

The City Bank Limited Half yearly Financial Statements as on 30 June 2020 (Unaudited)

	/ making sense of money	Hair yeariy Financiai Sta	tements as on 30 June 2020	J (Unaud	aitea)				
Consolidated Balance Sheet as at 30 June 20	20	Consolidated Cash Flow Stater	ment for the Half Year ended 30 June 2020		Statemer	t of Changes i	n Equity fo	r the Half	f Year ende
PROPERTY AND ASSETS	30-Jun-20 31-Dec-19 <u>Taka</u> <u>Taka</u>	Cash flows from operating activities	30-Jun-20 30- <u>.</u> <u>Taka</u> <u>1</u>	Jun-19 Faka Pa	articulars	Paid-up capital	Statutory reserve	Share premiun	m General g
Cash In hand (including foreign currencies) Balance with Banqladesh Bank and its agent bank (s)	6,148,542,255 6,136,396,417	Interest receipts/investment income receipts in cash Interest payments/profit paid on deposits	12,235,948,407	01,179,139 95,965,975) _{Ra}	alance as at 1 January 2020	Taka 10.163.866.61	<u>Taka</u> 0 8,659,477,813	Taka	<u>Taka</u> 97 11,394,928
(including foreign currencies)	20,288,488,830 19,776,258,104 26,437,031,084 25,912,654,521	Dividend receipts Fees and commission receipts in cash Recoveries of loans previously written off	1 216.464.92811 3	39,927,029 55,181,585 71,776,015	urplus/(deficit) on account of revaluation of investme ividend (Bonus Share)	nts	- 0,039,477,613	1,304,308,79	
Balance with other banks and financial institutions In Bangladesh	14,740,179,728 19,084,846,966	Cash payments to employees Cash payments to suppliers Income taxes paid	(2,882,285,911) (2,64 (65,077,818) (8 (1,477,107,666) (1,44	18,124,127) Ne 180,511,308) Ne 166,849,292) Ap	ividend (Cash) et profit for the period ppropriation made during the period			 	
Outside Bangladesh Money at call and short notice	4,097,524,075 4,360,632,299 18,837,703,803 23,445,479,265 89,379,167 89,379,167	Receipts from other operating activities Payments for other operating activities Cash generated from operating activities before c	2,515,101,850 1,9 (2,371,471,060) (2,19	61,885,144 Ba	alance as at 30 June 2020 alance as at 30 June 2019				7 11,394,928 7 11,394,928 1,
Investments Government	36,655,397,700 36,085,210,195	in operating assets and liabilities Increase / (decrease) in operating assets and liabil	(318,554,202) 1,84	7,958,917	Casi	n Flow Statem	ent for the	Half Year	ended 30
Others Loans and advances / Investments	7,215,153,651 7,563,438,277 43,870,551,351 43,648,648,472	Loans and advances to customers Other assets Deposits from other banks / borrowings	(45,441,941,253) (26,96 (1,799,073,913) (2,05	(0,708,352) (5,777,332) (20,712,510	.) Cash flows from operating act	ivities			
Loans, cash credits, overdrafts, etc./ general investments Bills purchased and discounted	291,829,845,232 245,024,807,640 1,389,830,274 2,752,926,612	Deposits from customers Other liabilities	12,915,244,987 20,6 2,390,433,742 3	22,482,393 69,883,183	Interest receipts/investment inc Interest payments/profit paid or Dividend receipts	ome receipts in n deposits	cash		
Fixed assets including premises, furniture and fixtures	293,219,675,505 247,777,734,252 5,865,889,039 6,299,251,389	Net cash from operating activities B) Cash flows from investing activities	(3,390,012,687) (7,803 (3,708,566,889) (5,953	3,407,598) 5,448,681)	Fees and commission receipts in Recoveries of loans previously v Cash payments to employees	ritten off			
Other assets Non - banking assets Total assets	12,044,517,409 8,627,907,980 1,083,841,941 1,152,338,991 401,448,589,299 356,953,394,037	Proceeds from sale of securities Purchase / sale of property, plant and equipment Investment in subsidiaries	[(166,008,413)] [(34	00,647,879) 14,204,885) 4,211,633)	Cash payments to suppliers Income taxes paid				
LIABILITIES AND CAPITAL		Net cash used in investing activities C) Cash flows from financing activities	(2,273,563,657) (3,849	9,064,397)	Receipts from other operating a Payments for other operating a Cash generated from operating	tivities g activities bei	fore change	es	
Liabilities Tier-Il Subordinated Bond Personing from other banks financial institutions and agents	9,200,000,000 9,200,000,000	Issuance of tier-II subordinated bond Net Cash from financing activities	4	00,000,000 0,000,000	in operating assets and liabili Increase / (decrease) in operat	ing assets and	liabilities		
Borrowings from other banks, financial institutions and agents Deposits and other accounts Current deposits and other accounts	58,391,870,531 45,147,496,824 43,817,878,517 40,869,697,059	D) Net increase / (decrease) in cash and cash equivalents E) Effects of exchange rate changes on cash and cash ec	(5,982,130,546) (9,40	04,513,078) 64,466,974	Loans and advances to custome Other assets Deposits from other banks / bor				
