# The City Bank Limited

Financial Statements for the Half Yearly ended June 2017 (Unaudited)

## Consolidated Balance Sheet as at 30 June 2017

| | 30-Jun-17 Taka | 31-Dec-16 Taka |
|---|---|---|
| **PROPERTY AND ASSETS** | | |
| **Cash** | | |
| In hand (including foreign currencies) | 5,692,314,589 | 3,788,022,776 |
| Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) | 18,283,979,593 | 20,696,275,735 |
| | **23,976,294,182** | **24,484,298,511** |
| **Balance with other banks and financial institutions** | | |
| In Bangladesh | 8,088,170,231 | 13,180,057,080 |
| Outside Bangladesh | 1,247,876,054 | 905,615,423 |
| | **9,336,046,284** | **14,085,672,503** |
| **Money at call and short notice** | **89,379,167** | **91,379,167** |
| **Investments** | | |
| Government | 22,627,916,707 | 22,048,912,713 |
| Others | 8,852,273,788 | 5,847,199,905 |
| | **31,480,190,495** | **27,896,112,618** |
| **Loans and advances / Investments** | | |
| Loans, cash credits, overdrafts, etc./ general investments | 177,612,831,973 | 168,770,828,388 |
| Bills purchased and discounted | 9,200,617,833 | 7,275,392,955 |
| | **186,813,449,805** | **176,046,221,342** |
| **Fixed assets including premises, furniture and fixtures** | 8,233,892,327 | 8,117,746,315 |
| **Other assets** | 7,668,466,190 | 7,723,972,014 |
| **Non - banking assets** | 747,151,631 | 956,925,360 |
| **Total assets** | **268,344,870,082** | **259,402,327,831** |
| **LIABILITIES AND CAPITAL** | | |
| **Liabilities** | | |
| **Tire-II Sub-ordinate Bond** | **8,000,000,000** | **3,000,000,000** |
| **Borrowings from other banks, financial institutions and agents** | **24,546,517,638** | **31,695,262,081** |
| **Deposits and other accounts** | | |
| Current deposits and other accounts | 26,370,450,457 | 24,384,173,334 |
| Bills payable | 3,615,509,750 | 1,587,153,855 |
| Savings bank deposits | 38,332,324,141 | 34,994,257,334 |
| Fixed deposits | 114,629,085,411 | 113,451,963,172 |
| Bearer certificate of deposit | - | - |
| | **182,947,369,759** | **174,417,547,694** |
| **Other liabilities** | **24,076,326,326** | **25,785,244,407** |
| **Total liabilities** | **239,570,213,723** | **234,898,054,183** |
| **Capital / Shareholders' equity** | | |
| Paidup capital | 8,757,980,310 | 8,757,980,310 |
| Statutory reserve | 6,583,615,167 | 6,091,684,401 |
| Share premium | 660,857,013 | 660,857,013 |
| Dividend equalization reserve | 176,928,877 | 176,928,877 |
| Other reserve | 8,343,441,397 | 5,844,153,257 |
| Surplus in profit andloss account / Retained earnings | 4,251,736,172 | 2,972,574,522 |
| **Shareholders' equity of The City Bank Limited** | **28,774,558,935** | **24,504,178,380** |
| Minority Interest | **97,424** | **95,268** |
| **Total equity** | **28,774,656,359** | **24,504,273,648** |
| **Total liabilities and Shareholders' equity** | **268,344,870,082** | **259,402,327,831** |
| **OFF- BALANCE SHEET ITEMS** | | |
| **Contingent liabilities** | | |
| Acceptances and endorsements | 22,323,821,524 | 18,676,525,600 |
| Letters of guarantee | 10,988,295,888 | 8,308,768,437 |
| Irrevocable letters of credit | 21,420,045,665 | 14,504,592,520 |
| Bills for collection | 17,103,421,204 | 14,667,819,982 |
| Other contingent liabilities | - | - |
| **Total** | **71,835,584,280** | **56,157,706,538** |
| **Other commitments** | | |
| Documentary credits and short term trade -related transactions | - | - |
| Forward assets purchased and forward deposits placed | 6,923,572,122 | 4,862,653,604 |
| Undrawn note issuance and revolving underwriting facilities | - | - |
| Undrawn formal standby facilities , credit lines and other commitments | - | - |
| Other commitments | - | - |
| **Total** | **6,923,572,122** | **4,862,653,604** |
| **Total Off-Balance Sheet items including contingent liabilities** | **78,759,156,402** | **61,020,360,142** |

