Islamic Taka 181,631,791 (57,336,190) 71,207,777 3,123,549 198,626,9-7 198,626,9-7 1,323,030,603 3,323,030,603	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,405,523) (112,105) (250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (11,950,094) 53,368,624 (2,259,766,405) 114,294,296 (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536) 3,458,668,899 887,321,689 3,90  Offshore Taka 263,993,297 (65,544,689) (65,845,587) (19,568,096)  170,044,925 22,657,484,056	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,152) (13,424,010) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035 (2,822,881,443)  4,003,997,676 875,798,031 4,57  Total Taka  14,916,112,766 (8,046,255,502) (1,257,823,728) (180,000,000) (279,750,000) (279,750,000) (279,750,000) (279,750,000) (279,750,000) (279,750,000) (279,750,000) (279,750,301) 3,628,448,018 275,531,428,634 275,531,428,634
45.a 46 46.a 47.	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Bank againt Resources Limited CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gainterest suspense account Other provision Branch adjustment account Payable to CBL Money Transfer SDN BHD Others  Consolidated Earnings per share (EPS) (i) Net profit after tax - Taka Weighted average number of shares Consolidated earnings per share - Taka (i/ii) Bonus factor has been considered for previous y Earnings per share (EPS) - The City Bank Limi (ii) Net profit after tax - Taka (iii) Weighted average number of shares Earnings per share - Taka (i/ii)  Segment reporting  Total operating income (profit before unallocated expenses Provision against off-balance sheet exposures Other provision Profit before tax Provision for taxation Net profit after tax - Taka (iii) Weighted average number of shares Earnings per share - Taka (i/ii)  Segment reporting  Total operating income (profit before unallocated expenses Provision against off-balance sheet exposures Other provision Profit before tax Provision for taxation Net profit Segment assets Segment liabilities  Related Party Disclosures i) Particulars of Directors of the Bank as of tent of Changes in Equity	vear's EPS computated  2017  Conventional Taka 14,470,487,678 (7,982,744,641) (1,261,195,919) (163,555,453) (279,750,000) 4,783,241,665 248,550,913,975 248,550,913,975 248,550,913,975	Islamic Taka 181,631,791 (57,336,190) 71,207,777 3,123,549 198,626,927 14,323,030,603 1977 Present Add 23 Shyamoli, Mohammad	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,465,523) (112,105) 28,5553,260 (250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (11,950,094) 53,368,624 (2,259,766,405) 114,294,296 (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536) 3,458,668,899 887,321,689 3,90  Offshore Taka 263,993,297 (6,544,689) (67,835,587) (19,568,096)  170,044,925 22,657,484,056	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (13,424,010) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (29,750,000) 5,151,913,517 (1523,464,800) 3,628,448,718 275,531,428,634  Percentage (%) of shares as at 31 December
45.a 46 46.a 47.	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. The City Bank Limited (note 45.a) City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd. Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gans written off and waived Interest suspense account Other provision Branch adjustment account Payable to CBL Money Transfer SDN BHD Others  Consolidated Earnings per share (EPS) (i) Net profit after tax - Taka Weighted average number of shares Consolidated earnings per share - Taka (i/ii) Bonus factor has been considered for previous y Earnings per share (EPS) - The City Bank Limi (i) Net profit after tax - Taka (ii) Weighted average number of shares Earnings per share - Taka (i/ii)  Segment reporting  Total operating income (profit before unallocated expenses Provision against loans and advances Provision against off-balance sheet exposures Other provision Profit before tax Provision for taxation Net profit Segment assets Segment liabilities  Related Party Disclosures i) Particulars of Directors of the Bank as over	year's EPS computated  2017  Conventional Taka  14,470,487,678 (7,982,744,641) (1,261,195,919) (163,555,453) (279,750,000) 4,783,241,665 248,550,913,975 248,550,913,915 248,5	Islamic