

Financial Statements as at and for the year ended 31 December 2019

Independent Auditor's Report and Consolidated & Separate Financial Statements as at and for the year ended 31 December 2019

INDEPENDENT AUDITOR'S REPORT

To the Shareholders of The City Bank Limited

Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the 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 and separate balance sheets as at 31 December 2019 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 notes to the consolidated and separate transmission of the second separate cash flow statements of the year then ended, and notes to the consolidated and separate financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank give a true and fair view of the consolidated balance sheet of the Group and separate mancan statements of the Bank as a 13 December 2019, and of its consolidated and separate profit and loss accounts and its consolidated and separate balance sheet of the Bank as flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note 2.1.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated and Separate Insertion of the Consolution of the Auditor's Responsibilities for the Auditor's Respo

Key Audit Matters

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

Measurement of provision for leans and advant	
. Measurement of provision for loans and advance	
See notes no. 3.3.3, 8.a.16, 8.a.17, 16.a.1 and 16.b to The key audit matter	How the matter was addressed in our audit
he process of estimating provision for loans ar	
dvances associated with credit risk is judgment nd complex. While estimating such provision certa	in
 Jdgmental factors need to be considered including: Future business performance of the borrower; 	 Credit monitoring and provisioning process; Identification of loss events, including early warning and
 Key assumptions relating to further busines performance of the borrower; 	default warning indicators; and
 Market value of the collateral; and Ability to repossess collateral; and Recovery rates. 	Review of quarterly Classification of Loans (CL).
urthermore, these provisions are processed manual	ly Our substantive procedures in relation to the provision for m loans and advances portfolio comprised the following:
f the Bank and following the instructions of Banglades Bank (the central bank of Bangladesh) issued time	sh
me. Due to high level of judgement involved and usir	specific provisions;
one manual process in estimating the provision f pans and advance, we considered this to be a ke udit matter. It year end the Group and Bank reported total gros	amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information: and
A peak of a line of a line of a Diard report of a Diard report approximation of a Diard report of a Diard report of a Diard report DIT 231,397 million) and BDT 246,944 million (201 DIT 231,391 million) respectively and provision f pans and advances of BDT 10,117 million (2018: BD 2,205 million) respectively.	Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
Loans and advances bee note no 2.1 and 8 to the financial statements.	
ee note no 2.1 and 8 to the financial statements.	How the matter was addressed in our audit
cans and advances are the main element of financi tatements of the Bank. Income of the Bank is main ependent on the portfolio of loans and advance fanagement performance is highly dependent of ne target achievement of loans and advances. Loa	al We tested the design and operating effectiveness of key ly controls focusing on credit appraisal, loan disbursemen s. procedures and monitoring process of loans and advances.
y approval from appropriate level of autionty.	and advances. In addition, we have performed procedure to
	dit check whether the loans and advances is recorded completely in and accurately and that are existed at the reporting date.
isbursement of loans and advances by manageme	
o meet specific targets or expectations.	Furthermore, we have assessed the appropriateness o disclosure against Bangladesh Bank guidelines.
Recognition of deferred tax assets ("DTA")	
. Recognition of deferred tax assets ("DTA") ee note no 3.12.2, 11.a.5, 11.c and 16.e to the finance he key audit matter	cial statements. How the matter was addressed in our audit
he Group and The Bank have recognised deferre	ed We obtained an understanding of the Group and the Bank's
ax assets for deductible temporary differences that elieves are recoverable.	it key controls over the recognition and measurement of deferred tax assets and the assumptions used in estimating the Bank's future taxable income.
he recoverability of recognised deferred tax asse	
in part dependent on the Bank's ability to general	
 in part dependent on the Bank's ability to genera uture taxable profits sufficient to utilise deductib emporary differences. 	 e using our own tax specialists to evaluate the tax strategies that the Bank expects successful recovery of the
uture taxable profits sufficient to utilise deductib emporary differences. We have determined this to be a key audit matter, du the inherent uncertainty in forecasting the amount ar ming of future taxable profits and the reversal of tempora	 using our own tax specialists to evaluate the tax strategie that the Bank expects successful recovery of the recognised deferred tax assets; assessing the accuracy of forecast future taxable profits b evaluating historical forecasting accuracy and comparing
uture taxable profits sufficient to utilise deductib emporary differences. We have determined this to be a key audit matter, du to the inherent uncertainty in forecasting the amount ar	 using our own tax specialists to evaluate the tax strategie that the Bank expects successful recovery of the recognised deferred tax assets; assessing the accuracy of forecast future taxable profits b evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with ou own expectations of those assumptions derived from ou knowledge of the industry and our understanding obtained
uture taxable profits sufficient to utilise deductib emporary differences. We have determined this to be a key audit matter, du o the inherent uncertainty in forecasting the amount ar ming of future taxable profits and the reversal of tempora ifferences where significant judgement is involved.	 using our own tax specialists to evaluate the tax strategie: that the Bank expects successful recovery of the recognised deferred tax assets; assessing the accuracy of forecast future taxable profits by evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with ou own expectations of those assumptions derived from ou knowledge of the industry and our understanding obtained during our audit; and evaluating the adequacy of the financial statemenn disclosures as per IAS 12 Income Tax and Bangladesi
uture taxable profits sufficient to utilise deductib emporary differences. We have determined this to be a key audit matter, du the inherent uncertainty in forecasting the amount ar ming of future taxable profits and the reversal of tempora ifferences where significant judgement is involved. The Group and the Bank have reported net deferred to ssets to totalling BDT 833 million (2018: BDT 1,04 million) and BDT 829 million (2018: BDT 1,04 aspectively as at 31 December 2019.	 ter our adult procedures in this area included, among others: using our own tax specialists to evaluate the tax strategies that the Bank expects successful recovery of the recognised deferred tax assets; assessing the accuracy of forecast future taxable profits by evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with ou own expectations of those assumptions derived from ou knowledge of the industry and our understanding obtained during our audit; and evaluating the adequacy of the financial statement disclosures as per IAS 12 Income Tax and Bangladesi Bank guideline.
Jure taxable profits sufficient to utilise deductib emporary differences. We have determined this to be a key audit matter, du to the inherent uncertainty in forecasting the amount ar ming of future taxable profits and the reversal of tempora ifferences where significant judgement is involved. The Group and the Bank have reported net deferred to sets to totalling BDT 833 million (2018: BDT 1,04 million) and BDT 829 million (2018: BDT 1,043 million aspectively as at 31 December 2019.	 etel Our aduit procedures in this area included, among otners: using our own tax specialists to evaluate the tax strategie that the Bank expects successful recovery of the recognised deferred tax assets; assessing the accuracy of forecast future taxable profits b evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with our own expectations of those assumptions derived from our knowledge of the industry and our understanding obtained during our audit; and evaluating the adequacy of the financial statement disclosures as per IAS 12 Income Tax and Bangladesi Bank guideline. How the matter was addressed in our audit
Iture taxable profits sufficient to utilise deductib amporary differences. We have determined this to be a key audit matter, du the inherent uncertainty in forecasting the amount ar ming of future taxable profits and the reversal of tempora ifferences where significant judgement is involved. The Group and the Bank have reported net deferred to sets to totalling BDT 833 million (2018: BDT 1,04 million) and BDT 829 million (2018: BDT 1,043 million espectively as at 31 December 2019. <u>Legal and regulatory matters becaus</u> the Group and the Bank operate in a legal ar goulatory environment that is exposed to significa	 using our own tax specialists to evaluate the tax strategie: that the Bank expects successful recovery of the recognised deferred tax assets; assessing the accuracy of forecast future taxable profits by evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with ou own expectations of those assumptions derived from ou knowledge of the industry and our understanding obtained during our audit; and evaluating the adequacy of the financial statemenn disclosures as per IAS 12 Income Tax and Banglades Bank guideline.
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Iture taxable profits sufficient to utilise deductib emporary differences. We have determined this to be a key audit matter, du the inherent uncertainty in forecasting the amount ar ming of future taxable profits and the reversal of tempora ifferences where significant judgement is involved. The Group and the Bank have reported net deferred to sests to totalling BDT 833 million (2018: BDT 1,04 million) and BDT 829 million (2018: BDT 1,04 million (2018: BDT 1,04 million) and BDT 829 million (2018: BDT 1,04 million	 ter our aduit procedures in this area included, among otners: using our own tax specialists to evaluate the tax strategie that the Bank expects successful recovery of the recognised deferred tax assets; assessing the accuracy of forecast future taxable profits be evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with ou own expectations of those assumptions derived from ou knowledge of the industry and our understanding obtained during our audit; and evaluating the adequacy of the financial statement disclosures as per IAS 12 Income Tax and Banglades Bank guideline.
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Iture taxable profits sufficient to utilise deductib amporary differences. We have determined this to be a key audit matter, du to the inherent uncertainty in forecasting the amount ar ming of future taxable profits and the reversal of tempora ifferences where significant judgement is involved. The Group and the Bank have reported net deferred ta sests to totalling BDT 833 million (2018: BDT 1,043 million) and BDT 829 million (2018: BDT 1,043 million) 2018 BDT 820 million (2018: BDT 1,043 million) 2018 BDT 820 million (2018: BDT 1,043 million) 2018 BDT 829 million (2018: BDT 1,043 million) 2018 BDT 829 million (2018: BDT 1,043 million) 2018 BDT 829 million (2018: BDT 1,043 million (2018: BDT 1,043 million) 2018 BDT 829 million (2018: BDT 1,043 million) 2018 BDT 829 million (2018: BDT 1,043 million) 2018 <u>EDT 1,043</u> <u>Hekey audit matter</u> We focused on legal and regulatory matters because the Group and the Bank operate in a legal ar ggulatory environment that is exposed to significant tigation and similar risks arising from disputes ar ggulatory proceedings. Such matters are subject nany uncertainties and the outcome may be difficu- o predict. These uncertainties inherently affect the amount ar	 etel Our aduit procedures in this area included, among otners: using our own tax specialists to evaluate the tax strategie that the Bank expects successful recovery of the recognised deferred tax assets; assessing the accuracy of forecast future taxable profits be evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with our own expectations of those assumptions derived from our knowledge of the industry and our understanding obtained during our audit; and evaluating the adequacy of the financial statement disclosures as per IAS 12 Income Tax and Bangladesi Bank guideline. How the matter was addressed in our audit set on the statu to of all significant litigation and regulatory matters. We inquired of the Group and the Bank's internal lega counsel or all significant litigation and reports. We also received formate inspected internal notes and reports. We also received formate
Iture taxable profits sufficient to utilise deductib emporary differences. We have determined this to be a key audit matter, du be the inherent uncertainty in forecasting the amount an iming of future taxable profits and the reversal of tempora ifferences where significant judgement is involved. The Group and the Bank have reported net deferred to sets to totalling BDT 833 million (2018: BDT 1,043 million) and BDT 829 million (2018: BDT 1,043 million (2018: BDT 1,043 million) (2018: BDT 1,043 million (2018: B	 term addit procedures in this area included, among others: using our own tax specialists to evaluate the tax strategie that the Bank expects successful recovery of the recognised deferred tax assets; assessing the accuracy of forecast future taxable profits be evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with our own expectations of those assumptions derived from our knowledge of the industry and our understanding obtained during our audit; and evaluating the adequacy of the financial statement disclosures as per IAS 12 Income Tax and Bangladesi Bank guideline. How the matter was addressed in our audit to balance during our audit; and we opticate an understanding of the Group and the Bank' divey controls over the legal compliance. It inquired to management to obtain their view on the statu to of all significant litigation and regulatory matters. We inquired of the Group and the Bank's internal lega counsel for all significant litigation and regulatory matters. We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and testing and the state of onternal logal counsel.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

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

Management is responsible for the preparation of the consolidated financial statements of the Group and also separate financial statements of the Bank that give a true and fair view in accordance with IFRSs as explained in oute 2.1, and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

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

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements

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

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

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

 Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are
appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.

• Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

• Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern

 Evaluate the overall presentation, structure and content of the consolidated and separate financial statements including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

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

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

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

Report on other Legal and Regulatory Requirement

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

(i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

(ii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements exciton in forming the above opinion on the consolidated financial statements of the Group and the separate financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls for the financial statements and internal control:

(a) internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in the nents appeared to be materially adequate;

(b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Bank and its related entities.

(iii) financial statements for the period ended 31 December 2019 of two subsidiaries namely City Brokerage Limited and City Bank Capital Resources Limited have been audited by S.F. Ahmed & Co, Chartered Accountants and other two subsidiaries namely CBL Money Transfer Sdn. Bhd. and City Hong Kong Limited have been audited by New York Statement Statement (Statement Statement Stateme Nasharuddin Wong & Co, Chartered Accountants and Akin CPA Limited, Certified Public Accountants respectively and have been properly reflected in the consolidated financial statements;

(iv) in our opinion, proper books of accounts as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;

(v) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements

(vi) the consolidated balance sheet and consolidated profit and loss account together with the annexed notes dealt with by the report are in agreement with the books of account and returns;

(vii) the expenditures incurred by the bank were for the purpose of the Bank's business for the year:

(viii) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;

(ix) adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery; (x) the information and explanations required by us have been received and found satisfactory;

- (xi) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 4,831 person hours; and
- (xii) Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has been maintained adequately during the year

The engagement partner on the audit resulting in this independent auditor's report is Ali Ashfaq.



Consolidated Profit and Loss Account for the year ended 31 December 2019

38 39

40

41

46

Commission, exchange and brokerage Other operating income Total operating income (A)

Operating expenses

Salaries and allowances Rent, taxes, insurance, electricity, etc. Legal expenses Legal expenses Postage, stamp, telecommunication, etc. Stationery, printing, advertisements, etc. Chief executive's salary and fees Directors' 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 Provision for diminution in value of investments Other provision Total provision (D) Total profit before tax (E = C+D) Provision for taxation (F) 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 Retained surplus for the year Earnings per share (EPS)

2,635,158,749 2,224,721,063 3,390 2,635,162,139 2,224,726,816 657,918,701 870.984.682 8/0,984,682 1,353,736,381

<u>2018</u> Taka

22,970,784,588

2,151,048,490 3,614,288,792

5,011,270,092 1,111,172,672 61,259,435 109,851,388 270,781,634 18,624,195 4,129,637 2,232,102 1,144,618,525 1,927,978,055

(165,977,52 (16,489,23

 1,987,642,988
 1,660,872,312

 8,071,731,260
 7,426,209,594

 18,982,956,203
 16,656,373,985

 2,261,306,283
 1,147,197,018,058

 10,374,788,961
 9,661,917,737

 8,608,167,242
 6,994,456,247

(2,599,940,627) (1,814,848,869)

 70,632,584]
 (313,966,186)

 (2,601,773,105)
 (2,311,281,817)

 6,006,394,137
 4,683,174,430

(3,161,628,378) (2,392,975,570)

(209.603.620) (65.472.044 (3,371,231,998) (2,458,447,614 2,635,162,139 2,224,726,816

6.447.575.845

569,270,621 48,751,265

48,751,265 91,976,013 258,473,602 18,960,006 4,833,773 2,581,060 1,671,060,493

(41,344,313) (31,120,749)

The annexed notes 1 to 53 form an integral part of these financial statements

M. A d. Iked. Join-As per our report of same

Dhaka, 22 June 2020

Rahman Rahmon Hug Rahman Rahman Hug Chartered Acco

Consolidated Statement of Changes in Equity for the year ended 31 December 2019

Attributable to the equity holders of the Bank									Non	Total equity
	Paid up	Statutory	Share	General	Revaluation	Dividend	Surplus in	Total	controllina	
Particulars	capital	reserve	premium	reserve	gain/(loss) on	equalisation	profit and loss		interest	
			Share		investments	reserve	account			
			Premium							
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Balance as at 1 January 2019	9,679,872,970	8,001,559,112	1,504,388,797	11,394,928	3,120,268,820	530,786,631	2,068,909,234	24,917,180,492	104,416	24,917,284,908
Surplus/(deficit) on account of revaluation of investments		-			(2,429,869,963)		-	(2,429,869,963)		(2,429,869,963)
Currency translation differences		-	-				3,128,569	3,128,569		3,128,569
Net profit/(loss) for the year							2,635,158,749	2,635,158,749	3,390	2,635,162,139
Dividend (Cash)		-	-				(586,365,580)	(586,365,580)		(586,365,580)
Dividend (Bonus Share)	483,993,640						(483,993,640)			
Appropriation made during year		657,918,701					(657,918,701)			
Balance as at 31 December 2019	10,163,866,610	8,659,477,813	1,504,388,797	11,394,928	690,398,857	530,786,631	2,978,918,631	24,539,232,267	107,806	24,539,340,073

	Attributable to the equity holders of the Bank								Non	Total equity
	Paid up	Statutory	Share	General	Revaluation	Dividend	Surplus in	Total	controlling	
Particulars	capital	reserve	premium	reserve			profit and loss		interest	
			Share		investments	Reserve	account			
		T .1.	Premium	Tile		7.1.	T .1	T .1	7 .1	Tala
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Balance as at 1 January 2018	9,218,926,640	7,130,574,430	1,504,388,797	11,394,928	4,836,833,676	530,786,631	2,946,080,404	26,178,985,506	100,506	26,179,086,012
Surplus/(deficit) on account of revaluation of investments	-				(1,716,564,856)		-	(1,716,564,856)	-	(1,716,564,856)
Currency translation differences			-			-	(1,555,244)	(1,555,244)	-	(1,555,244)
Net profit/(loss) for the year							2,224,721,063	2,224,721,063	5,753	2,224,726,816
Adjustment for inter company (cash dividend receipts)						.	93,998,157	93,998,157		93,998,157
Dividend (Cash)			-			-	(1,862,404,133)	(1,862,404,133)	(1,843)	(1,862,405,976)
Dividend (Bonus Share)	460,946,330						(460,946,330)			-
Appropriation made during year		870,984,682					(870,984,682)			
Balance as at 31 December 2018	9,679,872,970	8,001,559,112	1,504,388,797	11,394,928	3,120,268,820	530,786,631	2,068,909,234	24,917,180,492	104,416	24,917,284,908
The annexed notes 1 to 53 form an integral part of these fi	nancial statemen	ts.								

Consolidated Cash Flow Statement for the year ended 31 December 2019 2019 <u>2018</u>

		Note	Taka	Taka
A)	Cash flows from operating activities Interest receipts/investment income receipts in cash		27,072,335,941	22,125,651,703
	Interest payments/profit paid on deposits			(13,589,889,258)
	Dividend receipts		384,496,515	511,735,328
	Fees and commission receipts in cash Recoveries of loans previously written-off	16.a.1	2,382,319,861 228,668,430	2,336,622,324 325,045,335
	Cash payments to employees		(5,381,629,988)	(4,694,426,596)
	Cash payments to suppliers Income taxes paid		(172,559,506)	
	Receipts from other operating activities	42	3,976,975,042	3,349,017,666
	Payments for other operating activities Cash generated from operating activities before changes in	43	(4,027,729,653)	(3,677,665,275)
	operating assets and liabilities (i)		4,743,659,517	4,587,710,847
	Increase/decrease in operating assets and liabilities			
	Loans and advances to customers	44	(15,902,779,730)	
	Other assets Deposits from other banks/borrowings	44	(2,229,942,006)	(338,101,611)
	Deposits from customers	45	46,612,617,580	
	Other liabilities Cash generated from operating assets and liabilities (ii)	45	1,598,437,652 8,943,718,999	(92,201,409) 9,245,284,177
	Net cash flow from operating activities (i+ii)		13,687,378,516	13,832,995,024
B)	Cash flows from investing activities			
	Proceeds from sale of securities		(127,809,642)	(1,446,144,187)
	Payment for purchase of securities Purchase/sale of property, plant and equipment		(5,457,509,960) (832,873,646)	5,151,391,225 (1,132,507,638) 2,572,739,400
	Net cash used in investing activities		(6,418,193,248)	2,572,739,400
C)	Cash flows from financing activities			
	Issuance of 3rd tier-II subordinated bond Redeemed of 1st tier-II subordinated bond		400,000,000	3,800,000,000
	Receipts for issue of ordinary shares		-	(2,250,000,000)
	Dividend paid		(586,365,580)	(1,768,407,546)
	Net cash from financing activities		(186,365,580)	(218,407,546)
D)	Net increase in cash and cash equivalents (A+B+C)		7,082,819,688	16,187,326,878
E)	Effects of exchange rate changes on cash and cash equivalents		1,342,089,070	1,237,015,043
F)	Cash and cash equivalents at beginning of the year		57,359,976,956	39,935,635,035
-			· · ·	
G)	Cash and cash equivalents at end of the year (D+E+F)		65,784,885,715	57,359,976,956
Cas	sh and cash equivalents at end of the year consists of:		0 400 000 447	5 400 445 000
	Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)		6,136,396,417 19,776,258,104	5,423,445,923 14,016,977,760
	(including foreign currencies)			29 409 294 042
	Balance with other banks and financial institutions Money at call and short notice		23,445,479,265 89,379,167	28,498,384,942 89,379,167
	Government securities		16,337,372,762	9,331,789,165
			65,784,885,715	57,359,976,956
The	annexed notes 1 to 53 form an integral part of these financial state	ments		
	с ,			
	Balance Sheet as at 31 Dece		019	
			019 <u>2019</u>	<u>2018</u>
PRO				<u>2018</u> Taka
PR(Cas	Balance Sheet as at 31 Decer OPERTY AND ASSETS	nber 20	<u>2019</u>	
Cas In I	Balance Sheet as at 31 Decer DPERTY AND ASSETS inh nand (including foreign currencies)	nber 20	<u>2019</u>	
Cas In I Bal	Balance Sheet as at 31 Decer DPERTY AND ASSETS sh nand (including foreign currencies) ance with Bangladesh Bank and its agent bank (s)	Note 4.a.1	2019 Taka 6,130,572,909	<u>Taka</u>
Cas In I Bal (ind	Balance Sheet as at 31 Decer DPERTY AND ASSETS sh nand (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) cluding foreign currencies)	mber 20 <u>Note</u> 4.a.1 4.a.2	<u>2019</u> <u>Taka</u>	<u>Taka</u>
Cas In I Bal (ind Bal	Balance Sheet as at 31 Decer DPERTY AND ASSETS in and (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) cluding foreign currencies) ance with other banks and financial institutions	Note 4.a.1	2019 Taka 6,130,572,909 19,776,258,104 25,906,831,013	Taka 5,418,430,686 14,016,977,760 19,435,408,446
Cas In F Bal (inc Bal	Balance Sheet as at 31 Decer DPERTY AND ASSETS sh nand (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) cluding foreign currencies)	mber 20 <u>Note</u> 4.a.1 4.a.2	2019 Taka 6,130,572,909 19,776,258,104 25,906,831,013 18,731,082,702 4,305,212,819	<u>Taka</u> 5,418,430,686 14,016,977,760 19,435,408,446 27,353,384,864 (100,797,998)
Cas In I Bal (ind Bal In I	Balance Sheet as at 31 Decer DPERTY AND ASSETS sh nand (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) bluding foreign currencies) ance with other banks and financial institutions Bangladesh tside Bangladesh	nber 20 <u>Note</u> 4.a.1 4.a.2 5.a	2019 Taka 6,130,572,909 19,776,258,104 25,906,831,013 18,731,082,702 4,305,212,819 23,036,295,521	Taka 5,418,430,686 14,016,977,760 19,435,408,446 27,353,384,864 (100,797,998) 27,252,586,866
Cas In H Bal (ind Bal In H Ou Mor	Balance Sheet as at 31 Decer DPERTY AND ASSETS sh hand (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) cluding foreign currencies) ance with other banks and financial institutions Sangladesh tside Bangladesh hey at call and short notice	nber 2 <u>Note</u> 4.a.1 4.a.2 5.a 6	2019 Taka 6,130,572,909 19,776,258,104 25,906,831,013 18,731,082,702 4,305,212,819	<u>Taka</u> 5,418,430,686 14,016,977,760 19,435,408,446 27,353,384,864 (100,797,998)
Cas In F Bal (ind Bal In F Ou Mor Inve Go	Balance Sheet as at 31 Decer DPERTY AND ASSETS sh and (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) Juding foreign currencies) ance with other banks and financial institutions Bangladesh tside Bangladesh tside Bangladesh ney at call and short notice estments verment	nber 20 <u>Note</u> 4.a.1 4.a.2 5.a	2019 Taka 6,130,572,909 19,776,258,104 25,906,831,013 18,731,082,702 4,305,212,819 23,036,255,521 89,379,167 36,085,210,195	Taka 5,418,430,686 14,016,977,760 19,435,408,446 27,353,384,864 (100,797,998) 27,252,586,866 89,379,167 23,636,105,055
Cas In F Bal (ind Bal In F Ou Mor Inve Go	Balance Sheet as at 31 Decer DPERTY AND ASSETS in and (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) cluding foreign currencies) ance with other banks and financial institutions angladesh tside Bangladesh ney at call and short notice setments	nber 2 <u>Note</u> 4.a.1 4.a.2 5.a 6	2019 Taka 6,130,572,909 19,776,258,104 25,906,831,013 18,731,082,702 4,305,212,819 23,036,295,521 89,379,61 3,366,294,433 3,366,294,433	Taka 5,418,430,686 14,016,977,760 19,435,408,446 (10,797,998) 27,252,586,866 89,379,167 23,636,105,055 4,245,929,247
Cas In I Bal In I Ou Mor Go Oth	Balance Sheet as at 31 Decer DPERTY AND ASSETS sh and (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) Juding foreign currencies) ance with other banks and financial institutions Bangladesh tside Bangladesh tside Bangladesh ney at call and short notice estments verment	nber 2 <u>Note</u> 4.a.1 4.a.2 5.a 6	2019 Taka 6,130,572,909 19,776,258,104 25,906,831,013 18,731,082,702 4,305,212,819 23,036,295,521 89,379,167 3,366,294,433 39,451,504,628	Taka 5,418,430,686 14,016,977,760 19,435,408,446 27,353,384,864 (100,797,998) 27,252,586,866 89,379,167 23,636,105,055 4,245,929,247 27,882,034,302
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Cass In I Bal In I Ou Go Ott Loa Bill	Balance Sheet as at 31 Decer DERTY AND ASSETS sh and (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) cluding foreign currencies) ance with other banks and financial institutions angladesh tside Bangladesh ney at call and short notice sstments vermment ters uns and advances/investments ans, cash credits, overdrafts, etc./investments s purchased and discounted ad assets including premises, furniture and fixtures	Note 4.a.1 4.a.2 5.a 6 7.a 8.a 9 10.a	2019 Taka 6,130,572,909 19,776,258,104 25,906,831,013 18,731,082,702 4,305,212,819 23,036,295,521 89,379,167 36,605,210,195 3,366,294,433 39,451,504,628 244,204,761,679 2,738,889,044 246,943,650,723 5,675,246,085	Taka 5,418,430,686 14,016,977,760 19,435,408,446 27,353,384,864 (100,797,998) 27,252,586,866 89,379,167 23,636,105,055 3,310,631,492 23,391,469,451 3,519,386,471
Cass In I Ball In I Ou Mon Invo Go Ott Loa Bill Fixe Oth	Balance Sheet as at 31 Decer DPERTY AND ASSETS sh and (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) Juding foreign currencies) ance with other banks and financial institutions Bangladesh tside Bangladesh hey at call and short notice astments verment ters uns and advances/investments ans, cash credits, overdrafts, etc./investments s purchased and discounted ed assets including premises, furniture and fixtures er assets	Note 4.a.1 4.a.2 5.a 6 7.a 8.a 9 10.a 11.a	2019 Taka 6,130,572,909 19,776,258,104 25,906,831,013 18,731,082,702 4,305,212,819 23,036,295,521 89,379,167 3,366,294,433 39,451,504,628 244,204,761,679 2,738,889,044] 244,943,650,723 5,675,246,085 12,433,741,210	Taka 5,418,430,686 14,016,977,760 19,435,408,446 27,353,384,864 (100,797,998) 27,252,586,866 89,379,167 23,636,105,055 4,245,929,247 27,882,034,302 228,080,837,959 3,310,631,492 231,391,469,451 3,519,386,471 14,176,321,705
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Cass Ball (ind Ball In I Ou Ball In I Ou Dou Dou Tot: Loa Bill Tier Bor Cult Bill Sait Site Site Site Site Site Site Site Si	Balance Sheet as at 31 Decer DEFERTY AND ASSETS The nand (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) cluding foreign currencies) ance with other banks and financial institutions angladesh tside Bangladesh ney at call and short notice assiments vernment ters ins and advances/investments ans, cash credits, overdrafts, etc./investments s purchased and discounted ad assets including premises, furniture and fixtures er assets al assets BILITIES AND CAPITAL bilities -II subordinated bond rowings from other banks, financial institutions and agents posits and other accounts s payable vings bank deposits	mber 21 <u>Note</u> 4.a.1 4.a.2 5.a 6 7.a 8.a 9 10.a 11.a 12 13 14.a	2019 Taka 6,130,572,909 19,776,258,104 25,906,831,013 18,731,082,702 4,305,212,819 23,036,295,521 89,379,167 33,062,294,433 39,451,504,628 244,204,761,679 2,738,889,044 246,943,650,723 5,675,246,085 12,433,741,210 1,152,338,991 354,688,987,338 9,200,000,000 44,168,290,655	Taka 5,418,430,686 14,016,977,760 19,435,408,446 27,353,384,864 (100,797,998) 27,252,586,866 89,379,167 23,636,105,055 4,245,929,247 27,882,034,302 228,080,837,959 3,310,631,492 231,391,469,451 1,176,321,705 1,033,701,289 324,780,287,696 8,800,000,000 60,453,052,237 27,589,302,759 1,521,442,000
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The key audit matter	How the matter was addressed in our audit			Kahma	n Kahmon Hugg
Our audit procedures have a focus on IT systems and	We tested the design and operating effectiveness of the	Dhaka, 22 June 2020			nan Rahman Hug
	Bank's IT access controls over the information systems that	Dilaka, 22 Julie 2020		Cha	rtered Accountants
	are critical to financial reporting. We tested IT general controls			Cild	relea Accountante
		Consolidated Balance Sheet as at 3	1 Dece	mber 2019	
	(logical access, changes management and aspects of IT				
	operational controls). We have performed audit procedures to			<u>2019</u>	<u>2018</u>
	ensure that requests for access to systems were appropriately	PROPERTY AND ASSETS	Note	<u>Taka</u>	<u>Taka</u>
	reviewed and authorised. We tested the Bank's periodic review				
ve have focused on user access management,	of access rights. We also inspected requests of changes to	Cash		0 400 000 447	E 400 44E 000
		In hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)	4	6,136,396,417	5,423,445,923
			1.0.0	19,776,258,104	14,016,977,760
hat manual with automated control and automated	interfaces, configuration and other application layer controls	(including foreign currencies)	4.a.2	25,912,654,521	19,440,423,683
controls are operating effectively.	identified as key to our audit.	Balance with other banks and financial institutions	5	25,912,054,521	19,440,423,003
1 5 ,	identified as key to our addit.	In Bangladesh	5	19,084,846,966	27,798,009,404
	In addition, we understood where relevant, changes were made	Outside Bangladesh		4,360,632,299	700,375,538
		Odtaide Daligiadean		23 445 479 265	28,498,384,942
	to the IT landscape during the audit period and tested those	Money at call and short notice	6	23,445,479,265 89,379,167	89,379,167
Deserve hills of investor and in subsidiaries by t	changes that had a significant impact on financial reporting.	Investments	7		
5. Recoverability of investments in subsidiaries by t	ne Bank	Government	•	36.085.210.195	23.636.105.055
See note no. 3.3.2 and 11.a.1 to the financial statements	s. How the matter was addressed in our audit	Others		36,085,210,195 7,563,438,277	9,852,115,182
The key audit matter	We have reviewed management's analysis of impairment				33,488,220,237
wheidiarian namely City Prekarage Limited City Park	assessment and recoverable value calculation of subsidiaries	Loans and advances/investments	8		
		Loans, cash credits, overdrafts, etc./investments		245,024,807,640	228,564,323,030
Capital Resources Limited, CBL Money Transfer Sdn.		Bills purchased and discounted		2 752 926 612	3 310 631 492
3hd. and City Hong Kong Limited as at 31 December				247,777,734,252	231,874,954,522
2019 the carrying value of these investment is BDT	We have analysed the appropriateness of the value in use	Fixed assets including premises, furniture and fixtures	10	247,777,734,252 6,299,251,389 8,627,907,980	3,989,868,437
086 million	model, the key assumptions used in the model, the reasonably	Other assets	11	8,627,907,980	8,525,506,505
,	possible alternative assumptions, particularly where they had	Non-banking assets	12	1,152,338,991	1,033,701,289 326,940,438,782
he Bank is required to perform impairment test of	the most impact on the value in use calculation.	Total assets		356,953,394,037	326,940,438,782
nvestment in subsidiary when impairment indication					
exists. The impairment testing is considered to be a		LIABILITIES AND CAPITAL			
ey audit matter due to the complexity and judgements					
		Liabilities			
equired in determining the assumptions to be used to		Tier-II subordinated bond	13	9,200,000,000	8,800,000,000
stimate the recoverable amount which is higher of fair		Borrowings from other banks, financial institutions and agents	14	45,147,496,824	61,249,736,296
alue less costs to sell and value in use.		Deposits and other accounts	15		
		Current deposits and other accounts		40,869,697,059	27,381,535,632
Aanagement has conducted impairment assessment		Bills payable		1,884,096,479	1,521,442,000
and calculated recoverable value of all its subsidiaries		Savings bank deposits		46,367,253,617	44,278,439,530
n accordance with IAS 36.		Fixed deposits		157,319,657,916	131,679,045,353
		Bearer certificate of deposit		-	
. Recognition of interest income from loans and ad	vances	Other liebilities	16	246,440,705,071 31,625,852,069	204,860,462,516 27,112,955,062
See note no 26 to the financial statements.		Other liabilities Total liabilities	10	31,625,852,069	27,112,955,062
he key audit matter	How the matter was addressed in our audit			332,414,053,964	302,023,153,874
	We tested the design and operating effectiveness of key	Capital/shareholders' equity	47.0	40,400,000,040	0 070 070 070
nfluence on financial statements.	controls over recognition and measurement of interest on	Paid up capital Statutory reserve	17.2 18	10,163,866,610 8,659,477,813	9,679,872,970 8,001,559,112
	loans and advances.		19	0,009,477,013	
Recognition and measurement of interest income has		Share premium Dividend equalisation reserve	19	1,504,388,797	1,504,388,797 530,786,631
nvolvement of complex IT environment.	We performed test of operating effectiveness on automated	Other reserve	20	701,793,785	2 121 662 749
1	control in place to measure and recognise interest income.	Surplus in profit and loss account	20 21 22	2,978,918,631	3,131,663,748 2,068,909,234
Ve identify recognition of interest income from loans		Total shareholders' equity	22	24,539,232,267	24,917,180,492
	We have also performed substantive procedure to check	Non controlling interest	23	107,806	104 416
	whether interest income is recognised completely and	Total equity	25	24 539 340 073	24 917 284 908
herefore there is an inherent risk of fraud and error in		Total liabilities and shareholders' equity		24,539,340,073 356,953,394,037	104,416 24,917,284,908 326,940,438,782
	accurately .	Total habilities and shareholders' equity		000,000,004,001	020,040,400,102
ecognition of interest by management to meet specific	We assessed the appropriateness and presentation of	OFF-BALANCE SHEET ITEMS			
argets or expectations.					
	disclosure against relevant accounting standards and	Contingent liabilities			
	Bangladesh Bank guidelines.	Acceptances and endorsements		51,796,238,358	75,254,746,099
B. Cash in hand		Letters of guarantee	24.1	11,763,748,842	12,725,190,853
See note no 4.a.1 to the financial statements.	How the matter was addressed in our audit	Irrevocable letters of credit	24.2	29,545,447,726	23,273,124,173
The key audit matter	We obtained an understanding, evaluated the design and	Bills for collection	24.3	7,915,163,524	7,575,806,178
		Other contingent liabilities for ECA financing		12,152,921,351	3,090,178,860
City Bank Limited. Custodians of vault are responsible	operating ellectiveness of controls over cash in hand.	Total		113,173,519,801	121,919,046,163
or security and reconciliation of cash movement at	We have visited the branches on a sample basis to perform				
pranches and Alternative Distribution Channel.		Other commitments			
	substantive procedures on physical existence of cash in hand.	Documentary credits and short term trade-related transactions			
Ve have identified cash in hand as key audit matters	We approad the entropyinteness of displacture against relevant	Forward assets purchased and forward deposits placed	24.4	5,224,685,808	13,829,048,186
lue to its decentralised control which increase the	We assessed the appropriateness of disclosure against relevant	Undrawn note issuance and revolving underwriting facilities		-	-
kelihood of misappropriations of cash in hand.	accounting standards and Bangladesh Bank guidelines.	Undrawn formal standby facilities, credit lines and other commitments		-	-
		Other commitments		-	40.000.040.400
Other Matter		Total		<u>5,224,685,808</u> 118,398,205,609	13,829,048,186 135,748,094,349
The second lighted for an eight statements of the Original second	d also assume for an initial statements of the Doub on at and for	Total Off-Balance Sheet items including contingent liabilities		118,398,205,609	135,748,094,349
	also separate financial statements of the Bank as at and for				
	other auditor who expressed an unmodified opinion on those				
tatements on 17 April 2019.		The annexed notes 1 to 53 form an integral part of these financial state	ements.		
Other Information					
Annagement is reasonable for the other information	The other information comprises the information in-luded in	Δ. Δ. Δ. Δ		\sim	11
	The other information comprises the information included in	$m, M \sim N M d$	nom-	(4
	ed and separate financial statements and our auditor's report	Managing Director & CEO Director Director	ector		airman
hereon. The Annual Report is expected to be made ava	allable to us after the date of this auditor's report.		setor		
Sur eninion on the concelled to the second of the	statements does not sover the atheninformation and we have			As per our rep	ort of same date.
	statements does not cover the other information and we do not	v		_	
express any form of assurance conclusion thereon.				\mathcal{O}	71 11

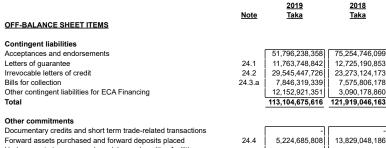
Dhaka, 22 June 2020

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the consolidated and separate financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

Rahman Rahman Hug Rahman Rahman Hug Chartered Accountants



Financial Statements as at and for the year ended 31 December 2019



Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Other commitments Total 118,329,361,424 135,748,094,349 Total Off-Balance Sheet items including contingent liabilities

The annexed notes 1 to 53 form an integral part of these financial statements

Dhaka, 22 June 2020

Rahman Rahmon Hug Rahman Rahman Hug Chartered Accountant

13,829,048,186

5,224,685,808

Profit and Loss Account for the year ended 31 December 2019

	Note	<u>2019</u> Taka	<u>2018</u> Taka
Interest income/profit on investments	26.a	26,819,239,518	22,916,894,717
Interest paid/profit shared on deposits and borrowings etc.	27.a	(15,987,236,351)	(13,716,355,902)
Net interest income/profit on investments		10,832,003,167	9,200,538,815
Investment income	28.a	2,086,159,974	1,842,359,857
Commission, exchange and brokerage	29.a	3,380,963,967	3,254,028,220
Other operating income	30.a	1,985,585,042	1,656,683,530
		7,452,708,983	6,753,071,607
Total operating income (A)		18,284,712,150	15,953,610,422
Salaries and allowances	31	5,247,455,559	4,835,648,658
Rent, taxes, insurance, electricity, etc.	32.a	517,834,384	995,738,472
Legal expenses	33.a	46,008,027	59,573,011
Postage, stamp, telecommunication, etc.	34.a	85,291,432	103,412,042
Stationery, printing, advertisements, etc.	35.a	235,989,626	244,899,590
Chief executive's salary and fees	36	18,960,006	18,624,195
Directors' fees	37.a	1,640,000	1,746,000
Auditors' fees		1,770,000	1,770,000
Depreciation and repair of Bank's assets	38.a	1,599,749,332	1,112,883,922
Other expenses	39.a	2,242,861,796	1,900,121,612
Total operating expenses (B)		9,997,560,162	9,274,417,501
Profit before provision (C = A-B)		8,287,151,988	6,679,192,921
Provision for loans and advances/investments	40.a	(2,585,079,302)	(1,841,325,799)
Provision for off-balance sheet exposures		(41,344,313)	(165,977,525)
Provision for diminution in value of investments	40.b	-	(3,000,000)
Other provision	40.c	70,632,584	(313,966,186)
Total provision (D)		(2,555,791,031)	(2,324,269,510)
Total profit before taxes (E = C+D)		5,731,360,957	4,354,923,411
Provision for taxation (F)	41.a		
Current tax expense		(3,045,860,580)	(2,271,498,375)
Deferred tax income/(expense)		(213,860,419)	(65,494,416)
Total provision for tax		(3,259,720,999)	(2,336,992,791)
Net profit after tax (G = E+F)		2,471,639,958	2,017,930,620
Appropriations			
Statutory reserve		657,918,701	870,984,682
General reserve			
		657,918,701	870,984,682

Retained surplus for the yea Earnings per share (EPS)

The annexed notes 1 to 53 form an integral part of these financial statements

Managing Director & CEO Director Director

Dhaka, 22 June 2020

For the year ended 31 December 2018

Statement of Changes in Equity for the year ended 31 December 2019

46.a

Particulars	Paid-up capital	Statutory	Share	General	Revaluation	Dividend	Surplus in	Total equity
		reserve	premium	reserve	gain/(loss) on	equalisation	profit and loss	
	Tala	Tala	Taka	Tala	investment	reserve	account	Taka
	Taka	Taka	Така	Taka	Taka	Taka	Taka	Така
Balance as at 1 January 2019	9,679,872,970	8,001,559,112	1,504,388,797	11,394,928	1,819,067,648	530,786,631	2,882,856,744	24,429,926,829
Surplus/(deficit) on account of revaluation of investments		-		-	(899,564,832)	-		(899,564,832)
Net profit for the year					-	-	2,471,639,958	2,471,639,958
Dividend (Cash)		-		-	-	-	(586,365,580)	(586,365,580
Dividend (Bonus Share)	483,993,640						(483,993,640)	
Appropriation made during year		657,918,701		-	-	-	(657,918,701)	
Balance as at 31 December 2019	10,163,866,610	8,659,477,813	1,504,388,797	11,394,928	919,502,816	530,786,631	3,626,218,781	25,415,636,375

Notes to the Financial Statements as at and for the year ended 31 December 2019

Reporting entity - The Bank and its activities Legal Status and nature of the entity 1.1

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 121 (2018:120) branches and 11 (2018: 11) SME/Agri branches in Bangladesh as at 31 December 2019. The Bank had no overseas branches as at 31 December 2019. Out of the above 132 branches, I 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 343 (2018: 338) ATMs as at 31 December 2019. The Bank was listed with Dhaka Stock Exchange Limited on Childrenge Stock Exchange Limited as a nublic/lity traded company on 03 Experimery 1987 and 27 December 2019. and Chittagong Stock Exchange Limited as a publicly traded company on 03 February 1987 and 27 Decembe 1995. It is operating as City Group with it's four subsidiaries.

The registered office of the Bank is located at 136, Bir Uttam Mir Shawkat Sarak (Gulshan Avenue), Gulshan-2, Dhaka-1212.

The consolidated financial statements of the Bank as at and for the year ended 31 December 2019 comprise the Bank and its subsidiaries (collectively the 'Group' and individually 'Group entities').

Principal activities of the Bank 1.2

The principal activities of the Bank are to provide wide array of financial products (loans and deposits) and services that includes all kinds of conventional and Islamic banking services to its customers. It offers commercial banking, consumer banking, trade services, cash management, treasury, SME, retail, custodial and clearing services to its customers. These activities are conducted through its branches, SME/Agri branches, islamic windows and vibrant alternative delivery channels (ATM booths, internet banking) in Bangladesh. City Touch Digital Banking Service is the bank's flagship product to provide internet based banking solutions. City Touch offers online banking facilities like - fund transfer to utility bills payment, buying air tickets, paying bills of mobile phones, credit cards, and insurance premiums and then tracking of accounts and even shopping from over 100 retailers. City Touch is integrated with bKash payment system as well. The Bank also provides off-shore banking services through its Off-Shore Banking Units (OBU) and islami banking services through its Islamic Bank branch

1.3 Offshore Banking

Offshore Banking Unit (OBU) is a separate business unit of the Bank, operates its business through a separate counter as governed under the rules and guidelines vide Bangladesh Bank's letter reference no. BRPD(P-3)744(101)/2010-4129 dated 10 November 2009 and a Policy for Offshore Banking Operation issued by Bangladesh Bank through BRPD circular no. 02, dated 25 February 2019 and BRPD circular letter no. 09, dated 27 May 2019. It gives loans (on and off-balance sheet exposures) and takes deposits in freely convertible foreign currencies to and from person/institution not resident in Bangladesh and Type-A (wholly foreign owned) units in EPZs in Bangladesh. It also gives long term loans to industrial units outside EPZs and Type-B and Type-C industrial units within the EPZs subject to compliance by the industrial units with the guidelines of Bangladesh Investment Development Authority (BIDA) and Bangladesh Bank. Besides, this unit provides bill discounting/financing facilities accepted by Authorised Dealer (AD) in Bangladesh against usance LCs in accordance with Bangladesh Bank (BB) guidelines. Separate financial statements of Off-Shore Banking Units are shown in Annexures J(1) and J(2).

1.4 Islamic Banking

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 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 I(1) and I(2).

Custodian Service 1.5

The Bank obtained permission to work as a security custodian from Bangladesh Securities and Exchange Commission vide its certificate no. SC-09/2009, dated 17 June 2009 under the Securities and Exchange Commission (Securities Custodian Service) Rules 2003, Financial performance of Security Custodial Services the requirement u/s 10(2) of Security Custodial Services Rules 2003. The due certificate from external auditors has been obtained on internal control and financial statements in Security custodial operations of the Bank.

1.6 Subsidiaries of the Bank

The Bank has four subsidiaries. All of them have been in operations on the reporting date. These are City Brokerage Limited, City Bank Capital Resources Limited , CBL Money Transfer Sdn. Bhd. and City Hong Kong Limited. Detail of the subsidiaries have been presented in note no. 1.6.1 to 1.6.4.

1.6.1 City Brokerage Limited

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 of 4 August 2009 which was subsequently separated from the Bank on 15 November 2010. On 31 December 2019 the Bank held 99.9963% shares of the company.

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

1.6.2 City Bank Capital Resources Limited

City Bank Capital Resources Limited (CBCRL) was incorporated in Bangladesh as a private limited company on 17 August 2009 vide registration co. C-79188/09 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 2019 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

1.6.3 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 10% shares of CMTS ultrately and the company became and started as subsidiary of the Bank since 5 August 2013. On 31 December 2019 the Bank held 100% shares of CMTS.

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

1.6.4 City Hong Kong Ltd

Citv Hong Kong Limited ("the Company") is incorporated and domiciled in Hong Kong and has its registered office and principal place of business at Units 904 & 906, 9th Floor, Austin Tower, Nos. 22-26 Austin Avenue, Tsimshatsui, Kowloon, Hong Kong, City Hong Kong Limited is a fully owned (100% shares) subsidiary of The City Bank Limited established at the end of 2019 to facilitate international trade business through advising letter of credits, handling documentary collections and bill financing (discounting) against letters of credit.

The financial statements of City Hong Kong Ltd, audited by Akin CPA Limited, Certified Public Accountants, have been enclosed in Appendix D

Basis of Preparation

2.

iii) Revaluation gain/loss on government securities

IFRS: Government securities refer primarily various debt instruments which include both bonds and bills. As per requirements of IFRS 9 Financial Instruments, bonds can be categorised as "Amortised Cost (AC)" or "Fair Value Through Profit or Loss (FVTPL)" or "Fair Value through Other Comprehensive Income (FVOCI)". Bonds designated as Amortised Cost are measured at amortised cost method and interest income is recognised through profit and loss account. Any changes in fair value of bonds designated as FVTPL is recognised in profit and loss account. Any changes in fair value of bonds designated as FVOCI is recognised in other reserve as a part of equity.

As per requirements of IFRS 9, bills can be categorised either as "Fair Value Through Profit or Loss (FVTPL)" or "Fair Value through Other Comprehensive Income (FVOCI)". Any change in fair value of bills is recognised in profit and loss or other reserve as a part of equity respectively.

Bangladesh Bank: According to DOS circular no. 5 dated 26 May 2008 and subsequent clarification in DOS circular no. 5 dated 28 January 2008, Government securities/bills are classified into Held for Trading (HFT) and Held to Maturity (HTM), 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 recognised 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 amortisation of discount is recognised in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortised and gains or losses on amortisation are recognised in other reserve as a part of equity.

Repo and reverse repo transactions iv)

IFRS: As per IFRS 9 when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo), the arrangement is treated as a I loan and the underlying asset continues to be recognised at amortised cost in the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).

Bangladesh Bank: As per Department of Off-Site Supervision (DOS) Circular letter no. 06 dated 15 July 2010 and subsequent clarification in DOS circular no. 02 dated 23 January 2013, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a normal sales transaction and the financial asset is derecognised in the seller's book and recognised in the buyer's book.

However, as per DMD circular letter no. 7 dated 29 July 2012, non primary dealer banks are eligible to participate in the Assured Liquidity Support (ALS) programme, whereby such banks may enter collateralised repo arrangements with Bangladesh Bank. Here the selling bank accounts for the arrangement as a loan, thereby continuing to recognize the asset.

V) Provision on loans and advances

IFRS: As per IFRS 9 an entity shall recognise an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 month expected credit losses that may result from default events on such loans and advances that are possible within 12 months after reporting date

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), BRPD circular no. 16 (18 November 2014), BRPD circular no.15 (27 September 2017), BRPD circular no. 1 (20 February 2018) and BRPD circular no. 3 (23 April 2019) 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. Such provision policies are not specifically in line with those prescribed by IFRS 9.

vi) Recognition of interest in suspense

IFRS: Loans and advances to customers are generally classified at amortised cost as per IFRS 9 and interest income is recognised by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently becomes credit-impaired, the entity shall apply the effective interest rate to the amortised cost of these loans and advances.

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, once a loan is classified as impaired, interest on such loans are not allowed to be recognised as income, rather the corresponding amount needs to be credited to an interest in suspense account, which is presented as a liability in the balance sheet.

vii) Other comprehensive income

IFRS: As per IAS 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 (SCI) 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 (SCI) Statement. As such the bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

viii) Financial instruments - presentation and disclosure

In several cases Bangladesh Bank guidelines categorize, recognize, measure and present financial instruments differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the financial statements.

