

**ONE Bank Limited and its Subsidiary**  
**Consolidated Balance Sheet**  
**As at March 31, 2015**

	Amount in Taka	
	March 31, 2015	December 31, 2014
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	1,579,613,180	812,064,082
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	7,276,935,353	8,193,901,158
	<b>8,856,548,533</b>	<b>9,005,965,240</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	3,847,405,668	707,953,962
Outside Bangladesh	1,366,054,503	870,788,660
	<b>5,213,460,172</b>	<b>1,578,742,622</b>
<b>Money at call on short notice</b>	<b>2,650,000,000</b>	<b>150,000,000</b>
<b>Investments</b>		
Government	12,942,941,691	13,092,499,305
Others	5,221,114,816	3,432,875,749
	<b>18,164,056,507</b>	<b>16,525,375,054</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	87,577,586,322	87,678,512,427
Bills purchased and discounted	1,948,000,176	2,345,518,678
	<b>89,525,586,498</b>	<b>90,024,031,105</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>	<b>1,449,221,350</b>	<b>1,399,382,714</b>
<b>Other Assets</b>	<b>3,576,452,007</b>	<b>2,745,212,430</b>
<b>Non-banking Assets</b>	<b>283,786,525</b>	<b>283,786,525</b>
<b>Total Assets</b>	<b>129,719,111,591</b>	<b>121,712,495,690</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	78,914,460	1,317,260,683
<b>Deposits and other accounts</b>		
Current accounts and other accounts	14,348,325,371	13,279,372,176
Bills payable	2,452,597,684	2,525,148,799
Savings deposits	10,174,801,948	9,777,300,687
Term deposits	80,825,927,831	74,713,237,249
	<b>107,801,652,835</b>	<b>100,295,058,911</b>
<b>Other Liabilities</b>	<b>9,844,222,665</b>	<b>8,308,655,150</b>
<b>Subordinated -Debt</b>	<b>2,200,000,000</b>	<b>2,200,000,000</b>
<b>Total Liabilities</b>	<b>119,924,789,961</b>	<b>112,120,974,744</b>
<b>Capital/Shareholders' equity</b>		
Paid-up Capital	5,243,777,020	5,243,777,020
Statutory Reserve	3,441,415,091	3,305,962,560
Surplus in Profit & Loss Account	1,061,694,429	985,135,415
Revaluation Reserve for Securities	41,069,250	48,491,839
	<b>9,787,955,790</b>	<b>9,583,366,834</b>
<b>Non-Controlling Interest</b>	<b>6,365,841</b>	<b>8,154,112</b>
<b>Total Liability and Shareholders' equity</b>	<b>129,719,111,591</b>	<b>121,712,495,690</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	20,890,306,006	20,262,626,353
Letters of Guarantee	10,137,098,291	10,878,319,164
Irrevocable Letters of Credit	19,432,210,444	16,384,817,490
Bills for Collection	1,628,788,552	2,261,309,221
Other Contingent Liabilities	-	-
	<b>52,088,403,294</b>	<b>49,787,072,228</b>
<b>Other Commitments</b>	<b>-</b>	<b>-</b>
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>52,088,403,294</b>	<b>49,787,072,228</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhurul Alam  
Managing Director

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account**  
**For the period from January 01, 2015 to March 31, 2015**