Bills payable Savings bank deposits	3,957,196,159 1,884,096,479 50,593,834,301 46,367,253,617	Closing cash and cash equivalents Closing cash and cash equivalents	65,784,885,715 57,3	59,976,956 9,930,852	Deposits from customers Other liabilities				
Fixed deposits Bearer certificate of deposit	176,287,991,124 157,319,657,916 - - - - -	Cash and cash equivalents at end of the period Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)		93,990,786 47,347,172 B ;	Net cash from operating activ Cash flows from investing acti				
Other liabilities	34,139,413,833 31,625,852,069	(including foreign currencies) Balance with other banks and financial institutions		43,605,425	Proceeds from sale of securities Purchase / sale of property, plar Investment in subsidiaries		nt		
Total liabilities Capital / Shareholders' equity	376,388,184,464 332,414,053,964	Money at call and short notice Government securities	89,379,167 14,969,860,798 6,5 60,333,974,852 48,61	89,379,167 45,608,303 9,930,852 C	Net cash used in investing act Cash flows from financing act	vities			
Paid up capital Statutory reserve Share premium	10,163,866,610 10,163,866,610 8,659,477,813 8,659,477,813 1,504,388,797 1,504,388,797	Balance Sh	eet as at 30 June 2020	nos 10	Issuance of tier-II subordinated Net Cash from financing activ	oond ties			
Dividend equalization reserve Other reserve	530,786,631 530,786,631 159,453,385 701,793,785	PROPERTY AND ASSETS Cash In head (including foreign surranging)	<u>Taka</u> <u>Ta</u>	E)) Opening cash and cash equivale	s on cash and ca	alents (A+ E ash equivale	+ C) nt	
Surplus in profit and loss account / Retained earnings Shareholders' equity of The City Bank Limited Minority Interest	4,042,320,610 2,978,918,631 25,060,293,846 24,539,232,267 110,989 107,806	In hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		76,258,104	 i) Closing cash and cash equival 	ents (D+E+F)			
Total equity Total liabilities and Shareholders' equity	25,060,404,835 24,539,340,073 401,448,589,299 356,953,394,037	Balance with other banks and financial institutions In Bangladesh Outside Bangladesh	14.687.976.600 18.7	6,831,013 31,082,702	Cash and cash equivalents at en Cash in hand (including foreign Balance with Bangladesh Bank a (including foreign currencies)				
OFF- BALANCE SHEET ITEMS Contingent liabilities		Money at call and short notice	4,052,417,796 4,30 18,740,394,396 23,03	05,212,819 6,295,521 9,379,167	Balance with other banks and fi Money at call and short notice Government securities	nancial institutio	ons		
Acceptances and endorsements Letters of guarantee	52,667,279,015 51,796,238,358 12,891,371,668 11,763,748,842	Investments Government Others	36,439,757,641 36,01 3,250,908,007 3,33 39,690,665,648 39,45	35,210,195 66,294,433 1,504,628	Notes to the Fi	nancial Statem	nents as at	and for th	ne Half Year
Irrevocable letters of credit Bills for collection	28,073,095,594 29,545,447,726 7,528,442,868 7,915,163,524 11,817,912,388 12,152,921,351	Loans and advances / Investments Loans, cash credits, overdrafts, etc./ general investments	291,050,782,967 244,20	04,761,679	General				
Other contingent liabilities Total	11,817,912,388 12,152,921,351 112,978,101,533 113,173,519,801	Bills purchased and discounted Fixed assets including premises, furniture and fixtures	292,420,160,493 246,94 5.244.106.154 5.6	38,889,044 3,650,723 75,246,085	Reporting period Reporting period of these finance		of the Group	and the B	ank is 01 Jar
Other commitments Documentary credits and short term trade -related transactions		Other assets Non - banking assets Total assets	14,981,473,854 12,4: 1,083,841,941 1,1: 398,685,627,797 354,68	33,741,210 52,338,991 8,987,338	Review of the Financial Staten These financial statements were	reviewed by the			
Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments	14,054,349,597 5,224,685,808 - - -	LIABILITIES AND CAPITAL Liabilities			26 July 2020 and was subsequer Additional Disclosure in comp				-
Other commitments Total	14,054,349,597 5,224,685,808	Tier-II Subordinated Bond Borrowings from other banks, financial institutions an Deposits and other accounts	d agents 57,432,449,334 44,16	0,000,000 8,290,655	Significant deviation between to	vo quarterly per	riods and re	son there	of:
Total Off-Balance Sheet items including contingent liabilities	127,032,451,130 118,398,205,609	Current deposits and other accounts Bills payable Savings bank deposits	3,957,196,159 1,8i 50,593,834,301 46,3i	90,426,287 84,096,479 57,253,617		Consolidated 0-June- 30-June			
_ Market	Chief Financial Officer	Fixed deposits Bearer certificate of deposit	-	51,889,059 - 3,665,442	Investment income	2020 2019 196.96 113.4	8 83.48	securities	interest on go holdings ar