**Company Secretary** | **Chief Financial Officer**

**Managing Director & CEO** | **Director** | **Chairman**

## Consolidated Profit and Loss Account for the half year ended30 June 2017

*(Amount in Taka)*

| | Year-to-Date 2017 | Year-to-Date 2016 | Current Quarter 2017 | Current Quarter 2016 |
|---|---|---|---|---|
| Interest income / profit on investments | 8,107,137,772 | 7,917,676,514 | 4,085,756,203 | 3,905,479,541 |
| Interest / profit paid on deposits and borrowings, etc. | (4,628,638,465) | (4,730,042,689) | (2,169,551,676) | (2,333,853,399) |
| **Net interest / net profit on investments** | **3,478,499,307** | **3,187,633,825** | **1,916,204,528** | **1,571,626,142** |
| Investment income | 1,622,943,630 | 3,091,467,414 | 1,026,937,870 | 2,165,497,982 |
| Commission, exchange and brokerage | 1,503,235,292 | 1,140,536,677 | 938,024,098 | 656,258,925 |
| Other operating income | 1,038,785,122 | 711,508,684 | 706,024,276 | 400,749,914 |
| **Total operating income (A)** | **7,643,463,350** | **8,131,146,600** | **4,486,620,773** | **4,794,132,963** |
| Salaries and allowances | 2,170,157,944 | 1,842,349,865 | 1,091,826,047 | 931,710,297 |
| Rent, taxes, insurance, electricity, etc. | 448,362,639 | 403,756,193 | 237,477,957 | 180,936,307 |
| Legal expenses | 26,906,267 | 16,409,396 | 12,219,200 | 1,703,253 |
| Postage, stamp, telecommunication, etc. | 38,036,204 | 48,471,164 | 17,322,656 | 19,805,811 |
| Stationery, printing, advertisements, etc. | 129,398,353 | 83,549,168 | 62,974,885 | 31,530,507 |
| Chief Executive's salary and fees | 8,216,907 | 8,665,675 | 4,418,739 | 5,179,525 |
| Directors' fees | 2,027,336 | 1,207,666 | 1,121,087 | 729,333 |
| Auditors' fees | 1,240,000 | 739,670 | 390,000 | 250,588 |
| Depreciation and repair of Bank's assets | 526,882,685 | 443,578,161 | 266,208,589 | 221,074,738 |
| Other expenses | 870,311,641 | 803,218,995 | 478,794,018 | 419,167,334 |
| **Total operating expenses (B)** | **4,221,539,975** | **3,651,945,953** | **2,172,753,179** | **1,812,087,693** |
| **Profit / (loss) before provision (C=A-B)** | **3,421,923,375** | **4,479,200,647** | **2,313,867,594** | **2,982,045,270** |
| Provision for loans and advances / investments | (527,500,000) | (1,514,959,139) | (338,700,000) | (1,135,353,160) |
| Provision for Off-Balance Sheet exposures | (86,300,000) | (211,060,000) | (41,800,000) | (169,060,000) |
| Provision for diminution in value of investments | (1,393,057) | (8,085,812) | (4,870,688) | (635,714) |
| **Total provision (D)** | **(615,193,057)** | **(1,734,104,951)** | **(385,370,688)** | **(1,305,048,874)** |
| **Total profit / (loss) before taxes (C-D)** | **2,806,730,318** | **2,745,095,695** | **1,928,496,906** | **1,676,996,395** |
| Provision for taxation | (899,260,599) | (730,773,517) | (610,306,567) | (352,418,456) |
| **Net profit after taxation** | **1,907,469,719** | **2,014,322,178** | **1,318,190,338** | **1,324,577,939** |
| **Transferred to Minority Interest** | (4,900) | (518) | (3,019) | 38,297 |
| **Appropriations** | **1,907,464,819** | **2,014,321,660** | **1,318,187,319** | **1,324,616,236** |
| Statutory reserve | 491,930,766 | 537,480,149 | 341,417,918 | 329,441,548 |
| Proposed dividend (stock) | - | - | - | - |
| | 491,930,766 | 537,480,149 | 341,417,918 | 329,441,548 |
| **Earnings per share (EPS)** | **2.18** | **2.30** | **1.51** | **1.51** |