	Amount in Taka	
	January to March <u>2015</u>	January to March <u>2014</u>
Interest income	2,840,817,624	2,650,912,468
Interest paid on deposits and borrowings etc.	(1,811,102,872)	(1,712,089,963)
<b>Net interest income</b>	<b>1,029,714,751</b>	<b>938,822,505</b>
Investment Income	290,359,342	159,244,028
Commission, Exchange and Brokerage	290,015,597	283,157,854
Other operating income	73,997,245	67,285,854
<b>Total operating income (A)</b>	<b>1,684,086,936</b>	<b>1,448,510,241</b>
Salaries and allowances	425,517,869	390,716,697
Rent, taxes, insurance, electricity etc.	98,310,882	96,549,755
Legal expenses	2,961,100	1,472,819
Postage, stamps, telecommunication etc.	15,382,445	15,896,853
Directors fees	300,000	280,000
Stationery, Printings, advertisements etc.	25,537,070	32,099,652
Managing Director's salary and allowances	2,634,999	2,634,999
Depreciation, leasing expense and repair of bank's assets	80,420,076	66,000,119
Other expenses	96,468,729	90,621,995
<b>Total operating expenses (B)</b>	<b>747,533,171</b>	<b>696,272,890</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>936,553,765</b>	<b>752,237,351</b>
Provision for loans and advances		
Specific provision	488,948,861	227,099,758
General provision	(253,358,227)	(36,838,426)
	<b>235,590,633</b>	<b>190,261,332</b>
Provision for off-balance sheet items	23,013,311	18,593,787
Provision for diminution in value of share	188,612,996	162,016,194
Provision for other assets	(9,115,356)	(618,125)
<b>Total Provision (D)</b>	<b>438,101,585</b>	<b>370,253,187</b>
<b>Profit/(loss) before taxes for the period (E=C-D)</b>	<b>498,452,181</b>	<b>381,984,164</b>
<b>Provision for taxation</b>		
Current tax	283,728,906	327,391,173
Deferred tax expenses /(income)	4,500,000	5,000,000
<b>Net Profit after taxation for the period</b>	<b>210,223,275</b>	<b>49,592,991</b>
<b>Attributable to:</b>		
Shareholders of the ONE Bank Ltd	212,011,545	51,401,438
Non-Controlling Interest	(1,788,271)	(1,808,447)
	<b>210,223,275</b>	<b>49,592,991</b>
Retained Surplus brought forward	985,135,415	895,565,966
	<b>1,197,146,960</b>	<b>946,967,404</b>
<b>Appropriations:</b>		
Statutory Reserve	135,452,532	112,565,922
General Reserve	-	-
	135,452,532	112,565,922
<b>Retained Surplus</b>	<b>1,061,694,429</b>	<b>834,401,482</b>
<b>Earning per share (EPS)</b>	<b>0.40</b>	<b>0.10</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhru Alam  
Managing Director

**ONE Bank Limited and its Subsidiary**  
**Consolidated Cash Flow Statement**  
**For the period from January 01, 2015 to March 31, 2015**

	<b>Amount in Taka</b>	
	<b>January to March <u>2015</u></b>	<b>January to March <u>2014</u></b>
<b>Cash flows from operating activities</b>		
Interest receipts in cash	2,686,862,146	2,655,747,614
Interest payments	(1,348,968,262)	(1,378,714,820)
Dividend receipts	4,884	1,031,429
Fee and commission receipts in cash	155,585,300	155,041,892
Cash payments to employees	(345,767,666)	(310,756,933)
Cash payments to suppliers	(44,668,859)	(57,658,184)
Income Taxes paid	(139,500,990)	(158,638,026)
Receipts from other operating activities	208,192,293	195,393,166
Payment for other operating activities	(104,039,622)	(274,227,297)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>1,067,699,223</b>	<b>827,218,842</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Loans and advances to customers	(207,886)	2,020,214,914
Other current assets	(78,492,566)	(419,561,687)
Borrowing from other banking companies, agencies etc.	(1,238,346,223)	(11,533,863)
Deposits from other banks	(7,900,000,000)	1,400,000,000
Deposits from customers	14,629,255,694	(599,355,311)
Other liabilities	338,427,323	194,089,636
<b>A Net cash used in/ from operating activities</b>	<b>6,818,335,566</b>	<b>3,411,072,531</b>
<b>Cash flows from investing activities</b>		
Payments for purchase of securities	(2,848,525,589)	(5,525,028,235)
Receipts from sale of securities	1,531,806,470	3,563,591,251
Net Purchase/sale of fixed assets	(46,988,604)	(97,217,429)
<b>B Net cash used in investing activities</b>	<b>(1,363,707,723)</b>	<b>(2,058,654,413)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of ordinary shares	531,000,100	-
Dividend paid	-	-
<b>C Net cash used for financial activities</b>	<b>531,000,100</b>	<b>-</b>
<b>D Net increase/(decrease) in cash and cash equivalent (A+B+C)</b>	<b>5,985,627,942</b>	<b>1,352,418,119</b>
<b>E Opening cash and cash equivalent</b>	<b>10,736,172,762</b>	<b>11,130,656,818</b>
<b>F Closing cash and cash equivalents (D+E)</b>	<b>16,721,800,704</b>	<b>12,483,074,937</b>
<b>Closing cash and cash equivalents</b>		
Cash in hand	1,579,615,416	1,146,388,741
Cash with Bangladesh Bank & its agent(s)	7,276,935,353	9,186,749,193
Cash with other banks and financial institutions	5,213,457,936	1,796,019,203
Money at call on short notice	2,650,000,000	350,000,000
Prize bonds	1,792,000	3,917,800
	<b>16,721,800,704</b>	<b>12,483,074,937</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhurul Alam  
Managing Director