Taka 181,631,791 (57,336,190) 71,207,777 3,123,791 198,626,927 1,323,030,603 1,323,030,603 1,323,030,603	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,46,523) (112,105) 28,553,260 (250,461,097) 899,477,189 (1,925,040,536) (276,144,399) (111,950,094) 53,368,624 (2,259,766,405) 11424,296 (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536) 3,458,668,899 887,321,689 4,09  Offshore Taka 263,933,297 (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,546,68) (170,044,925 (19,568,096)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689,22) (42,689,25) (31,891,537) (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,150) (12,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035 (2,822,881,443)  4,003,997,676 875,798,031 4,57  Total Taka  14,916,112,766 (8,046,625,531,428,634  14,916,112,766 (8,046,625,531,428,634  14,916,112,766 (8,046,625,531,428,634  14,916,112,766 (8,046,625,531,428,634  14,916,112,766 (8,046,625,531,428,634
45.a 46 46.a 47.	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Bank agital Resources Limited CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gandal County of the City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gandal County of the City Bank Capital Resources Limited CBL Money Transfer SDN BHD Consolidated Earnings per share (EPS)  (i) Net profit after tax - Taka Weighted average number of shares Consolidated Earnings per share - Taka (i/ii) Bonus factor has been considered for previous y Earnings per share (EPS) - The City Bank Limi (i) Net profit after tax - Taka (ii) Weighted average number of shares Earnings per share - Taka (i/ii)  Segment reporting  Total operating income (profit before unallocated expenses and tax) Allocated expenses Provision against loans and advances Provision against loans and advances Provision of taxation Net profit Segment assets Segment liabilities Related Party Disclosures  i) Particulars of Directors of the Bank as General Control Changes in Equity  SI. Inc. Name of the persons  1 Mr. Mohammed Shoeb  2 Ms. Tabassum Kaiser	vear's EPS computated  2017 Conventional Taka 14,470,487,678 (7,982,744,641) (1,261,195,919) (163,555,453) (279,750,000) 4,783,241,665 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 250 261,261,261,261,261,261,261,261,261,261,	Islamic Taka 181,631,791 (57,336,190) 71,207,777 3,123,549 198,626,927 198,626,927 1,323,030,603 177  Present Add Blumingdale 123 Shyamoli, Mohammad Blumingdale 124 Dutabas F Bardhara, Dl "Stone House Road no.62, Dhaka-1212 Dhaka-1212	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,465,523) (112,105) (250,461,097) 899,477,189  (1,925,040,536) (276,144,399) (11,950,094) 53,368,624 (2,259,766,405) 114,294,296 (2,145,472,110)  (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536)  3,458,668,899 887,321,689 3,90  Offshore Taka 263,993,297 (6,544,689) (67,835,587) (19,568,096)  170,044,925 22,657,484,056 22,657,484,056	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,152) (13,424,010) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035 (2,822,881,443)  4,003,997,676 875,798,031 4,57  Total Taka 14,916,112,766 (8,046,625,520) (1,257,823,728) (180,000,000) (279,750,000) (5,151,913,517 (1,523,464,801) (279,755,31,428,634  Percentage (%) of shares as at 31 December 2017 2.37% 2.10%
45.a 46 46.a 47.	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. The City Bank Limited (note 45.a) City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd. Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gans written off and waived Interest suspense account Other provision Branch adjustment account Payable to CBL Money Transfer SDN BHD Others  Consolidated Earnings per share (EPS) (i) Net profit after tax - Taka Weighted average number of shares Consolidated earnings per share - Taka (i/ii) Bonus factor has been considered for previous y Earnings per share (EPS) - The City Bank Limi (i) Net profit after tax - Taka (ii) Weighted average number of shares Earnings per share - Taka (i/ii)  Segment reporting  Total operating income (profit before unallocated expenses Provision against loans and advances Provision against off-balance sheet exposures Other provision Profit before tax Provision for taxation Net profit Segment assets Segment