**Company Secretary** | **Chief Financial Officer**

**Managing Director & CEO** | **Director** | **Chairman**

## Consolidated Cash Flow Statement for the half year ended 30 June 2017

| | | 30-Jun-17 Taka | 30-Jun-16 Taka |
|---|---|---|---|
| **A)** | **Cash flows from operating activities** | | |
| | Interest receipts in cash | 8,372,564,461 | 7,846,283,865 |
| | Interest payments | (5,654,933,208) | (3,805,750,688) |
| | Dividend receipts | 423,867,975 | 252,005,593 |
| | Fees and commission receipts in cash | 875,061,099 | 715,481,486 |
| | Recoveries of loans previously written off | 60,807,277 | 187,967,453 |
| | Cash payments to employees | (2,178,374,851) | (1,851,015,541) |
| | Cash payments to suppliers | (83,266,364) | (47,691,038) |
| | Income taxes paid | (900,239,837) | (1,388,310,098) |
| | Receipts from other operating activities | 2,231,611,191 | 3,550,970,505 |
| | Payments for other operating activities | (1,676,740,691) | (1,498,224,904) |
| | **Cash generated from operating activities before changes in operating assets and liabilities** | **1,470,357,053** | **3,961,716,633** |
| | **Increase / (decrease) in operating assets and liabilities** | | |
| | Statutory deposits | - | - |
| | Purchase of trading securities (Treasury bills) | - | - |
| | Loans and advances to other banks | - | - |
| | Loans and advances to customers | (12,364,191,842) | (19,082,669,212) |
| | Other assets | 710,318,870 | 1,284,232,677 |
| | Deposits from other banks / borrowings | 3,417,107,649 | 17,805,053,248 |
| | Deposits from customers | (2,036,030,028) | 1,988,121,557 |
| | Other liabilities account of customers | - | - |
| | Trading liabilities | - | - |
| | Other liabilities | (814,064,701) | (5,237,532,072) |
| | **Net cash from operating activities** | **(11,086,860,052)** | **(3,242,793,801)** |
| | | **(9,616,502,999)** | **718,922,832** |
| **B)** | **Cash flows from investing activities** | | |
| | Debentures | - | - |
| | Proceeds from sale of securities | - | - |
| | Payments for purchases of securities | (3,651,575,369) | (1,783,045,026) |
| | Purchase / sale of property, plant and equipment | (364,103,236) | (399,560,106) |
| | Payment against lease obligation | - | - |
| | Proceeds from sale of property, plant and equipment | - | - |
| | **Net cash used in investing activities** | **(4,015,678,605)** | **(2,182,605,132)** |
| **C)** | **Cash flows from financing activities** | | |
| | Issuance of tier-II subordinated bond | 5,000,000,000 | - |
| | **Net Cash from financing activities** | **5,000,000,000** | **-** |
| **D)** | Net increase / (decrease) in cash and cash equivalents (A+ B + C) | (8,632,181,604) | (1,463,682,301) |
| **E)** | Effects of exchange rate changes on cash and cash equivalent | 634,423,778 | 425,055,192 |
| **F)** | Opening cash and cash equivalents | 45,997,979,984 | 34,702,864,919 |
| **G)** | **Closing cash and cash equivalents (D+E+F)** | **38,000,222,157** | **33,664,237,810** |
| | **Cash and cash equivalents at end of the period** | | |
| | Cash in hand (including foreign currencies) | 5,692,314,589 | 3,632,555,252 |
| | Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) | 18,283,979,593 | 12,769,495,841 |
| | Balance with other banks and financial institutions | 9,336,046,284 | 7,944,234,517 |
| | Money at call and short notice | 89,379,167 | 93,379,167 |
| | Government securities | 4,598,502,524 | 9,224,573,034 |
| | | **38,000,222,157** | **33,664,237,810** |