	CALS	Other liabilities Total liabilities	31,058,938,429 29,20 372,614,276,936 329,27	1,394,866 3,350,963	Provision for loans and advances /investments (expense)	76.14 72.4	7 3.67	Bank book	ent securities of ked excess pro nary measure
Managh Director (Acting) Director	Chairman	Capital / Shareholders' equity Paid up capital Statutory reserve	10,163,866,610 10,10 8,659,477,813 8,6	53,866,610 59,477,813	Provision for diminution in value of investments (expense)	8.12 0.4	1 7.70	More prov	visión against quity shares de ne main reaso
Consolidated Profit and Loss Account for the Half Year end	ed 30 June 2020 (Amount in	Share premium Dividend equalization reserve Other reserve	530,786,631 5 683,022,659 9	04,388,797 30,786,631 30,897,743	Current tax provision (expense)	97.39 145.0	0 (47.62)	income. N	Nevertheless, I Year played a v
Year-to-Date	Current Quarter	Surplus in profit and loss account / Retained earnings Shareholders' equity of The City Bank Limited Total liabilities and Shareholders' equity	4,529,808,350 3,63 26,071,350,860 25,41	26,218,781 5,636,375 8,987,338	.a Consolidated Earnings p	er share (EPS)			
2020 2019 Interest income / profit on investments 12,484,019,025 12,840,544	2020 2019 ,344 5,497,103,630 6,751,332,526	OFF- BALANCE SHEET ITEMS Contingent liabilities			(i) Net profit after tax - Tak Weighted average num Consolidated earnings pe	ber of shares	::\ *		
Interest / profit paid on deposits and borrowings, etc. (8,402,228,992) (7,585,340, Net interest / net profit on investments 4,081,790,033 5,255,203,	628) (4,109,684,555) (4,014,834,026) 715 1,387,419,075 2,736,498,500	Acceptances and endorsements Letters of guarantee Irrevocable letters of credit	12,891,371,668 11,70	96,238,358 53,748,842 45,447,726	.a.1 Earnings per share (EPS)				
Investment income	,988 951,170,221 814,375,688	Bills for collection Other contingent liabilities for ECA financing Total	7,482,809,780 7,8 11,817,912,388 12,1 112,932,468,445 113,10	46,319,339 52,921,351 4.675.616	(i) Net profit after tax - Tak (ii) Weighted average nun Earnings per share - Taka	ber of shares			
Other operating income 896,389,425 1,175,609 Total operating income (A) 8,698,836,693 9,276,664,		Other commitments Documentary credits and short term trade -related transa	ctions -		Earnings per snare - Taka (Earnings per share (EPS) for operating income, which	or the reporting			
Salaries and allowances 2,873,007,343 2,639,545 Rent, taxes, insurance, electricity, etc. 261,485,359 588,929	,592 94,249,835 293,564,277	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilit Undrawn formal standby facilities , credit lines and other o	ies 14,054,349,597 5,23	24,685,808	*In computation of EPS for Consolidated Net operate	r previous year,	distributed	5.0% stock	
Legal expenses 18,939,344 24,378 Postage, stamp, telecommunication, etc. 39,446,664 53,759 Estimate advertisement etc. 107,400,478 131,166	,209 15,463,581 29,512,868	Other commitments Total Total Off-Balance Sheet items including contingent lia	-	4,685,808 9,361,424	(i) Net operating cash flow (ii) Number of shares		ei silale (i	OCI F3)	
Stationery, printing, advertisements, etc. 107,499,428 131,166 Chief Executive's salary and fees 9,278,568 8,579 Directors' fees 1,857,239 2,125	,108 4,072,262 4,804,174	a 0			Net operating cash flow p Net operating cash flow			City Bank	Limited
Auditors' fees 951,420 967 Depreciation and repair of Bank's assets 977,911,569 520,935	,905 465,583 506,213 ,081 519,145,866 270,236,690	Company Secretary	Chief Finance	//	(i) Net operating cash flov (ii) Number of shares	· - Taka		, Junk	
Other expenses 1,350,063,874 1,208,582 Total operating expenses (B) 5,640,440,809 5,178,968, Profit / (loss) before provision (C=A-B) 3,058,395,883 4,097,695	649 2,589,029,969 2,684,023,829	Managing Director (Acting)	— Utos — Chairn Chairn	nan	Net operating cash flow p Net operating cash flow p	er share (NOCFF	S) improve		ious year as N
Provision for loans and advances / investments (761,378,133) (724,692, Provision for Off-Balance Sheet exposures (84,457,227) (13,653,	415) (428,873,053) (238,053,968) 559) 69,020,388 90,206,850	<u></u>	or the Half Year ended 30 June 2020		disbursement and depos *In computation of NOCF	t/borrowing acc PS for previous	quisition de year, distrib	reased. uted 5.0%	stock divide
Provision for diminution in value of investments (81,182,620) (4,143, Total provision (D) (927,017,980) (742,489,0)	124) (39,395,114) (1,245,108) 098) (399,247,780) (149,092,225)		Year-to-Date Current Quart	<u>int in Taka)</u> er 2019	Profit before provision		from opera	ting activi	ties