**ONE Bank Limited and its Subsidiary**  
**Consolidated Statement of changes in Equity**  
**For the period from January 01, 2015 to March 31, 2015**

Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Reserve for Securities	Profit & Loss Account	Total	Non-Controlling Interest	Total
<b>Balance as at January 01, 2015</b>	<b>5,243,777,020</b>	<b>3,305,962,560</b>	<b>48,491,839</b>	<b>985,135,415</b>	<b>9,583,366,834</b>	<b>8,154,112</b>	<b>9,591,520,946</b>
Changes in accounting policy	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>5,243,777,020</b>	<b>3,305,962,560</b>	<b>48,491,839</b>	<b>985,135,415</b>	<b>9,583,366,834</b>	<b>8,154,112</b>	<b>9,591,520,946</b>
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(7,422,589)	-	(7,422,589)	-	(7,422,589)
Net Profit after Tax for the period	-	-	-	212,011,545	212,011,545	(1,788,271)	210,223,275
Profit transferred to Statutory Reserve	-	135,452,532	-	(135,452,532)	-	-	-
<b>Balance as at March 31, 2015</b>	<b>5,243,777,020</b>	<b>3,441,415,092</b>	<b>41,069,250</b>	<b>1,061,694,429</b>	<b>9,787,955,790</b>	<b>6,365,841</b>	<b>9,794,321,632</b>
<b>Balance as at March 31, 2014</b>	<b>4,767,070,020</b>	<b>2,552,844,057</b>	<b>63,786,924</b>	<b>1,059,533,325</b>	<b>8,443,234,327</b>	<b>10,993,444</b>	<b>8,454,227,771</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhruul Alam  
Managing Director

**ONE Bank Limited**  
**Balance Sheet**  
**As at March 31, 2015**

	Amount in Taka	
	March 31, 2015	December 31, 2014
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	1,579,613,180	812,047,402
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	7,276,935,353	8,193,901,158
	<b>8,856,548,533</b>	<b>9,005,948,560</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	3,296,657,967	692,281,209
Outside Bangladesh	1,366,054,503	870,788,660
	<b>4,662,712,471</b>	<b>1,563,069,869</b>
<b>Money at call on short notice</b>	<b>2,650,000,000</b>	<b>150,000,000</b>
<b>Investments</b>		
Government	12,942,941,691	13,092,499,305
Others	3,419,604,294	1,631,365,227
	<b>16,362,545,985</b>	<b>14,723,864,532</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	88,072,215,647	88,153,494,077
Bills purchased and discounted	1,948,000,176	2,345,518,678
	<b>90,020,215,823</b>	<b>90,499,012,755</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>	<b>1,442,497,803</b>	<b>1,395,509,199</b>
<b>Other Assets</b>	<b>5,019,070,085</b>	<b>4,198,748,913</b>
<b>Non-banking Assets</b>	<b>283,786,525</b>	<b>283,786,525</b>
<b>Total Assets</b>	<b>129,297,377,225</b>	<b>121,819,940,353</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	78,914,460	1,317,260,683
<b>Deposits and other accounts</b>		
Current accounts and other accounts	14,348,325,371	13,279,372,176
Bills payable	2,452,597,684	2,525,148,799
Savings deposits	10,174,801,948	9,777,300,687
Term deposits	80,825,927,831	74,713,237,249
	<b>107,801,652,835</b>	<b>100,295,058,911</b>
<b>Other Liabilities</b>	<b>8,610,031,148</b>	<b>7,782,460,725</b>
<b>Subordinated Debt</b>	<b>2,200,000,000</b>	<b>2,200,000,000</b>
<b>Total Liabilities</b>	<b>118,690,598,443</b>	<b>111,594,780,320</b>
<b>Capital/Shareholders' equity</b>		
Paid-up Capital	5,243,777,020	5,243,777,020
Statutory Reserve	3,441,415,091	3,305,962,560
Surplus in Profit & Loss Account	1,880,517,420	1,626,928,614
Revaluation Reserve for HTM Securities	41,069,250	48,491,839
<b>Total Shareholders' equity</b>	<b>10,606,778,782</b>	<b>10,225,160,033</b>
<b>Total Liability and Shareholders' equity</b>	<b>129,297,377,225</b>	<b>121,819,940,353</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	20,890,306,006	20,262,626,353
Letters of Guarantee	10,137,098,291	10,878,319,164
Irrevocable Letters of Credit	19,432,210,444	16,384,817,490
Bills for Collection	1,628,788,552	2,261,309,221
Other Contingent Liabilities	-	-
<b>Total Contingent Liabilities</b>	<b>52,088,403,294</b>	<b>49,787,072,228</b>
<b>Other Commitments</b>	-	-
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>52,088,403,294</b>	<b>49,787,072,228</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhru Alam  
Managing Director

