

**ONE Bank Limited and its Subsidiary**  
**Consolidated Balance Sheet (Un-audited)**  
**As at March 31, 2018**

	Amount in Taka	
	March 31, 2018	December 31, 2017
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	1,647,795,571	1,421,581,296
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	17,236,617,067	14,570,702,877
	<b>18,884,412,637</b>	<b>15,992,284,173</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	1,358,627,041	1,614,736,769
Outside Bangladesh	2,188,244,720	775,228,602
	<b>3,546,871,761</b>	<b>2,389,965,371</b>
<b>Money at call on short notice</b>		
	-	-
<b>Investments</b>		
Government	24,389,925,439	21,349,893,789
Others	6,954,122,979	7,176,653,328
	<b>31,344,048,418</b>	<b>28,526,547,117</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	172,461,990,697	168,124,084,062
Bills purchased and discounted	1,993,178,820	2,317,321,490
	<b>174,455,169,517</b>	<b>170,441,405,552</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>		
	<b>2,075,655,984</b>	<b>2,095,158,377</b>
<b>Other Assets</b>		
	<b>7,855,934,470</b>	<b>7,567,122,001</b>
<b>Non-banking Assets</b>		
	-	-
<b>Total Assets</b>	<b>238,162,092,789</b>	<b>227,012,482,593</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	20,215,143,389	14,423,348,566
<b>Deposits and other accounts</b>		
Current accounts and other accounts	25,387,472,449	23,286,831,553
Bills payable	1,892,609,535	1,976,848,604
Savings bank deposits	17,215,865,031	17,625,827,836
Term deposits	141,472,289,985	139,253,494,064
	<b>185,968,237,000</b>	<b>182,143,002,056</b>
<b>Other Liabilities</b>		
	<b>17,508,772,240</b>	<b>16,201,243,369</b>
<b>Total Liabilities</b>	<b>223,692,152,630</b>	<b>212,767,593,991</b>
<b>Capital/Shareholders' Equity</b>		
Paid-up Capital	7,300,320,800	7,300,320,800
Statutory Reserve	5,302,388,631	5,103,856,419
Surplus in Profit & Loss Account	1,833,550,476	1,791,044,652
Revaluation Reserve for Securities	10,741,081	23,593,490
<b>Total Shareholders' Equity</b>	<b>14,447,000,988</b>	<b>14,218,815,361</b>
<b>Non-Controlling Interest</b>		
	<b>22,939,172</b>	<b>26,073,242</b>
<b>Total Liability and Shareholders' Equity</b>	<b>238,162,092,789</b>	<b>227,012,482,593</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	32,232,027,272	30,047,785,574
Letters of Guarantee	14,300,581,911	13,401,108,120
Irrevocable Letters of Credit	27,772,045,349	27,670,941,678
Bills for Collection	1,642,355,853	1,942,416,151
Other Contingent Liabilities	-	-
<b>Total Contingent Liabilities</b>	<b>75,947,010,385</b>	<b>73,062,251,522</b>
<b>Other Commitments</b>		
	-	-
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>75,947,010,385</b>	<b>73,062,251,522</b>
<b>Net Asset Value Per Share</b>	<b>19.79</b>	<b>19.48</b>

Ashrafal Haq Amin  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhurul Alam  
Managing Director

Syed Nurul Amin  
Director

Sayeed Hossain Chowdhury  
Chairman

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account (Un-audited)**  
**For the period from January 01, 2018 to March 31, 2018**