Total profit / (loss) before taxes (C+D) 2,131,377,903 3,355,206, Provision for taxation (1,063,251,233) (1,509,560, Current Tax (973,876,265) (1,450,030,	681) (265,435,739) (684,811,925)	Interest income / profit on investments Interest / profit paid on deposits and borrowings, etc.	[12.435.944.125] [12.794.529.560] [5.478.081.964] [6.7	2019 16,929,150 0.569.911)	Adjustment for non cash Depreciation and Amortiz	ation			
Deferred Tax (89,374,968) (59,530, Net profit after taxation 1,068,126,670 1,845,646,	192) (44,395,549) (29,713,832) 020 308,265,181 1,080,557,585	Net interest / profit paid on deposits and porrowings, etc. Net interest / net profit on investments Investment income Commission, exchange and brokerage	4,053,402,015 5,220,733,558 1,380,821,814 2,70 1,749,619,942 903,754,585 930,242,253 39	6,359,238 94,102,196	Adjustment with non-op Gain on sale of shares and Profit from sale of fixed as	debentures	ies		
Transferred to Minority Interest (3,183) (2, 1,068,123,487 1,845,643,	716) (1,174) 376	Other operating income Total operating income (A)	896.340.607 1.174.159.860 282.451.545 6	38,661,798 45,386,950 4,510,182	Changes in operating A	tivities			
Appropriations -	- - -	Salaries and allowances Rent, taxes, insurance, electricity, etc. Legal expenses	237,417,150 539,053,444 82,494,673 2	15,109,022 70,768,640 11,125,338	Changes in loans & advan Changes in deposit and o Changes in investment	ces			
- 627,464,	469 - 354,446,316 1.82 0.30 1.06	Legal expenses Postage, stamp, telecommunication, etc. Stationery, printing, advertisements, etc. Chief Executive's salary and fees	35,910,531 50,574,316 13,689,720 100,077,009 118,923,974 36,822,625	28,007,180 59,770,886 4,804,174	Changes in borrowings Changes in other assets Changes in other liabilitie	5			
mal -	(D)1. D	Directors' fees Auditors' fees	520,000 867,000 272,000 885,000 885,000 442,500	256,000 442,500	Payment of Income Tax				
Company Secretary	Chief Financial Officer	Depreciation and repair of Bank's assets Other expenses Total operating expenses (B) Profit / (Loss) before provision (C-A-B)	1,337,551,811 1,186,691,356 532,517,187 65 5,462,419,835 4,972,732,618 2,502,350,098 2,57	51,465,161 26,169,037 7,917,937 6,592,246	Nét cash flows from ope .d Consolidated Net Assets	-			
Managhing Director (Acting)	Chairman	Profit / (loss) before provision (C=A-B) Provision for loans and advances / investments Provision for Off-Balance Sheet exposures Total provision (D)	2,698,492,467 3,852,770,991 825,418,152 1,90 (729,541,289) (701,795,086) (410,512,498) (22 (84,457,227) (13,653,559) (69,020,388) (813,998,516) (715,448,645) (341,492,110) (134,645)	6,592,246 4,567,518) 90,206,850 1,360,668)	(i) Shareholders' equity (ii) Number of shares	-	•		
Consolidated Statement of Changes in Equity for the Half Year		Total provision (D) Total profit / (loss) before taxes (C+D) Provision for taxation Current Tax	1,884,493,951 3,137,322,346 483,926,042 1,77 (980,904,381) (1,435,743,820) (237,545,509) (67	2,231,578 1,779,740)	Net Assets Value per Share d.1 Net Assets Value per Share		City Bank L	imited	
Particulars Paid-up Statutory Share General Revaluation capital reserve premium Reserves gain/(loss) on investment	Dividend Retained Minority Total Equalization earnings Interest Reserve	Current Tax Deferred Tax Net profit after taxation	(890,904,381) (1,375,743,820) (192,545,509) (64 (90,000,000) (60,000,000) (45,000,000) (3 903,589,570 1,701,578,525 246,380,533 1,10	1,779,740) 0,000,000) 0,451,838	(i) Shareholders' equity (ii) Number of shares *				
Taka Taka <th< td=""><td><u>Taka</u> <u>Taka</u> <u>Taka</u> <u>Taka</u> 530,786,631 2,978,918,631 107,806 24,539,340,073</td><td>Appropriations Statutory reserve</td><td>- 627,464,469 - 3:</td><td>54,446,316</td><td>Net Assets Value per Share *In computation of NAV f</td><td></td><td>, distributed</td><td>5.0% stoc</td><td>:k dividend fo</td></th<>	<u>Taka</u> <u>Taka</u> <u>Taka</u> <u>Taka</u> 530,786,631 2,978,918,631 107,806 24,539,340,073	Appropriations Statutory reserve	- 627,464,469 - 3:	54,446,316	Net Assets Value per Share *In computation of NAV f		, distributed	5.0% stoc	:k dividend fo
Surplus/(deficit) on account of revaluation of investments (527,011,299)	(527,011,299)	Proposed dividend (stock) Earnings per share (EPS)	- 627,464,469 - 35 0.89 1.67 0.24	4,446,316 4 1.08	-		2006 11 -	ا خطیامه	no ite
Currency translation difference	- (4,721,508) - (4,721,508) - 1,068,123,487 - 1,068,123,487 - 3,183 3,183	and D	Chief Financ		As per the BRPD circular n Bangladesh Limited (CRAI	B) based on the	financial sta	tements d	
Dividend (Cash)		Company Secretary	Chief Finance	ial Officer	Particulars Date o	f Rating		term \2	