## Consolidated Statement of Changes in Equity for the half year ended 30 June 2017

| Particulars | Paid-up capital | Statutory reserve | Share premium | Revaluation reserve | Other Reserves | Revaluation gain/(loss) on investment | Dividend Equalization Reserve | Retained earnings | Minority Interest | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| | Taka | Taka | Taka | Taka | Taka | Taka | | Taka | Taka | Taka |
| Balance as at 1 January 2017 | 8,757,980,310 | 6,091,684,401 | 660,857,013 | 4,668,858,423 | 11,394,928 | 1,163,899,907 | 176,928,877 | 2,972,574,522 | 95,268 | 24,504,273,648 |
| Surplus/(deficit) on account of revaluation of investments | - | - | - | - | - | 2,697,400,740 | - | - | - | 2,697,400,740 |
| Realiztion of Asset Revaluation Reserve through disposal | - | - | - | (198,112,600) | - | - | - | - | - | (198,112,600) |
| Currency translation difference | - | - | - | - | - | - | - | 3,624,852 | - | 3,624,852 |
| Net profit for the period | - | - | - | - | - | - | - | 1,907,464,819 | 4,900 | 1,907,469,719 |
| Minority Interest | - | - | - | - | - | - | - | - | - | - |
| Dividend (Cash) | - | - | - | - | - | - | - | (139,997,255) | (2,745) | (140,000,000) |
| Appropriation made during the period | - | 491,930,766 | - | - | - | - | - | (491,930,766) | - | - |
| **Balance as at 30 June 2017** | **8,757,980,310** | **6,583,615,167** | **660,857,013** | **4,470,745,823** | **11,394,928** | **3,861,300,647** | **176,928,877** | **4,251,736,172** | **97,424** | **28,774,656,359** |
| **Balance as at 30 June 2016** | **8,757,980,310** | **5,540,296,793** | **660,857,013** | **4,690,126,740** | **11,394,928** | **1,286,273,915** | **-** | **3,652,376,999** | **95,074** | **24,599,401,771** |