	Amount in Taka	
	January to March	
	2018	2017
Interest income	4,352,719,925	3,517,421,650
Interest paid on deposits and borrowings etc.	(3,038,773,427)	(2,208,595,943)
<b>Net interest income</b>	<b>1,313,946,498</b>	<b>1,308,825,707</b>
Investment Income	553,887,634	408,798,098
Commission, Exchange and Brokerage	363,809,158	451,801,079
Other operating income	125,288,044	102,627,679
<b>Total operating income (A)</b>	<b>2,356,931,334</b>	<b>2,272,052,564</b>
Salaries and allowances	625,113,012	586,503,200
Rent, taxes, insurance, electricity etc.	132,827,894	129,854,361
Legal expenses	5,118,598	6,636,614
Postage, stamps, telecommunication etc.	20,119,677	19,024,034
Directors' fees	252,750	368,750
Auditors' fees	-	-
Stationery, Printings, advertisements etc.	76,101,027	25,230,525
Managing Director's salary and allowances	2,880,000	2,880,000
Depreciation, leasing expense and repair of bank's assets	151,891,070	132,153,620
Other expenses	100,241,377	47,422,297
<b>Total operating expenses (B)</b>	<b>1,114,545,405</b>	<b>950,073,400</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>1,242,385,929</b>	<b>1,321,979,164</b>
Provision for loans and advances		
Specific provision	265,665,721	177,155,476
General provision	(53,613,646)	212,584,482
	<b>212,052,075</b>	<b>389,739,958</b>
Provision for off-balance sheet items	21,971,434	(58,482,132)
Provision for diminution in value of share	327,181,389	(350,756,541)
Provision for other	-	-
<b>Total Provision (D)</b>	<b>561,204,898</b>	<b>(19,498,715)</b>
<b>Profit/(loss) before taxes for the period (E=C-D)</b>	<b>681,181,031</b>	<b>1,341,477,879</b>
<b>Provision for taxation</b>		
Current tax expense	448,277,063	442,110,122
Deferred tax expenses /(income)	(5,000,000)	850,000
<b>Net Profit after taxation for the period</b>	<b>237,903,968</b>	<b>898,517,757</b>
<b>Attributable to:</b>		
Shareholders of the ONE Bank Ltd	241,038,037	894,294,348
Non-Controlling Interest	(3,134,070)	4,223,409
	<b>237,903,968</b>	<b>898,517,757</b>
Retained Surplus brought forward	1,791,044,652	1,358,421,259
Add: Net profit after tax (attributable to shareholder of OBL)	241,038,037	894,294,348
	<b>2,032,082,689</b>	<b>2,252,715,607</b>
<b>Appropriations:</b>		
Statutory Reserve	198,532,213	179,752,782
General Reserve	-	-
	198,532,213	179,752,782
<b>Retained Surplus</b>	<b>1,833,550,476</b>	<b>2,072,962,825</b>
<b>Earnings per share (EPS)</b>	<b>0.33</b>	<b>1.23</b>

Ashraful Haq Amin  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhru Alam  
Managing Director

Syed Nurul Amin  
Director

Sayed Hossain Chowdhury  
Chairman

**ONE Bank Limited and its Subsidiary**  
**Consolidated Cash Flow Statement (Un-audited)**  
**For the period from January 01, 2018 to March 31, 2018**

	Amount in Taka	
	January to March	
	2018	2017
<b>Cash flows from operating activities</b>		
Interest receipts in cash	4,354,388,122	3,655,156,490
Interest payments	(1,952,904,812)	(1,221,459,110)
Dividend receipts	351,381,362	3,684,946
Fee and commission receipts in cash	225,434,995	203,077,123
Cash payments to employees	(648,851,463)	(529,942,995)
Cash payments to suppliers	(156,007,006)	(68,825,797)
Income Taxes paid	(483,809,827)	(306,774,742)
Receipts from other operating activities	275,920,755	428,356,350
Payment for other operating activities	(211,907,521)	(159,367,852)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>1,753,644,605</b>	<b>2,003,904,413</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Sales/(Purchase) of trading securities	(1,793,225,482)	2,714,044,515
Loans and advances to customers	(4,900,809,818)	(8,901,944,353)
Other current assets	2,046,751	139,508,651
Borrowing from other banking companies, agencies etc.	5,791,794,824	3,063,095,640
Deposits from other banks	(1,571,607,517)	78,742,669
Deposits from customers	6,029,625,332	(472,197,128)
Other liabilities	172,139,918	221,285,208
<b>A Net cash used in/ from operating activities</b>	<b>5,483,608,613</b>	<b>(1,153,560,385)</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	640,500,000	4,253,749,321
Payments for purchase of securities	(2,067,269,761)	(1,775,848,386)
Net Purchase/sale of fixed assets	(13,774,650)	(7,132,996)
<b>B Net cash used in investing activities</b>	<b>(1,440,544,412)</b>	<b>2,470,767,939</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of ordinary shares	-	-
Dividend paid	-	-
<b>C Net cash used for financial activities</b>	<b>-</b>	<b>-</b>
D Net increase/(decrease) in cash and cash equivalent (A+B+C)	4,043,064,202	1,317,207,555
E Effects of exchange rate changes on cash and cash-equivalent	5,665,353	27,144,703
F Opening cash and cash equivalent	18,383,698,645	18,299,928,732
<b>G Closing cash and cash equivalents (D+E+F)</b>	<b>22,432,428,199</b>	<b>19,644,280,989</b>
<b>Closing cash and cash equivalents</b>		
Cash in hand	1,647,795,571	1,428,033,080
Cash with Bangladesh Bank & its agent(s)	17,236,617,067	13,267,697,407
Cash with other banks and financial institutions	3,546,871,761	4,447,164,402
Money at call on short notice	-	500,000,000
Prize bonds	1,143,800	1,386,100
	<b>22,432,428,199</b>	<b>19,644,280,989</b>
<b>Net Operating Cash Flow Per Share</b>	<b>7.51</b>	<b>(1.58)</b>

