



City Bank Plc

Half Yearly Financials as on 30 June 2025 (Unaudited)

Consolidated Balance Sheet (Unaudited) as at 30 June 2025

	30-Jun-25 Taka	31-Dec-24 Taka
PROPERTY AND ASSETS		
Cash		
In hand (including foreign currencies)	10,952,147,146	10,282,269,640
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	27,095,497,953	22,747,902,091
	38,047,645,099	33,030,171,731
Balance with other banks and financial institutions		
In Bangladesh	16,251,920,497	32,763,275,121
Outside Bangladesh	9,089,623,014	6,572,672,797
	25,341,543,511	39,335,947,918
Money at call and short notice	1,313,800,000	3,775,100,000
Investments		
Government	159,000,071,539	124,876,117,608
Others	12,976,409,783	13,849,145,619
	171,976,481,322	138,725,263,227
Loans and advances / Investments		
Loans, cash credits, overdrafts, etc./general investments	465,546,757,444	408,972,144,231
Bills purchased and discounted	38,280,826,497	36,788,234,655
	503,827,583,941	445,760,378,886
Fixed assets including premises, furniture and fixtures	12,360,228,672	11,752,843,320
Other assets	35,781,476,633	36,603,128,672
Non-banking assets	467,050,440	576,119,668
Total assets	789,115,809,618	709,558,953,422

LIABILITIES AND CAPITAL		
Liabilities		
Bonds	11,840,000,000	11,920,000,000
Borrowings from other banks, financial institutions and agents	21,652,163,891	26,961,366,435
Borrowings from central bank & government agencies	28,920,263,984	32,508,996,547
Deposits and other accounts		
Current deposits and other accounts	140,917,759,231	130,331,779,191
Bills payable	9,055,451,541	1,801,223,047
Savings bank deposits	108,021,633,868	100,956,473,074
Fixed deposits	344,953,333,234	281,273,592,378
Bearer certificate of deposit	-	-
	602,948,177,874	514,363,067,690
Total liabilities	75,610,766,876	77,477,227,429
Capital / Shareholders' equity	740,971,372,625	663,230,658,101

Shareholders' equity		
Paid up capital	13,521,973,950	13,470,807,640
Statutory reserve	12,002,037,753	11,966,418,843
Share premium	1,519,936,197	1,504,388,797
Dividend equalization reserve	530,786,630	530,786,630
Other reserve	338,102,490	1,378,506,553
Surplus in profit and loss account / retained earnings	20,231,457,594	17,427,243,576
	48,144,294,615	46,328,152,039
Minority interest	143,282	-
Total equity	48,144,436,993	46,328,295,321
Total liabilities and Shareholders' equity	789,115,809,618	709,558,953,422

OFF- BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	95,238,558,889	90,472,131,021
Letters of guarantee	30,979,524,528	27,015,065,157
Irrevocable letters of credit	50,744,273,895	64,241,384,051
Bills for collection	23,554,960,885	26,130,786,543
Other contingent liabilities	11,207,663,430	11,403,132,673
	211,724,981,627	219,262,499,445

Other commitments		
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	14,440,205,045	14,847,299,960
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Other commitments	-	-
	14,440,205,045	14,847,299,960
Total Off-Balance Sheet items including contingent liabilities	226,165,186,672	234,109,799,405

Net Assets Value (NAV) per share	35.60	34.26
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Company Secretary	Chief Financial Officer
Managing Director & CEO	Director
Chairman	

Consolidated Profit and Loss Account (Unaudited) for the period ended 30 June 2025

	01 January 25 to 30 June 25	01 January 24 to 30 June 24	01 April 25 to 30 June 25	01 April 24 to 30 June 24
	Taka	Taka	Taka	Taka
Interest income / profit on investments	26,436,959,046	20,555,112,163	13,691,611,745	11,066,886,344
Interest / profit paid on deposits and borrowings, etc.	24,656,252,172	12,420,131,080	13,431,445,688	6,976,980,396
Net interest / net profit on investments	1,780,706,874	8,134,981,083	260,166,058	4,089,905,949
Investment income	16,539,956,593	5,651,867,468	10,504,603,104	3,751,119,802
Commission, exchange and brokerage	4,261,513,063	4,441,408,144	2,332,427,202	2,396,386,943
Other operating income	196,760,393	120,443,313	72,333,391	67,429,632
	20,998,230,048	10,213,718,925	12,909,363,698	6,214,936,377
Total operating income (A)	22,778,936,922	18,348,700,007	13,169,529,756	10,304,842,326