**ONE Bank Limited**  
**Profit & Loss Account**  
**For the period from January 01, 2015 to March 31, 2015**

	Amount in Taka	
	January to March <u>2015</u>	January to March <u>2014</u>
Interest income	2,855,565,053	2,668,679,054
Interest paid on deposits and borrowings etc.	(1,811,102,872)	(1,712,089,963)
<b>Net interest income</b>	<b>1,044,462,180</b>	<b>956,589,091</b>
Investment Income	290,354,592	159,244,028
Commission, Exchange and Brokerage	288,192,591	283,159,079
Other operating income	73,937,602	67,285,854
<b>Total operating income (A)</b>	<b>1,696,946,965</b>	<b>1,466,278,052</b>
Salaries and allowances	423,859,130	389,988,788
Rent, taxes, insurance, electricity etc.	98,310,882	96,549,755
Legal expenses	2,961,100	1,472,819
Postage, stamps, telecommunication etc.	15,382,445	15,896,853
Directors fees	300,000	280,000
Stationery, Printings, advertisements etc.	25,519,915	31,864,849
Managing Director's salary and allowances	2,634,999	2,634,999
Depreciation, leasing expense and repair of bank's assets	80,138,050	65,943,492
Other expenses	95,517,190	90,579,895
<b>Total operating expenses (B)</b>	<b>744,623,712</b>	<b>695,211,451</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>952,323,253</b>	<b>771,066,601</b>
Provision for loans and advances		
Specific provision	488,948,861	227,099,758
General provision	(253,358,227)	(36,838,426)
	<b>235,590,633</b>	<b>190,261,332</b>
Provision for off-balance sheet items	23,013,311	18,593,787
Provision for diminution in value of share	25,572,005	-
Provision for other assets	(9,115,356)	(618,125)
<b>Total Provision (D)</b>	<b>275,060,594</b>	<b>208,236,993</b>
<b>Profit/ (loss) before taxes for the period (E=C-D)</b>	<b>677,262,660</b>	<b>562,829,608</b>
<b>Provision for taxation</b>		
Current tax	283,721,322	327,391,173
Deffered tax expenses/ (income)	4,500,000	5,000,000
<b>Profit after tax for the period</b>	<b>389,041,337</b>	<b>230,438,434</b>
Retained Surplus brought forward	1,626,928,614	1,077,173,216
	<b>2,015,969,952</b>	<b>1,307,611,650</b>
<b>Appropriations:</b>		
Statutory Reserve	135,452,532	112,565,922
General Reserve	-	-
	135,452,532	112,565,922
<b>Retained Surplus</b>	<b>1,880,517,420</b>	<b>1,195,045,729</b>
<b>Earning per share (EPS)</b>	<b>0.74</b>	<b>0.44</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhru Alam  
Managing Director