Ashrafal Haq Amin  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhrul Alam  
Managing Director

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Director

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Chairman

**ONE Bank Limited and its Subsidiary**  
**Consolidated Statement of Changes in Equity (Un-audited)**  
**For the period from January 01, 2018 to March 31, 2018**

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, 2018</b>	<b>7,300,320,800</b>	<b>5,103,856,419</b>	<b>23,593,490</b>	<b>1,791,044,652</b>	<b>14,218,815,361</b>	<b>26,073,242</b>	<b>14,244,888,603</b>
Changes in accounting policy	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>7,300,320,800</b>	<b>5,103,856,419</b>	<b>23,593,490</b>	<b>1,791,044,652</b>	<b>14,218,815,361</b>	<b>26,073,242</b>	<b>14,244,888,603</b>
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(12,852,410)	-	(12,852,410)	-	(12,852,410)
Net Profit after Tax for the period	-	-	-	241,038,037	241,038,037	(3,134,070)	237,903,968
Profit transferred to Statutory Reserve	-	198,532,213	-	(198,532,213)	-	-	-
<b>Balance as at March 31, 2018</b>	<b>7,300,320,800</b>	<b>5,302,388,632</b>	<b>10,741,081</b>	<b>1,833,550,476</b>	<b>14,447,000,988</b>	<b>22,939,172</b>	<b>14,469,940,160</b>
<b>Balance as at March 31, 2017</b>	<b>6,636,655,280</b>	<b>4,614,682,291</b>	<b>72,607,496</b>	<b>2,072,962,825</b>	<b>13,396,907,891</b>	<b>25,820,198</b>	<b>13,422,728,090</b>

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Chairman

**ONE Bank Limited**  
**Balance Sheet (Un-audited)**  
**As at March 31, 2018**

	Amount in Taka	
	March 31, 2018	December 31, 2017
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	1,647,777,673	1,421,571,108
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	17,236,617,067	14,570,702,877
	<b>18,884,394,740</b>	<b>15,992,273,986</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	1,358,627,041	1,614,736,769
Outside Bangladesh	2,188,244,720	775,228,602
	<b>3,546,871,761</b>	<b>2,389,965,371</b>
<b>Money at call on short notice</b>		
	-	-
<b>Investments</b>		
Government	24,389,925,439	21,349,893,789
Others	4,494,568,781	4,794,435,191
	<b>28,884,494,220</b>	<b>26,144,328,980</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	172,413,457,846	168,076,148,472
Bills purchased and discounted	1,993,178,820	2,317,321,490
	<b>174,406,636,666</b>	<b>170,393,469,963</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>	<b>2,050,830,586</b>	<b>2,069,599,095</b>
<b>Other Assets</b>	<b>10,252,036,634</b>	<b>10,212,256,401</b>
<b>Non-banking Assets</b>	-	-
<b>Total Assets</b>	<b>238,025,264,608</b>	<b>227,201,893,797</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	20,215,143,389	14,423,348,566
<b>Deposits and other accounts</b>		
Current accounts and other accounts	25,387,472,449	23,286,831,553
Bills payable	1,892,609,535	1,976,848,604
Savings bank deposits	17,215,865,031	17,625,827,836
Term deposits	141,633,141,294	139,785,181,673
	<b>186,129,088,309</b>	<b>182,674,689,666</b>
<b>Other Liabilities</b>	<b>17,033,435,953</b>	<b>15,994,706,738</b>
<b>Total Liabilities</b>	<b>223,377,667,651</b>	<b>213,092,744,970</b>
<b>Capital/Shareholders' Equity</b>		
Paid-up Capital	7,300,320,800	7,300,320,800
Statutory Reserve	5,302,388,631	5,103,856,419
Surplus in Profit & Loss Account	2,034,146,445	1,681,378,120
Revaluation Reserve for Securities	10,741,081	23,593,490
<b>Total Shareholders' Equity</b>	<b>14,647,596,957</b>	<b>14,109,148,828</b>
<b>Total Liability and Shareholders' Equity</b>	<b>238,025,264,608</b>	<b>227,201,893,797</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	32,232,027,272	30,047,785,574
Letters of Guarantee	14,300,581,911	13,401,108,120
Irrevocable Letters of Credit	27,772,045,349	27,670,941,678
Bills for Collection	1,642,355,853	1,942,416,151
Other Contingent Liabilities	-	-
<b>Total Contingent Liabilities</b>	<b>75,947,010,385</b>	<b>73,062,251,522</b>
<b>Other Commitments</b>	-	-
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>75,947,010,385</b>	<b>73,062,251,522</b>
<b>Net Asset Value Per Share</b>	<b>20.06</b>	<b>19.33</b>