Financial guarantees ix)

IFRS: As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtors fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value plus transaction costs that are directly attributable to the issue of the Infrancial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognised less, income recognised in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, financial guarantees such as letter of credit and letter of guarantee will be treated as off-balance sheet items. No liability is recognised for the guarantee except the cash margin. As per BRPD Circular no.01 dated 03 January 2018 and BRPD Circular no.14 dated 23 September 2012, the Bank is required to maintain provision at 1% against gross off-balance

X) Cash and cash equivalents

IFRS: Cash and cash equivalent items should be reported as cash item as per IAS 7.

Bangladesh Bank: Some highly liquid assets such as money at call and short notice, T-bills/T-bonds, prize bonds are not prescribed to be shown as cash and cash equivalents rather shown as face item in the balance sheet. However, in the cash flow statement, money at call and short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with BB and other banks.

Non-banking asse

xi)

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

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, there is a separate balance sheet item ts existed in the standard form

Rahman Rahman Hug

2.43

1,813,721,257 1,146,945,938

As per our report of same date

1.99

Particulars	Paid-up capital	Statutory reserve	Share premium	General reserve	Revaluation gain/(loss) on		Surplus in profit and loss	Total equity
	Taka	Taka	Taka	Taka	investment Taka	Reserve Taka	account Taka	Taka
Balance as at 1 January 2018	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	24,869,342,148
Surplus/(deficit) on account of revaluation of investments		-		-	(688,941,804)	-	-	(688,941,804)
Adjustment for sale of revalued assets		-		-	-	-	-	
Net profit for the year		-		-		-	2,017,930,620	2,017,930,620
Dividend (Cash)		-		-		-	(1,768,404,133)	(1,768,404,133)
Dividend (Bonus Share)	460,946,330						(460,946,330)	
Appropriation made during year	.	870,984,682					(870,984,682)	
Balance as at 31 December 2018	9,679,872,970	8,001,559,112	1,504,388,797	11,394,928	1,819,067,648	530,786,631	2,882,856,744	24,429,926,829

The annexed notes 1 to 53 form an integral part of these financial statement.

	Cash Flow Statement for the year end	ed 31 D	ecember 2019	
A)	Cash flows from operating activities	<u>Note</u>	<u>2019</u> <u>Taka</u>	<u>2018</u> <u>Taka</u>
	Interest receipts/investment income receipts in cash		26,966,625,873	22,071,761,832
	Interest payments/profit paid on deposits			(13,565,766,029)
	Dividend receipts		158,414,665	303,276,198
	Fees and commission receipts in cash Recoveries of loans previously written off	16.a.1	2,109,789,225	
	Cash payments to employees	10.a. I	228,668,430 (5,180,893,353)	
	Cash payments to suppliers		(148,661,781)	
	Income taxes paid	11.a.4	(2,684,010,570)	
	Receipts from other operating activities	42.a	3,925,581,963	
	Payments for other operating activities Cash generated from operating activities before changes in	43.a	(3,897,769,299)	(3,471,855,900)
	operating assets and liabilities (i)		4,579,155,286	4,427,230,790
			-,,,	.,,,
	Increase/decrease in operating assets and liabilities		(45 550 404 070)	
	Loans and advances to customers Other assets	44.a	(15,552,181,272)	(34,795,609,666) (388,664,446)
	Deposits from other banks/borrowings	44.a	(21,317,136,606)	
	Deposits from customers		46,565,840,903	
	Other liabilities	45.a	541,781,906	
	Cash generated from operating assets and liabilities (ii)		9,820,902,994	8,843,346,781
	Net cash from operating activities (i+ii)		14,400,058,280	13,270,577,571
B)	Cash flows from investing activities			
	Proceeds from sale of securities		(6,546,602)	5,391,085,739
	Payment for purchase of securities		(5,457,509,960)	
	Purchase/sale of property, plant and equipment Investment in subsidiaries		(724,216,352) (35,879,708)	
	Net cash (used in)/generated from investing activities		(6,224,152,622)	2,929,718,828
0	Cook flows from financing activities			
C)	Cash flows from financing activities Issuance of 3rd tier-II subordinated bond		400,000,000	3,800,000,000
	Redeemed of 1st tier-II subordinated bond		-	(2,250,000,000)
	Dividend paid		(586,365,580)	(1,768,404,133)
	Net cash used in financing activities		(186,365,580)	(218,404,133)
D)	Net increase in cash and cash equivalents (A+B+C)		7,989,540,078	15,981,892,266
E)	Effects of exchange rate changes on cash and cash equivalents		1,271,174,742	1,155,820,331
F)	Cash and cash equivalents at beginning of the year		56,109,163,643	38,971,451,047
G)	Cash and cash equivalents at end of the year (D+E+F)		65,369,878,463	56,109,163,643
Ca	sh and cash equivalents at end of the year consists of:			
	Cash in hand (including foreign currencies)		6,130,572,909	5,418,430,686
	Balance with Bangladesh Bank and its agent bank(s)		19,776,258,104	14,016,977,760
	(including foreign currencies) Balance with other banks and financial institutions		23,036,295,521	27,252,586,866
	Money at call and short notice		89,379,167	89,379,167
	Government securities		16,337,372,762	9,331,789,165
			65,369,878,463	56,109,163,643

The separate financial statements of the Bank as at and for the year ended 31 December 2019 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the group comprise those of 'the Bank' (parent 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.

Statement of Compliance 2.1

The Financial Reporting Act 2015 (FRA) was enacted in 2015, Under the FRA, the Financial Reporting Council (FRC) is formed and it is yet to issue financial reporting standards for public interest entities such as banks. The Bank Company Act 1991 has been amended to require banks to prepare their financial reporting standards. The FRC has been formed but yet to issue any financial reporting standards as per the provisions of the FRA and hence International Financial Reporting Standards (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) are still applicable.

As the Financial Reporting Standards (FRS) is yet to be issued as per the provisions of the FRA, the As the Financial Reporting Standards (TFRS) is yet to be issued as per the provisions of the FrA, the consolidated and separate financial statements of the Group and the Bank have been prepared in accordance with International Financial Reporting Standards (IFRS), "First Schedule (Section 38) of the Bank Company Act 1991 (Amended upto 2018) as amended by BRPD circular no. 14 dated 25 June 2003 and DFIM Circular no. 11, dated December 23, 2009, etc. The Bank complied with the requirements of the following rules and regulation

- The Bank Companies Act, 1991 (Amended upto 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;

Value Added Tax and Supplementary Duty Act, 2012; Dhaka Stock Exchange Ltd. (DSE), Chittagong Stock Exchange Ltd. (CSE) and Central Depository Bangladesh Ltd. (CDBL) rules and regulations; and

Financial Reporting Act 2015.

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.

This is the first set of the Bank's and the Group's annual financial statements in which IFRS 16 Leases has been applied. The related changes to significant accounting policies are described in note 3.1

In case any requirement of the Bank Companies Act, 1991 (Amended Upto 2018) and provisions and circulars It case any requirement of the bank companies Act, resp. (Americae Opto 2016) and provisions and circulars issued by Bangladesh Bank differ with those of IFRS, the requirements of the Bank Companies Act, 1991 (Amended Upto 2018), and provisions and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of IFRS are as follows:

Presentation of financial statements

i)

ii)

IFRS: As per IAS 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. IAS 1 has also stated the entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position.

Bangladesh Bank: The presentation of these financial statements in prescribed format (i.e. balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) and certain disclosures therein are guided by the First Schedule (section-38) of the Bank Companies Act, 1991 (Amended Upto 2018) and BRPD circular no. 14 dated 25 June 2003 and subsequent guidelines of Bangladesh Bank. In the prescribed format there is no option to present assets and liabilities under current and non-current classification.

Investment in shares, mutual fund and other securities

IFRS: As per requirements of IFRS 9, classification and measurement of investment in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under 'at fair value through profit or loss account' or under 'at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 investments in guoted and unquoted shares are revalued on the basis of year-end market price and Net Assets Value (NAV) of last audited balance sheet respectively. As per instruction of DOS circular letter no. 3 dated 12 March 2015, investment in mutual fund (close-end) is revalued at lower of cost and higher of market value and 85% of NAV and another DOS circular letter no. 10 dated 28 June 2015, investment in mutual fund (open-end) is revalued at lower of cost and higher of market value and 95% of NAV. As such, provision is made for any loss arising from diminution in value of investments (portfolio basis); otherwise investments are recognised at costs

xii) Cash flow statement

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

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

xiii) Balance with Bangladesh Bank: (Cash Reserve Ratio - CRR)

IFRS: CRR maintained with Banaladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS

Bangladesh Bank: Balance with Bangladesh Bank including CRR is treated as cash and cash equivalents.

Presentation of intangible asset xiv)

IFRS: Intangible asset must be identified and recognised, and the disclosure must be given as per IAS 38.

Bangladesh Bank: There is no requirement for regulation of intangible assets in BRPD circular no. 14 dated 23 September 2012

xv) Off-balance sheet items

IFRS: As per IFRS, there is no requirement for disclosure of off-balance sheet items on the face of the balance

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, off balance sheet items (e.g. letter of credit, letter of guarantee etc.) must be disclosed separately on the face of the balance sheet

xvi) Disclosure of appropriation of profit

IFRS: There is no requirement to show appropriation of profit in the face of statement of comprehensive

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003,, an appropriation of profit should be disclosed in the face of profit and loss account

Loans and advances/investments net of provision

IFRS: Loans and advances/investments should be presented net of provisions

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, provision on loans and advances are presented separately as liability and cannot be netted off against loans and advances

Basis of measurement 2.2

ial 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 market concept with gain crediting to revaluation reserve;

- Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' are carried at amortised cost; Investment in shares of listed companies are prepared at market value with gain credited to revaluation reserve;

2.3 Goina concern

The accompanying financial statements have been prepared on a going concern assumption that the Bank will continue in operation over the foreseeable future. The Bank has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. Key financial parameters (including liquidity, profitability, asset quality, provision sufficiency and capital adequacy) of the bank continued to demonstrate a healthy trend for a couple of years. The Bank have been awarded AA2 in long term and ST-2 in short term by Credit Rating Agency of Bangladesh (CRAB). Rating details are shown in note 3,21. The management does not see any issue with respect to going concern due to recent pandemic COVID-19. Besides, the management is not aware of any other material uncertainties that may cast significant doubt upon the bank's ability to continue as a going concern.

24 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.

Use of judgments and estimate

In preparing these consolidated financial statements in conformity with International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) management has required to make judgments, estimates and assumptions that affect the application of bank's accounting policies and the reported amounts of assets liabilities, income and expenses. Actual results may differ from these estimates.

The most critical estimates and judgments are applied to the following



Financial Statements as at and for the year ended 31 December 2019

- Provision for loan and advances/investments- as explained in note 3.3.3
- Employee benefit -as explained in note 3.11 Income tax as explained in note 3.12
- Deferred tax assets/liabilities as explained in note 11.a.5
- 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 are recognised 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 the continuent of the state of the financial statements in accordance with the guidelines as prescribed by the continuent of the state of the financial statements in accordance with the guidelines as prescribed by the continuent of the statement of the financial statement of the financial statement of the statement IAS 37: "Provisions, Contingent Liabilities and Contingent Assets".

Provision

Provisions are liabilities that are uncertain in timing or amount. Provisions are recognised 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 reporting period.

Contingent Liability

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.

IAS 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 saction of contingent liability at the end of the reporting period if the contingent liability is not remote

Contingent Assets

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 recognised; 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, advances and investments as per Bangladesh Bank guideline.

2.6 Reporting period

These financial statements cover one calendar year from 1 January 2019 to 31 December 2019.

2.7 Date of authorization

The Board of Directors has authorised this financial statements for public issue on 22 June 2020

2.8 Cash flow statement

The cash flow statement has been prepared in accordance with IAS 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.

2.9 Statement of changes in equity

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 IAS-1 "Presentation of Financia Statements" and under the guidelines of Bangladesh Bank's BRPD Circular no. 14 dated 25 June 2003.

2.10 Liquidity statement

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

Particulars	Basis
Cash, balance with other banks and financial institu-	Stated maturity/observed behavioural trend.
tions, money at call and short notice, etc.	
Investments	Residual maturity term.
Loan and advance/investment	Repayment /maturity schedule and behavioural trend
	(non-maturity products)
Fixed assets	Useful life
Other assets	Realisation/amortisation basis
Borrowing from other banks and financial institutions	Maturity/repayment term
Deposits and other accounts	Maturity/behavioural trend (non-maturity products)
Other long term liabilities	Maturity term
Provisions and other liabilities	Settlement/adjustment schedule basis

Financial Statements for Offshore Banking Unit (OBU)

Reporting currency of Offshore Banking Unit is US Dollar. However, foreign currency transactions are into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per IAS 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.

3. Significant accounting policies

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 and rearranged to conform to the current year's presentation.

Accounting policies of subsidiaries

The financial statements of subsidiaries (City Brokerage Limited, City Bank capital Resources Limited, CBL Money Transfer Sdn. Bhd. and City Hong Kong Limited) 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. and City Hong Kong Limited which are incorporated in Malaysia and Hong Kong respectively

3.1 Changes in significant accounting policies

The Bank initially applied IFRS 16: Leases from 1 January 2019.

The Bank applied IFRS 16 using the modified retrospective approach, under which there are no cumulative effect of initial application in retained earnings at 1 January 2019. Accordingly, the comparative information presented for 2018 is not restated – i.e. it is presented, as previously reported, under IAS 17 and related interpretations. The details of the changes in accounting policies are disclosed below. Additionally, the disclosure requirements in IFRS 16 have not generally been applied to comparative information

3.1.1 Nature and impact of changes

3.1.1.a Definition of a lease

Previously, the Bank determined at contract inception whether an arrangement was or contained a lease under IFRIC 4: Determining whether an Arrangement contains a Lease. The Bank now assesses whether a contract is or contains a lease based on the definition of a lease, as explained in note 3.1.2.

As a lessee, the Bank leases for various types of premises. The Bank previously classified leases as operating or finance leases based on its assessment of whether the lease transferred significantly all of the risks and rewards incidental to ownership of the underlying asset to the Bank. Under IFRS 16, the Bank recognises right-of-use assets and lease liabilities for all of these leases – i.e. these leases are on-balance sheet items. At commencement or on modification of a contract that contains a lease component, the Bank allocates the consideration in the contract to each lease component on the basis of its relative stand-alone price.

Leases classified as operating leases under IAS 17

Previously, the Bank classified leases for various types of premises as operating leases under IAS 17. On transition, for these leases, lease liabilities were measured at the present value of the remaining lease payments, discounted at the Bank's incremental borrowing rate as at 1 January 2019 (see note 3.1.2)

Right-of-use assets are measured at an amount equal to the lease liability, adjusted by the amount of any prepaid or accrued lease payments. The Bank has tested its right-of-use assets for impairment on the date of transition and has concluded that there is no indication that the right-of-use assets are impaired.

Particulars	Amount without adoption of IFRS-16	Adjustment for IFRS 16	Amount after implementation of IFRS-16
	<u>Taka</u>	<u>Taka</u>	Taka
LIABILITIES AND CAPITAL			
Liabilities			
Tier-II subordinated bond	9,200,000,000	-	9,200,000,00
Borrowings from other banks, financial institutions and agents		-	45,147,496,82
Deposits and other accounts			
Current deposits and other accounts	40,869,697,059	-	40,869,697,05
Bills payable	1,884,096,479		1,884,096,479
Savings bank deposits	46,367,253,617		46,367,253,61
Fixed deposits	157,319,657,916	-	157,319,657,91
Bearer certificate of deposit	-	-	
	246,440,705,071	-	246,440,705,07
Other liabilities	29,845,673,610	1,780,178,459	31,625,852,06
Total liabilities	330,633,875,505	1,780,178,459	332,414,053,96
Capital/shareholders' equity			
Paid up capital	10,163,866,610	-	10,163,866,61
Statutory reserve	8,677,216,487	(17,738,674)	8,659,477,81
Share premium	1,504,388,797	-	1,504,388,79
Dividend equalisation reserve	530,786,631	-	530,786,63
Other reserve	701,793,785		701,793,78
Surplus in profit and loss account	3,019,635,420	(40,716,789)	2,978,918,63
Total shareholders' equity	24,597,687,730	(58,455,463)	24,539,232,26
Non controlling interest	<u>107,859</u> 24.597.795.589	(53)	24.539.340.07
Total equity Total liabilities and shareholders' equity		1.721.722.943	24,539,340,07
OFF-BALANCE SHEET ITEMS	355,251,071,054	1,721,722,345	330,333,334,03
OT -DALANCE SHELT HEMS			
Contingent liabilities			
Acceptances and endorsements	51,796,238,358	-	51,796,238,35
Letters of guarantee	11,763,748,842		11,763,748,84
Irrevocable letters of credit	29,545,447,726	-	29,545,447,72
Bills for collection	7,915,163,524	ļ -	7,915,163,52
Other contingent lightlitics for ECA financing	10 150 001 051	1 1	10 150 001 05

Other commitments			
Total	113,173,519,801	- 1	13,173,519,801
Other contingent liabilities for ECA financing	12,152,921,351		12,152,921,351
Bills for collection	7,915,163,524	-11	7,915,163,524
Irrevocable letters of credit	29,545,447,726	-11 :	29,545,447,726
Letters of guarantee	11,763,748,842	-11	11,763,748,842

Durant or communities Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Other a commitment 5,224,685.808 5,224,685,808 ner commitments Total 5,224,685,808 Total Off-Balance Sheet items including contingent liabilities 118,398,205,609 5,224,685,808 118,398,205,609

Impact on the Consolidated Profit and Loss Account for the year ended 31 December 2019

	Amount without	Adjustment	Amount after
Particulars	adoption of	for IFRS 16	implementation
	IFRS-16		of IFRS-16
	<u>Taka</u>	<u>Taka</u>	Taka
it on investments	26,924,949,586	-	26,924,949,586
ared on deposits and borrowings etc.	(15,896,177,193)	(117,547,450)	(16,013,724,643)
e/profit on investments	11,028,772,393	(117,547,450)	10,911,224,943
	2,361,557,548	-	2,361,557,548
nge and brokerage	3,722,530,724	-	3,722,530,724
me	1,987,642,988	-	1,987,642,988
	8,071,731,260	-	8,071,731,260
ome (A)	19,100,503,653	(117,547,450)	18,982,956,203

5.447.575.845

1,181,462,623 48,751,265

91,976,013

18,960,006

4,833,773

2,581,060

258,473,602

1.084.021.597

10,399,942,067 8,700,561,586

(2 599 940 627)

(41,344,313) (31,120,749) 70,632,584 .601.773.105

(2,601,773,105) 6,098,788,481

61 306 28

(612,192,002)

587.038.896

(25,153,106) (92,394,344)

(92,394,344)

33,938,828 33,938,828 (58,455,516)

(17,738,674)

5.447.575.845

569,270,621 48,751,265

91,976,013

258,473,602 18,960,006 4,833,773 2,581,060

1.671.060.493

10,374,788,961 8,608,167,242

(2 599 940 627)

70,632,584 (2,601,773,105) 6,006,394,137

(3,161,628,378)

(209,603,620) (3,371,231,998) 2,635,162,139

2.635.158.749

657.918.701

657 918 70

19,776,258,104 25,906,831,013

18,731,082,702

4,305,212,819 23,036,295,521

89,379,167

36,085,210,195

3,366,294,433

(41,344,313 (31,120,749

Total operating income Operating expenses

Interest income/profit on

nterest paid/profit shared

Net interest income/pro

Commission, exchange a Other operating income

estment income

Salaries and allowances Rent, taxes, insurance, electricity, etc. Legal expenses Postage, stamp, telecommunication, etc Stationery, printing, advertisements, etc. Chief executive's salary and fees Directors' fees Auditors' fees Depreciation and repair

Other expenses Total operating expenses (B) Profit before provision (C = A-B)

Provision for loans and advances/investments ovision for off-balance sheet exposures ovision for off-balance sheet exposures ovision for diminution in value of investments Total provision (D) Total profit before tax (E = C+D) Provision for taxation (F) 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

Retained surplus for the year Earnings per share (EPS)

Impact on the Balance Sheet

as a	t 31 December 2019		
Particulars	Amount without adoption of IFRS-16	Adjustment for IFRS 16	Amount after implementation of IFRS-16
PROPERTY AND ASSETS	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Cash In hand (including foreign currencies)	6,130,572,909	-	6,130,572,909

19,776,258,104 25,906,831,013 18,731,082,702 4,305,212,819 23,036,295,521 89,379,167

Money at call and short notice Investments

Others

Particulars	Amount without adoption of IFRS-16	Adjustment for IFRS 16	Amount after implementatio of IFRS-16
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Provision for loans and advances/investments	(2,585,079,302)	-	(2,585,079,30
Provision for off-balance sheet exposures	(41,344,313)	-	(41,344,31
Provision for diminution in value of investments		-	
Other provision	70,632,584	-	70,632,5
Total provision (D)	(2,555,791,031)	-	(2,555,791,0
Total profit before taxes (E = C+D)	5,820,054,327	(88,693,370)	5,731,360,9
Provision for taxation (F)			
Current tax expense	(3,045,860,580)	-	(3,045,860,5
Deferred tax income/(expense)	(247,718,095)	33,857,676	(213,860,4
Total provision for tax	(3,293,578,675)	33,857,676	(3,259,720,9
Net profit after tax (G = E+F)	2,526,475,652	(54,835,694)	2,471,639,
Appropriations			
Statutory reserve	675,657,375	(17,738,674)	657,918,
General reserve		-	
	675,657,375	(17,738,674)	657,918,
Retained surplus for the year	1,850,818,277	(37,097,020)	1,813,721,
Earnings per share (EPS)	2.49	(0.05)	2.43

Bank has applied IFRS 16 using the modified retrospective approach and therefore the comparative information has not been restated and continues to be reported under IAS 17. The details impact of changes in the financial statements has been disclosed in Note 3.1.1 (b).

Policy applicable from 1 January 2019

At inception of a contract, the Bank assesses whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. asset, the Bank uses the definition of a lease in IFRS 16.

This policy is applied to contracts entered into, on or after 1 January 2019

At commencement or on modification of a contract that contains a lease component, the Bank allocates the consideration in the contract to each lease component on the basis of its relative stand-alone prices.

The Bank recognises a right-of-use asset and a lease liability at the lease commencement date. The rightof use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received.

The right-of-use asset is subsequently depreciated using the straight-line method from the comme date to the end of the lease term, unless the lease transfers ownership of the underlying asset to the Bank by the end of the lease term or the cost of the right-of-use asset reflects that the Bank will exercise a purchase option (if any). In that case the right-of-use asset vill be depreciated over the useful life of the underlying asset, which is determined on the same basis as those of property and equipment. In addition, the right-of-use asset is periodically reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the Bank's incremental borrowing rate. Generally, the Bank uses its incremental borrowing rate as the discount rate

The Bank determines its incremental borrowing rate by obtaining interest rates from various external financing sources and makes certain adjustments to reflect the terms of the lease and type of the asset leased.

Lease payments included in the measurement of the lease liability comprise the following

- fixed payments, including in-substance fixed payments (if any); variable lease payments that depend on an index or a rate (if any), initially measured using the index or rate as at the commencement date;
- amounts expected to be payable under a residual value guarantee (if any); and

the exercise price under a purchase option (if any) that the Bank is reasonably certain to exercise, lease
payments in an optional renewal period if the Bank is reasonably certain to exercise an extension option,
and penalties for early termination of a lease unless the Bank is reasonably certain not to terminate early.

The lease liability is measured at amortised cost using the effective interest method. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in the Bank's estimate of the amount expected to be payable under a residual value guarantee, if the Bank changes its assessment of whether it will exercise a purchase, extension or termination option or if there is a revised in-substance fixed lease payment.

When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero

The Bank has elected not to recognise right-of-use assets and lease liabilities for leases of short-term leases.

Generally, the accounting policies applicable to the Bank as a lessor (if any) in the comparative period were not different from IFRS 16 except for classification of any sub-lease

Policy applicable before 1 January 2019

For contracts entered into before 1 January 2019, the Bank determined whether the arrangement was or contained a lease based on the assessment of wh

- fulfilment of the arrangement was dependent on the use of a specific asset or assets; and

- the arrangement had conveyed a right to use the asset. An arrangement conveyed the right to use the asset if one of the following was me

- the purchaser had the ability or right to operate the asset while obtaining or controlling more than an insignificant amount of the output

- the purchaser had the ability or right to control physical access to the asset while obtaining or controlling more than an insignificant amount of the output; or

- facts and circumstances indicated that it was remote that other parties would take more than an insignificant amount of the output, and the price per unit was neither fixed per unit of output nor equal to the current market

price per unit of output In the comparative period, as a lessee the Bank classified leases that transferred substantially all of the

risks and rewards of ownership as finance leases (if any). When this was the case, the leased assets were measured initially at an amount equal to the lower of their fair value and the present value of the minimum lease payments. Minimum lease payments were the payments over the lease term that the lessee was required to make, excluding any contingent rent. Subsequent to initial recognition, the assets were accounted for in accordance with the accounting policy applicable to that asset.

Assets held under other leases were classified as operating leases and were not recognised in the Bank's statement of financial position. Payments made under operating leases were recognised in profit or loss on a straight-line basis over the term of the lease. Lease incentives received were recognised as an integral part of the total lease expense, over the term of the lease.

When the Bank acted as a lessor (if any), it determined at lease inception whether each lease was a finance lease or an operating lease

To classify each lease, the Bank made an overall assessment of whether the lease transferred substantially all of the risks and rewards incidental to ownership of the underlying asset. If this was the case, then the lease was a finance lease, if not, then it was an operating lease. As part of this assessment, the Bank considered certain indicators such as whether the lease was for the major part of the economic life of the asset

(3,161,628,378) (243,542,448) (3,405,170,826) 2,693,617,655 2.693.614.212 (58.455.463) 3,443 (53) 3,390 2,693,617,655 (58,455,516) 2,635,162,139 675,657,375 (17,738,674) 675.657.375 2.017,956,837 (11,136,014) 037,916,101 2.65 (0.06) 2.59

In hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) 6,130,572,909 Balance with other banks and financial institutions In Bangladesh Outside Bangladesh

overnment

The Bank used a number of practical expedients when applying IFRS 16 to leases previously classified as operating leases under IAS 17. In particular, the Bank did not recognise right-of-use assets and liabilities for leases for which the lease term ends within 12 months of the date of initial application;

Leases classified as finance leases under IAS 17

For leases that were classified as finance leases under IAS 17 (if any), the carrying amount of the right-of-use asset and the lease liability at 1 January 2019 were determined at the carrying amount of the lease asset and lease liability under IAS 17 immediately before that date.

As a lessor

The Group is not required to make any adjustments on transition to IFRS 16 for leases in which it acts as a lessor, except for a sub-lease (if any)

Impact on financial statements

The Bank has lease contracts related to the rental agreement of various premises. The table below shows the impacts arising from IFRS 16 at the beginning of 2019:

Particulars	1 Janua	1 January 2019		
Particulars	The Group	The City Bank		
Lease liabilities	2,146,484,291	2,051,751,071		
Advance for rent	568,207,066	554,617,186		
Right of use of assets	2,714,691,357	2,606,368,257		

Right-of-use assets

Right-of-use assets of BDT 2,714,691,357 for the Group and BDT 2,606,368,257 for the Bank were recognised at the begining of 2019 and presented in the consolidated and the Bank's balance sheet under fixed assets. This includes the lease liabilities & prepayments for office rent.

Leases Liabilities:

Lease liabilities derived from present value of all rental payments for various premises amounted to BDT 2,146,484,291 for the Group and BDT 2,051,751,071 for the Bank were recognised and presented in the consolidated and the Bank's balance sheet under the head "other liabilities"

As at 1 January 2019 advance rent of BDT 568,207,066 and BDT 554,617,186 were presented in the consolidated and the Bank's balance sheet under the head "other assets" respectively

When measuring lease liabilities, the Bank discounted lease payments using its incremental borrowing rate of (6.00%) at 1 January 2019.

3.1.1.b The following summarises the impact of adopting IFRS 16 on the Bank's consolidated & solo balance sheet and profit & loss account for the period then ended 31 December 2019, for each of the line items affected. Impact for implementation of IFRS-16 is deputed below. Amount without adoption of IFRS-16 + Adjustment for IFRD-10 4 Construct the signal to FRD 40. IFRS-16= Amount after implementation of IFRS-16.

Impact on the Consolidated Balance Sheet as at 31 December 2019

Particulars	Amount without adoption of IFRS-16	Adjustment for IFRS 16	Amount after implementation of IFRS-16
PROPERTY AND ASSETS	Taka	<u>Taka</u>	<u>Taka</u>
Cash In hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)	6,136,396,417	-	6,136,396,417
(including foreign currencies)	19,776,258,104	-	19,776,258,104
, ,	25,912,654,521	-	25,912,654,521
Balance with other banks and financial institutions			
In Bangladesh	19,084,846,966	-	19,084,846,966
Outside Bangladesh	4,360,632,299	-	4,360,632,299
	23,445,479,265	-	23,445,479,265
Money at call and short notice	89,379,167	-	89,379,167
Investments			
Government	36,085,210,195		36,085,210,195
Others	7,563,438,277	-	7,563,438,277
	43,648,648,472	-	43,648,648,472
Loans and advances/investments			
Loans, cash credits, overdrafts, etc./investments	245,024,807,640		245,024,807,640
Bills purchased and discounted	2,752,926,612	-	2,752,926,612
	247,777,734,252	-	247,777,734,252
Fixed assets including premises, furniture and fixture	s 4,171,417,795	2,127,833,594	6,299,251,389
Other assets	9,034,018,631	(406,110,651)	8,627,907,980
Non-banking assets	1,152,338,991		1,152,338,991
Total assets	355,231,671,094	1,721,722,943	356,953,394,037

	33,431,304,020	-	33,431,304,020
Loans and advances/investments			
Loans, cash credits, overdrafts, etc./investments	244,204,761,679	-	244,204,761,679
Bills purchased and discounted	2,738,889,044	-	2,738,889,044
	246,943,650,723	-	246,943,650,723
Fixed assets including premises, furniture and fixtures	3,619,386,923	2,055,859,162	5,675,246,085
Other assets	12,831,369,174	(397,627,964)	12,433,741,210
Non-banking assets	1,152,338,991		1,152,338,991
Total assets	353,030,756,140	1,658,231,198	354,688,987,338

36,085,210,195

3,366,294,433

LIABILITIES AND CAPITAL

Liabilities Tier-II subordinated bond Borrowings from other banks, financial institutions and agents Deposits and other accounts	9,200,000,000 44,168,290,655	:	9,200,000,000 44,168,290,655
Current deposits and other accounts	40,790,426,287	-	40,790,426,287
Bills payable	1,884,096,479	-	1,884,096,479
Savings bank deposits	46,367,253,617		46,367,253,617
Fixed deposits	157,661,889,059	-	157,661,889,059
Bearer certificate of deposit	-	-	-
	246,703,665,442	-	246,703,665,442
Other liabilities	27,488,327,974	1,713,066,892	29,201,394,866
Total liabilities	327,560,284,071	1,713,066,892	329,273,350,963
Capital/shareholders' equity			
Paid up capital	10,163,866,610	-	10,163,866,610
Statutory reserve	8,677,216,487	(17,738,674)	8,659,477,813
Share premium	1,504,388,797		1,504,388,797
Dividend equalisation reserve	530,786,631		530,786,631
Other reserve	930,897,743		930,897,743
Surplus in profit and loss account	3,663,315,801	(37,097,020)	3,626,218,781
Total shareholders' equity	25,470,472,069	(54,835,694)	25,415,636,375
Total liabilities and shareholders' equity	353,030,756,140	1,658,231,198	354,688,987,338

OFF-BALANCE SHEET ITEMS

Contingent liabilities		
Acceptances and endorsements	51,796,238,358	- 51,796,238,358
Letters of guarantee	11,763,748,842	- 11,763,748,842
Irrevocable letters of credit	29,545,447,726	- 29,545,447,726
Bills for collection	7,846,319,339	- 7,846,319,339
Other contingent liabilities for ECA Financing	12,152,921,351	- 12,152,921,351
Total	113,104,675,616	- 113,104,675,616

Other commitm

Documentary credits and short term trade-related transactions			-	
Forward assets purchased and forward deposits placed	5,224,685,808		5,224,685,808	
Undrawn note issuance and revolving underwriting facilities	-		- 1	
Undrawn formal standby facilities, credit lines and other commitments				
Other commitments	-	-	-	
Total	5,224,685,808	·	5,224,685,808	
Total Off-Balance Sheet items including contingent liabilities	118.329.361.424	-	118.329.361.424	

Impact on the Profit and Loss Account for the year ended 31 December 2019

	Amount without	Adjustment	Amount after
Particulars	adoption of	for IFRS 16	implementation
	IFRS-16		of IFRS-16
	<u>Taka</u>	<u>Taka</u>	Taka
Interest income/profit on investments	26,819,239,518	-	26,819,239,518
Interest paid/profit shared on deposits and borrowings etc.		(110,594,063)	(15,987,236,351)
Net interest income/profit on investments	10,942,597,230	(110,594,063)	10,832,003,167
Investment income	2,086,159,974	-	2,086,159,974
Commission, exchange and brokerage	3,380,963,967		3,380,963,967
Other operating income	1,985,585,042	-	1,985,585,042
	7,452,708,983	-	7,452,708,983
Total operating income (A)	18,395,306,213	(110,594,063)	18,284,712,150
Salaries and allowances	5,247,455,559	-	5,247,455,559
Rent, taxes, insurance, electricity, etc.	1,090,244,172	(572,409,788)	517,834,384
Legal expenses	46,008,027	-	46,008,027
Postage, stamp, telecommunication, etc.	85,291,432	-	85,291,432
Stationery, printing, advertisements, etc.	235,989,626	-	235,989,626
Chief executive's salary and fees	18,960,006	-	18,960,006
Directors' fees	1,640,000	-	1,640,000
Auditors' fees	1,770,000	-	1,770,000
Depreciation and repair of Bank's assets	1,049,240,237	550,509,095	1,599,749,332
Other expenses	2,242,861,796	-	2,242,861,796
Total operating expenses (B)	10,019,460,855	(21,900,693)	9,997,560,162
Profit before provision (C = A-B)	8,375,845,358	(88,693,370)	8,287,151,988

3.1.3 Basis of consolidation

The consolidated financial statements include the financial statements of The City Bank Limited and those of its four subsidiaries (City Brokerage Limited, City Bank Capital Resources Limited, CBL Money Transfer Sdn. Bhd. and City Hong Kong Limited) prepared as at and for the year ended 31 December 2019. The consolidated financial statements have been prepared in accordance with IFRS 10 'Consolidated Financial Statements'.

Name of subsidiary	Ownership	Date of incorporation	Country of operation	Status	Regulator	Year/ period closing
City Brokerage	99.996%	31-Mar-10	Bangladesh	Majority	BSEC, DSE, CSE	31
Limited			_	Owned		December
City Bank Capital	99.993%	17-Aug-09	Bangladesh	Majority	BSEC, DSE, CSE	31
Resources Limited		-	-	Owned		December
CBL Money Transfer	100.000%	4-Apr-13	Malaysia	Wholly	Bank Negara,	31
Sdn. Bhd			-	Owned	Malaysia	December
City Hong Kong	100.000%	11-Jan-19	Hong Kong	Wholly	Bangladesh Bank,	31
Limited*				Owned	IRD, CR & MLU	December

*Primary regulators of City Hong Kong Limited in Bangladesh is Bangladesh Bank and in Hong Kong regulators are Inland Revenue Department (IRD), Companies Registry (CR) & Money Lenders Unit (MLU)

Non-controlling interest 3.1.4

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

- at fair value: or
 - at their proportionate share of the acquires identifiable net assets, which are generally at fair value.

3.1.5 Transactions eliminated on consolidation

Intra-group balances and income and expenses (except for foreign currency translation gains or losses) arising from intra-group transactions are eliminated in preparing these consolidated financial statements. Unrealised losses are eliminated in the same way as unrealised gains but only to the extent that there is no vidence of impairment

3.2 Foreign currency transactions

According to IAS 21 "The Effects of Changes in Foreign Exchange Rates" transactions in foreign currencies are recorded in the functional currency at the rate of exchange prevailing on the date of the transaction. 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 foreign currency are translated using the exchange rate at the date of the transaction.

Foreign currency differences arising on translation are recognised in the profit and loss statement.

3.3 Assets and basis of their valuation

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, investments in treasury bills, Bangladesh Bank bill and prize bonds.

3.3.2 Investments

All investments (other than government treasury securities) are initially recognised at cost including acquisition charges associated with the investment. Premiums are amortised and discount accredited using the effective or historical yield method. Accounting treatment of government treasury bills and bonds (categorised 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 amortised 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 recognised 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. 05 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.



Financial Statements as at and for the year ended 31 December 2019

Investment in unquoted shares

Investment in unquoted shares are recognised 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 shares. stments has been shown as unde

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

* Provision for shares against unrealised 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 and for mutual funds (open-end) as per DOS circular letter no. 10 dated 28 June 2015 of Bangladesh Bank.

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

3.3.3 Loans and advances/investments and provisions for loans and advances/investment

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 in the normal course of business.

b) At each balance sheet date and periodically throughout the year, the Bank reviews loans and advances to assess whether objective vidence 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. 03 (21 April 2019), BRPD circular no.1 (20 February 2018), BRPD circular no.15 (27 September 2017), BRPD circular no.16 (18 November 2014), BRPD circular no. 05 (29 May 2013), BRPD circular no.14 (23 September 2012) and BRPD circular no. 19 (27 December 2012). The guidance in the circular follows a formulaic approach whereby specified rates are applied to the various categories of loans as defined in the circular. The provisioning rates are as follows:

Turnes of Jeans and advances	Provision				
Types of loans and advances	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 business	2.00% - 5.00%	2.00% - 5.00%			
Provision for loan to broker house, merchant banks, stock dealers, etc.	2.00%	2.00%	20.00%	50.00%	100.00%
Short-term agri-credit and micro credit	1.00%	1.00%	5.00%	5.00%	100.00%
Small and medium enterprise finance	0.25%	0.25%		50.00%	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 jupper bincher for a consistence 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 index of the two is recognised in the specific provisions assessed under the formulaic approach above, the higher of the two is recognised in liabilities under "Provision for loans and advances" with any movement in the provision charged/released in the two is recognised in the specific provisions approach above, the higher of the two is recognised in liabilities under "Provision for loans and advances" with any movement in the provision charged/released in the two is recognised in the specific provision spectrum of the two is recognised in the specific provision spectrum of the two is recognised in the specific provision and advances. the profit and loss account. Classified loans are categorised into sub-standard, doubtful and bad/loss based on the criteria stipulated by Bangladesh Bank guideline.

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 as per BRPD circular no. 02 dated 13 January 2003, BRPD circular no. 13 dated 07 November 2013 and BRPD circular no. 01 dated 06 February 2019 of Bangladesh Bank.

These write off however will not undermine/affect the claim amount against the borrower. Detailed ndum 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

3.3.4 Staff loan

House building and car loan are provided to the permanent staff at a subsidised 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.

ar 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

3.3.5 Fixed assets (property, plant and equipment)

Recognition and measurement

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

Purchase of software that is integral to the related equipment is capitalised as part of that equipmer Cost includes expenditure that are directly attributable to the acquisition of asset and bringing to the location

and condition necessary for it to be capable of operating in the intended manner When significant parts of an item of fixed asset have different useful lives, they are accounted for as separate

items (major components) of fixed assets. 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 recognised in other income/other expenses in profit or loss.

Subsequent costs

The cost of replacing a component of an item of fixed asset is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the group and its cost car the produce and the factor economic periods emotion and the replaced parts is derecognised. The costs of the day to day servicing of fixed assets are recognised in the profit and loss statement as incurred.

Depreciation

Depreciation on fixed assets are recognised 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:

Rate of depreciation
Nil
2.5%
10%
20%
10%
20%

Non- banking assets

Non-banking assets were acquired by the entity due to failure of borrowers to repay the loan in time taken

3.5.1 Authorised capital

Authorised capital is the maximum amount of share capital that the Bank is authorised by its Memorandum and Articles of Association to issue (allocate) among shareholders. This amount can be changed by shareholders' approval upon fulfilment of relevant provisions of the Companies Act, 1994. Part of the authorised capital usually remains unissued. The part of the authorised capital already issued to shareholders is referred to as the issued share capital of the Bank

3.5.2 Paid up capita

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.

3.5.3 Share premium

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 utilised 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 Act, 1991 (Amended Up to 2018). Such transfer shall continue until the reserve balance equals its paid up capital together with the share premium.

3.5.5 Revaluation reserve for government securities

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 managemen

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 safeguard 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 management develops the capital strategy and oversee the capital management planning of the Bank. The Bank's finance, treasury and risk management departments are key participators in implementing the Bank's capital strategy and managing capital. Capital is managed using both regulatory capital measures and internal matrix.

3.6 Revenue recognition

3.6.1 Interest income

Interest on loans and advances is calculated on daily product basis. Based on product features, interest is accrued or charged to customers' accounts on monthly/quarterly basis.

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

Investment income 3.6.3

Income on investments are recognised 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 recognised when it is realised.

3.6.4 Fees and commission income

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 recognised as revenue when the act is completed
 income earned from services provided is recognised 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.

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

Interest paid and other expenses are recognised on accrual basis.

3.8 Profit shared on deposits (Islamic banking)

Profit shared to mudaraba deposits are recognised on accrual basis

3.9 Dividend Income

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

Others Foreign exchange gain/ loss 3.10

Exchange income includes all gain and losses from foreign currency day to day transactions, conversions and revaluation of non monetary items.

3.11 Employee benefits

3.11.1 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 5 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

3.11.2 Gratuity Fund

Gratuity Fund benefits are given to the staff of the Bank in accordance with the approved Gratuity Fund rules. National 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 5 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 2018 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 IAS 19 'Employee Benefits'. On continuing fund basis valuation, the Bank has been maintaining adequate provision against gratuity scheme.

3.11.3 Other employee benefits

Short term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognised for the amount expected to be paid under short term cash bonus or profit-sharing 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 benefit schemes

Hospitalisation insurance The Bank has a health insurance scheme to its confirmed employees and their respective dependents at rates ovided in health insurance coverage p

3.14 Earnings per share

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

3.15 Compliance of International Financial Reporting Standard (IFRS)

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) is to be formed and it is to issue financial reporting standards for public interest entities such as banks. The FRC has been formed but yet to issue any financial reporting standards as per the provisions of the FRA and hence International Financial Reporting Standards (IFRS), International Accounting Standard (IAS) as issued by the Institute of Chartered Accountants of Bangladesh (ICAB) are still applicable. While preparing the financial statements, the Bank applied most of IAS and IFRS as adopted with the statement of the statements of the statement of the by ICAB. Details are given below

Name of the standards	IFRS Ref.	Implementation status by the Bank
First-time Adoption of Bangladesh Financial Reporting Standards		Not applicable
Share-based Payment	IFRS-2	Not applicable
Business Combinations	IFRS-3	Not applicable
Insurance Contracts	IFRS-4	Not applicable
Non-current Assets Held for Sale and Discontinued		Not applicable
Operations Exploration for and Evaluation of Mineral Resources		Not applicable
Financial Instruments: Disclosures		Applied with some departure (note 2.1)
Operating Segments		Applied with some departure (note 2.1)
Operating Segments	1643-0	3.19)
Financial Instruments	IFRS-9	Applied with some departure (note 2.1)
Consolidated Financial Statements	IFRS-10	
Joint Arrangements		Not applicable
Disclosure of Interest in Other Entities	IFRS-12	
Fair Value Measurement		Applied with some departure (note 2.1)
Regulatory Deferral Accounts		Not applicable
Revenue from contractors with customers	IFRS-15	
Leases	IFRS-16	
Presentation of Financial Statements		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		Applied
Events after the Reporting Period		Applied
Construction Contracts		Not Applicable
Income Taxes		Applied
Property, Plant and Equipment		Applied
Employee Benefits		Applied
Accounting for Government Grants and Disclosure of Govt		Not Applicable
Assistance The Effects of Changes in Foreign Exchange Rates	145-21	l Applied
Borrowing Costs		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		Not Applicable
Interests in Joint Ventures		Not Applicable
Financial Instruments: Presentation		Applied with some departure (note 2.1)
Earnings per Share		Applied
Interim Financial Reporting		Applied
Impairment of Assets		Applied
Provisions, Contingent Liabilities and Contingent Assets		Applied
Intangible Assets		Applied
Investment property		Not Applicable
Agriculture		Not Applicable
nynouture	143-41	Livor Applicable

In order to comply with certain specific rules and regulations of Bangladesh Bank which are different to IAS/ IFRS, some of the requirements specified in these IAS/IFRSs 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 benefit plan itself.

The objective of IAS 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 IAS 34.

3.16 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 3.15.

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 2018 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 2018 and earlier application is permitted. However, the Bank has not early applied the following new standard in preparing these financial statements.

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 statements.

There are no other standards that are not yet effective and that would be expected to have a material impact on the Bank in the current or future reporting periods and on foreseeable future transactions.

Implementation of IFRS 16 and its relevant assumptions and disclosures 3.17

IFRS 16 "Leases" has come into force on 1 January 2019, as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). The City Bank Limited applied IFRS 16 using modified retrospective approach where the Bank measured the lease liability at the present value of the remaining lease payments, discounted it using "Intervity instrumental borrowing rate at the date of initial application, and recognised a right-of-use asset at the bank's incremental borrowing rate at the date of initial application, and recognised a right-of-use asset at the date of the initial application on a lease by lease basis.

Right-of-use assets

The Bank recognises right-of-use assets at the date of initial application of IFRS 16. Right-of-use assets are measured at cost, less any accumulated depreciation, and adjusted for any re-measurement of lease liabilities. Right-of-use assets are depreciated on a straight-line basis over the lease term. The right-of-use assets are presented under "Fixed assets including premises, furniture and fixtures"

d property. The Bank was awarded absolute hip on few mortga against mongageu property. The bains was awarded assolute ownersing on tew morgageu properties (morga-land) through the verdict of honourable court under section 33 (7) of the Arthanin Adalat Act 2003. The value of the properties has been recognised 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.

3.3.7 Provisions for other assets

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.

3.3.8 Intangible assets and its amortisation

Intangible assets comprise separately identifiable intangible items arising from use of franchise of AMEX and the use of Finacle from Infosys. Intangible assets are recognised at cost. Intangible assets with a definite useful life are amortised using the straight line method over its estimated useful economic life

3.3.9 Reconciliation of inter-bank and inter-branch account

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

Liabilities and basis of their valuation 3.4

3.4.1 Tier-II Subordinated Bond

Tier-II Subordinated bond includes fund raised from several banks, financial institutions and other organization through issuance of 7 (seven) years Bonds for Tk. 5,000,000,000 during 2017 and 7 (Seven) years Bonds for Tk. 4,200,000,000 during 2018 to January 2019. Details are shown in note 13.

3.4.2 Borrowings from other banks, financial institutions and agents

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

3.4.3 Deposits and other accounts

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.

3.4.4 Provision for liabilities

As per IAS 37, provisions are recognised when it is probable that an outflow of economic benefits will be required to settle a current legal or constructive obligation as a result of past events, and a reliable estimate can be made of the amount of the obligation.

3.4.5 Provision for Off-balance sheet exposure

As per BRPD circular no.14 (23 September 2012) the Bank has recognised 1% General Provision on the following off balance sheet exposures as defined in BRPD circular no.10 (24 November 2002) considering the exemption as provided through BRPD circular no.01 (03 January 2018), BRPD circular no.7 (21 June 2018), BRPD circular no.13 (18 October 2018), BRPD circular no.02 (25 February 2019), BRPD circular no.09 (27 May 2019) and BRPD circular letter no.BPRD(P-1)/661/13/2019-354 (13 January 2020).

Acceptance and endorsements Letters of guarantee
 Irrevocable letters of credit
 Foreign exchange contracts

3.4.6 Provisions on balances with other banks and financial institutions (Nostro accounts)

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 the external auditor. On the reporting date, the Bank has no unsettled transactions outstanding for more than 3 months and no provision has been made in this regard.

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 charged from "good borrowers" subject to some qualifying criteria.

Accordingly, the Bank has kept provision in the financial statements for the year ended 31 December 2019.

3.4.8

Other liabilities comprise items such as provision for loans and advances/investments, provision for taxation, interest Super nativities comprise remission as provision to rears and advances measures internet, provision to reaction, meres payable, interest suspense, accrued expenses, lease obligation etc. Other liabilities are recognised in the balance sheet according to the guidelines of Bangladesh Bank, Income Tax Ordinance, 1984 and internal policy of the Bank

Capital/Shareholders' equity 3.5

Life insurance

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 (Amendments) Act, 2013 contradicts Bank Company Act, 1991 through which Bank Companies are regulated. Section-11 of Bank Company Act, 1991 restricts to employ anyone who receives remuneration or part of remuneration as share of profit of the company and remuneration includes salary and other benefit. Accordingly, we obtained a legal opinion from Nurul Alam & Associates, Advocates and Consultants, wherein it is opined that Worker's Profit Participation and Welfare Fund shall not be applicable for Bank Companies, as there is no non-obstante clause. Unless Government of Peoples Republic of Bangladesh amends section 11 of Bank Company Act or frames rules, giving overriding effect to Bank 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 basis of individual employee's yearly performance with a view to recognize welfare of the employees and reward their participation and contribution to the company.

3.12 Tax expense

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

3.12.1 Current tax

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

3.12.2 Deferred tax

Deferred tax is recognised 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 recognised 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 realised simultaneously.

A deferred tax asset is recognised 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 utilised. 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 benefit will be realised.

3.12.3 Tax exposures

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

3.13 Impairment of non-financial assets

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 recognised 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 recognised in profit or loss. Impairment losses recognised 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 recognised 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 amortisation, if no impairment loss had been recognised.

Lease lighilities

At the commencement date of the lease, the Bank recognises lease liabilities measured at the present value of lease payments to be made over the lease term using incremental borowing rate at the date of initial application. Lease liability is measured by increasing the carrying amount to reflect interest on the lease liability, reducing the carrying amount to reflect the lease payments, and re-measuring the carrying amount to reflect any reassessment or lease modifications

Interest on the lease liability in each period during the lease term shall be the amount that produces a constant periodic rate of interest on the remaining balance of the lease liability.

Short-term leases and leases of low value assets

The Bank has elected not to recognise right-of-use assets and lease liabilities for leases of short-term leases. i.e. for which the lease term ends within 12 months of the date of initial application. The Bank recognises lease payments associated with these leases as an expense

The contracts for all leased premises including branches, head office, regional offices, data centers, ATM booths and disaster recovery centers are considered for implementation of IFRS 16.

3.18 Offsetting

Financial assets and liabilities are offset and the net amount is presented in the balance sheet when, and only when, the group has a legal right to set off the recognised 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 IFRSs, or for gains and losses arising from a group of similar transactions such as in the group's trading activity.

