ONE Bank Limited and its Subsidiaries Consolidated Balance Sheet (Un-audited) As at March 31, 2019

Amount in Taka

Cash in hand (including foreign currencies) 2.226,865.283 1.781,997,675 Balance with Bangladesh Bank and its agent bank(s) 17,917,690,980 17,057,292,079 In Bangladesh 2.0144,556,263 18,838,897,53 Outside Bangladesh 2.260,054,887 3.308,230,833 Outside Bangladesh 3.918,999,581 6,002,721,344 Money at call on short notice 7.749,372,402 8,102,272,929 Government 22,610,536,072 8,102,272,929 Government 22,610,536,072 8,102,272,929 Joans cash credit, overdraft etc. 204,885,768,791 196,132,459,693 Bills purchased and discounted 20,744,824,918 198,984,845,825 Other assets 9,682,287,667,79 9,209,971,079 Non-banking Assets - - - Total Assets 21,037,969,831 29,002,343,649 2,032,793,333 Deposits and other accounts 24,985,716,821 21,037,969,881 17,869,437,115 Current accounts and other accounts 24,985,716,821 21,037,969,881 10,864,837,115 Current accounts and other accounts 24,895,716,821<		Amount	п така
Cash in hand (including foreign currencies) 2.226,865.283 1.781,997,675 Balance with Bangladesh Bank and its agent bank(s) 17,917,690,980 17,057,292,079 In Bangladesh 2.0144,556,263 18,838,897,53 Outside Bangladesh 2.260,054,887 3.308,230,833 Outside Bangladesh 3.918,999,581 6,002,721,344 Money at call on short notice 7.749,372,402 8,102,272,929 Government 22,610,536,072 8,102,272,929 Government 22,610,536,072 8,102,272,929 Joans cash credit, overdraft etc. 204,885,768,791 196,132,459,693 Bills purchased and discounted 20,744,824,918 198,984,845,825 Other assets 9,682,287,667,79 9,209,971,079 Non-banking Assets - - - Total Assets 21,037,969,831 29,002,343,649 2,032,793,333 Deposits and other accounts 24,985,716,821 21,037,969,881 17,869,437,115 Current accounts and other accounts 24,985,716,821 21,037,969,881 10,864,837,115 Current accounts and other accounts 24,895,716,821<		March 31, 2019	December 31, 2018
Cash in hand (including foreign currencies) 2,226,865,283 1,781,097,675 Balance with Bangladesh Bank and its agent bank(s) 17,917,690,980 17,057,292,079 Cash in stand (foreign currencies) 20,144,256,263 18,838,389,753 Balance with other Banks and Financial Institutions 1,638,044,055 2,260,954,8487 3,308,330,833 Outside Bangladesh 2,260,954,8487 3,308,330,833 3,918,999,581 6,002,721,464 Investments 7,749,372,405 8,102,272,929 30,359,908,478 31,128,640,735 Comment 22,610,56,072 23,026,636,806 20,285,768,791 196,132,459,065 Doms and Advances 20,485,708,791 196,132,459,065 20,233,299,08,478 31,128,640,735 Loans, cash credit, overdraft etc. Bills purchased and discounted 20,485,708,791 198,958,428,825 Total Assets 273,577,309,677 266,170,944,794 24,895,716,821 21,037,969,881 Current accounts and other accounts 24,895,716,821 21,037,969,881 251,625,406,493,711 Bills payable 35,586,854,331 29,902,343,604 2902,343,604 Synings bank deposits 18,551,251,625,406,493,711 156,744,41,036 11	PROPERTY AND ASSETS		
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) 17,917,690,90 17,057,292,079 Balance with other Banks and Financial Institutions In Bangladesh 1,658,044,695 2,694,400,531 Outside Bangladesh 2,260,054,887 3,308,320,833 Outside Bangladesh 2,261,0536,072 23,026,367,806 Others 3,018,999,581 6,002,721,364 Government 22,610,536,072 23,026,367,806 Others 3,018,999,581 6,002,721,364 Joans, cash credit, overdraft etc. 204,885,768,791 196,132,459,693 Bills purchased and discounted 2,023,389,469 2,032,793,338 Other Assets 9,682,287,667 9,209,971,407 Non-banking Assets - - Total Assets 21,377,390,677 266,170,944,794 Linbilities 21,377,472,355 19,39,393,484 Deposits and other accounts 24,895,716,821 21,037,909,881 Savings bank deposits 1,364,1406 1,570,494,4106 161,901,514,920 Current accounts and other accounts 21,877,472,355 19,339,399,484 25,653,36840			
(Including foreign currencies) 17.077.290.090 17.057.292.079 Balance with other Banks and Financial Institutions 16.858,044.695 2.694,400.531 In Bangladesh 2.60.054,8487 3.308,320.833 Outside Banglandesh 2.260.054,8487 3.308,320.833 Outside Banglandesh 2.260.054,8487 3.308,320.833 Money at call on short notice 11.087,7292.079 28,026,367,806 Investments 6.000.2721,346 8.102.272.945 8.102.272.945 Cowernment 22,610.536,072 25,026,367,806 7.49,372.405 8.102.272.945 Loans, cash credit, overdraft etc. 204.885,768,791 2.825,249,042 2.825,249,042 2.825,249,249,293 Bills purchased and discounted 2.562,440,412 2.023,384,640 2.023,384,640 2.023,384,640 2.023,384,640 2.023,384,640 2.033,9460 2.023,377,030,677 266,170,944,794 LABILITIES AND CAPITAL Liabilities 21,037,969,881 2.328,110,469 1.570,585,187 Suring bank deposits 18,035,212,840 1.570,585,187 2.1037,969,881 2.023,331,77103 2.013,399,394,84 2.02,033,177,103 Suring bank deposits 21,037,969,881		2,226,865,283	1,781,097,675
Balance with other Banks and Financial Institutions $16,58,044,695$ $2.694,400,531$ In Bangladesh $2.652,409,551$ $3.208,320,833$ Ourside Bangladesh $3.218,299,581$ $6.002,721,340$ Government $22,610,536,072$ $23,026,367,806$ Others $3.018,299,981$ $6.002,721,340$ Loans, cash credit, overdraft etc. $204,885,768,791$ $24,562,480,427$ Bills purchased and discounted $207,442,352,405$ $8,102,272,929$ Jours and Advances $204,885,768,791$ $24,896,768,791$ $28,280,497,893,388$ Other Assets $207,442,349,218$ $98,983,2852,573,390,677$ $266,170,944,794$ Total Assets $273,577,390,677$ $266,170,944,794$ $11,699,184,290$ Current accounts and other accounts $24,895,716,821$ $21,037,969,881$ $21,037,969,881$ Savings bank deposits $21,623,460,192$ $12,037,969,881$ $21,037,969,881$ $21,037,969,881$ Other Liabilities $22,631,839,490$ $203,239,493,715,55$ $19,339,39,485$ $202,074,481,165$ $202,339,485$ $202,397,483,717,103$ Other Liabilities $27,653,36,840$ $7,665,336,840$ $16,690,339,485$ </td <td></td> <td>17.017.000.000</td> <td>17.057.000.070</td>		17.017.000.000	17.057.000.070
Balance with other Banks and Financial Institutions 1.658.044.695 2.694.400.533 In Bangladesh 1.658.044.695 2.694.400.533 Outside Bangladesh 2.260.934.887 3.208.20.833 Money at call on short notice 3.918.999.581 6.002.721.364 Investments 22.610.536.072 23.026.367.800 Government 22.610.536.072 8.102.272.929 Joans and Advances 20.4885.768.791 196.132.490.735 Loans, cash credit, overdraft etc. 204.885.768.791 196.132.490.735 Bills purchased and discounted 2.262.490.227 2.23.090.478 19.89.584.285.255 Cher Assets 2.007.448.249.218 198.988.4285.255 2.009.971.1079 Non-banking Assets 2.73.577.390.677 266.170.944.794 1.748.9435.255 Deposits and Other accounts 24.895.716.821 21.037.969.881 1.570.848.195 Derment spurpube 24.895.716.821 21.037.969.881 1.570.848.105 1.99.993.848 Savings bank deposits 16.50.244.441.036 161.905.184.201 161.905.184.201 1.90.583.87 Term deposits 24.895.716.821<	(Including foreign currencies)		