liabilities  Related Party Disclosures i) Particulars of Directors of the Bank as over	year's EPS computated  2017  Conventional Taka  14,470,487,678 (7,982,744,641) (1,261,195,919) (163,555,453) (279,750,000) 4,783,241,665 248,550,913,975 248,550,913,915 248,5	Islamic Taka 181,631,791 (57,336,190) 71,207,777 3,123,549 198,626,927 198,626,927 1,323,030,603 107  Present Add 23 Shyamoli, Mohammad, Blumingdale 24 Dutabas Fi Baridhara, Di Tstone Hous Road no.62, Dhaka-1212 Blumingdale 24 Dutabas Fi Baridhara, Di Blumingdale 24 Dutabas Fi Baridhara, Di	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,405,523) (112,105) (112,105) (19,25,040,536) (276,144,399) (11,950,094) 53,368,624 (2,259,766,409) (11,950,094) (13,368,624 (2,259,766,409) (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536) 3,458,668,899 887,321,689 3,90  Offshore Taka 263,993,297 (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,546,544,689)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689,22) (42,689,25) (31,891,537) (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,150) (12,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035 (2,822,881,443)  4,003,997,676 875,798,031 4,57  Total Taka  14,916,112,766 (8,046,625,531,428,634  14,916,112,766 (8,046,625,531,428,634  14,916,112,766 (8,046,625,531,428,634  14,916,112,766 (8,046,625,531,428,634  14,916,112,766 (8,046,625,531,428,634
45.a 46 46.a 47.	Stationery and stamps Advance deposits and advance rent Prepaid expenses Branch adjustment account Account receivables Security deposits Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd Intangible assets  Consolidated increase/ (decrease) of other lia The City Bank Limited (note 45.a) City Brokerage Limited City Bank agital Resources Limited CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gandal County of the City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.  Adjustment for consolidation-The City Bank Ltd.  Increase/ (decrease) of other liabilities - The Gandal County of the City Bank Capital Resources Limited CBL Money Transfer SDN BHD Consolidated Earnings per share (EPS)  (i) Net profit after tax - Taka Weighted average number of shares Consolidated Earnings per share - Taka (i/ii) Bonus factor has been considered for previous y Earnings per share (EPS) - The City Bank Limi (i) Net profit after tax - Taka (ii) Weighted average number of shares Earnings per share - Taka (i/ii)  Segment reporting  Total operating income (profit before unallocated expenses and tax) Allocated expenses Provision against loans and advances Provision against loans and advances Provision of taxation Net profit Segment assets Segment liabilities Related Party Disclosures  i) Particulars of Directors of the Bank as General Control Changes in Equity  SI. Inc. Name of the persons  1 Mr. Mohammed Shoeb  2 Ms. Tabassum Kaiser	vear's EPS computated  2017 Conventional Taka 14,470,487,678 (7,982,744,641) (1,261,195,919) (163,555,453) (279,750,000) 4,783,241,665 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 248,550,913,975 250 261,261,261,261,261,261,261,261,261,261,	Islamic Taka 181,631,791 (57,336,190) 71,207,777 3,123,549 198,626,927 13,23,030,603 177  Present Add 23 Shyamoli, Mohammadi Blumingdale 24 Dutabas F Baridhara, Di Present Add 24 Uptabas F Baridhara, Di House No-26	(60,672,505) (42,588,152) (17,549,539) 1,248,616,295 (40,405,523) (112,105) (112,105) (19,25,040,536) (276,144,399) (11,950,094) 53,368,624 (2,259,766,409) (11,950,094) (13,368,624 (2,259,766,409) (2,145,472,110) (1,900,861,427) (214,795,574) (18,360,111) (265,273) 209,241,849 (1,925,040,536) 3,458,668,899 887,321,689 3,90  Offshore Taka 263,993,297 (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,544,689) (6,546,544,689)	(47,760,283) (24,289,982) 3,255,851 (716,512,751) (498,312) (42,689) 25,790,008 31,891,537 (726,285,992)  (2,822,881,443) 312,423,244 17,532,842 62,066,205 (2,430,859,152) (13,424,010) (2,444,283,162)  (2,467,205,032) (307,981,562) (124,941,660) (896,224) 78,143,035 (2,822,881,443)  4,003,997,676 875,798,031 4,57  Total Taka 14,916,112,766 (8,046,625,520) (1,257,823,728) (180,000,000) (279,750,000) (5,151,913,517 (1,523,464,801) (279,755,31,428,634  Percentage (%) of shares as at 31 December 2017 2.37% 2.10%