Segment reporting 3.19

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 IFRS 8. However, geographical and business segments wise limited disclosures are furnished in note 50 and Annexure-H.

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 2019 and segmental profit and loss account for the year ended 31 December 2019 have been prepared.

Materiality and aggregation 3.20

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 IAS 1 'Presentation of Financial Statements'.

3.21 Credit rating of the Bank

As per BRPD Circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Agency of angladesh (CRAB) based on the financial statements as at and for the year ended 31 December 2018. The following ratings have been awarded:

Particulars	Periods	Date of Rating	Long term	Short term	Rating Valid
Entity Rating	January to December 2018	29-May-19	AA2	ST-2	30-Jun-20
Entity Rating	January to December 2017	11-Jun-18	AA2	ST-2	30-Jun-19
Entity Rating	January to December 2016	28-May-17	AA2	ST-2	30-Jun-18

3.22 Related party disclosures

- A party is related to the company if
- (i) directly or indirectly through one or more intermediaries, the party controls, is controlled by, or is under common control with, the company; has an interest in the company that gives it significant influence over the company; or has joint control over the company;
- (ii) the party is an associate

(iii) the party is a joint venture;

(iv) the party is a member of the key management personnel of the Company or its parent;

(v) 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 # 51 and Annexure- F

3.23 Events after reporting period

As per IAS -10 "Events after Reporting Period" events after the reporting period are those events, favourable and unfavourable, that occur between the end of the reporting period and the date when the financial statements are authorised 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 the reporting period); and

(b) non adjusting events after the reporting period (those that are indicative of conditions that arose after the reporting period).

Details of the Events after reporting period presented in note # 52.



The City Bank Limited Financial Statements as at and for the year ended 31 December 2019

4 Consolidated cash in hand	<u>2019 2018</u> Taka Taka		2019 <u>2018</u> Taka Taka	8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted
The City Bank Limited (note 4.a) City Brokerage Limited City Bank Capital Resources Limited	6,130,572,909 5,418,430,686 77,500 77,500 51,781 3,563	7.a.2 Investment classified as per Bangladesh Bank Circular Held to Maturity (HTM) Held for Trading (HFT)	19,704,778,112 14,209,610,374 16,380,432,083 6,084,044,254	2019 2018 % of total loan Taka % of total loan Taka Readymade garments industry 17.06% 42,122,669,055 16.96% 39,250,761,878
CBL Money Transfer Sdn. Bhd. Adjustments for Consolidation - The City Bank Limited	5.694.227 4.934.174 6,136,396,417 5,423,445,923 6.136,396,417 5,423,445,923	Reverse Repo Other Securities	- 3,342,450,427 33,465,294,433 39,451,504,628 27,882,034,302	Consumer credit 15.57% 38,438,333,306 15.64% 36,181,534,597 Trade service 10.83% 26,755,777,500 11.08% 25,638,307,296 Other manufacturing industry 10.02% 24,751,384,745 10.66% 24,666,424,094 Energy and power industry 9.15% 22,592,149,131 8.86% 20,497,268,177
4.a Cash - The City Bank Limited In hand - including foreign currencies(note 4.a.1) Balance with Bangladesh Bank and its agent bank (s) - including foreign		Disclosure relating to REPO & Reverse REPO is presented in A 7.a.3 Maturity grouping of investments		Steel industry 6.98% 17,237,615,040 6.92% 16,011,664,635 Real estate financing 4.93% 12,165,485,382 4.96% 11,472,143,690 Agrit & micro-credit through NGO 4.40% 10,870,132,479 5,44% 12,576,262,819 Textile & spinning mills 3.93% 9,710,065,741 4.32% 9,991,337,022
currencies (note 4.a.2) 4.a.1 Cash in hand	<u>19,776.258,104</u> <u>14,016,977,760</u> <u>25,906,831,013</u> <u>19,435,408,446</u>	On demand Over 1 month but not more than 3 months Over 3 months but not more than 1 year Over 1 year but not more than 5 years	3,451,000 3,546,400 4,569,925,181 5,646,389,222 13,092,019,409 499,820,190 19,465,047,343 4,136,539,052	Assembling industry 3.66% 9.032,716,268 2.72% 6.298,629,421 Pharmaceuticals industry 3.03% 7,473,690,422 2.38% 5,499,441,859 Edible oil and food processing 2.79% 6,893,975,142 2,47% 5,715,753,937 Service industry 2.16% 5,344,292,450 2.82% 6,524,274,250
Local currency Foreign currency	5,971,965,140 5,104,024,864 158,607,769 314,405,822 6,130,572,909 5,418,430,686	Over 5 years 7.a.4 Government bills/bonds	2;321;061;695 39;451;504;628 27;882;034;302	Transport, storage & communication 1.39% 3.425,669,940 1.70% 3.934,203,793 Construction 0.83% 2,052,875,336 0.61% 1,405,613,961 Chemical industry 0.67% 1.648,106,386 0.44% 1,010,213,985 Ship breaking & building 0.53% 1,316,197,807 0.72% 1,660,028,433
4.a.2 Balance with Bangladesh Bank and its agent bank(s)	17,923,225,521 14,010,112,125	Name of the bills/bonds 182 days Treasury bills 364 days Treasury bills	6,952,852,680 9,516,022,036 3,930,795,000	Hospitals 0.14% 352.032.407 0.11% 255.668.625 Others 1.93% 4.760.482.186 1.21% 2.801.936.979 100.00% 246.943.650.723 100.00% 231.391.469.451
Foreign currency Sonali Bank Limited as agent of Bangladesh Bank (local currency)	<u>1,301,391,858</u> (589,563,124) 19,224,617,379 13,420,549,001 <u>551,640,725</u> <u>596,428,759</u> 19,776,258,104 14,016,977,760	6 months Islamic bonds 2 years Treasury bonds 5 years Treasury bonds 10 years Treasury bonds	500,000,000 5,459,669,147 3,015,800,639 8,345,449,270 9,402,348,129	8.a.10 Geographical location-wise loans and advances Inside Bangladesh 2019 Urban: % of total loan % of total loan Taka
The above balance represents amount as per Bank book. The dit Bangladesh Bank are subsequently adjusted.		15 ýears Treasurý bonds 20 years Treasury bonds	2,127,334,346 164,631,077 36,081,759,195 23,632,558,655	Dhaka 80.18% 197,995,373,205 79.76% 184,561,687,747 Chattogram 11.29% 27,870,653,446 12.67% 29,306,961,765 Rajshahi 2.46% 6,084,131,555 2.32% 5,364,086,906 Khulna 1.42% 3.499,777,635 1.18% 2,738,762,462
Cash Reserve Requirement and Statutory Liquidity Ratio have been ca with section 33 of Banking Companies Act, 1991 (Amended upto 2018) August 2005, MPD circular no.116/2010-1713 dated 1 December 2010,), BRPD circular no.11 and 12, dated 25	7.a.5 Investment in shares Quoted IDLC Finance Limited	1,540,640,919 2,365,257,093	Rangpur 1.02% 2,518,261,500 0.91% 2,105,158,734 Sylhet 0.46% 1,125,223,530 0.46% 1,055,187,877 Barishal 0.25% 610,666,616 0.15% 343,252,006 Mymensingh 0.12% 285,281,457 0.13% 304,595,222
and MPD circular No. 01 dated 03 April 2018. The minimum Cash Reserve Ratio on the Bank's time and demand lia basis has been calculated and maintained with Bangladesh Bank in cur	rent account and 13% Statutory Liquidity	Summit Power Limited Brac Bank Limited Trust Bank Limited Grameenphone Limited	87,392,250 - 51,390,000 71,246,000 47,790,285 67,001,155 33,695,820 58,033,400	97.18% 239.989.368.944 97.57% 225.779.692.719 Rural: Dhaka 2.11% 5.214.446.485 1.81% 4.192.330.015
Ratio, excluding CRR, on the same liabilities has also been maintainec debentures including foreign currency balances with Bangladesh Ban based on weekly average time and demand liabilities balance of Octol the Bank are in excess of the statutory requirements, as shown below:	k (CRR and SLR of December 2019 is	Singer Bangladesh Limited Matin Spinning Mills Ltd Dhaka Bank Limited Mercantile Bank Limited	32,863,468 - 28,602,497 34,374,688 26,527,356 29,219,723 20,839,130 24,710,436	Chattogram 0.42% 1,035,404,667 0.34% 790,862,390 Rajshahi 0.19% 469,143,504 0.20% 455,433,582 Sylhet 0.08% 190,167,857 0.07% 160,913,765 Kuluna 0.02% 45,119,266 0.01% 12,236,979
a) Cash Reserve Ratio (CRR) Required reserve Actual reserve	14,517,286,080 11,243,154,950 17,749,947,187 14,119,628,930	Square Pharmaceuticals Limited Standard Bank Limited Pubali Bank Limited AB Bank Limited Ifad Autors Limited	14,231,000 10,453,975 13,961,127 15,544,065 10,949,664 11,516,648 5,408,308 8,215,152 4,620,000 -	2.82% 6.954,281,779 2.43% 5.611,776,732 Total inside Bangladesh 100.00% 246,943,650,723 100.00% 231,391,469,451 Outside Bangladesh 0.00% - 0.00% - - Grand total 100.00% 246,943,650,723 100.00% 231,391,469,451
Surplus b) Statutory Liquidity Ratio (SLR) Required reserve	3,232,661,107 2,876,473,980 33,741,277,080 28,925,021,320	Mutual Trust Bank Limited Bata Shoe Company (Bangladesh) Limited Shahjibazar Power Co. Ltd. The ACME Laboratories Limited	3,956,265 30,240,826 3,550,110 5,693,640 1,643,880 2,161,440 1,522,500 2,147,500	8.a.11 Sector-wise loans and advances 2019 2018 % of total loan Taka % of total loan Taka Public sector 0.01% 34,532,285
Actual reserve maintained (note 4.a.3) Surplus 4.a.3 Held for Statutory Liquidity Ratio (SLR)	45.463.557.136 32.526.857.395 11.722.280.056 3.601.836.075	Prime Bank Limited Mobil Jamuna Lubricants Bangladesh Limited BBS Cables Ltd. Saif Powertec Limited	1,390,480 11,312,500 1,329,300 2,083,200 1,176,000 - 926,208 1,344,000	Private sector 100.00% 246.943.650.723 99.99% 231.356.937.166 100.00% 246.943.650.723 100.00% 231.391.469.451 231.391.469.451
Cash in hand Sonail Bank Limited as agent of Bangladesh Bank as per statement bal Surplus of CRR - balance with Bangladesh Bank Government securities and bonds	3,232,661,107 2,876,473,980	Investment Corporation of Bangladesh Rangamati Food Products Limited Raspit Inc. (BD) Limited Shahjalal Islami Bank Limited	906,086 1,835,728 767,550 812,700 695,400 695,400 624,523 7,366,385	8.a.12 Securities against loans/investments including bills purchased and discounted 2019 2018 Taka Taka
As on December 31, 2019, value of bank's investment in approved se total investment in approved securities valued at Tk. 535,400,430 wa:		SILCO Pharmaceuticals Limited German Bangla Joint Venture Foods Limited Somorita Hospital Limited Perfume Chemical Ind, Limited	220,978	Collateral of movable/immovable assets 178,055,477,296 171,971,657,714 Local banks and financial institutions guarantee 2,738,889,044 3,310,631,492 Foreign banks guarantee 16,261,964,600 12,002,964,296
from Bangladesh Bank. Consequently, the said pledged securities were Consolidated balance with other banks and financial institutions		United Commercial Bank Limited Power Grid Company of Bangladesh Limited Heidelberg Cement Bangladesh Limited M.I. Cement Factory Ltd.	- 36,415,720 - 9,600,000 - 8,367,500 - 694,000 - 2,816,431,438	Export documents 16,261,864,600 13,992,954,286 Fixed deposit receipts (FDR) 4,156,124,877 6,425,699,080 FDR of other banks - - 34,532,285 Government guarantee 19,407,567,946 16,742,986,557
In Bangladesh The City Bank Limited (note 5.a) City Brokerage Limited City Bank Capital Resources Limited	18,731,082,702 27,353,384,864 372,036,096 972,208,133 464,331,140 273,775,976	Unquoted ordinary shares Central Depository Bangladesh Limited KARMA Sangsthan Bank Limited	42,453,820 42,453,820 18,000,000 18,000,000	Personal guarance 19,407,507,940 10,742,950,557 Other securities 26,323,726,960 18,913,008,037 246,943,650,723 231,391,469,451 8.a.13 Detail of large loan/investments 246,943,650,723 231,391,469,451
Mutual indebtedness: Deposit with The City Bank Limited - City Brokerage Limited Deposit with The City Bank Limited - City Bank Capital Resources Lin	19,567,449,938 28,599,368,973 (140,464,390) (688,873,976)	Industrial & Infrastructural Development Finance Company Limited Venture Investment Partners Bangladesh Limited Total		As at 31 December 2019 there were 42 (31 December 2018: 40) borrowers or group with whom amount of outstanding loans and advances/investments exceeded 10% of the total capital of the Bank. Total capital of the Bank was Taka 37,135.80 million as at 31 December 2019 (Taka 34,811.13 million as at 31 December 2018).
Deposit with The City Bank Limited - CBL Money Transfer Sdn. Bhd. Adjustments for Consolidation - City Brokerage Limited Total in Bangladesh	(482,602,972) (801,359,569) 19,084,846,966 27,798,009,404	Details are shown in Annexure-C. 7.b Investments - City Brokerage Limited		Number of borrows or groups 42 40 Amount of outstanding advances/investments (Taka) 81,985,256,187 57,324,761,650 Amount of classified advances/investments therein (Taka) 81,985,256,187 57,324,761,650
Outside Bangladesh The City Bank Limited (note 5.a) CBL Money Transfer Sdn. Bhd. City Hong Kong Limited	4,305,212,819 (100,797,998) 44,917,960 801,173,536 10,501,520 -	Membership (note 7.b.1) Dhaka Stock Exchange Limited (DSE) Chittagong Stock Exchange Limited (CSE)	543,119,683 <u>19,001,000</u> 562,120,683 543,119,683 <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,001,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u> <u>19,000</u>	8.a.14 Particulars of loans and advances/investments i) Loans/investments considered good in respect of which the Bank is
Total outside Bangladesh Grand total 5.a Balance with other banks and financial institutions - The City Bank	<u>10.501.520</u> <u>4.360,632,299</u> <u>700,375,538</u> <u>23,445,479,265</u> <u>28,498,384,942</u> K Limited	Investments in shares (note 7.b.2) 7.b.1 Membership fees is the amount paid by the company to obtain me	<u>1,741,877,172</u> <u>2,162,553,319</u> <u>2,303,997,855</u> <u>2,724,674,002</u>	fully secured 201,212,355,817 195,735,474,857 ii) Loans/investments considered good against which the Bank holds no security other than the debtors' personal guarantee 19,407,567,946 16,742,986,557
In Bangladesh (note 5.a.1) Outside Bangladesh (note 5.a.2)	18,731,082,702 27,353,384,864 4,305,212,819 (100,797,998) 23,036,295,521 27,252,586,866	7.b.2 This represents investment made by the City Brokerage Limited listed in Dhaka Stock Exchange Limited (DSE) and Chittagong Sto	in purchase of shares of various companies ck Exchange Limited (CSE) through its dealer	iii) Loans/investments considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors 26,323,726,960 18,913,008,037
5.a.1 In Bangladesh Current accounts		account. Cost price of the investment is Taka 2,075,072,670 (2018 7.c Investments - City Bank Capital Resources Limited Others	. 1,040,331,127) as on 31 December 2019.	iv) Loans/investments adversely classified; provision not maintained there against <u>246,943,650,723</u> 231,391,469,451
Sonali Bank Limited Agrani Bank Limited Janata Bank Limited Sub total	108,525,306 51,416,285 86,287,419 45,954,834 <u>897,490</u> 899,370 195,710,215 98,270,488	Investments in quoted shares (note 7.c.1) Investments in unlisted securities (note 7.c.2)	1,804,448,314 2,783,511,933 88,697,675 98,000,000 1,893,145,989 2,881,511,933	v) Loans/investments due by directors or officers of the banking company or any of them either separately or jointly with any other persons <u>3,787,697,217</u> <u>3,803,360,665</u> vi) Loans/investments due from companies or firms in which the directors
Short notice deposit accounts Standard Chartered Bank Rupali Bank Limited AB Bank Limited	269,693,615 170,633,666 55,444,163 83,924,759 14,937,378 14,937,378	7.c.1 This represents investment made by the City Bank Capital Resour companies listed in Dhaka Stock Exchange Limited (DSE) and Chittag dealer account. Cost price of the investment is Taka 1,818,054,440 (2)	gong Stock Exchange Limited (CSE) through its	of the Bank have interest as directors, partners or managing agents or in case of private companies as members
Southeast Bank Limited Trust Bank Limited Exim Bank Limited Bank Al-Falah Limited	10,135,610 10,135,610 9,209,187 1,536,141 2,671,830 342,671,830	 7.c.2 This represent investment made by CBCRL in purchase of equity sishares of Regent Energy and Power Co. Limited. 8 Consolidated Loans and advances/investments 	nares of ADN Telecom Limited and preference	advances made at any time during the year to directors or managers or officers of the banking company or any of them either separately or jointly with any other person. <u>3,787,697,217</u> <u>3,803,360,665</u>
Social Islami Bank Limited Prime Bank Limited Mutual Trust Bank Limited Dutch-Bangla Bank Limited	1,545,849 1,545,849 826,650 826,650 132,975 - 10,088 11,023	Loans/investments, cash credits, overdrafts, etc. The City Bank Limited (note 8.a) City Brokerage Limited (note 8.b)	244,204,761,679 228,080,837,959 949,616,669 1,282,985,307	viii) Maximum total amount of advances/investments, including temporary advances/investments granted during the year to the companies or firms in which the directors of the banking company have interest
Sub total Fixed deposit receipts National Credit & Commerce Bank Limited	1,214,167,635 -	City Bank Capital Resources Limited (note 8.c) Mutual indebtedness: Loan from The City Bank Limited - City Brokerage Limited*	682.657.886 504.940.330 245,837,036,234 229,868,763,596 (577,231,515) (1,011,356,119)	as directors, partners or managing agents or in the case of private companies, as members
Agrani Bank Limited Jamuna Bank Limited Export Import Bank of Bangladesh Limited One Bank Limited Mutual Trust Bank Limited	849,000,000 - 800,000,000 200,000,000 - 1,000,000,000 - 67,025,281 - 1,797,443,921	Loan from City Brokerage Limited - Citý Bank Capital Resources Loan from The City Bank Limited - CBL Money Transfer Sdn. Bl	Limited	 x) Classified loans and advances/investments (a) Classified loans and advances/investments on which interest 11,078,952,070 10,477,148,042 has not been charged has not been charged
Eastern Bank Limited Prime Bank Limited Investment Corporation of Bangladesh Uttara Finance and Investment Limited	7,250,000,000 2,000,000 1,000,000 7,250,000,000 2,000,000 1,400,000,000	Bills purchased and discounted The City Bank Limited (note 8.a.2) City Hong Kong Limited	2,738,889,044 14,037,568 2,752,926,612 247,777,734,252 231,874,954,552	Increase of specific provision 1,341,744,885 750,842,893 Amount of loans written off 789,648,317 451,627,314 Amount realised against loans previously written off 247,554,548 372,169,791 (b) Provision on classified loans and advances/investments 5,829,684,624 4,487,939,739
Lankabangla Finance Limited Industrial Promotion and Development Company of Bangladesh Limited Industrial and Infrastructure Development Finance Company Limited Bangladesh Finance and Investment Company Limited	1,830,000,000 3,200,000,000 1,625,518,761 2,331,887,500 850,000,000 1,050,000,000 600,000,000 500,000,000	*City Brokerage Limited availed loan facilities @10.50% p.a. fro financing to its customers.		(c) Provision kept against loans/investments classified as bad debts 5,358,792,915 4,158,117,376 (d) Interest credited to Interest Suspense Account 2,034,100,642 1,391,564,567
IDLC Finance Limited Phoenix Finance & Investments Limited National Housing Finance and Investment Limited GSP Finance Company (BD) Limited	450,000,000 4,300,000,000 350,000,000 350,000,000 200,000,000 200,000,000 150,000,000	8.a Loans and advances/investments - The City Bank Limited Loans/investments, cash credits, overdrafts, etc. (note 8.a.1) Bills purchased and discounted (note 8.a.2)	244,204,761,679 228,080,837,959 2.738,889,044 3.310,631,492	xi) Cumulative amount of written off loans/investments Opening balance 16,419,912,397 16,340,454,874 Amount written off during the year 789,648,317 451,627,314
United Finance Limited Delta Brac Housing Finance Corporation Limited Sub total Total	- 1,300,000,000 - 1,000,000 18,168,686,336 26,626,812,721 18,731,082,702 27,353,384,864	8.a.1 Loans/investments, cash credits, overdrafts, etc.	2,738,889,044 3,310,631,492 246,943,650,723 231,391,469,451	Amount realised against loans/investments previously written off (247,554,548) (372,169,791) Closing balance 16,962,006,166 16,419,912,397 The amount of written off/classified loans/investments 0,000,000,000 0,000,000
5.a.2 Outside Bangladesh (Nostro accounts) Current accounts Current	2019 <u>2018</u> ency Taka <u>Taka</u>	Inside Bangladesh Industrial credits Cash credits City solution	128,338,014,174 127,056,431,639 21,322,572,326 22,085,523,897 19,127,352,609 15,538,885,419	for which law suits have been filed 32,683,000,000 33,058,500,000 8.a.15 Staff loan
Standard Chartered Bank, New York, USA US Citibank N.A. New York, USA US Mashreq Bank, New York, USA US HDFC Bank Ltd, Mumbai, India ACU	D 721,079,813 (112,556,469) D 516,551,889 (49,815,882) JD 170,439,592 32,797,861	Export development fund Small and medium enterprise loans City card loans Other loans and advances	16,244,581,753 13,977,083,992 10,870,398,508 10,013,508,560 10,127,402,971 8,389,206,419 7,476,194,114 4,700,688,697	Provident fund Provident fund Vehicle scheme Consumer credit and other scheme
Habib American Bank, New York, USA US Standard Chartered Bank, Mumbai, India ACU AB Bank Lidu, Mumbai, India ACU Standard Chartered Bank, Frunkfurt, Germany EUF	JD 56,121,773 118,255,595 JD 45,809,719 64,375,792 RO 45,474,214 (12,042,321)	House building loans Secured overdrafts Bal-muajjal, bi salam, murabah	7,125,170,243 6,443,901,908 6,199,778,292 4,581,101,739 4,304,131,468 868,785,059	8.a.16 Classification of loans and advances/investments
Commerz Bank AG, Frankfurt, Germany EUF Commerz Bank AG, Frankfurt, Germany US Standard Chartered Bank, London GB NIB Bank Limited, Karachi, Pakistan ACL Kookmin Bank, Korea US	D 16,937,103 172,843,977 P 15,681,742 1,132,052 JD 11,827,394 185,834,474	City express Staff loans (note 8.a.15) Loan against payroll City drive	3,992,335,747 4,253,707,238 3,786,630,389 3,801,872,688 1,876,466,693 2,633,977,683 1,648,334,199 1,179,431,465	% of total loan Taka % of total loan Taka Unclassified \$3.6% 230.553.669.352 \$2.31% \$213.604,785.370 Standard including staff loan \$9.36% \$20.573.669.352 \$2.31% \$213.604,785.370 Special mention account (SMA) \$0.87% \$21,458.07.037 \$2.36% \$5.61.181.633 94.23% \$232,699,476,389 \$94.67% \$21,065,967.004
Kookmin Bank, Korea US Commerz Bank AG. Frankfurt, Germany CH Sonali Bank Ltd., Kolkata, India ACL Commercial Bank of Ceylon, Colombo, Sri Lanka ACL Bank of Bhutan, Bhutan ACL	IF 2,554,790 336,792 JD 2,203,431 30,270,386	Hire purchase shirkatul melk Transportation loans Loans against trust receipt Payment against document	891,747,543 700,942,010 549,560,649 605,350,547 280,215,337 1,204,101,138 17,282,847 15,870,294	34.23% 232,693,476,389 94.67% 219,065,367,004 Classified
Standard Chartered Bank, Nepal ACU Mashreq Bank, Dubai AE Commerz Bank AG. Frankfurt AU Bank of Tokyo Mitsubishi Ltd., New Delhi, India ACU	JD 1,177,532 1,163,663 D 971,571 1,162,331 D 845,566 720,557	Loans against imported merchandise Lease finance/Izara (note 8.a.5) City gems	12,671,186 12,671,186 11,589,863 15,050,309 2,330,7682,746,074	3.577% 14.244,74.334 5.33% 12.325,502,447 100.00% 246,943,650,723 100.00% 231,391,469,451
Mashreq Bank, London GB Bank of Tokyo Mitsubishi Ltd., Japan JP Mashreq Bank, Mumbai, India EUF Mashreq Bank, Mumbai, India ACU	P 509,394 3,018,563 Y 301,064 10,832,009 RO 188,424 165,143 JD (60,707,245) 144,996,634	Outside Bangladesh	244,204,761,679 228,080,837,959 244,204,761,679 228,080,837,959	8.a.17 Particulars of required provision for loans and advances/investments 2019 2018 <u>Iaka</u> <u>Iaka</u> General provision on unclassified loans
Mashreq Bank, New York, USA (For OBU Operation) US Commerz Bank AG. Frankfurt, Germany (For OBU Operation) EUF Commerz Bank AG. Frankfurt, Germany (For OBU Operation) US Sub total	RO 117,130,094 33,962,612	Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh	2,108,238,549 2,593,997,427	Loans/investments (excluding SMA) 4,127,113,693 3,341,342,468 Special mention account (SMA) 23,982,196 64,529,482 Required provision for unclassified loans and advances/investments 4,151,095,889 3,405,871,951 A. Total provision maintained for unclassified loans 4,239,579,345 3,485,871,951
Term deposits Sonali Bank, Kolkata, India ACU Sub total Total	JD 690,478 682,345 690,478 682,345 4,305,212,819 (100,797,998)	Foreign bills purchased and discounted 8.a.3 Performing loans and advances/investments	<u>630.650.495</u> 716.634.065 2,738,889,044 3,310,631,492	B. Excess provision
Details are shown in Annexure-B. 5.a.3 Maturity grouping of balance with other banks and financial institu		Gross loans and advances/investments Non-performing loans and advances/investments (note 8.a.3.1)	246,943,650,723 231,391,469,451 (14,244,174,334) (12,325,502,447) 232,699,476,389 219,065,967,004	Base for provision % of required provision Required provision Required Specific provision on classified loans Taka Taka Taka
Payable on demand Up to 1 month Over 1 month but not more than 3 months Over 3 months but not more than 1 year	- 1,697,963 8,738,330,685 7,937,445,612 9,142,446,075 15,624,751,827 5,155,518,761 3,688,691,464	8.a.3.1 Non-performing loans and advances/investments Opening balance Addition during the year	12,325,502,447 10,677,894,989 9 195 507 995 8 738 047 225	Sub-standard 1,477,614,554 5% - 20% 295,522,912 89,395,084 Doubfful 290,694,200 5% - 50% 175,368,797 240,425,436 Bad/Loss * 4,093,373,846 100% <u>5358,792.915</u> 4158,117,376 Required provision for classified loans and advances/investments <u>5,829,684,624</u> <u>4,487,937,895</u>
Over 1 year but not more than 5 years Over 5 years	23,036,295,521 27,252,586,866	Reduction during the year Closing balance 8.a.4 Residual maturity grouping of loans and advances/investmen	(7,276,836,108) 14,244,174,334 12,325,502,447	C. Total provision maintained for classified loans 5,829,684,624 4,487,939,739 D. Excess provision - 1,843 Total required provision for loans and advances/investments 9,980,780,513 7,893,809,846
6 Money at call and short notice Banking companies ICB Islamic Bank Limited (note 6.1)	89,379,167 89,379,167 89,379,167	including bills purchased and discounted Repayable on demand Not more than 3 months	13,928,818,840 26,774,935,964 65,139,752,627 39,614,017,201	Total provision maintained for loans and advances/investments (A+C) 0.006/263.969 7,973.811.689 Total excess provision (B+D) 88.483.456 80.001.843 * Provision required for Bad/loss loans includes Tk. 1,261.043.859 for partially write off. 80.001.843
6.1 This represents a call loan with ICB Islamic Bank Limited, formerly T Bangladesh Bank has issued a notification dated 2 August 2007- BRPD	The Oriental Bank Limited, since 2007. (R-1)651/991002007-447 and approved	More than 3 months but not more than 1 year More than 1 year but not more than 5 years More than 5 years	57,793,955,719 69,628,612,328 83,886,014,673 71,245,926,220 26,195,108,864 24,127,977,738 246,943,650,723 231,391,469,451	8.a.18 During the year 2019, no loan having outstanding Taka 500 crore or more was restructured. 8.b Loans and advances/investments - City Brokerage Limited
a scheme of reconstruction of the former The Oriental Bank Limited in has been finalised and based on earlier issued and recent (BRPD cir 2016) schedule and of payment the Bank (CBL) has already received fi	cular letter no. 15 dated 03 November	8.a.5 Lease finance/Izara Lease rental receivable within 1 year Lease rental receivable within 5 years	8,115,478 8,028,870 8,266,359 10,265,780	Margin loan was given to several individuals and institutions for doing share trading business through City Brokerage Limited.
7 Consolidated Investments Government securities The City Bank Limited (note 7.a.1.i)	<u>36.085.210.195</u> <u>23.636.105.055</u> 36.085,210,195 23,636,105,055	Lease rental receivable after 5 years Total lease/Izara rental receivable Unearned interest receivable Net lease/Izara finance	16,381,837 18,294,650 (4,791,974) 3,244,342) 11,589,863 15,050,309	8.c Loans and advances/investments - City Bank Capital Resources Limited Margin Ioan was given to several individuals and institutions for doing share trading business through City Bank Capital Resources Limited.
Others The City Bank Limited (note 7.a.1.ii) City Bank Capital Resources Limited (note 7.c) City Bank Capital Resources Limited (note 7.c)	3,366,294,433 4,245,929,247 2,303,997,855 2,724,674,002	8.a.6 Loans and advances/investments Loans Cash credits	216,682,411,061 201,414,212,323	9 Bills purchased and discounted (note 8.a.2) Pavable in Rangladesh 2 108 238 549 2 593 997 427
City Bank Capital Resources Limited (note 7.c) 7.a Investments - The City Bank Limited	1,803,145,989 2,881,511,933 7,563,438,277 9,852,115,182 43,648,648,472 33,488,220,237	Cash credits Overdrafts Bills purchased and discounted (note 8.a.2)	21,322,572,326 22,085,523,897 6,199,778,292 4,581,101,739 244,204,761,679 228,080,837,959 2,738,889,044 3,310,631,492 246,943,650,723 231,391,469,451	Payable outside Bangladesh 630.650.495 716.634.065 2.738.889.044 3.310.631.492 9.1 Maturity grouping of bills purchased and discounted
Government (note 7.a.1.i) Others (note 7.a.1.ii)	36,085,210,195 23,636,105,055 3,366,294,433 4,245,929,247 39,451,504,628 27,882,034,302	8.a.7 Concentration of loans and advances/investments including Industrial loans and advances/investments	bills purchased and discounted 181,939,428,248 175,839,326,311	Payable within one month 985,171,793 1,104,275,078 Over one month but less than three months 430,155,263 739,300,558 Over three months but less than six months 1,316,814,937 1,467,055,856 Six months or more 6,747,051 -
7.a.1 Investment securities are classified as follows i) Government bonds Government bonds (cote 7 a 4)		Advances to customer groups Others loans and advances/investments Advances chief executive and other senior executives Advances to allied concerns of directors	38,531,915,149 33,036,724,142 26,318,768,964 22,384,805,861 152,471,534 129,125,161 1,066,828 1487,976 246,943,650,723 231,391,469,451	2,738,889,044 3,310,631,492 10 Consolidated fixed assets including premises, furniture and fixtures
Government bonds - (note 7.a.4) Prize bonds ii) Other investments	36,081,759,195 23,632,558,655 3.451,000 3.546,400 36,085,210,195 23,636,105,055	8.a.8 Business segment wise concentration of loans and advances and discounted		The City Bank Limited (note 10.a) 5,675,246,085 3,519,386,471 City Brokerage Limited (note 10.b) 357,970,809 335,883,430 City Bank Capital Resources Limited (note 10.c) 690,923,540 586,326,639 CBL Money Transfer Sdn. Bhd, (note 10.d) 38,278,835 18,223,857
Shares (note 7.a.5) Investment in Subordinated Bond Mutual fund	2,014,440,314 2,893,163,088 1,300,000,000 1,300,000,000 51,731,846 52,643,886	Corporate Retail SME (including agriculture loan and microcredit) Off-shore Banking Unit (OBU)	131,460,021,529 111,868,412,217 51,566,695,330 51,078,236,065 33,994,560,807 27,866,019,728 26,135,742,668 36,776,928,753	City Hong Kong Limited (note 10.e) 6.784.080 Inter-company transactions 6.769.203.349 4,459.820.397 City Bank Capital Resources Limited with The City Bank Limited (276.812.532) (276.812.532) City Brokerage Limited with The City Bank Limited (193.139.428) (193.139.428)
Debenture of Bangladesh Welding Electrodes Limited	122.273 122.273 3,366,294,433 4,245,929,247 39,451,504,628 27,882,034,302	Staff Ioan (note 8.a.15)	26,173,142,006 3,776,630,389 246,943,650,723 231,391,469,451	City Brokerage Limited with The City Bank Limited (193, 139, 426) 6,299,251,389 3,989,868,437



The City Bank Limited Financial Statements as at and for the year ended 31 December 2019

10.a	Fixed assets including premises, furniture and fixtures - The City Bank	2019 Taka Limited	<u>2018</u> Taka
	Cost Office equipment and machinery Building	3,346,400,131 1,789,452,122	2,963,255,182 1,789,452,122
	Work-in progress - building Furniture and fixtures Software Work-in progress - software	82,285,716 1,429,367,802 514,272,601 92,104,758	82,285,716 1,299,802,351 472,745,186 63,410,632
	Bank's vehicles Land Kight of use assets	388,194,209 168,630,265 2,606,368,257 10,417,075,861	364,942,497 168,630,265
	Accumulated depreciation and amortisation Written down value	10,417,075,861 (4,741,829,776) 5,675,246,085	7,204,523,951 (3,685,137,480) 3,519,386,471
10.b	See Annexure - D for details. Fixed assets including premises, furniture and fixtures - City Brokerag	e Limited	
	Cost Land and Building Office equipment and machinery	292,849,538 55,800,462	292,849,538 52,206,207
	Furniture and fixtures Software Vehicles Lease hold property	31,311,255 8,757,936 6,220,770 850,000	31,015,197 11,098,599 6,220,770 850,000
	Right of use assets Accumulated depreciation and amortisation Written down value	49,881,498 445,671,459 (87,700,650) 357,970,809	394,240,311 (58,356,881) 335,883,430
10.c	Fixed assets including premises, furniture and fixtures - City Bank Cap		
	Land and building (capital work in progress) Vehicle Furniture and fixtures	668,895,984 11,201,065 7,584,994	570,972,477 11,201,065 7,570,434
	Office equipment and machinery Software Right of use assets	7,766,995 2,200,000 <u>14,915,584</u> 712,564,622	6,940,372 2,200,000 598,884,348
10 d	Accumulated depreciation and amortisation Written down value	(21,641,082) 690,923,540	(12,557,710) 586,326,639
10.0	Fixed assets including premises, furniture and fixtures - CBL Money Tr Cost Furniture and fixtures	21,395,692	18,703,112
	Office equipment and machinery Vehicle Right of use assets	16,622,669 2,133,632 <u>34,069,800</u> 74,221,793	14,609,671 2,076,692 35,389,475
10.e	Accumulated depreciation Written down value Event sesets including promises, furniture and fixtures - CBL Hope Ko	(35,942,958) 38,278,835	(17,165,618) 18,223,857
10.0	Fixed assets including premises, furniture and fixtures - CBL Hong Ko Cost Office equipment and machinery	1,434,975	-
	Furniture and fixtures Accumulated depreciation	672,873 <u>9,637,353</u> 11,745,201 (4,961,121)	
11	Written down value Consolidated other assets	6,784,080	
	The City Bank Limited (note 11.a) City Brokerage Limited (note 11.b)	12,433,741,210 241,529,983	14,176,321,705 250,460,395
	City Bank Capital Resources Limited (note 11.c) CBL Money Transfer Sdn. Bhd. (note 11.d) City Hong Kong Limited (note 11.e)	106,920,305 2,079,713,480 1,594,306	152,365,970 10,874,079
	Goodwill arising on investment in subsidiaries Mutual indebtedness:	14,863,499,284 35,397,698	14,590,022,149 34,455,982
	Payable to City Bank Limited - City Brokerage Limited Payable to City Bank Limited - City Bank Capital Resources Limited Payable to City Bank Limited - CBL Money Transfer Sdn. Bhd. Payable to City Bank Capital Resources Limited - City Bank Limited	(167,409,618) (663,124) (882,145) (2,642,188)	(5,750,000) (5,704,158) (3,944,926)
	Payable to City Bank Capital Resources Limited - City Brokerage Limited		(33,870,209)
	Adjustments for Consolidation - City Brokerage Limited Total consolidated other assets	8,627,907,980	8,525,506,505
11.a	Other assets- The City Bank Limited Income generating other assets Investment in subsidiaries (note 11.a.1)	6,085,582,040	6,049,702,332
	Interest income receivable (note 11.a.2) Non income generating other assets	1,591,709,111	1,751,347,078
	Accounts receivables (note 11.a.3) Advance payment of tax (note 11.a.4) Deferred tax assets (note 11.a.5)	1,898,626,651 1,676,259,455 828,803,139	1,301,379,656 3,067,137,569 1,042,663,558
	Intangible assets (note 11.a.6) Prepaid expenses Security deposits Stationery and stamps	219,250,895 51,513,950 45,597,814	248,949,440 100,197,230 64,727,469 18,187,540
	Advance against rent and advertisement Branch adjustment account Protested bill	15,960,334 7,648,618 6,064,171 5,842,887	521,124,808 5,062,136 5,842,887
	Receivable from CBL Money Transfer	882,145 12,433,741,210	14,176,321,705
11.a.1	Investment in subsidiary In Bangladesh	0 400 000 000	0.400.000.000
	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
	CBL Money Transfer Sdn. Bhd. City Hong Kong Limited	99,702,332 35,879,708 135,582,040	99,702,332
11.a.2	Interest income receivable	6,085,582,040	6,049,702,332
	Interest receivable from placement Interest receivable from government security Interest receivable from loans & advances	543,233,594 535,588,904 512,886,613	536,307,205 547,840,517 667,199,357
11.a.3	Accounts receivables	1,591,709,111	1,751,347,078
	Receivable against card operation Advance against remittance	630,965,633 590,178,834	481,704,186 232,686,688
	Receivable against encashment -SP/BSP/PSC Receivable against sales proceeds of shares Sundry debtors Advance to vendor for expense	299,506,877 167,416,457 82,796,114	454,422,926 2,005,644 47,759,108 17,052,660
	Advance for right share Advance for right share Receivable against fraud forgeries Unreconciled nostro entry	60,194,256 29,316,440 26,491,503 8,691,904	29,316,440 24,076,333 8,691,904
	Advance to staff for expense Receivable under vat current account	3,068,633 - - 1,898,626,651	1,855,348 <u>1,808,418</u> 1,301,379,656
11.a.4	Advance payment of tax Opening balance	3,067,137,569	2,748,213,553
	Paid during beatance Paid during the year Adjustment for previous years tax liability Closing balance	2,684,010,570 (4,074,888,684) 1,676,259,455	1,843,901,827 (1,524,977,811) 3,067,137,569
11 o E	Deferred tax assets	<u>2019</u> Taka	2018
11.4.5	Deferred tax asset		<u>Taka</u>
	Detail calculation on deferred tax assets:	Taxable/ (deductible)	Deferred tax
	<u>Book value Tax base</u> <u>Taka Taka</u>	<u>temporary</u> difference <u>Taka</u>	<u>(assets) /</u> <u>liability</u> <u>Taka</u>
	Fixed assets 2,915,350,527 3,520,829,816 Unrealised gain on share 2,583,756 - Receivable on Interest income- T bond 534,200,016 -	(605,479,289) 2,583,756 534,200,016	(227,054,734) 258,376 200,325,006
	Provision against classified loan (2,049,264,296) - Right of use of assets 1,622,779,754 - Lease obligation (1,713,066,891) - Deferred tax liability/(asset) - -	(2,049,264,296) 1,622,779,754 (1,713,066,891)	(768,474,111) 608,542,408 (642,400,084)
	Deferred tax habinty/(asset) Deferred tax asset up to last year Deferred tax (income)/expense		(828,803,139) (1,042,663,558) 213,860,419
11.a.6	Intangible assets Royalty Users license	199,486,504 19,764,391	226,972,873 21,976,567
11.a.6.4	I Movement of intangible assets	219,250,895	248,949,440
	Opening balance Addition during the year Amortiseting during the year	248,949,440 50,571,842	278,472,573 54,840,699
	Amortisation during the year Closing balance	(80,270,387) 219,250,895	(84,363,832) 248,949,440
11.b	Other assets - City Brokerage Limited Advance payment of tax	220,158,834	158,993,996
	Advances, deposits and prepayments Receivable from DSE Receivable from CSE	21,371,149 - 	33,460,755 16,154,918 <u>41,850,727</u> <u>250,460,395</u>
11.c	Other assets - City Bank Capital Resources Limited	04 750 005	
	Advance income tax Advances, deposits and prepayments Account receivable Deferred tax assets	84,758,025 12,788,559 4,791,351 4,578,590	89,927,969 14,831,657 47,551,811 33,032
	Stamps in hand	4,578,590 <u>3,780</u> 106,920,305	21,500 152,365,970
11.d	Other assets - CBL Money Transfer Sdn. Bhd. Advances, deposits and prepayments	2,079,713,480	<u>10,874,079</u>
11.e	Other assets - City Hong Kong Limited	<u>2,079,713,480</u>	10,874,079
12	Security deposits	<u>1,594,306</u> <u>1,594,306</u>	
12	Non - banking assets Income generating: Share (note 12.a)	110,110,000	109,505,000
	Non-income generating: Land (note 12.b)	1,042,228,991 1,152,338,991	<u>924,196,289</u> 1,033,701,289
	The City Bank Limited has been awarded absolute ownership on 46 mor honourable Court under section 33 (7) of Artha Rin Adalat Ain. 2003. The B		

12.a	Income generating:				
	Name of Parties_ Abrar Steel Mills Ltd.	<u>Type of assets</u> Prime Bank Ltd.'s share	Booking Date 15/Nov/12	<u>2019</u> <u>Taka</u> 	<u>2018</u> <u>Taka</u> <u>109,505,000</u>
12.b	<i>Non-income generating:</i> M/S Overseas Liner Agency	953 decimal land	29/Dec/11	11,436,000	11,436,000
	M/S Habib Bastra Bitan M/S Misti Enterprise M/S Silva Synthetic Fabrics	16.50 decimal land 16.50 decimal land 67.5 decimal land in Narayangonj	29/Dec/11 29/Dec/11 29/Dec/11 & 29/Dec/15	1,485,000 819,523 27,000,000	1,485,000 819,523 27,000,000
	L.J.S Enterprise M/S Sikder Construction M/s. Nan Business Associates M/s. Ananna Enterprise Shibpur Rice Mill	181.96 decimal land 14 decimal land 5 decimal land & 1,518 sft floor 17.32 decimal land 150.75 decimal land	29/Dec/11 29/Dec/11 27/Dec/12 27/Dec/12 27/Dec/12	3,677,959 12,131,206 8,340,000 - 2,358,633	3,677,959 12,131,206 8,340,000 10,240,097 1,829,498
	M/s. Chand & Sons M/s. Ashraf Traders M/s. Rafique Repairing & Motor Machinery Parts	6.60 decimal land 12 decimal land 8 decimal land along with two storied building	10/Oct/13 20/Oct/13 20/Oct/13	1,850,139 3,352,735 1,371,088	1,850,139 3,352,735 1,371,088
	Friends International Lucky Trade Concern M/s General Services M/s Galeeb International	225.35 decimal land 7.89 decimal land 375.5 decimal land 8.25 decimal land 7 katha land	3/Mar/14 29/Jun/15 20/Dec/15 22/Dec/15 22/Dec/15	14,888,087 130,326,220 2,074,764 3,507,045 6,200,267	14,888,087 130,326,220 1,905,964 3,507,045 6,390,367
	M/s Balaka Industries Alif Builders & Co. M/s Dhaka Eylet & Bartack Center M/s Alamin Engineering M/s S S Poultry Feed	4.51 decimal land	22/Dec/15 22/Dec/15 23/Dec/15 23/Dec/15 23/Dec/15	6,390,367 13,647,649 4,855,476 2,340,929 4,152,867	6,390,387 13,647,649 4,710,476 2,340,929 4,152,867
	M/s Sathi Foods & Oil Industries M/s MIM Pictures International M/s Shaans Denim M/s Apparel King Limited	15 decimal land 51.5 decimal land 1670 sft flat 16.34 decimal land	23/Dec/15 24/Dec/15 24/Dec/15 24/Dec/15	10,683,879 1,763,421 34,880,000 7,189,924	10,683,879 1,763,421 34,880,000 7,189,924
	M/s Suchi Enterprise M/s A B Traders M/s The Media Advertising M/s Mondira Medico M/s. Nan Business Associates	50.24 decimal land 3.63 acre land 17.50 decimal and 5 katha land 12.20 decimal and 3 acre land 256 decimal land	24/Dec/15 24/Dec/15 24/Dec/15 24/Dec/15 28/Dec/15	3,602,354 899,503 1,627,948 4,496,291 55,181,250	3,602,354 899,503 1,627,948 4,496,291 55,181,250
	M/s Tajco Ltd Atlas food and Beverage Limited Sristy Traders Rafty Sweaters Limited	1.60 acre land	30/Dec/15 29/Jun/16 29/Jun/16	15,049,194 65,366,934 26,322,125	15,049,194 65,366,934 26,322,125
	Saleh Fashion Ltd. M/S Hasnat Enterprise	building measuring -+42,000 sft 14.56 decimal and 30 decimal land 4.587 decimal land with building and 4.125 decimal land	29/Dec/16 21/Jun/17 30/Dec/17	71,140,000 17,592,323 21,055,559	71,140,000 17,592,323 21,055,559
	M/s. Noor Enterprise M/s. McCoy Knitwear M/s. Rupchanda Food Products M/s. Unique Steel	84.87 decimal land 22.50 decimal land and 5.00 decimal land. Total 27.5 decimal land 21 decimal vacant land 75.5 decimal land	30/Dec/17 30/Dec/17 30/Dec/17 30/Dec/17	79,984,010 2,625,000 1,680,000 35,726,810	79,884,000 2,625,000 1,680,000 35,400,000
	Mohd. Elias Bros (Pvt.) Ltd M/s Momin Monu Auto Rice Mill S. M Enterprise	18.92 decimal land 117.50 decimal land at Jamalpur 94.32 decimal land with 3 storied commercial building	28/Jun/18 28/Jun/18 26/Dec/18	69,300,000 9,400,000 98,033,679	69,300,000 9,400,000 98,033,679
	S. K. Motors M/s Rabeya Bastraly Emdadul Haque Bhuiyan	29.30 decimal and 27.69 decimal land 7.0 decimal and 5.5 decimal land 1,336.29 decimal land	27/Dec/18 27/Dec/18 30/Jun/19 &	23,238,000 2,757,626	23,118,000 2,502,056
13	Tier-II subordinated bond		29/Dec/19	<u>126,627,474</u> <u>1,042,228,991</u>	924,196,289
	through issuance of 7 (Seven) years	les fund raised from several bank ears Bond during 2017 and 2018, 000 million, BDT 3,800 million ar ber 2019 respectively.	worth BDT 5000) million and BD	T 7000 million
	respectively as on 31 Decembe	ed Bonds with outstanding amoun r 2019. Institution wise subscriptio		onds are: 2019	2018
	City Bank 2nd subordinated b ONE Bank Limited Rupali Bank Limited Janata Bank Limited	ond	8	<u>Taka</u> 000,000,000 300,000,000 750,000,000	<u>Taka</u> 1,000,000,000 800,000,000 750,000,000
	Sonali Bank Limited Pubali Bank Limited Mercantile Bank Limited Uttara Bank Limited		4	500,000,000 500,000,000 400,000,000 350,000,000	500,000,000 500,000,000 400,000,000 350,000,000
	Dhaka Stock Exchange Limited Agrani Bank Limited Dhaka Bank Limited Standard Bank Limited		2	300,000,000 200,000,000 100,000,000 100,000,000	300,000,000 200,000,000 100,000,000 <u>100,000,000</u> 5,000,000,000
	City Bank 3rd subordinated b ONE Bank Limited Sonali Bank Limited	ond	1,3 1,0	300,000,000	1,300,000,000 1,000,000,000
	Agrani Bank Limited Pubali Bank Limited Dhaka Bank Limited			500,000,000 100,000,000 200,000,000	1,000,000,000 500,000,000 <u>-</u> 3,800,000,000 3,800,000,000
14	The City Bank Limited (note 14.	m other banks, financial institu a)	tions and agen	its 168,290,655 6	0,453,052,237
	City Brokerage Limited (note 14 City Bank Capital Resources Lir CBL Money Transfer Sdn. Bhd. Mutual indebtedness:	mited (note 14.c)		579,372,565 237,610,179	1,304,319,876 546,498,026 <u>250,306,724</u> 2,554,176,862
	Loan from The City Bank Limite Loan from The City Bank Limite	d- CBL Money Transfer Sdn. Bhd	. <u>(2</u> 45,	34,997,079)	,011,356,119) (<u>293,084,447)</u> 1,249,736,296
14.a	Borrowings from other banks In Bangladesh (note 14.a.1) Outside Bangladesh (note 14.a.	, financial institutions and ager 2)	27,	588,833,977 3 579,456,678 <u>2</u> 168,290,655 6	3,078,707,897 7,374,344,339),453,052,237
14.a.1	In Bangladesh Dhaka Bank Limited		3,3	396,000,000	5,034,000,000
	Uttara Bank Limited Sonali Bank Limited Pubali Bank Limited IFIC Bank Limited Prime Bank Limited		1, 1,(8	100,000,000 010,000,000 349,000,000 500,000,000	4,000,000,000 251,700,000 1,400,000,000
	Prime Bank Limited Meghna Bank Limited AB Bank Limited Southeast Bank Limited Jamuna Bank Limited		5	500,000,000 500,000,000 500,000,000 400,000,000 280,170,000	500,000,000 300,000,000 850,000,000 926,530,000
	Bank Al-Falah Limited State Bank of India Janata Bank Limited Habib Bank Limited Rupali Bank Limited			250,000,000 200,000,000 200,000,000 100,000,000	733,400,000 500,000,000 160,000,000 2,183,900,000
	BASIC Bank Limited One Bank Limited Commercial Bank of Ceylon PLI NRB Commercial Bank Limited	c		-	200,000,000 1,258,500,000 335,600,000 250,000,000
	Standard Chartered Bank Refinance against EDF loan froi Refinance against SME & Corpo Bangladesh Bank against Assur Borrowings from Bangladesh Ba	orate loan from Bangladesh Bank ed Liquidity Support	2,2	- 12 563,519,993 12 271,495,984 500,000,000 468,648,000	190,000,000 2,601,556,317 940,393,581 - 463,128,000
14.a.2	Outside Bangladesh Standard Chartered Bank, Sing		27,	<u>588,833,977</u> <u>3</u> :	4,302,641,073
	Bank Muscat S.A.O.G Global Climate Partnership Fun Abu Dhabi Commercial Bank Nederlandse Financierings-Maats	d S.A.Sicav-Sif (GCPF) chappij Voor Ontwikkelingslanden N	2,9 2,9 2,2 N.V (FMO) 1,2	920,560,000 546,999,999 299,785,596 273,500,000	1,621,894,247 2,582,621,286 2,882,062,979 1,887,750,000
	Oesterreichische Entwicklungst Norwegian The Investment Fun HDFC Bank Limited CaixaBank, S.A DBS Bank	ank AG (OeEB) d For Developing Countries (NOF	RFUND) 8	349,000,000 781,080,000	1,258,500,000 839,000,000 797,050,000 1,278,610,960
	International Finance Corporatio Emirates NBD Bank PJSC ,Dub Habib Bank AG,Dubai Habib Bank AG Zurich,Switzerla	ai		70,750,142	3,146,250,084 419,500,000 453,096,550 284,176,969
	RAK Bank Dubai First Abu Dhabi Bank, Dubai Bank One , Mauritius Asian Development Bank Standard Chartered Bank, Lond	on			1,888,629,713 1,690,411,239 497,559,081 119,807,119 1,424,783,040
14.a.3	Borrowings secured/unsecure	ed from other banks, financial i	nstitutions and		7 <u>,374,344,339</u>
14.a.4	Unsecured	ngs from other banks, financial	<u>43,6</u> <u>44,</u>	68,290,655 60 68,290,655 60	0,453,052,237 0 ,453,052,237
	Payable on demand Up to 1 month Over 1 month but within 3 month Over 3 months but within 1 year		8,5 11,2	599,101,042 206,679,445	1,380,771,937 7,438,491,292 5,808,703,676 3,955,721,581
14.b	Over 1 year but within 5 years Over 5 years City Brokerage Limited is enjoy	ving two overdraft facilities from	44,	<u>-</u> 168,290,655 6	
	financing to its customers, sup market . Rate of interest of the subject to revisions by the ban	porting prefunding facilities to its availed facilities are currently 10 ks' management from time to tim n years from Lanka Bangla Finance	foreign clients 0.50% p.a. and ne. Brokerage is	and investment 7.00p.a. respec also enjoying	in secondary tively which is two term loan
14.c	from Investment Corporation of City Bank Capital Resource Ltd.	Bangladesh (ICB) @ 4.00% inter has taken term loan facility of Tk jiring and developing own asset.	est p.a		
14.d 15	CBL Money Transfer Sdn Bhd. remitting foreign currency from I Consolidated deposits and ot			.td. for prefundi <u>019</u>	ng support for <u>2018</u>
	The City Bank Limited (note 15. City Brokerage Limited		246,70 17	4,799,386	<u>Taka</u> 5,170,199,563 399,732,242 100,065,846
	City Bank Capital Resources Lin CBL Money Transfer Sdn. Bhd. City Hong Kong Limited Inter-company indebtedness (no Adjustments for Consolidation -	ote 15.b) City Brokerage Limited	(650	0,377,141 132,092 1,743,600 ,012,590) -	100,065,846 4,891,574 (814,426,709)
15.a	Adjustments for Consolidation - Deposits and other accounts	City Bank Capital Resources Lim	nted	<u>0,705,071</u> _204	<u>-</u> 4,860,462,516
	Local bank deposits (note 15.a. Customer and other deposits	1)	242,07	2,197,469 19	9,663,842,997 5,506,356,566 5,170,199,563
15.a.'	I Local bank deposits Name of Bank	CD SND Taka Taka	2019 FDR Taka S	Manarah ND/TD Taka	Total Taka
	Trust Bank Limited Dutch-Bangla Bank Limited IBRAC Bank Limited Jamuna Bank Limited	- 111,380 1,0 - 714,541 8 - - - 8	500,000,000 1 000,000,000 800,000,000 509,400,000	ND/TD Taka 006,960,757 - - 279,081	Taka 1,506,960,757 1,000,111,380 800,714,541 509,679,081
	United Commercial Bank Limite Pubali Bank Limited Islami Bank Bangladesh Limite Al Arafah Islami Bank Limited	ed - - 4 - 885,333 3 d - - - -	424,500,000 339,600,000 - - -	23,099,622 8,196,116	424,500,000 340,485,333 23,099,622 8,196,116
	Southeast Bank Limited Export Import Bank of Banglade Modhumoti Bank Limited IPadma Bank Limited Shahjalal Islami Bank Limited	6,428,906 1,409,062 sh Ltd - - 3,220,989 - 1,455,136 - -	- - - -	3,273,329 - 1,203,406	7,837,968 3,273,329 3,220,989 1,455,136 1,203,406
	AB Bank Limited Prime Bank Limited Standard Bank Limited Sonali Bank Limited	267,734 - 82,163 20,669	- - -	347,872 - - -	347,872 267,734 82,163 20,669
	Social Islami Bank Limited	6,717,309 7,878,604 3,9	- 573,500,000 1	11,877 043,372,060	<u>11,877</u> 4,631,467,973