In Bangladesh 1.655,044,695 2.694,400,531 Outside Bangladesh 3.308,320,833 Money at call on short notice 3.308,320,833 Investments 9.958,99581 6.002,721,364 Government 22,610,536,072 23,026,367,806 Others 30,359,908,478 81,128,640,735 Loans, cash credit, overdraft etc. 204,885,768,791 2.825,066,833 Bills purchased and discounted 207,442,492,118 198,958,428,555 Yiet Assets 204,385,768,791 2.825,066,833 Total Assets 204,382,771,390,677 266,170,944,794 Liabilities 273,577,390,677 266,170,944,794 Bills payable 24,895,716,821 21,037,069,881 Savings bank deposits 24,895,716,821 21,037,069,881 Total Assets 22,807,850,7851 21,037,069,881 Carrent accounts and other accounts 24,895,716,821 21,037,906,871 Savings bank deposits 27,895,816,821 21,037,906,881 Total Liabilities 21,037,907,881 226,217,71,809,437,115 Total Liabilities 21,037,907,881 221,033,89,469 Total Liabilities	Balance with other Banks and Financial Institutions	20,144,550,205	18,838,389,755
Outside Bangladesh 2.260,954,887 3.308,220,833 Money at call on short notice - - Investments 6,000,272,1364 Government 22,610,536,072 23,026,337,800 Others 23,026,337,800 8,102,277,292 Joans and Advances 20,4885,768,791 196,132,459,093 Loans, cash credit, overdraft etc. 20,4885,768,791 196,132,459,093 Bills purchased and discounted 2,260,248,0427 2,825,968,833 Other Assets 2,023,389,469 2,032,793,338 Other Assets 2,023,389,469 2,032,793,338 Other Assets 2,023,389,469 2,032,793,338 Other Assets 2,73,577,390,677 266,170,944,794 LABULTITES AND CAPITAL 273,577,16,821 21,037,969,851 Labilities 23,31,110,469 1,570,858,187 Savings bank deposits 24,895,716,821 21,037,969,851 Current accounts 21,177,472,355 19,392,394,84 Other Liabilities 21,177,473,312,840 17,669,337,114 Savings bank deposits 21,177,473,17,103 16		1 658 044 695	2 694 400 531
Money at call on short notice 3,918,999,581 6,002,721,364 Investments Government 22,610,356,072 23,026,367,806 Government 22,610,356,072 8,102,272,292 Others 30,359,908,478 31,128,640,735 Loans, cash credit, overdraft etc. 204,885,768,791 196,132,459,693 Bills purchased and discounted 2,562,480,427 2,825,968,833 Vone Janking Asets 207,484,8249,218 198,958,428,525 Other Assets 2,73,577,390,677 266,170,944,794 LiABILITIES AND CAPITAL Liabilities 273,577,390,677 266,170,944,794 LiABILITIES AND CAPITAL 24,895,716,821 21,037,969,817 Liabilities 21,177,472,355 19,399,393,485 Current accounts and other accounts 24,895,716,821 21,037,969,817 Deposits and other accounts 21,177,472,355 19,399,393,485 Total Liabilities 21,177,472,355 19,399,393,485 Total Liabilities 21,177,472,355 19,399,393,485 Total Liabilities 21,177,472,355 19,399,393,485 Total Liabilities	e		
Money at call on short notice Investments 22,610,536,072 23,026,367,806 Others 7,749,372,405 8,102,272,292 Loans, cash credit, overdraft etc. 204,885,768,791 196,132,459,693 Bills purchased and discounted 2,825,966,833 207,448,249,218 198,958,428,525 Other Assets 2,023,389,469 2,032,793,389 2,480,427 2,825,966,833 Other Assets 2,023,389,469 2,032,793,389,469 2,032,793,389,469 2,032,793,389,469 Other Assets 2,73,577,390,677 266,170,944,794 2,148,147,944,104 2,1037,969,881 Liabilities 21,3577,390,677 266,170,944,794 2,148,149,149 2,1037,969,881 Dorrowings from other Banks, Financial Institutions and agents 35,586,854,331 29,902,343,604 Deposits and other accounts 2,4895,716,821 2,1,037,969,881 Savings bank deposits 18,053,312,840 17,809,437,115 Tord Liabilities 2,1,177,472,355 202,333,177,103 Other Liabilities 2,1,177,472,355 202,333,177,103 Tord Liabilities 2,5,65,336,840 5,65,336,840	Suble Dunghadesh		
Investments 22,610,536,072 23,026,367,806 Government 27,019,372,405 8,102,272,929 Joans and Advances 20,04,885,768,791 196,132,459,693 Loans, cash credit, overdraft etc. 20,4885,768,791 2,852,968,833 Bills purchased and discounted 2,562,480,421 2,852,968,833 Other Assets 20,23,389,469 2,032,793,338 Other Assets 2,023,389,469 2,032,793,338 Other Assets 2,023,389,469 2,032,793,338 Other Assets 2,023,389,469 2,032,793,338 Post assets - - - Total Assets 2,73,577,390,677 266,170,944,794 LiAbilities 21,037,969,881 21,037,969,881 Borrowings from other Banks, Financial Institutions and agents 24,895,716,821 21,037,969,881 Deposits and other accounts 21,489,716,821 21,037,969,881 18,053,312,840 17,869,437,115 Term deposits 21,177,472,355 19,339,939,485 21,037,969,881 21,077,472,355 19,339,939,485 Total Liabilities 21,077,472,355 19,33	Money at call on short notice		•,•••=,•=-,•••
Others 7,749,372,405 8,102,272,292 Loans and Advances 30,359,908,778 31,128,640,735 Loans, cash credit, overdraft etc. 204,885,768,771 196,132,459,693 Bills purchased and discounted 204,885,768,771 196,132,459,693 Constant of the Assets 204,885,768,771 196,132,459,693 Constant of the Assets 204,885,768,771 198,958,428,525 Fixed Assets including premises, furnitures & fixtures 2,023,389,469 2,032,793,3469 Other Assets 273,577,390,677 266,170,944,794 LiABILITIES AND CAPITAL Liabilities 24,895,716,821 21,037,969,881 Current accounts and other accounts 24,895,716,821 21,037,969,881 21,331,110,409 Current accounts and other accounts 24,895,716,821 21,037,969,881 21,037,969,881 Current accounts and other accounts 21,177,472,355 19,339,939,485 202,374,541,106 202,378,31,171,103 Other Liabilities 21,105,1165 202,378,31,116,711 251,625,460,192 251,625,460,192 Capital/Shareholders' Equity 7,665,336,840 7,665,336,840 7,665,336,840			
Loans and Advances 30,359,908,478 31,128,640,735 Loans, cash credit, overdraft etc. 204,885,768,791 2,825,968,833 Bills purchased and discounted 2,562,480,427 2,825,968,833 Fixed Assets including premises, furnitures & fixtures 207,448,249,218 198,958,428,525 Onn-banking Assets 2,023,389,469 2,032,793,338 Other Assets 273,577,390,677 266,170,944,749 Liabilities 273,577,390,677 266,170,944,749 Deposits and other accounts 24,895,716,821 21,037,969,881 Savings bank deposits 24,895,716,821 21,037,969,881 Current accounts 115,67,44,441,036 161,005,184,200 Other Liabilities 21,017,472,355 19,39,939,485 Total Liabilities 21,017,472,355 19,339,939,485 Total Liabilities 21,017,472,355 19,339,939,485 Total Liabilities 26,633,792 26,6170,944,741 Surghts in profit & loss account 5,572,188,014 1,265,807,61 Surghts in profit & loss account 31,079,109 31,116,79,11 Surghts and Stareholders' Equity	Government	22,610,536,072	23,026,367,806
Loans, cash credit, overdraft etc. 204,885,768,791 2,822,968,833 Bills purchased and discounted 207,448,249,218 198,958,428,525 Fixed Assets including premises, furnitures & fixtures 2,023,894,69 2,032,793,338 Other Assets 9,082,287,667 9,209,971,079 Non-banking Assets - - Total Assets 273,577,390,677 266,170,944,794 LiABILITTES AND CAPITAL 24,895,716,821 21,037,969,881 Borrowings from other Banks, Financial Institutions and agents 24,895,716,821 21,037,969,881 Deposits and other accounts 24,895,716,821 21,037,969,881 Savings bank deposits 15,67,44,441,036 161,905,184,920 Term deposits 21,177,472,355 19,339,939,485 Total Liabilities 221,037,969,881 2,562,460,427 Term deposits 21,177,472,355 19,339,393,485 Total Liabilities 21,177,472,355 19,339,393,485 Total Liabilities 258,838,907,851 251,625,460,192 Paid-up Capital 7,665,336,840 5,572,188,014 Stattory Reserve 5,262,2464 </td <td>Others</td> <td>7,749,372,405</td> <td>8,102,272,929</td>	Others	7,749,372,405	8,102,272,929
