

The City Bank Limited Financial Statements for the Half Year ended 30 June 2016 (Unaudited)

	_				_					,			
		Cons	solidated	d Balance	Sheet	as at 30) June 20)16					
				(Un	audited)	<u>Note</u>	30-Ji	un-16	31-	Dec-15			
Cash	ERTY AND AS		cies)					1 ka 2,555,252	:	<u>Taka</u> 98,982,425			
(includ	ce with Banglad ding foreign cur	rencies)	-					9,495,841 2,051,093		38,634,907 37,617,332			
In Bar	ce with other b ngladesh de Bangladesh	anks and fi	nancial in	stitutions			7,543	3,027,782 1,206,735	15,5	02,528,823			
Invest	y at call and sh ments	ort notice					9:	4,234,517 3,379,167		15,975,258 95,379,167			
Gover Others	rnment s						5,693	2,858,769 3,414,802 6,273,571	6,3	91,517,972 25,444,956 16,962,928			
Loans	and advances s, cash credits, ourchased and c	overdrafts, e		l investmen	ts		7,49	2,967,224 4,374,152	4,8	56,604,652 58,067,512			
	assets includi	ng premise:	s, furniture	and fixtur	es	1.00	8,226	7,341,376 5,321,245 6,744,653	8,1	14,672,164 72,221,437 59,716,534			
Non - Total a	banking asset assets	S						1,863,661 3,209,282		92,824,667 05,369,487			
Liabili	LITIES AND CA ties Sub-ordinate I						3.000	0,000,000	3.0	00,000,000			
Borrov Depos	wings from oth sits and other a nt deposits and	er banks, fir accounts	titutions ar	d agents	2.00	31,728	3,362,322	22,0	79,989,593				
Savings bank deposits 31,028,827,273 31,213,3 Fixed deposits 98,513,523,643 89,798,0								76,445,056 13,313,434					
	er certificate of c	leposit						9,800,544		05,499,308			
									36,243,153 21,732,054				
Paidup Statuto	o capital ory reserve	is equity					5,540	7,980,310	5,0	57,980,310 02,816,644			
Other i Surplu	premium reserve s in profit andlo						5,987 3,652	0,857,013 7,795,583 2,376,998	7,9 2,1	60,857,013 199,742,013 59,706,674			
Minorit Totale				nited			24,599	9,306,697 95,074 9,401,771	24,5	81,102,654 2,534,779 83,637,433			
	iabilities and S BALANCE SHE		s' equity				235,90	3,209,282	214,2	05,369,487			
Contin Accept	ngent liabilities tances and end s of guarantee	3						5,794,924 1,408,152		90,254,052			
Irrevoo Bills fo	cable letters of our collection contingent liabil						19,174	4,168,376 2,241,306	13,8	17,709,300 54,384,996			
Total	ŭ	ilico					57,043	3,612,758	48,0	80,831,259			
Docum Forwar	commitments nentary credits and assets purch	ased and for	rward depo	sits placed			14,016	- 6,175,750	2,0	45,042,200			
Undraw	wn note issuand vn formal standb commitments							-		-			
Total Total (Off-Balance Sh	eet items ir	ncluding c	ontingent I	iabilities			6,175,750 9,788,508		45,042,200 25,873,459			
Ý.	Defu							_	John L	(a)			
Comp	any Secretary				W	March		Chief	Financia				
Manac	ging Director 8	CFO			Dir	ector		_ €	Chair				
unag	Consolida		t and <u>Lo</u>	ss Accou			year end	ed 30 <u>J</u>					
			- N		audited)					ount in BDT)			
	st income / profi			201 7,917,6	76,514	2015 7,553,94	4,948 3	2016 ,905,479,5		2015 304,350,340			
Net into	profit paid on depos erest / net profit ment income	on investme	ents 4.00	3,091,4	33,825 67,414	(4,818,409 2,735,53 1,927,53	35,136 1 3 0,965 2	333,853,39 , 571,626,1 ,165,497,9	42 1,3 82 8	05,653,776) 898,696,564 857,004,479			
Other of	ission, exchang operating incom operating incom	ne	6.00	1,140,5 711,5 8,131,1	08,684	944,64 584,70 6,192,41	06,658	656,258,9 400,749,9 ,794,132,9	143	523,235,978 819,785,737 198, 722,757			
Rent, t	es and allowand taxes, insurance		etc.	403,7	49,865	1,622,32 351,13	88,881	931,710,2 180,936,3	07 ′	323,391,525 181,904,117			
Postag Station	expenses le, stamp, teleco ery, printing, adv	ertisements,		48,4 83,5	09,396 71,164 49,168	41,32 94,83	99,887 29,702 35,122	1,703,2 19,805,8 31,530,5	11 07	4,802,810 25,566,895 44,362,024			
Directo Audito	Executive's sala ors' fees rs' fees ciation and repair		anto	1,2	65,675 07,666 39,670 78,161	73	32,000 31,563 37,392	5,179,5 729,3 250,5 221,074,7	33 88	5,212,000 447,761 449,305 190,033,533			
Other of	expenses pperating expe	nses (B)		803,2 3,651,9	18,995	631,62 3,132,73 3,059,68	20,765 L 35,393 1	419,167,3 ,812,087,6 ,982,045,2	34 <u>34</u> 3	333,078,562 309,248,533 189,474,225			