15.a.2	Deposits and other accounts	<u>2019</u> <u>Taka</u>	<u>2018</u> <u>Taka</u>
	Current deposits and other accounts Current, al-wadeeah and manarah current deposits Sundry deposits (note 15.a.3) Foreign currency deposits Security deposits receipts	25,785,610,838 11,982,917,434 3,018,277,134 3,620,881	18,400,934,73 6,839,930,08 2,344,803,55 3,634,38
	Bills payable Pay orders issued Demand draft	40,790,426,287 1,876,599,354 4,154,822	27,589,302,75 1,513,748,07 4,172,98
	Pay slips issued Savings bank deposits (note 15.a.4)	3,342,303 1,884,096,479 46,367,253,617	3,520,93 1,521,442,00 44,278,439,53
	Fixed deposits Fixed deposits, mudaraba and manarah fixed deposits Short notice deposits, mudaraba and manarah short notice deposits	124,853,784,836 23,929,658,311	99,330,844,18 24,657,901,82
	Scheme deposits (note 15.a.5) Non resident deposits Total deposits and other accounts	8,385,239,952 493,205,960 157,661,889,059 246,703,665,442	7,503,068,19 289,201,06 131,781,015,27 205,170,199,56
15.a.3	Sundry deposits Foreign bills purchased awaiting remittance	4,697,332,510	3,442,521,74
	Sundry creditors Margin on letters of credit Sundry deposit - ATM Margin on letters of guarantee	4,306,263,386 1,386,983,035 508,302,326 408,859,913	521,784,96 1,188,957,72 389,696,29 432,855,05
	Sundry deposits - Amex Card- local Payable against RTGS & EFT Unclaimed foreign DD	244,449,880 96,709,171 58,475,118	313,309,82 8,413,68
	Sundry deposits - Master Cards Security money- suppliers Auto debit receipt/payment (Credit Card) Sundry deposits - City Card - local	48,011,123 45,484,068 32,669,028 31,932,219	41,622,62 46,741,85 70,128,81 38,287,11
	Security deposits NRB Payable against SP and others Others Sundry deposits - foreign settlement	24,196,500 24,068,700 22,656,674 21,731,400	22,764,48 194,122,55 14,742,87
	CIB sérvice charges Charge back - Amex Card - international Sundry deposits - City Card - international Interest payable on three stage deposits	6,549,308 3,354,543 2,844,112 2,731,458	5,514,21 3,216,50 85,362,59 2,852,18
	Charges against credit rating Sanchaypatra Security money- staff	1,880,865 1,300,000 1,013,810	2,160,35 1,013,81
	Key deposits Payable against cash advance Foreign currency Charge back - Master Cards	966,750 808,838 799,525 484,143	988,75 808,83 799,52 1,293,36
	Payable against legal expenses Unclaimed balances Lease deposits Agent commission on consumer credit schemes	453,688 393,652 346,592 232,757	1,443,17 297,96 346,59 232,75
	Hajj deposits Margin on inland bills purchased Imprest fund - cash incentive	194,597 185,000 172,317	194,59 185,00 7,189,81
15.a.4	Risk fund (Consumer Credit Schemes and lease finance) Savings bank deposits	80,428 11,982,917,434	<u>80,42</u> 6,839,930,08
	Savings bank deposits Mudaraba/manarah savings deposits	45,284,993,538 1,082,260,079 46,367,253,617	43,523,889,75 754,549,77 44,278,439,53
15.a.5	Scheme deposits City Shomriddhi	7,998,292,273	7,055,408,80
	City Projonmo Deposit pension scheme (note 15.a.5.1) Mudaraba monthly deposit scheme Three stage scheme deposit	205,040,864 102,701,675 63,644,540 4,876,853	204,506,47 19,267,50 202,430,96 7,883,06
	Manarah hajj deposit scheme Monthly benefit scheme Junior savers scheme City bank sanchaya scheme	3,089,012 2,650,000 2,368,908 989,311	4,148,32 3,650,00 3,084,21 1,087,31
	Marriage savings scheme Lakpati savings scheme Education savings scheme	785,184 557,655 243,677 8,385,239,952	785,18 572,68 243,67 7,503,068,19
	Deposit pension scheme was closed from the year 1995 and its interest Sector-wise deposits		
	Private Other public Deposit money banks	227,888,347,866 7,510,136,249 4,631,467,973	181,705,237,36 8,460,055,23 9,663,842,99
	Government Foreign currency	3,655,436,220 3,018,277,134 246,703,665,442	2,996,260,40 2,344,803,55 205,170,199,56
15.a.7	Maturity analysis of inter-bank deposits Payable on demand Up to 1 month	285,208 3,272,422,144	433,433,33 8,202,944,44
	Over 1 month but within 3 months Over 3 months but within 1 year	1,326,618,227 32,142,394 4,631,467,973	1,013,088,89 14,376,32 9,663,842,99
15.a.8	Maturity analysis of deposits Bills payable: Payable on demand	15,323,985	16,337,21
	Up to 1 month Over 1 month but within 6 months Over 6 months but within 1 year	444,395,556 1,424,376,938	358,861,86 1,146,242,92
	Over 1 year but within 5 years Over 5 years but within 10 years Over 10 years	- - 1,884,096,479	1,521,442,00
	Other deposits: Payable on demand Up to 1 month Over 1 month but within 6 months	7,256,633,700 26,266,989,673 95,927,045,834	6,698,349,58 24,305,269,24 40,085,449,10
	Over 6 months but within 1 year Over 1 year but within 5 years Over 5 years but within 10 years Over 10 years	52,262,570,173 47,524,108,618 13,712,173,802 1,870,047,163	62,174,494,23 65,954,019,82 3,287,844,75 1,143,330,80
15.b	City Brokerage Limited and City Bank Capital Resource Limited mainta	<u>1,870,047,163</u> <u>244,819,568,963</u> <u>246,703,665,442</u> ined current deposit	1,143,330,80 203,648,757,56 205,170,199,56
	receipt accounts with its parent company, The City Bank Limited. Accountw Inter-company indebtedness among Holding company & Subsidiar	iseoutstandingbalar ries:	ncesareasfollow
	City Brokerage Limited - current accounts City Brokerage Limited - fixed deposits receipt accounts	137,466,855 2,997,535 140,464,390	688,873,97
	City Bank Capital Resources Limited - current accounts City Bank Capital Resources Limited -fixed deposits receipt accounts Inter-company indebtedness among Subsidiaries:	2,853,235 339,233,608 342,086,843	1,628,63 <u>101,969,92</u> 103,598,55
	Payable to City Bank - City Bank Capital Resources Limited Payable to City Bank Capital Resources Limited - City Brokerage Limited	167,461,357	<u>21,954,17</u> 21,954,17
16	Total inter-company indebtedness Consolidated other liabilities	650,012,590	814,426,70
	The City Bank Limited (note 16.a) City Brokerage Limited (note 16.b) City Bank Capital Resources Limited (note 16.c) CBL Money Transfer Sdn. Bhd. (note 16.d)	29,201,394,866 427,990,339 158,150,781 1,840,393,418	25,927,109,06 575,041,69 144,839,78 502,166,66
	City Hong Kong Limited (note 16.e) Mutual indebtedness: Payable to City Bank Limited - City Brokerage Limited	<u>15,920,009</u> <u>31,643,849,413</u> (6.017)	27,149,157,21
	Payable to City Bank Limited - City Bank Capital Resources Limited Payable to City Bank Limited - CBL Money Transfer Sdn. Bhd. Payable to City Bank Capital Resources Limited - City Bank Limited	(3,299,295) (882,145) -	(9,694,92) (5,704,15) (20,803,06)
	Payable to City Brokerage Limited - City Bank Capital Resources Limited Adjustments for Consolidation - City Bank Capital Resources Limited Adjustments for Consolidation - CBL Money Transfer Sdn, Bid	(13,809,887) (17,997,344)	(20,803,069 (36,202,15
16.a	Adjustments for Consolidation - CBL Money Transfer Sdn. Bhd. Total consolidated other liabilities Other liabilities - The City Bank Limited		27,112,955,06
.u.d	Other Ilabilities - The City Bank Limited Provision for loans and advances/investments (note 16.a.1) Interest and other expenses payable Provision for income tax (note 16.a.6)	10,069,263,969 8,212,549,355 3,942,378,436	7,973,811,68 8,948,543,71
	Provision for income tax (note 16.a.6) Interest suspense account (note 16.a.3) Lease liabilities Provision for outstanding off-balance sheet exposures (note 16.a.2)	8,212,549,355 3,942,378,436 2,034,100,642 1,713,066,892 1,031,885,771	4,971,406,54 1,391,564,56 990,541,45
	Others Other provision (note 16.a.5) Provision for non banking assets Branch adjustment account	995,447,093 670,926,471 523,083,602	530,957,61 512,170,50 593,716,18
	Provision for nostro account Payable to CBL Money Transfer Sdn. Bhd.	8,692,635 	8,692,63 5,704,15 25,927,109,06
44	and the second state of th	4,487,939,739	3,737,096,84
16.a.1	Provision for loans and advances/investments Movement in specific provision on classified loans/investments: Provision held at the beginning of the year		(235,559,138
16.a.1	Movement in specific provision on classified loans/investments: Provision held at the beginning of the year Fully provided debts written off during the year Fully waived during the year Recoveries of amounts previously written off Specific provision made during the year	(710,829,678) (7,465,775) 228,668,430 401,644,128	321,814,04
16.a.1	Movement in specific provision on classified loans/investments: Provision held at the beginning of the year Fully provided debts written off during the year Fully waived during the year Recoveries of amounts previously written off Specific provision made during the year Provision made for partially write off Provision held at the end of the year Movement in general provision on unclassified loans/investments:	(7,465,775) 228,668,430 401,644,128 1,429,727,780 5,829,684,624	321,814,04 343,700,00
16.a.1	Movement in specific provision on classified loans/investments: Provision held at the beginning of the year Fully provided debts written off during the year Pully waived during the year Recoveries of amounts previously written off Specific provision made during the year Provision held at the end of the year Provision held at the end of the year Movement in general provision on unclassified loans/investments: Provision held at the beginning of the year Transfer to provision for classified accounts Transfer to mother provision	(7,465,775) 228,668,430 401,644,128 <u>1,429,727,780</u> 5,829,684,624 3,485,871,951	321,814,04 343,700,00 4,487,939,73 2,310,060,19
16.a.1	Movement in specific provision on classified loans/investments: Provision held at the beginning of the year Fully provided debts written off during the year Fully waived during the year Recoveries of amounts previously written off Specific provision made during the year Provision held at the end of the year Movement in general provision on unclassified loans/investments: Provision held at the beginning of the year Transfer to provision for classified accounts	(7,465,775) 228,668,430 401,644,128 1,429,727,780 5,829,684,624 3,485,871,951 753,707,394 4,239,579,345 10,069,263,969	(4,157,352 325,045,33 321,814,04 <u>343,700,00</u> <u>4,487,939,73</u> 2,310,060,19 <u>1,175,811,75</u> <u>3,485,871,95</u> 7,973,811,68 [aka 93,37 millio

The City Bank Limited has been awarded absolute ownership on 46 mortgage properties through verdict of honourable Court under section 33 (7) of Artha Rin Adalat Ain, 2003. The Bank also acquired some lien shares as settlement of Ioan. Theses have been recorded at Taka 1,152,338,991 as non-banking assets.

As per BRPD circular h0. 14 dated 23 september 2012 banks are advised to maintain 1% general provision against outstanding off balance sheet exposures. Bangladesh Bank through BRPD circular letter no.1 dated 3 January 2018 and BRPD letter reference no. BRPD[(P-1)661/13/2019-354 dated 13 January 2019 allows waiver of maintaining 1% general provision against off balance sheet exposures to fast track power plant project and exposures to all power plant projects for import of fuel with effect from 31 December 2018. In year for fast track power plant project is applicable for the exposures to be taken till 30 September 2018. In year 2018, Bangladesh Bank also issued a circular through BRPD letter no.7 dated 21 June 2018 allows waiver of maintaining 1% general provision against Bills for Collection. In addition to the all said circular, Bangladesh Bank issued a letter reference no. BRPD[P-1)/661/13/2020/1403 dated 05 February 2020 based on our prayer to allows waiver of maintaining 1% general provision against Export Credit Agency (ECA) guarantee back long term credit facility by allowing 0.5% general provision waiver. As on 31 December 2019 bank's outstanding off balance sheet exposures against fast track power projects, for import of fuel for power plant project, Bills for Collection and Export Credit Agency (ECA) guarantee back long term credit facility wer Taka 196,887,240, Taka 8,220,440,363. Taka.7,846,04,339 and Taka. 12,15,291,351 respectively. With compliance of the mentioned circular and circular letter reference, the Bank maintained provision faka 1,031,885,771 (2018: Taka 990,541,458) against requirement of Taka 977,850,968 (2018: Taka 990,541,458) as at 31 December 2019.

Opening balance	990,541,458	824,563,933
Addition during the year	<u>41,344,313</u>	165,977,525
Closing balance	1,031,885,771	990,541,458

16.a.3 Interest suspense account

Interest suspense account on classified loans and advances Interest suspense on standard loans Interest suspense on special mention account

1,240,859,927	1,048,563,241
731,422,098	169,494,395
61,818,617	173,506,932
2,034,100,642	1,391,564,567



The City Bank Limited Financial Statements as at and for the year ended 31 December 2019

				<u>2019</u> <u>Taka</u>	<u>2018</u> Taka
16.a.4	Movement of interest susp	ense account		4 004 504 507	4 007 000 540
	Opening balance Amount transferred to "intere Amount recovered from "inter	st suspense" account d	uring the year	1,391,564,567 1,558,634,487 (789,015,879)	1,087,929,519 1,339,689,160 (547,010,085)
	Amount waived during the ye Amount written off during the	ar	during the year	(52,095,805) (74,986,728)	(547,010,085) (272,975,847) (216,068,179)
	Closing balance	Jour		2,034,100,642	1,391,564,567
16.a.5	Other provision			0.40.070.400	075 040 404
	Provision against employee to Provision against good borror Provision against other assort	wer (note 16.a.5.2)		346,879,428 155,469,389 132,452,001	275,242,464 95,469,389
	Provision against other asset Provision against investment Provision against interest rec			132,452,901 24,150,000 6,131,866	103,790,774 24,150,000 7,674,994
	Provision against protested b			5,842,887 670,926,471	5,842,887 512,170,507
16.a.5.1	Movement of other provision	on			
	Opening balance Addition during the year			512,170,507 328,811,426	429,784,624 301,000,000
	Adjustment during the year Closing balance			(170,055,462) 670,926,471	(218,614,117) 512,170,507
16.a.5.2	Movement of Provision aga	inst good borrower	1		
	Opening balance			95,469,389	51,469,389
	Addition during the year Rebate allowed to good borro Closing balance	ower		60,000,000 <u>-</u> <u>-</u> <u>-</u>	44,000,000 - 95,469,389
16.a.6	Provision for income tax		:		<u> </u>
	Opening balance			4,971,406,540	4,224,885,976
	Adjustment for settlement of Provision during the year (no	te 16.a.6.1)		(4,074,888,684) 3,045,860,580	(1,524,977,811) 2,271,498,375
	Adjustment of deferred tax lia Closing balance	ability/(asset) (note 16.a	.6.2)	3,942,378,436	4,971,406,540
16.a.6.1	Provision for current tax of Ta been made, as prescribed by				
	add backs to income and dis	allowances of expenditu	ure as per Income Tax		
16 - 6 -	Corporate tax position of the	bank has been shown i	n Annexure-E		
10.8.6.2	Deferred tax liability Opening balance			_	
	Addition (adjustment) during Closing balance	the year			
16.b	Other liabilities - City Broke	erage Limited			
	Provision for taxation and VA	т		230,014,460	176,514,673
	Interest suspense Provision for loans and advar	nces		92,222,991 48,047,979 20,560,462	166,005,080 231,099,212
	Lease obligation Provision for diminution in va Accounts payable	lue of investments		29,569,463 25,630,424 2,413,022	1,352,733
	Accrued expenses			<u>92,000</u> 427,990,339	70,000 575,041,698
16.c	Other liabilities - City Bank	Capital Resources Li	mited		
	Provision for taxation Provision for diminution in va	lue of investment		119,562,662 19,745,048	118,327,121 14,254,723
	VAT and TDS payable Other payables	ide of investment		3,259,803 2,720,444	7,842,909 3,237,264
	Accrued expenses Lease obligation			1,013,585 11,849,239	1,177,768
				158,150,781	144,839,786
16.d	Other liabilities - CBL Mone	ey Transfer Sdn. Bhd.		1 915 041 410	400 657 086
	Settlement obligation Lease obligation Accrued expenses			1,815,041,412 20,526,904 4,773,503	499,657,086 - 2,473,217
	Provision for taxation			51,599 1,840,393,418	36,360 502,166,663
16.e	Other liabilities - CBL Hong	Kong Limited			
	Payable against others			10,196,940	-
	Lease obligation Deferred tax liabilities Provision for auditor fee			5,165,962 288,759 181,054	-
	Provision against staff			87,294 15,920,009	
17	Share capital				
17.1	Authorised:				
	1,500,000,000 ordinary share	es of Taka 10.00 each	:	15,000,000,000	15,000,000,000
	Authorised Share Capital of t by a special resolution dated		ease to Taka 15,000,0	00,000 from Taka 1	0,000,000,000
17.2	Issued, subscribed and full		No. of shares		
	Ordinary shares of Taka 10.0	0 each issued for cash		0.404.00	0 404 00
	31 December'16 Ordinary shares of Taka 10.0	0 each issued for cash			2,404,634,700
	IFC during October'17 Ordinary shares of Taka 10.0				460,946,330
	shares up to 31 December'19)	729,828,558 1,016,386,661		6.814.291.940 9,679,872,970
	The City Bank Ltd. issued 46 18.30 per share) to Internati				
	regulatory requirements.				
	The Bank offered 1:1 right sha was 19,639,125 as the bonus				
	of right exercise the honorab the Court was to restrain exe				
	provision for future dividend, maintained a reserve of Taka	which may be declare	ed on the aforemention	oned shares. Accor	dingly, the Bank
	prejudice shares, which is she				
17.3	History of issued, subscrib		-		
	Accounting year 1983 Openi	Declaration ng capital	3,400,000	Value of capital 34,000,000	Cumulative 34,000,000
	1987 Initial	r subscription public offer	1,000,000 3,600,000	10,000,000 36,000,000	44,000,000 80,000,000
	2002 1:2 Ri	ght issue ght issue	8,000,000 8,000,000	80,000,000 80,000,000	160,000,000 240,000,000 480,000,000
	2005 50% s	ght issue tock dividend	24,000,000 24,000,000	240,000,000 240,000,000	480,000,000 720,000,000
	2007 10% s	tock dividend tock dividend	36,000,000 10,800,000	360,000,000 108,000,000	1,080,000,000 1,188,000,000
	2009 15% s	tock dividend tock dividend tock dividend	17,820,000 20,493,000 39,278,250	178,200,000 204,930,000 392,782,500	1,366,200,000 1,571,130,000 1,963,912,500
	2010 1:1 Ri	tock dividend ght issue tock dividend	39,278,250 192,463,470 116,656,410	392,782,500 1,924,634,700 1,166,564,100	1,963,912,500 3,888,547,200 5,055,111,300
	2012 25% s	tock dividend tock dividend tock dividend	126,377,782 63,188,891	1,263,777,820 631,888,910	6,318,889,120 6,950,778,030
	2014 20% s	tock dividend	139,015,560 41,704,668	1,390,155,600 417,046,680	8,340,933,630 8,757,980,310

		<u>2019</u> Taka in crore	<u>2018</u> Taka in crore
17.5.2	General provision maintained against unclassified loan / investments & outstanding off-balance sheet exposures		
175a	General provision maintained against unclassified loan/investments (note 16.a.1) General provision maintained against outstanding off balance sheet exposures (note 16.a.2) Capital Adequacy Ratio - The City Bank Limited	423.96 103.19 527.15	348.59 99.05 447.64
17.0.0	Common Equity Tier 1 Capital (CET1)	4 040 00	007.00
	Paid up capital Non-repayable share premium account Statutory reserve	1,016.39 150.44 865.95	967.99 150.44 800.16
	General reserve Retained earnings (note 22.a) Dividend equalisation reserve	1.14 362.62 53.08	1.14 288.29 53.08
	Regulatory Adjustments / Deductions from CET1 Deferred tax assets	2,449.61 (82.88)	2,261.09 (104.27)
	100% of Excess Investment in other banks, FI and Ins. Co.	(0.30) 2,366.43	(6.11) 2,150.71
	Tier 2 Capital Tier-II subordinated bond General provision (note 17.5.a.2)	820.00 527.15	880.00 447.64
	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 1.10 20.33	27.93 1.10 20.33
	Regulatory Adjustments / Deductions from Tier 2 capital	1,396.51	1,377.01
	100% of Excess Investment in other banks, FI and Ins. Co. 100% of revaluation reserve for fixed assets and securities	(49.37) 1,347.15	(7.11) (<u>39.49)</u> <u>1,330.40</u>
	Total assets	3,713.58 35,468.90	<u>3,481.11</u> <u>32,478.03</u>
	Total risk weighted assets (note 17.5.a.1) Required capital with capital conservation buffer (12.50% and 11.875% of risk weighted assets for 2019 and 2018 respectively)	24,492.47	25,941.28 3,080.53
	Surplus Capital to risk weighted assets ratio	<u> </u>	<u>400.59</u> 13.42%
	Tier-1 Capital Ratio Leverage Ratio	<u>9.66%</u> 5.48%	<u>8.29%</u> 5.24%
17.5.a.1	Risk weighted assets A. Credit Risk On- Balance sheet	16,773.79	17,015.96
	Off-Balance sheet B. Market Risk	<u>4,584.58</u> 21,358.37 533.17	5,709.06 22,725.01 886.76
	C. Operational Risk Total Risk weighted assets (A+B+C)	2,600.93 24,492.47	2,329.50 25,941.28
17.5.a.2	General provision maintained against unclassified loan / investments & outstanding off balance sheet exposures		
	General provision maintained against unclassified loan/investments (note 16.a.1) General provision maintained against outstanding off balance sheet exposures (note 16.a.2)	423.96 103.19	348.59 <u>99.05</u> 447.64
		<u> </u>	2018
18	Statutory reserve	<u>Taka</u>	<u>Taka</u>
	Opening balance Addition during the year (20% of pre-tax profit) Closing balance	8,001,559,112 657,918,701 8,659,477,813	7,130,574,430 870,984,682 8,001,559,112
	Every scheduled bank is required to build up statutory reserve and befor profit equivalent to 20.0% of PBT to the said reserve until the sum of the account becomes equal to the paid up capital.		
	During the year 2019, transferred amount to Statutory Reserve was Tk. 20% of Profit Before Tax. The less transfer was made because after transformation of bank's statutory reserve and share premium was equal to bank's paid up to bank the statutory reserve and share premium was equal to bank the statutory	ferring the said an	
19	Share premium Opening balance	1,504,388,797	1,504,388,797
	Adjustment for issuance of stock dividend Closing balance	- 1,504,388,797	- 1,504,388,797
	During the period 46,094,633 fresh ordinary shares issued to Internationa 28.30 each which includes Face value of Tk. 10 and as premium of Tk. 18 said share bank received Tk. 843,531,784 as Premium.		
20	Dividend equalisation reserve BRPD circular letter no. 18 dated 20 October 2002, states that banks requ	ire to create Divid	end Equalisation
	Fund if declared cash dividend is more than 20%. As per said circular, creatis to be equal of excess amount of cash dividend over 20%. For the year 20 dividend rates were 22% and 24% respectively.	ation of Dividend E	qualisation Fund
	Opening balance Addition during the year	530,786,631 	530,786,631
21	Closing balance Consolidated other reserve	330,786,631	<u> </u>
	The City Bank Limited (note 21.a) City Brokerage Limited	930,897,743 (333,195,506)	1,830,462,576 343,202,191
	City Bank Capital Resources Limited	104,091,548 701,793,785	957,998,981 3,131,663,748
21.a	Other reserve - The City Bank Limited Revaluation reserve for equity Shares (note 21.1)	838,440,952	1,724,017,367
	Revaluation reserve for HFT securities Revaluation reserve for HTM securities General reserve	43,059,320 38,002,543 <u>11,394,928</u> 930,897,743	94,705,516 344,764 <u>11,394,928</u> 1,830,462,576
22	Consolidated surplus in profit and loss account		
	The City Bank Limited (note 22.a) Post acquisition retained surplus from City Brokerage Limited	3,626,218,781	2,882,856,744 (427,007,241)
	Non-controlling interest	7,391 (418,809,936)	7,535 (426,999,706)
	Post acquisition retained surplus from City Bank Capital Resources Limited Non-controlling interest	265,038,608 (5,197) 265,033,411	99,521,773 (1,951) 99,519,821
	Post acquisition retained deficit from CBL Money Transfer Sdn. Bhd. Non-controlling interest	32,406,651 - 32,406,651	21,328,018
	Post acquisition retained deficit from City Hong Kong Limited Non-controlling interest	(20,546,659) - (20,546,659)	
	Inter-company transactions City Bank Capital Resources Limited with The City Bank Limited City Brokerage Limited with The City Bank Limited Add: Changes in revaluation reserve for alignment with parent company's policy Add: Foreign exchange revaluation effect	(276,812,532) (193,139,428) (29,000,000) (6,431,657) 2,978,918,631	(276,812,532) (193,139,428) (29,000,000) (8,843,683) 2,068,909,234
22 a	Movement of surplus in profit and loss account-The City Bank I imite		

	Fees commission and brokerade	<u>2019</u> Taka	<u>2018</u> Taka
	Fees, commission and brokerage Commission (note 29.a) Brokerage	2,109,789,225 	2,098,207,890
	Administrative expenses Salary and allowances Rent, taxes, insurance, electricity, etc. (note 32.a)	5,247,455,559 517,834,384	4,835,648,658 995,738,472
	Legal expenses (note 33.a) Postage, stamp, telecommunication, etc. (note 34.a) Stationery, printing, advertisement, etc. (note 35.a) Chief executive's salary and fees (note 36)	46,008,027 85,291,432 235,989,626 18,960,006	59,573,011 103,412,042 244,899,590 18,624,195
	Directors' fees (note 37.a) Auditors' fees Repair of bank's assets (note 38.a)	1,640,000 1,770,000 <u>543,057,036</u> <u>6,698,006,070</u>	1,746,000 1,770,000 <u>543,897,066</u> <u>6,805,309,033</u>
	Consolidated interest income/profit on investment The City Bank Limited (note 26.a)	26,819,239,518 91,249,366	22,916,894,717
	City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd. City Hong Kong Limited	106,680,561 	92,921,889 77,761,773 - - - - - - - - - - -
	Inter-company transactions The City Bank Limited with City Brokerage Limited The City Bank Limited with CBL Money Transfer Sdn. Bhd.	(75,025,395) (8,727,610)	(106,111,801) (3.976,180)
26 0	City Bank Capital Resources Limited	(8,621,244) (92,374,249) 26,924,949,586	(6,705,810) (116,793,791) 22,970,784,588
	Interest income/profit on investment - The City Bank Limited Interest on industrial credits Interest on short term loan	7,266,422,330 5,115,283,293 2,319,718,309	5,838,811,599 5,105,270,504 1,765,258,356
	Interest on city solution Interest on cash credits/bai-muajjal Interest on small and medium enterprise loans Interest on credit cards Interest on fully and partly secured overdrafts	2,319,710,309 2,145,083,824 1,745,930,714 1,642,520,637 941,658,635	2,204,316,007 1,261,758,687 1,384,021,957
	Interest on house building loans Interest on demand loans Interest on documentary bills purchased Interest on city express	806,069,475 738,188,639 728,278,922 425,273,753	461,861,780 621,385,903 856,480,993 227,304,500 338,222,844
	Interest on Interest on EDF Interest on city drive Interest on staff loans Interest on packing credits	237,205,210 215,236,843 159,673,531 107,853,593	199,798,154 147,687,143 152,319,355 87,466,603
	Interest on loans against trust receipts Interest on transport loans Interest on hire purchase shirkatul melk Interest on payment against documents	105,499,837 63,928,323 12,550,618 5,538,093	35,864,090 81,681,102 13,638,607 5,316,251
	Interest on lease finance/izara Interest on double loans Interest on consumer credit schemes Total interest/profit on loans and advances/investments	1,656,600 270,937 24,783,842,116	2,504,913 44,764 423 20,791,014,535
	Less: Allowable rebate for good borrower (note 26.a.1) Total interest/profit on loans and advances/investments after rebate for good borrower	60,000,000 24,723,842,116	44,000,000 20,747,014,535
	Interest on balance with other banks and financial institutions Interest on foreign bank accounts Interest on call loans Total interest/profit on placement of funds	2,061,116,231 32,488,046 <u>1,793,125</u> 2,095,397,402	2,153,076,315 13,864,409 <u>2,939,458</u> 2,169,880,182
	Provision for rebate to good borrower		22,916,894,717
	Provision for rebate to the eligible good borrowers has been maintained as p no. 6 dated 19 March 2015, BRPD circular letter no. 16 dated 30 Decembe 3 dated 16 February 2016.		
	Consolidated interest/profit paid on deposits, borrowings etc. The City Bank Limited (note 27.a) City Brokerage Limited	15,987,236,351 105,806,624 2,005,275	13,716,355,902 136,251,713
	City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd. City Hong Kong Limited Inter-company transactions	2,995,275 9,641,257 <u>419,385</u> 16,106,098,892	4,806,374
	City Brokerage Limited City Brokerage Limited City Bank Limited with City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	(75,025,395) (8,621,244) (8,727,610) (92,374,249)	(106,111,801) (6,705,810) (3,976,180) (116,793,791)
27.a	Interest/profit paid on deposits, borrowings etc The City Bank Limite	16,013,724,643	13,740,620,198
	a) Interest/profit paid on deposits: Fixed deposits Savings bank deposits Short notice deposits	7,608,887,401 1,419,821,259 1,346,846,278	6,688,374,266 1,372,905,704 1,819,103,581
	Deposits under scheme Current bank deposits Mudaraba/manarah savings deposits Mudaraba/manarah savings deposits	835,741,091 560,314,594 468,348,132 17,045,098	748,702,420 75,824,927 120,473,357 12,990,552
	Mudaraba monthly benefit scheme Mudaraba short notice deposits b) Interest paid on borrowings from outside Bangladesh for off-shore banking	10,656,164 10,535,052 1,532,535,571	8,194,984 2,615,970 1,225,545,756
	 c) Interest/profit paid on local bank accounts d) Interest paid on subordinate bond e) Interest/profit paid on borrowing from Bangladesh Bank f) Interest/profit paid on Repurchase agreement (REPO) 	1,046,561,596 826,596,360 128,863,425 63,890,267	895,980,597 729,154,124 5,453,794 11,035,870
	g) Interest paid for lease obligation Consolidated investment income	<u>110,594,063</u> <u>15,987,236,351</u>	13,716,355,902
	The City Bank Limited (note 28.a) City Brokerage Limited City Bank Capital Resources Limited	2,086,159,974 136,582,168 <u>134,774,555</u> 2,357,516,697	1,842,359,857 240,608,043 <u>157,841,533</u> 2,240,809,432
	Inter-company transactions City Bank Limited with City Brokerage Limited City Bank Limited with City Bank Capital Resources Limited	4,040,851 2,361,557,548	292,289 (90,053,231) 2,151,048,490
	Investment income - The City Bank Limited Interest on treasury bills/reverse repo/bonds	1,566,309,970 237,416,603	1,380,868,653
	Gain on government securities Dividend on shares Interest income on subordinated bond Gain on sale of shares and debentures	158,414,665 121,474,167 2,544,569 2,086,159,974	233,457,603 223,277,767 4,755,833
29	Consolidated commission, exchange and brokerage The City Bank Limited (note 29.a)	3.380.963.967	3,254,028,220
	City Brokerage Limited City Bank Capital Resources Ltd CBL Money Transfer Sdn. Bhd. City Hong Kong Limited	137,273,278 73,553,304 153,919,958 661,068	173,558,947 75,815,253 163,123,587
	Inter-company transactions City Bank Capital Resources Limited with The City Bank Limited City Brokerage Limited with The City Bank Limited	3,746,371,575 (23,840,851)	3,666,526,007 (51,944,926) (292,289)
29.a	Commission, exchange and brokerage - The City Bank Limited	<u>3,722,530,724</u>	<u>3,614,288,792</u>
		1 160 034 458	1 006 302 220
	Other fees and charges (note 29.a.1) Accepted bills Letters of credit Letters of guarantee Evront related services	1,169,034,458 418,346,533 365,264,941 94,392,341 38,795,462	1,096,392,220 469,868,162 344,320,754 101,794,273 37,232,736
	Accepted bills Letters of credit Letters of guarantee Export related services NRB operation PO, DD, TT, TC, etc. Other commissions	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,268,559 2,946,603	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377
	Accepted bills Letters of guarantee Export related services NRB operation PO, DD, TT, TC, etc.	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,268,559	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988
29.a.1	Accepted bills Letters of credit Letters of credit Letters of credit NRB operation PO, DD, TT, TC, etc. Other commissions OBC, IBC etc. Bills purchased Exchange gain including gain from foreign currency dealings (note 29.a.2) Other fees and charges Service and other charges	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,268,559 2,946,603 288,151 2,000 2,109,789,225 1,271,174,742 3,380,963,967 1,086,358,352	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,3321,377 267,988 2098,207,890 11,55,820,331 3,254,028,220 944,212,309
29.a.1	Accepted bills Letters of credit Letters of credit Letters of credit Export related services NRB operation PO, DD, TT, TC, etc. Other commissions OBC, IBC etc. Bills purchased Exchange gain including gain from foreign currency dealings (note 29.a.2) Other fees and charges Service and other charges Structured finance fee Commitment fee	418,346,533 365,2264,941 94,392,341 38,795,462 17,450,177 3,268,559 2,946,603 2,096,603 2,096,789,225 1,271,174,742 3,380,963,967	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988 2,098,207,890 <u>1,155,820,331</u> 3,254,028,220
29.a.1 29.a.2	Accepted bills Letters of credit Letters of credit Letters of guarantee Export related services NRB operation PO, DD, TT, TC, etc. Other commissions OBC, IBC etc. Bills purchased Exchange gain including gain from foreign currency dealings (note 29.a.2) Other fees and charges Service and other charges Structured finance fee	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,268,559 2,946,603 2,846,603 2,2000 2,109,769,225 1,271,174,742 3,380,963,967 1,086,358,352 7,55,84,856 6,832,250 1,169,034,458 1,294,789,130 (23,614,388)	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988 1,155,820,331 3,254,028,220 944,212,309 133,167,718 19,012,193 1,096,392,220 1,190,549,693 (34,729,362)
29.a.1 29.a.2 30	Accepted bills Letters of credit Letters of credit Letters of credit Export related services NRB operation PO, DD, TT, TC, etc. Other commissions OBC, IBC etc. Bills purchased Exchange gain including gain from foreign currency dealings (note 29.a.2) Other fees and charges Service and other charges Structured finance fee Commitment fee Net exchange gain Exchange gain Exchange loss Consolidated other operating income The City Bank Limited (note 30.a)	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,288,559 2,946,603 2,246,603 2,246,603 2,246,603 2,240,789,225 1,271,174,742 3,380,963,967 1,086,358,352 75,543,856 6,832,250 1,169,034,458 1,294,789,130 (23,614,388) 1,271,174,742 1,985,585,042	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 2,096,207,890 1,155,620,331 3,254,028,220 944,212,309 133,167,718 19,012,193 1,096,392,220 1,190,549,693 (34,729,362) 1,155,820,331 1,655,683,530
29.a.1 29.a.2 30	Accepted bills Letters of credit Letters of credit Letters of credit NRB operation PO, DD, TT, TC, etc. Other commissions OBC, IBC etc. Bills purchased Exchange gain including gain from foreign currency dealings (note 29.a.2) Other fees and charges Service and other charges Service and other charges Service and other charges Structured finance fee Commitment fee Net exchange gain Exchange gain Exchange loss Consolidated other operating income	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,268,559 2,946,603 288,151 2,2000 2,109,789,225 1,271,174,742 3,380,963,967 1,086,358,352 75,843,856 6,832,250 1,169,034,458 1,294,789,130 (23,614,388) 1,271,174,742	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988 2.098,207 ,890 <u>1,155,820,331</u> 3,254,028,220 944,212,309 133,167,718 <u>19,012,193</u> 10,965,392,220 1,190,549,693 (34,729,362) 1,155,820,331
29.a.1 29.a.2 30	Accepted bills Letters of credit Letters of credit Letters of credit Export related services NRB operation PO, DD, TT, TC, etc. Other commissions OBC, IBC etc. Bills purchased Exchange gain including gain from foreign currency dealings (note 29.a.2) Other fees and charges Service and other charges Structured finance fee Commitment fee Net exchange gain Exchange gain Exchange loss Consolidated other operating income The City Bank Limited (note 30.a) City Bark Agrital Resources Ltd CBL Money Transfer Sdn. Bhd. City Hong Kong Limited Inter-company transactions City Brokerage Limited with The City Bank Limited	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,288,559 2,946,603 2,246,603 2,246,603 2,240,789,225 1,271,174,742 3,380,963,967 1,086,358,352 75,843,856 6,832,250 1,169,034,458 1,294,789,130 (23,614,388) 1,271,174,742 1,985,585,042 1,291,870 1,526,276	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988 2,098,207,880 1,155,620,331 3,254,028,220 944,212,309 133,167,718 19,012,193 1,096,392,220 1,190,549,693 (34,729,362) 1,155,820,331 1,656,683,530 1,659,955 2,528,827
29.a.1 29.a.2 30	Accepted bills Letters of credit Letters of credit Letters of credit Letters of credit Export related services NRB operation PO, DD, TT, TC, etc. Other commissions OBC, IBC etc. Bills purchased Exchange gain including gain from foreign currency dealings (note 29.a.2) Other fees and charges Service and other charges Structured finance fee Commitment fee Net exchange gain Exchange gain Exchange loss Consolidated other operating income The City Bank Limited (note 30.a) City Bink Capital Resources Ltd CBL Money Transfer Sdn. Bhd. City Hong Kong Limited Inter-company transactions City Brokerage Limited with The City Bank Limited Other operating income - The City Bank Limited Credit card income (note 30.a.1) Rebate received from foreign banks	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,288,559 2,946,603 2,248,603 2,248,603 2,249,789,225 1,271,174,742 3,380,963,963,967 1,086,358,352 75,543,856 6,832,250 1,169,034,458 1,294,789,130 (23,614,388) 1,274,174,742 1,985,585,042 1,526,276 2,000,022,188 (12,379,200) 1,987,642,988 1,830,347,867 69,910,124	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988 2,098,207,880 1,155,620,331 3,254,028,220 944,212,309 133,167,718 19,012,193 1,096,392,220 1,190,549,693 (34,729,362) 1,155,820,331 1,656,683,530 1,659,955 2,528,827 1,660,872,312 1,660,872,312 1,502,118,603 62,517,394
29.a.1 29.a.2 30 30.a	Accepted bills Letters of credit Letters of credit Letters of credit Letters of credit Letters of credit Letters of credit Letters of credit PO, DD, TT, CC, etc. Other commissions OBC, IBC etc. Bills purchased Exchange gain including gain from foreign currency dealings (note 29.a.2) Other fees and charges Service and other charges Structured finance fee Commitment fee Net exchange gain Exchange gain Exchange loss Consolidated other operating income The City Bank Limited (note 30.a) City Brokerage Limited City Bank Capital Resources Ltd CBL Money Transfer Sdn. Bhd. City Hong Krang Limited Inter-company transactions City Brokerage Limited with The City Bank Limited Other operating income - The City Bank Limited Credit card income (note 30.a.1)	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,268,559 2,946,603 2,109,799,225 1,271,174,742 3,380,963,967 1,086,358,352 75,843,856 6,832,250 1,169,034,458 1,294,789,130 (23,614,388) 1,271,174,742 1,985,585,042 1,2910,870 1,526,276 2,000,022,188 (12,379,200) 1,987,642,988 1,830,347,867	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988 2,998,207,890 1,155,820,331 3,254,028,220 944,212,309 133,167,718 19,012,193 1,096,392,220 1,155,820,331 1,656,683,530 1,656,683,530 1,656,0872,312 1,660,872,312 1,560,872,312 1,502,118,603
29.a.1 29.a.2 30 30.a	Accepted bills Control Letters of credit Letters of credit Letters of credit Letters of credit Letters of credit Export related services NRB operation PO, DD, TT, CC, etc. Other commissions OBC, IBC etc. Bills purchased Exchange gain including gain from foreign currency dealings (note 29.a.2) Other fees and charges Service and other charges Structured finance fee Commitment fee Net exchange gain Exchange gain Exchange loss Consolidated other operating income The City Bank Limited (note 30.a) City Book ransfer Sdn. Bhd. City Hong Kong Limited Inter-company transactions City Brokerage Limited with The City Bank Limited Other operating income - The City Bank Limited Credit card income (note 30.a.1) Rebate received from foreign banks Swift recoveries Rental income Others Profit from sale of fixed assets Credit card income Merchant commission	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,268,559 2,946,603 2,88,151 2,009,799,225 1,271,174,742 3,380,963,967 1,086,358,352 75,843,856 6,832,250 1,169,034,458 1,294,789,130 (23,614,388) 1,271,174,742 1,985,585,042 1,910,870 1,526,276 2,000,022,18 (12,379,200) 1,987,642,988 1,830,347,867 69,910,124 62,371,710 13,024,850 9,930,491 1,985,585,042 1,019,923,053	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988 2,098,207,890 1,155,820,331 3,254,028,200 944,212,309 133,167,718 19,012,193 1,096,392,220 1,190,549,693 (34,729,362) 1,155,820,331 1,656,683,530 1,656,683,530 1,660,872,312 1,502,118,603 62,517,394 53,187,972 12,865,313 7,374,850 18,619,398 1,656,683,530 18,619,398 1,656,683,530
29.a.1 29.a.2 30 30.a 30.a.1	Accepted bills Control of the second	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,258,559 2,946,603 2,246,603 2,246,603 2,246,603 2,246,789,225 1,271,174,742 3,380,963,967 1,271,174,742 3,380,963,967 1,271,174,742 1,086,358,352 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,200 1,985,585,042 1,830,347,867 69,910,124 62,371,710 13,024,850 9,930,491 1,385,585,042 1,019,923,053 319,037,437 10,923,053 319,037,437 10,923,053 319,037,437 10,923,053 319,037,437 10,923,053 319,037,437 11,934,364 64,283,761	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988 2,098,207,890 1,155,820,331 3,254,028,207,890 1,155,820,331 3,254,028,200 944,212,309 944,212,309 944,212,309 1,33,167,718 19,012,193 10,096,392,220 1,190,549,693 (34,729,362) 1,155,820,331 1,656,683,530 1,659,955 2,528,827 1,660,872,312 1,502,118,603 62,517,394 53,187,972 1,2,865,353 1,655,683,530 1,655,926,333 273,196,614 89,469,451
29.a.1 29.a.2 30 30.a 30.a.1	Accepted bills Control of the second	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,288,559 2,946,603 2,246,603 2,246,603 2,246,603 2,246,603 2,246,603 2,240,789,225 1,271,174,742 3,380,963,963,967 1,271,174,742 3,380,963,963,967 1,291,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,200 1,526,276 2,000,022,188 (12,379,200) 1,985,585,042 1,830,347,867 3,19,903,437 4,104,4374,104,437 4,104,4374,	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988 2,098,207,880 1,155,620,331 3,254,028,220 944,212,309 133,167,718 19,012,193 1,096,392,220 1,190,549,603 (34,729,362) 1,155,820,331 1,656,683,530 1,659,955 2,528,827 1,660,872,312 1,502,118,603 82,517,394 53,187,972 12,865,313 7,374,850 18,619,398 1,656,683,530 18,619,398 1,656,683,530 18,619,398 1,656,683,530 18,619,398 1,656,683,530 18,619,398 1,656,683,530 18,619,398 1,656,683,530 18,619,398 1,656,683,530 18,619,398 1,656,683,530 18,619,398 1,656,683,530 18,619,398 1,656,683,530 18,619,398 1,656,683,530 18,619,398 1,656,683,530 18,619,398 1,656,683,530 1,659,455,313 1,377,3125 2,559,266,333 2,73,166,614 2,555,080 1,502,118,603
29.a.1 29.a.2 30 30.a 30.a.1	Accepted bills Control of the second	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,288,559 2,946,603 2,109,789,225 1,271,174,742 3,380,963,967 1,086,358,352 75,843,856 6,832,250 1,69,034,458 1,294,789,130 (23,614,388) 1,274,174,742 1,985,585,042 1,294,789,130 (23,614,388) 1,274,174,742 1,985,585,042 1,526,276 2,000,022,188 (12,379,200) 1,987,642,988 1,830,347,867 69,910,124 62,371,710 9,930,491 1,985,585,042 1,019,923,053 319,037,437 308,169,252 18,833,364 64,283,761 1,830,347,867 5,247,455,559 88,304,994 52,303,767	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988 2,098,207,890 1,155,820,331 3,254,028,207,890 1,155,820,331 3,254,028,200 944,212,309 944,212,309 944,212,309 1,33,167,718 19,012,193 10,096,392,220 1,190,549,693 (34,729,362) 1,155,820,331 1,656,683,530 1,659,955 2,528,827 1,660,872,312 1,502,118,603 62,517,394 53,187,972 1,2,865,353 1,655,683,530 1,655,926,333 273,196,614 89,469,451
29.a.1 29.a.2 30 30.a 30.a.1 31	Accepted bills Control of the second	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,268,559 2,946,603 2,109,793,225 1,271,174,742 3,380,963,967 1,086,358,352 75,843,856 6,832,250 1,169,034,458 1,294,789,130 (23,614,388) 1,271,174,742 1,985,585,042 1,2910,870 1,526,276 6,910,124 1,2910,870 1,526,276 6,910,124 1,2910,870 1,302,458 (12,379,200) 1,987,642,988 1,830,347,867 69,910,124 62,371,710 13,024,850 9,930,491 1,019,923,053 3,19,037,437 3,08,169,252 1,830,347,867 69,930,491 1,935,585,042 1,019,923,053 3,19,037,437 3,08,169,252 1,830,347,867 63,237,617 48,466,695 5,247,455,559 88,304,994 5,247,455,559 88,304,994	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988 2,998,207,890 9,44,212,309 1,155,820,331 3,254,028,220 9,44,212,309 133,167,718 19,012,193 1,096,392,220 1,190,549,693 (34,729,362) 1,155,820,331 1,656,683,530 1,659,955 2,528,827 1,660,872,312 1,502,118,603 62,517,394 53,187,972 1,666,683,530 1,655,653,080 1,655,653,080 1,502,118,603 62,517,394 53,167,718 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,502,118,603 2,577,3146,614 82,7673,125 2,555,926,333 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,502,118,603 1,504,515 1,505,505 1,505,505 1,505,505 1,505,505 1,505,505
29.a.1 29.a.2 30 30.a 30.a.1 31	Accepted bills C C C C C C C C C C	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,268,559 2,946,603 2,109,793,225 1,271,174,742 3,380,963,967 1,086,358,352 75,843,856 6,832,250 1,169,034,458 1,294,789,130 (23,614,388) 1,271,174,742 1,985,585,042 1,2910,870 1,526,276 (12,379,200) 1,987,642,988 (12,379,200) 1,987,642,988 1,830,347,867 69,910,124 62,371,710 13,024,850 9,930,491 1,019,923,053 3,19,037,437 3,08,169,252 1,18,934,364 64,283,761 1,830,347,867 69,940,124 1,019,923,053 3,19,037,437 3,08,169,252 1,18,934,364 64,283,761 1,830,347,867 63,237,61 1,830,347,867 64,283,761 1,830,347,867 5,247,455,559 88,304,994 5,247,455,559 88,304,994	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988 2,998,207,890 9,44,212,309 9,44,212,309 1,155,820,331 3,254,028,220 9,44,212,309 133,167,718 19,012,193 1,096,392,220 1,155,820,331 1,656,683,530 1,659,955 2,528,827 1,660,872,312 1,566,0872,312 1,566,0872,312 1,566,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,502,118,603 2,57,73,4850 1,8,619,398 1,656,683,530 1,502,118,603 4,835,648,658 89,150,463 32,105,958 34,365,013
29.a.1 29.a.2 30 30.a 30.a.1 31 32	Accepted bills Control of the second	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 3,268,559 2,946,603 2,88,151 2,009,792,225 1,271,174,742 3,380,963,967 1,086,358,352 75,843,856 6,832,250 1,169,034,458 1,294,789,130 (23,614,388) 1,271,174,742 1,985,585,042 2,000,022,18 1,526,276 2,000,022,18 2,000,022,18 1,526,276 2,000,022,18 1,526,276 2,000,022,18 1,830,347,867 69,910,124 62,371,710 13,024,850 9,930,491 1,985,585,042 1,019,923,053 319,037,437 308,169,252 118,934,364 464,283,761 1,830,347,867 5,247,455,559 88,304,994 5,2303,767 48,466,695 11,044,830 5,447,575,345 5,824,162 5,17,834,384 19,714,315 5,824,162 5,17,834,384	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988 2,098,207,890 1,155,620,331 3,254,028,220 944,212,309 133,167,718 19,012,193 1,096,392,220 1,190,549,693 (34,729,362) 1,190,549,693 (34,729,362) 1,155,820,331 1,656,683,530 1,659,955 2,528,827 1,660,872,312 1,502,118,603 62,517,394 53,187,972 12,865,313 7,374,850 18,619,398 1,656,683,530 18,619,398 1,656,683,530 1,502,118,603 273,196,614 89,469,451 1,555,926,333 7,374,850 18,619,398 1,656,683,530 1,502,118,603 273,196,614 89,469,451 1,555,504,613 89,469,451 1,555,504,613 89,469,451 1,555,504,613 89,469,451 1,556,503 34,365,013 5,011,270,092
29.a.1 29.a.2 30 30.a 30.a.1 31 32 32.a	Accepted bills devices in the second	1.8346.533 365.264.941 94.392.341 38.795.462 17.450.177 3.268.559 2.946.603 2.88.151 2.009.792.225 1.271.174.742 3.380.963.967 1.086.358.352 75.843.856 6.832.250 1.294.789.130 (23.614.388) 1.271.174.742 1.985.585.042 2.000.022.18 1.526.276 2.000.022.18 1.830.347.867 6.9910.124 62.371.710 13.024.850 9.930.491 1.985.585.042 1.019.923.053 319.037.437 308.169.252 118.933.459 1.933.459 5.247.455.559 88.8304.994 5.247.455.559 88.8304.994 5.247.455.559 88.8304.994 5.247.455.559 1.134.026 5.247.65.549 5.247.455.559 1.044.830 5.247.65.559 3.134.026 5.247.65.559 3.134.026 5.247.65.559 3.134.026 5.247.65.559 3.134.026 5.247.65.559 3.134.026 5.247.65.559 3.134.026 5.247.65.559 3.134.026 5.247.65.559 3.134.026 5.247.65.559 3.134.026 5.247.65.559 3.134.026 5.247.65.559 3.134.026 5.247.65.559 3.134.026 5.247.65.559 3.134.026 3.144.830 5.247.65.559 3.134.026 3.144.830 5.247.65.559 3.134.026 3.144.830 5.247.65.559 3.134.026 3.144.830 5.247.65.559 3.134.026 3.144.830 3.	469,868,162 344,320,754 101,794,273 37,222,736 17,655,886 3,354,493 27,321,377 267,988 2,098,207,890 1,155,820,331 3,254,028,220 944,212,309 133,167,718 19,012,193 1,096,392,220 1,190,549,693 (34,729,362) 1,155,820,331 1,656,683,530 1,659,955 2,528,827 1,660,872,312 1,502,118,603 62,517,334 53,187,972 12,865,313 7,374,850 18,619,398 1,656,683,530 1,555,926,333 7,374,850 18,619,398 1,656,683,530 1,502,118,603 1,503,125 2,503,203 1,503,125 2,503,127 1,603,127 1,603,125 2,503,127 1,60
29.a.1 29.a.2 30 30.a 30.a.1 31 32 32.a	Accepted bills C C C C C C C C C C	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 2,2946,603 2,946,603 2,946,605 1,271,174,742 3,380,963,967 1,086,358,352 75,843,856 6,832,250 1,09,789,223 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (23,614,388) 1,294,789,130 (12,379,200) 5,247,455,559 88,304,994 5,2303,767 11,044,830 5,247,455,559 88,304,994 5,2303,767 11,044,830 5,247,455,559 88,304,994 5,2303,767 11,044,830 5,247,575,845 5,134,025	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,989 2,098,207,890 1,1155,620,331 3,254,028,220 944,212,309 133,167,718 19,012,193 1,096,392,220 1,190,549,693 (34,729,362) 1,155,820,331 1,656,683,530 1,659,955 2,528,827 1,660,872,312 1,660,872,312 1,660,872,312 1,502,118,603 62,517,394 55,853,080 1,556,683,530 1,659,683,530 1,659,955 2,528,827 1,660,872,312 1,660,872,312 1,565,683,530 1,556,683,530 1,557,394 62,517,394 63,17972 57,374,850 1,556,683,530 1,556,683,530 1,502,118,603 1,502,118,503 1,502,118,503 1,503,113,113,1
29.a.1 29.a.2 30 30.a 30.a.1 31 32 32.a 32.a	Accepted bills devices in the second	418,346,533 365,264,941 94,392,341 38,795,462 17,450,177 37,268,559 2,946,603 2,88,151 2,009,789,225 1,271,174,742 3,380,963,967 1,211,174,742 3,380,963,967 1,211,174,742 1,985,585,042 1,291,789,130 (23,614,388) 1,291,789,130 (23,614,388) 1,271,174,742 1,985,585,042 1,2910,870 1,526,276 2,000,022,188 (12,379,200) 1,987,542,988 1,830,347,867 69,910,124 62,371,710 13,024,850 9,930,491 1,985,585,042 1,019,923,053 319,037,437 308,169,252 118,334,364 64,283,761 1,830,347,867 5,247,455,559 88,304,994 5,247,455,559 8,34,498 5,17,843,384 5,17,844 5,17,843,384 5,17,843,384 5,17,844 5,17,844	469,868,162 344,320,754 101,794,273 37,232,736 17,655,886 3,354,493 27,321,377 267,988 2,998,207,890 944,212,309 11,155,820,331 3,254,028,220 944,212,309 133,167,718 19,012,193 1,996,392,220 1,155,820,331 1,656,683,530 1,659,955 2,528,827 1,660,872,312 1,660,872,312 1,502,118,603 62,517,394 53,187,972 12,865,313 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,656,683,530 1,502,118,603 2,577,314,603 1,556,563,080 1,502,118,603 2,517,394 1,502,59,663,43 2,517,394 1,502,59,663,43 2,517,394 1,502,118,603 2,517,394 1,502,118,603 2,517,394 1,502,118,603 2,517,394 1,502,118,603 1,503,103 1,503,103 1,503,103 1,503,103 1,503,103 1,503,103 1,503,103 1,503,103 1,503,