Loans, cash credit, overdraft etc. 204,885,768,791 2,652,480,427 2,825,9668,833 Bills purchased and discounted 2,652,480,427 2,825,9668,833 207,482,492,118 198,958,428,525 Fixed Assets including premises, furnitures & fixtures 9,682,287,667 9,209,971,079 2,661,70,944,794 Onthe Assets 2,73,577,390,677 266,170,944,794 2,652,480,427 2,909,2,343,604 Deposits and other accounts 24,895,716,821 21,037,969,881 2,032,793,389 Current accounts and other accounts 24,895,716,821 21,037,969,881 2,032,793,366 Current accounts and other accounts 24,895,716,821 21,037,969,881 2,032,793,366 Other Liabilities 24,895,716,821 21,037,969,881 2,032,793,366 Current accounts and other accounts 24,895,716,821 21,037,969,881 2,032,793,366 Other Liabilities 21,107,472,355 19,339,939,485 202,074,581,165 202,383,171,103 Other Liabilities 21,107,472,355 19,339,939,485 258,388,907,813 251,625,460,192 Statutory Reserve Satuatory Reserve 31,079,199 31,116,711		30,359,908,478	31,128,640,735
Bills purchased and discounted 2,552,480,427 2,825,968,833 207,448,249,218 198,958,428,525 Fixed Assets including premises, furnitures & fixtures 2,023,389,469 2,032,793,338 Other Assets 9,682,287,667 9,209,971,079 Non-banking Assets 273,577,390,677 266,170,944,794 LiABILITIES AND CAPITAL 21,037,969,881 2,1037,969,881 Dorrowings from other Banks, Financial Institutions and agents 0,24,895,716,821 21,037,969,881 Dorrowings from other accounts 2,4,895,716,821 21,037,969,881 Savings bank deposits 18,053,312,840 17,869,437,115 Term deposits 22,02,074,581,165 202,338,177,103 Other Liabilities 21,177,472,355 19,339,939,485 Total Liabilities 21,177,472,355 19,339,939,485 Total Liabilities 256,383,907,851 251,625,460,192 Paid-up Capital 7,665,336,840 5,757,188,014 Stautory Reserve 5,688,822,648 5,757,188,014 Stautory Reserve for securities 31,079,109 31,116,771 Total Shareholders' Equity 273,577,39			
207,448,249,218198,958,428,525Fixed Assets including premises, furnitures & fixtures $207,448,249,218$ $198,958,428,525$ Pixed Assets $2,032,793,389,469$ $2,032,793,389$ Non-banking Assets $273,577,390,677$ $266,170,944,794$ LIABILITIES AND CAPITALLiabilitiesBorrowings from other Banks, Financial Institutions and agents $273,577,390,677$ $266,170,944,794$ Deposits and other accounts $273,577,390,677$ $266,170,944,794$ Current accounts and other accounts $24,895,716,821$ $21,037,969,881$ Savings bank deposits $156,744,441,036$ $1.570,585,187$ Term deposits $161,905,184,920$ $202,074,581,165$ $202,393,480$ Other Liabilities $24,895,716,821$ $21,037,969,881$ Total Liabilities $21,077,472,255$ $19,339,939,485$ Total Liabilities $2665,336,840$ $7,665,336,840$ Total Liabilities $7,665,336,840$ $7,665,336,840$ Statutory Reserve $5,688,822,648$ $5,572,188,014$ Surplus in profit & loss account $8,369,073,72$ $8,262,217$ Non-controlling Interest $31,079,199$ $31,116,771$ Total Liabilities $42,461,436,032$ $43,940,917,808$ Letters of Cuarantce $14,226,074,938$ $14,270,610,865$ Pather Contingent Liabilities $77,850,832,164$ $81,651,327,138$ Other Contingent Liabilities $77,850,832,164$ $81,651,327,138$ Other Contingent Liabilities $77,850,832,164$ $81,651,327,138$			
Fixed Assets including premises, furnitures & fixtures 2,023,389,469 2,032,793,338 Other Assets 9,682,287,667 9,209,971,079 Total Assets 273,577,390,677 266,170,944,794 LIABILITIES AND CAPITAL 273,577,390,677 266,170,944,794 Liabilities 273,577,390,677 266,170,944,794 Borrowings from other Banks, Financial Institutions and agents 35,586,854,331 29,902,343,604 Deposits and other accounts 24,895,716,821 21,037,969,881 Bills payable 2,381,110,469 1,570,585,187 Savings bank deposits 18,053,312,840 17,869,437,115 Term deposits 21,177,472,355 19,339,939,485 Other Liabilities 21,177,472,355 19,339,939,485 Total Liabilities 21,177,472,355 19,339,939,485 Total Liabilities 21,177,472,355 19,339,393,485 Total Liabilities 25,88,890,7851 251,625,460,192 Capital/Shareholders' Equity 7,665,336,840 5,668,822,648 5,572,188,014 Statutory Reserve 5,688,822,648 5,572,188,014 82,622,217 Total Shareholders' Equity 14,707,403,628 14,514,367	Bills purchased and discounted		
Other Assets 9,682,287,667 9,209,971,079 Non-banking Assets 273,577,390,677 266,170,944,794 LiABILITIES AND CAPITAL 213,577,390,677 266,170,944,794 LiABILITIES AND CAPITAL 21,037,969,881 21,037,969,881 Borrowings from other Banks, Financial Institutions and agents 24,895,716,821 21,037,969,881 Deposits and other accounts 24,895,716,821 21,037,969,881 Savings bank deposits 18,053,312,840 1,570,585,187 Term deposits 156,744,441,036 161,905,184,920 Other Liabilities 21,177,472,355 19,339,393,485 Total Liabilities 21,177,472,355 19,339,393,485 Total Liabilities 258,838,907,851 251,625,460,192 Capital/Shareholders' Equity 7,665,336,840 7,665,336,840 Statutory Reserve 5,688,822,648 5,572,188,014 Statutory Reserve 6,363,792 8,262,217 Total Liability and Shareholders' Equity 14,707,403,628 14,514,367,831 Non-controlling Interest 31,079,199 31,116,771 Total Liabilities 21,217			
Non-banking Assets . Total Assets 273,577,390,677 266,170,944,794 LIABILITTIES AND CAPITAL Liabilities 35,586,854,331 29,902,343,604 Deposits and other accounts 24,895,716,821 21.037,969,881 23,81,110,469 1,570,585,187 Current accounts and other accounts 24,895,716,821 21,037,969,881 26,943,7115 16,744,441,036 161,905,184,920 Savings bank deposits 16,574,4441,036 161,905,184,920 202,074,581,165 202,339,493,485 17,869,437,115 120,2383,907,851 251,625,460,192 202,074,581,165 202,339,485 161,905,184,920 202,074,581,165 202,339,485 161,905,184,920 202,074,581,165 202,338,907,851 251,625,460,192 202,074,581,165 202,338,907,851 251,625,460,192 202,074,581,165 202,383,903,9485 161,905,184,920 202,074,581,165 202,383,907,851 251,625,460,192 202,074,581,165 202,383,907,851 251,625,460,192 273,636,340 5,572,188,014 1,346,880,347 1,268,580,761 8,262,217 14,364,880,347 1,268,580,763 8,262,217 14,514,367,831 Non-controlling Interest			
Total Assets 273,577,390,677 266,170,944,794 LIABILITIES AND CAPITAL Liabilities 35,586,854,331 29,902,343,604 Deposits and other accounts 24,895,716,821 21,037,969,881 2,381,110,469 1,570,585,187 Savings bank deposits 18,053,312,840 17,869,437,115 156,744,441,036 161,905,184,920 Other Liabilities 21,177,472,355 19,339,939,485 251,625,460,192 202,333,177,103 Other Liabilities 21,177,472,355 19,339,939,485 251,625,460,192 202,2074,581,165 202,2383,177,103 Capital/Shareholders' Equity 21,177,472,355 19,339,939,485 251,625,460,192 256,838,907,851 251,625,460,192 Capital/Shareholders' Equity 7,665,336,840 5,652,2162 5,688,822,648 5,572,188,014 Statutory Reserve 5,688,822,648 5,572,188,014 1,268,580,761 6,363,792 8,262,217 Total Shareholders' Equity 273,577,390,677 266,170,944,794 044,704,403,628 14,514,367,831 OFF BALANCE SHEET ITEMS 20,076,413,735 14,270,610,865 14,270,610,865 14,270,610,865 <td></td> <td>9,082,287,007</td> <td>9,209,971,079</td>		9,082,287,007	9,209,971,079