Provision Provision	n for loans and adv on for Off-Balance n for diminution in v	ances / investme Sheet expos	nents 7.00 sures	(1,514,98 (211,08		(718,410 (51,700	6,414) (1,	135,353,16 169,060,00 (635,71	(50) (50)	98,430,435) 51,700,000) (3,232,908)			
Total p	provision (D) profit / (loss) be ion for taxation			(1,734,10 2,745,0 (730,7	04,951) 95,695	(779,410 2,280,27 (850,823	0,175) (1, 70,127 1	305,048,87 ,676,996,3 352,418,45	74) (1 95 1,3	53,363,343) 336,110,882 34,092,788)			
Net pr Transf	ofit after taxati ferred to Minor priations			2,014,3		1,429,44	16,246 55,262	,324,577,9 38,2 ,324,616,2	97 9	002,018,093 (272,380) 001,745,714			
Statuto	ory reserve sed dividend (st	nck)			80,149	455,08		329,441,5		263,625,096			
	ngs per share (537,4	80,149 2.30	455,08	36,414 1.63	329,441,5 1 .	48 2 51	263,625,096 1.03			
Ý.	Defin								(D)	(D)			
Comp	any Secretary				W	No.		Chief	Financia	l Officer			
6	RAM					WINGH	_	€	140				
Manag	ging Director &	lated Cas	h Flow S	tatemen		ector e half y	ear ende	d 30 Ju	Chair ne 201				
									udited	Jun-15			
A)	Cash flows fr	om operatir	ng activitie	es				<u>raka</u>		Taka			
	Interest receip	ents					(3,80	16,283,865 5,750,688)	(3,7	594,742,198 52,877,055)			
	Dividend recei Fees and com Recoveries of	mission rece loans previo	usly writter	**			71	52,005,593 15,481,486 37,967,453		203,700,972 518,925,833 66,842,933			
	Cash payment Cash payment Income taxes	s to supplier paid	'S				(1,38	1,015,541) 7,691,038) 8,310,098)	(5	71,947,532) 44,601,169) 87,953,340)			
	Receipts from Payments for of Cash generat	other operati	ing activitie	S	ore chanc	ges	3,55	50,970,505 8,224,904)	2,3	308,536,651 37,330,558)			
	in operating a	ssets and I	iabilities			-	3,96	61,716,633	3,4	198,038,933			
	Statutory depo Purchase of tra	sits ading securi	ties (Treas		naviities	•		-		-			
	Loans and adv Loans and adv Other assets	ances to cu	stomers				(2,31	- 2,669,212) 2,797,798)	(1,0	40,741,374) 10,775,975)			
	Deposits from Deposits from Other liabilities	customers account of						05,053,248 38,121,557 -	(9,1	21,852,769)			
	Trading liabilities	es						- 7,532,072) 9,824,276)	(5)	25,582,693) 88,629,787)			
	Net cash from	operating		s				8,107,643 <u>)</u>		90,590,854)			
B)	Cash flows for	om investi-	-				/A =c	3 045 000	6	642,567,345			
B)	Cash flows from Debentures Proceeds from Designation for the cash of the cash	sale of seci		Payments for purchases of securities (1,783,045,026) Purchase / sale of property, plant and equipment (399,560,106) Payment against lease obligation -									
B)	Debentures Proceeds from Payments for p Purchase / sal Payment again	sale of sectourchases of e of property ast lease obl	f securities	equipment		Proceeds from sale of property, plant and equipment Net cash used in investing activities (2,182,605,132) 320,259,094							
В)	Debentures Proceeds from Payments for purchase / sal Payment again Proceeds from	sale of sections and sections are sections of sections and sections are sections and sections are sections ar	f securities	equipment and equipn			(2,18	2,605,132)	3	320,259,094			
B)	Debentures Proceeds from Payments for purchase / sal Payment again Proceeds from	sale of sections and sections of sections	f securities y, plant and igation perty, plant ng activitie	equipment and equipn s					(320,259,094 85,050,000)			
	Debentures Proceeds from Payments for purchase / sal Payment again Proceeds from Net cash used Cash flows fr Dividend paid	a sale of section of s	f securities y, plant and igation perty, plant ng activitien ng activitien	equipment and equipn s			3,60	2,605,132) 	(3				