7 Mr. Rajibul Huq Chowdhury 8 Mr. Deen Mohammad 9 Mr. Rafiqul Islam Khan

10 Mrs. Syeda Shaireen Aziz

11 Mrs. Savera H. Mahmood (Representative of Partex

14 Mr. Sohail R K Hussain

2.00%

2.00%

2.00%

Nil

0.01%

Dhammondi R/A, Dhaka-1205

Anwar Group of Industries
Baitul Hossain Building
27, Dilkusha C/A,
Dhaka-1000.
688/3, Boro Mogbazar
Dhaka-1207
23 Shyamoli, Road No.2,
Mohammadpur, Dhaka-1207
House no.67, Road no.8/A
Dhanmondi, Dhaka-1205
"Stone House" House no.8,
Road no.62, Gulshan-2,
Dhaka-1212
House no.12, Road no.01,
Baridhara, Dhaka.

House No. 83, Road No.12A Dhanmondi R/A, Dhaka-1209 Royal Concord, House # 54, Apt. # 402, Road # 84, Gulshan - 2, Dhaka The City Bank Ltd. 136 Gulshan Avenue, Gulshan-2

Gulshan-2 Dhaka-1212

Independent

CEO & MD

ii) Related party transactions
Profit and Loss Account
During the period 1 January 2017 to 31 December 2017, the Bank concluded business deals with the following organizations in which the directors had interest:
Statement of Changes in Equity

Name of	Relationship	Nature of		value for the	Balance ou	ıtstanding
organization		transactions	period ended		as	at
1 -	1		31 Dec 2017	31 Dec 2016	31 Dec 2017	31 Dec 2016
			Taka	Taka	Taka	Taka
City Brokerage	Subsidiary	Share Capital	-	1,800,000,000	3,400,000,000	
Ltd.	Company	'				3,400,000,000
	' '					
City Brokerage	Subsidiary	Loan	1,750,751,976	3,447,946,521	1,095,219,173	
Ltd.	Company					1,322,484,373
City Brokerage	Subsidiary	Interest on	95,411,476	135,702,485	N/A	N/A
Ltd.	Company	Loan				
City Brokerage	Subsidiary	Sale of Fixed	263,235,000	N/A	N/A	N/A
Ltd.	Company	Assets				
City Brokerage	Subsidiary	Inter	14,163,145	1,115,957,237	154,794	87,642
Ltd.	Company	Company				
		Expenses				
City Bank Capital	Subsidiary	Share Capital	-	1,800,000,000	2,550,000,000	
Resources Ltd	company					2,550,000,000
City Bank Capital	Subsidiary	Sale of Fixed	407,498,298	N/A	N/A	N/A
Resources Ltd	Company	Assets				
City Bank Capital	Subsidiary	Cash Dividend	219,995,686	79,998,431	79,998,431	N/A
Resources Ltd	Company					
City Bank Capital	Subsidiary	Interest on	8,457,480	19,364,611	N/A	N/A
Resources Ltd	company	Deposits				
City Bank Capital	Subsidiary	Inter	9,729,080	39,201,806	1,536,264	33,279,812
Resources Ltd	company	Company				
		Expenses				
CBL Money Transfer	Subsidiary	Share Capital	22,040,421	3,929,824	89,050,718	67,010,297
Sdn. Bhd.	company			.,,		. , , .
CBL Money Transfer	Subsidiary	Loan	2,931,957,490	3,523,070,032	201,247,746	153,392,214
Sdn. Bhd.	company			.,,,		, , , , ,
CBL Money Transfer	Subsidiary	Interest on	3,136,990	4,771,343	N/A	N/A
Sdn. Bhd.	Company	Loan	-,,	.,,		
Jann Dirai	Company					İ
CBL Money Transfer	Subsidiary	Inter Company	737,462,556	721,846,800	(2,028,917)	(2,294,190)
Sdn. Bhd.	company	Expenses				1
	/					
Janata Insurance	Director	Insurance	11,873,497	8,617,276	N/A	N/A
Company Ltd.	Interest	Coverage				
' ' '''		'				1
City General Insurance	Director	Insurance	8,351,083	5,914,159	N/A	N/A
Company Ltd.	Interest	Coverage	.,,	.,. ,,		'''
	l					ĺ
Phoenix Insurance	Director	Insurance	18,389,018	12,462,292	N/A	N/A
Company Ltd.	Interest	Coverage				1
,		1		I	1	1