Ashrafal Haq Amin  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhurul Alam  
Managing Director

Syed Nurul Amin  
Director

Sayeed Hossain Chowdhury  
Chairman

**ONE Bank Limited**  
**Profit & Loss Account (Un-audited)**  
**For the period from January 01, 2018 to March 31, 2018**

Amount in Taka

	January to March	
	2018	2017
Interest income	4,350,837,516	3,515,904,423
Interest paid on deposits and borrowings etc.	(3,038,773,427)	(2,208,595,943)
<b>Net interest income</b>	<b>1,312,064,089</b>	<b>1,307,308,481</b>
Investment Income	538,175,672	329,533,671
Commission, Exchange and Brokerage	355,539,229	432,544,947
Other operating income	125,196,309	102,539,397
<b>Total operating income (A)</b>	<b>2,330,975,300</b>	<b>2,171,926,496</b>
Salaries and allowances	619,130,364	582,692,538
Rent, taxes, insurance, electricity etc.	132,336,369	129,854,361
Legal expenses	5,118,598	6,636,614
Postage, stamps, telecommunication etc.	20,119,677	19,024,034
Directors' fees	224,000	304,000
Auditors' fees	-	-
Stationery, Printings, advertisements etc.	75,802,907	25,176,330
Managing Director's salary and allowances	2,880,000	2,880,000
Depreciation, leasing expense and repair of bank's assets	151,023,345	131,479,511
Other expenses	97,655,466	43,857,373
<b>Total operating expenses (B)</b>	<b>1,104,290,725</b>	<b>941,904,761</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>1,226,684,574</b>	<b>1,230,021,735</b>
Provision for loans and advances		
Specific provision	265,665,721	177,155,476
General provision	(53,613,646)	212,584,482
	<b>212,052,075</b>	<b>389,739,958</b>
Provision for off-balance sheet items	21,971,434	(58,482,132)
Provision for diminution in value of share	-	-
Provision for other	-	-
<b>Total Provision (D)</b>	<b>234,023,509</b>	<b>331,257,826</b>
<b>Profit/ (loss) before taxes for the period (E=C-D)</b>	<b>992,661,065</b>	<b>898,763,909</b>
<b>Provision for taxation</b>		
Current tax expense	446,360,526	421,723,018
Deffered tax expenses/ (income)	(5,000,000)	850,000
<b>Net profit after taxation for the period</b>	<b>551,300,540</b>	<b>476,190,891</b>
Retained Surplus brought forward	1,681,378,118	1,695,408,803
	<b>2,232,678,658</b>	<b>2,171,599,694</b>
<b>Appropriations:</b>		
Statutory Reserve	198,532,213	179,752,782
General Reserve	-	-
	198,532,213	179,752,782
<b>Retained Surplus</b>	<b>2,034,146,445</b>	<b>1,991,846,912</b>
<b>Earnings per share (EPS)</b>	<b>0.76</b>	<b>0.65</b>

Ashraful Haq Amin  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhurul Alam  
Managing Director

