

Consolidated Balance Sheet as at 30 September 2017 (Unaudited)

	30-Sep-17 Taka	31-Dec-16 Taka
PROPERTY AND ASSETS		
Cash		
In hand (including foreign currencies)	4,299,729,898	3,788,022,776
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	16,425,695,685	20,696,275,735
20,725,425,584	24,484,298,511	
Balance with other banks and financial institutions		
In Bangladesh	8,918,894,949	13,180,057,080
Outside Bangladesh	538,800,454	905,615,233
9,457,695,402	14,085,672,503	
Money at call and short notice investments		
Government	89,379,167	91,379,167
Others	20,158,751,069	22,048,912,713
20,158,751,069	22,048,912,713	
30,224,391,421	27,896,112,618	
Loans and advances / Investments		
Loans, cash credits, overdrafts, etc./ general investments	186,509,632,514	168,770,828,388
Bills purchased and discounted	2,994,754,900	5,687,153,855
189,504,387,414	174,457,982,243	
Fixed assets including premises, furniture and fixtures		
Other assets	8,262,784,148	8,117,746,315
Non-banking assets	7,513,806,446	7,723,972,014
Total assets	746,523,619	956,925,360
271,524,393,201	259,402,327,831	
LIABILITIES AND CAPITAL		
Liabilities		
Tire-II Sub-ordinate Bond		
Borrowings from other banks, financial institutions and agents	8,000,000,000	3,000,000,000
Deposits and other accounts	32,628,905,854	31,695,262,081
Current deposits and other accounts	26,602,432,702	24,384,173,334
Bills payable	1,378,942,715	1,587,153,855
Savings bank deposits	39,318,787,428	34,994,257,334
Fixed deposits	11,014,217,390	113,451,963,172
Bearer certificate of deposit	178,314,380,235	174,417,547,694
78,314,380,235	74,417,547,694	
Other liabilities		
Total liabilities	22,473,955,177	25,785,244,407
241,417,241,265	234,898,054,183	
Capital / Shareholders' equity		
Paid up capital	8,757,980,310	8,757,980,310
Statutory reserve	6,786,346,474	6,091,684,401
Share premium	660,857,013	660,857,013
Dividend equalization reserve	530,786,630	176,928,877
Share Money Deposits	1,304,478,114	1,304,478,114
Other reserve	9,698,719,093	5,844,153,257
Surplus in profit and loss account / Retained earnings	2,367,884,933	2,972,574,522
Shareholders' equity of The City Bank Limited	30,107,052,568	24,504,178,380
Minority interest	99,368	95,268
Total equity	30,107,151,935	24,504,273,648
Total liabilities and Shareholders' equity	271,524,393,201	259,402,327,831
OFF-BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	23,591,094,452	18,676,525,600
Letters of guarantee	12,691,606,789	8,308,768,437
Irrevocable letters of credit	27,232,504,709	14,504,592,520
Bills for collection	14,993,646,269	14,667,819,982
Other contingent liabilities	78,508,852,220	56,157,706,538
78,508,852,220	56,157,706,538	
Other commitments		
Documentary credits and short term trade-related transactions	7,539,734,862	4,862,653,604
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Other commitments	-	-
Total Off-Balance Sheet items including contingent liabilities	7,539,734,862	4,862,653,604
86,048,587,081	61,020,360,142	

Company Secretary
[Signature]

Managing Director & CEO
[Signature]

Director
[Signature]

Chief Financial Officer (Acting)
[Signature]

Chairman
[Signature]

Consolidated Profit and Loss Account for the 3rd Quarter ended 30 September 2017 (Unaudited)