Movement of surplus in profit and loss account-The City Bank Limited

22.a

2007	10% stock dividend	10,800,000	108,000,000	1,188,000,000
2008	15% stock dividend	17,820,000	178,200,000	1,366,200,000
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	1:1 Right issue	192,463,470	1,924,634,700	3,888,547,200
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
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
2018	5% stock dividend	46,094,633	460,946,330	9,679,872,970
2019	5% stock dividend	48,399,364	483,993,640	10,163,866,610
		1,016,386,661	10,163,866,610	

Although face value of paid up capital was split into Taka 10 from Taka 100 during the year 2011, we considered face value of share @ Taka 10 from the inception of the bank for this statement.

17.3.a Percentage of shareholdings at the closing date

Particulars	20	19	2018		
	Taka	Percentage(%)	<u>Taka</u>	Percentage(%)	
Sponsors and general public	7,930,915,400	78.03%	7,540,702,380	77.90%	
Financial institutions	2,232,951,210		2,139,170,590	22.10%	
	10,163,866,610	100.00%	9,679,872,970	100.00%	

17.4 Classification of shareholders by holding

		2019		201	8
	Number of share holders	No. of <u>Shares</u>	<u>% of total</u> holding	Number of share holders	% of total holding
01 - 500 shares 501 - 5,000 shares 5,001 - 10,000 shares 10,001 - 20,000 shares 30,001 - 40,000 shares 40,001 - 50,000 shares 50,001 - 100,000 shares 100,001 - 1,000,000 shares	17,740 11,683 2,109 1,340 470 224 153 292 395	2,495,420 21,340,364 14,902,182 18,675,790 11,534,997 7,783,577 6,963,870 20,744,237 116,486,228	0.25% 2.10% 1.47% 1.84% 1.13% 0.77% 0.69% 2.04% 11.46%	18,686 11,406 1,788 1,108 372 159 122 261 308	0.27% 2.12% 1.32% 0.94% 0.57% 0.57% 1.94% 9.37%
Over 1,000,000 shares	<u>134</u> 34.540	795.459.996 1.016.386.661	78.26% 100.00%	<u> </u>	81.29% 100.00%

17.5 Consolidated Capital Adequacy Ratio

17.5.1

As per Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel III), all scheduled banks are required to calculate Capital Adequacy Ratio based on 'Solo' basis as well as on 'Consolidated' basis. Capital Adequacy Ratio is calculated in accordance with the phase-in arrangements for Basel III implementation in 2015 and in accordance with Basel II in 2014. All amounts are stated in Taka crores except for those, if any, stated otherwise.

Common Equity Tier 1 Capital (CET1)	2019 Taka in crore	2018 Taka in crore
Paid up capital Non-repayable share premium account Statutory reserve	1,016.39 150.44 865.95	967.99 150.44 800.16
General reserve Retained earnings (note 22) Dividend equalisation reserve Minority interest in subsidiaries	1.14 297.89 53.08 0.01	1.14 206.89 53.08 0.01
Regulatory Adjustments / Deductions from CET1	2,384.89	2,179.70
Deferred tax assets 100% of Excess Investment in other banks, FI and Ins. Co. Book value of goodwill and value of any contingent assets which are shown as assets	(83.31) (204.94) <u>(3.54)</u> 2,093.11	(104.26) (197.00) (<u>3.45)</u> 1,874.99
Tier 2 Capital		
Tier-II subordinated bond General provision (note 17.5.2)	820.00 527.15	880.00 447.64
Revaluation reserve for equity instruments (up to 10%) Revaluation reserve for HTM securities (up to 50%) Revaluation reserve for HFT (up to 50%)	28.27 1.10 20.33	28.27 1.10 20.33
Regulatory Adjustments / Deductions from Tier 2 capital	1,396.85	1,377.34
100% of Excess Investment in other banks, FI and Ins. Co. 100% of revaluation reserve for fixed assets and securities	(32.95) (49.70)	(25.23) (39.76)
Total capital	<u>1,314.20</u> <u>3,407.31</u>	<u>1,312.35</u> 3,187.34
Total assets Total risk weighted assets (note 17.5.1) Required capital with capital conservation buffer	<u>35,695.34</u> 24,508.21	<u>32,694.04</u> 26,154.38
(12.50% and 11.875% of risk weighted assets for 2019 and 2018 respectively) Surplus	<u>3,063.53</u> 343.78	<u>3,105.83</u> 81.51
Capital to risk weighted assets ratio Tier-1 Capital Ratio Leverage Ratio	<u>13.90%</u> <u>8.54%</u> <u>4.83%</u>	<u>12.19%</u> <u>7.17%</u> 4.56%
Risk weighted assets		
A. Credit Risk On-Balance sheet Off-Balance sheet	16,454.63 4,584.58 21,039,21	16,512.57 5,709.06 22,221.62
B. Market Risk C. Operational Risk Total Risk weighted assets (A+B+C)	21,039.21 833.17 <u>2,635.84</u> 24,508.21	22,221.02 1,494.19 <u>2,438.57</u> 26,154.38
Iotai Niak weiginteu asaeta (A. D.O)	24,300.21	20,104.30

22.0	movement of surplus in pront and loss account-the ony bank Linn	leu	
	Opening balance Transfer from asset revaluation reserve (note 22.a.1)	2,882,856,744	3,965,261,269
	Profit for the year Transfer to statutory reserve	2,471,639,958	2,017,930,620
	Cash dividend paid	(657,918,701) (586,365,580) (482,003,640)	(870,984,682) (1,768,404,133) (460,046,230)
	Stock dividend paid Transfer to dividend equalization reserve Closing balance	(483,993,640) 	(460,946,330)
	As per BRPD circular no. 11 dated 12 December 2011, Profit arise from distributable profit for dividend.		
23	Non controlling interest		
	Share capital Surplus in profit and loss account/retained earnings	110,000 (2,194)	110,000 (5,584)
24	Contingent liabilities	107,806	104,416
24.1	Letters of guarantee		
	Local	10,399,883,659	11,622,210,193
	Foreign Shipping guarantee	1,089,182,402 683,542,694	1,135,663,107 400,172,608
	Margin on guarantee	12,172,608,755 (408,859,913)	13,158,045,907 (432,855,055)
		11,763,748,842	12,725,190,853
	Money for which the Bank is contingently liable in respect of guarantees		
	Government Banks and other financial institutions	7,567,948,363 2,228,769,167	8,025,857,547 3,044,954,572
	Others	2,375,891,225 12,172,608,755	2.087,233,788 13,158,045,907
	Margin on guarantee	(408,859,913) 11,763,748,842	(432,855,055) 12,725,190,853
24.2	Irrevocable Letters of Credit		
	General	24,099,597,237	18,002,175,907
	Back to Back LC In land	6,329,886,503 502,947,021	5,885,549,089 574,356,899
	Margin on LC	30,932,430,761 (1.386,983,035) 29,545,447,726	24,462,081,895 (1.188,957,722) 23,273,124,173
24.3	Consolidated bills for collection		
	The City Bank Limited (note 24.3.a)	7,846,319,339	7,575,806,178
	City Hong Kong Limited	68.844.185 7,915,163,524	7,575,806,178
24.3.a	Bills for collection -The City Bank Limited		
	Outward foreign bills for collection	5,126,579,499	5,336,043,006
	Inward local bills for collection Inward foreign bills for collection	2,719,924,840	2,239,562,099
	Margin on bill collection	7,846,504,339 (185,000)	7,575,991,178 (185,000)
		7,846,319,339	7,575,806,178
24.4	Forward assets purchased and forward deposits placed		
	Forward sales/contracts	<u>5,224,685,808</u> 5,224,685,808	<u>13,829,048,186</u> 13,829,048,186
24.5	Suit filed by the bank		
	No law suit has been filed by the bank against contingent liabilities.		
25	Income statement - The City Bank Limited		
	Income: Interest, discount and similar income (note 25.1)	28,507,023,655	24,302,519,204
	Fees, commission and brokerage (note 25.2)	2,109,789,225	2,098,207,890 1,155,820,331
	Gains less losses arising from dealing in foreign currencies (note 29.a) Other operating income (note 30.a)	1,271,174,742 1,985,585,042	1,656,683,530
	Gains less losses arising from dealing in securities (note 28.a) Dividend income	237,416,603 158,414,665	233,457,603 223,277,767
	Gains less losses arising from investment securities (note 28.a) Profit less losses on interest rate changes	2,544,569	<u> </u>
	Expenses:		29,669,966,324
	Interest/profit paid on deposits, borrowings etc. Administrative expenses (note 25.3)	15,987,236,351 6,698,006,070	13,716,355,902 6,805,309,033
	Other operating expenses (note 39.a) Depreciation on bank's assets (note 38.a)	2,242,861,796 1,056,692,296	1,900,121,612 568,986,856
	Income over expenditure	25,984,796,513 8,287,151,988	22,990,773,403 6,679,192,921
25.1	Interest, discount and similar income		
	Interest income (note 26.a)	26,819,239,518	22,916,894,717
	Interest income on treasury bills/reverse repo/bonds (note 28.a) Interest income on subordinated bond	1,566,309,970 121,474,167	1,380,868,653
		28,507,023,655	24,302,519,204



Financial Statements as at and for the year ended 31 December 2019

33	Consolidated legal expenses	<u>2019</u> <u>Taka</u>	<u>2018</u> Taka	41.a	Pro
	The City Bank Limited (note 33.a) City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd. City Hong Kong Limited	46,008,027 893,024 1,735,531 82,471 32,212	59,573,011 1,321,250 365,174 -		Cu Pro of 1 De
33.a	Legal expenses - The City Bank Limited Legal expenses Others	48,751,265 45,029,887 978,140	<u>61,259,435</u> 58,954,341 <u>618,670</u>		De ass (IA wh
34	Consolidated postage, stamps, telecommunication etc. The City Bank Limited (note 34.a)	<u>46,008,027</u> 85,291,432	<u>59,573,011</u> 103,412,042		The Cu Adj
	City Brokerage Limited (note 34 b) City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd. City Hong Kong Limited	3,062,552 1,002,794 2,326,224 <u>293,011</u> 91,976,013	3,039,135 884,619 2,515,592 	41.b	Nei Inc Re
34.a	Postage, stamps, telecommunication etc The City Bank Limited Telephone - office Postage/courier service	37,214,323 28,400,461	60,437,062 30,084,940		Pro Inc Fac
34.b	Telephone - residence Telegram, telex, fax & swift charge Postage, stamps, telecommunication etc City Brokerage Limited	14,904,287 4,772,361 85,291,432	10,653,552 2,236,487 103,412,042		No Ina Adi Tax Tax
	Telegram, telex, fax and e-mail Telephone bill Postage	2,369,272 659,115 <u>34,165</u> 3,062,552	2,416,593 606,677 <u>15,865</u> <u>3,039,135</u>	42	Tax Inc La Tot Co
35	Consolidated stationery, printing and advertisements etc. The City Bank Limited (note 35.a) City Brokerage Limited City Bank Capital Resources Limited	235,989,626 1,108,283 1,461,402	244,899,590 1,419,484 3,011,230		Th Cit Cit CB Cit
35.a	CBL Money Transfer Sdn. Bhd. City Hong Kong Limited Stationery, printing and advertisements etc The City Bank Limited	19,773,141 <u>141,150</u> 258,473,602	21,451,330 	42.a	Adj Re
	Office and security stationery (note 35.a.1) Publicity and advertisement (note 35.a.2) Computer consumable stationery	147,210,627 87,327,845 1,451,154 235,989,626	133,402,375 95,366,822 16,130,393 244,899,590		Inte Cre Re Po Re
35.a.1	Office and security stationery Office stationery Security stationery	97,923,860 <u>49,286,767</u> 147,210,627	81,764,098 <u>51,638,277</u> 133,402,375	43	Mis Inc
35.a.2	Publicity and advertisement Advertisement sponsorship-magazine Advertisement sponsorship-others Advertisement telavision and radio	42,797,988 32,688,856	45,618,774 26,583,424 18,420,000		Th Cit CB Cit
36	Advertisement-television and radio Advertisement-miscellaneous Chief Executive's salary and fees	11,694,200 146,801 87,327,845	18,420,000 4,744,624 95,366,822	43.a	Adj Pa
37	Basic salary Festival bonus and other allowances Consolidated Directors' fees	7,494,553 <u>11,465,453</u> 18,960,006	9,727,179 <u>8,897,016</u> <u>18,624,195</u>		Oth Re Re Po Ad
	Che City Bank Limited (note 37.a) City Brokerage Limited City Bank Capital Resources Limited. CBL Money Transfer Sdn. Bhd.	1,640,000 90,000 87,500 3,016,273	1,746,000 75,000 156,250 2 152 387		Leg Au Dir
37.a	Directors' fees	3.016,273 4,833,773 1.640.000	<u>2,152,387</u> <u>4,129,637</u> <u>1,746,000</u>	44	Co Th Cit Cit CB
	As per BRPD Circular No. 3, dated 18 January 2010, each director w honorarium for attending each meeting till 3 October 2015. After issuing Circular No. 11, dated 4 October 2015, directors' entitlement as honorariu	Bangladesh Bank'	e Taka 5,000 as s Circular, BRPD		Cit Ad
38	revised to Taka 8,000. Consolidated depreciation and repair The City Bank Limited (note 38.a)	1,599,749,332	1,112,883,922	44.a	(In Ad Pre Inta Se
	City Brokerage Limited (note 38.b) City Bank Capital Resources Limited (note 38.c) CBL Money Transfer Sdn. Bhd. City Hong Kong Limited	36,897,207 10,176,397 19,276,435 <u>4,961,122</u> <u>1,671,060,493</u>	19,203,878 8,084,605 4,446,120 		Sta Re Re Bra
38.a	Depreciation and repair of bank's assets - The City Bank Limited Depreciation Depreciation on leased assets	550,509,095		45	Aci Co
	Depreciation on fixed assets Depreciation on fixed assets Repairs and maintenance: Fixed assets	506,183,201 1,056,692,296 535,574,541	568,986,856 568,986,856 537,553,058		Th Cit Cit CB Cit
	Others See Annexure D for details of depreciation.	7,482,495 543,057,036 1,599,749,332	6,344,008 543,897,066 1,112,883,922	45.a	Adj Inc
38.b	Depreciation and repair - City Brokerage Limited Depreciation: Leased assets Building	13,233,739 7,321,236	7,321,237		Inte Oth Bra Pa Loa
	Office equipment Furniture and fixtures Vehicle Software	5,547,236 2,784,404 1,244,160 <u>1,655,908</u> 31,786,683	3,060,006 2,590,348 899,470 <u>836,701</u> 14,707,762		(i
38.c	Repairs and maintenance: Fixed assets Depreciation and repair - City Bank Capital Resources Limited	5,110,524 5,110,524 36,897,207	4,496,116 4,496,116 19,203,878	46.a	Co Bo Ea
50.0	Depreciation: Leased assets Vehicle Furniture and fixtures	4,052,773 2,240,202 1,334,216	2,240,220 1,438,960	47	(i Ea Co
	Office equipment Building Software Repairs and maintenance:	1,127,672 328,509 9,083,372	1,146,738 <u>328,464</u> 5,154,382	47.a	(i (i Ne Ne
39	Fixed assets Consolidated other expenses	<u>1,093,025</u> <u>1,093,025</u> <u>10,176,397</u>	2,930,223 2,930,223 8,084,605		(i (i Ne
	The City Bank Limited (note 39.a) City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd. City Hong Kong Limited	2,242,861,796 19,865,232 10,466,278 5,027,009 2,885,968	1,900,121,612 33,332,575 9,241,578 4,282,293	48	Co (i (i Ne
	City Hong Kong Limited Inter-company transactions City Bank Capital Resources Limited with The City Bank Limited	2,885,968 2,281,106,283 (19,800,000) 2,261,306,283		48.a	Ne (i (i Ne
39.a	Other expenses - The City Bank Limited Credit card (note 39.a.1) Others (note 39.a.2) Business expression cost	615,251,421 430,482,979 400,021 228	596,533,086 150,201,212 207,062,255	49	Re Pro Ad
	Business expansion cost Donations Professional fees Guard salary Royalty adjustment Travelling expenditure and conveyance - Staff	400,921,328 151,936,200 126,643,245 125,669,926 84,867,827 72,253,241	397,963,355 76,201,210 138,308,878 137,779,535 84,363,832 58,719,991		De Ad Ga Pro
	If support & software maintenance Business process outsourcing - online Security expenses Fuel Cash carrying charges	42,465,414 40,940,873 31,417,482 27,193,839	14,005,841 52,015,226 34,904,150 28,853,747 25,772,987		Ch Ch Ch
	Cash can ying unarges Entertainment Washing and cleaning Subscription to institutions Staff activities and welfare CIB Charges	22,264,268 22,247,588 16,161,392 13,854,928 9,602,317 2,377,288	24,605,603 35,519,088 12,437,612 13,601,819 2,078,028		Ch Ch Ch Ch
	Vehicle rental expenditure Annual general meeting Books, magazines and newspapers etc. Medical Remittance charges	2,259,115 2,117,776 1,525,276 325,894 82,179	9,992,000 2,416,632 1,736,793 2,024,317 82,417	50	Paj Ne Se
39.a.1	Loss from sale of fixed assets		<u>4,251</u> <u>1,900,121,612</u>		Tot un Alle Pro
	Inter charges fee VISA international fees ATM service charges Processing and personalisation fees Complementary campaign expenses	357,411,245 126,335,354 50,105,713 49,636,617 31,762,492	362,512,188 116,997,160 58,245,718 43,125,255 15,652,766		Pro Oti Pro Ne
39.a.2 40	2 Others include capital raising expenses, staff recruitment expenses, NRB I Consolidated provision for loans and advances/investments	<u>615,251,421</u> bank charges etc.	<u> </u>	51	Se Se Re
	The City Bank Limited (note 40.a) City Brokerage Limited City Bank Capital Resources Limited	2,585,079,302 14,861,325 2,599,940,627	1,841,325,799 (29,669,955) <u>3,193,025</u> 1,814,848,869		i) SI nc
40.a	Provision for loans and advances/investments - The City Bank Limite Provision for unclassified loans and advances/investments Provision for classified loans and advances/investments Provision for partially write off	753,707,394 401,644,128 1,429,727,780	1,175,811,752 321,814,047 343,700,000		
40.b	Provision for diminution in value of investments - The City Bank Limi Provision for investment	2,585,079,302	<u>1,841,325,799</u> <u>3.000,000</u>		3
40.c	Other provision - The City Bank Limited Provision for non-banking assets	(70.632.584)	<u>3,000,000</u> 313,966,186		4
41	Consolidated provision for taxation Current tax: The City Bank Limited (note 41 a)	<u>(70,632,584)</u> 3.045.860.580	<u>313,966,186</u> 2 271 498 375		e
	The City Bank Limited (note 41.a) City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	3,045,860,580 53,499,787 62,199,822 <u>68,189</u> 3,161,628,378	2,271,498,375 67,050,307 54,389,428 <u>37,460</u> 2,392,975,570		8
	Deferred tax: The City Bank Limited (note 41.a) City Bank Capital Resources Limited City Hong Kong Limited	213,860,419 (4,545,558) 288,759 209,603,620	65,494,416 (22,372) 65,472,044		1
	Income tax on profit	3,371,231,998			1 Fc

41.a	Provision for Taxation - The City Bank Limited	<u>2019</u> Taka	<u>2018</u> Taka
41.a	Current tax: Provision for income tax has been made according to Income Tax Ordinar		
	of Taka 3,048,860,580 for prior year (2018: Taka 2,271,498,375) has bee Deferred tax:		
	Deferred tax: Deferred tax is provided using the Balance sheet method for timing differ assets and liabilities and their carrying values for reporting purposes as p		
	(IAS) - 12. During the year, net amount of Taka 213,860,419 has been which was Taka 65,494,416 as deferred tax expense in prior year.	recognised as defer	red tax expense,
	The charge for taxation is based upon profit for the year comprises: Current tax on taxable income @ 37.5%	3,045,860,580	2,570,329,253
	Adjustment for prior year Net deferred tax liability/(asset) originated for temporary differences	3,045,860,580 213,860,419	(298,830,878) 2,271,498,375 65,494,416
41.b	Income tax on profit Reconciliation of effective tax rate - The City Bank Limited	3,259,720,999	2,336,992,791
		Taka %	2018 <u>Taka</u>
	Profit before income tax as per profit and loss account 5,73 Income tax as per applicable tax rate 37.50% 2,14 Factors affecting the tax charge for current year	31,360,957 49,260,359 37.50%	4,354,923,411
	Inadmissible expenses/provisions 16.72% 95 Admissible expenses (11.08%) (633	01,601,942 8.58% 58,421,636 20.01% 5,001,035) (5.60%	871,526,033 (243,999,363)
	Tax loss/(savings) from reduced tax rates for capital gain (0.01%)	- (0.81% 7,722,566) (0.52% (699,756) 0.00%) (22,623,932)
	Income from gain on sale of fixed assets 0.00% Last year adjustment for 2016 & 2017 0.00% Total income tax expenses 53.14% 3.04	- (0.14% - (6.86%) 15,860,580 52.16%	(298,830,878)
42	Consolidated receipts from other operating activities		
	The City Bank Limited (note 42.a) City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	3,925,581,963 59,702,382 (1,516,640)	3,179,809,830 160,990,446 29,000,000
	City Hong Kong Limited	1,545,686 3,985,313,391 (8,238,340)	2,454,606 3,372,254,881
42.a	Adjustment for consolidation-The City Bank Ltd. Receipts from other operating activities - The City Bank Limited	3,976,975,042	(23,237,215) 3,349,017,666
72.a	Interest on bonds, debentures and treasury bills Credit card income	1,939,996,921 1,830,347,867	1,523,126,300
	Rebate received from foreign banks Postage/telex/fax/swift charge recoveries Rent recovered	69,910,124 62,371,710 13,024,850	1,502,118,603 62,517,394 53,187,972 12,865,313
	Miscellaneous earnings Income from sale of bank's property	9,930,491 3,925,581,963	7,374,850 18,619,398 3,179,809,830
43	Consolidated payments for other operating activities		
	The City Bank Limited (note 43.a) City Brokerage Limited City Bank Capital Resources Limited	3,897,769,299 64,267,565 25,279,903	3,471,855,900 76,491,746 30,147,760
	CBL Money Transfer Sdn. Bhd. City Hong Kong Limited	64,815,343 7,776,743 4,059,908,853	99,169,869 3,677,665,275
	Adjustment for consolidation-The City Bank Ltd.	(32,179,200) 4,027,729,653	3,677,665,275
43.a	Payments for other operating activities - The City Bank Limited Other expenses	2,599,208,356 545,552,529	1,773,908,296
	Rent, taxes, insurance and electricity Repair to bank's assets Postage, stamp and telecommunication	540,670,924 103,450,536	1,773,908,296 917,289,054 58,128,574 84,730,477
	Adverfisement expenses Legal expenses Auditors' fees	60,466,583 44,539,371 2,185,000	88,523,259 2,192,000 2,601,500 544,482,740
	Directors' fees	<u>1,696,000</u> <u>3,897,769,299</u>	<u>544,482,740</u> 3,471,855,900
44	Consolidated (increase) / decrease of other assets The City Bank Limited (note 44.a)	(417,401,938)	(388,664,446)
	City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd. City Hong Kong Limited	61,634,912 44,717,779 (2,068,541,249) (1,594,306)	(10,157,108) 13,420,654 (2,215,215)
	City Hong Kong Limited Adjustment for consolidation-The City Bank Ltd.	(2,381,184,802) 151,242,796	(387,616,115) 49,514,503
44.a	(Increase) / decrease of other assets - The City Bank Limited	(2,229,942,006)	(338,101,611)
	Advance against rent and advertisement Prepaid expenses	513,476,190 48,683,280	(59,248,114) (706,382)
	Intangible assets Security deposits Stationery and stamps	29,698,545 19,129,655 2,227,206	29,523,133 (29,055,793) (581,286)
	Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd. Branch adjustment account	(882,145) (1,002,035)	1,536,264 12,641,629
	Advance rent adjusted for right of use of assets Account receivables	(431,485,640) (597,246,995) (417,401,938)	(342,928,690) (388,664,446)
45	Consolidated increase/ (decrease) of other liabilities	541,781,906	(196,569,031)
	The City Bank Limited (note 45.a) City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	(270,612,359) (5,264,109) 1,303,862,116 10,465,288	(190,309,031) (101,361,271) (15,539,934) 328,067,345
	City Hong Kong Limited Adjustment for consolidation-The City Bank Ltd.	1,580,232,842	14.597.110
45.a	Increase/ (decrease) of other liabilities - The City Bank Limited	18,204,810 1,598,437,652	(106,798,519) (92,201,409)
	Interest suspense account Others	642,536,075 464,489,478	303,635,048 (343,548,714)
	Other provision Branch adjustment account Payable to CBL_Money Transfer SDN BHD	158,755,964	3,675,241
	Loans written off and waived	(5,704,158) (718,295,453) 541,781,906	(239,716,489) (196,569,031)
	(i) Net profit after tax - Taka Weighted average number of shares	<u>2,635,158,749</u> <u>1,016,386,661</u>	2,224,721,063 1,016,386,661
	Consolidated earnings per share - Taka (i/ii) Bonus factor has been considered for previous year's EPS computation.	<u> </u>	2.19
46.a	Earnings per share (EPS) - The City Bank Limited (i) Net profit after tax - Taka	2,471,639,958	2,017,930,620
	(i) Nei prolit aiter tax - taka (ii) Weighted average number of shares Earnings per share - Taka (i/ii)	<u>2,471,639,958</u> <u>1,016,386,661</u> <u>2.43</u>	<u>2,017,930,620</u> 1,016,386,661 1,99
47	Consolidated Net operating cash flow per share (NOCFPS) (i) Net operating cash flow - Taka	13.687.378 516	13,832,995,024
	(ii) Number of shares Net operating cash flow per share - Taka (i/ii)	<u>13,687,378,516</u> <u>1,016,386,661</u> <u>13.47</u>	1,016,386,661 13.61
47.a	Net operating cash flow per share (NOCFPS) - The City Bank Limite (i) Net operating cash flow - Taka	14,400,058,280	13,270,577,571
	(ii) Number of shares Net operating cash flow per share - Taka (i/ii)	1.016.386.661 14.17	1.016,386,661 13.06
48	Consolidated Net Assets Value per Share (NAV) (i) Shareholders' equity	24,539,340,073	24,917,284,908 1,016,386,661
40	(iii) Number of shares ' Net Assets Value per Share - Taka (i/ii)	1,016,386,661 24.14	1,016,386,661 24.52
48.a	Net Assets Value per Share (NAV) - The City Bank Limited (i) Shareholders' equity	<u>25,415,636,375</u> 1,016,386,661	24,429,926,829 1,016,386,661
40	(iii) Number of shares ⁵ Net Assets Value per Share - Taka (i/ii)	<u>1,016,386,661</u> <u>25.01</u>	1,016,386,661 24.04
49	Reconciliation statement of cash flows from operating activities Profit before provision Adjustment for non-each items	8,287,151,988	6,679,192,921
	Adjustment for non cash items Depreciation and amortisation Adjustment with non-operating activities	506,183,201	568,986,856
	Agis on sale of shares and debentures Profit from sale of fixed assets Loss from sale of fixed assets	(2,544,569) (62,371,710)	- (18,619,398) 4,251
	Changes in operating activities	(64,916,279)	(18,615,147)
	Changes in operating activities Changes in loans & advances Changes in deposit and other accounts Changes in investment	(15,552,181,272) 41,533,465,879 (5,457,509,960)	(34,795,609,666) 21,677,435,096 (1,446,144,187)
	Changes in borrowings Changes in other assets Changes in other liabilities	(5,457,509,960) (16,284,761,582) (355,030,228) 4,471,667,102	(1,446,144,187) 22,546,754,828 (370,045,048) <u>272,523,746</u> 7,884,914,769
	Payment of income tax	8,355,649,940	
50	Net cash flows from operating activities Segment reporting	(2,684,010,570) 14,400,058,280 2019	(1,843,901,827) 13,270,577,571
	Total operating income (profit before	Offshore Taka	<u>Total</u> Taka
	Inclusion operating income (promoteriore) 17,791,222,339 240,061,972 Allocated expenses (9,923,803,674) (62,222,332) Provision against loans and advances (2,658,409,057) (33,082,106)	(11,533,156)	18,284,712,150 (9,997,560,162) (2.585.079,302)
	Provision against off-balance iso advances (2,000-405,007) Provision against off-balance iso advances (2,000-405,007) Other provision Profit before tax 5,283,092,518 144,756,534	(44,794,639)	(2,585,079,302) (41,344,313) 70,632,584 5,731,360,957
	Provision for taxation Net profit		(3,259,720,999) 2,471,639,958
F4	Segment assets 317.731.842.171 8.376.670.726 Segment liabilities 317.731.842.171 8.376.670.726 Balated nature displayung 8.376.670.726	<u>28,580,474,441</u> <u>28,580,474,441</u>	<u>354,688,987,338</u> 354,688,987,338
51	Related party disclosures i) Particulars of Directors of the Bank as on 31 December 2019		

ii) Related party transactions

During the period 1 January 2019 to 31 December 2019, the Bank concluded business deals with the following organizations in which the directors had interest:

	Name of organization	1	Relationshi		ure of saction	ıs	31 Dec 2019			31 Dec 2		31 Dec 2018
0	City Brokerag	ht lar	Subsidiary	Ch.	are Capi	tal	Taka	Taka		Taka 3,400,000		Taka 3,400,000,00
C			Company Subsidiary			uai	710 007 05	0 996 136		577,23		
ŀ	City Brokerag		Company Subsidiary	Loa			710,007,95	-		577,23		1,011,356,11
10	City Brokerag		Company Subsidiary		erest on e of Fixe		75,025,39	5 106,111	,801		N/A	N/
Ľ	City Brokerag	ge Ltd.	Company	Ass	ets			-	-		N/A	N/.
L	City Brokerag	-	Subsidiary Company		er Comp Denses	any	3,180,89	5 4,885	,866		-	
E	City Bank Ca Resources Lt	d	Subsidiary company		are Capi			-	- 2	2,550,000	0,000	2,550,000,00
	City Bank Ca Resources Lt		Subsidiary Company	Sal	e of Fixe ets	ed		-	-		N/A	N/
	<u>Resources Lt</u> City Bank Ca Resources Lt		Subsidiary Company		sh Divide	end		- 93,998	,157		-	
Γ	City Bank Ca	pital	Subsidiary		rest on		8,621,24	4 6,705	,810		N/A	N/
Е	Resources Lt City Bank Ca		company Subsidiary		oosits er Comp	any	040.04	4 4 400	004			
	Resources Lt		company		enses	,	812,01	4 1,496	,984		-	
	CBL Money 1 Sdn. Bhd.	Transfer	Subsidiary company	Sha	are Capi	tal		- 10,651	,613	99,702	2,332	99,702,33
k	CBL Money 1	Fransfer	Subsidiary	Loa	in		5,599,817,11	0 4 876 886	502	234,997	7 079	293,084,44
	<u>Sdn. Bhd.</u> CBL Money 1	Fransfer	company Subsidiary		rest on	Loon	8,727,61	-	-	204,001	N/A	N/
	Sdn. Bhd. CBL Money T	Fransfer	Company Subsidiary		r Comp				-			
5	Sdn. Bhd.		company Subsidiary	Exp	enses are Mon	,	1,899,372,74	+	,152		2,145	(5,704,158
L	CBL Hong Ko	-	company		osit	.,	35,879,70	8	-	35,879	9,708	
6	nternational Corporation (IFC)	Director Interest	Equ	iity			-	-	460,946	5,330	460,946,33
	nternational Corporation (Director Interest	Bor	rowings		3,075,499,94	2 92,833	,277	70,750),142	3,146,250,08
	nternational Corporation (Director Interest		rest on rowings		80,194,84	7 154,045	,370		-	
μ	nternational	Finance	Director		ed Asset		5,088,10	5 2,544	,053	40,280),831	48,336,99
Γ	Corporation (nternational	Finance	Interest Director		fessiona	al	55,439,70	0 68,663	,700		_	
Е	<u>Corporation (</u> nternational		Interest Director	Pre		pense for						
	Corporation (Interest		fessiona vice	al	28,991,70	0 28,991	,700		-	28,991,70
	nternational		Director	Pay	able ag		26,448,00	0 39,672	000	72,732	333	69,590,33
L	Corporation (Interest	Ser	vice	1	20,440,00	0 33,072	.,000	12,152	2,000	03,330,33
k	Janata Insura Company Ltd		Director Interest		rance erage		9,264,58	4 10,905	,227		N/A	N/.
	City General nsurance		Director Interest		rance		9,422,27	3 7,491	,237		N/A	N/
	Company Ltd Phoenix Insu		Director		erage rance		14,457,43	0 17,300			N/A	N/
	Mr. Aziz Al Ka		Chairman		Self	Credit Card		Unclassified	& Tk.	3.00 lac in	FDR	0 lac in RFCD A/0
	Mr. Hossain K Mrs. Syeda S	haireen Azi	Vice Chairma z Director	1 5	Self Self	Credit Card	4.30	-Do- -Do-	Marke	ed as lien o ed as lien o	of \$ 0.0 of Tk. 7.	5 lac in ERQ A/C .22 lac in FDR A/0 .90 lac in FDR A/0
	Mrs. Savera H	/lehmood	Director	1 5	Self Self	Credit Card	0.17	-Do- -Do-	Marke	ed as lien o ed as lien o	of Ik. 8. of\$_0.0	.90 Iac in FDR A/0 5 Iac in ERQ A/C .00 Iac in FDR
	Mr. Rajibul Hu Mrs. Tabassu	m Kaiser	ury Director Director		Self Self	Credit Card		-Do- -Do-	Marke	ed as lien o		
ita	tement of oth	er funded	debts due by t	ne Direct	ors of th	e hank com				2 00 loo in	of\$0.0	5 lac in RFCD A/0
			Present	1		c built com	ipany as at 31 I	December 201		3.00 lac in	of \$ 0.0 I FDR	5 lac in RFCD A/0
	Names of	Directors	status wit				Outstanding		19	3.00 lac in	of \$ 0.0 I FDR	5 lac in RFCD A/0
	N	/A			e of the itution	Types of	Outstanding as at 31	December 201 Classification status	19		of \$ 0.09 <u> FDR</u> (Fig	5 lac in RFCD A/0
	atement of nor		the bank	¹ insti	tution	Types of facility	Outstanding	Classificatior status	19		of \$ 0.09 <u> FDR</u> (Fig	5 lac in RFCD A/0 gures in Lac Taka
	cicolo do di J	n-funded d	the bank Nil ebts due by th	n insti	i tution Nil	Types of facility Nil	Outstanding as at 31 December	Classification status N/A	19 n	Value of	of \$ 0.09 <u> FDR</u> (Fig	5 lac in RFCD A/0 gures in Lac Taka
	1		the bank Nil ebts due by th r 2019	n insti	i tution Nil	Types of facility Nil	Outstanding as at 31 December 2019	Classification status N/A	19 n	Value of	of \$ 0.09	5 lac in RFCD A/C
nt	Name of	n-funded d	the bank Nil ebts due by th r 2019 Present Status wit	insti	i tution Nil	Types of facility Nil	Outstanding as at 31 December 2019 th the Directors Outstanding as at 31 December	Classification status N/A	l9 1 compar	Value of	of \$ 0.0: <u>FDR</u> (Fig f eligibl	5 lac in RFCD A/C
nt	Name of Mr. Hossain K Hossain Mehr	n-funded d 1 Decembe f Director (haled & Mr	the bank Nil ebts due by th r 2019 Present Status wit the Bank	n insti	itution Nil nies or fi e of the itution	Types of facility Nil rms in whic	Outstanding as at 31 December 2019 	Classification status N/A s of the bank of Classification	19 1 compar	Value of	of \$ 0.0: <u>FDR</u> (Fig f eligibl	5 lac in RFCD A/C
	Mr. Hossain K Hossain Mehr Mr. Hossain K	n-funded d 1 Decembe f Director (haled & Mr mood (haled & Mr	the bank Nil ebts due by th r 2019 Present Status wit the Bank Director	Name Name Monow Industri Ltd.	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic	Types of facility Nil rms in whic Types of Facility BG	Outstanding as at 31 December 2019 	Classification status N/A s of the bank of Classification status	19 compar	Value of ny have Value of	of \$ 0.0: <u>FDR</u> (Fig f eligibl	5 lac in RFCD A/C gures in Lac Taka le security igures in lac Taka
	Mr. Hossain K Hossain Mehr	n-funded d 1 Decembe f Director (haled & Mr mood (haled & Mr mood	the bank Nil ebts due by th r 2019 Present Status wit the Bank Director Director	Name Name Name Insti Monow Industri Ltd. Eulon F Private Shahid	Nil nies or fi e of the itution ar Plastic Ltd. a Trading	Types of facility Nil rms in whic Types of Facility BG	Outstanding as at 31 December 2019 th the Directors Outstanding as at 31 December 2019 0.13	Classification status N/A of the bank of Classification status Unclassified	19 Compai	Value of ny have Value of Margin Margin	of \$ 0.0: <u>FDR</u> (Fig f eligibl	5 lac in RFCD A/C gures in Lac Taka le security igures in lac Taka
nt	Mr. Hossain K Hossain Mehr Mr. Hossain K Hossain Mehr Mr. Rajibul Hu tement of func	n-funded d 1 Decembe 7 Director (haled & Mr mood (haled & Mr mood uq Chowdhu ded debts d	the bank Nil ebts due by th r 2019 Present Status wit the Bank Director Juny Director	Institute Compare Name Name Institute Monow Industri Ltd, Eulon F Private Shahid Corpore	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic Ltd. a Trading ation	Types of facility Nil rms in whic Types of Facility BG BG BG	Outstanding as at 31 December 2019 	Classification status N/A of the bank of Classification status Unclassified -Do- -Do-	19 compared 100% 100%	Value of ny have Value of Margin Margin margin	(Fight)	5 lac in RFCD A/C
nt	Mr. Hossain k Hossain Mehr Mr. Hossain k <u>Hossain Mehr</u> Mr. Rajibul Hu	n-funded d 1 Decembe 7 Director (haled & Mr mood (haled & Mr mood uq Chowdhu ded debts d	the bank Nil ebts due by th r 2019 Present Status wit the Bank Director Juny Director	Institute Compare Name Name Institute Monow Industri Ltd, Eulon F Private Shahid Corpore	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic Ltd Ltd a Trading ation firms in	Types of facility Nil Types of Facility BG BG BG BG which the Es	Outstanding as at 31 December 2019 th the Directors Outstanding as at 31 December 2019 0.13 5.63 4.11 x-Director of the	Classification status N/A of the bank of Classification status Unclassified -Do- -Do- e banking com	19 Compai	Value of ny have Value of Margin Margin margin wave intere	(Figure 1) (FDR (Figure 1) (Figure 1) (Figur	5 lac in RFCD A/C gures in Lac Taka le security igures in lac Taka
ta	Mr. Hossain K Hossain Mehr Mr. Hossain K Hossain Mehr Mr. Rajibul Hu Itement of func at 31 December lames of Ex-	n-funded d 1 Decembe f Director (haled & Mr mood (haled & Mr mood up Chowdhu ded debts d er 2019 Present status	the bank Nil ebts due by th r 2019 Present Status wit the Bank : Director Director Director Director Names of the	Name Institute Name Institute Monow Industri Ltd. Private Shahid Corpor Danies or	itution Nil e of the itution ar ies (Pvt) Plastic Ltd a Trading ation firms in Outstand as at 31	Types of facility Nil Types of Facility BG BG BG which the Ei	Outstanding as at 31 December 2019 h the Directors Outstanding as at 31 December 2019 0.13 5.63 4.11 x-Director of the of Status o	Classification status N/A of the bank of Classification status Unclassified -Do- -Do- e banking com	19 compare 100% 100% 100% 100% Nat	Value of ny have Value of Margin Margin margin	(Figure 1) (FDR (Figure 1) (Figure 1) (Figur	5 lac in RFCD A/C gures in Lac Taka le security igures in lac Taka
ta	Mr. Hossain K Hossain Mehr Mr. Hossain K Hossain Mehr Mr. Rajibul Hu tement of fund at 31 Decembe lames of Ex- birectors	n-funded d 1 Decembe 5 Director (haled & Mr mood (haled & Mr mood up Chowdhu ded debts d er 2019 Present	the bank Nil bits the bank Nil bits bits due by thr r 2019 Present Status wit the Bank Director Director Uny Director Di	Name Institution Name Institution Monow Industri Ltd. Eulon F Private Shahid Corpor- banies or	itution Nil nies or fi e of the itution ar eis (Pvt) Plastic Ltd a Trading ation firms in	Types of facility Nil Types of Facility BG BG BG which the Ei	Outstanding as at 31 December 2019 h the Directors Outstanding as at 31 December 2019 0.13 5.63 4.11 xx-Director of the older first so	Classification status N/A of the bank of Classification status Unclassified -Do- -Do- e banking com	19 compari 100% 100% 100% 100% National Security National Security Security Security Security Security	Value of ny have Value of Margin margin margin ave intere ure of tity with alue	of \$ 0.0: FDR (Fig (Fig (Fig (Fig (Fig (Fig (Fig)) (Fig)) (Fig)) (Fig) (Fig)) (Fig) (Fig) (Fig) (Fig) (Fig) (Fig) (Fig) (Fig) (Fig) (Fig) (Fig) (Fig) (Fig) (Fig) (Fig) (Fig) (Fig)) (Fig) (Fig) (Fig)) (Fig) (Fig)) (Fig) (Fig)) (Fig) (Fig)) (Fig) (Fig)) (5 lac in RFCD A/C gures in Lac Taka le security igures in lac Taka le security
ta	Mr. Hossain K Hossain Mehr Mr. Hossain K Hossain Mehr Mr. Rajibul Hu Itement of func at 31 December lames of Ex-	n-funded d 1 Decembe f Director (haled & Mr mood (haled & Mr mood up Chowdhu ded debts d ar 2019 Present status with the bank	the bank Nil ebts due by th r 2019 Present Status wit the Bank : Director Director Director Director Names of the	A compain of the second	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic Ltd a Trading ation firms in Outstand as at 3' Decemb	Types of facility Nil Types of Facility BG BG BG which the E:	Outstanding as at 31 December 2019 h the Directors Outstanding as at 31 December 2019 0.13 5.63 4.11 x-Director of the classificat	Classification status N/A s of the bank of Classification status Unclassified -Do- -Do- e banking corr of share holding	19 compari 100% 100% 100% 100% National Security National Security Security Security Security Security	Value of ny have Value of Margin margin margin ave intere ure of try with alue	of \$ 0.0: (FDR (Fig (Fig (Fig (Fig (Fig (Fig (Fig (Fig (Fig)) (Fig)) (Fig)) (Fig)(Is lac in RFCD A/C gures in Lac Taka le security igures in lac Taka le security
ta s	Mr. Hossain Mehr Hossain Mehr Mr. Rajsul Ht Hossain Mehr Mr. Rajsul Ht ternent of func at 31 December lames of Ex- lirectors Mr. Zakaria Hossain thoudhury and	n-funded d 1 Decembe 5 Director (haled & Mr mood (haled & Mr mood 4 Chowdhu ded debts d or 2019 Present status with the	the bank Nil ebts due by th r 2019 Present Status wit the Bank : Director Director Director Director Names of the	a compain institution of the second s	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic Ltd a Trading ation firms in Outstand as at 3' Decemb	Types of facility Nil Types of Facility BG BG BG which the E:	Outstanding as at 31 December 2019 h the Directors Outstanding as at 31 December 2019 0.13 5.63 4.11 xx-Director of the older first so	Classification status N/A s of the bank of Classification status Unclassified -Do- -Do- e banking corr of share holding	19 compari 100% 100% 100% 100% National Security National Security Security Security Security Security	Value of ny have Value of Margin Margin margin margin margin ure of trity with alue	of \$ 0.0: I FDR (Fig (Fig (Fig (Fig (Fig (Fig (Fig (Fig)) (F	5 lac in RFCD A/C gures in Lac Taka le security igures in lac Taka le security lounts in Lac Taka Remarks Suit No. 60/2006. as per Order of orable High Court
nt ta s C	Mr. Hossain K Hossain Mehr Mr. Hossain Kehr Mr. Rajibul Hu tement of func at 31 Decembe lames of Ex- lirectors Mr. Zakaria Hossain	n-funded d 1 Decembe F Director Chaled & Mr mood Chaled & Mr mood ar Q Chowdhu ded debts d or 2019 Present status with the bank Ex.	the bank Nil bits the bank Nil bits the bank Present Status wit the Bank Director Director U Director U Director Names of the institutions	A compain of the second	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic Ltd a Trading ation firms in Outstand as at 3' Decemb	Types of facility Nil Types of Facility BG BG BG which the E:	Outstanding as at 31 December 2019 h the Directors Outstanding as at 31 December 2019 0.13 5.63 4.11 x-Director of the classificat T.k. 120.28	Classification status N/A s of the bank of Classification status Unclassified -Do- -Do- e banking corr of share holding	19 compari 100% 100% 100% 100% National Security National Security Security Security Security Security	Value of value of Value of Margin Margin margin margin margin ure of tity with alue	of \$ 0.0: FDR (Fig (Fig (Fig (Fig (Fig (Fig (Fig (Fig (Fig (Fig (Fig))) (Fig (Fig)) (Fi	s lac in RFCD A/C gures in Lac Taka le security igures in lac Taka le security lounts in Lac Taka Remarks Suit No. 60/2006. Suit No. 60/2006 filed by k.
nt ta s C	Mr. Hossain Mehr Hossain Mehr Mr. Hossain Mehr Mr. Rajbul H tement of func at 31 December lames of Ex- irectors Mr. Zakaria Hossain choudhury and irs. Hosne Ara	n-funded d 1 Decembe F Director Chaled & Mr mood Chaled & Mr mood ar Q Chowdhu ded debts d or 2019 Present status with the bank Ex.	the bank Nil bits the bank Nil bits the bank Present Status wit the Bank Director Director U Director U Director Names of the institutions	a compain institution of the second s	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic Ltd a Trading ation firms in Outstand as at 3' Decemb	Types of facility Nil Types of Facility BG BG BG which the E:	Outstanding as at 31 December 2019 h the Directors Outstanding as at 31 December 2019 0.13 5.63 4.11 x-Director of the classificat T.k. 120.28	Classification status N/A s of the bank of Classification status Unclassified -Do- -Do- e banking corr of share holding	19 compari 100% 100% 100% 100% National Security National Security Security Security Security Security	Value of Value of Margin Margin margin ave Intere ure of ty with alue	(Figure 1)	sounts in Lac Taka igures in lac
ta s	Mr. Hossain Mehr Hossain Mehr Mr. Hossain Mehr Mr. Rajbul H tement of func at 31 December lames of Ex- irectors Mr. Zakaria Hossain choudhury and irs. Hosne Ara	n-funded d 1 Decembe F Director Chaled & Mr mood Chaled & Mr mood ar Q Chowdhu ded debts d or 2019 Present status with the bank Ex.	the bank Nil the bank r 2019 Present Status wit the Bank Director Uny Director Uny Director Uny Ammes of the institutions A M Traders Ahsan	Naminsti a compa Naminsti Industri Indu	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic Ltd a Trading ation firms in Outstand as at 3' Decemb	Types of facility Nil Types of Facility BG BG BG which the E:	Outstanding as at 31 December 2019 h the Directors Outstanding as at 31 December 2019 0.13 5.63 4.11 x-Director of the classificat T.k. 120.28	Classification status N/A s of the bank of Classification status Unclassified -Do- -Do- e banking corr of share holding	19 compari 100% 100% 100% 100% National Security National Security Security Security Security Security	Value of ny have Value of Margin Margin margin margin ave intere ure of trity with alue	(Figure 1)	5 lac in RFCD A/C gures in Lac Taka le security igures in lac Taka le security le security sounts in Lac Taka Remarks Suit No. 60/2006. as per Order of orable High Court vo. 568/06 filed by k recution Case No is continuing. Next
nt ta s C	Mr. Hossain Mehr Hossain Mehr Mr. Hossain Mehr Mr. Rajbul H tement of func at 31 December lames of Ex- irectors Mr. Zakaria Hossain choudhury and irs. Hosne Ara	n-funded d 1 Decembe F Director Chaled & Mr mood Chaled & Mr mood ar Q Chowdhu ded debts d or 2019 Present status with the bank Ex.	the bank NI bits due by th r 2019 Present Status wit the Bank Director IDirector IDirector Uue by the com Names of the institutions A M Traders	Institution of the second of t	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic Ltd a Trading ation firms in Outstand as at 3' Decemb	Types of facility Nil Types of Facility BG BG BG which the E:	Outstanding as at 31 December 2019 h the Directors Outstanding as at 31 December 2019 0.13 5.63 4.11 x-Director of the classificat Tk. 120.28 BLW	Classification status N/A s of the bank of Classification status Unclassified -Do- -Do- e banking corr of share holding	19 compari 100% 100% 100% 100% National Security National Security Security Security Security Security	Value of value of Value of Margin margin margin ave interes ure of rity with alue - -	of \$ 0.0; FDR (Fig (Fig (Fig (Fig (Fig (Fig (Fig (Fig (Fig))	S lac in RFCD A/C gures in Lac Taka le security igures in lac Taka le security iounts in Lac Taka iounts in La
nt ta s C	Mr. Hossain Mehr Hossain Mehr Mr. Hossain Mehr Mr. Rajbul H tement of func at 31 December lames of Ex- irectors Mr. Zakaria Hossain choudhury and irs. Hosne Ara	n-funded d 1 Decembe F Director Chaled & Mr mood Chaled & Mr mood ar Q Chowdhu ded debts d or 2019 Present status with the bank Ex.	the bank Nil the bank r 2019 Present Status wit the Bank Director Uny Director Uny Director Uny Ammes of the institutions A M Traders Ahsan	Naminsti a compa Naminsti Industri Indu	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic Ltd a Trading ation firms in Outstand as at 3' Decemb	Types of facility Nil Types of Facility BG BG BG which the E:	Outstanding as at 31 December 2019 h the Directors Outstanding as at 31 December 2019 0.13 5.63 4.11 x-Director of the classificat Tk. 120.28 BLW	Classification status N/A s of the bank of Classification status Unclassified -Do- -Do- e banking corr of share holding	19 compari 100% 100% 100% 100% National Security National Security Security Security Security Security	Value of Value of Margin margin ave intere ure of rity with alue	(Figure 1)	5 lac in RFCD A/C gures in Lac Taka le security igures in lac Taka le security le security le security le security sounts in Lac Taka Remarks Suit No. 60/2006. as per Order of vo. 568/06 field by k. koton Case No. 568/06 field by k. security Court vo. 568/06 field by k. security Court so the Security security Court of a first.
	Mr. Hossain K Hossain Mehr Mr. Hossain K Hossain K Mr. Rajibul Ht tement of fundat at 31 Decembe irrectors Mr. Zakaria Hossain choudhury and fts. Hosne Ara Begum	In-funded d December F Director Chaled & Mr mood Chaled & Mr mood Chaled & Mr mood Graddets d or 2019 Present status with the bank Ex. Director	the bank Nil ebts due by th r 2019 Present Status with the Bank Director institutions Names of the institutions A M Traders Ahsan Traders	A institution of the second se	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic Ltd a Trading ation firms in Outstand as at 3' Decemb	Types of facility Nil Types of Facility BG BG BG which the E:	Outstanding as at 31 December 2019 	Classification status N/A content of the bank of Classification status Unclassified -Do- -Do- e banking com f holding lac, a.	9 compare 100% 100% 100% 100% Nat secur vi	Value of Margin Margin margin ave intere ure of ity with aue	(Figure 1)	s lac in RFCD A/G gures in Lac Taka igures in lac T
tta S N D N N N	Mr. Hossain k Hossain Mehr Mr. Hossain k Hossain k Mr. Rajibul Hu tement of func at 31 December lames of Ex- irectors Mr. Zakaria Hossain Jhoudhury and trs. Hosne Ara Begum	-funded d 1 Decembe F Director (haled & Mr mood (haled & Mr present status (haled & Mr Director (haled & Mr Mr (haled & Mr (haled & Mr) (haled &	the bank Nil the bank Nil the bank r 2019 Present Status with the Bank Director Director Director Director Director A M Traders Ansan Traders R.P.Electrical	Institution Instituti	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic Ltd a Trading ation firms in Outstand as at 3' Decemb	Types of facility Nil Types of Facility BG BG BG which the E:	Outstanding as at 31 December 2019 bt the Directors Outstanding as at 31 December 2019 Outstanding as at 31 December 2019 0.13 5.63 4.11 xxDirector of the classificat Tk. 120.28 BLW BLW Tk. 41.95 I	Classification status N/A content of the bank of Classification status Unclassified -Do- -Do- e banking com f holding lac, a.	9 compared	Value of Na have Value of Margin margin margin ave interes ure of rity with alue - - - - - - - - -	f\$ 0.02 FOR (Fig feligibl	5 lac in RFCD A/C gures in Lac Taka le security igures in lac Taka le security le security lounts in Lac Taka le security lounts in Lac Taka Remarks Suit No. 60/2006. as per Order of orable High Court vo. 568/06 filed by k. secution Case No is continuing. Next Artha Execution 200 for return of of arrest. x. 93/05. The as passed an order ag detention of the
	Mr. Hossain K Hossain Mehr Mr. Hossain K Hossain K Mr. Rajibul Ht tement of fundat at 31 Decembe irrectors Mr. Zakaria Hossain choudhury and fts. Hosne Ara Begum	In-funded d December F Director Chaled & Mr mood Chaled & Mr mood Chaled & Mr mood Graddets d or 2019 Present status with the bank Ex. Director	the bank NI the bank NI the pank r 2019 Present Status wit the Bank Director Director Director Director Names of the institutions A M Traders Ahsan Traders M/s	A institution of the second se	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic Ltd a Trading ation firms in Outstand as at 3' Decemb	Types of facility Nil Types of Facility BG BG BG which the E:	Outstanding as at 31 December 2019 	Classification status N/A content of the bank of Classification status Unclassified -Do- -Do- e banking com f holding lac, a.	9 compare 100% 100% 100% 100% Nat secur vi	Value of Margin Margin margin ave intere ure of rity with aue -	f\$ 0.0; FDR (Fig feligibl (5 lac in RFCD A/C gures in Lac Taka le security igures in lac Taka le security le security le security le security le security sounts in Lac Tak Remarks Suit No. 60/2006. as per Order of corable High Court vo. 568/06 filed by k. scution Case No is fortha Execution orable High Court vo. 568/06 filed by k. scution Case No is fortha Execution of arrest. x. 93/05. The as passed an orde ng detention of the borrower in civil ja
tta S N D N N N	Mr. Hossain k Hossain Mehr Mr. Hossain k Hossain k Mr. Rajibul Hu tement of func at 31 December lames of Ex- irectors Mr. Zakaria Hossain Jhoudhury and trs. Hosne Ara Begum	-funded d 1 Decembe F Director (haled & Mr mood (haled & Mr present status (haled & Mr Director (haled & Mr Mr (haled & Mr (haled & Mr) (haled & Mr (haled & Mr) (haled & Mr (haled & Mr) (haled & Mr)	the bank Nil the bank Nil the bank r 2019 Present Status with the Bank Director Director Director Director Director A M Traders Ansan Traders R.P.Electrical	Institution Instituti	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic Ltd a Trading ation firms in Outstand as at 3' Decemb	Types of facility Nil Types of Facility BG BG BG which the E:	Outstanding as at 31 December 2019 bt the Directors Outstanding as at 31 December 2019 Outstanding as at 31 December 2019 0.13 5.63 4.11 xxDirector of the classificat Tk. 120.28 BLW BLW Tk. 41.95 I	Classification status N/A content of the bank of Classification status Unclassified -Do- -Do- e banking com f holding lac, a.	20 posts 20 posts 1. Hypo	Value of Margin margin ave intere ure of	f\$ 0.0; FDR (Fig feligibl (5 lac in RFCD A/C gures in Lac Taka le security igures in lac Taka le security igures in lac Taka le security counts in Lac Taka le security securi
tta S N D N N N	Mr. Hossain k Hossain Mehr Mr. Hossain k Hossain k Mr. Rajibul Hu tement of func at 31 December lames of Ex- irectors Mr. Zakaria Hossain Jhoudhury and trs. Hosne Ara Begum	-funded d 1 Decembe F Director (haled & Mr mood (haled & Mr present status (haled & Mr Director (haled & Mr Mr (haled & Mr (haled & Mr) (haled & Mr (haled & Mr) (haled & Mr (haled & Mr) (haled & Mr)	the bank Nil the bank Nil the bank r 2019 Present Status with the Bank Director Director Director Director Director A M Traders Ansan Traders R.P.Electrical	Institution Instituti	itution Nil nies or fi e of the itution ar ies (Pvt) Plastic Ltd a Trading ation firms in Outstand as at 3' Decemb	Types of facility Nil Types of Facility BG BG BG which the E:	Outstanding as at 31 December 2019 bt the Directors Outstanding as at 31 December 2019 Outstanding as at 31 December 2019 0.13 5.63 4.11 xxDirector of the classificat Tk. 120.28 BLW BLW Tk. 41.95 I	Classification status N/A of the bank of Classification status Unclassified -Do- -Do- e banking com of Amount of share holding lac, ac,	9 Comparent Comparen	Value of Value of Value of Margin margin margin ave interes ure of rity with alue - - - - - - - - - - - - -	f\$ 0.0; FDR. (Fig Feligibil (Fig f eligibil	s lac in RFCD A/G gures in Lac Taka gures in Lac Taka ie security igures in lac Taka ie security iounts in Lac Taka ie security iounts in Lac Taka ie security iounts in Lac Taka is continuing lac taka security iounts in Lac Taka is continuing lac taka
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Particulars of Directors of the Bank as on 31 December 2019

SI. no.	Name of the persons	Designation	Present Address	Percentage (%) of shares as at 31 December 2019
1	Mr. Aziz Al Kaiser	Chairman	Blumingdale 24 Dutabas Road Baridhara, Dhaka-1212	2.77%
2	Mr. Hossain Khaled	Vice-Chairman	Anwar Group of Industries Baitul Hossain Building 27, Dilkusha C/A, Dhaka-1000.	2.20%
3	Ms. Tabassum Kaiser	Director	Blumingdale 24 Dutabas Road Baridhara, Dhaka - 1212	2.10%
4	Mr. Hossain Mehmood (Representative of A-One Polymer Limited)	Nominated Director	House No-20, Road No-6 Dhanmondi R/A, Dhaka-1205	2.00%
5	Mr. Rajibul Huq Chowdhury	Director	688/3, Boro Mogbazar Dhaka-1217	2.11%
6	Mr. Rafiqul Islam Khan	Director	House no.67, Road no.8/A Dhanmondi, Dhaka -1205	2.05%
7	Mrs. Syeda Shaireen Aziz	Director	"Stone House" House no.8, Road no.62, Gulshan-2, Dhaka-1212	2.00%
8	Mrs. Savera H. Mahmood (Representative of Partex Corporate Limited)	Nominated Director	House no.12, Road no.01, Baridhara, Dhaka.	2.00%
9	Mr. Tanjib-Ul Alam	Independent Director	House No. 83, Road No.12A Dhanmondi R/A, Dhaka-1209	Nil
10	Mr. Farooq Sobhan	Independent Director	Royal Concord, House # 54, Apt. # 402, Road # 84, Gulshan - 2, Dhaka	Nil
11	Mr. Mashrur Arefin	MD & CEO	The City Bank Ltd. 136 Gulshan Avenue, Gulshan-2 Dhaka-1212	Nil

For directors interest in different entities refer to Annexure-F.

3	Mr.Saleh Ahmed Chowdhury	Ex. Director	Saleh Fashions Ltd.	СС(Нуро)	NIL	-	_		land & factory	properties under section 33(7) of Artha Rin Adalat Ain.2003 as Non Banking Asset of the Bank.
			M/s Hasan Enterprise	LIM	-	-	Tk. 530.23 lac, BLW	-	-	In Artha Exe. Case No. 196/04, the Learned Court issued Warrant of Arrest. Proceedings of the said Artha Execution Suit file will not be put up until execution of warrant of arrest.
4	Mr. Azizul Haque Chowdhury	Ex. Director	M/s Shahida Trading Corporation	BG	Tk. 4.11	-	UC	-	CASH & FDR	-
5	Mr. Anwar Hossain & Mr. Monowar Hossain	Ex. Director	Monowar Industries (Pvt) Ltd and related	BG	Tk. 0.13	-	UC	-	100% (Cash Tk.1,250 & Tk.11,250)	-

E) Compensation of key management personnel

Refer to note: 37.a

52 Events after reporting period

On 11 March 2020, COVID-19 has been declared a pandemic by the World Health Organization, and most governments are taking restrictive measures to contain its further spread affecting free movement of people and goods. These events, which occurred subsequent to the balance sheet date, together are material without requiring any adjustments in these financial statements.

While no material effects on the Bank's financial position, results of operations and cash flows have yet been during the 2020 financial year.

Board of Directors in its 569th meeting held on 22 June 2020 decided to recommend 15% cash dividend subject to approval of shareholders and regulatory authorities.

53 General

53.1 Core risk management

BRPD circular no.17 (7 October 2003) and BRPD circular no.4 (5 March 2007) require banks to put in place an effective risk management system. Bangladesh Bank monitors the progress of implementation of these guidelines through its on-site inspection teams through routine inspection. The risk management systems in place at the Bank are discussed below.

53.1.1 Credit risk

It arises mainly from lending, trade finance, leasing and treasury businesses. This can be described as potential loss arising from the failure of a counter party to perform as per contractual agreement with the Bank. The failure may result from unwillingness of the counter party or decline in his/her financial condition. Therefore, the Bank's credit risk management activities have been designed to address all these issues.

The Bank has segregated duties of the officers/executives, involved in credit related activities. Separate Corporate/SME/Retail divisions have been formed at Head Office which are entrusted with the duties of maintaining effective relationship with customers, marketing of credit products, exploring new business opportunities etc. Moreover, credit approval, administration, monitoring and recovery functions have been segregated. For this purpose, three separate units have been formed within the Credit Risk Management (CRM) Division Division. These are (a) Credit Risk Management Unit (b) Credit Administration Unit and (c) Credit Monitoring and Recovery Unit. Credit Risk Management Unit is entrusted with the duties of maintaining asset quality, assessing risk in lending, sanctioning credit, formulating policy/strategy for lending operation, etc. For retail lending, a separate Retail Finance Centre (RFC) has been formed to assess risk, approve and monitor retail loans.

A thorough risk assessment is done before sanction of any credit facility at Credit Risk Management Units. The risk assessment includes borrower risk analysis, financial analysis, industry analysis, historical performance of the customer, security of the credit facility etc. The assessment process starts at the relationship level and ends at Credit Risk Management Unit when it is approved/declined by the competent authority. Credit approval authority has been delegated to the individual executives. Proposals beyond their delegation are approved/ declined by the Executive Committee and/or the Board of Directors of the Bank.

In determining Single borrower/Large loan limit, the instructions of Bangladesh Bank are strictly followed. Internal audit is conducted at regular intervals to ensure compliance of Bank's and Regulatory polices. Loans are classified as per Bangladesh Bank's guidelines.



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Right of use assets Sub-total

Financial Statements as at and for the year ended 31 December 2019

53.1.2 Asset liability management risk

For better management of asset and liability risk, the Bank has an established Assets Liability Committee (ALCO) which meets at least once a month. The members of ALCO as at 31 December 2019 were as follows:

~		
	Mr. Mashrur Arefin	Managing Director & Chief Executive Officer
	Mr. Sheikh Mohammad Maroof	AMD, Head of Wholesale Banking & Head of SME - Small & Micro Finance
	Mr. Md. Abdul Wadud	DMD, Head of Commercial, Trade and Medium Business
	Ms. Mahia Juned	DMD & COO
	Mr. Mohammad Mahbubur Rahman	DMD & CFO
	Mr. Md. Zabid Iqbal	Chief Risk Officer
	Mr. Md Arup Haider	Head of Retail Banking
	Mr. Muhammed Shah Alam	Head of Treasury

The ALCO's primary function is to formulate policies and guidelines for the strategic management of the bank using pertinent information that has been provided through the ALCO process together with knowledge of the individual businesses managed by members of the committee. ALCO regularly reviews the Bank's overall asset and liability position, forward looking asset and liability pipeline, overall economic position, the Banks' liquidity position, capital adequacy, balance sheet risk, interest risk and makes necessary changes in its mix as and when required.

The Bank maintains specified liquidity and funding ratio limits to ensure financial flexibility to cope with unexpected future cash demands. ALCO monitors the liquidity and funding ratios on an ongoing basis and ascertains liquidity requirements under various stress situations. In order to ensure liquidity against all commitments, the Bank reviews the behaviour patterns of liquidity requirements. The Bank has an approved Idquidity Contingency Plan (LCP) which is reviewed and updated on an annual basis by ALCO. All regulatory requirements including CRR, SLR and RWA are reviewed by ALCO.

53.1.3 Foreign exchange risk

Foreign exchange risk is defined as the potential change in earnings due to change in market prices. The foreign exchange risk of the Bank is minimal as all the transactions are carried out on behalf of the customers against underlying L/C commitments and other remittance requirements.

Treasury Department independently conducts the transactions and the back office of treasury is responsible for verification of the deals and passing of their entries in the books of account. All foreign exchange transactions are revalued at Mark-to-Market rate as determined by Bangladesh Bank at the month-end. The Bank maintains various nostro accounts in order to conduct operations in different currencies including TK. The senior management of the Bank sets limits for handling nostro account transactions. All Nostro accounts are reconciled on a monthly basis and outstanding entries beyond 30 days are reviewed by the management for its settlement.

As at 31 December 2019, no debit entry was unreconciled for 3 months or more, therefore no provision is kept in accordance with FEPD circular no. 677 (13 September 2005).

53.1.4 Internal control and compliance

Effective internal controls are the foundation of safe and sound banking. A properly designed and consistently enforced system of operational and financial internal control helps a bank's management safeguard the bank's resources, produce reliable financial reports and comply with laws and regulations. Effective internal control also reduces the possibility of significant errors and irregularities and assists in their timely detection when they do occur.

Internal Control and Compliance (ICC) operates independently as a division consisting three units (Audit & Inspection, Monitoring and Compliance) with prime responsibility to determine risks by evaluating overall Business, Operations & Credit Portfolios of the Bank. The key objective of ICC is to assist and guide in all aspects of the bank using adequate resources for identification of weaknesses and taking appropriate measures to overcome the same to be a compliant bank

ICC has a unique reporting line to the Bank's Board of Directors through the Audit Committee and to the Managing Director & CEO. Thus it acts as a bridge between the board and the Bank's management. An effective organizational structure has been established by exercising durable Internal Control culture within the Bank.

53.1.5 Reputation risk arising from money laundering incidences

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. For mitigating the risks, the Bank has a designated Head of Internal Control & Compliance at Head Office and Compliance Officers at branches, who independently review the transactions of the accounts to verify suspicious transactions. Manuals for prevention of money laundering have been established and Transaction profile has been introduced. Training is continuously given to all the category of Officers and Executives for developing awareness and skill for identifying suspicious activities/transactions.

53.1.6 Information technology

The Bank's IT has gone through a gigantic transformation from where it started. After several years of continuous efforts, standardization of both back-end as well as front-end operations of bank is complete. Now through wide array of customizable products and services, IT can bring about equivalent contribution to profits.

Relevant hardware, software and networking equipment is in place to support operations of online branches, internet banking, SMS service, call centre, Tele Banking, POS and ATM network. These devices are providing superior performance resulting in better end-user satisfaction. To ensure uninterrupted and smooth customer service in all branches and SME centres, IT division continuous] work on performance tuning for database and application, networking and server hardware on regular basis. Continuous investments are going on to do the necessary upgradation on hardware and software to increase the Bank's centralised online banking and other peripheral service requirements

53.2 Audit con

According to BRPD circular no.12 (23 December 2002), all banks are advised to constitute an audit committee comprising to bit outcain to 12 (2) Berland (2) (2) and any are advised to contain an environment of the Board of the Board. The audit committee will assist the Board in fulfilling its oversight responsibilities including implementation of the objectives, strategies and overall business plans set by the Board for effective functioning of the bank. The committee will review the financial reporting process, the system of internal control and management of financial risks, the audit process, and the bank's process for monitoring compliance with laws and regulations and its own code of business conduct

The Bank, being a listed entity bank, have a board of directors from whom to select an audit committee The Audit Committee of the Board of Directors consist of four members of the Board, which meets on a regular basis with the senior management of the Bank, and with the internal and external auditors to consider and review the nature and scope of the reviews and the effectiveness of the systems of internal control and compliance as well as the financial statements of the Bank. All audit reports issued by internal and external auditors and all inspection/audit reports issued by Bangladesh Bank are sent to the Audit Committee.

53.2.1 Particulars of audit committe

Pursuant to the BRPD Circular no. 12 dated 23 December 2002, the Audit Committee of the Board of Directors

45 41 01 December 2010 001	bibled of the following of the	chibelo of the board.	
Name	Status with bank	Status with committee	Educational qualification
Mr. Tanjib-Ul Alam Mrs. Syeda Shaireen Aziz Mr. Rafiqul Islam Khan Mrs. Savera H. Mahmood Mr. Farooq Sobhan	Independent Director Director Director Director Independent Director	Convener Member Member Member Member	LL.B BBA HSC MSS B.A (Hon') M.A

53.2.2 Meetings held by the Audit Committee with senior management to consider and review the Bank's

During the period under review the Audit Committee held several meetings to oversee/review various functions including reviewing the quarterly financial statements in compliance with the Bangladesh Bank circular.

70th Audit Committee Meeting held on 13 January 2019
71st Audit Committee Meeting held on 12 February 2019
72nd Audit Committee Meeting held on 06 March 2019
73rd Audit Committee Meeting held on 17 April 2019
74th Audit Committee Meeting held on 02 July 2019
75th Audit Committee Meeting held on 24 July 2019
76th Audit Committee Meeting held on 04 September 2019
77th Audit Committee Meeting held on 02 October 2019
78th Audit Committee Meeting held on 15 October 2019
79th Audit Committee Meeting held on 16 October 2019
80th Audit Committee Meeting held on 08 December 2019

Meetings held by the committee during the year by date:

70th Audit Co mittoo Moot

dit Committee Meeting held on 12 February 2019
dit Committee Meeting held on 06 March 2019
dit Committee Meeting held on 17 April 2019
dit Committee Meeting held on 02 July 2019
dit Committee Meeting held on 24 July 2019
dit Committee Meeting held on 04 September 2019
dit Committee Meeting held on 02 October 2019
dit Committee Meeting held on 15 October 2019
dit Committee Meeting held on 16 October 2019
dit Committee Meeting held on 08 December 2019

53.9 Fraud and administrative error

In the year 2019, total number & amount of fraud forgeries detected in the Bank were 2 nos. & BDT 84,75,000.00 respectively. One of the incidences occurred by internal and other occurred by external fraudsters. Out of total fraud amount of BDT 84,75,000.00, BDT 57,75,000.00 was recovered from the fraudsters and the remaining amount of BDT 27,00,000,00 was booked into the loss of the bank which is under process for recovery through appropriate administrative action (for internal fraudster) as well as legal actions (for both). To prevent fraud and administrative errors, the bank has taken appropriate corrective measures so that the same incidences can be prevented in future.

53.10 Number of employees

The number of employees engaged for the whole year or part thereof who received a total remuneration of TK 36,000 p.a. or above were 4,493 at the end of December 2019 as against 3,858 at the end of December 2018.

53.11 Previous year's figures have been rearranged, wherever necessary, to conform with the current year's presentation. The annexed notes 1 to 53 form an integral part of these financial statements.



