

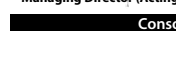
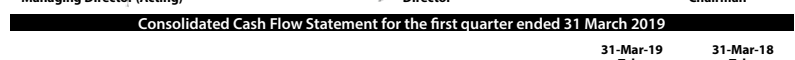
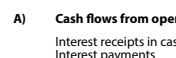


Consolidated Balance Sheet as at 31 March 2019

	31-Mar-19 Taka	31-Dec-18 Taka
PROPERTY AND ASSETS		
Cash		
In hand (including foreign currencies)	5,947,601,983	5,423,445,923
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	15,980,696,340	14,016,977,760
21,928,298,324	19,440,423,683	
Balance with other banks and financial institutions		
In Bangladesh	19,171,328,313	27,798,009,404
Outside Bangladesh	867,027,682	700,375,538
20,038,355,995	28,498,384,942	
Money at call and short notice	89,379,167	89,379,167
Investments		
Government	19,122,198,946	23,636,105,055
Others	9,530,611,404	9,852,115,182
28,652,810,350	33,488,220,237	
Loans and advances / Investments		
Loans, cash credits, overdrafts, etc./ general investments	250,805,741,993	228,564,323,030
Bills purchased and discounted	3,016,338,365	3,310,631,492
253,822,080,358	231,874,954,522	
Fixed assets including premises, furniture and fixtures		
Other assets	3,988,780,461	3,989,868,437
Non - banking assets	8,201,998,271	8,525,506,505
Total assets	1,029,686,858	1,033,701,289
337,751,389,785	326,940,438,782	
LIABILITIES AND CAPITAL		
Liabilities		
Tier-II Sub-ordinate Bond	9,200,000,000	8,800,000,000
Borrowings from other banks, financial institutions and agents	59,059,113,714	61,249,736,296
Deposits and other accounts		
Current deposits and other accounts	29,575,969,067	27,381,535,632
Bills payable	1,682,147,380	1,521,442,000
Savings bank deposits	43,534,124,085	44,278,439,530
Fixed deposits	141,406,929,586	131,679,045,353
Bearer certificate of deposit	-	-
216,199,170,119	204,860,462,516	
Other liabilities	27,935,810,661	27,112,955,062
Total liabilities	312,394,094,494	302,023,153,874
Capital / Shareholders' equity		
Paid up capital	9,679,872,970	9,679,872,970
Statutory reserve	8,274,577,265	8,001,559,112
Share premium	1,504,388,797	1,504,388,797
Dividend equalization reserve	530,786,631	530,786,631
Other reserve	2,774,523,781	3,131,663,748
Surplus in profit and loss account / Retained earnings	2,583,038,442	2,068,909,234
Shareholders' equity of The City Bank Limited	25,357,187,782	24,917,180,492
Minority Interest	107,509	104,416
Totalequity	25,357,295,291	24,917,284,908
Total liabilities and Shareholders' equity	337,751,389,785	326,940,438,782
OFF- BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	65,318,168,607	75,254,746,099
Letters of guarantee	13,569,473,379	12,725,190,853
Irrevocable letters of credit	33,365,081,139	23,273,124,173
Bills for collection	14,044,945,869	7,575,806,178
Other contingent liabilities	2,015,051,781	3,090,188,860
Total	128,312,720,737	121,919,046,163
Other commitments		
Documentary credits and short term trade -related transactions	11,454,873,941	13,829,048,186
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	11,454,873,941	13,829,048,186
Total Off-Balance Sheet items including contingent liabilities	139,767,594,678	135,748,094,349

Company Secretary: 
 Chief Financial Officer: 
 Managing Director (Acting): 
 Director: 
 Chairman: 