	Year-to-Date		Current Quarter	
	2017	2016	2017	2016
Interest income / profit on investments	12,291,367,642	11,770,495,738	4,184,229,871	3,852,819,224
Interest / profit paid on deposits and borrowings, etc.	(6,862,977,686)	(6,998,721,415)	(2,234,339,220)	(2,268,678,726)
Net interest / net profit on investments	5,428,389,957	4,771,774,323	1,949,890,650	1,584,140,498
Investment income	2,218,760,381	1,688,428,482	715,529,090	547,891,805
Commission, exchange and brokerage	1,438,826,605	1,010,563,993	400,041,484	299,055,309
Other operating income	1,438,826,605	1,010,563,993	400,041,484	299,055,309
Total operating income (A)	11,401,100,027	11,636,108,964	3,757,636,677	3,504,962,364
Salaries and allowances	3,269,957,300	2,780,161,571	1,099,799,356	937,811,705
Rent, taxes, insurance, electricity, etc.	693,929,134	616,850,600	245,566,495	213,094,408
44,021,681	25,452,887	17,120,550	9,943,493	
Postage, stamp, telecommunication, etc.	65,058,712	70,236,799	27,022,580	21,765,635
Stationery, printing, advertisements, etc.	192,229,686	123,819,740	62,831,333	40,270,572
Chief Executive's salary and fees	12,635,641	12,845,200	4,418,739	4,179,525
Directors' fees	3,068,972	2,318,999	1,041,636	1,111,333
Auditors' fees	1,630,000	879,965	390,000	140,295
Depreciation and repair of Bank's assets	812,653,876	741,691,389	285,771,190	298,113,228
Other expenses	1,398,317,601	1,136,952,712	572,999,960	333,735,717
Total operating expenses (B)	6,493,501,743	5,511,209,862	2,271,961,768	1,859,263,909
Profit / (loss) before provision (C=A-B)	4,907,598,284	6,124,899,102	1,485,674,909	1,645,698,455
Provision for loans and advances / investments	(152,500,000)	(151,060,000)	(66,200,000)	60,000,000
Provision for Off-Balance Sheet exposures	(15,411,851)	(10,876,342)	(14,018,794)	(2,790,529)
Provision for diminution in value of investments	(953,765,851)	(2,267,652,874)	(338,572,794)	(533,547,922)
Total profit / (loss) before taxes (C-D)	3,953,834,433	3,857,246,228	1,147,102,114	1,112,150,533
Provision for taxation	(1,241,209,468)	(1,419,205,687)	(682,305,087)	(843,258,821)
Net profit after taxation	2,712,624,964	2,438,040,541	464,797,027	268,891,712
Transfer to dividend equalization fund	(6,845)	(933)	(1,944)	(415)
Net profit after taxation	2,705,779,919	2,437,107,608	462,855,083	268,476,297
Appropriations	2,702,194,120	2,438,036,691	794,729,301	423,715,031
Statutory reserve	694,662,073	752,786,749	202,731,307	215,306,600
Proposed dividend (stock)	694,662,073	752,786,749	202,731,307	215,306,600
Earnings per share (EPS)	2.66	2.78	0.91	0.48

Company Secretary
[Signature]

Managing Director & CEO
[Signature]

Director
[Signature]

Chief Financial Officer (Acting)
[Signature]

Chairman
[Signature]

Consolidated Cash Flow Statement for the 3rd Quarter ended 30 September 2017 (Unaudited)

	30-Sep-17 Taka	30-Sep-16 Taka
A) Cash flows from operating activities		
Interest receipts in cash	12,648,372,993	11,817,956,636
Interest payments	(8,787,704,228)	(5,264,095,347)
Dividend receipts	430,969,756	344,931,609
Fees and commission receipts in cash	1,293,278,461	1,062,588,103
Recoveries of loans previously written off	97,560,362	471,032,625
Cash payments to employees	(3,282,592,946)	(2,635,506,770)
Cash payments to suppliers	(122,483,433)	(69,617,073)
Income taxes paid	(1,310,447,315)	(1,686,158,093)
Receipts from other operating activities	5,314,332,361	4,813,924,085
Payments for other operating activities	(2,658,471,510)	(2,254,899,153)
Cash generated from operating activities before changes in operating assets and liabilities	1,622,814,674	6,600,216,622
Increase / (decrease) in operating assets and liabilities		
Loans and advances to customers	(18,458,166,072)	(19,082,669,212)
Other assets	(1,503,999,731)	(323,557,769)
Deposits from other banks / borrowings	10,156,222,892	5,058,819,978
Deposits from customers	(5,325,746,579)	(14,734,354,828)
Other liabilities	(1,154,079,189)	(7,711,013,111)
Net cash from operating activities	(16,285,768,669)	(7,324,065,286)
Total (14,662,953,995)	(723,848,664)	
B) Cash flows from investing activities		
Proceeds from purchases of securities	(1,238,988,923)	(1,175,753,427)
Purchase / sale of property, plant and equipment	(539,613,812)	(451,847,613)
Net cash used in investing activities	(1,778,602,735)	(1,627,601,040)
C) Cash flows from financing activities		
Issuance of tier-II subordinated bond	5,000,000,000	3,600,000,000
Share issue cost	-	(3,600,000,000)
Receipts for issue of ordinary shares	1,304,478,114	(2,026,217,647)
Dividend paid	(2,123,146,521)	(1,570,812,828)
Net Cash from financing activities	4,181,331,593	1,570,812,828
Total (12,260,225,137)	(780,636,876)	
D) Net increase / (decrease) in cash and cash equivalents (A+B+C)		
E) Effects of exchange rate changes on cash and cash equivalent	934,129,493	642,890,846
F) Opening cash and cash equivalents	45,997,978,984	34,702,864,919
Closing cash and cash equivalents (D+E+F)	34,671,884,340	34,565,118,889
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies)	4,299,729,898	3,598,056,549
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	16,425,695,685	12,816,752,873
Balance with other banks and financial institutions	9,457,695,402	12,352,021,816
Money at call and short notice	89,379,167	93,379,167
Government securities	4,399,384,187	5,704,908,484
34,671,884,340	34,565,118,889	