Name of the Banks

Consolidated Liquidity Sta				f assets ai	nd liabiliti	es)
	as at 31 L	December	2019			
rticulars	Up to 1 month	1-3 months	3-12 months	1-5 years	More than 5 years	Total
	Taka	Taka	Taka	Taka	Taka	Taka
sets sh in hand	11.395.368.441	_			14,517,286,080	25,912,654,521
lance with other banks and financial institutions	9,157,644,647	9,134,309,268	5,072,286,509	54,159,227	27,079,614	
ney at call and short notice	-	-	-	89,379,167	-	89,379,167
restments ans and advances / investments	3,390,961,454	3,102,503,666 64,814,938,701	13,151,527,772 58,557,097,388	20,100,366,467		43,648,648,472 247,777,734,252
ed assets including premises, furniture and fixtures	- 14,071,033,337				6,299,251,389	
her assets	3,427,435,528	1,994,805,645	2,190,400,750	1,014,866,057	400,000	8,627,907,980
n banking assets	-	-	56,549,688	1,095,789,303	-	1,152,338,991
tal assets (A)	41,442,465,407	79,046,557,280	79,027,862,107	106,370,091,205	51,066,418,038	300,953,394,037
abilities	1	i	i			
er-II subordinated bond	-	-	-	8,280,000,000		
rrowings from other banks, financial institutions and agents posits	13,722,421,380 28,937,825,743		12,322,556,210 98,952,834,670	7,679,247,569	439,946,282	45,147,496,824 234,454,166,756
her accounts	3,199,937,075		2,382,067,677		-	11,986,538,315
ovision and other liabilities	4,910,505,044	3,552,041,376	3,695,207,244	6,269,976,700		31,625,852,069
tal liabilities (B) t liquidity gap (A - B)	50,770,689,242 (9,328,223,835)		117,352,665,801 (38,324,803,694)		30,180,205,602 20,886,212,436	332,414,053,964 24,539,340,073
t liquidity gap (A - B)	[13,320,223,033]	14,723,313,430	[30,324,003,034]]	30,370,041,000	20,000,212,430	24,335,340,073
at 31 December 2018						
rticulars	Up to 1 month	1-3 months	3-12 months	1-5 years	More than 5 years	Total
	Taka	Taka	Taka	Taka	Taka	Taka
sets	0.000000	İ	ļ			
sh in hand lance with other banks and financial institutions	8,197,268,733	- 15,878,104,885	4,418,896,391	-	11,243,154,950	19,440,423,683 28,498,384,942
nance with other banks and infancial institutions oney at call and short notice	0,201,303,000	10,010,104,000	4,410,090,391	- 89,379,167		28,498,384,942 89,379,167
restments	3,546,400	6,858,259,828	499,820,190	4,136,539,052	21,990,054,767	33,488,220,237
ans and advances/investments	26,774,935,964	40,097,502,272	69,628,612,328	71,245,926,220		231,874,954,522
ed assets including premises, furniture and fixtures her assets	1.237.065.547	- 1.924.596.739	3,172,178,048	2.110.159.249	3,989,868,437 81,506,923	
n banking assets	1,201,000,041	1,024,000,100	56,549,688	977,151,601		1,033,701,289
tal assets (A)	44,414,200,310	64,758,463,725	77,776,056,644	78,559,155,289	61,432,562,814	326,940,438,782
abilities						
er-II subordinated bond		-	-	3,000,000,000	5,800,000,000	8,800,000,000
rrowings from other banks, financial institutions and agents	18,819,263,229	5,767,098,924	28,977,957,522	7,170,849,921	514,566,699	
posits	29,659,820,532	37,826,505,085	60,145,377,042	65,954,019,825	4,431,175,566	198,016,898,050
her accounts	1,642,455,472	3,284,910,944	1,916,198,050	- 10 158 128 5/2	1 820 878 322	6,843,564,466
her accounts ovision and other liabilities tal liabilities (B)	581,681,941 50,703,221,175	2,579,267,290 49,457,782,244	2,963,998,966 94,003,531,581	- 19,158,128,542 95,282,998,287		27,112,955,062 302,023,153,874
ther accounts ovision and other liabilities Al liabilities (B) et liquidity gap (A - B)	581,681,941 50,703,221,175 (6,289,020,865)	2,579,267,290 49,457,782,244 15,300,681,481	2,963,998,966 94,003,531,581 (16,227,474,937)	95,282,998,287 (16,723,842,999)	12,575,620,587 48,856,942,228	27,112,955,062 302,023,153,874
her accounts ovision and other liabilities tal liabilities (B) tt liquidity gap (A - B) Liquidity Statement	581,681,941 50,703,221,175 (6,289,020,865) (Analysis as at 31 E Up to 1 month	2,579,267,290 49,457,782,244 15,300,681,481 of maturit December 1-3 months	2,963,998,966 94,003,531,581 (16,227,474,937)) y of assets 2019 3-12 months	95,282,998,287 (16,723,842,999) 5 and liabi 1-5 years	12,575,620,587 48,856,942,228 lities) Above 5 years	27,112,955,062 302,023,153,874 24,917,284,908 Annexure-A/1 Total
her accounts ovision and other liabilities tal liabilities (B) tt liquidity gap (A - B) Liquidity Statement uticulars	581,681,941 50,703,221,175 (6,289,020,865) (Analysis as at 31 [2,579,267,290 49,457,782,244 15,300,681,481 of maturit December	2,963,998,966 94,003,531,581 (16,227,474,937)) y of assets 2019	95,282,998,287 (16,723,842,999) 6 and liabi	12,575,620,587 48,856,942,228 lities)	27,112,955,062 302,023,153,874 24,917,284,908 Annexure-A/1
her accounts ovision and other liabilities tal liabilities (B) tt liquidity gap (A - B) Liquidity Statement articulars ssets ssets sh in hand	581,681,941 50,703,221,175 (6,289,020,865) (Analysis as at 31 E Up to 1 month Taka 11,389,544,933	2,579,267,290 49,457,782,244 15,300,681,481 of maturit December 1-3 months Taka	2,963,998,966 94,003,531,581 (16,227,474,937) y of assets 2019 3-12 months Taka	95,282,998,287 (16,723,842,999) 6 and liabi 1-5 years Taka	12,575,620,587 48,856,942,228 lities) Above 5 years	27,112,955,062 302,023,153,874 24,917,284,908 Annexure-A/1 Total Taka 25,906,831,013
her accounts ovision and other liabilities tal liabilities [B] t liquidity gap (A - B) Liquidity Statement sets sets sh in hand liance with other banks and financial institutions	581,681,941 50,703,221,175 (6,289,020,865) (Analysis as at 31 E Up to 1 month Taka	2,579,267,290 49,457,782,244 15,300,681,481 of maturit December 1-3 months Taka	2,963,998,966 94,003,531,581 (16,227,474,937) y of assets 2019 3-12 months Taka	95,282,998,287 (16,723,842,999) 5 and liabi 1-5 years Taka	12,575,620,587 48,856,942,228 Ifties) Above 5 years Taka 14,517,286,080	27,112,955,062 302,023,153,874 24,917,284,908 Annexure-A/1 Total Taka 25,906,831,013 23,036,295,521
her accounts ovision and other liabilities liabilities (B) t liquidity gap (A - B) Liquidity Statement rticulars sets sh in hand lance with other banks and financial institutions ney at call and short notice	581,681,941 50,703,221,175 (6,289,020,865) (Analysis as at 31 C Up to 1 month Taka 11,389,544,93 8,738,330,683	2,579,267,290 49,457,782,244 15,300,681,481 of maturit December 1-3 months Taka 3 9,142,446,075	2,963,998,966 94,003,531,581 (16,227,474,937) y of assets 2019 3-12 months Taka 5,155,518,761	95,282,998,287 (16,723,842,999) s and liabi 1-5 years Taka 89,379,167	12,575,620,587 48,856,942,228 Iffices) Above 5 years Taka 14,517,286,080	27,112,955,062 302,023,153,874 24,917,284,908 Annexure-A/1 Taka 25,906,831,013 25,906,831,013 25,906,831,013 25,906,831,013 25,906,831,013
her accounts prision and other liabilities ti liabilities (B) ti liquidity gap (A - B) Liquidity Statement rticulars sets sh in hand lance with other banks and financial institutions mey at call and short notice estments	581,681,941 50,703,221,175 (6,289,020,865) (Analysis as at 31 E Up to 1 month Taka 11,389,544,933	2,579,267,290 49,457,782,244 15,300,681,481 of maturit December 1-3 months Taka 3 5 9,9142,446,075 2,944,104,501	2,963,998,966 94,003,531,581 (16,227,474,937) y of assets 2019 3-12 months Taka 5,155,518,761 13,092,019,409	95,282,998,287 (16,723,842,999) Sand Jiabi Taka 89,379,167 19,465,047,343	12,575,620,587 48,856,942,228 Iiiies) Above 5 years Taka 14,517,286,080 2,321,061,695	27,112,955,062 302,023,153,874 24,917,284,908 Annexure-A/1 Total Taka 25,906,831,013 25,906,831,013 25,906,831,015 23,036,295,521 89,379,161 39,451,504,622
her accounts prision and other liabilities til jabilities (B) til guidity gap (A - B) Liquidity Statement rticulars sets sh in hand lance with other banks and financial institutions ney at call and short notice restments ans and advances/investments de assets incluing premises, tumiture and fixtures	581,681,941 50,703,221,175 (6,289,020,865) (Analysis as at 31 C Up to 1 month Taka 11,389,544,93 8,738,330,68 1,629,271,68 13,928,818,844	2,579,267,290 49,457,782,244 15,300,681,481 of maturit December 1-3 months Taka 9,142,446,075 9,9142,446,075 9,9142,446,075 0,9142,446,075	2,963,998,966 94,003,531,581 (16,227,474,937) y of assets 2019 3-12 months Taka 5,155,518,761 13,092,019,400 57,793,955,719	95,282,998,287 (16,723,842,999) and liabi 1-5 years Taka 89,379,167 19,465,047,343 83,886,014,673	12,575,620,587 48,856,942,228 Ilities) Above 5 years Taka 14,517,286,080 12,321,061,695 126,195,108,864 5,675,246,085	27,112,955,062 302,023,153,874 24,917,284,908 Annexure-A/1 Taka 25,906,831,013 23,036,295,521 89,379,167 39,451,504,628 246,943,650,723 246,944,650,723
her accounts prision and other liabilities tai liabilities (B) t liquidity gap (A - B)	581,681,941 50,703,221,175 (6,289,020,865) (Analysis as at 31 E Up to 1 month Taka 11,389,544,93 8,738,330,68 1,629,271,68	2,579,267,290 49,457,782,244 15,300,681,481 of maturit December 1-3 months Taka 9,142,446,075 9,9142,446,075 9,9142,446,075 0,9142,446,075	2.963.998.966 94.003.531.581 (16.227.474.937) y of assets 2019 3-12 months Taka 5.155.518.761 13.092.019.400 57.793.955.715 2.157.296.276	95,282,998,287 (16,723,842,999) and liabi 1-5 years Taka 89,379,167 19,465,047,343 83,886,014,673 1,048,725,275	12,575,620,587 48,856,942,228 Iffies) Above 5 years Taka 14,517,286,080 2,321,061,695 26,155,108,868 5,675,246,088 6,145,774,7132	27,112,955,062 302,023,153,874 24,917,284,908 Annexure-A/
her accounts vision and other liabilities liabilities (B) Liquidity gap (A - B) Liquidity Statement sets sh in hand lance with other banks and financial institutions ney at call and short notice estments ans and advances/investments red assets including premises, furniture and fixtures her assets h banking assets h banking assets her asse	581,681,941 50,703,221,175 (6,289,020,865) (Analysis as at 31 C Up to 1 month Taka 11,389,544,93 8,738,330,68 1,629,271,68 13,928,818,844	2,579,267,290 49,457,782,244 15,300,681,481 of maturit December 1-3 months Taka 3 9,142,446,075 9,244,104,501 0,5139,752,627 1,946,464,706	2.963.998.966 94.003.531,581 (16,227,474,937) y of assets 2019 3-12 months Taka 5.155,518,761 5.755,518,761 5.7,793,955,712 5.7,793,955,712 2.177,296,276 55,549,688	95,282,998,287 (16,723,842,999) and liabi 1-5 years Taka 89,379,167 19,465,047,343 83,886,014,673 1,048,725,275 1,095,788,303	12,575,620,587 48,856,942,228 Iiiies) Above 5 years Taka 14,517,286,080 2,321,061,6952,405 2,321,061,695 2,321,061,0952,405 2,321,061,0952,405 2,321,061,0952,405 2,321,005 2,321,0052,405 2,321,005 2,321,005 2,321,0052,405 2,321,005 2,321,	27,112,955,062 302,023,153,874 24,917,284,908 Annexure-A/ 124,917,284,908 Annexure-A/ 25,906,831,011 23,036,295,52 83,379,161 33,451,504,620 246,943,560,722 5,675,246,088 12,433,741,211 1,152,338,99
her accounts ovision and other liabilities tal liabilities (B) tt liquidity gap (A - B)	581.681.941 50,703.221.175 (6,289,020,865) (Analysis as at 31 E Up to 1 month Taka 11.389,544.93: 8,738,330,68: 1,629,271,68: 13,928,818,844 1,135,507,82	2.579.267.290 49.457.782.244 15.300.681.481 0 cf maturit 0 ccember 1-3 months Taka 9.9142.446.075 9.9142.446.075 0.5,139.752.627 1.946.464.706	2.963.998.966 94.003.531,581 (16,227,474,937) y of assets 2019 3-12 months Taka 5.155,518,761 5.755,518,761 5.7,793,955,712 5.7,793,955,712 2.177,296,276 55,549,688	95,282,998,287 (16,723,842,999) and liabi 1-5 years Taka 89,379,167 19,465,047,343 83,886,014,673 1,048,725,275 1,095,788,303	12,575,620,587 48,856,942,228 Iiiies) Above 5 years Taka 14,517,286,080 2,321,061,6952,321,061,095 2,321,061,0952,321,061,095 2,321,0052,321,005 2,321,005 2,321,0052,321,005 2,321,005 2,321,005 2,321,0052,321,005 2,321,005	27,112,955,062 302,023,153,874 24,917,284,908 Annexure-A/1 Taka 25,906,831,011 23,036,295,521 83,379,167 33,451,504,625,722 5,675,246,088 12,433,741,210 1,152,338,991
her accounts ovision and other liabilities at liabilities (B) the liabilities (B) the liabilities (B) the liability of the li	581.681.941 50,703.221.175 (6,289,020,865) (Analysis as at 31 E Up to 1 month Taka 11.389,544.93: 8,738,330,68: 1,629,271,68 13,928,818,844 1,135,507,82	2,579,267,290 49,457,782,244 15,300,681,481 of maturit December 1-3 months Taka 3 9,142,446,075 9,244,104,501 0,5139,752,627 1,946,464,706	2.963.998.966 94.003.531,581 (16,227,474,937) y of assets 2019 3-12 months Taka 5.155,518,761 5.755,518,761 5.7,793,955,712 5.7,793,955,712 2.177,296,276 55,549,688	95,282,998,287 (16,723,842,999) 5 and liabi 1-5 years Taka 89,379,167 19,465,047,343 83,886,014,677 1,048,725,275 1,045,725,275 105,584,955,761	12,575,620,687 48,856,942,228 Iities) Above 5 years Taka 14,517,286,080 26,155,108,864 5,675,246,085 6,145,747,133 54,854,449,856	27,112,985,062 24,817,284,908 Annexure-Ari Total Taka 25,906,831,011 23,036,295,522 5,675,246,088 11,243,741,201 1,152,333,997,332
her accounts ovision and other liabilities tal liabilities tal liabilities tal liabilities tal liabilities tal liabilities tal liabilities sets sets shi nh and lance with other banks and financial institutions oney at call and short notice estements area and advances/investments eval assets including premises, furniture and fixtures her assets tal assets (A) abilities e-Il subordinated bond	581,681,941 50,703,221,175 (6,289,020,865) (Analysis as at 31 L Up to 1 month Taka 11,389,544,93 8,738,330,6544,93 8,738,330,6544,93 1,629,271,68 13,928,818,84 1,135,507,82 36,821,473,959	2,579,267,290 49,457,782,244 15,300,681,481 of maturit Jecember 1,3 months Taka 3 9,142,446,075 9,142,446,075 1,9,142,445,075 1,9,145,145,145,145,145,145,145,145,145,145	2 963 998.966 94,003,531,581 (16,227,474,937) y of asset2 2019 3-12 months Taka 5,155,518.761 13,092,019,406 57,793,955,715 2,157,296,272 56,549,688 78,255,339,853	95,282,998,287 (16,723,842,999) 3 and Iiabi 1-5 years Taka 89,379,167 19,465,047,345 83,886,014,677 1,048,725,275 1,059,789,303 105,554,955,781 8,280,000,000	12,575,620,687 48,856,942,228 Iities) Above 5 years Taka 14,517,266,080 2,321,061,695 26,195,108,664 5,617,246,008 6,145,747,132 5,617,246,080 6,145,747,132 5,617,240,000,000	27,112955,062 302,023,153,874 22,4377284,908 Annexure-A/ Taka 25,906,831,011 23,038,285,52 246,934,560,72 246,934,560,72 246,934,560,72 35,457,5246,081 21,433,741,21,433,741 1,152,333,99 354,668,987,331
her accounts ovision and other liabilities til liabilities [B] til liabilities (B) til guidity gap (A - B)	581681,941 50,703,221,175 (6,289,920,865) (Analysis as at 31 L Up to 1 month 13,805,44,93 8,738,330,68 1,629,271,68 13,928,818,84 1,135,507,82 36,621,473,95	2,579,267,290 49,457,782,244 15,300,681,481 15,300,681,481 11,300,681,481 1200,000,000,000,000,000,000,000,000,000	2 963 998.966 94.003,531,581 (16,227,674,937) y of assetz 2019 3-12 months 5,155,518,761 13,092,019,406 57,793,955,718 2,157,296,276 5,5549,666 12,157,296,276 12,157,296,296 12,157,296,296 12,157,296 12,157,296 12,157,296 12,157,296 12,157,296 12,157,	95,282,998,287 (16,723,842,999) 5 and Habi 1-5 years Taka 89,379,167 19,465,047,343 83,866,014,677 1,046,752,975 105,584,955,761 8,280,000,000 6,987,766,922 47,524,108,619	12,575,620,587 48,856,942,228 Hities) Above 5 years Taka 14,517,286,080 2,321,061,095 5,675,246,088 6,145,747,133 54,854,449,856 920,000,000	27,112955,062 302,023,153,874 22,4377224,906 Annexure-A/ Total Taka 25,906,831,011 23,036,295,52 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 35,4568,987,333 9,345,1504,250,657 244,943,650,721 35,4568,987,333 9,345,1504,250,657 244,1502,290,655 244,171,127,121
her accounts vision and other liabilities liabilities (B) t liquidity gap (A - B)	581 681 941 50 703 221,175 (6,289,020,2865) (Analysis as at 31 L Up to 1 month Taka 11,389,544,93 8,783,306,544,93 8,783,306,844,93 1,629,271,68 1,629,271,68 1,355,507,82 36,821,473,95 13,859,101,044 28,72(,26,463,319,933,77)	2,579,267,290 49,457,782,244 15,300,681,481 9 6 13,300,681,481 13,300,681,481 14,300,681,481 14,300,681,481 14,300,681,481 14,300,681,481 14,481,491 14,491 1	2963998.966 94,003,531,581 (16,227,474,4337) y of assett 2019 3-12 months Taka 5,155,518,761 13,092,019,405,716 2,157,296,774 56,549,686 778,255,339,853 12,114,723,2454 99,219,391,766 2,382,067,671	95,282,998,287 (16,723,842,999) and liabi 1-5 years Taka 89,379,167 19,465,047,345 83,886,014,677 1,048,725,789,303 105,584,985,761 8,280,000,000 6,987,766,922 47,524,108,616	12,575,620,887 48,856,942,228 Hities) Above 5 years Taka 14,517,286,080 5,675,246,085 6,145,747,132 54,854,449,856 920,000,000 15,562,220,966	27,112,955,062 302,023,153,874 24,917,264,906 Total Taka 25,906,831,011 25,906,831,011 25,906,831,011 25,906,831,011 25,906,831,011 33,9451,504,622 33,045,255,246,008 1,243,3741,215,338,99 354,5659,967,333 9,200,000,000 44,168,250,658,347,347 11,1965,538,317,117,7121
her accounts vision and other liabilities tiliquidity gap (A - B)	581681,941 50,703,221,175 (4,289,920,865) (4,289,920,865) (4,289,920,865) (4,289,920,865) (4,289,920,865) (4,289,920,865) (4,199,100,100,100,100,100,100,100,100,100	2,579,267,290 49,457,782,244 15,300,681,481 15,300,681,481 14,400,681,481 14,400,681,481	2963998.966 94.003,531,581 (16.227,674.937) y of assets 2019 3-12 months 5,155,518,761 13,092,019,406 57,793,955,715 2,157,296,275 78,255,398,655 12,114,723,242,398,655 12,114,723,242,007,677 3,266,7398,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,677 3,267,739,207,737 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739,207 3,267,739	95,282,998,287 (16,723,842,999) 5 and liabi 1-5 years Taka 89,379,167 19,465,047,343 83,886,014,677 105,584,955,761 105,584,955,761 8 ,280,000,000 105,584,955,761 5 ,743,057,112	12,575,620,887 48,856,942,228 Hitles) Above 5 years Taka 14,517,286,080 2,321,061,695,108,864 5,675,246,085 6,145,747,133 54,854,449,856 920,000,000 15,582,220,966 13,197,832,945	27,112,955,062 302,023,153,874 22,49,17224,908 Annexure-A/ Total Taka 25,906,831,011 23,036,295,52 39,373,161 24,643,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,650,721 246,943,741,721,721 11,965,553,511 232,711,721,721 21,920,733,450
ier accounts wision and other liabilities al liabilities (B) Liquidity gap (A - B) Liquidity (G) Example (B) tiquidity (G) Example (C) Example (C) Examp	581,681,941 50,703,221,175 (6,289,020,865) (4,289,020,865) (4,289,020,865) (4,289,020,865) (1,289,020,865) (1,289,020,865) (1,289,020,865) (1,289,020,865) (1,289,020,865) (1,289,020,020,020,020,020,020,020,020,020,02	2,579,267,290 49,457,782,244 15,300,681,481 0f maturit Jecember 13,300,681,481 13,300,681,481 9,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,445,075 19,142,445,015 19,145,445,015 19,145,445,015 19,145,455,145,145,145,145,145,145,145,145	2963998.966 94,003,531,581 (16,227,474,4337) y of assett 2019 3-12 months Taka 5,155,518,761 13,092,019,405,716 2,157,296,774 56,549,686 778,255,339,853 12,114,723,2454 99,219,391,766 2,382,067,671	95,282,998,287 (16,723,842,999) 5 and liabi 1-5 years Taka 19,465,047,345 83,286,014,67, 19,465,047,345 83,286,014,67, 105,574,969,303 105,584,955,761 8,280,000,000 6,987,786,922 47,524,108,616 5,743,057,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 5,743,05	12,575,620,587 48,355,942,228 Ifties) Above 5 years Taka 14,517,286,080 2,6,155,108,66,080 2,6,155,108,66,080 2,6,155,108,66,080 2,6,155,246,085 5,675,246,085 5,675,246,085 1,15,582,220,986 13,197,832,942 13,197,832,942	27,112,955,062 302,023,153,874 22,4377,224,908 Annexure-A/ Taka 25,906,831,011 23,036,295,52 246,943,650,721 247,713,714 247,714,714,714,714,714,714,714,714,7
ier accounts vision and other liabilities la liabilities [B] tilquidity gap (A - B] Liquidity (B] (C)	581,681,941 50,703,221,175 (6,289,020,865) (4,289,020,865) (4,289,020,865) (4,289,020,865) (1,289,020,865) (1,289,020,865) (1,289,020,865) (1,289,020,865) (1,289,020,865) (1,289,020,020,020,020,020,020,020,020,020,02	2,579,267,290 49,457,782,244 15,300,681,481 0f maturit Jecember 13,300,681,481 13,300,681,481 9,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,445,075 19,142,445,015 19,145,445,015 19,145,445,015 19,145,455,145,145,145,145,145,145,145,145	2963998.966 94,003,531,581 (16,227,474,937) y of asset2 2019 3-12 months Taka 5,155,518,761 13,092,019,405,715 2,157,296,272 56,549,686 12,1157,296,272 56,549,686 12,1157,296,272 12,114,723,342 12,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,742,743,742 14,114,742,743,742 14,114,742,743,742 14,114,742,743,742 14,114,742,743,742 14,114,742,743,742 14,114,742,743,742 14,114,742,743,742 14,114,742,743,742 14,114,742,744,742,742 14,114,742,744,742,742 14,114,742,744,742,742 14,114,742,744,742,742,742 14,114,742,744,742,742,742 14,114,742,744,742,742,742 14,114,742,744,742,742,742 14,114,742,744,742,742,742 14,114,742,744,742,744,742,744,742,744,744,74	95,282,998,287 (16,723,842,999) 5 and liabi 1-5 years Taka 19,465,047,345 83,286,014,67, 19,465,047,345 83,286,014,67, 105,574,969,303 105,584,955,761 8,280,000,000 6,987,786,922 47,524,108,616 5,743,057,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 5,743,05	12,575,620,587 48,355,942,228 Ifties) Above 5 years Taka 14,517,286,080 2,6,155,108,66,080 2,6,155,108,66,080 2,6,155,108,66,080 2,6,155,246,085 5,675,246,085 5,675,246,085 1,15,582,220,986 13,197,832,942 13,197,832,942	27,112,955,062 302,023,153,874 22,4377,224,908 Annexure-A/ Taka 25,906,831,011 23,036,295,52 246,943,650,721 247,713,714 247,714,714,714,714,714,714,714,714,7
her accounts vision and other liabilities liabilities (B) tliquidity gap (A - B) Liquidity Statement rticulars sets sets sh in hand lance with other banks and financial institutions ney at call and short notice estments ans and advances/investments ted assets including premises, furniture and fixtures her assets tal assets (A) tabilities ur-II subordinated bond rowings from other banks, financial institutions and agents posits her accounts bytiss tal labilities tal abilities tal abilities tal labilities tal abilities tal labilities tal abilities tabilities tal ab	581,681,941 50,703,221,175 (6,289,020,2665) (Analysis as at 31 L Up to 1 month Taka 11,389,544,93 8,783,330,644,93 8,783,330,644,93 16,29,271,68 13,928,818,44,93 16,29,271,68 13,928,818,41,473,95 36,821,473,95 13,869,101,04 28,712,126,48 3,199,937,70,374 13,869,101,04 28,712,126,48 3,199,937,701,101 48,484,152,127,648 13,199,937,701,101 48,484,152,127,126,48 3,199,937,701,101 14,2023,709,749	2,579,267,290 49,457,782,244 15,300,681,481 0f maturit Jecember 13,300,681,481 13,300,681,481 9,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,446,075 19,142,445,075 19,142,445,015 19,145,445,015 19,145,445,015 19,145,455,145,145,145,145,145,145,145,145	2963998.966 94,003,531,581 (16,227,474,937) y of asset2 2019 3-12 months Taka 5,155,518,761 13,092,019,405,715 2,157,296,272 56,549,686 12,1157,296,272 56,549,686 12,1157,296,272 12,114,723,342 12,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,723,742 14,114,742,743,742 14,114,742,743,742 14,114,742,743,742 14,114,742,743,742 14,114,742,743,742 14,114,742,743,742 14,114,742,743,742 14,114,742,743,742 14,114,742,743,742 14,114,742,744,742,742 14,114,742,744,742,742 14,114,742,744,742,742 14,114,742,744,742,742,742 14,114,742,744,742,742,742 14,114,742,744,742,742,742 14,114,742,744,742,742,742 14,114,742,744,742,742,742 14,114,742,744,742,744,742,744,742,744,744,74	95,282,998,287 (16,723,842,999) and Iiabi 1-5 years Taka 89,379,167 19,465,047,345 83,886,014,677 1,048,725,727 1,048,725,728,303 105,584,985,761 8,280,000,000 6,987,766,922 47,524,108,616 8,534,935,2057,112 5,743,057,112 8,633,493,254,957,712 9,745,007,254 9,754,007,002,506 9,755,002,506 9,755,002,506 1	12,575,620,887 48,856,942,228 HitleS) Above 5 years Taka 14,517,286,080 5,475,246,085 6,145,747,132 6,145,744,085 6,145,747,132 54,854,449,856 920,000,000 15,582,220,986 13,197,832,945 23,7106,833,1435,345 920,000,000	27,112,955,062 302,023,153,374 24,917,284,906 Total Taka 25,906,831,011 25,906,831,011 25,906,831,011 25,906,831,011 25,906,831,011 23,036,295,52 33,945,150,450,721 246,943,650,721 246,943,650,721 354,688,987,331 9,200,000,000 44,166,290,655 234,717,127,121 11,1986,533,319 234,717,127,121 11,1986,535,317 11,1986,535,
her accounts vision and other liabilities liabilities (B) tliquidity gap (A - B) Liquidity Statement rticulars sets sets sh in hand lance with other banks and financial institutions ney at call and short notice estments ans and advances/investments ted assets including premises, furniture and fixtures her assets tal assets (A) tabilities ur-II subordinated bond rowings from other banks, financial institutions and agents posits her accounts bytiss tal labilities tal abilities tal abilities tal labilities tal abilities tal labilities tal abilities tabilities tal ab	581,681,941 50,703,221,175 (6,289,020,865) (4,289,020,865) (4,289,020,865) (4,289,020,865) (1,289,020,865) (1,289,020,865) (1,289,020,865) (1,289,020,865) (1,289,020,865) (1,289,020,020,020,020,020,020,020,020,020,02	2,579,267,290 49,457,782,244 15,300,681,481 of maturit Jecember 1,3 months Taka 3 9 9,142,446,075 9,142,446,075 1,946,446,705 1,947,446,075 1,947,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,476,7949 1,947,477,477,476,7949 1,947,477,477,477,477,477,477,477,477,477	2 963 998 966 94,003,531,581 (16,227,474,937) y of assett 2019 3-12 months Taka 5,155,518,761 13,092,019,400 57,793,955,715 2,157,296,277 56,549,688 12,1157,296,277 56,549,688 12,1157,296,276 12,117,412,981,217 (19,1157,641,359)	95,282,998,287 (16,723,842,999) 5 and liabi 1-5 years Taka 19,465,047,345 83,286,014,67, 19,465,047,345 83,286,014,67, 105,574,969,303 105,584,955,761 8,280,000,000 6,987,786,922 47,524,108,616 5,743,057,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 68,653,493,257,712 5,743,05	12,575,620,587 48,355,942,228 Ifties) Above 5 years Taka 14,517,286,080 2,6,155,108,66,080 2,6,155,108,66,080 2,6,155,108,66,080 2,6,155,246,085 5,675,246,085 5,675,246,085 1,15,582,220,986 13,197,832,942 13,197,832,942	27,112,955,062 302,023,153,374 24,917,284,906 Total Taka 25,906,831,011 25,906,831,011 25,906,831,011 25,906,831,011 25,906,831,011 23,036,295,52 33,945,150,450,721 246,943,650,721 246,943,650,721 354,688,987,331 9,200,000,000 44,166,290,655 234,717,127,121 11,1986,533,319 234,717,127,121 11,1986,535,317 11,1986,535,
ier accounts vision and other liabilities and liabilities (B) tilquidity gap (A - B) Liquidity Statement sets sh in And ance with other banks and financial institutions ney at call and short notice estments ans and advances/investments de assets including premises, furniture and fixtures ter assets tal assets (A) ubilities rel subcificated bond rowings from duer banks, financial institutions and agents posits rer ascounts vision and other liabilities tal alottites (B) tilquidity gap (A - B) at 31 December 2018 rticulars sets	581 681 941 50 703 221,175 (6,289,020,2865) (Analysis as at 31 L Up to 1 month Taka 11,389,544,93 8,738,330,68 1,629,271,68 1,135,507,82 36,821,473,95 13,859,101,04 28,742,125,46 3,199,937,07 3,070,018,10 48,845,162,70 (12,023,706,749	2,579,267,290 49,457,782,244 15,300,681,481 of maturit Jecember 1-3 months Taka 3 9 9,142,446,470 9,9142,446,470 9,9142,446,470 9,9142,446,470 1,9142,464,70 9,9142,446,470 1,9142,464,70 9,79,727,727,909 1,1,206,679,445 3,348,087,577 1,1,206,679,445 3,348,087,577 1,1,325,588,087 1,1,335,588,087 1,1,335,588,097 1,1,335,585,597 1,1,335	2 963 998.966 94.003,531,581 (16,227,674,937) y of assets 2019 3-12 months 5,155,518,761 13,092,019,406 57,793,955,716 2,157,296,275 14,2114,723,242,398,857 14,2114,723,342,857 14,2114,723,242,857 14,2114,7257 14,2114,7257 14	95,282,998,287 (16,723,842,999) 5 and Habi 1-5 years Taka 89,379,167 19,465,047,345 83,886,014,673 10,584,955,761 8,280,000,000 105,584,955,761 8,280,000,000 105,584,955,761 8,280,000,000 105,584,955,761 1,008,712 5,743,057,712 8,534,953,255 37,050,002,500 1-5 years	12,575,620,887 48,856,942,228 48,856,942,228 11ti (CS) Above 5 years Taka 14,517,286,080 4,245,17,286,080 4,245,17,286,080 5,675,246,085 5,752,240,085,245 5,752,240,085,245 5,752,240,085,245 5,752,240,085,245 5,752,240,085,245 5,752,240,085,245 5,752,240,085,245 5,752,240,085,245 5,752,240,245,245 5,752,240,245,245 5,752,240,245,245,245 5,752,240,245,245,245 5,752,240,245,245,245,245,245,245,245,245,245,245	27,112,955,062 302,023,153,374 24,917,284,900 Total Taka 25,906,831,011 25,906,831,011 25,906,831,011 25,906,831,011 25,906,831,011 39,451,504,622 33,036,2955,204,620 39,451,504,622 24,717,127,121 1,152,338,997,333 354,668,967,333 9,200,000,000 44,168,290,653 (224,717,127,127,127) 1,1986,533,3159,962 224,713,245,245,655,771 1,1986,533,350,962 25,415,656,577
ier accounts vision and other liabilities la liabilities [B] tilguidity gap (A - B] Liquidity gap (A - B] Liquidity gap (A - B] tilguidity gap (A - B] tilguidity gap (A - B) rticulars sets and financial institutions ney at call and short notice estiments end vances/investments end assets including premises, furniture and fixtures ner assets no banking assets la assets (A) tal assets (A) tal assets (A) tal assets (A) tal assets (B) tal assets (B) tal liabilities (B) tilguidity gap (A - B) at 31 December 2018 triculars sets shi nhand bin hand	581681,941 50,703,221,175 (6,289,020,865) (4,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,299,020,865) (2,2	2,579,267,290 49,457,782,244 15,300,681,481 15,300,681,481 15,300,681,481 14,300,681,481 14,300,681,481 14,300,681,481 14,300,681,481 14,300,679,445 14,307,9279,262 11,206,679,445 14,3079,279,263 14,3079,279,263 14,3079,279,263 14,3079,279,263 14,3079,279,263 14,3079,279,263 14,3079,279,263 14,3079,279,263 14,302,568,602 11,300,679,445 14,302,568,602 11,300,679,445 14,302,568,602 11,300,679,445 14,302,568,602 11,300,679,445 14,302,568,602 11,300,679,445 14,302,568,602 11,300,679,445 14,302,568,602 11,300,679,445 14,302,568,602 11,300,679,445 14,302,568,602 11,300,679,445 14,302,568,602 14,302,568,568,568,568,568,568,568,568,568,568	2 963 998.966 94.003,531,581 (16,227,674,937) y of asset2 2019 3-12 months 5,155,518,761 13,092,019,405 5,753,518,761 13,092,019,405 5,753,985,715 2,157,296,276 5,554,9686 778,255,339,853 117,472,961,272 2,382,007,677 3,3969,798,524,359 117,472,961,272 2,382,007,677 3,3969,798,524 117,472,961,272 2,382,007,677 3,3969,798,524 117,472,961,272 2,382,007,677 3,3969,798,524 117,472,961,272 2,312,007,677 3,3969,798,524 117,472,961,272 123,177,641,359 3,412 months Taka	95,282,998,287 (16,723,542,999) 5 and liabi 1-5 years Taka 89,379,167 19,465,047,343 83,866,014,673 104,656,047,343 83,866,014,673 104,557,761 105,584,955,761 8,280,000,597,112 8,354,953,255 37,050,002,506 1-5 years Taka	12,575,620,887 48,856,942,228 48,856,942,228 11(11) 48,856,942,228 11(11) 48,957 14,517,286,080 14,517,286,080 14,517,286,080 14,517,286,080 14,517,286,080 14,517,286,080 14,517,286,080 15,5182,220,966 13,197,832,945 125,582,220,966 13,197,832,945 125,582,220,966 13,197,832,945 125,582,220,966 13,197,832,945 125,582,220,966 13,197,832,945 125,582,220,966 13,197,832,945 125,582,220,966 13,197,832,945 125,582,220,966 13,197,832,945 125,582,220,966 13,197,832,945 125,790,953,9545 125,700,953,9545 125,700,953,9545 125,700,953,9545 125,700,953,9545 125,700,953,9545 125,700,953,9545 125,700,953,9545 125,700,953,9545 125,700,953,9545 125,700,953,9545 125,700,953,9545 125,700,953,9545 125,700,955,9545 125,700,957	27,112955,062 302,023,153,874 22,4377224,908 Annexure-A/ Taka 25,906,831,011 23,038,245,52 26,904,831,011 23,038,245,52 246,943,650,721 246,943,650,721 35,4568,987,331 9,200,000,000 44,166,290,651 246,943,650,731 9,200,000,000 44,166,290,651 22,4171,127,1350,967 329,201,394,861 25,2415,635,537 12,5415,635,537 12,5415,635,537
ier accounts vision and other liabilities liquidity gap (A - B)	581681,941 50,703,221,175 (6,289,020,865) (4,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,299,020,865) (2,2	2,579,267,290 49,457,782,244 15,300,681,481 of maturit Jecember 1-3 months Taka 3 9 9,142,446,470 9,9142,446,470 9,9142,446,470 9,9142,446,470 1,9142,464,70 9,9142,446,470 1,9142,464,70 9,79,727,727,909 1,1,206,679,445 3,348,087,577 1,1,206,679,445 3,348,087,577 1,1,325,588,087 1,1,335,588,087 1,1,335,588,097 1,1,335,585,597 1,1,335	2 963 998.966 94.003,531,581 (16,227,674,937) y of asset2 2019 3-12 months 5,155,518,761 13,092,019,405 5,753,518,761 13,092,019,405 5,753,985,715 2,157,296,276 5,554,9686 778,255,339,853 117,472,961,272 2,382,007,677 3,3969,798,524,359 117,472,961,272 2,382,007,677 3,3969,798,524 117,472,961,272 2,382,007,677 3,3969,798,524 117,472,961,272 2,382,007,677 3,3969,798,524 117,472,961,272 2,312,007,677 3,3969,798,524 117,472,961,272 123,177,641,359 3,412 months Taka	95,282,998,287 (16,723,542,999) 5 and liabi 1-5 years Taka 89,379,167 19,465,047,343 83,866,014,673 104,656,047,343 83,866,014,673 104,557,761 105,584,955,761 8,280,000,597,112 8,354,953,255 37,050,002,506 1-5 years Taka	12,575,620,887 48,856,942,228 Hities) Above 5 years Taka 14,517,286,080 5,475,246,080 5,475,246,080 5,475,246,080 5,485,449,856 920,000,000 15,582,220,966 13,197,832,945 25,154,395,945 Above 5 years Taka 11,243,154,950	27,112,955,062 302,023,153,074 2,43,172,84,064 Total Taka 25,906,831,011 25,906,831,011 25,906,831,011 25,906,831,011 25,906,831,011 25,906,831,011 25,906,831,011 23,036,295,52 39,451,504,650,721 39,451,504,650,721 39,451,504,650,721 39,451,504,650,721 354,688,987,333 9,200,000,000 44,166,290,651 234,717,127,121 11,1986,533,379 354,688,987,333 9,200,000,000 44,166,290,651 234,717,127,121 11,1986,533,71 11,1986,535,71 11,1986,
ier accounts vision and other liabilities liabilities (B) liquidity gap (A - B) Liquidity Statement rticulars sets sh in hand lance with other banks and financial institutions are at call and short notice estiments at assets liabilities liabili	581,681,941 50,703,221,775 (6,289,020,865) (4,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,020,020,020,020,020,020,020,020,02	2,579,267,290 49,457,782,244 15,300,681,481 9 15,300,681,481 13,300,681,481 14,300,681,481 14,300,681,481 14,300,681,481 14,300,681,481 14,300,681,481 14,300,679,445 14,305,729,720,570,500 19,142,446,075 19,142,445,075 19,142,445,075 19,142,445,075 19,142,445,075 19,142,445,075 19,142,445,075 19,142,445,075 19,142,445,075 19,142,445,075 19,142,445,075 19,142,445,075 19,142,445,075 19,142,445,075 19,145,455,455,455,455,455,455,455,455,455	2 963 998.966 94,003,531,581 (16,227,474,937) y of asset2 2019 3-12 months Taka 5,155,518,761 13,092,019,405 57,793,955,715 13,092,019,405 57,793,955,715 12,157,296,272 12,157,296,272 17,412,981,275 3,369,798,224 17,412,981,275 3,3685,691,464 499,820,190 499,820,190 499,820,190 13,128 14	95,282,998,287 (16,723,842,999) 5 and Iiabi 1-5 years Taka 89,379,167 19,465,047,345 83,388,014,677 1,048,725,77 105,789,302 105,584,985,767 8,280,000,000 6,987,786,522 37,050,002,50P 1-5 years Taka 89,379,167 1-5 years 1-5	12,575,620,887 48,856,942,228 (Hities) Above 5 years Taka 14,517,286,080 2,321,061,695 2,6,75,246,085 6,145,747,132 6,145,747,132 6,145,747,132 54,854,449,855 920,000,000 15,582,220,986 13,197,832,945 13,197,832,945 13,197,832,945 11,243,154,950 11,243,154,950 11,243,154,950 11,243,154,950 11,243,154,950 11,243,154,950 11,243,154,950 11,243,154,950 11,243,154,950 11,255,739,943 11,243,154,950 11,255,739,943 11,243,154,950 11,255,739,943 11,243,154,950 11,255,739,943 11,243,154,950 11,255,739,943 11,243,154,950 11,255,739,943 11,243,154,950 11,243,154,1550 11,243,154,1550 11,243,154,1550 11,243,154,1550 11,243,154,1550 11,243,154,1550 11,243,154,1550 11,243,154,1550 11,243,154,1550 11,243,154,1550 11,243,1550 11,243,1550 11,243,1550 11,243,1550 11,243,1550 11,243,1550 11,243,1550 11,243,1550 11,243,1550 11,243,1550 11,2550 11,2550 11,2550 11,2550 11,2550 11,2550 11	27,112,955,062 302,023,153,374 22,437,724,906 Annexure-A/ Taka 25,906,831,011 23,038,295,52 246,943,650,72 25,945,653,31 29,201,304,664 29,207,305,062 25,415,635,37 7 10,212 10,212,712,72 25,565,866 10,212,712,72 25,565,866 10,212,712,72 25,785,084,444 27,7252,565,866 10,212,712,72 27,820,43,307,712 27,782,043,307,712 2
ier accounts vision and other liabilities al labilities (B) tliquidity gap (A - B) Liquidity Statement ticulars sets sh in hand ance with other banks and financial institutions ney at call and short notice estments ans and advances/investments tal assets (A) bilities tal assets (A) bilities tal assets (B) tiquidity gap (A - B) at 31 December 2018 triculars sets sh in hand ance with other banks and financial institutions and agents posits sets sh in hand and other liabilities tal assets (B) tiquidity gap (A - B) at 31 December 2018 triculars sets sh in hand ance with other banks and financial institutions and advances/investments at a liabilities (B) tliquidity gap (A - B) at 31 December 2018 triculars sets sh in and ance with other banks and financial institutions and a short notice estiments ans and advances/investments ans and advances/investments	581,681,941 50,703,221,775 (6,289,020,865) (4,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,020,020,020,020,020,020,020,020,02	2,579,267,290 49,457,782,244 15,300,881,481 15,300,881,481 15,300,881,481 14,300,881,481 14,300,881,481 14,300,881,481 14,300,814 14,300,8	2 963 998.966 94,003,531,581 (16,227,474,937) y of asset2 2019 3-12 months Taka 5,155,518,761 13,092,019,405 57,793,955,715 13,092,019,405 57,793,955,715 12,157,296,272 12,157,296,272 17,412,981,275 3,369,798,224 17,412,981,275 3,3685,691,464 499,820,190 499,820,190 499,820,190 13,128 14	95,282,998,287 (16,723,842,999) 5 and Iiabi 1-5 years Taka 89,379,167 19,465,047,345 83,388,014,677 1,048,725,77 105,789,302 105,584,985,767 8,280,000,000 6,987,786,522 37,050,002,50P 1-5 years Taka 89,379,167 1-5 years 1-5	12,575,620,887 48,856,942,228 48,856,942,228 11ti (CS) 14,517,286,080 4,232,061,095 4,45,74,743 54,854,449,856 920,000,000 15,582,220,966 13,197,832,945 29,700,853,941 125,154,955,945 11,243,154,955 11,549,579,438 11,243,154,955 124,127,977,39,438 124,127,977,39,438 124,127,977,39,438	27,112,955,062 302,023,153,874 22,49,77224,908 Annexure-A/ Taka 25,906,831,011 23,036,295,52 24,542,454,540,742 24,643,650,721 246,643,650,721 246,643,650,721 246,643,650,721 246,643,650,721 246,643,650,721 246,643,650,721 246,643,650,731 246,653,650,731 29,201,304,665 234,717,127,127 11,198,650,81 239,277,350,965 25,415,658,377 Total Taka 19,245,648,444 27,252,568,648,444 27,252,558,648,444 27,252,558,648,444 27,252,558,648,444 27,252,558,648,444 27,252,558,648,444 27,252,558,648,444 27,252,558,648,444 27,252,558,648,444 27,252,558,648,444 27,252,558,648,444 27,252,558,648,444 27,252,558,648,444 27,252,558,648,444 27,252,558,648,444 27,252,558,647 24,213,214,944,945 21,213,214,944,945 21,213,214,944,945 21,213,214,944,945 21,213,214,944,945 21,213,214,944,945 21,213,214,944,945 21,213,213,214,945 21,213,214,945 21,213,214,945 21,213,214,945 21,213,214,945 21,213,214,945 21,213,214,945 21,213,214,945 21,213,214,945 21,213,214,945 21,213,214,945 21,213,214,945 21,213,214,945 21,213,214,945 21,213,214,945 21,213,214,945 21,213,214,945 21,213,214,2145 21,213,214,2145 21,213,214,2145 21,213,214,2145 21,213,214,2145 21,213,214,2145 21,213,214,2145 21,213,214,2145 21,213,214,2145 21,213,214,2145 21,213,2145 21,213,2145 21,213,2145 21,213,2145 21,213,2145 21,213,2145 21,213,214521,213,2145 21,213
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her accounts prision and other liabilities tilguidity gap (A - B)	581,681,941 50,703,221,175 (c,289,920,865) (c,289,920,865) (c,289,920,865) (c,289,920,865) (c,289,920,865) (c,289,920,865) (c,289,21,175) (c,29,271,686) (c,29,271,786) (c,29,271,786) (c,	2,579,272,290 49,457,782,244 15,300,881,481 15,300,881,481 14,300,881,481 14,300,881,481 14,300,881,481 14,300,881,481 14,300,881,481 14,300,881,481 14,200,792,492 14,244,04,070 14,244,04,070 14,244,04,070 14,244,04,070 14,242,044,070 14,244,040,	2 963 998.966 94.003,531,581 (16.227,674,937) y of asset2 2019 3-12 months 5,155,518,761 13,092,019,406 5,7733,955,718 2,157,296,276 5,554,068 5,7178,295,719 12,114,723,244 99,219,391,776 2,282,007,677 3,365,49,086 11,2114,723,244 11,2114,723,244 11,2114,723,244 11,2114,723,244 11,2114,723,244 11,2114,723,244 11,2114,723,245 11,2114,725	95,282,998,287 (16,723,842,999) and Iiabi 1-5 years Taka 89,379,167 19,465,047,342 88,379,167 19,465,047,342 88,386,014,67,342 88,379,167 105,584,955,761 8,828,004,000,000 6,857,786,922 37,050,002,507 1-5 years Taka 88,539,052,711 88,539,052,712 88,539,052,712 88,539,052,712 74,516,057,712 88,539,052,712 74,526,225 71,245,926,221 1,265,536,217 1,265,536,217 1,265,254,217 1,262,534,217 1,262,534,217 1,262,534,217 1,262,534,217 1,262,534,217	12,575,620,887 48,856,942,228 Ifties) Above 5 years Taka 14,517,286,080 2,6,155,108,86,042,203 14,517,286,080 2,6,157,286,080 2,6,155,108,86,0 2,6,155,108,86,0 2,6,155,108,00 15,582,220,986 13,197,832,942 920,000,000 15,582,220,986 13,197,832,942 13,197,832,942 11,2542,1395,945 11,2542,1395,945 11,2542,1395,945 11,2542,1395,945 11,2542,1395,945 11,2542,1395,945 12,5154,955,94,33 24,122,977,73 3,519,386,471 6,131,209,255 12,1147,852 12,1147,852 12,1147,852 12,1147,852 12,1147,852 14,1147,852 14,1147,85	27,112,955,062 302,023,153,074 22,43,71224,900 Annexure-A/ Taka 25,906,831,011 23,038,245,52 26,905,831,011 23,038,245,52 246,943,650,72 246,943,650,72 35,455,845,850,72 35,455,845,850,72 35,455,850,850,730,950,950,750,950,950,950,950,950,950,950,950,950,9
her accounts prision and other liabilities tilguidity gap (A - B) Liquidity Statement riculars sets sets sh in hand lance with other banks and financial institutions ney at call and short notice restments ans and advances/investments ed assets including premises, furniture and fixtures her assets tal assets (A) abilities et all abilities (B) tilguidity gap (A - B) tilguidity gap (A - B) tal assets including premises, furniture and fixtures her assets tal assets including premises, furniture and fixtures ter assets tal assets including premises, furniture and fixtures ter assets including premises, furnitur	581,681,941 50,703,221,175 (c,289,202,0865) (c,289,202,08	2,579,272,290 49,457,782,244 15,300,881,481 15,300,881,481 15,300,881,481 14,300,881,481 14,300,881,481 14,300,881,481 14,300,881,481 14,300,881,481 14,200,470,490 14,244,04,070 15,139,752,622 14,304,470,679,492 14,242,400,470 14,400,470,470 14,400,470,470 14,400,470,470,470 14,400,470,470,470 14,400,470,470,470,470,470	2 963 998.966 94.003,531,581 (16.227,674,937) y of asset2 2019 3-12 months Taka 5,155,518,761 13,092,019,405 5,755,518,761 13,092,019,405 5,755,518,761 13,092,019,405 5,773,955,718 2,157,296,276 5,549,665 12,117,223,244 99,219,301,764 13,3688,691,464 13,3688,691,464 13,3688,691,464 13,3688,691,464 13,3688,691,464 13,3688,691,464 13,3688,691,464 13,3688,691,464 14,252,339,855 77,039,571,797 12,117,723 12,117,723 12,117,723 14,11	95,282,998,287 (16,723,842,999) 5 and Habi 1-5 years Taka 89,379,167 19,465,047,345 83,886,014,673 1,048,725,275 1,048,755,767 105,574,955,761 8,280,000,000 105,584,955,761 8,280,000,000,500 1,055,743,057,712 88,534,953,757 1,254,108,516 5,743,057,712 88,534,953,757 1,254,253,002,500 1-5 years Taka 89,379,167 1,245,226,222 1,825,354,211 93,000,000,000 3,000,000,000	12,575,620,887 48,856,942,228 48,856,942,228 11(11) 12,575,620,887 14,517,286,080 14,517,286,080 14,517,286,080 14,517,286,080 14,517,286,080 14,517,286,080 14,517,286,080 14,517,280,080 15,457,449,856 15,457,449,856 123,700,833,91 125,154,959,545 123,700,833,91 125,154,955,9545 125,700,833,91 125,154,955,9545 125,700,833,91 125,154,955,9545 125,700,833,91 125,154,955,9545 125,700,833,91 125,154,950 125,100,975	27,112,955,062 302,023,153,074 22,917,224,908 Annexure-A/ Taka 25,906,831,011 23,036,295,52 26,937,343,050,721 245,943,650,721 245,943,650,721 245,943,650,721 245,943,650,721 245,943,650,721 245,943,650,721 245,943,650,721 245,943,650,721 245,943,650,721 245,943,650,721 245,943,650,721 25,915,653,671 25,9415,653,671 25,9415,653,671 25,9415,656,671 25,9415,656,671 25,9415,656,671 25,9415,656,671 27,826,943,043,041 21,3134,1643,945,941 21,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,941 23,3134,1643,945,945,945,945,945,945,945,945,945,945
her accounts ovision and other liabilities labilities (B) tliquidity gap (A - B) Liquidity Statement liabilities (B) tliquidity gap (A - B) Sets (A) Sets (B) Sets (B	581,681,941 50,703,221,775 (6,289,020,865) (4,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,289,020,865) (2,290,020,020,020,020,020,020,020,020,02	2,579,267,290 49,457,782,244 15,300,681,481 9 15,300,681,481 13,300,681,481 14,300,681,481 14,300,681,481 14,300,681,481 14,300,681,481 14,300,679,475 14,307,279,200,677 14,305,729,475 14,305,729,475 14,305,729,475 14,305,729,475 14,305,729,475 14,305,729,475 14,305,729,475 14,305,729,475 14,305,729,475 14,305,729,475 14,305,729,475 14,305,729,475 14,305,729,475 14,305,735,755 14,305,755,755 1	2 963 998 966 94,003,531,581 (16,227,474,937) y of asset2 2019 3-12 months Taka 5,155,518,761 13,092,019,405 5,155,518,761 13,092,019,405 5,155,518,761 13,092,019,405 5,155,518,761 13,092,019,405 12,117,23,423 12,117,23,423 12,117,412,981,217 13,165,808,123 14,123,423 14,12	95,282,998,287 (16,723,842,999) 5 and Iiabi 1-5 years Taka 89,379,167 19,465,047,345 83,388,014,677 1,948,5769,302 105,584,985,761 8,280,000,000 6,987,786,922 37,056,002,506 14-5 years Taka 88,379,167,171 5,743,057,172 71,245,926,222 1,25 years Taka 1,3 ,000,000,007 1,3 ,000,000,007 1,3 ,000,000,007 1,3 ,000,000,000 1,6 ,584,935,751 1,3 ,000,000,000 1,5 ,943,935,761 1,3 ,000,000,000 1,5 ,943,932,0251 1,3 ,000,000,000 1,5 ,943,025,742 1,3 ,000,000,000 1,5 ,943,025,742 1,3 ,000,000,000 1,5 ,943,025,742 1,3 ,000,000,000 1,5 ,943,025 1,5 ,943,002,504 1,5 ,943,000,000 1,5 ,943,0000,000 1,5 ,943,002,504 1,5 ,943,0000,000 1,5 ,943,002,504 1,5 ,943,0000,0000 1,5 ,943,012,504 1,5 ,943,0000,0000 1,5 ,943,012,504 1,5 ,	12,575,620,887 48,856,942,228 48,856,942,228 11(11) 12,575,620,887 14,517,286,080 14,517,286,080 14,517,286,080 14,517,286,080 14,517,286,080 14,517,286,080 14,517,286,080 14,517,280,080 15,457,449,856 15,457,449,856 123,700,833,91 125,154,959,545 123,700,833,91 125,154,955,9545 125,700,833,91 125,154,955,9545 125,700,833,91 125,154,955,9545 125,700,833,91 125,154,955,9545 125,700,833,91 125,154,950 125,100,975	27,112,955,062 302,023,153,374 22,437,1224,900 Annexure-A/ Taka 52,906,831,011 23,038,285,52 246,941,650,72 246,941,650,72 246,941,650,72 246,941,650,72 246,941,650,72 354,6589,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,33 354,659,87,357,457,457,457,457,457,457,457,457,457,4
her accounts ovision and other liabilities (a) ti liquidity gap (A - B)	581,681,941 50,703,221,175 (2,29,202,0865) (Analysis as at 31 L Up to 1 month 13,89,544,93 13,39,544,93 13,39,544,93 13,39,544,93 13,39,544,93 13,39,544,93 13,39,544,93 13,39,544,93 13,928,818,844 1,135,507,82 36,821,473,95 13,859,101,04 28,712,126,48 3,199,937,07 3,074,018,01 44,845,182,70 (12,023,708,749 13,859,101,04 28,712,126,48 3,199,937,07 3,074,018,00 44,945,182,70 12,023,708,749 13,859,101,04 14,245,577 3,546,40 26,774,933,562,42 1,217,723,08 18,819,263,222 29,736,352,42 20,745,952	2,579,272,290 49,457,782,244 15,300,681,481 15,300,681,481 15,300,681,481 15,300,681,481 15,300,681,481 15,300,681,481 15,300,681,481 15,300,681,481 15,300,681,481 15,300,681,481 15,300,681,481 15,300,681,481 15,300,681,481 11,206,679,4761,309 14,302,528,8032 14,300,533,663 15,624,751,827 1,336,137,025 15,500,703,676 3,3244,910,447,510,92 1,326,310,4751,902 1,326,417,4751,902 1,3264,910,447,510,92 1,3264,910,447,510,92 1,3264,910,447,510,92 1,3264,910,447,510,92 1,3264,910,447,510,92 1,3264,910,447,510,99 1,3264,910,447,51	2 963 998 966 94 003 531,581 (16.27,674,937) y of assets 2019 3-12 months 5,155,518,761 13,092,019,406 57,793,955,716 13,092,019,406 57,793,955,716 14,102,207,677 3,255,398,657 14,112,114,723,342,533 14,112,114,723,342,533 14,112,114,723,342,533 14,112,114,723,342,533 14,112,114,723,342,533 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,542,545,572,545,554,555,545,555,	95,282,998,287 (16,723,842,999) 5 and Habi 1-5 years Taka 89,379,167 19,465,047,342 83,886,014,673 1048,728,277 1048,728,277 1049,728,277 1049,728,278 37,050,002,007 105,584,955,761 8,280,000,000 6,897,766,922 47,524,108,51 5,743,057,712 68,354,953,255 37,050,002,506 1-5 years Taka 89,379,167 1,25,534,217 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,359,052 1,255,354,217 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,257 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536,277 1,245,536 1,255,767 1,255,767 1,255,767 1,255,767 1,255,767 1,255,767 1,255,767 1,255,767 1,255,767 1,255,767 1,255,767 1,255,767 1,2	12,575,620,887 48,856,942,228 48,856,942,228 11(1)(3) 48,856,942,228 14,517,286,080 4,232,061,969 4,45,747,132 54,854,449,856 920,000,000 15,582,220,966 13,197,832,945 29,700,853,941 125,154,955,945 125,154,955 125,155,1555 125,1555 125,1555 125,15555 125,15555 125,15555555555	27,112,955,062 302,023,153,874 22,9172,24,908 Annexure-A/i 25,906,831,011 23,036,295,521 25,906,831,011 23,036,295,521 246,943,964,960,721 246,943,964,960,721 246,943,964,960,721 246,943,964,960,721 246,943,964,960,721 246,943,964,961 246,943,964,961 246,943,964,961 29,201,934,961 29,201,934,961 29,201,934,961 29,201,394,961 29,201,394,961 29,201,394,961 29,201,394,961 21,313,91,469,340 21,313,340,340 21,313,340,340 21,313,340,340 21,313,340,340 21,313,340,340 21,313,340,340 21,313,340,340 21,
ther accounts rovision and other liabilities data liabilities (B) et liquidity gap (A - B)	581,681,941 50,703,221,175 (4,289,202,682, 50,703,221,175 (2,289,202,682, 51,289,202,682, 13,289,210,281 13,389,544,93 13,389,544,93 13,389,544,93 13,389,544,93 13,389,544,93 13,392,848,844 1,135,507,82 36,821,473,959 13,859,101,04 28,712,126,48 3,199,937,07 3,074,018,01 49,845,182,770 (12,023,708,749 13,859,101,04 49,845,182,770 3,074,018,00 26,774,935,96 1,217,723,08 44,127,602,52 18,819,293,222 29,736,352,42 1,542,455,774,73 1,542,455,774 3,546,40 26,774,935,962,422 1,1642,455,774 3,546,40 26,774,935,962,422 1,1642,455,774 3,564,600 26,774,935,962,422 1,1642,455,774 3,565,867,83 1,642,455,776,703 5,558,857,83 1,642,455,776,703 5,558,857,83 1,642,455,776,703 1,642,455,776,703 1,658,857,873 1,658,857,873 1,652,852,873 1,652,857,873 1,652,857,873 1,652,857,873 1,652,857,873 1,652,857,873 1,652,873 1,655,855,873 1,652,873 1,652,873	2,579,272,290 49,457,782,244 15,300,681,481 9 (14,300,681,481) 9 (14,300,681,481) 1 (14,300,681,481) 9 (14,300,681,481) 1 (14,300,681,481) 9 (14,300,681,481) 1 (14,300,681,481) 9 (14,300,681,481) 1 (14,3	2 963 998 966 94 003 531,581 (16.27,674,937) y of assets 2019 3-12 months 5,155,518,761 13,092,019,406 57,793,955,716 13,092,019,406 57,793,955,716 14,102,207,677 3,255,398,657 14,112,114,723,342,533 14,112,114,723,342,533 14,112,114,723,342,533 14,112,114,723,342,533 14,112,114,723,342,533 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,342,53 14,112,114,723,542,545,572,545,554,555,545,555,	95,282,998,287 (16,723,842,999) 5 and Habi 1-5 years Taka 89,379,167 19,465,047,345 83,886,014,672 1,048,725,275 1,048,725 1,049,725 1,048,75	12,575,620,887 48,856,942,228 48,856,942,228 11ti(es) 14,517,286,080 14,517,286,080 14,517,286,080 14,517,286,080 15,512,46,085 5,675,246,085 5,775,246,085,246,085 5,775,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,08	27,112,955,062 302,023,153,877 22,49,772,84,000 Annexure-A/i Total Taka 25,906,831,011 23,036,295,527 246,943,660,727 246,943,660,727 246,943,660,727 246,943,660,727 246,943,660,727 246,943,660,727 246,943,660,727 246,943,660,727 246,943,660,727 246,943,660,727 246,943,660,927 246,943,660,927 246,943,660,927 25,947,566,866 329,277,350,965 25,415,656,6377 Total Taka 19,4158,2015,656,6377 198,2256,656,097 198,226,655,097 198,200,000,000 199,000,000,000 199,000,000 190,0000,000

Own assets	<u>1aka</u>	ака	<u>18K8</u>	<u>1aka</u>	<u>18K8</u>	<u>1aka</u>	
Land	168,630,265	-			168,630,265		
Building	1,789,452,122	-			1,789,452,122	333,953,344	
Work in progress (building)	82,285,716	-			82,285,716		
Furniture and fixtures	1,299,802,351	129,680,451	(115,000)		1,429,367,802	745,920,674	
Office equipment and machinery	2,963,255,182	383,144,949	-		3,346,400,131	2,163,466,982	
Software	472,745,186	41,527,415	-		514,272,601	234,172,705	
Work in progress (software)	63,410,632	28,719,126	(25,000)		92,104,758		
Bank's vehicles	364,942,497	23,251,712		-	388,194,209	207,623,775	

Additions

as at during 1 Jan 2019 the period

- 2,606,368,257 7,204,523,951 3,212,691,910

during the year

		Cost				Depreciation/	Amortisation		Written
Balance as at 1 Jan 2018	Additions during the period	Adjustments during the year	Disposals during the year	Balance as at 31 Dec 2018	Balance as at 1 Jan 2018	Charged during the year	Disposals/ adjustments during the vear	Balance as at 31 Dec 2018	down value as at 31 Dec 2018
<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
168,630,265				168,630,265				-	168,630,265
1,789,452,122				1,789,452,122	289,217,041	44,736,303		333,953,344	1,455,498,778
82,285,716				82,285,716				-	82,285,716
1,215,170,895	138,512,540	(51,176,075)	(2,705,009)	1,299,802,351	652,250,332	96,320,436	(2,650,094)	745,920,674	553,881,677
2,525,784,475	592,579,360	(21,272,745)	(133,835,908)	2,963,255,182	2,043,333,546	253,444,239	(133,310,802)	2,163,466,982	799,788,200
397,097,880	75,647,307			472,745,186	107,907,663	126,265,042		234,172,705	238,572,482
40,564,506	53,657,897	(30,811,771)		63,410,632				-	63,410,632
356,505,046				364,942,497	205,751,994				
6,5/5,490,905	915,183,610	(103,260,591)	(182,889,973)	7,204,523,951	3,298,460,5/6	568,986,856	(182,309,952)	3,685,137,480	3,519,386,4/1
İ									
-									
	as at 1 Jan 2018 Taka 168,630,265 1,789,452,122 82,285,716 1,215,170,895 2,525,784,4755 397,097,880 40,564,506	as at J Jan 2018 during the period Taka Taka 168,630,265 - 1,769,452,122 - 82,285,716 - 1,215,170,895 138,512,540 397,097,880 75,647,307 40,564,506 53,857,897 355,505,046 54,768,07 6,575,449,905 915,183,610	Balance as at 1 Jan 2018 Additions the period Adjustments wear Taka Taka Taka 186,630,265 - - 1,788,452,122 - - 82,285,716 - - 1,215,170,895 138,512,5401 (51,176,075) 397,097,880 75,647,307 - 40,564,506 53,657,897 (30,811,771) 365,050,046 54,765,507 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -	Balance as at 1 Jan 2018 Additions the period Adjustments year Disposals during the year Taka Taka Taka Taka 1 Jaka Taka Taka Taka 1 Jaka Taka Taka Taka 1 86,630,265 - - - 1,789,452,122 - - - 12,15,170,885 138,512,540 (51,176,075) (2,075,009) 2,525,784,475 592,579,300 (2,127,245) (133,855,908) 397,097,880 75,647,307 - - 40,564,506 53,857,897 (30,811,771) - 355,505,046 54,786,507 - - 6,575,489,905 951,518,510 (103,260,591) (12,889,973)	Balance as at 1 Jan 2018 Additions where Adjustments year Disposale uning the year Balance as at 31 Dec 2018 Taka Taka </td <td>Balance as at 1 Jan 2018 Adjustments the period Disposals during the during the gas at 31 Jan 2018 Balance as at 31 Jan 2018 Balance as at 31 Jan 2018 Taka Taka<td>Balance as at 1 Jan 2018 Additions during the period Adjustments with year Disposals as at 31 Dec 2018 Balance as at 31 Dec 2018 Balance as at 1 Jan 2018 Balance as at at 1 Jan 2018 Balance the year Taka <</td><td>Balance as at 1 Jan 2018 Additions the period upring the period Adjustments ouring the year Balance as at 31 Dec 2018 Balance as at 31 Dec 2018 Balance 1 Jan 2018 Charged the year Disposals/ adjustments/ buring the year Taka <t< td=""><td>Balance as at 1 Jan 2018 Addititions the period Joinsposals year Balance as at 31 Dec 2018 Balance as at 1 Jan 2018 Balance the year Disposals as at 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at 31 Dec 2018 Balance as at 1 Jan 2018 Balance as at at 1 Jan 2018 Balance the year Taka <</td> <td>Balance as at 1 Jan 2018 Additions the period upring the period Adjustments ouring the year Balance as at 31 Dec 2018 Balance as at 31 Dec 2018 Balance 1 Jan 2018 Charged the year Disposals/ adjustments/ buring the year Taka <t< td=""><td>Balance as at 1 Jan 2018 Addititions the period Joinsposals year Balance as at 31 Dec 2018 Balance as at 1 Jan 2018 Balance the year Disposals as at 1 Jan 2018 Disposals the year Balance as at 31 Dec 2018 Balance as at 1 Jan 2018 Disposals the year Disposals 31 Dec 2018 Balance as at 31 Dec 2018 Balance as at 1 Jan 2018 Disposals the year Disposals 31 Dec 2018 Balance as at 31 Dec 2018 Balance as at 31 Dec 2018 Balance as at 31 Dec 2018 Disposals as at 33 Dec 2018 Disposals as at 33 Dec 2018 Disposals as at 33 Dec 2018 Disposals as at 33 Dec 2018 Disposals as at 33 Dec 2018 Disposals as at 33 Dec 2018 Disposals as at 33 Dec 2018 Disposals as at 33 Dec 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Schedule of fixed assets including premises, furniture and fixtures as at 31 December 2019

as at 31 Dec 2019

during the year

Annexure-E

Annexure-F

33.31% 29.97%

Anneyure-D

Written

as at 31 Dec 2019

<u>Taka</u>

168,630,265

1,410,762,475

82,285,716

585,176,5

913,530,96

241,771,988 92,104,75

263,069,955 125,124,254 4,191,320,681 3,619,386,923

550,509,095 2,055,859,16 4,741,829,776 5,675,246,08

Depreciation/Amortisatic Charged Disposal

adjustments as at during the 31 Dec 2019

Taka

378,689,64

844,191,30

213,899 2,432,869,166

(213,899) 272,500,613

<u>year</u> Taka

during the year

Taka

44,736,303

98,270,626

269, 188, 285

38,541,807

55,446,18 506,183,20

Balance

as at 1 Jan 2019

2,606,368,257 - 550,509,0 10,417,075,861 3,685,137,480 1,056,692,3

Statement of tax position as at 31 December 2019										
Accounting year	Assessment year	Tax provision made on the basis of accounts	Tax as per assessment	Present status						
2003	2004-2005	Taka 190,000,000	Taka 264,849,327	Reference application filed to High Court Division of the Supreme Court						
2004	2005-2006	442,791,678	315,574,683	Reference application filed to High Court Division of the Supreme Court						
2013	2014-2015	925,000,000	872,927,307	Assessment completed						
2014	2015-2016	1,414,752,396	1,182,255,068	Assessment completed						
2015	2016-2017	1,708,720,538	1,687,704,585	Assessment completed						
2016	2017-2018	1,656,130,855	1,524,977,812	Assessment completed						
2017	2018-2019	1,765,196,934	1,597,519,099	Assessment completed						
2018	2019-2020	2.570.329.253	2.477.369.585	Assessment completed						

Name of Directors and their interest in different entities as at 31 December 2019 Name of Directors Status Entities where they have interest Entities where they have interest Vice-Chairman Partex Star Group vith CBL of Interes Mr. Aziz Al-Kaise Partex Star Group <u>Director</u> Voice Tel Limited Sky Telecommunication Limited Partex Housing Limited Suburna Bhumi Housing Limited <u>Managing Director</u> Star Particle Board Mills Limited Partex PVC Industries Limited New Link Star Apparels Limited 25.00% 23.00% 50.00% 50.00% 90.00% 90.00% 90.00% 90.00% 90.00% 90.00% New Light Star Apparels Limited Corvee Maritime Company Limited Partex Furniture Industries Limited Partex Builders Limited Partex Laminates Limited Partex Limited 90.00% 80.00% Fairhope Housing Limited 80.00% 90.00% 80.00% 90.00% 80.00% 90.00% 51.00% 37.50% 83.00% Partex Cables Limited Partex Aromarine Logistics Limited Star Adhesive Limited Star Adhesive Limited Star Gypsum Board Mills Limited Triple Apparels Limited Partex MDF Board Mills Limited Partex Power Generation Co. Limited Partex Strar Properties Limited Stars Europerties Limited 83.00% Star Furniture Limited Mr. Hossain Khal 2 Vice-Cha Anwar Group of Industries Anwar Silk Mills Limited 19.61% Mehmood Industries (Pvt.) Limited 9.62% 5.85% Anwar Galvanizing Limited Anwar Ispat Limited 16.67% 32.37% Hossain Dyeing & Printing Mills Ltd. Anwar Cement Limited 7.14%

Anwar Cement Sheet Limited

A-One Polymer Limit

Through circular the Audit Committee placed its report regularly to the Board of Directors of the Bank mentio ng its review results and recommendations on internal control system, compliance of rules and regulations and establishment of good governance within stipulated time.