Statement of	Changes in	Equity fo	r the Half	Year end	led 30 Jur	ie 2020		
Particulars	Paid-up capital	Statutory reserve	Share premium	General Reserves	Revaluation gain/(loss) on investment	Dividend Equalization Reserve	Retained earnings	Total
	<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 2020	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
Surplus/(deficit) on account of revaluation of investments					(247,875,085)			(247,875,085)
Dividend (Bonus Share) Dividend (Cash)								
Net profit for the period							903,589,570	903,589,570
Appropriation made during the period	-	-	-				-	-
Balance as at 30 June 2020	10,163,866,610							26,071,350,860
Balance as at 30 June 2019	9.679.872.970	8.629.023.581	1.504.388.797	11.394.928	1,448,734,130	530.786.631	3,956,970,800	25.761.171.837
Cash Flow Statement for the Half Year ended 30 June 2020								
30-Jun-20 30-Jun-19 Taka Taka								

ash flows from operating activities	30-Jun-20 <u>Taka</u>	30-Jun-19 <u>Taka</u>
terest receipts/investment income receipts in cash terest payments/profit paid on deposits ividend receipts sees and commission receipts in cash ecoveries of loans previously written off ash payments to employees ash payments to employees ash payments to suppliers come taxes paid eceipts from other operating activities syments for other operating activities ash generated from operating activities before changes coperating assets and liabilities	12,187,873,507 (9,766,671,194) 8,051,276 965,675,384 59,507,001 (2,787,441,612) (33,849,277) (1,407,585,598) 2,519,137,396 (2,319,765,342) (595,066,359)	12,755,164,355 (7,984,421,349) 139,061,788 862,388,632 71,776,015 (2,548,000,659) (79,501,780) (1,374,024,633) 1,938,852,657 (2,098,870,343)
ncrease / (decrease) in operating assets and liabilities oans and advances to customers ther assets	(45,476,509,770) (860,139,399)	(26,668,733,874) (2,111,293,039)