LIABILITIES AND CAPITAL LiabilitiesJunctionBorrowings from other Banks, Financial Institutions and agents35,586,854,331Deposits and other accounts24,895,716,821Current accounts and other accounts24,895,716,821Bills payable2,381,110,469Savings bank deposits17,869,437,115Term deposits156,744,441,036Other Liabilities21,037,969,881Total Liabilities202,074,581,165Total Liabilities21,177,472,355Total Liabilities258,838,907,851Zest,625,460,192Capital/Shareholders' EquityPaid-up CapitalStatutory ReserveStatutory ReserveSurplus in profit & loss accountRevaluation reserve for securitiesTotal LiabilitiesContingent LiabilitiesCollectionTotal Off-Balance Sheet items including contingent liabilitiesContingent LiabilitiesContingent LiabilitiesContingent LiabilitiesCollectionCollectionCollectionCollectionCollectionCollectionCollectionC	_		-
Liabilities 35,586,854,331 29,902,343,604 Deposits and other accounts 24,895,716,821 21,037,969,881 Current accounts and other accounts 2,381,110,469 1,570,585,187 Savings bank deposits 18,053,312,840 17,869,437,115 Term deposits 21,177,472,355 19,339,939,485 Other Liabilities 21,177,472,355 19,339,939,485 Total Liabilities 258,838,907,851 251,625,460,192 Capital/Shareholders' Equity 7,665,336,840 7,665,336,840 Statutory Reserve 5,688,822,648 5,572,188,014 Surger Serve for securities 6,363,792 8,262,217 Total Shareholders' Equity 14,707,403,628 14,514,367,831 Non-controlling Interest 31,079,199 31,116,771 Total Liabilities 21,073,577,390,677 266,170,944,794 OFF BALANCE SHEET ITEMS 42,461,436,032 43,940,917,808 Contingent Liabilities 14,326,074,938 14,270,610,855 Irrevocable Letters of Credit 19,188,187,442 20,705,413,735 Bills for Collection 1,875,133,752 2		273,577,390,077	200,170,944,794
Borrowings from other Banks, Financial Institutions and agents 35,586,854,331 29,902,343,604 Deposits and other accounts 24,895,716,821 21,037,969,881 Bills payable 2,381,110,469 1,570,585,187 Savings bank deposits 18,053,312,840 17,869,437,115 Term deposits 161,905,184,920 202,074,581,165 202,383,177,103 Other Liabilities 21,177,472,355 19,339,939,485 251,625,460,192 Capital/Shareholders' Equity 258,838,907,851 251,625,460,192 Paid-up Capital 7,665,336,840 7,665,336,840 7,665,336,840 Statutory Reserve 5,688,822,648 5,577,188,014 1,268,580,761 Revaluation reserve for securities 6,363,792 8,262,217 Total Shareholders' Equity 14,707,403,628 14,514,367,831 Non-controlling Interest 31,079,199 31,116,771 Total Liabilities 24,261,436,032 43,940,917,808 Acceptances and Endorsements 42,461,436,032 43,940,917,808 Actests of Guarantee 1,875,133,752 2,73,484,729 Other Contingent Liabilities			
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Current accounts and other accounts 24,895,716,821 21,037,969,881 Bills payable 2,381,110,469 1,570,585,187 Savings bank deposits 16,905,184,920 202,074,581,165 202,383,177,103 Other Liabilities 21,177,472,355 19,339,939,485 251,625,460,192 Capital/Shareholders' Equity 258,838,907,851 251,625,460,192 Paid-up Capital 7,665,336,840 7,665,336,840 Statutory Reserve 5,688,822,648 5,572,188,014 Surplus in profit & loss account 1,346,880,347 1,268,580,761 Revaluation reserve for securities 6,363,792 8,262,217 Total Shareholders' Equity 14,707,403,628 14,514,367,831 Non-controlling Interest 31,079,199 31,116,771 Total Liabilities 273,577,390,677 266,170,944,794 OFF BALANCE SHEET ITEMS 14,326,074,938 14,270,610,865 Contingent Liabilities 1,875,13,752 2,734,384,729 Acceptances and Endorsements 42,461,436,032 43,940,917,808 Letters of Credit 19,188,187,442 20,075,413,735		35,300,054,331	27,702,545,004
Bills payable 2,381,110,469 1,570,585,187 Savings bank deposits 18,053,312,840 17,869,437,115 Term deposits 156,744,441,036 161,905,184,920 Other Liabilities 21,177,472,355 19,339,939,485 Total Liabilities 21,177,472,355 19,339,939,485 Capital/Shareholders' Equity 258,838,907,851 251,625,460,192 Paid-up Capital 7,665,336,840 5,672,188,014 Statutory Reserve 5,688,822,648 5,572,188,014 Surplus in profit & loss account 1,346,880,347 1,268,580,761 Revaluation reserve for securities 6,363,792 8,262,217 Total Shareholders' Equity 14,707,403,628 14,514,367,831 Non-controlling Interest 31,079,199 31,116,771 Total Liabilities 42,461,436,032 43,940,917,808 Acceptances and Endorsements 42,461,436,032 43,940,917,808 Letters of Credit 19,188,187,442 20,705,413,735 Bills for Collection 1,875,133,752 2,734,384,735 Other Contingent Liabilities - - Total Contingent Liabilities - - <	-	24.895.716.821	21.037.969.881
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Other Liabilities 21,177,472,355 19,339,939,485 Total Liabilities 258,838,907,851 251,625,460,192 Capital/Shareholders' Equity 7,665,336,840 7,665,336,840 Paid-up Capital 7,665,336,840 5,572,188,014 Surplus in profit & loss account 1,346,880,347 1,268,580,761 Revaluation reserve for securities 6,363,792 8,262,217 Total Shareholders' Equity 14,707,403,628 14,514,367,831 Non-controlling Interest 31,079,199 31,116,771 Total Liability and Shareholders' Equity 273,577,390,677 266,170,944,794 OFF BALANCE SHEET ITEMS Contingent Liabilities 42,461,436,032 43,940,917,808 Acceptances and Endorsements 42,461,436,032 43,940,917,808 14,270,610,865 Irrevocable Letters of Credit 19,188,187,442 20,705,413,735 18,051,327,138 Bills for Collection 1,875,133,752 2,734,384,729 - - Other Contingent Liabilities - - - - Total Contingent Liabilities - - - -	1		202,383,177,103
Capital/Shareholders' Equity Paid-up Capital 7,665,336,840 Statutory Reserve 5,688,822,648 Surplus in profit & loss account 1,346,880,347 Revaluation reserve for securities 6,363,792 Total Shareholders' Equity 14,707,403,628 Non-controlling Interest 31,079,199 Total Liability and Shareholders' Equity 273,577,390,677 OFF BALANCE SHEET ITEMS 42,461,436,032 Contingent Liabilities 42,461,436,032 Acceptances and Endorsements 42,461,436,032 Letters of Guarantee 14,326,074,938 Inrevocable Letters of Credit 19,188,187,442 Bills for Collection 1,875,133,752 Other Contingent Liabilities - Total Contingent Liabilities - Total Off-Balance Sheet items including contingent liabilities 77,850,832,164	Other Liabilities		19,339,939,485
Paid-up Capital 7,665,336,840 7,665,336,840 Statutory Reserve 5,688,822,648 5,572,188,014 Surplus in profit & loss account 1,346,880,347 1,268,580,761 Revaluation reserve for securities 6,363,792 8,262,217 Total Shareholders' Equity 14,707,403,628 14,514,367,831 Non-controlling Interest 31,079,199 31,116,771 Total Liability and Shareholders' Equity 273,577,390,677 266,170,944,794 OFF BALANCE SHEET ITEMS 42,461,436,032 43,940,917,808 Contingent Liabilities 14,326,074,938 14,270,610,865 Irrevocable Letters of Credit 19,188,187,442 20,705,413,735 Bills for Collection 1,875,133,752 2,734,384,729 Other Contingent Liabilities - - Total Contingent Liabilities - - Total off-Balance Sheet items including contingent liabilities 77,850,832,164 81,651,327,138	Total Liabilities	258,838,907,851	251,625,460,192