Syed Nurul Amin  
Director

Sayeed Hossain Chowdhury  
Chairman

**ONE Bank Limited**  
**Cash Flow Statement (Un-audited)**  
**For the period from January 01, 2018 to March 31, 2018**

Amount in Taka

	January to March	
	2018	2017
<b>Cash flows from operating activities</b>		
Interest receipts in cash	4,352,505,713	3,653,639,263
Interest payments	(1,952,904,812)	(1,221,459,110)
Dividend receipts	347,927,949	1,428,382
Fee and commission receipts in cash	217,165,066	183,820,991
Cash payments to employees	(648,851,463)	(529,942,995)
Cash payments to suppliers	(156,007,006)	(68,825,797)
Income taxes paid	(481,848,156)	(303,501,400)
Receipts from other operating activities	263,570,472	351,260,203
Payment for other operating activities	(202,508,639)	(152,171,174)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>1,739,049,124</b>	<b>1,914,248,363</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Sales/(Purchase) of trading securities	(1,793,225,482)	2,714,044,515
Loans and advances to customers	(4,900,212,557)	(8,883,113,030)
Other current assets	(28,082,591)	117,195,624
Borrowing from other banking companies, agencies etc.	5,791,794,824	3,063,095,640
Deposits from other banks	(1,571,607,517)	78,742,669
Deposits from customers	5,658,789,031	(680,985,682)
Other liabilities	509,638,095	213,285,748
<b>A Net cash used in/ from operating activities</b>	<b>5,406,142,927</b>	<b>(1,463,486,153)</b>
<b>Cash flow from investing activities</b>		
Proceeds from sale of securities	640,500,000	4,253,749,321
Payments for purchase of securities	(1,989,933,700)	(2,008,735,050)
Net Purchase/sale of fixed assets	(13,652,736)	(431,798)
<b>B Net cash used in investing activities</b>	<b>(1,363,086,436)</b>	<b>2,244,582,473</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>
<b>D Net increase/(decrease) in cash and cash equivalent (A+B+C)</b>	<b>4,043,056,491</b>	<b>781,096,321</b>
<b>E Effects of exchange rate changes on cash and cash-equivalent</b>	<b>5,665,353</b>	<b>27,144,703</b>
<b>F Opening cash and cash equivalent</b>	<b>18,383,688,457</b>	<b>18,299,909,515</b>
<b>G Closing cash and cash equivalents (D+E+F)</b>	<b>22,432,410,301</b>	<b>19,108,150,539</b>
<b>Closing cash and cash equivalents</b>		
Cash in hand	1,647,777,673	1,428,028,962
Cash with Bangladesh Bank & its agent(s)	17,236,617,067	13,267,697,407
Cash with other banks and financial institutions	3,546,871,761	3,911,038,070
Money at call and short notice	-	500,000,000
Prize bonds	1,143,800	1,386,100
	<b>22,432,410,301</b>	<b>19,108,150,539</b>
<b>Net Operating Cash Flow Per Share</b>	<b>7.41</b>	<b>(2.00)</b>

Ashraful Haq Amin  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhurul Alam  
Managing Director

Syed Nurul Amin  
Director

Sayed Hossain Chowdhury  
Chairman

**ONE Bank Limited**  
**Statement of Changes in Equity (Un-audited)**  
**For the period from January 01, 2018 to March 31, 2018**

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, 2018</b>	<b>7,300,320,800</b>	<b>5,103,856,419</b>	<b>23,593,490</b>	<b>1,681,378,120</b>	<b>14,109,148,828</b>
Changes in accounting policy	-	-	-	-	-
<b>Restated balance</b>	<b>7,300,320,800</b>	<b>5,103,856,419</b>	<b>23,593,490</b>	<b>1,681,378,120</b>	<b>14,109,148,828</b>
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(12,852,410)	-	(12,852,410)
Net Profit after Tax for the period	-	-	-	551,300,540	551,300,540
Profit transferred to Statutory Reserve	-	198,532,213	-	(198,532,213)	-
<b>Balance as at March 31, 2018</b>	<b>7,300,320,800</b>	<b>5,302,388,632</b>	<b>10,741,081</b>	<b>2,034,146,446</b>	<b>14,647,596,957</b>
<b>Balance as at March 31, 2017</b>	<b>6,636,655,280</b>	<b>4,614,682,291</b>	<b>72,607,496</b>	<b>1,991,846,913</b>	<b>13,315,791,979</b>