C) D) E)	Debentures Proceeds from Payments for Purchase / sal Payment gain Proceeds from Net cash user Cash flows fr Dividend paid Share issue co Net Cash from Net cash fore Net cash fore Net cash fore Net forese / Selection Pieces of exchematics Reflects of exchematics Effects of exchematics Description	a sale of section ourchases of e of property ast lease obtains a sale of property of in investir om financing (decrease) it lange rate of property of the same of	f securities y, plant and igation perty, plant ng activities g activities n cash and hanges on	equipment and equipment s s	nent	+ B + C) alent	3,60 (3,59 (1,46 42	00,000,000 2,969,525) 07,030,475 3,682,301) 25,055,192	(3)	85,050,000) 			
C)	Debentures Proceeds from Payments for Purchase / sal Payment gain Proceeds from Net cash user Cash flows fr Dividen psid Share issue cs Net Cash from Net increase / Effects of excf Opening cash Closing cash	a sale of section purchases of e of property ast lease obtained in a sale of property of in investir om financing (decrease) it lange rate of and cash e and cash e	f securities y, plant and igation perty, plant ng activitie g activities g activities n cash and hanges on quivalents quivalents	equipment and equipm s s s I cash equiv cash and c s (D+E+F)	nent valents (A ash equiv	+ B + C) alent	3,60 (3,59 (1,46 42 34,70	00,000,000 2,969,525) 07,030,475 3,682,301)	(3)	85,050,000) - - 85,050,000) 55,381,760)			
C) D) E) F)	Debentures Proceeds from Payments for Purchase / sal Payment again Proceeds from Net cash user Cash flows fr Dividend paid Share issue Share issue co Net Cash froi Net increase / Effects of exch Opening cash	sale of section control section sectin section section section section section section section section	f securities f, plant and igation perty, plant ng activitie ng activities n cash and nanges on quivalents quivalents that at end reign curre-	and equipment and equipment s s id cash equit cash and co s id (D+E+F) of the periodicies)	valents (A ash equiv	+ B + C) alent	3,66 (1,46 42 34,70 33,66	- 00,000,000 2,969,525) 07,030,475 3,682,301) 25,055,192 02,864,919	(3) 29,0 29,0 3,2	85,050,000) 			
C) D) E) F)	Debentures Proceeds from Payments for purchase / sal Payment again Proceeds from Net cash user Cash flows fr Dividend paid Share issue Share issue Cash for Net cash from Cash in hand lalance with E (including fore Balance with E Balance with E	a sale of section control section is sale of section control section is sale of property sale sale objection of the section is sale of property of the section of the section of the section is sale of property of the section of the section is sale of the section	f securities, ,, plant and igation perty, plant ng activities g activities n cash and hanges on quivalents quivalents quivalents reign curre Bank and it ss) and financia	and equipment and equipment s s I cash equiv cash and c c c (D+E+F) of the peric ncies) s agent bar	valents (A dash equiv	+ B + C) alent	3,60 (1,46 42 34,70 33,66 12,76	20,000,000 2,969,525) 77,030,475 3,682,301) 25,055,192 22,864,919 34,237,810 32,555,252 89,495,841	(3) 29,0 29,0 3,2 9,4	85,050,000) 			
C) D) E) F)	Debentures Proceeds from Payments for I Purchase / sal Payment gain Proceeds from Net cash use Cash flows fr Dividend paid Share issue cs Net Cash from Net increase / Effects of exch Opening cash Cash and cas Cash in hand	sale of section control section sectin section section section section section section section section	f securities, ,, plant and igation perty, plant ng activities g activities n cash and hanges on quivalents quivalents quivalents reign curre Bank and it ss) and financia	and equipment and equipment s s I cash equiv cash and c c c (D+E+F) of the peric ncies) s agent bar	valents (A dash equiv	+ B + C) alent	3,60 (3,55 (1,46 4,434,70 33,66 12,76 7,99 9,22		(i) (3) (3) (29, (29, (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	85,050,000) 			