53.3 Interest rate risk

Interest rate risk may arise either from trading portfolio or from non-trading portfolio. The trading portfolio of the Bank consists of Government treasury bills and bonds of different maturities. Interest rate risk arises from mismatches between the future yield of an asset and their funding cost. Asset Liability Committee (ALCO) monitors the interest rate movement on a regular basis and Treasury Division actively manages the Balance Sheet gap profitably on a regular basis

53.4 Equity risk

Equity risk arises from movement in market value of equities held. The risks are monitored by Special Banking Wing under a well designed policy framework. The total market value of equities held was higher than the total cost price at the balance sheet date (Annexure-C).

53.5 Operational risk

Operational risk may arise from error and fraud due to lack of internal control and compliance. Management through Internal Control and Compliance Division controls operational procedure of the Bank. Internal Control and Compliance Division undertakes periodic and special audit of the branches and departments at the Head Office for review of the operation and compliance of statutory requirements. The Audit Committee of the Board subsequently reviews the reports of the Internal Control and Compliance Division

53.6 Implementation of BASEL-III

Basel III reforms are the response of Basel Committee on Banking Supervision (BCBS) to improve the banking sector's ability to absorb shocks arising from financial and economic stress, whatever the source, thus reducing the risk of spill over from the financial sector to the real economy.

The Committee introduced transitional arrangements to implement the new standards that help to ensure that the banking sector can meet the higher capital standards through reasonable earnings retention and capital raising, while still supporting lending to the economy. In line with the Basel framework, Bangladesh Bank issued transitional arrangements for Basel III implementation in Bangladesh. The phase-in arrangements for Basel III implementation in Bangladesh has been effective from 1 January 2015 in accordance with BRPD Circular no- 18 dated 21 December 2014.

Internal Capital Adequacy Assessment Process (ICAAP)

Internal Capital Adequacy Assessment Process (ICAAP) represents the Bank's own assessment of its internal capital requirements. The Bank's approach to calculating its own internal capital requirement has been to take the minimum capital required for credit risk, market risk and operational risk under Pillar-I as the starting point, assess whether this is sufficient to cover those risks and then identify other risks (Pillar-II) and assess p level of capital to meet them.

The assessment is undertaken using time series of data and Bangladesh Bank's guidelines on Risk Based Capital Adequacy to assess the likelihood of occurrence and potential impact. Purposes of Internal Capital Adequacy Assessment Process are to:

i)	inform	the	Board	of	Directors	about

assessing risks

- capital requirement to support the operations in light of identified risks

Currenc USD 1

ACU GBP AUD EUR CHF JPY 1 SAR MYR KWD SGD

AED 1

ii) comply with Bangladesh Bank's requirement.

53.7 Exchange rates

The assets and liabilities as at 31 December in foreign currencies have been converted to TK at the following rates

zies	<u>2019</u> <u>Taka</u>	<u>2018</u> <u>Taka</u>
=	84.9000	83.9000
=	84,9000	83.9000
=	111.3506	106,1964
=	59.3791	59.2250
=	95.0880	95.4992
=	87.3053	84.5383
=	0.7778	0.7562
=	22.6231	22.3593
=	20.6394	20.0886
=	279.5752	275.9868
=	62.9215	61.1093
=	23.1137	22.8414

53.8 Credit rating of the Bank

As per the BRPD instruction circular no.6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Agency of Bangladesh Limited (CRAB) based on the financial statements dated 31 December 2018.

Particulars	Date of Rating	Long term	Short term	Rating Valid	
		AA2	ST-2		
Entity Rating	29-Mav-19	Very strong capacity & very	Strong capacity for timely	30-Jun-20	
		high quality	repayment		

	type	type	amount	rate	Taka	amount	rate	Taka
Standard Chartered Bank, New York, USA	CD	USD	12,646,276	84.9000	1,073,668,815	(12,767,390)	83.9000	(1,071,184,024)
Citibank N.A. New York, USA	CD	USD	8,493,284	84.9000	721,079,813	(1,341,555)	83.9000	(112,556,469)
Mashreq Bank, New York, USA	CD	USD	6,084,239	84.9000	516,551,889	(593,753)	83.9000	(49,815,882)
HDFC Bank Ltd, Mumbai, India	CD	ACUD	2,007,533	84.9000	170,439,592	390,916	83.9000	32,797,861
Habib American Bank, New York, USA	CD	USD	1,443,647	84.9000	122,565,620	(292,209)	83.9000	(24,516,367)
Standard Chartered Bank, Mumbai, India	CD	ACUD	661,034	84.9000	56,121,773	1,409,483	83.9000	118,255,595
AB Bank Ltd., Mumbai, India	CD	ACUD	539,573	84.9000	45,809,719	767,292	83.9000	64,375,792
Standard Chartered Bank, Frunkfurt, Germany	CD	EURO	478,233	95.0880	45,474,214	(126,099)	95.4992	(12,042,321)
Commerz Bank AG. Frankfurt, Germany	CD	EURO	401,044	95.0880	38,134,450	460,667	95.4992	43,993,295
Commerz Bank AG. Frankfurt, Germany	CD	USD	199,495	84.9000	16,937,103	2,060,119	83.9000	172,843,977
Standard Chartered Bank, London	CD	GBP	140,832	111.3506	15,681,742	10,660	106.1964	1,132,052
NIB Bank Limited, Karachi, Pakistan	CD	ACUD	139,310	84.9000	11,827,394	2,214,952	83.9000	185,834,474
Kookmin Bank, Korea	CD	USD	91,069	84.9000	7,731,716	25,836	83.9000	2,167,676
Commerz Bank AG. Frankfurt, Germany	CD	CHF	29,263	87.3053	2,554,790	3,984	84.5383	336,792
Sonali Bank Ltd., Kolkata, India	CD	ACUD	25,953	84.9000	2,203,431	360,791	83.9000	30,270,386
Commercial Bank of Ceylon, Colombo, Sri Lanka	CD	ACUD	25,663	84.9000	2,178,817	32,750	83.9000	2,747,754
Bank of Bhutan, Bhutan	CD	ACUD	19,850	84.9000	1,685,265	2,875	83.9000	241,213
Standard Chartered Bank, Nepal	CD	ACUD	13,870	84.9000	1,177,532	13,870	83.9000	1,163,663
Mashreq Bank, Dubai	CD	AED	42,034	23.1137	971,571	50,887	22.8414	1,162,331
Commerz Bank AG. Frankfurt, Germany	CD	AUD	14,240	59.3791	845,566	12,166	59.2250	720,557
Bank of Tokyo Mitsubishi Ltd., New Delhi, India	CD	ACUD	8,634	84.9000	733,046	8,559	83.9000	718,058
Mashreq Bank, London	CD	GBP	4,575	111.3506	509,394	28,424	106.1964	3,018,563
Bank of Tokyo Mitsubishi Ltd., Japan	CD	JPY	387,071	0.7778	301,064	14,324,265	0.7562	10,832,009
Mashreq Bank, Mumbai, India	CD	EURO	1,982	95.0880	188,424	1,729	95.4992	165,143
Mashreq Bank, Mumbai, India	CD	ACUD	(715,044)	84.9000	(60,707,245)	1,728,208	83.9000	144,996,634
Mashreq Bank, New York, USA (For OBU Operation)	CD	USD	15,923,274	84.9000	1,351,885,987	3,855,056	83.9000	323,439,161
Commerz Bank AG. Frankfurt, Germany (For OBU Operation)	CD	EURO	1,231,807	95.0880	117,130,094	355,632	95.4992	33,962,612
Commerz Bank AG. Frankfurt, Germany (For OBU Operation)	CD	USD	481,046	84.9000	40,840,765	(77,960)	83.9000	(6,540,878)
Sonali Bank, Kolkata, India	TD	ACUD	8,133	84.9000	690,478	8,133	83.9000	682,345
					4,305,212,819			(100,797,998)
								Annexure-C

Investment in Shares as at 31 December 2019

Balance with other banks - outside Bangladesh (Nostro Accounts) as at 31 December 2019

Currency

type

31 December 2019

FC xchange Equivalent FC Exchange

31 December 2018

SI. No.	Name of the company	Type of shares	Face value	Number of shares	Cost of holding	Average cost	Quoted rate per share as at	Total market value as at 31 Dec 2019
		Slidles					31 Dec 2019	31 Dec 2019
			Taka		Taka	Taka	Taka	Taka
Qu	oted ordinary share							
1	IDLC Finance Limited	A	10	33,934,822	462,133,670	13.62	45.40	1,540,640,919
2	Summit Power Limited	A	10	2,407,500	98,026,480	40.72	36.30	
3	Brac Bank Limited	A	10	900,000	55,025,735	61.14	57.10	
4	Trust Bank Limited	A	10	1,744,171	49,108,342	28.16	27.40	47,790,285
5	Grameenphone Limited	A	10	117,900	44,063,979	373.74	285.80	33,695,820
6	Singer Bangladesh Limited	A	10	182,170	34,298,752	188.28	180.40	32,863,468
7	Matin Spinning Mills Ltd	Α	10	861,521	36,865,695	42.79	33.20	28,602,497
8	Dhaka Bank Limited	Α	10	2,210,613	54,456,970	24.63	12.00	26,527,356
9	Mercantile Bank Limited	A	10	1,578,722	37,621,008	23.83	13.20	20,839,130
10	Square Pharmaceuticals Limited	Α	10	74,900	17,583,318	234.76	190.00	14,231,000
11	Standard Bank Limited	Α	10	1,568,666	23,965,596	15.28	8.90	13,961,127
12	Pubali Bank Limited	Α	10	456,236	23,140,398	50.72	24.00	10,949,664
13	AB Bank Limited	А	10	684,596	40,660,844	59.39	7.90	5,408,308
14	Ifad Autors Limited	Α	10	100,000	6,850,930	68.51	46.20	4,620,000
15	Mutual Trust Bank Limited	А	10	149,293	2,425,444	16.25	26.50	3,956,265
16	Bata Shoe Company (Bangladesh) Limited	А	10	5,100	6,016,710	1,179.75	696.10	3,550,110
17	Shahjibazar Power Co. Ltd.	А	10	23,484	2,892,945	123.19	70.00	1,643,880
18	The ACME Laboratories Limited	А	10	25,000	2,964,828	118.59	60.90	1,522,500
19	Prime Bank Limited	А	10	76,400	1,243,033	16.27	18.20	1,390,480
20	Mobil Jamuna Lubricants Bangladesh Limited	А	10	21,000	2,453,130	116.82	63.30	1,329,300
21	BBS Cables Ltd.	А	10	20,000	1,948,446	97.42	58.80	1,176,000
22	Saif Powertec Limited	А	10	69,120	2,330,000	33.71	13.40	926,208
23	Investment Corporation of Bangladesh	Α	100	11,798	2,785,091	236.06	76.80	906,086
24	Rangamati Food Products Limited	Z	10	64,500	645.000	10.00	11.90	767,550
25		Z	10	366.000	6,153,414	16.81	1.90	695,400
26		А	10	26,689	-	0.00	23.40	624,523
27	SILCO Pharmaceuticals Limited	Ν	10	7,293	72,930	10.00	30.30	220,978
28	German Bangla Joint Venture Foods Limited	Z	10	21,000	210.000	10.00	3.60	75,600
29	Somorita Hospital Limited	Α	10	162	-	0.00	64.00	10,368
30	Perfume Chemical Ind. Limited	Z	10	28	3.500	125.00	59.00	1.652
	Total				1,015,946,189			1,937,708,724
	Unquoted ordinary shares							
1	Industrial & Infrastructural Development Finance Compa	any Limited	10	8,794,932	42,453,820	4.83		
2	Venture Investment Partners Bangladesh Limit		100	202.176	42,455,620	4.63		
2	KARMA Sangsthan Bank Limited	leu	100	202,176	10,000,000	89.03 100.00		
4	Central Depository Bangladesh Limited		100	2,284,721		2.75		
4	Total	•	10	2,204,721	6,277,770 76,731,590	2.75		
	IUIAI			:	10,131,590			

			A-One Polymer Limited	29.97%
			Anwar Printex Limited Managing Director	0.00%
			Anwar Landmarks	20.00%
			Anwar Jute Spinning Mills Limited	15.31%
			AG Automobiles Limited	10.00%
			Euro Cars Limited	33.26%
3	Mr. Hossain Mehmood	Nominated Director	Nominated Director	00.2070
°.	(Representative of A-One	Noniniated Director	A-One Polymer Limited	-
	Polymer Limited)		Chairman	
			AG Automobiles Limited	33.33%
			Director	00.0070
			Anwar Jute Spinning Mills Limited	15.31%
			AG Motors Limited	25.00%
			Euro Cars Limited	32.26%
			Anwar Ispat Limited	16.67%
			Anwar Cement Sheet Limited	33.31%
			Anwar Landmarks Limited	20.00%
			A-One Polymer Limited	29.97%
			Managing Director	20.01.70
			Hossain Dying and Printing Mills Limited	32.37%
			Mehmood Industries (Pvt.) Limited	10.00%
			Anwar Silk Mills Limited	19.61%
			Anwar Printex Limited	8.00%
4	Mrs. Tabassum Kaiser	Director	Director	0.0070
•		2	Fairhope Housing Limited	20.00%
	i i		Star Gypsum Board Mills Limited	20.00%
	j l		Star Particle Board Mills Limited	10.00%
	j l		Partex PVC Industries Limited	10.00%
	j l		New Light Star Apparels Limited	10.00%
	1		Corvee Maritime Company Limited	10.00%
			Partex Furniture Industries Limited	10.00%
	1		Partex Builders Limited	10.00%
			Partex Laminates Limited	10.00%
			Partex Limited	10.00%
			Partex Cables Limited	10.00%
			Partex Aromarine Logistics Limited	10.00%
			Star Adhesive Limited	10.00%
			Partex MDF Board Mills Limited	10.00%
			Managing Director	
			Triple Apparels Limited	20.00%
			Partex Agro Limited	50.00%
5	Mr. Rajibul Huq Chowdhury	Director	Director	
			A.S.M Chemical Industries Limited	10.40%
			Managing Director	
			Aziz Super Garments Limited	-
			Marina Knit Fashion Limited	-
			Khushi Apparels Limited	-
			Ratna Fashion Limited	-
			Proprietor	i i
~	Mars. Ours die Oblesing aus Amin	Discator	R.H. Corporation	-
6	Mrs. Syeda Shaireen Aziz	Director	Director Dertex Corporate Limited	20.00%
			Partex Corporate Limited	
			Sattar Glass Factory Limited	20.00%
7	Mr. Md. Rafiqul Islam Khan	Director	Sakhi Fisheries Limited	10 00%
	Imi. Mu. Kanyui Islam Khan			10.00%
'		Director	Chairman Pakiza Knit Composite Limited	
'		Director	Pakiza Knit Composite Limited	25.00%
ŕ		Director	Pakiza Knit Composite Limited Pakiza Apparels Limited	25.00% 20.00%
		Director	Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited	25.00% 20.00% 20.00%
		Director	Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited	25.00% 20.00% 20.00% 20.00%
		Director	Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited	25.00% 20.00% 20.00%
,		Director	Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director	25.00% 20.00% 20.00% 20.00% 20.00%
		Director	Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited <u>Director</u> Phoenix Securities Limited	25.00% 20.00% 20.00% 20.00%
ŗ			Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director	25.00% 20.00% 20.00% 20.00% 20.00% 8.00%
		Director	Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director Pakiza Dyeing & Printing Industries (Pvt.) Ltd.	25.00% 20.00% 20.00% 20.00% 8.00% 8.00%
		Direct	Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Garments Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director Pakiza Dyeing & Printing Industries (Pvt.) Ltd. Garden Textile Mills (Pvt.) Limited	25.00% 20.00% 20.00% 20.00% 8.00% 85.00% 75.00%
			Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director Pakiza Dyeing & Printing Industries (Pvt.) Ltd. Garden Textile Mills (Pvt.) Limited Pakiza Textiles Limited	25.00% 20.00% 20.00% 20.00% 20.00% 8.00% 85.00% 75.00% 50.00%
			Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director Pakiza Dyeing & Printing Industries (Pvt.) Ltd. Garden Textile Mills (Pvt.) Limited Pakiza Spinning Mills Limited	25.00% 20.00% 20.00% 20.00% 8.00% 85.00% 50.00% 50.00% 60.00%
8	Mrs. Savera H. Mahmood	Nominated Director	Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director Pakiza Dyeing & Printing Industries (Pvt.) Ltd. Garden Textile Mills (Pvt.) Limited Pakiza Spinning Mills Limited Pakiza Cotton Spinning Mills (Pvt.) Limited	25.00% 20.00% 20.00% 20.00% 20.00% 8.00% 85.00% 75.00% 50.00%
-	Mrs. Savera H. Mahmood (Representative of Partex		Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director Pakiza Dyeing & Printing Industries (Pvt.) Ltd. Garden Textile Mills (Pvt.) Limited Pakiza Spinning Mills Limited Pakiza Cotton Spinning Mills (Pvt.) Limited	25.00% 20.00% 20.00% 20.00% 8.00% 85.00% 50.00% 50.00% 60.00%
-			Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Apparels Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director Pakiza Dyeing & Printing Industries (Pvt.) Ltd. Garden Textile Mills (Pvt.) Limited Pakiza Spinning Mills Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Nominated Director Partex Corporate Limited	25.00% 20.00% 20.00% 20.00% 8.00% 85.00% 50.00% 50.00% 60.00%
	(Representative of Partex		Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director Pakiza Textile Millis (Pvt.) Limited Pakiza Textiles Limited Pakiza Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited	25.00% 20.00% 20.00% 20.00% 8.00% 85.00% 50.00% 50.00% 60.00%
-	(Representative of Partex		Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phonix Securities Limited Managing Director Pakiza Dyeing & Printing Industries (Pvt.) Ltd. Garden Textile Mills (Pvt.) Limited Pakiza Spinning Mills Limited Pakiza Spinning Mills (Pvt.) Limited Nominated Director Patre Corporate Limited Director	25.00% 20.00% 20.00% 20.00% 8.00% 85.00% 75.00% 50.00% 60.00% 55.00%
	(Representative of Partex		Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director Pakiza Dyeing & Printing Industries (Pvt.) Ltd. Garden Textile Mills (Pvt.) Limited Pakiza Spinning Mills Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Nominated Director Partex Corporate Limited Director Partex Agro Limited Partex Tissue Limited	25.00% 20.00% 20.00% 20.00% 20.00% 8.00% 85.00% 50.00% 60.00% 55.00% - 50.00%
	(Representative of Partex		Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phonix Securities Limited Managing Director Pakiza Textile Millis (Pvt.) Limited Pakiza Textile S.Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Kargo Limited	25.00% 20.00% 20.00% 20.00% 20.00% 8.00% 85.00% 55.00% - 50.00% 55.00%
-	(Representative of Partex		Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Apparels Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director Pakiza Dyeing & Printing Industries (Pvt.) Ltd. Garden Textile Mills (Pvt.) Limited Pakiza Textiles Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Partex Corporate Limited Partex Agro Limited Partex Agro Limited Partex Tissue Limited Danish Multipurpose Firm Limited Danish Condensed Milk (BD) Limited	25.00% 20.00% 20.00% 20.00% 8.00% 8.00% 85.00% 50.00% 50.00% 50.00% 15.00% 15.00%
-	(Representative of Partex		Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director Pakiza Dyeing & Printing Industries (Pvt.) Ltd. Garden Textile Mills (Pvt.) Limited Pakiza Spinning Mills Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Director Partex Agro Limited Danish Multipurpose Firm Limited	25.00% 20.00% 20.00% 20.00% 8.00% 85.00% 50.00% 50.00% 55.00% - 50.00% 15.00%
-	(Representative of Partex		Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Carden Textiles Limited Pakiza Textiles Limited Pakiza Corten Spinning Mills (Pvt.) Limited Pakiza Corton Spinning Mills (Pvt.) Limited Danish Condensed Milk (BD) Limited Danish Condensed Milk (BD) Limited Danish Code Limited	25.00% 20.00% 20.00% 20.00% 8.00% 85.00% 75.00% 50.00% 50.00% 55.00% - 50.00% 15.00% 15.00% 15.00% 10.00%
	(Representative of Partex		Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Apparels Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director Pakiza Dyeing & Printing Industries (Pvt.) Ltd. Garden Textile Mills (Pvt.) Limited Pakiza Textiles Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Nominated Director Partex Corporate Limited Dartex Corporate Limited Partex Agro Limited Partex Agro Limited Danish Multipurpose Firm Limited Danish Foods Limited Mubel Steel Mills Limited	25.00% 20.00% 20.00% 20.00% 8.00% 85.00% 75.00% 50.00% 55.00% 55.00% 15.00% 15.00% 10.00%
-	(Representative of Partex		Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Apparels Limited Pakiza Garments Limited Pakiza Garments Limited Director Phoenix Securities Limited Managing Director Pakiza Textile Mills (Pvt.) Limited Pakiza Textile Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Director Partex Agro Limited Danish Multipurpose Firm Limited Danish Foods Limited Danish Foods Limited Rubel Steel Mills Limited Danish Foods Limited Danish Foods Limited Danish Foods Limited	25.00% 20.00% 20.00% 20.00% 8.00% 85.00% 50.00% 55.00% - 50.00% 15.00% 15.00% 15.00% 10.00% 10.00%
8	(Representative of Partex Corporate Limited)		Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Apparels Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director Pakiza Dyeing & Printing Industries (Pvt.) Ltd. Garden Textile Mills (Pvt.) Limited Pakiza Dyeining Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Partex Corporate Limited Partex Agro Limited Partex Agro Limited Partex Mils Limited Danish Multipurpose Firm Limited Danish Foods Limited Danish Foods Limited Danish Distribution Network Limited Danish Milk Bangladesh Limited Danish Milk Bangladesh Limited	25.00% 20.00% 20.00% 20.00% 8.00% 85.00% 75.00% 50.00% 55.00% 15.00% 15.00% 15.00% 10.00% 10.00%



The City Bank Limited Financial Statements as at and for the year ended 31 December 2019

										Annexure-G
SI. no.		Disclosure Counterparty	regarding ou		nding RE greement			ecember sal date		ount (1st
1		ndard Charte			December		01 Janu	ary 2020	le cons	eg cash sideration) ,474,318,500
2 B. Discl		Bangladesh		09	December	2019	06 Janu	ary 2020		500,000,000
SI. no.		Counterparty	-		greement Nil		Revers	sal date	le	ount (1st eg cash sideration) Nil
	-		I transactions o	f REF						
SI. no.	Secu	rities sold ur	nder REPO	out	Minimun standing o the year	during	outstand	imum ing during year	outsta	y average nding during ne year
	with Bangla with other B		icial Institutions			568,500 708,400		43,371,460 56,878,860		587,880,619 608,275,699
SI. no.	Securities	s purchased REPO	under Reverse	out	Minimun standing o	during	outstand	imum ing during	outsta	y average nding during
1 v 2 v	with Bangla with other B	desh Bank Janks & Finan	cial Institutions		the year Nil 98,5	563,400	1	year Nil 21,409,438		ne year Nil 208,350,355
		Geograp	hical Segme	nt Re	porting a	as at 3º	1 Decem	ber 2019		Annexure-H
D	Division	Dhaka Division	Chattogram Raj	shahi	Khulna	Sylhet	Rangpu	r Barishal	Mymensir	·
Interest income Interest expens		22,405,767,714 (12,298,703,542)	2,986,391,665 650	ision ,182,822 812,006)	Division 369,016,954 (187,662,147)	Division 143,316,2 (606,294,9	207 178,013,	469 51,803,314	Division 34,747, (53,099,1	373 26,819,239,518
NII Pool income		10,107,064,172 21,209,135,665	583,543,556 373 2,538,086,237 248	, 370,816 ,413,971	181,354,807 204,663,707	(462,978,7 718,449,3	28) 57,587 , 352 130,751,	658 10,413,356 636 40,404,468	(18,352,4 60,346,	10,832,003,167 417 25,150,251,453
Pool expenses NPI Interact income	s ne on investments	(22,779,481,863) (1,570,346,198) 2,086,159,974		980,329) 566,358)	(186,842,100) 17,821,607	(18,853,8 699,595,4				
Commission in Exchange gain	ncome	1,967,024,586 1,267,087,462	116,567,098 6 2,344,743	,508,788 440,826	17,715,413 647,219	481,9 410,8				
Fees and other Total other inc	ncome	1,763,090,030 7,083,362,052	257,343,043 33	,050,117 , 999,731	16,072,229 34,434,861	22,316,6 23,209,3	358 11,858,	209 3,930,424	4,571	305 7,452,708,983
Operating inco Staff cost Other cost	come	15,620,080,026 4,439,692,857 4,377,225,689	417,642,729 123	, 804,189 ,164,485 ,875,164	233,611,275 85,192,829 27,498,182	259,826,0 113,409,3 45,890,4	313 47,411,	669 19,483,472	20,418	211 5,266,415,565
Total operating Operating pro		8,816,918,546 6,803,161,480	624,952,371 165	,039,649 ,764,540	112,691,011 120,920,264	159,299,8	63,126,	936 27,389,550	28,142	9,997,560,162
Provision for lo Profit before t	loans & others tax (PBT)	(1,352,816,669) 5,450,344,811	(788,429,897) (249,	926,714) 1 62,174)	(75,845,484) 45,074,780	(30,868,6 69,657,6	39) (58,292,4	1,942,596	(1,553,	(2,555,791,031) 343 5,731,360,957
Provision for t Net profit after										(3,259,720,999) 2,471,639,958
Segment wise	e loans & advances	203,209,819,690	28,906,058,113 6,553	,275,059	3,544,896,901	<u>1,315,391,3</u>	387 2,518,261,	500 610,666,616	<u>285,281,</u>	457 246,943,650,723
Segment wise	e deposits	184,083,266,593	40,979,955,828 5,057	,946,413	3,415,493,272	9,146,268,	571 2,304,217,	132 758,730,699	957,786	_,,_,,_,
	Ва	alance She	et of Islamic	Bank	ting Bran	ich as	at 31 De	cember 2	019	Annexure-I(1
	RTY AND A	SSETS					<u>Note</u>	<u>2019</u> <u>Taka</u>	-	<u>2018</u> <u>Taka</u>
Balance	e with Bang	uding foreign ladesh Bank a	currencies) and its agent bar	nk(s)			1	2,625,766	,941 ,099	6,331,393 1,240,843,193
(Includii	ing foreign c e with othe	currencies)	financial institu				2	2,626,763	,040 ·	1,247,174,585 2,572,196,064
Outside	e Banglades		financial	tic-				32,196 32,196	L	2,572,196,064 - 2,572,196,064 -
Investm	nents in sha	inks & other ares & secur	financial institu ities	tions			3		-	-
Govern Others	nment							500,000 500,000	-11	
	al investmen						4	5,195,879	,011	- 1,569,727,069
Fixed as	issets inclu	d discounted ding premise	es, furniture and	d fixtu	ires		5	5,198,517 3,707	,520	2,781,300 1,572,508,369 5,191,794
Other as Non-bai Total as	inking asse	ts					6	15,486 8,376,670	,290	27,243,133 - 5,424,313,946
LIABILI	ITIES AND	CAPITAL						010101010		<u>, , , , , , , , , , , , , , , , , , , </u>
Liabiliti Borrowi		other banks,	financial institu	tions	and agent	ts	7		-	-
Mudara	ts and othe aba and Mar aba term de	narah savings	deposits					1,118,185		754,549,776
	dia and Man		deposits and oth	er aco	counts			520,778 14,764	,307 ,728	376,637,745 16,801,084
Other lia							8	7,618,015 758,655 8,376,670	,363	5,071,282,429 353,031,516 5,424,313,946
Capital/ Paid up	/shareholde	ers' equity								
Statutor Share p	ry reserve premium								- -	-
			t/Retained earnir	ngs						-
Total lia	abilities and	d shareholde IEET ITEMS	rs' equity					8,376,670	,726	5,424,313,946
Conting	gent liabiliti	ies								
Letters of	ances and er of guarantee able letters o							661,929 159,420 632,569	,282	1,027,752,833 85,938,388 317,847,943
Bills for	collection ontingent lia								,463	3,190,132 -
	commitmen ff-balance s		ncluding contin	gent l	iabilities			1,457,246	-	1,434,729,295 - 1,434,729,295
Drofi	it and Log		of Iolomia R	mkir	a Brono	h far ti		nded 24	Decen	Annexure-I(2)
Profi	it and Los	s Account	of Islamic Ba	ankir	ig Branci	n for tr	<u>Note</u>	<u>2019</u>		<u>2018</u>
Drofit on	nd investme	nt incomo						<u>Taka</u>		<u>Taka</u> 230,048,441
Profit pa		sits and borro	wings etc.						,070)	(144,274,862) 85,773,579
	nent income							4,993		2,179,572
Other op	perating inc		erage				9 10	18,988 2,013	3,105	21,361,270 1,573,066
	perating inc							240,06 1		110,887,487 30,229,916
Rent, ta: Legal ex	axes, insurar xpenses	nce, electricity						18,638		30,229,916 16,743,344 84,775
Postage Statione	e, stamp, tel ery, printing,	ecommunicat advertisemer	nt etc.					1,119	9,166 5,044	117,573 423,541
Other ex	xpenses	pair of bank's	assets				11	6,842		4,172,838 2,939,486 54,711,473
Net ope	perating ex erating prof on for loans a	it	s/investments					62,223 177,838 (33,082	3,640	54,711,473 56,176,014 1,689,223
Provisio Total pr	on for off-bal rovision	ance sheet e						(33,082	- ,106)	(614,168) 1,075,055
Total pr	rofit before			_		_	_	144,756	6,534	57,251,069
No	otes to th	e Balance	Sheet and Pr for the year					amic Bar	iking E	Branch
1. C	Cash							<u>2019</u> <u>Taka</u>		<u>2018</u> <u>Taka</u>
	Cash in han									
	n local curre n foreign cu						-	996,9	-	6,331,393 - 6,331,393
1.2 B	Balance wit	h Banglades	h Bank and its	agent	bank(s)		-	330,		3,331,393
Ir	n local curre	ency						2,625,766,0	. 999	1,240,843,193
Ir	n foreign cu	непсу					-	2,625,766,0		- 1,240,843,193
2. B	Balance wit	h other bank	s and financial	instit	utions					
	n Banglades Outside Ban	sh (Note - 2.1 gladesh)					32,196,0	-	2,572,196,064
2.1 Ir	n Banglade	sh						32,196,0	064 2	2,572,196,064
		avings depo	sit accounts							
S	Social Islami	Bank Ltd.							<u> </u>	-
N	Mudaraba S	hort Notice I	Deposits				-			
	AB Bank Ltd Bank Alfalah							14,937,3		14,937,378
S	3ank Alfalah South East E Social Islami	Bank Ltd. IBB						2,078, 10,135,0 1 545 8	610	2,078,746 10,135,610 1,545,849
E		rt Bank of Bar	ngladesh Ltd.					1,545,8 2,671,8 826,6	330	1,545,849 342,671,830 826,650
1-	- Dain I						-	32,196,0		372,196,064
		erm deposit a								000 000
P	Export Impor Prime Bank I Jamuna Ban		ngladesh Ltd.							1,000,000,000 1,000,000,000 200,000,000
Ji	amuna Ban						-	32,196,0		200,000,000 2,200,000,000 2,572,196,064
								.,,		, _ ,,,,,,,

		<u>2019</u>	2018					Annexure-J(2)
3	Investments in shares & securities	<u>Taka</u>	<u>Taka</u>	=	Profit and Loss Account of Off-Shore Bank		ar ended 31 Dec 2019	()
	i) Investment classified as per Bangladesh Bank circular Held to Maturity (HTM)	500,000,000	-	Inte	rest income	Note USD 5 24.588,298	<u>Taka</u>	<u>Taka</u>
	ii) Investment securities are classified as follows	500,000,000	-	Inte	rest paid on borrowings interest income	(22,398,288) 2,190,010	(1,901,614,621)	(1,411,772,507) 216,939,371
	a) Government bond 6 months Islamic bonds 2 years Islamic bond	500,000,000	-	Oth	nmission and exchange er operating income al operating income	6 792,796 2,210 2,985,016	187,602	67,564,687 <u>41,729</u> 284,545,787
	b) Other investments	500,000,000	-	Leg	nt, taxes, insurance, electricity, etc. lal expenses er operating expenses	135,844	- - 11.533.156	- 1,491,035 14,138,021
4	Investments			Tot	er operating expenses al operating expenses : operating profit vision for loans and advances/investments	135,844 135,844 2,849,172 1,253,379	11,533,156 241,894,683	14,138,021 15,629,056 268,916,731 (152,815,839)
	i) Investments Inside Bangladesh			Pro	vision for off-balance sheet exposures vision for diminution in value of investments	(527,616)		(16,827,352)
	Bai-muazzal Murabaha	2,176,715 4,258,225,729	2,202,437 797,330,122		er provision al provision	725,762	61,617,222	- (169,643,190)
	Hire purchase shirkatul melk (HPSM) Quard	935,476,568 - - 5,195,879,011	770,194,510	Tot	al profit before taxes	3,574,934	303,511,905	99,273,541
	Outside Bangladesh	5,195,879,011	1,569,727,069		Notes to the Balance Sheet and Profit an for the year ende	nd Loss Account o ed 31 December 20	19	
	ii) Bills purchased and discounted			1	Balance with other banks and financial instituti	USD	2019 <u>Taka</u>	2018 <u>Taka</u>
	Payable Inside Bangladesh Inland bills purchased	2,638,800	2,781,300	`	In Bangladesh	8,301,15	0 704,767,635	2,044,925,221
	Payable Outside Bangladesh Foreign bills purchased and discounted	2,638,800	2,781,300		Outside Bangladesh	17,783,94 26,085,09		350,860,895 2,395,786,116
5	Fixed assets including premises, furniture and fixtures	5,198,517,811	1,572,508,369		OBU maintain its own account relating Offshore Ba	nking business separate	ely in Mashreq Bank	, New York, USA.
-	Cost Furniture and fixtures	14,789,649	14,769,649	2	Loans and advances			
	Office equipment and machinery	17,906,721 32,696,369	17,441,376 32,211,024		Loans, cash credits, overdrafts, etc. Short term loan	236,918,70		29,142,081,824
	Accumulated depreciation	(28,988,849) 3,707,520	(27,019,230) 5,191,794		Term loan Over draft loan	64,724,75 5,800,78 307,444,23		576,366,111
6	Other assets Stationery and stamps	267,946	129,046		Bills purchased and discounted	397,25	4 33,726,833	47,379,886
	Advance deposits and advance rent Advance tax Profit receivable from Investment	3,487,943 3,174,915 8,376,153	7,143,623 2,856,828 14,352,148	3	Borrowings from other banks, financial instituti		26,135,742,668	36,776,928,756
	Sundry debtors	179,333 15,486,290	2,761,488 27,243,133	3	Borrowings from other banks, financial instituti	53,300,00	4,525,170,000	7,693,630,000
7	Borrowings from other banks, financial institutions and agent In Bangladesh (Note- 7.1)	S	-		Outside Bangladesh	195,282,17 248,582,17	5 16,579,456,679 21,104,626,679	27,374,344,339 35,067,974,339
	Outside Bangladesh			4	Other liabilities			
7.1	In Bangladesh				Payable to main operation Provision for loans and advances	78,429,81 3,078,41		3,714,825,270 367,769,288
	Bangladesh Bank for 100 days Bangladesh Bank for 5 months Bangladesh Bank for 6 months	-	- - -		Interest payable Provision for off balance sheet exposure	2,721,89 1,059,52	4 231,088,767 5 89,953,665	306,960,583 45,159,026
8	Other liabilities				Others Government levy and vat payable Interest suspense account	701,31 9,77		16,551,783 1,173,457 -
	Profit suspense account Expense payable	3,614,840 21,336,045	2,366,033 1,261,150		uuuu n	86,000,73	7,301,462,287	4,452,439,406
	Profit payable account Provision for investment Provision for off-balance sheet exposures	119,567,760 83,169,635 14,407,137	51,032,205 50,087,529 14,407,137	5	Interest income	00.040.40		4 500 000 040
	Profit Payable to head office Profit mark up account	218,949,258 173,430,528	128,458,846 74,103,208		Loan and advances Bills purchased and discounted Interest on balance with other banks and financial i	22,819,49 24,79 institutions 1,744,00	5 2,105,113	1,500,360,819 2,101,213 126,249,846
	Unrealized compensation Realized compensation Branch adjustment account	6,640,413 2,041,594 77,327,566	2,645,076 1,121,732 16,641,962			24,588,29		
	Others	38,170,587 758,655,363	10,906,637 353,031,516	6	Commission, exchange and brokerage	700 700		07 504 007
9	Commission, exchange and brokerage Commission on letters of credit	7,381,507	7,046,210		Commission income Exchange gain	792,79		67,564,687 - 67,564,687
	Commission on letters of guarantee Commission on export bills Commission on bills purchased	214,500 1,000 1,500	286,125 500					
	Commission on accepted bills Commission on OBC, IBC etc. Other fees and charges (Note - 9.1)	4,328,372 36,900 6,912,212	5,395,201 28,100 6,162,990	Thi	To whom it is to certify that as detailed in the Annexure K, The C	t may concern	he custodian transa	ctions on account
	Exchange gain	18,875,991 112,962	2,442,142	of o	ustodian services provided during the year ended 31 ount, invoices and other related documents as produ	December 2019, which	have been verified	
	Brokerage		2,442,142	with	also certify that management of the Bank prepared an h the requirement of the Securities and Exchange C de necessary disclosures in the Bank's audited finance	Commission (Securities	Custodian Service)	Rules 2003, and
9.1	Other fees and charges	18,988,953	21,361,270					n <i>Rehmen Hug</i> nan Rahman Hug
	Service charges on deposits Cheque book issue fees	1,605,897 515,435	1,430,625 300,200	Dh	aka, 22 June 2020			tered Accountants
	Investment processing fees Clearing return Charges on account closing and transfer	4,670,779 103,601 16,500	4,302,247 111,955 17,963	=	Profit and Loss Account of Custodian se	ervice for the year	ended 31 Decen	Annexure-K nber 2019
10	Other operating income	6,912,212	6,162,990				<u>20</u> <u>Ta</u>	
	Postage/telex/swift/fax recoveries Locker rent	1,116,798 185,250	1,057,000 166,793	· ·	erating income nmission, exchange and brokerage		1.15	3,828 -
	Miscellaneous earnings (Note - 10.1)	711,057 2,013,105	349,272 1,573,066	Oth	er operating income al operating income			3,828 -
10.1	Miscellaneous earnings includes earning from early settlement of statements on demand of customers.	of loan, issuing various cer	rtificate and bank	Re	aries and allowances nt, taxes, insurance, electricity etc.		12	3,218 -
11	Other expenses Online communication expenses	3,067,479	1,468,076	Pos	jal expenses stage, stamp, telecommunication etc. tionery, printing, advertisement etc.			- -
	Training, seminar and workshop Entertainment	304,827 56,198	8,975 53,832	Oth	preciation and repair of bank's assets er expenses al operating expenses		18	 0,000 - 3,218 -
	Business expansion cost Conveyance Newspapers	- 149,701 3,600	72,755 3,970	Op	erating profit		97	0,610 -
	Security expenses Miscellaneous expenses	257,503 3,003,623 6,842,932	451,674 880,204 2,939,486	-	HIGH	ILIGHTS	-	Annexure-L
			Annexure-J(1)	SI.			As at	As at
_	Balance Sheet of Off-Shore Banking Unit As	2019	2018	no	Particulars	I	31 December 2019	31 December 2018
Cash Cash	PERTY AND ASSETS in hand (including foreign currencies)	USD Taka	Taka -	1 2 3	Paid-up capital Total capital Capital surplus/(deficit)	Taka Taka Taka	37,135.80	
(Inclu Balar	Ince with Bangladesh Bank and its agent bank(s) Iding foreign currencies) Ince with other banks and financial institutions noladesh [8]		-	4 5	Capital surplus/dencit) Total assets Total deposits Total loans and advances/investments	Taka Taka	354,688.99 246,703.67	324,780.29 205,170.20
Outs	de Bangladesh 1 17	,301,150 704,767,635 ,783,944 1,509,856,847 5,085,094 2,214,624,482	350,860,895	6 7 8	Total contingent liabilities and commitments Credit deposit ratio **	Taka Taka %		135,748.09
Inves	tments in shares & securities		-	9	Percentage of classified loans/investments agains total loans and advances/investments Amount of classified loans/investments during the	period Taka		
Loan				11 12 13	Provisions kept against classified loans/investmen Provision surplus/(deficit) against classified loans/ Cost of fund	investments Taka %	0.00 5.41%	0.00 5.35%
Fixed	assets including premises, furniture and fixtures	337,254 33,726,833 341,492 26,135,742,668 - ,710,333 230,107,291		14 15 16	Interest earning assets Non-interest earning assets Return on investment (ROI)	Taka Taka %	290,209.01 64,479.98 6.46%	273,005.67 51,774.62 7.51%
Non-I Total	assets <u>336</u>	3636,919 28,580,474,441		10 17 18 19	Return on assets (ROA) Liquidity coverage ratio (LCR) Net stable funding ratio (NSFR)	% % %	0.73% 0.73% 142.60% 107.42%	0.68% 115.33% 107.35%
Liabi		,582,175 21,104,626,679	35,067,974,339	20 21 22	Net stable funding ratio (NSPK) Net asset value per share * Profit after tax and provision Income from investment	70 Taka Taka Taka	25.01 2,471.64	25.24 2,017.93
Other	liabilities 4 86	,054,010 174,385,475 ,000,734 7,301,462,287 ,636 919 28 580 474 441	4,452,439,406	23 24	Earnings per share * Net income per share *	Taka Taka	2.43 2.43	1.99 1.99
Capit	liabilities 336 al/shareholders' equity up capital	<u>,636,919</u> <u>28,580,474,441</u>	39,622,515,282		Price earning ratio	r share for the compara		
Statu Share Other	ory reserve premium reserve	- - - -			re of 2018, credited in 2019. s per Bangladesh Bank Reporting			
Surpl	us in profit and loss account		<u>-</u> <u>39,622,515,282</u>					
OFF-	BALANCE SHEET ITEMS							
Accep Letter	s of guarantee	,629,620 1,326,954,752 	-					
Bills f Other	or collection 14 contingent liabilities 143 177	,744,827 1,251,835,817	1,390,706,953 3,090,178,860					
	commitments	<u>,162,011</u> <u>15,041,054,732</u>						

Pr	rofit and Loss Account of Off-Shore Banking Unit			
	<u>Note</u>	<u>USD</u>	019 <u>Taka</u>	<u>2018</u> <u>Taka</u>
	est income 5	24,588,298	2,087,546,496	1,628,711,8
	est paid on borrowings nterest income	(22,398,288) 2,190,010	(1,901,614,621) 185,931,875	(1,411,772,50 216,939,3
Com	mission and exchange 6	792,796	67,308,362	67,564,6
Othe	r operating income	2,210	187,602 253,427,839	41,7 284,545,7
	operating income	2,985,016	253,427,639	204,545,7
	, taxes, insurance, electricity, etc.	-	-	1,491,0
Othe	r operating expenses	135,844 135,844	11,533,156 11,533,156	14,138,0 15,629,0
Net o	operating expenses	2,849,172	241,894,683	268,916,7
	sion for loans and advances/investments	1,253,379	106,411,861	(152,815,83
	sion for off-balance sheet exposures sion for diminution in value of investments	(527,616)	(44,794,639)	(16,827,35
	r provision	-		
	provision	725,762	61,617,222	(169,643,19
	profit before taxes	3,574,934	303,511,905	99,273,5
	-			
	Notes to the Balance Sheet and Profit and Loss for the year ended 31 De			king Unit
	for the year crited of De		2019	2018
		USD	Taka	Taka
1	Balance with other banks and financial institutions			
	In Bangladesh	8,301,150	704,767,635	2,044,925,2
	Outside Bangladesh	17,783,944	1,509,856,847	350,860,8
		26,085,094	2,214,624,482	2,395,786,1
	OBU maintain its own account relating Offshore Banking busi	iness separatel	y in Mashreq Bank	, New York, US
2	Loans and advances			
2				
	Loans, cash credits, overdrafts, etc.	000 040 700	00 444 007 050	
	Short term loan	236,918,700	20,114,397,650	29,142,081,8
	Term loan Over draft loan	64,724,755 5,800,783	5,495,131,685 492,486,500	7,011,100,9 576,366,1
		307,444,238	26,102,015,835	36,729,548,8
				47.070.0
	Bills purchased and discounted	397,254 307,841,492	33,726,833 26,135,742,668	47,379,8 36,776,928,7
3	Borrowings from other banks, financial institutions and a	agents		
	In Bangladesh Outside Rangladesh	53,300,000 195,282,175	4,525,170,000	7,693,630,0
	Outside Bangladesh	248,582,175	16,579,456,679 21,104,626,679	27,374,344,3 35,067,974,3
4	Other liabilities			
	Payable to main operation	78,429,810	6,658,690,887	3,714,825,2
	Provision for loans and advances	3,078,415	261,357,427	367,769,2
	Interest payable	2,721,894	231,088,767	306,960,5
	Provision for off balance sheet exposure	1,059,525	89,953,665	45,159,0
	Others	701,313	59,541,466	16,551,7
	Government levy and vat payable Interest suspense account	9,777	830,075	1,173,4
		86,000,734	7,301,462,287	4,452,439,4
5	Interest income			
	Loan and advances	22,819,498	1,937,375,341	1,500,360,8
	Bills purchased and discounted Interest on balance with other banks and financial institutions	24,795 1,744,005	2,105,113 148,066,042	2,101,2 126,249,8
	Interest on balance with other banks and infancial institutions	24,588,298	2,087,546,496	1,628,711,8
		,,	,,	
6	Commission, exchange and brokerage			
	Commission income	792,796	67,308,362	67,564,6
	Exchange gain	792,796	67,308,362	67,564,6
The -	To whom it may co is to certify that as detailed in the Annexure K, The City Bank L		o ovotodi t	ationa cr

Kahman Kahman Hug
Rahman Rahman Huq
Chartered Accountants

nission, exchange and brokerage	1,153,828	-
operating income	-	-
operating income	1,153,828	-
es and allowances	123,218	-
taxes, insurance, electricity etc.	-	-
expenses	-	-
ge, stamp, telecommunication etc.	-	-
nery, printing, advertisement etc.	-	-
eciation and repair of bank's assets	-	-
expenses	60,000	-
operating expenses	183,218	-
ating profit	970,610	-

HIGHLIGHTS Figures in million unless specified

SI. no.	Particulars	As at 31 December 2019	As at 31 December 2018	
1	Paid-up capital	Taka	10.163.87	9.679.87
2	Total capital	Taka	37,135.80	
3	Capital surplus/(deficit)	Taka	6.520.21	
4	Total assets	Taka	354.688.99	
5	Total deposits	Taka	246.703.67	
6	Total loans and advances/investments	Taka	246,943.65	
7	Total contingent liabilities and commitments	Taka	118.329.36	
8	Credit deposit ratio **	%	79.08%	82.48%
9	Percentage of classified loans/investments against	İ	i i	
	total loans and advances/investments	%	5.77%	5.33%
10	Amount of classified loans/investments during the period	Taka	14,244.17	12,325.5
11	Provisions kept against classified loans/investments	Taka	5,829.68	4,487.9
12	Provision surplus/(deficit) against classified loans/investments	Taka	0.00	0.0
13	Cost of fund	%	5.41%	5.35%
14	Interest earning assets	Taka	290,209.01	273,005.6
15	Non-interest earning assets	Taka	64,479.98	51,774.6
16	Return on investment (ROI)	%	6.46%	7.51%
17	Return on assets (ROA)	%	0.73%	0.68%
18	Liquidity coverage ratio (LCR)	%	142.60%	115.33%
19	Net stable funding ratio (NSFR)	%	107.42%	107.35%
20	Net asset value per share *	Taka	25.01	25.2
21	Profit after tax and provision	Taka	2,471.64	2,017.9
22	Income from investment	Taka	2,086.16	1,842.3
23	Earnings per share *	Taka	2.43	1.9
24	Net income per share *	Taka	2.43	1.9
25	Price earning ratio	Times	8.68	15.2