Statutory Reserve 5,688,822,648 5,572,188,014 Surplus in profit & loss account 1,346,880,347 1,268,580,761 Revaluation reserve for securities 6,363,792 8,262,217 Total Shareholders' Equity 14,707,403,628 14,514,367,831 Non-controlling Interest 31,079,199 31,116,771 Total Liability and Shareholders' Equity 273,577,390,677 266,170,944,794 OFF BALANCE SHEET ITEMS 42,461,436,032 43,940,917,808 Contingent Liabilities 42,461,436,032 43,940,917,808 Acceptances and Endorsements 42,461,436,032 43,940,917,808 Letters of Guarantee 14,326,074,938 14,270,610,865 Irrevocable Letters of Credit 19,188,187,442 20,705,413,735 Bills for Collection 1,875,133,752 2,734,384,729 Other Contingent Liabilities - - Total Off-Balance Sheet items including contingent liabilities - - Total off-Balance Sheet items including contingent liabilities - -	Capital/Shareholders' Equity		
Surplus in profit & loss account 1,346,880,347 1,268,580,761 Revaluation reserve for securities 6,363,792 8,262,217 Total Shareholders' Equity 14,707,403,628 14,514,367,831 Non-controlling Interest 31,079,199 31,116,771 Total Liability and Shareholders' Equity 273,577,390,677 266,170,944,794 OFF BALANCE SHEET ITEMS 42,461,436,032 43,940,917,808 Contingent Liabilities 42,461,436,032 43,940,917,808 Acceptances and Endorsements 42,461,436,032 43,940,917,808 Letters of Guarantee 14,326,074,938 14,270,610,865 Irrevocable Letters of Credit 19,188,187,442 20,705,413,735 Bills for Collection 1,875,133,752 2,734,384,729 Other Contingent Liabilities - - Total Ontingent Liabilities - - Other Commitments - - - Total off-Balance Sheet items including contingent liabilities 77,850,832,164 81,651,327,138			7,665,336,840
Revaluation reserve for securities 6,363,792 8,262,217 Total Shareholders' Equity 14,707,403,628 14,514,367,831 Non-controlling Interest 31,079,199 31,116,771 Total Liability and Shareholders' Equity 273,577,390,677 266,170,944,794 OFF BALANCE SHEET ITEMS 273,577,390,677 266,170,944,794 Contingent Liabilities 42,461,436,032 43,940,917,808 Letters of Guarantee 14,326,074,938 14,270,610,865 Irrevocable Letters of Credit 19,188,187,442 20,705,413,735 Bills for Collection 1,875,133,752 2,734,384,729 Other Contingent Liabilities - - Total Off-Balance Sheet items including contingent liabilities 77,850,832,164 81,651,327,138			5,572,188,014
Total Shareholders' Equity 14,707,403,628 14,514,367,831 Non-controlling Interest 31,079,199 31,116,771 Total Liability and Shareholders' Equity 273,577,390,677 266,170,944,794 OFF BALANCE SHEET ITEMS 273,5077,390,677 266,170,944,794 Contingent Liabilities 42,461,436,032 43,940,917,808 Letters of Guarantee 14,326,074,938 14,270,610,865 Irrevocable Letters of Credit 19,188,187,442 20,705,413,735 Bills for Collection 1,875,133,752 2,734,384,729 Other Contingent Liabilities - - Total Off-Balance Sheet items including contingent liabilities 77,850,832,164 81,651,327,138			
Non-controlling Interest 31,079,199 31,116,771 Total Liability and Shareholders' Equity 273,577,390,677 266,170,944,794 OFF BALANCE SHEET ITEMS 273,577,390,677 266,170,944,794 OFF BALANCE SHEET ITEMS 42,461,436,032 43,940,917,808 Letters of Guarantee 14,326,074,938 14,270,610,865 Irrevocable Letters of Credit 19,188,187,442 20,705,413,735 Bills for Collection 1,875,133,752 2,734,384,729 Other Contingent Liabilities - - Total Contingent Liabilities - - Other Commitments - - Total off-Balance Sheet items including contingent liabilities 77,850,832,164 81,651,327,138			
Total Liability and Shareholders' Equity273,577,390,677266,170,944,794OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptances and Endorsements42,461,436,03243,940,917,808Letters of Guarantee14,326,074,93814,270,610,865Irrevocable Letters of Credit19,188,187,44220,705,413,735Bills for Collection1,875,133,7522,734,384,729Other Contingent LiabilitiesTotal Contingent LiabilitiesTotal off-Balance Sheet items including contingent liabilities77,850,832,16481,651,327,138			
OFF BALANCE SHEET ITEMS Contingent Liabilities42,461,436,03243,940,917,808Acceptances and Endorsements42,461,436,03243,940,917,808Letters of Guarantee14,326,074,93814,270,610,865Irrevocable Letters of Credit19,188,187,44220,705,413,735Bills for Collection1,875,133,7522,734,384,729Other Contingent LiabilitiesTotal Contingent LiabilitiesTotal off-Balance Sheet items including contingent liabilities77,850,832,16481,651,327,138	5		
Contingent Liabilities Acceptances and Endorsements 42,461,436,032 43,940,917,808 Letters of Guarantee 14,326,074,938 14,270,610,865 Irrevocable Letters of Credit 19,188,187,442 20,705,413,735 Bills for Collection 1,875,133,752 2,734,384,729 Other Contingent Liabilities - - Total Contingent Liabilities - - Total off-Balance Sheet items including contingent liabilities 77,850,832,164 81,651,327,138	Total Liability and Shareholders' Equity	273,577,390,677	266,170,944,794
Acceptances and Endorsements 42,461,436,032 43,940,917,808 Letters of Guarantee 14,326,074,938 14,270,610,865 Irrevocable Letters of Credit 19,188,187,442 20,705,413,735 Bills for Collection 1,875,133,752 2,734,384,729 Other Contingent Liabilities - - Total Contingent Liabilities - - Total off-Balance Sheet items including contingent liabilities 77,850,832,164 81,651,327,138	OFF BALANCE SHEET ITEMS		
Letters of Guarantee 14,326,074,938 14,270,610,865 Irrevocable Letters of Credit 19,188,187,442 20,705,413,735 Bills for Collection 1,875,133,752 2,734,384,729 Other Contingent Liabilities - - Total Contingent Liabilities - - Total off-Balance Sheet items including contingent liabilities 77,850,832,164 81,651,327,138	Contingent Liabilities		
Irrevocable Letters of Credit 19,188,187,442 20,705,413,735 Bills for Collection 1,875,133,752 2,734,384,729 Other Contingent Liabilities - - Total Contingent Liabilities - - Other Commitments - - Total off-Balance Sheet items including contingent liabilities 77,850,832,164 81,651,327,138	Acceptances and Endorsements	42,461,436,032	43,940,917,808
Bills for Collection 1,875,133,752 2,734,384,729 Other Contingent Liabilities - - Total Contingent Liabilities 77,850,832,164 81,651,327,138 Other Commitments - - Total off-Balance Sheet items including contingent liabilities 77,850,832,164 81,651,327,138	Letters of Guarantee	14,326,074,938	14,270,610,865
Other Contingent Liabilities-Total Contingent Liabilities77,850,832,164Other Commitments-Total off-Balance Sheet items including contingent liabilities77,850,832,16481,651,327,138	Irrevocable Letters of Credit	19,188,187,442	20,705,413,735
Total Contingent Liabilities77,850,832,16481,651,327,138Other Commitments-Total off-Balance Sheet items including contingent liabilities77,850,832,16481,651,327,138		1,875,133,752	2,734,384,729
Other Commitments-Total off-Balance Sheet items including contingent liabilities77,850,832,16481,651,327,138			-
Total off-Balance Sheet items including contingent liabilities77,850,832,16481,651,327,138	-	77,850,832,164	81,651,327,138
			-
Net Asset Value Per Share19.1918.94	Total off-Balance Sheet items including contingent liabilities	77,850,832,164	81,651,327,138
	Net Asset Value Per Share	19.19	18.94