**ONE Bank Limited**  
**Cash Flow Statement**  
**For the period from January 01, 2015 to March 31, 2015**

Amount in Taka

	<b>January to March 2015</b>	<b>January to March 2014</b>
<b>Cash flows from operating activities</b>		
Interest receipts in cash	2,686,221,624	2,655,747,614
Interest payments	(1,348,968,262)	(1,378,714,820)
Dividend receipts	134	1,031,429
Fee and commission receipts in cash	153,762,294	155,041,892
Cash payments to employees	(345,767,666)	(310,756,933)
Cash payments to suppliers	(44,668,859)	(57,658,184)
Income taxes paid	(139,283,621)	(158,638,026)
Receipts from other operating activities	208,132,649	195,393,166
Payment for other operating activities	(103,867,672)	(273,964,262)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>1,065,560,620</b>	<b>827,481,876</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Loans and advances to customers	(429,414)	2,020,214,914
Other current assets	(65,752,143)	(419,536,687)
Borrowing from other banking companies, agencies etc.	(1,238,346,223)	(11,533,863)
Deposits from banks	(7,900,000,000)	1,400,000,000
Deposits from customers	14,629,255,694	(599,355,311)
Other liabilities	323,988,863	194,089,638
<b>A Net cash used in/ from operating activities</b>	<b>6,814,277,398</b>	<b>3,411,360,567</b>
<b>Cash flow from investing activities</b>		
Payments for purchase of securities	(2,848,525,589)	(5,525,028,235)
Receipts from sale of securities	1,531,806,470	3,563,591,251
Net Purchase/sale of fixed assets	(46,988,604)	(94,857,969)
<b>B Net cash used in investing activities</b>	<b>(1,363,707,723)</b>	<b>(2,056,294,953)</b>
<b>Cash flow from financing activities</b>		
Receipts from issue of ordinary shares	-	-
Dividend paid	-	-
<b>C Net cash from financing activities</b>	<b>-</b>	<b>-</b>
D Net increase/(decrease) in cash and cash equivalent (A+B+C)	<b>5,450,569,674</b>	<b>1,355,065,614</b>
E Opening cash and cash equivalent	<b>10,720,483,329</b>	<b>11,126,028,956</b>
F Closing cash and cash equivalents (D+E)	<b>16,171,053,003</b>	<b>12,481,094,570</b>
<b>Closing cash and cash equivalents</b>		
Cash in hand	1,579,613,180	1,146,368,741
Cash with Bangladesh Bank & its agent(s)	7,276,935,353	9,186,749,193
Cash with other banks and financial institutions	4,662,712,471	1,794,058,836
Money at call and short notice	2,650,000,000	350,000,000
Prize bonds	1,792,000	3,917,800
	<b>16,171,053,003</b>	<b>12,481,094,570</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhurul Alam  
Managing Director

**ONE Bank Limited**  
**Statement of changes in Equity**  
**For the period from January 01, 2015 to March 31, 2015**

Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Reserve for Securities	Profit & Loss Account	Total Shareholders' equity
<b>Balance as at January 01, 2015</b>	<b>5,243,777,020</b>	<b>3,305,962,560</b>	<b>48,491,839</b>	<b>1,626,928,614</b>	<b>10,225,160,033</b>
Changes in accounting policy	-	-	-	-	-
<b>Restated balance</b>	<b>5,243,777,020</b>	<b>3,305,962,560</b>	<b>48,491,839</b>	<b>1,626,928,614</b>	<b>10,225,160,033</b>
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(7,422,589)	-	(7,422,589)
Net Profit after Tax for the period	-	-	-	389,041,337	389,041,337
Profit transferred to Statutory Reserve	-	135,452,532	-	(135,452,532)	-
<b>Balance as at March 31, 2015</b>	<b>5,243,777,020</b>	<b>3,441,415,092</b>	<b>41,069,250</b>	<b>1,880,517,420</b>	<b>10,606,778,782</b>
<b>Balance as at March 31, 2014</b>	<b>4,767,070,020</b>	<b>2,552,844,058</b>	<b>63,786,924</b>	<b>1,420,177,571</b>	<b>8,803,878,573</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhru Alam  
Managing Director