Balance Sheet as at 30 September 2017 (Unaudited)

	30-Sep-17 Taka	31-Dec-16 Taka
PROPERTY AND ASSETS		
Cash		
In hand (including foreign currencies)	4,297,904,772	3,787,829,631
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	16,425,695,685	20,696,275,735
20,723,600,458	24,484,105,366	
Balance with other banks and financial institutions		
In Bangladesh	7,815,282,740	12,187,706,470
Outside Bangladesh	507,170,335	661,120,288
8,322,453,075	12,848,826,758	
29,046,053,533	37,332,932,124	
Money at call and short notice investments		
Government	20,158,751,069	22,048,912,713
Others	23,905,088,963	24,432,155,577
44,063,840,032	46,481,068,290	
Loans and advances / Investments		
Loans, cash credits, overdrafts, etc./ general investments	185,361,561,064	167,749,683,704
Bills purchased and discounted	7,994,754,900	7,275,392,953
193,356,315,964	175,025,076,657	
7,747,762,153	8,084,826,026	
12,653,472,253	13,500,653,120	
746,523,619	956,925,360	
267,544,596,251	259,423,947,774	
LIABILITIES AND CAPITAL		
Liabilities		
Tire-II Sub-ordinate Bond		
Borrowings from other banks, financial institutions and agents	8,000,000,000	3,000,000,000
Deposits and other accounts	32,128,905,854	31,695,262,081
Current deposits and other accounts	25,465,418,705	24,512,543,307
Bills payable	1,378,942,715	1,587,153,855
Savings bank deposits	39,318,787,428	34,994,257,334
Fixed deposits	11,342,237,998	113,601,078,193
Bearer certificate of deposit	177,505,385,946	174,695,032,689
757,505,385,946	757,505,385,946	
Other liabilities		
Total liabilities	21,537,356,328	24,732,977,227
239,171,717,648	234,123,271,997	
Capital / Shareholders' equity		
Paid up capital	8,757,980,310	8,757,980,310
Statutory reserve	6,786,346,474	6,091,684,401
Share premium	660,857,013	660,857,013
Dividend equalization reserve	530,786,630	176,928,877
Other reserve	7,341,604,796	5,781,786,635
Share Money Deposits	1,304,478,114	1,304,478,114
Surplus in profit and loss account / Retained earnings	2,990,894,783	3,831,438,541
Shareholders' equity of The City Bank Limited	28,872,948,123	25,300,675,777
Total liabilities and Shareholders' equity	267,544,596,251	259,423,947,774
OFF-BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	23,591,094,452	18,676,525,600
Letters of guarantee	12,691,606,789	8,308,768,437
Irrevocable letters of credit	27,232,504,709	14,504,592,520
Bills for collection	14,993,646,269	14,667,819,982
Other contingent liabilities	78,508,852,220	56,157,706,538
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Other commitments		
Documentary credits and short term trade-related transactions	7,539,734,862	4,862,653,604
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Other commitments	-	-
Total Off-Balance Sheet items including contingent liabilities	7,539,734,862	4,862,653,604