Ashraful Haq Amin Chief Financial Officer John Sarkar Company Secretary M. Fakhrul Alam Managing Director Syed Nurul AminAsDirectorVi

ONE Bank Limited and its Subsidiaries Consolidated Profit & Loss Account (Un-audited) For the period from January 01, 2019 to March 31, 2019

Amount in Taka

		Amount in Taka		
	January to N	Iarch		
	2019	2018		
Interest income	5,611,958,386	4,352,719,925		
Interest paid on deposits and borrowings etc.	(4,119,958,078)	(3,038,773,427)		
Net interest income	1,492,000,308	1,313,946,498		
Investment income	419,169,129	553,887,634		
Commission, exchange and brokerage	360,032,079	363,809,158		
Other operating income	146,089,882	125,288,044		
Total operating income (A)	2,417,291,398	2,356,931,334		
Salaries and allowances	712,442,115	625,113,012		
Rent, taxes, insurance, electricity etc.	154,600,388	132,827,894		
Legal expenses	21,158,586	5,118,598		
Postage, stamps, telecommunication etc.	25,477,474	20,119,677		
Directors' fees	195,750	252,750		
Auditors' fees	20,000	-		
Stationery, Printings, advertisements etc.	83,866,953	76,101,027		
Managing Director's salary and allowances	2,880,000	2,880,000		
Depreciation, leasing expense and repair of bank's assets	152,649,691	151,891,070		
Other expenses	68,468,486	100,241,377		
Total operating expenses (B)	1,221,759,444	1,114,545,405		
Profit/ (loss) before provision and tax (C=A-B)	1,195,531,954	1,242,385,929		
Provision for loans and advances		, , ,		
Specific provision	561,452,566	265,665,721		
General provision	93,253,933	(53,613,646)		
	654,706,499	212,052,075		
Provision for off-balance sheet items	(53,629,373)	21,971,434		
Provision for diminution in value of share	11,275,700	327,181,389		
Provision for other	1,033,219	-		
Total Provision (D)	613,386,045	561,204,898		
Profit/(loss) before taxes for the period (E=C-D)	582,145,910	681,181,031		
Provision for taxation				
Current tax expense	385,685,593	448,277,063		
Deferred tax expenses /(income)	1,563,667	(5,000,000)		
Net Profit after taxation for the period	194,896,650	237,903,968		
Attributable to:				
Shareholders of the ONE Bank Ltd	194,934,223	241,038,037		
Non-controlling Interest	(37,573)	(3,134,070)		
	194,896,650	237,903,968		
Retained Surplus brought forward	1,268,580,761	1,791,044,652		
Add: Net profit after tax (attributable to shareholder of OBL)	194,934,223	241,038,037		
	1,463,514,983	2,032,082,689		
Appropriations:				
Statutory Reserve	116,634,636	198,532,213		
General Reserve	-	-		
	116,634,636	198,532,213		
Retained Surplus	1,346,880,347	1,833,550,476		
Earnings per share (EPS)	0.25	0.31		

Ashraful Haq Amin Chief Financial Officer John Sarkar Company Secretary M. Fakhrul Alam Managing Director Syed Nurul Amin Director

ONE Bank Limited and its Subsidiaries Consolidated Cash Flow Statement (Un-audited) For the period from January 01, 2019 to March 31, 2019

	Amount in Taka January to March		
Г			
	2019	2018	
Cash flows from operating activities			
Interest receipts in cash	5,334,821,090	4,352,072,871	
Interest payments	(2,687,615,701)	(1,952,904,812)	
Dividend receipts	7,023,173	351,381,362	
Fee and commission receipts in cash	230,927,914	225,434,995	
Recoveries of loans previously written off	2,179,330	2,315,251	
Cash payments to employees	(643,311,191)	(648,851,463)	
Cash payments to suppliers	(171,627,896)	(156,007,006)	
Income Taxes paid	(241,549,820)	(483,809,827)	
Receipts from other operating activities	275,265,243	275,920,755	
Payment for other operating activities	(213,378,373)	(211,907,521)	
Cash generated from operating activities before changes in operating			
assets and liabilities	1,892,733,769	1,753,644,605	
Increase/(decrease) in operating assets and liabilities			
Sales/(Purchase) of trading securities	1,737,949,907	(1,793,225,482)	
Loans and advances to customers	(9,199,872,091)	(4,900,809,818)	
Other current assets	(259,648,228)	2,046,751	
Deposits from other banks/ Borrowings	6,022,367,475	4,220,187,307	
Deposits from customers	(1,367,165,466)	6,029,625,332	
Other liabilities	1,396,058,829	172,139,918	
A Net cash used in/ from operating activities	222,424,194	5,483,608,613	
Cash flows from investing activities			
Sales/(Purchase) of securities	(972,780,291)	(1,426,769,761)	
Net Purchase/sale of fixed assets	(35,346,147)	(13,774,650)	
B Net cash used in investing activities Cash flows from financing activities	(1,008,126,438)	(1,440,544,412)	
Receipts from issue of ordinary shares	- 1	_	
Dividend paid	_	-	
C Net cash used for financial activities	I	-	
		1 0 40 0 6 4 0 0 2	
D Net increase/(decrease) in cash and cash equivalent (A+B+C)	(785,702,244)	4,043,064,202	
E Effects of exchange rate changes on cash and cash-equivalent	8,483,571	5,665,353	
F Opening cash and cash equivalent	24,842,603,017	18,383,698,645	
G Closing cash and cash equivalents (D+E+F)	24,065,384,344	22,432,428,199	
Closing cash and cash equivalents			
Cash in hand	2,226,865,283	1,647,795,571	
Cash with Bangladesh Bank & its agent(s)	17,917,690,980	17,236,617,067	
Cash with other banks and financial institutions	3,918,999,581	3,546,871,761	
Money at call on short notice	-	-	
Prize bonds	1,828,500	1,143,800	
-	24,065,384,344	22,432,428,199	
Net Operating Cash Flow Per Share	0.29	7.15	

Ashraful Haq AminJohn SarkarM. Fakhrul AlamSyed Nurul AminAsoke Das GuptaChief Financial OfficerCompany SecretaryManaging DirectorDirectorVice-Chairman

ONE Bank Limited and its Subsidiaries Consolidated Statement of Changes in Equity (Un-audited) For the period from January 01, 2019 to March 31, 2019

Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Reserve for Securities	Profit & Loss Account	Total	Non-Controlling Interest	Total
Balance as at January 01, 2019	7,665,336,840	5,572,188,014	8,262,217	1,268,580,761	14,514,367,831	31,116,771	14,545,484,603
Changes in accounting policy	-	-	-	-	-	-	
Restated balance	7,665,336,840	5,572,188,014	8,262,217	1,268,580,761	14,514,367,831	31,116,771	14,545,484,603
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(1,898,426)	-	(1,898,426)	-	(1,898,426)
Net Profit after Tax for the period	-	-	-	194,934,223	194,934,223	(37,573)	194,896,650
Profit transferred to Statutory Reserve	-	116,634,636	-	(116,634,636)	-		-
Balance as at March 31, 2019	7,665,336,840	5,688,822,650	6,363,791	1,346,880,347	14,707,403,628	31,079,199	14,738,482,826
Balance as at March 31, 2018	7,300,320,800	5,302,388,632	10,741,081	1,833,550,476	14,447,000,988	22,939,172	14,469,940,160

Ashraful Haq Amin Chief Financial Officer John Sarkar Company Secretary M. Fakhrul Alam Managing Director Syed Nurul Amin Director

ONE Bank Limited Balance Sheet (Un-audited) As at March 31, 2019

······································	Amount	in Taka
	March 31, 2019	December 31, 2018
PROPERTY AND ASSETS Cash		
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)	2,226,851,643	1,781,095,134
(Including foreign currencies)	17,917,690,980	17,057,292,079
(including foleign currencies)	20,144,542,622	18,838,387,213
Balance with other Banks and Financial Institutions	20,177,572,022	10,030,307,213
In Bangladesh	1,658,044,695	2,694,400,531
Outside Bangladesh	2,260,954,887	3,308,320,833
	3,918,999,581	6,002,721,364
Money at call on short notice	-	-
Investments		
Government	22,610,536,072	23,026,367,806
Others	5,337,482,542	5,697,482,542
	27,948,018,615	28,723,850,348
Loans and Advances		
Loans, cash credit, overdraft etc.	204,804,250,576	196,082,780,386
Bills purchased and discounted	2,562,480,427	2,825,968,833
	207,366,731,002	198,908,749,218
Fixed Assets including premises, furnitures & fixtures	2,001,501,521	2,010,261,164
Other Assets	12,038,668,178	11,565,745,624
Non-banking Assets		•
Total Assets	273,418,461,520	266,049,714,933
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and agents	35,586,854,331	29,902,343,604
Deposits and other accounts		, , , ,
Current accounts and other accounts	24,895,716,821	21,037,969,881
Bills payable	2,381,110,469	1,570,585,187
Savings bank deposits	18,053,312,840	17,869,437,115
Term deposits	156,935,237,177	162,153,241,801
	202,265,377,307	202,631,233,984
Other Liabilities	20,977,668,909	19,124,331,765
Total Liabilities	258,829,900,546	251,657,909,353
Capital/Shareholders' Equity		
Paid-up Capital	7,665,336,840	7,665,336,840
Statutory Reserve	5,688,822,648	5,572,188,014
Surplus in profit & loss account	1,228,037,693	1,146,018,509
Revaluation reserve for securities	6,363,792	8,262,217
Total Shareholders' Equity	14,588,560,973	14,391,805,580
Total Liability and Shareholders' Equity	273,418,461,520	266,049,714,933
OFF BALANCE SHEET ITEMS		
Contingent Liabilities Acceptances and Endorsements	42,461,436,032	43,940,917,808
Letters of Guarantee	14,326,074,938	
Irrevocable Letters of Credit	14,520,074,958	14,270,610,865 20,705,413,735
Bills for Collection	1,875,133,752	2,734,384,729
Other Contingent Liabilities	1,075,155,752	2,134,304,129
Total Contingent Liabilities	77,850,832,164	81,651,327,138
Other Commitments	-	
Total off-Balance Sheet items including contingent liabilities	77,850,832,164	81,651,327,138
	10.02	10 70
Net Asset Value Per Share	19.03	18.78

John Sarkar Company Secretary M. Fakhrul Alam Managing Director Syed Nurul Amin Director

ONE Bank Limited Profit & Loss Account (Un-audited) For the period from January 01, 2019 to March 31, 2019