## Balance Sheet as at 30 June 2017

| | 30-Jun-17 Taka | 31-Dec-16 Taka |
|---|---|---|
| **PROPERTY AND ASSETS** | | |
| **Cash** | | |
| In hand (including foreign currencies) | 5,689,072,313 | 3,787,829,631 |
| Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) | 18,283,979,593 | 20,696,275,735 |
| | **23,973,051,907** | **24,484,105,366** |
| **Balance with other banks and financial institutions** | | |
| In Bangladesh | 6,895,720,433 | 12,187,706,470 |
| Outside Bangladesh | 903,606,620 | 661,120,028 |
| | **7,799,327,053** | **12,848,826,498** |
| **Money at call and short notice** | **89,379,167** | **91,379,167** |
| **Investments** | | |
| Government | 22,627,916,707 | 22,048,912,713 |
| Others | 3,435,843,368 | 2,383,242,864 |
| | **26,063,760,075** | **24,432,155,577** |
| **Loans and advances / Investments** | | |
| Loans, cash credits, overdrafts, etc./ general investments | 176,800,360,234 | 167,749,683,704 |
| Bills purchased and discounted | 9,200,617,833 | 7,275,392,955 |
| | **186,000,978,067** | **175,025,076,659** |
| **Fixed assets including premises, furniture and fixtures** | 7,746,181,306 | 8,084,826,026 |
| **Other assets** | 13,459,004,950 | 13,500,653,120 |
| **Non - banking assets** | 747,151,631 | 956,925,360 |
| **Total assets** | **265,878,834,155** | **259,423,947,774** |
| **LIABILITIES AND CAPITAL** | | |
| **Liabilities** | | |
| **Tire-II Sub-ordinate Bond** | **8,000,000,000** | **3,000,000,000** |
| **Borrowings from other banks, financial institutions and agents** | **24,046,517,638** | **31,695,262,081** |
| **Deposits and other accounts** | | |
| Current deposits and other accounts | 26,079,790,530 | 24,512,543,307 |
| Bills payable | 3,615,509,750 | 1,587,153,855 |
| Savings bank deposits | 38,332,324,141 | 34,994,257,334 |
| Fixed deposits | 114,730,478,171 | 113,601,078,193 |
| Bearer certificate of deposit | - | - |
| | **182,758,102,591** | **174,695,032,689** |
| **Other liabilities** | **23,076,396,190** | **24,732,977,227** |
| **Total liabilities** | **237,881,016,419** | **234,123,271,997** |
| **Capital / Shareholders' equity** | | |
| Paid up capital | 8,757,980,310 | 8,757,980,310 |
| Statutory reserve | 6,583,615,167 | 6,091,684,401 |
| Share premium | 660,857,013 | 660,857,013 |
| Dividend equalization reserve | 176,928,877 | 176,928,877 |
| Other reserve | 6,832,244,684 | 5,781,786,635 |
| Surplus in profit and loss account / Retained earnings | 4,986,191,685 | 3,831,438,541 |
| **Shareholders' equity of The City Bank Limited** | **27,997,817,736** | **25,300,675,777** |
| **Total liabilities and Shareholders' equity** | **265,878,834,155** | **259,423,947,774** |
| **OFF- BALANCE SHEET ITEMS** | | |
| **Contingent liabilities** | | |
| Acceptances and endorsements | 22,323,821,524 | 18,676,525,600 |
| Letters of guarantee | 10,988,295,888 | 8,308,768,437 |
| Irrevocable letters of credit | 21,420,045,665 | 14,504,592,520 |
| Bills for collection | 17,103,421,204 | 14,667,819,982 |
| Other contingent liabilities | - | - |
| **Total** | **71,835,584,280** | **56,157,706,538** |
| **Other commitments** | | |
| Documentary credits and short term trade -related transactions | - | - |
| Forward assets purchased and forward deposits placed | 6,923,572,122 | 4,862,653,604 |
| Undrawn note issuance and revolving underwriting facilities | - | - |
| Undrawn formal standby facilities , credit lines and other commitments | - | - |
| Other commitments | - | - |
| **Total** | **6,923,572,122** | **4,862,653,604** |
| **Total Off-Balance Sheet items including contingent liabilities** | **78,759,156,402** | **61,020,360,142** |