Other assets Deposits from other banks / borrowings Deposits from customers Other liabilities Net cash from operating activities	(860,139,399) 28,565,108,721 12,918,273,689 1,780,522,568 (3,072,744,191) (3,667,810,551)	(2,111,293,039) 115,969,425 20,508,341,131 (195,824,975) (8,351,541,332) (6,669,116,649)
Cash flows from investing activities Proceeds from sale of securities Purchase / sale of property, plant and equipment Investment in subsidiaries Net cash used in investing activities	(1,830,348,069) (132,353,693) - (1,962,701,762)	(3,568,816,933) (296,494,457) (14,211,633) (3,879,523,023)

))	Net increase / (decrease) in cash and cash equivalents (A+ B + C) Effects of exchange rate changes on cash and cash equivalent Opening cash and cash equivalents Closing cash and cash equivalents (D+E+F)	
	Cash and cash equivalents at end of the period Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) Balance with other banks and financial institutions Money at call and short notice	

_	400,000,000
(5,630,512,313)	(10,148,639,672)
495,874,354	664,466,974
65,369,878,463	56,109,163,643
60,235,240,504	46,624,990,945
6.147.117.314	6.186.080.098
20,288,488,830	14,247,347,172
,,,	,= ,= , =
18,740,394,396	19,556,576,205
89,379,167	89,379,167
14.969.860.798	6.545,608,303
60,235,240,504	46,624,990,945
,2/2/2/3/3/3/3/3/3/3/3/3/3/3/3/3/3/3/3/	

25,075,733,936 24,539,340,073 1,016,386,661 1,016,386,661 24.67 24.14

- 400,000,000 - 400,000,000

d of City Bank in its 83rd no. meeting held on ting held on the same date.