C) D) E) F) G)	Debentures Proceeds from Payments for I Purchase / sal Payment gain Proceeds from Net cash user Cash flows fr Dividend paid Share issue co Net Cash from Net increase / Effects of exch Opening cash Cash and cas Cash in hand I Balance with E (including fore Balance with E Money at call	sale of section control section is also of section control section is also of property section is also of property of in investing of incomplete in section is also of the section is a	f securities , plant and igation perty, plant ng activities n cash and nanges on quivalents quivalents at at end reign curre Bank and it se) and financiatice	and equipment and equipment s s s I cash equiv cash and ci c (D+E+F) of the peric ncies) s agent bar al institution	valents (A ash equiv	alent	3,66 (1,46 42,34,77 33,66 12,76 7,92 9,22 33,66	00,000,000 2,969,525) 17,030,475 33,682,301) 25,055,192 12,864,919 34,237,810 32,555,252 39,495,841 14,234,517 30,379,167 44,573,034 44,237,810	(3) (3) (29,6) (29,6) (4) (6,3) (6,3) (6,3) (9,3) (9,3)	85,050,000)			
C) D) E) F) G)	Debentures Proceeds from Payments for I Purchase / sal Payment grayment Payment grayment Payment grayment Proceeds from Net cash user Cash flows fr Dividend paid Share issue c Share issue c Share issue c Cash from Net increase / Effects of exch Opening cash Cash and cas Cash in hand Balance with E (including fore Balance with E (including fore Balance with al Government s	sale of section control section is also of section control section is also of property section is also of property of in investing of incomplete in section is also of the section is a	f securities , plant and igation perty, plant ng activities n cash and nanges on quivalents quivalents at at end reign curre Bank and it se) and financiatice	and equipment and equipment s s s I cash equiv cash and ci c (D+E+F) of the peric ncies) s agent bar al institution	valents (A ash equiv od nk (s)	alent	3,66 (1,46 42,34,77 33,66 12,76 7,92 9,22 33,66	00,000,000 2,969,525) 17,030,475 33,682,301) 25,055,192 12,864,919 34,237,810 32,555,252 39,495,841 14,234,517 30,379,167 44,573,034 44,237,810	(3) (3) (29,6) (29,6) (4) (6,3) (6,3) (6,3) (9,3) (9,3)	85,050,000)			

Balance as at 1 January 2016
Dividend (Bonus Share)
Surplus/(deficit) on account of revaluation of investments
Net profit for the period
Balance as at 30 June 2016
Balance as at 30 June 2015

8,757,980,310 5,002,816,644 660,857,013 4,690,126,740 11,394,928 3,298,220,345 3,087,740,110 25,509,136,090

od - 537,480,149 - 1,987,400,744 1,987,400,744 1,987,400,744 1,987,400,744 1,987,400,744 1,987,400,744 1,987,400,744 1,987,400,744 1,987,757,980,310 5,540,296,793 660,857,013 4,690,126,740 11,394,928 1,196,251,154 4,537,660,705 25,394,567,643 8,340,333,530 4,558,380,444 1,082,116,244 4,711,395,054 11,394,928 2,226,967,991 2,538,607,202 23,570,395,192

			ologo	- Chtt	20 luna	2016				
			Balanc	e Sheet as at (Unaudite	d)	2016 Note	30-Jun-16	6	31-Dec-15	
Cash In ha Bala	nd (including foreign nce with Bangladesh	currencies) Bank and its	s agent b	oank (s)			3,628,473 12,769,495		3,028,046,4 12,438,634,90	
Bala In Ba	iding foreign currenc nce with other bank ingladesh ide Bangladesh	·	cial inst	itutions			7,105,295	,916] [15,466,681,32 15,355,924,46	62
Mon Inve	ey at call and short stments	notice					234,654 7,339,950 93,379 26,082,858	,626 ,167	263,921,6 15,619,846,1 95,379,10	35 67
Othe Loar			oporal ir	avoetmente		İ	2,372,792 28,455,651	,860 , 629	19,691,517,9 4,923,298,99 24,614,816,9 138,229,433,76	95 67
Bills Fixe	purchased and disco	ounted				1.a	7,494,374 161,379,449 8,190,570 14,321,063	,152 , 768 ,104	4,858,067,5 143,087,501,2 8,135,621,4 7,027,747,4	12 81 90
Non Tota	- banking assets assets LITIES AND CAPIT	ra i				1.a	871,863	,661	792,824,66 214,840,418,4	67
Liab Tire- Borr	ilities Il Sub-ordinate Bon owings from other losits and other acco	nd banks, finar	icial ins	titutions and ag	ents	2.a	3,000,000 31,728,863		3,000,000,00 22,079,989,5	
Curre Bills Savii	ent deposits and other payable ngs bank deposits I deposits						22,248,719 1,979,087 31,028,827	,307 ,273	20,572,164,83 1,976,445,03 31,213,313,43	56 34
Bear	er certificate of depo	sit					99,138,470, - 154,395,104,	,906	89,966,810,08 - 143,728,733,4	10
Tota Capi Paid	l liabilities tal / Shareholders' o up capital	equity					8,757,980	368	20,522,559,40 189,331,282,40 8,757,980,3	10
