

### Consolidated Balance Sheet as at 30 September 2016 (Unaudited)

Note	30-Sep-16		31-Dec-15	
	Taka	Taka	Taka	Taka
<b>PROPERTY AND ASSETS</b>				
<b>Cash</b>				
In hand (including foreign currencies)	3,598,056,549	2,998,982,425		
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	12,816,752,873	12,438,634,907		
	<b>16,414,809,422</b>	<b>15,437,617,332</b>		
<b>Balance with other banks and financial institutions</b>				
In Bangladesh	11,902,488,014	15,502,528,823		
Outside Bangladesh	449,533,802	413,446,435		
	<b>12,352,021,816</b>	<b>15,915,975,258</b>		
<b>Money at call and short notice</b>				
Investments	93,379,167	95,379,167		
Government	21,600,532,748	19,691,517,972		
Others	5,978,370,536	6,325,444,956		
	<b>27,578,903,284</b>	<b>26,016,962,928</b>		
<b>Loans and advances / Investments</b>				
Loans, cash credits, overdrafts, etc./ general investments	1,759,761,999,994	1,381,566,604,652		
Bills purchased and discounted	70,588,376,382	4,858,067,512		
	<b>1,830,350,376,376</b>	<b>1,386,424,672,164</b>		
<b>Fixed assets including premises, furniture and fixtures</b>				
Other assets	1.00	8,139,611,305	8,172,221,437	
Non-banking assets	6,686,154,580	4,759,716,534		
		879,547,128	792,824,667	
	<b>238,964,503,077</b>	<b>214,205,369,487</b>		
<b>LIABILITIES AND CAPITAL</b>				
<b>Liabilities</b>				
Tire-II Sub-ordinate Bond	3,000,000,000	3,000,000,000		
Borrowings from other banks, financial institutions and agents	2.00	25,816,193,880	22,079,989,593	
Deposits and other accounts	23,808,245,400	20,417,719,100		
Current deposits and other accounts	1,302,294,991	1,976,445,056		
Bills payable	33,183,080,492	31,213,313,434		
Savings bank deposits	104,137,881,229	89,798,021,718		
Fixed deposits				
Bearer certificate of deposit				
	<b>162,431,502,113</b>	<b>143,405,499,308</b>		
<b>Other liabilities</b>				
	24,784,153,307	21,136,243,153		
<b>Total liabilities</b>	<b>216,031,849,300</b>	<b>189,621,732,054</b>		
<b>Capital / Shareholders' equity</b>				
Paid up capital	8,757,980,310	8,757,980,310		
Statutory reserve	5,755,603,393	5,002,816,644		
Share premium	660,857,013	660,857,013		
Other reserve	6,101,993,789	7,999,742,013		
Surplus in profit and loss account / Retained earnings	1,656,123,783	2,159,706,674		
<b>Shareholders' equity of The City Bank Limited</b>	<b>22,932,558,289</b>	<b>24,581,102,654</b>		
Minority interest	95,488	2,534,779		
<b>Total equity</b>	<b>22,932,653,777</b>	<b>24,583,637,433</b>		
<b>Total liabilities and Shareholders' equity</b>	<b>238,964,503,077</b>	<b>214,205,369,487</b>		
<b>OFF-BALANCE SHEET ITEMS</b>				
<b>Contingent liabilities</b>				
Acceptances and endorsements	16,808,679,445	13,190,254,052		
Letters of guarantee	12,717,321,306	10,218,482,911		
Irrevocable letters of credit	15,632,772,003	13,817,709,300		
Bills for collection	12,133,555,669	10,854,384,996		
Other contingent liabilities				
<b>Total</b>	<b>57,292,328,424</b>	<b>48,080,831,259</b>		
<b>Other commitments</b>				
Documentary credits and short term trade-related transactions	7,979,102,331	2,045,042,200		
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				
<b>Total</b>	<b>7,979,102,331</b>	<b>2,045,042,200</b>		
<b>Total Off-Balance Sheet items including contingent liabilities</b>	<b>65,271,430,754</b>	<b>50,125,873,459</b>		

Company Secretary: Chief Financial Officer:   
Managing Director & CEO: Director: Chairman:

### Consolidated Profit and Loss Account for the 3rd Quarter ended 30 September 2016 (Unaudited)

Note	Year-to-Date		Current Quarter	
	2016	2015	2016	2015
<b>Interest income / profit on investments</b>				
Interest / profit on deposits and borrowings, etc.	11,770,495,738	11,285,735,405	3,852,819,224	3,731,790,457
	(6,998,721,415)	(7,312,602,462)	(2,868,678,726)	(2,494,192,656)
<b>Net interest / net profit on investments</b>	<b>4,771,774,323</b>	<b>3,973,132,943</b>	<b>1,984,140,498</b>	<b>1,237,597,801</b>
<b>Investment income</b>				
Commission, exchange and brokerage	4.00	3,539,305,369	1,073,874,753	1,611,774,404
Other operating income	5.00	1,888,428,482	1,437,608,986	547,891,805
		904,861,617	299,055,309	320,154,959
<b>Total operating income (A)</b>	<b>11,636,108,964</b>	<b>9,854,908,820</b>	<b>3,504,962,364</b>	<b>3,662,493,125</b>
<b>Salaries and allowances</b>				
Rent, taxes, insurance, electricity, etc.	2,780,161,571	2,466,079,201	937,811,705	843,758,466
Legal expenses	614,850,600	536,291,196	213,094,408	185,151,305
Postage, stamp, telecommunication, etc.	25,452,807	25,236,996	9,043,491	12,337,709
Stationery, printing, advertisements, etc.	70,236,799	59,160,862	21,365,635	17,831,160
Chief Executive's salary and fees	12,845,200	12,589,000	4,179,525	3,957,000
Directors' fees	2,318,999	948,548	1,111,333	216,985
Auditors' fees	879,965	897,950	140,295	60,558
Depreciation and repair of Bank's assets	741,691,389	573,343,567	298,113,228	204,824,200
Other expenses	1,136,952,712	1,003,099,488	333,327,711	317,478,723
<b>Total operating expenses (B)</b>	<b>5,121,209,862</b>	<b>4,811,703,956</b>	<b>1,859,263,909</b>	<b>1,678,968,563</b>
<b>Profit / (loss) before provision (C=A-B)</b>	<b>6,514,899,102</b>	<b>5,043,204,864</b>	<b>1,645,698,455</b>	<b>1,983,524,562</b>
Provision for loans and advances / investments	7.00	(2,105,716,532)	(1,555,416,414)	(837,000,000)
Provision for Off-Balance Sheet exposures	(151,060,000)	(20,000,000)	(60,000,000)	31,700,000
Provision for diminution in value of investments	(1,419,342,000)	(1,270,529,000)	(923,261,000)	(923,261,000)
<b>Total provision (D)</b>	<b>(2,676,028,532)</b>	<b>(1,575,416,414)</b>	<b>(533,547,922)</b>	<b>(796,000,239)</b>
<b>Total profit / (loss) before taxes (C-D)</b>	<b>3,838,870,570</b>	<b>3,467,788,450</b>	<b>1,112,150,533</b>	<b>1,187,514,323</b>
Net profit for taxation	(1,419,208,064)	(1,165,222,844)	(688,435,087)	(314,398,962)
<b>Profit / (loss) after taxes (E)</b>	<b>2,419,662,506</b>	<b>2,302,565,606</b>	<b>423,715,446</b>	<b>873,115,361</b>
Transferred to Minority Interest	(93,631)	(43,62)	(415)	(50,900)
<b>Appropriations</b>	<b>2,326,031,875</b>	<b>2,258,921,984</b>	<b>423,300,031</b>	<b>822,614,461</b>
Statutory reserve	752,786,749	685,606,405	215,306,601	230,519,991
Proposed dividend (stock)	752,786,749	685,606,405	215,306,601	230,519,991
<b>Earnings per share (EPS)</b>	<b>2.78</b>	<b>2.63</b>	<b>0.48</b>	<b>0.90</b>

Company Secretary: Chief Financial Officer:   
Managing Director & CEO: Director: Chairman:

### Consolidated Cash Flow Statement for the 3rd quarter ended 30 September 2016 (Unaudited)

Note	Unaudited	
	30-Sep-16	30-Sep-15
	Taka	Taka
<b>A) Cash flows from operating activities</b>		
Interest receipts in cash	11,817,956,636	11,288,791,131
Interest payments	(5,264,095,347)	(5,185,949,505)
Dividend receipts	344,931,609	221,320,031
Fees and commission receipts in cash	1,062,588,103	928,843,286
Recoveries of loans previously written off	471,032,625	89,399,924
Cash payments to employees	(2,635,506,770)	(2,467,162,999)
Cash payments to suppliers	(69,617,073)	(50,638,876)
Income taxes paid	(1,686,158,093)	(789,353,913)
Receipts from other operating activities	4,813,924,085	4,214,856,727
Payments for other operating activities	(2,254,839,153)	(1,938,625,100)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>6,600,216,622</b>	<b>6,311,480,705</b>
<b>Increase / (decrease) in operating assets and liabilities</b>		
Statutory deposits		
Purchase of trading securities (Treasury bills)		
Loans and advances to other banks		
Loans and advances to customers	(19,082,669,212)	(5,951,952,991)
Other assets	(323,557,769)	(1,294,027,291)
Deposits from other banks / borrowings	5,058,819,978	(8,700,100,952)
Deposits from customers	14,734,354,828	26,562,143,961
Other liabilities account of customers		
Trading liabilities	(7,711,013,111)	(464,961,738)
Other liabilities		
<b>Net cash from operating activities</b>	<b>(7,224,065,286)</b>	<b>(10,151,100,989)</b>
<b>B) Cash flows from investing activities</b>		
Debentures		
Proceeds from sale of securities		
Payments for purchases of securities	(1,175,753,427)	(3,395,674,198)
Purchase / sale of property, plant and equipment	(451,847,613)	(438,494,797)
Payment against lease obligation		
Proceeds from sale of property, plant and equipment		
<b>Net cash used in investing activities</b>	<b>(1,627,601,040)</b>	<b>(3,834,168,995)</b>
<b>C) Cash flows from financing activities</b>		
Share issue	3,000,000,000	-
Share issue cost	(2,969,529)	-
Dividend paid	(2,026,217,647)	(1,348,827,692)
<b>Net cash from financing activities</b>	<b>(7,700,812,828)</b>	<b>(11,279,585,008)</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A+B+C)</b>		
	(8,627,466,674)	(16,665,674,992)
<b>E) Effects of exchange rate changes on cash and cash equivalent</b>		
	34,702,864,919	29,096,461,058
<b>G) Closing cash and cash equivalents (D+E+F)</b>		
	<b>34,565,118,889</b>	<b>40,892,801,907</b>
<b>Cash and cash equivalents at end of the period</b>		
Cash in hand (including foreign currencies)	3,598,056,549	3,309,100,368
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	12,816,752,873	10,699,274,942
Balance with other banks and financial institutions	12,352,021,816	11,418,806,697
Money at call and short notice	93,379,167	1,397,379,167
Government securities	5,704,908,484	14,068,240,734
	<b>34,565,118,889</b>	<b>40,892,801,907</b>

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Note	30-Sep-16		31-Dec-15	
	Taka	Taka	Taka	Taka
<b>PROPERTY AND ASSETS</b>				
<b>Cash</b>				
In hand (including foreign currencies)	3,595,344,982	3,028,046,419		
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	12,816,752,873	12,438,634,907		
	<b>16,412,097,855</b>	<b>15,466,681,326</b>		
<b>Balance with other banks and financial institutions</b>				
In Bangladesh	11,134,293,762	15,355,924,462		
Outside Bangladesh	286,444,405	263,921,673		
	<b>11,420,738,166</b>	<b>15,619,846,135</b>		
<b>Money at call and short notice</b>				
Investments	93,379,167	95,379,167		
Government	21,498,917,708	19,691,517,972		
Others	2,509,770,451	4,923,298,956		
	<b>24,008,688,159</b>	<b>24,614,816,967</b>		
<b>Loans and advances / Investments</b>				
Loans, cash credits, overdrafts, etc./ general investments	158,453,384,182	138,229,433,769		
Bills purchased and discounted	7,058,376,382	4,858,067,512		
	<b>165,511,760,563</b>	<b>143,087,501,281</b>		
<b>Fixed assets including premises, furniture and fixtures</b>				
Other assets	1.00	8,103,775,792	8,135,621,490	
Non-banking assets	6,686,154,580	4,759,716,534		
		879,547,128	792,824,667	
	<b>238,990,295,364</b>	<b>214,840,418,493</b>		
<b>LIABILITIES AND CAPITAL</b>				
<b>Liabilities</b>				
Tire-II Sub-ordinate Bond	3,000,000,000	3,000,000,000		
Borrowings from other banks, financial institutions and agents	2.00	25,816,193,880	22,079,989,593	
Deposits and other accounts	23,808,245,400	20,417,719,100		
Current deposits and other accounts	1,302,294,991	1,976,445,056		
Bills payable	33,183,080,492	31,213,313,434		
Savings bank deposits	104,137,881,229	89,798,021,718		
Fixed deposits				
Bearer certificate of deposit				
	<b>162,222,354,904</b>	<b>143,728,733,410</b>		
<b>Other liabilities</b>				
	24,252,190,294	20,522,559,400		
<b>Total liabilities</b>	<b>215,290,739,114</b>	<b>189,331,282,403</b>		
<b>Capital / Shareholders' equity</b>				
Paid up capital	8,757,980,310	8,757,980,310		
Statutory reserve	5,755,603,393	5,002,816,644		
Share premium	660,857,013	660,857,013		
Other reserve	5,924,872,296	7,999,742,013		
Surplus in profit and loss account / Retained earnings	2,600,243,238	3,087,740,110		
<b>Shareholders' equity of The City Bank Limited</b>	<b>23,699,556,250</b>	<b>25,509,136,900</b>		
<b>Total liabilities and Shareholders' equity</b>	<b>238,990,295,364</b>	<b>214,840,418,493</b>		
<b>OFF-BAL</b>				