**Company Secretary** | **Chief Financial Officer**

**Managing Director & CEO** | **Director** | **Chairman**

## Profit and Loss Account for the half year ended 30 June 2017

*(Amount in Taka)*

| | Year-to-Date 2017 | Year-to-Date 2016 | Current Quarter 2017 | Current Quarter 2016 |
|---|---|---|---|---|
| Interest income / profit on investments | 8,083,601,205 | 7,939,285,594 | 4,071,948,162 | 3,909,638,138 |
| Interest / profit paid on deposits and borrowings, etc. | (4,630,442,749) | (4,735,674,172) | (2,171,249,844) | (2,338,073,375) |
| **Net interest / net profit on investments** | **3,453,158,455** | **3,203,611,422** | **1,900,698,319** | **1,571,564,763** |
| Investment income | 1,361,555,490 | 3,020,675,525 | 834,492,411 | 2,129,230,294 |
| Commission, exchange and brokerage | 1,280,595,964 | 999,238,603 | 735,611,939 | 597,545,378 |
| Other operating income | 1,037,782,087 | 710,441,722 | 705,510,688 | 400,273,239 |
| **Total operating income (A)** | **7,133,091,996** | **7,933,967,272** | **4,176,313,357** | **4,698,613,675** |
| Salaries and allowances | 2,088,272,728 | 1,784,418,844 | 1,049,275,935 | 897,349,834 |
| Rent, taxes, insurance, electricity, etc. | 408,006,420 | 371,809,216 | 216,988,684 | 165,417,843 |
| Legal expenses | 26,149,965 | 15,970,169 | 11,679,341 | 1,412,072 |
| Postage, stamp, telecommunication, etc. | 35,213,336 | 45,435,293 | 15,847,399 | 18,319,743 |
| Stationery, printing, advertisements, etc. | 122,965,966 | 79,776,413 | 58,211,628 | 30,068,640 |
| Chief Executive's salary and fees | 8,216,907 | 8,665,675 | 4,418,739 | 5,179,525 |
| Directors' fees | 824,000 | 1,051,000 | 394,000 | 611,000 |
| Auditors' fees | 1,240,000 | 567,500 | 390,000 | 255,000 |
| Depreciation and repair of Bank's assets | 519,202,603 | 436,130,144 | 262,074,896 | 217,442,090 |
| Other expenses | 853,546,244 | 790,782,273 | 469,443,143 | 411,594,209 |
| **Total operating expenses (B)** | **4,063,638,168** | **3,534,606,528** | **2,088,723,766** | **1,747,649,956** |
| **Profit / (loss) before provision (C=A-B)** | **3,069,453,829** | **4,399,360,744** | **2,087,589,592** | **2,950,963,719** |
| Provision for loans and advances / investments | (523,500,000) | (1,500,900,000) | (338,700,000) | (1,134,695,977) |
| Provision for Off-Balance Sheet exposures | (86,300,000) | (211,060,000) | (41,800,000) | (169,060,000) |
| Provision for diminution in value of investments | - | - | - | - |
| **Total provision (D)** | **(609,800,000)** | **(1,711,960,000)** | **(380,500,000)** | **(1,303,755,977)** |
| **Total profit / (loss) before taxes (C-D)** | **2,459,653,829** | **2,687,400,744** | **1,707,089,592** | **1,647,207,742** |
| Provision for taxation | (812,969,917) | (700,000,000) | (548,741,849) | (338,661,999) |
| **Net profit after taxation** | **1,646,683,912** | **1,987,400,744** | **1,158,347,743** | **1,308,545,743** |
| **Appropriations** | | | | |
| Statutory reserve | 491,930,766 | 537,480,149 | 341,417,918 | 329,441,548 |
| Proposed dividend (stock) | - | - | - | - |
| | 491,930,766 | 537,480,149 | 341,417,918 | 329,441,548 |
| **Earnings per share (EPS)** | **1.88** | **2.27** | **1.32** | **1.49** |