Shar Othe Surp	itory reserve e premium r reserve lus in profit andloss a						5,540,296 660,857 5,897,772 4,537,660	013 822 705	5,002,816,64 660,857,01 7,999,742,01 3,087,740,11	13 13 10
Total	eholders' equity of liabilities and Shai BALANCE SHEET	reholders' e		ted			25,394,567 237,049,898		25,509,136,09 214,840,418,49	
Acce Lette Irrev	tingent liabilities ptances and endorse rs of guarantee ocable letters of cred						13,315,794 11,371,408 19,174,168	,152 ,376	13,190,254,09 10,218,482,9 13,817,709,30	00
	for collection r contingent liabilities I	5					13,182,241 - 57,043,612		10,854,384,99 - 48,080,831,2 9	
Docu	r commitments imentary credits and ard assets purchase awn note issuance a	d and forwar	d depos	its placed			14,016,175	,750 -	2,045,042,20	00
Undr comi Othe Tota	awn formal standby t nitments r commitments l	facilities, cre	edit lines	and other			14,016,175		2,045,042,2	
Tota	Off-Balance Sheet	items inclu	ding co	ntingent liabilitio	es		71,059,788	508	50,125,873,4	<u>59</u>
Com	pany Secretary	_		\	Why I		Chie	ef Fina	ancial Officer	_
Man:	aging Director & CE	<u> </u>			Director			_	Chairman	\
	Profit	t and Loss	Αςςοι	ınt for the ha	lf year e	nded	30 June 20	016		
			Note		to-Date			rrent	(Amount BD Quarter	in T)
Inter	est income / profit on est / profit paid on de owings, etc.	eposits and	3	2016 7,939,285,594 (4,735,674,172)	(4,812,0	228,589 56,551)	(2,338,073	,375)	2015 3,836,804,09 (2,408,549,12	29)
Inves Com	nterest / net profit on stment income mission, exchange a r operating income		4.a e 5.a 6.a	3,203,611,422 3,020,675,525 999,238,603 710,441,722	1,868,8 824,4 579,5	1 72,038 348,427 165,287 561,427	2,129,230 597,545),294 5,378	1,428,254,9 0 825,604,20 452,781,20 315,868,99	03 63
Tota Sala	operating income ries and allowances			7,933,967,272 1,784,418,844	6,067,0 1,570,3	047,178 310,018	4,698,613	9,834	3,022,509,38 796,334,69	86 98
Lega Posta	, taxes, insurance, el l expenses age, stamp, telecommu	unication, etc.		371,809,216 15,970,169 45,435,293 79,776,413	12,2	204,811 229,887 463,521	1,412 18,319	2,072 9,743	166,833,6 4,653,00 24,166,7	60 13
Chie Direc	onery, printing, adverti f Executive's salary a ctors' fees tors' fees			8,665,675 1,051,000 567,500	8,6	940,662 32,000 510,000 342,250	5,179 611		43,101,60 5,212,00 450,00 255,00	00
Depr Othe Tota	eciation and repair of r expenses I operating expense	es (B)		436,130,144 790,782,273 3,534,606,528	361,2 622,3 3,031, 5	244,361 337,597 515,108	217,442 411,594 1,747,64 9	2,090 1,209 9,956	186,560,02 331,517,18 1,559,083,9 0	24 89 05
Prov	it / (loss) before provi ision for loans and ac itments sion for Off-Balance Shee	dvances /	7.a	4,399,360,744 (1,500,900,000) (211,060,000)	(708,4	532,070 00,000) 00,000)	(1,134,695	,977)	1,463,425,48 (93,600,00 (51,700,00	00)
Provis Tota	ion for diminution in value provision (D) profit / (loss) before	of investments		(1,711,960,000) 2,687,400,744	(760,1	00,000) 132,070	(1,303,755	(977,	(145,300,00 1,318,125,48	- (00
Prov Net j Appi	sion for taxation profit after taxation opriations	. ,		(700,000,000) 1,987,400,744	1,447,6	15,936) 6 16,134	(338,661 1,308,545	,999) 5, 743	(422,549,20 895,576,2	74 74
Prop	itory reserve osed dividend (stock			537,480,149 - 537,480,149 2.27		086,414 - 086,414 1.65	329,441	-	263,625,09 263,625,09	
Earn	ings per share (EPS	S)		2.27		1.65		1.49	m 1.1	<u>02</u>
Com	pany Secretary	_		1	Www.		Chie	of Fina	ancial Officer	_
Man:	aging Director & CE	<u></u>			Director				Chairman	\
	Cash	n Flow Sta	temer	nt for the half	year en	ded 3				
A)	Cash flows from o	perating act	ivities			l	30-Jun-10 <u>Taka</u>	<u>Jnaud</u> 8	ited 30-Jun-15 <u>Taka</u>	
	Interest receipts in of Interest payments Dividend receipts	cash					7,867,892 (3,811,382, 220,316	170)	7,647,025,83 (3,746,523,79 190,357,83	94)
	Fees and commission Recoveries of loans Cash payments to e	previously v		f			586,333 187,967 (1,793,084,	,079	504,541,36 66,842,93 (1,619,936,81	60 33
	Cash payments to s Income taxes paid Receipts from other	operating a					(45,268, (1,358,280, 3,510,801	950) 974,	(41,706,71 (568,419,44 2,258,052,02	19) 25