2018:

Amount in Crore								
Consolidated		Increase/						
Period			(Decrease)	Reasons				
	2020	2019						
				Increased interest on government securities for growth in government				
Investment income	196.96	113.48	83.48	securities holdings and more earnings against gains on from				
				government securities contributed for higher investment income.				
Provision for loans and advances	76.14	72.47	3.67	Bank booked excess provision expenses under loans and advances as				
/investments (expense)		/2.4/		precautionary measured considering the pandemic situation.				
Provision for diminution in value	8.12	0.41	7.70	More provision against investment had to account for as the market				
of investments (expense)	8.12	0.41	7.70	price of equity shares decreased significantly.				
-				One of the main reasons for less tax expenses was lower operating				
Current tax provision (expense)	97.39	145.00	(47.62)	income. Nevertheless, Higher gain from government securities from				
	1	I	1					

1 51152	2020	2019	(,				
Investment income	196.96	113.48	83.48	Increased interest on government securities for growth in govern 8 securities holdings and more earnings against gains on government securities contributed for higher investment income			
Provision for loans and advances /investments (expense)	/6.14	72.47	3.67	Bank booked excess provision expenses under loans and advances as precautionary measured considering the pandemic situation.			
Provision for diminution in value of investments (expense)	8.12	0.41	7.70	More provision against investment had to account for as the marking price of equity shares decreased significantly.			
Current tax provision (expense)	97.39	145.00		One of the main reasons for less tax expenses was lower operatin income. Nevertheless, Higher gain from government securities fror previous year played a vital role for decrease in tax expenses.			
Consolidated Farnings	ner shar	30-June-2019 Taka Taka					

	3.1.						
	(i) Net profit after tax - Taka Weighted average number of shares Consolidated earnings per share - Taka (i/ii) *	1,068,126,670 1,016,386,661 1.05	1,845,646,020 1,016,386,661 1.82				
3.a.1	Earnings per share (EPS) - The City Bank Limited						
	(i) Net profit after tax - Taka (ii) Weighted average number of shares Earnings per share - Taka (/ii) *	903,589,570 1,016,386,661 0.89	1,701,578,525 1,016,386,661 1.67				
	Earnings per share (EPS) for the reporting period was lower than the same period of previous year due to decease in operating income, which ultimately contribute to increase profit after tax.						

Net operating cash flow per share - Taka (i/ii) *		
(ii) Number of shares 1,016,386,661 1,0	6,386,661 (5.86)	

vidend for 2018 was duly considered.

d	Consolidated Net Assets Value per Share (NAV)		
	Payment of Income Tax Net cash flows from operating activities	(1,407,585,598) (3,667,810,551)	(1,374,024,633) (6,669,116,649)
	Changes in operating Activities Changes in loans & advances Changes in deposit and other accounts Changes in investment Changes in borrowings Changes in other assets Changes in other liabilities	(45,476,509,770) 28,219,223,730 (239,161,020) 13,264,158,679 (860,139,399) (138,936,858) (5,231,364,637)	(26,668,733,874) 26,008,870,597 (406,857,554) (5,384,560,041) (2,111,293,039) (836,564,663) (9,399,138,574)
	Adjustment with non-operating activities Gain on sale of shares and debentures Profit from sale of fixed assets	1,914,598 - - 1,914,598	4,240,731 675,000 4,915,731
	Profit before provision Adjustment for non cash items Depreciation and Amortization	2,698,492,467 270,732,620	3,852,770,991 246,359,837

nd for 2018 was duly considered.

edit rating by Credit Rating Agency of December 2019.

Short term
ST-2
Strong capacity for timely repayment AA2
Very strong capacity & very
high quality