**Company Secretary** | **Chief Financial Officer**

**Managing Director & CEO** | **Director** | **Chairman**

## Cash Flow Statement for the half year ended 30 June 2017

| | | 30-Jun-17 Taka | 30-Jun-16 Taka |
|---|---|---|---|
| **A)** | **Cash flows from operating activities** | | |
| | Interest receipts in cash | 8,349,027,894 | 7,867,892,943 |
| | Interest payments | (5,656,737,493) | (3,811,382,170) |
| | Dividend receipts | 302,820,238 | 220,316,173 |
| | Fees and commission receipts in cash | 661,823,917 | 586,333,079 |
| | Recoveries of loans previously written off | 60,807,277 | 187,967,453 |
| | Cash payments to employees | (2,096,489,635) | (1,793,084,519) |
| | Cash payments to suppliers | (76,833,978) | (45,268,240) |
| | Income taxes paid | (826,546,688) | (1,358,280,950) |
| | Receipts from other operating activities | 2,096,517,339 | 3,510,801,074 |
| | Payments for other operating activities | (1,607,750,808) | (1,446,525,681) |
| | **Cash generated from operating activities before changes in operating assets and liabilities** | **1,206,638,064** | **3,918,769,161** |
| | **Increase / (decrease) in operating assets and liabilities** | | |
| | Statutory deposits | - | - |
| | Purchase of trading securities (Treasury bills) | - | - |
| | Loans and advances to other banks | - | - |
| | Loans and advances to customers | (10,975,901,408) | (18,291,948,487) |
| | Other assets | 624,808,589 | (2,259,713,040) |
| | Deposits from other banks / borrowings | 2,917,107,649 | 17,805,053,248 |
| | Deposits from customers | (2,502,782,190) | 2,510,191,817 |
| | Other liabilities account of customers | - | - |
| | Trading liabilities | - | - |
| | Other liabilities | (2,113,863,489) | (1,515,416,556) |
| | **Net cash from operating activities** | **(12,050,630,848)** | **(1,751,833,017)** |
| | | **(10,843,992,785)** | **2,166,936,144** |
| **B)** | **Cash flows from investing activities** | | |
| | Debentures | - | - |
| | Proceeds from sale of securities | - | 40,003,963 |
| | Payments for purchases of securities | (3,147,932,080) | - |
| | Purchase / sale of property, plant and equipment | 94,513,055 | (395,843,639) |
| | Payment against lease obligation | - | - |
| | Investment in subsidiaries | (22,040,421) | (3,603,929,824) |
| | **Net cash used in investing activities** | **(3,075,459,446)** | **(3,959,769,501)** |
| **C)** | **Cash flows from financing activities** | | |
| | Issuance of tier-II subordinated bond | 5,000,000,000 | - |
| | **Net Cash from financing activities** | **5,000,000,000** | **-** |
| **D)** | Net increase / (decrease) in cash and cash equivalents **(A+ B + C)** | (8,919,452,231) | (1,792,833,356) |
| **E)** | Effects of exchange rate changes on cash and cash equivalent | 618,772,047 | 412,905,524 |
| **F)** | Opening cash and cash equivalents | 44,760,940,834 | 34,435,799,790 |
| **G)** | **Closing cash and cash equivalents (D+E+F)** | **36,460,260,650** | **33,055,871,957** |
| | **Cash and cash equivalents at end of the period** | | |
| | Cash in hand (including foreign currencies) | 5,689,072,313 | 3,628,473,289 |
| | Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) | 18,283,979,593 | 12,769,495,841 |
| | Balance with other banks and financial institutions | 7,799,327,053 | 7,339,950,626 |
| | Money at call and short notice | 89,379,167 | 93,379,167 |
| | Government securities | 4,598,502,524 | 9,224,573,034 |
| | | **36,460,260,650** | **33,055,871,957** |

## Statement of Changes in Equity for the half year ended 30 June 2017

| Particulars | Paid-up capital | Statutory reserve | Share premium | Asset Revaluation reserve | Other Reserves | Revaluation gain/(loss) on investment | Dividend Equalization Reserve | Retained earnings | Total |
|---|---|---|---|---|---|---|---|---|---|
| | Taka | Taka | Taka | Taka | Taka | Taka | | Taka | Taka |
| Balance as at 1 January 2017 | 8,757,980,310 | 6,091,684,401 | 660,857,013 | 4,668,858,423 | 11,394,928 | 1,101,533,285 | 176,928,877 | 3,831,438,541 | 25,300,675,777 |
| Dividend (Bonus Share) | - | - | - | - | - | - | - | - | - |
| Surplus/(deficit) on account of revaluation of investments | - | - | - | - | - | 1,248,570,648 | - | - | 1,248,570,648 |
| Realiztion of Asset Revaluation Reserve through disposal | - | - | - | (198,112,600) | - | - | - | - | (198,112,600) |
| Net profit for the period | - | - | - | - | - | - | - | 1,646,683,912 | 1,646,683,912 |
| Appropriation made during the period | - | 491,930,766 | - | - | - | - | - | (491,930,766) | - |
| **Balance as at 30 June 2017** | **8,757,980,310** | **6,583,615,167** | **660,857,013** | **4,470,745,823** | **11,394,928** | **2,350,103,933** | **176,928,877** | **4,986,191,685** | **27,997,817,736** |
| **Balance as at 30 June 2016** | **8,757,980,310** | **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** |