	Payments for other Cash generated fro in operating assets	om operatin	g activit	ies before chan	ges	l	(1,446,525, 3,918,769		3,493,603,2	
	Increase / (decrease Statutory deposits Purchase of trading	securities (T	reasury		<u>s</u>			-		-
	Loans and advance Loans and advance Other assets Deposits from other	s to other ba	nks ers				(18,291,948, (5,863,642, 17,805,053	864)	(5,975,114,24 (565,806,12 (8,855,472,30	22)
	Deposits from custo Other liabilities acco Trading liabilities Other liabilities	mers	ŭ				2,510,191 (1,515,416,	,817 - -	11,810,071,5	14
B)	Net cash from ope	ū					(1,515,416, (5,355,762, (1,436,993,	841)	(495,741,55 (4,082,062,71 (588,459,43	15)
B)	Cash flows from in Debentures Proceeds from sale Payments for purch	of securities ases of secu	rities				40,003	-	593,370,80	-
	Purchase / sale of p Payment against lea Proceeds from sale	oroperty, plan ase obligation of property,	t and eq n plant and				(395,843,		(319,336,19	-
C)	Net cash used in in Cash flows from find Dividend paid	nancing act	ivities				(355,839,	676) -	274,034,60	<u>08</u>
D) E)	Net Cash from final Net increase / (decr Effects of exchange	ease) in cas	h and ca			:	(1,792,833, 412,905		(314,424,82	
F) G)	Opening cash and c	cash equival cash equiva	ents Ients (D	+E+F)			34,435,799 33,055,871	,790	28,886,236,89 28,891,735,99	94
	Cash and cash equinocash in hand (include Balance with Bangla (including foreign cu	ding foreign o adesh Bank a	currencie	es)			3,628,473 12,769,495		3,282,538,54 9,450,762,02	
	(including foreign cu Balance with other b Money at call and sl Government securit	banks and fir hort notice	nancial ir	nstitutions			7,339,950 93,379 9,224,573	,167	6,145,674,17 620,779,16 9,391,982,09	67 92
	Statemen	it of C <u>han</u>	ges in	Equity for th	e half ve	ar en	33,055,871 ded 30 Ju		28,891,735,99 016	<u>99</u>
Particu		Paid-up	Statutor	(Unaudited) Share	Revaluation	Other	Revaluation gain/(loss) on	Retai	ined Total	
	e as at 1 January 2016	capital <u>Taka</u>	reserve <u>Taka</u>	premium <u>Taka</u>	<u>Taka</u>	Reserves Taka	investment Taka	earni <u>Tak</u>	nys	\dashv

Jui	ne 2016 (Unaudited)		
	Notes to the Financial Statements for the half year e	nded 30 June 30-Jun-2016	2016 31-Dec-2015
1.00	Consolidated other assets The City Bank Limited (note 1.a) City Brokerage Limited City Brokerage Limited	Taka 14,321,063,925 140,072,549 106,534,423	7,027,747,460 124,467,379 87,439,870
	City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd. Goodwill arising on investment in subsidiaries Mutual indebtedness:	5,811,562 14,573,482,459 17,587,870	6,174,669 7,245,829,378 8,584,953
	Payable to City Bank Limited - City Brokerage Limited Payable to City Bank Limited - City Bank Capital Resources Limited Payable to City Bank Capital Resources Limited - City Bank Limited Payable to City Bank Capital Resources Limited - City Brokerage Limited Investment in subsidiaries Total consolidated other assets	(5,735,401) (66,873,581) (4,706,397) (6,017,010,297) (6,094,325,676) 8,496,744,653	(55,879,532) (13,810,773) (11,927,019) (2,413,080,473) (2,494,697,797) 4,759,716,534
1.a	Other assets- The City Bank Limited Income generating other assets Interest income receivable Investment in subsidiaries (note 1.a.1)	916,931,648 6,017,010,297	845,538,997 2,413,080,473
	Non income generating other assets Stationery and stamps Advance against rent and advertisement Security deposits Prepaid expenses	19,074,859 384,628,782 31,525,152 70,254,934	17,204,440 353,443,906 31,126,840 32,632,714
	Advance payment of tax Branch adjustment account Deferred tax assets	2,357,221,644 - 720,189,377	998,940,694 6,310,077 720,189,377
	Accounts receivables Receivable from City Brokerage Limited Receivable from City Bank Capital Resources Limited Protested bill Intangible assets	3,684,786,058 5,735,401 66,873,583 5,842,887 40,989,303 14,321,063,925	1,487,654,510 - 55,879,532 5,842,887 59,903,013 7,027,747,460