Salaries and allowances	5,784,467,511	4,379,037,989	2,788,731,911	2,139,053,159
Rent, taxes, insurance, electricity, etc.	542,545,888	457,255,791	279,117,817	245,297,251
Legal expenses	29,586,004	13,290,613	22,347,080	11,704,949
Postage, stamp, telecommunication, etc.	80,352,746	60,451,863	46,398,817	27,641,477
Stationery, printing, advertisements, etc.	376,007,774	306,342,054	188,795,469	149,797,677
Chief Executive's salary and fees	29,576,461	17,086,419	12,370,000	9,803,060
Directors' fees	4,806,686	4,603,646	2,375,635	2,445,410
Auditors' fees	2,781,266	2,060,933	1,445,577	873,906
Depreciation and repair of bank's assets	1,601,476,581	1,426,039,000	839,954,861	757,855,555
Other expenses	1,426,461,388	1,312,282,795	697,761,224	681,371,993
	9,878,062,305	7,978,451,104	4,879,298,392	4,025,446,438
Total operating expenses (B)	12,900,874,617	10,370,248,903	8,290,231,364	6,279,395,888
Profit / (loss) before provision (C=A-B)	9,878,062,305	7,978,451,104	4,879,298,392	4,025,446,438
Provision for loans and advances / investments	5,561,308,802	3,842,160,661	3,707,391,168	2,369,914,796
Provision for Off-Balance Sheet exposures	167,583,661	-	25,223,861	-
Provision for diminution in value of investments	718,496,177	474,921,918	166,540,974	324,532,506
Other provision	122,500,000	61,250,000	61,250,000	30,625,000
	6,569,888,640	4,378,332,579	3,960,406,003	2,725,072,301
Total provision (D)	6,569,888,640	4,378,332,579	3,960,406,003	2,725,072,301
Total profit / (loss) before taxes (C+D)	3,308,173,665	3,600,118,525	918,892,389	1,300,374,137

Provision for taxation				
Current tax	3,303,754,896	3,455,941,509	1,889,205,393	1,952,800,475
Deferred tax	16,123,259	40,899,522	350,297,447	30,901,339
	3,319,878,156	3,496,841,031	2,239,502,840	1,983,701,814
Total profit after tax	3,319,878,156	3,496,841,031	2,239,502,840	1,983,701,814
Net profit after taxation	3,011,107,821	2,495,075,293	2,090,322,520	1,570,621,772
Transferred to Minority Interest	(904)	1,357	(166)	1,354
	3,011,108,725	2,495,076,650	2,090,322,354	1,570,623,126

Appropriations				
Statutory reserve	35,618,910	1,224,618,870	-	1,224,618,870
Start up fund	30,216,541	24,028,342	20,870,075	14,943,691
Coupon/dividend on perpetual bond	200,000,000	200,000,000	-	-
	265,835,451	1,448,647,212	20,870,075	1,239,562,561

Earnings per share (EPS)	2.23	1.85	1.55	1.16
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Company Secretary	Chief Financial Officer
Managing Director & CEO	Director
Chairman	

Consolidated Statement of Changes in Equity (Unaudited) for the period ended 30 June 2025

Particulars	Paid-up capital	Statutory reserve	Share premium	General reserves	Capital reserve	Revaluation gain/(loss) on investment	Dividend equalization reserve	Surplus in profit and loss account	Minority interest	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2025	13,470,807,640	11,966,418,843	1,504,388,797	11,394,928	181,926,077	1,185,185,549	530,786,630	17,477,243,576	143,282	46,328,295,321
Surplus/(deficit) on account of revaluation of investments	-	-	-	-	-	(1,055,140,300)	-	-	-	(1,055,140,300)
Share issue compliance with court verdict	15,547,400	-	-	-	-	-	-	-	-	15,547,400
Share premium compliance with court verdict	-	-	15,547,400	-	-	-	-	-	-	15,547,400
Bonus share issue compliance with court verdict	-	-	-	-	-	-	-	(35,618,910)	-	(35,618,910)
Dividend (Bonus Share)	-	-	-	-	-	-	-	-	-	-
Dividend (Cash)	-	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	-	3,011,108,725	-	3,011,108,725
Minority Interest	-	-	-	-	-	-	-	-	(904)	(904)
Current tax difference	-	-	-	-	-	-	-	-	-	-
Transfer to capital reserve	-	-	-	-	14,786,237	-	-	(14,786,237)	-	-
Coupon/dividend on perpetual bonds	-	-	-	-	-	-	-	(200,000,000)	-	(200,000,000)
Transfer to start up fund	-	-	-	-	-	-	-	(30,216,541)	-	(30,216,541)
Transfer to statutory reserve	-	-	-	-	-	-	-	(35,618,910)	-	(35,618,910)
Gain from sale of Non-Banking Asset	-	-	-	-	-	-	-	24,153,177	-	24,153,177
	13,521,973,950	12,002,037,753	1,519,936,197	11,394,928	186,662,313	130,045,249	530,786,630	142,378,144	143,282	46,328,295,321
Balance as at 30 June 2024	13,470,807,640	11,966,418,843	1,504,388,797	11,394,928	181,926,077	1,185,185,549	530,786,630	17,477,243,576	143,282	46,328,295,321