Consolidated Profit and Loss Account for the first quarter ended 31 March 2019

	31-Mar-19 Taka	31-Mar-18 Taka
Interest income / profit on investments	6,089,211,817	4,706,475,329
Interest / profit paid on deposits and borrowings, etc.	(3,570,506,602)	(2,730,862,111)
Net interest / net profit on investments	2,518,705,215	1,975,613,218
Investment income	733,564,533	674,116,291
Commission, exchange and brokerage	896,648,299	825,912,134
Other operating income	429,260,836	450,624,971
Total operating income (A)	4,678,178,883	3,853,276,614
Salaries and allowances	1,269,259,533	1,231,410,666
Rent, taxes, insurance, electricity, etc.	295,365,315	261,771,407
Legal expenses	12,898,519	18,496,401
Postage, stamp, telecommunication, etc.	24,246,341	21,289,228
Stationery, printing, advertisements, etc.	66,795,471	70,125,411
Chief Executive's salary and fees	3,774,934	3,729,263
Directors' fees	1,137,536	448,000
Auditors' fees	461,692	442,500
Depreciation and repair of Bank's assets	250,698,391	233,901,916
Charges on loan losses	9,410,879	7,459,008
Other expenses	570,306,082	573,981,206
Total operating expenses (B)	2,504,355,699	2,423,055,007
Profit / (loss) before provision (C=A-B)	2,173,823,185	1,430,221,606
Provision for loans and advances / investments	(391,302,568)	(486,549,361)
Provision for Off-Balance Sheet exposures	(103,860,410)	(200,000,000)
Provision for diminution in value of investments	(2,898,016)	(20,103,204)
Other provision	(85,925,000)	-
Total provision (D)	(583,985,994)	(706,652,565)
Total profit / (loss) before taxes (C-D)	1,589,837,191	723,569,041
Provision for taxation	(824,748,566)	(354,887,149)
Current Tax	(794,932,396)	(354,887,149)
Deferred Tax	(29,816,360)	-
Net profit after taxation	765,088,435	369,081,892
Transferred to Minority Interest	(3,093)	(3,032)
765,085,342	369,078,860	
Appropriations		
Statutory reserve	273,018,154	100,594,006
Proposed dividend (stock)	-	-
273,018,154	100,594,006	
Earnings per share (EPS)	0.79	0.38

Company Secretary: 
 Chief Financial Officer: 
 Managing Director (Acting): 
 Director: 
 Chairman: 

Consolidated Cash Flow Statement for the first quarter ended 31 March 2019

	31-Mar-19 Taka	31-Mar-18 Taka
A) Cash flows from operating activities		
Interest receipts in cash	6,441,055,737	4,498,295,322
Interest payments	(2,935,194,813)	(2,350,641,615)
Dividend receipts	205,741,453	279,365,079
Fees and commission receipts in cash	479,106,827	480,340,950
Recoveries of loans previously written off	37,979,978	43,921,833
Cash payments to employees	(1,273,034,467)	(1,235,139,929)
Cash payments to suppliers	(40,974,913)	(42,913,703)
Income taxes paid	(567,258,499)	(451,221,531)
Receipts from other operating activities	933,667,906	843,641,272
Payments for other operating activities	(1,037,466,887)	(1,037,359,953)
Cash generated from operating activities before changes in operating assets and liabilities	2,223,622,322	1,028,287,725

	31-Mar-19 Taka	31-Mar-18 Taka
Increase / (decrease) in operating assets and liabilities		
Purchase of trading securities (Treasury bills)	(21,947,125,836)	(8,337,956,362)
Loans and advances to customers	(892,629,035)	(1,319,233,127)
Other assets	81,767,771	5,143,207,586
Deposits from other banks / borrowings	9,066,317,244	3,339,197,070
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities	281,654,767	(165,149,522)
(13,410,015,083)	(1,339,934,545)	
Net cash from operating activities	(11,186,392,761)	(311,646,819)
B) Cash flows from investing activities		
Debtures	(2,224,317,893)	2,477,245,670
Proceeds from sale of securities	(127,393,024)	(261,274,918)
Payments for purchases of securities	-	-
Purchase / sale of property, plant and equipment	-	-
Payment against lease obligation	-	-
Proceeds from sale of property, plant and equipment	-	-
Net cash used in investing activities	(2,351,710,917)	2,215,970,752
C) Cash flows from financing activities		
Issuance of tier-II subordinated bond	400,000,000	-
Net cash from financing activities	400,000,000	-
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	(13,138,103,678)	1,904,323,932
E) Effects of exchange rate changes on cash and cash equivalent	422,185,600	274,316,096
F) Opening cash and cash equivalents	57,359,978,956	39,935,635,035
G) Closing cash and cash equivalents (D+E+F)	44,644,058,878	42,114,275,062
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies)	5,947,601,983	4,653,306,288
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	15,980,696,340	15,340,669,699
Balance with other banks and financial institutions	20,038,355,995	17,394,291,293
Money at call and short notice	89,379,167	89,379,167
Government securities	2,588,025,393	4,914,469,571
44,644,058,878	42,114,275,062	