1.a.1	Investment in subsidiary In Bangladesh City Brokerage Limited City Bank Capital Resources Limited	3,400,000,000 2,550,000,000	1,600,000,000 750,000,000
	Outside Bangladesh CBL Money Transfer Sdn. Bhd.	5,950,000,000 67,010,297 6,017,010,297	2,350,000,000 63,080,473 2,413,080,473
2.00	Consolidated borrowings from other banks, financial institutions and The City Bank Limited (note 2.a)	31,728,863,163	22,079,989,593
	City Brokerage Limited CBL Money Transfer Sdn. Bhd. Mutual indebtedness: Mutual indebtedness: Mutual indebtedness:	1,443,767,658 168,245,521 33,340,876,342	2,444,712,644 111,578,739 24,636,280,976
2.a	Loan from The City Bank Limited-City Brokerage Limited Loan from The City Bank Limited- CBL Money Transfer Sdn. Bhd.	(1,443,767,658) (168,245,521) 31,728,863,163	(2,444,712,644) (111,578,739) 22,079,989,593
2.a 2.a.1	Borrowings from other banks, financial institutions and agents In Bangladesh (note 2.a. 1) Outside Bangladesh (note 2.a.2) In Bangladesh	21,079,049,386 10,649,813,777 31,728,863,163	18,620,517,535 3,459,472,058 22,079,989,593
	Dhaka Bank Limited Bank Al-Falah Limited. Rupali Bank Limited Sonali Bank Limited	3,136,000,000 250,000,000 - 2,150,000,000	785,003,000 - 2,400,000,000
	State Bank of India BASIC Bank Dutch-Bangla Bank Limited Janata Bank Limited	320,000,000 1,000,000,000 1,284,000,000 510,000,000	370,000,000 250,000,000 -
	Agrani Bank Limited One Bank Limited Mutual Trust Bank Limited Jamuna Bank Limited	200,000,000	1,000,000,000 210,000,000 10,000,000
	Bank Asia Limited Midland Bank Limited Commercial Bank of Ceylon PLC Prime Bank Limited.	235,200,000 300,000,000	550,000,000 80,000,000 290,000,000
	National Credit & Commerce Bank Limited National Bank Limited United Commercial Bnak Limited Refinance against EDF loan from Bangladesh Bank	784,000,000 313,600,000 1,568,000,000 5,472,217,592	- - 5,434,689,117
2.a.2	Refinance against SME loan from Bangladesh Bank Borrowings from Bangladesh Bank Outside Bangladesh	223,263,793 2,432,768,000 21,079,049,386	240,825,418 7,000,000,000 18,620,517,535
	International Finance Corporation Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V (FMO) Global Climate Partnership Fund S.A.Sicav-Sif (GCPF). Mashreq Bank NY_	3,528,000,000 588,000,000 1,176,000,000 791,317,082	785,003,000 785,003,000 1,177,504,500 601,944,920
	United Bank of UAE First Gulf Bank, Dubai, UAE Deutsche Bank Trust Company Americas Habib Bank Limited, Afganistan Emirates NBD Bank PJSC, Dubai	791,317,082 604,581,003 360,324,193 2,822,400,000 294,573,954 280,366,430	110,016,638 - - - -
3.00	Habib Finance Int. Limited, Hong Kong Consolidated Regulatory Capital	280,366,430 204,251,115 10,649,813,777 30-Jun-2016	3,459,472,058 31-Dec-2015
	Common Equity Tier 1 Capital (CET1) Paid up capital Non-repayable share premium account	Taka in crore 875.80 66.09	Taka in crore 875.80 66.09
	Statutory reserve General reserve Retained earnings Dividend equalization reserve	554.03 1.14 365.24 0.00	500.28 1.14 215.97 0.00
	Minority interest in subsidiaries Regulatory Adjustments / Deductions from CET1 Deferred tax assets	0.01 1,862.30 (68.84)	0.25 1,659.53 (68.83)
	20% of Excess Investment in equity of other banks, FI and Ins. Co. Book value of goodwill and value of any contingent assets which are shown as assets Tier 2 Capital Tier-II subordinated bond	(114.53) (1.86) 1,677.08	(66.83) (0.86) 1,523.01 300.00
	General provision Assets revaluation reserve (up to 50%) Revaluation reserve for equity instruments (up to 10%) Revaluation reserve for HTM securities (up to 50%)	241.52 235.57 28.27 1.10	163.94 235.57 28.27 1.10
	Revaluation reserve for HFT (up to 50%) Regulatory Adjustments / Deductions from Tier 2 capital 20% of Tier-II subordinated bond	20.33 826.80 (60.00)	20.33 749.21 (60.00)
	40% of revaluation reserve for fixed assets and securities Total capital	(114.11) 652.69 2,329.76	(57.05) 632.16 2,155.17
3.a	Regulatory Capital - The City Bank Limited Common Equity Tier 1 Capital (CET1) Paid up capital	875.80	875.80
	Non-repayable share premium account Statutory reserve General reserve Dividend equalization reserve	66.09 554.03 1.14 0.00	66.09 500.28 1.14 0.00