Consolidated Cash Flow Statement (Unaudited) for the period ended 30 June 2025

	30-Jun-25 Taka	30-Jun-24 Taka
A) Cash flows from operating activities		
Interest receipts / investment income receipts in cash	25,688,021,991	18,643,930,219
Interest/profit paid on deposits and borrowings	(23,955,010,202)	(9,850,014,194)
Dividend receipts	238,749,520	235,942,175
Fees and commission receipts in cash	3,594,905,576	3,418,058,786
Recoveries of loans previously written off	281,849,775	388,409,869
Cash payments to employees	(5,816,123,802)	(4,398,641,797)
Cash payments to suppliers	(185,945,826)	(146,726,007)
Income taxes paid	(3,622,533,691)	(2,720,598,098)
Receipts from other operating activities	16,534,723,427	5,501,706,216
Payments for other operating activities	(3,439,490,449)	(3,045,929,617)
Cash generated from operating activities before changes in operating assets and liabilities	9,319,346,300	8,026,137,569

Increase / (decrease) in operating assets and liabilities		
Loans and advances to customers	(58,045,264,670)	(30,849,326,914)
Other assets	(4,622,308,804)	(2,648,661,111)
Deposits from other banks / borrowings	2,653,798,074	7,379,284,847
Deposits from customers	77,033,377,001	21,495,281,554
Other liabilities	(1,950,593,773)	(477,772,142)
	15,069,007,828	(4,144,449,482)
Net cash from operating activities	24,388,354,128	3,881,688,087

B) Cash flows from investing activities		
Net payment for sale/(purchase) of securities	18,136,517,619	994,119,518
Net payment for sale/(purchase) of shares	154,898,931	(444,624,018)
(Purchase) / sale of property, plant and equipment	(1,206,305,394)	(460,945,517)
Net cash used in investing activities	17,085,111,156	88,549,983

C) Cash flows from financing activities		
Redemption of tier-II subordinated bond	(80,000,000)	(955,000,000)
Share issue compliance with court verdict	15,547,400	-
Share premium compliance with court verdict	15,547,400	-
Coupon/dividend paid on perpetual bonds	(200,000,000)	(200,000,000)
Dividend paid	(1,854,555,222)	-
Net Cash from financing activities	(248,905,200)	(3,009,555,222)

D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	41,224,560,084	960,682,849
E) Effects of exchange rate changes on cash and cash equivalent	1,038,133,854	654,329,541
F) Opening cash and cash equivalents	138,156,617,279	59,663,370,222
G) Closing cash and cash equivalents (D+E+F)	180,035,516,904	61,662,186,925

Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies)	10,952,147,145	9,104,032,483
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	27,095,497,953	24,439,720,891
Balance with other banks and financial institutions	25,341,543,511	17,949,399,509
Money at call and short notice	1,313,800,000	3,775,100,000
Government securities	115,332,528,295	10,169,494,040
	180,035,516,904	61,662,186,925
Net operating cash flow per share (NOCFPS)	18.04	2.87

Balance Sheet (Unaudited) as at 30 June 2025

	30-Jun-25 Taka	31-Dec-24 Taka
PROPERTY AND ASSETS		
Cash		
In hand (including foreign currencies)	10,949,607,820	10,280,661,035
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	27,095,497,953	22,747,902,091
	38,045,105,773	33,028,563,126
Balance with other banks and financial institutions		
In Bangladesh	15,655,309,744	