Balance Sheet as at 31 March 2019

	31-Mar-19 Taka	31-Dec-18 Taka
PROPERTY AND ASSETS		
Cash		
In hand (including foreign currencies)	5,943,010,549	5,418,430,686
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	15,980,696,340	14,016,977,760
21,923,706,890	19,435,408,446	
Balance with other banks and financial institutions		
In Bangladesh	18,957,242,340	27,353,384,864
Outside Bangladesh	(15,850,045)	(9,007,999)
18,801,392,295	27,252,586,866	
Money at call and short notice	89,379,167	89,379,167
Investments		
Government	19,122,198,946	23,636,105,055
Others	4,212,311,580	4,212,311,580
23,244,130,526	27,882,034,302	
Loans and advances / Investments		
Loans, cash credits, overdrafts, etc./ general investments	250,253,613,843	228,080,837,959
Bills purchased and discounted	3,016,338,365	3,310,631,492
253,269,952,209	231,391,469,451	
Fixed assets including premises, furniture and fixtures		
Other assets	3,503,201,407	3,519,386,471
Non - banking assets	13,664,157,799	14,176,321,705
Total assets	1,029,686,858	1,033,701,289
335,525,607,151	324,780,287,696	
LIABILITIES AND CAPITAL		
Liabilities		
Tier-II Sub-ordinate Bond	9,200,000,000	8,800,000,000
Borrowings from other banks, financial institutions and agents	58,131,610,880	60,453,052,237
Deposits and other accounts		
Current deposits and other accounts	29,969,534,558	27,589,302,759
Bills payable	1,682,147,380	1,521,442,000
Savings bank deposits	43,534,124,085	44,278,439,530
Fixed deposits	141,757,992,235	131,781,015,273
Bearer certificate of deposit	-	-
216,943,798,259	205,170,199,563	
Other liabilities	26,402,500,101	25,927,109,068
Total liabilities	310,677,909,239	300,350,360,867
Capital / Shareholders' equity		
Paid up capital	9,679,872,970	9,679,872,970
Statutory reserve	8,274,577,265	8,001,559,112
Share premium	1,504,388,797	1,504,388,797
Dividend equalization reserve	530,786,631	530,786,631
Other reserve	1,647,106,971	1,850,462,576
Surplus in profit and loss account / Retained earnings	3,210,965,278	2,882,856,744
Shareholders' equity of The City Bank Limited	24,847,697,912	24,429,926,829
Minority Interest	335,525,607,151	324,780,287,696

	31-Mar-19 Taka	31-Mar-18 Taka
OFF- BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	67,339,131,534	75,254,746,099
Letters of guarantee	14,011,995,361	12,725,190,853
Irrevocable letters of credit	33,736,352,718	23,273,124,173
Bills for collection	6,610,008,485	7,575,806,178
Other contingent liabilities	3,332,107,092	3,090,188,860
Total	125,029,495,065	121,919,046,163
Other commitments		
Documentary credits and short term trade -related transactions	16,219,565,274	13,829,048,186
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	16,219,565,274	13,829,048,186
Total Off-Balance Sheet items including contingent liabilities	141,249,060,339	135,748,094,349

Profit and Loss Account for the first quarter ended 31 March 2019

	31-Mar-19 Taka	31-Mar-18 Taka
Interest income / profit on investments	6,077,600,410	4,692,181,098
Interest / profit paid on deposits and borrowings, etc.	(3,563,226,091)	(2,723,306,861)
Net interest / net profit on investments	2,514,374,319	1,968,874,237
Investment income	509,652,389	484,204,625
Commission, exchange and brokerage	788,193,808	645,