	Retained earnings Regulatory Adjustments / Deductions from CET1 Deferred tax assets	453.77 1,950.82 (68.42)	308.77 1,752.08 (68.42) (60.51)
	20% of Excess Investment in equity of other banks, FI and Ins. Co. Tier 2 Capital Tier-II subordinated bond	(19.81) 1,862.60 300.00	1,623.15 300.00
	General provision Assets revaluation reserve (up to 50%) Revaluation reserve for equity instruments (up to 10%) Revaluation reserve for HTM securities (up to 50%) Revaluation reserve for HTF (up to 50%)	241.52 235.57 27.93 1.10 20.33	166.39 235.57 27.93 1.10 20.33
	Regulatory Adjustments / Deductions from Tier 2 capital 20% of Tier-II subordinated bond 40% of revaluation reserve for fixed assets and securities	826.46 (60.00) (113.97)	751.32 (60.00) (56.99)
	Total capital	652.49 2,515.08 30-Jun-16	634.34 2,257.49 30-Jun-15
4.00	Consolidated investment income The City Bank Limited (note 4.a) City Brokerage Limited	<u>Taka</u> 3,020,675,525 46,840,139	Taka 1,868,848,427 30,637,138 28,045,400
	City Bank Capital Resources Limited Inter-company transactions City Bank Limited with City Bank Capital Resources Limited	19,594,803 3,087,110,468 4,356,947 3,091,467,414	1,927,530,965 1,927,530,965
4.a	Investment income - The City Bank Limited Interest on treasury bills/Reverse repo/bonds Interest on debentures	1,198,098,815	1,131,263,951 117,892
	Dividend on shares Gain on Government securities Gain on sale of shares and debentures**	220,316,173 5,246,865 1,597,013,672 3,020,675,525	190,357,829 541,396,494 5,712,261 1,868,848,427
5.00	**Gain on sale of shares and debentures include Tk. 1,591,995,593 from offlor Consolidated commission, exchange and brokerage	oading 35,716,831 n	o. of IDLC's Share
	The City Bank Limited (note 5.a) City Brokerage Limited City Bank Capital Resources Ltd CBL Money Transfer Sdn. Bhd.	999,238,603 91,455,186 18,569,147 35,630,688	824,465,287 80,154,483 15,347,502 24,675,664
	Inter-company transactions City Bank Capital Resources Limited with The City Bank Limited	1,144,893,624 (4,356,947) 1,140,536,677	944,642,937 944,642,937
5.a	Commission, exchange and brokerage - The City Bank Limited Letters of credit Letters of guarantee	127,951,961 49,145,646	124,093,250 39,882,221
	Export bills Bills purchased Accepted bills OBC, IBC etc.	16,757,563 - 87,739,550 247,423	15,260,862 25,679 77,235,119 225,119
	PO, DD, TT, TC, etc. NRB operation Other fees and charges Other commissions	305,417 7,415,856 282,486,561 14,283,101	474,100 7,608,349 233,863,484 5,873,176
5.a.1	Exchange gain including gain from foreign currency dealings (note 5.a.1) Net exchange gain	586,333,079 412,905,524 999,238,603	504,541,360 319,923,927 824,465,287
. 00	Exchange gain Exchange loss	419,994,359 (7,088,836) 412,905,524	326,827,305 (6,903,377) 319,923,927
6.00	Consolidated other operating income The City Bank Limited (note 6.a) City Brokerage Limited City Bank Capital Resources Ltd CBI Money Transfer Sdn. Bhd	710,441,722 28,000 18,500 1,020,462	579,561,427 1,222,383 2,257,319 1,665,529
6.a	CBL Money Transfer Sdn. Bhd. Other operating income - The City Bank Limited Rental income	711,508,684 37,548	5,500
	Swift recoveries Profit from sale of fixed assets Credit card income Rebate received from foreign banks	23,144,029 8,761,066 605,664,036 24,854,451	12,142,111 - 529,486,162 26,741,021
7.00	Others Consolidated provision for loans and advances/investments	47,980,591 710,441,722	11,186,633 579,561,427
7 -	The City Bank Limited (note 7.a) City Brokerage Limited	1,500,900,000 14,059,139 1,514,959,139	708,400,000 10,016,414 718,416,414
7.a	Provision for loans and advances/investments - The City Bank Limit Provision for classified loans and advances/investments Provision for unclassified loans and advances/investments	ed 1,420,278,937 80,621,063 1,500,900,000	708,400,000
	*** Provision requirement against classified loans increased due to and also high concentration into Bad and Loss.	increase of non	performing loan