Ashrafal Haq Amin  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhrul Alam  
Managing Director

Syed Nurul Amin  
Director

Sayeed Hossain Chowdhury  
Chairman



**ONE Bank Limited**  
**Comparative Position**  
**As at March 31, 2018 and March 31, 2017**

(Taka in Million)

<b>Particulars</b>	<b>As at March 31, 2018</b>	<b>As at March 31, 2017</b>
Authorized Capital	10,000	10,000
Paid up Capital	7,300	6,637
Deposits	186,129	153,465
Loans & Advances	174,407	140,547
Investment	28,884	23,119
Import Business handled	36,720	27,824
Export Business handled	27,150	21,139
Profit before provision and tax	1,227	1,230
Number of Branches	95	88
Number of Correspondents	466	457
Number of employees	2,098	2,007

*\* The above information is based on Financial Statements of ONE Bank Limited*

The above Quarterly Financial Statements are also available in our web-site: [www.onebank.com.bd](http://www.onebank.com.bd)

Ashraful Haq Amin  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhru Alam  
Managing Director

Syed Nurul Amin  
Director

Sayed Hossain Chowdhury  
Chairman

## **Selected Explanatory Notes to the Financial Statements for the quarter ended on 31 March 2018:**

### **1. Status of the Bank**

ONE Bank Limited (the “Bank”) is a private sector commercial bank incorporated with the Registrar of Joint Stock Companies under the Companies Act 1994. The Bank commenced its banking operation on 14 July 1999 by obtaining license from the Bangladesh Bank on 2 June 1999 under section 31 of the Bank Company Act 1991 (as amended in 2013). As per the provisions of Bangladesh Bank license, the Bank has offered initially its shares to public by Pre-IPO and subsequently sold shares to the public through IPO in the year 2003. The shares of the Bank are listed with both Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd. The number of branches of the Bank was ninety five (95) and the number of booths was nineteen (19) as on 31 March 2018.

### **2. Nature of the business**

The principal activities of the Bank are to provide conventional financial products (loans and deposit) and services, personal and commercial banking, trade services, cash management, treasury and brokerage services.

#### **2.1 Off-Shore Banking Unit**

The bank has obtained permission for Off-shore Banking business vide letter no. BRPD (P-3) 744 (115)/2010-2337 dated 26 May, 2010. The Bank commenced the operation of its Off-shore Banking Unit from 12 December, 2010. At present the Bank has 2 (two) Off-shore Banking units one in Dhaka and another in Chittagong. The principal activities of the units are to provide all kinds of commercial banking services in foreign currency.

#### **2.2 ONE Securities Limited**

ONE Securities Limited (OSL) is a subsidiary of ONE Bank Limited. OSL was incorporated on May 04, 2011 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company. Subsequently, it was converted into Public Limited Company on 24 December 2014 after completion of due formalities with Registrar of Joint Stock Companies and Firms (RJSC). The Registered Office of the Company is situated at 45, Dilkusha C/A (4th Floor), Dhaka-1000.

### **3. Presentation of Financial Statements**

The financial statements are presented in compliance with the provisions of the Bangladesh Accounting Standards BAS 1 “Presentation of Financial Statements”, BAS 7 “Statement of Cash Flows”. As per BRPD circular No. 14 dated 25 June 2003, Bangladesh Bank provides guidelines, forms and formats for the presentation of Financial Statements.

### **4. Basis for Consolidation**

The Consolidated Financial Statements include the financial statements of ONE Bank Limited and ONE Securities Limited made up to the end of financial year. The Consolidated Financial Statements have been prepared in accordance with Bangladesh Accounting Standard BAS 27 “Separate Financial Statements”.

The Bank has complied the requirements of Bangladesh Financial Reporting Standards (BFRS), Bangladesh Accounting Standards (BAS), Bank Company Act 1991 (as amended in 2013), provision of the Companies Act 1994, the Securities and Exchange Rules 1987, BRPD Circular # 14 dated 25 June, 2003, other respective Circulars and other prevailing laws and rules applicable in Bangladesh.

Figures appearing in Financial Statements have been rounded off to the nearest Taka.