Net profit after taxation for the period 198,653,821 551,300,540 Retained Surplus brought forward 1,146,018,508 1,681,378,118 1,344,672,329 2,232,678,658 Appropriations: 116,634,636 198,532,213 General Reserve - - 116,634,636 198,532,213 116,634,636 198,532,213 Retained Surplus 1,228,037,693 2,034,146,445		Amount in	Taka
Interest income 5,609,549,855 4,350,837,316 Interest paid on deposits and borrowings etc. 1,486,910,013 1,312,044,089 Investment income 1,486,910,013 1,312,044,089 Investment income 1,486,910,013 1,312,044,089 Commission, Exchange and Brokerage 348,120,382 355,539,229 Other operating income 1,459,83,652 125,196,309 Total operating income (A) 2,394,486,978 2,330,975,300 Salaries and allowances 705,794,327 619,130,364 Postage, stamps, telecommunication etc. 21,158,586 5,118,598 Directors' fees 25,477,474 20,119,677 Directors' fees 26,713,730 92,446 Addrow' fees 20,000 2,880,000 2,880,000 Stationery, Printings, advertisements etc. 83,790,426 75,802,907 2,880,000 2,880,000 2,880,000 2,880,000 2,880,000 2,880,000 2,880,000 2,880,000 2,880,000 2,880,000 2,880,000 2,880,000 2,880,000 2,880,000 2,880,000 2,880,000 2,880,000 <t< th=""><th></th><th>January to I</th><th>March</th></t<>		January to I	March
Interest paid on deposits and borrowings etc. (4,122,639,842) (3,038,773,427) Net interest income 1,386,910,013 1,312,064,089 Investment income 143,502,932 538,175,672 Commission, Exchange and Brokerage 344,120,382 355,539,229 Other operating income 145,953,652 125,196,309 Total operating income (A) 2,394,486,978 2,330,975,300 Salaries and allowances 705,794,327 619,130,364 Legal expenses 21,158,586 5,118,598 Postage, stemps, telecommunication etc. 23,04,486,978 2,330,975,300 Stationery, Printings, advetisements etc. 83,790,426 75,802,907 Managing Director's salary and allowances 2,800,00 2.880,000 2.880,000 Depreciation, leasing expense and repair of bank's assets 15,1947,466 151,023,345 Other expenses 65,713,730 97,655,466 Total operating expenses (B) 1,185,283,524 1,226,684,574 Provision for off-balance sheet items 61,452,566 265,665,721 Provision for off-balance sheet items 63,629,3733 21,917,1434		2019	2018
Net interest income 1,486,910,013 1,312,064,089 Investment income 413,502,932 538,175,672 Commission, Exchange and Brokerage 348,120,382 3355,539,229 Other operating income 145,953,652 125,106,309 Stalaries and allowances 705,794,327 619,130,364 Rent, taxes, insurance, electricity etc. 23,34,486,978 2,330,975,300 Legal expenses 21,158,586 5,118,598 Postage, stamps, telecommunication etc. 25,477,474 20,119,677 Director's fees 20,000 - Auditor's fees 20,000 - Other operating income stalary and allowances 2,880,000 2,880,000 Operaciation, leasing expense and repair of bank's assets 0151,947,466 151,023,345 Other expenses 65,713,730 97,655,466 104,0290,725 Profit/ (loss) before provision and tax (C=A-B) 1,185,283,524 1,226,648,574 Provision for olans and advances 561,452,566 265,665,721 Specific provision 561,452,566 265,665,721 General provision for off-balance sheet items <td>Interest income</td> <td>5,609,549,855</td> <td>4,350,837,516</td>	Interest income	5,609,549,855	4,350,837,516
Net interest income 1,486,910,013 1,312,064,089 Investment income 413,502,932 538,175,672 Commission, Exchange and Brokerage 348,120,382 3355,539,229 Other operating income 145,953,652 125,106,309 Salaries and allowances 2,394,486,978 2,330,975,300 Rent, taxes, insurance, electricity etc. 2,344,486,978 2,330,975,300 Legal expenses 21,158,586 5,118,598 Postage, stamps, telecommunication etc. 25,477,474 20,119,677 Director's fees 20,000 - Auditor's fees 2,0000 2,280,000 Quaging Director's salary and allowances 2,880,000 2,880,000 Opereciation, leasing expense and repair of bank's assets 05,713,730 97,655,466 Other openses 65,713,730 97,655,466 15,023,345 Protiful (loss) before provision and tax (C=A-B) 1,185,283,524 1,226,648,574 Provision for lons and advances 561,452,566 265,665,721 Specific provision 561,452,566 265,665,721 General provision for off-balance sheet items <td>Interest paid on deposits and borrowings etc.</td> <td>(4,122,639,842)</td> <td>(3,038,773,427)</td>	Interest paid on deposits and borrowings etc.	(4,122,639,842)	(3,038,773,427)
Commission, Exchange and Brokerage 348,120,382 355,539,229 Other operating income 145,953,652 122,196,309 Total operating income (A) 2,394,486,978 2,300,975,300 Salaries and allowances 705,794,327 619,130,364 Rent, taxes, insurance, electricity etc. 152,254,446 132,336,369 Legal expenses 21,158,586 5,118,508 Postage, stamps, telecommunication etc. 20,000 - Directors' fees 167,000 224,000 Auditors' fees 20,000 - Nanaging Director's salary and allowances 2,880,000 2,880,000 Depreciation, leasing expense and repair of bank's assets 151,947,466 151,023,345 Otal operating expenses (B) 1,185,283,524 1,209,203,454 1,104,209,725 Profit (0ss) before provision and tax (C=A-B) 1,185,283,524 1,226,684,5721 General provision 561,452,566 265,665,721 General provision for off-balance sheet items - - Provision for off-balance sheet items (53,629,373) 21,971,434 Provision for diminution in			
Other operating income 145,953,652 125,196,309 Total operating income (A) 2,394,486,978 2,330,975,300 Salaries and allowances 705,794,327 619,130,364 Rent, taxes, insurance, electricity etc. 152,254,446 132,336,369 Legal expenses 21,158,586 5,118,598 Postage, stamps, telecommunication etc. 22,477,474 20,119,677 Directors' fees 20,000 - Auditors' fees 20,000 - Stationery, Printings, advertisements etc. 83,790,426 75,802,907 Managing Director's salary and allowances 2,880,000 2,880,000 Depreciation, leasing expense and repair of bank's assets 0151,947,466 151,023,455 Other expenses 65,713,730 97,655,466 Total operating expenses (B) 1,209,203,454 1,104,290,725 Profit/ (loss) before provision and tax (C=A-B) 1,185,283,524 1,226,684,574 Provision for ofh-balance sheet items (53,612,810) - Specific provision 654,706,499 212,052,075 Provision for other 1,033,219 -	Investment income	413,502,932	538,175,672
Other operating income 145,953,652 125,196,309 Total operating income (A) 2,394,486,978 2,330,975,300 Salaries and allowances 705,794,327 619,130,364 Rent, taxes, insurance, electricity etc. 152,254,446 132,336,369 Legal expenses 21,158,586 5,118,598 Postage, stamps, telecommunication etc. 22,477,474 20,119,677 Directors' fees 20,000 - Auditors' fees 20,000 - Stationery, Printings, advertisements etc. 83,790,426 75,802,907 Managing Director's salary and allowances 2,880,000 2,880,000 Depreciation, leasing expense and repair of bank's assets 0151,947,466 151,023,455 Other expenses 65,713,730 97,655,466 Total operating expenses (B) 1,209,203,454 1,104,290,725 Profit/ (loss) before provision and tax (C=A-B) 1,185,283,524 1,226,684,574 Provision for ofh-balance sheet items (53,612,810) - Specific provision 654,706,499 212,052,075 Provision for other 1,033,219 -	Commission, Exchange and Brokerage		
Total operating income (A) 2,394,486,978 2,330,975,300 Salaries and allowances 705,794,327 619,130,364 Rent, taxes, insurance, electricity etc. 152,254,446 132,336,369 Legal expenses 21,158,586 5,118,598 Postage, stamps, telecommunication etc. 25,477,474 20,119,677 Directors' fees 20,000 - Stationery, Printings, advertisements etc. 83,790,426 75,802,907 Managing Director's salary and allowances 2,880,000 2,880,000 2,880,000 Depreciation, leasing expense and repair of bank's assets 151,947,466 151,023,345 11,042,90,725 Profit/ (loss) before provision and tax (C=A-B) 1,185,283,524 1,220,2075 97,655,466 Total provision for loans and advances 561,452,566 265,655,721 97,653,613,6146 General provision for off-balance sheet items (53,629,373) 21,971,434 92,955,691 446,360,526 Provision for off-balance sheet items - - - - - Provision for other 1,033,219 - - - -		145,953,652	
Salaries and allowances 705,794,327 619,130,364 Rent, taxes, insurance, electricity etc. 152,254,446 132,336,369 Legal expenses 21,158,586 5,118,598 Postage, stamps, telecommunication etc. 24,000 24,000 Auditors' fees 167,000 224,000 Auditors' fees 20,000 - Stationery, Printings, advertisements etc. 83,790,426 75,802,907 Managing Director's salary and allowances 26,713,730 97,655,466 Other expenses 151,947,466 151,023,345 1,104,209,725 Profit (loss) before provision and tax (C=A-B) 1,209,203,454 1,104,209,725 Profit (loss) before provision for loans and advances 561,452,566 265,665,721 Specific provision 561,452,566 265,665,721 General provision for off-balance sheet items - - Provision for off-balance sheet items - - Provision for diminution in value of share - - Provision for diminution in value of share - - Provision for diminution in value of share - <td></td> <td></td> <td></td>			
Rent, taxes, insurance, electricity etc. 152,254,446 132,336,369 Legal expenses 21,158,586 5,118,598 Postage, stamps, telecommunication etc. 25,477,474 20,119,677 Directors' fees 20,000 - Auditors' fees 20,000 - Stationery, Printings, advertisements etc. 83,790,426 75,802,907 Managing Director's salary and allowances 2,880,000 2,880,000 Depreciation, leasing expense and repair of bank's assets 151,947,466 151,023,345 Other expenses 65,713,730 97,655,466 Total operating expenses (B) 1,209,203,454 1,104,209,725 Profit (loss) before provision and tax (C=A-B) 1,185,283,524 1,226,684,574 Provision for loans and advances 53,629,373 21,971,434 Provision for off-balance sheet items (53,629,373) 21,971,434 Provision for diminution in value of share - - Profit (loss) before taxes for the period (E=C-D) 583,173,179 992,661,065 Profit (loss) before taxes for the period 1,663,667 (5,000,000) Profit afte	Salaries and allowances	705,794,327	
Legal expenses 21,158,586 5,118,598 Postage, stamps, telecommunication etc. 25,477,474 20,119,677 Directors' fees 167,000 224,000 Auditors' fees 20,000 - Stationery, Printings, advertisements etc. 83,790,426 75,802,907 Managing Director's salary and allowances 2,880,000 2,880,000 Depreciation, leasing expense and repair of bank's assets 151,947,466 151,023,345 Other expenses 65,713,730 97,655,466 Total operating expenses (B) 1,108,228,524 1,226,668,574 Provision for loans and advances 561,452,566 265,665,721 Specific provision 653,203,333 (53,613,646) Objectifie provision for off-balance sheet items (53,629,373) 21,971,434 Provision for off-balance sheet items (53,629,373) 21,971,434 Provision for other 1,033,219 - Total Provision (D) 602,110,345 234,023,509 Profit (loss) before taxes for the period (E=C-D) 583,173,179 992,661,065 Provision for taxation - -	Rent, taxes, insurance, electricity etc.		
Postage, stamps, telecommunication etc. 25,477,474 20,119,677 Directors' fees 167,000 224,000 Auditors' fees 20,000 - Stationery, Printings, advertisements etc. 83,790,426 75,802,907 Managing Director's salary and allowances 2,880,000 2,880,000 Depreciation, leasing expense and repair of bank's assets 151,947,466 151,023,345 Other expenses 65,713,730 97,655,466 Total operating expenses (B) 1,209,203,454 1,104,290,725 Profit/ (loss) before provision and tax (C=A-B) 1,85,283,524 1,226,684,574 Provision for loans and advances 561,452,566 265,665,721 Specific provision 561,452,566 265,665,721 General provision for off-balance sheet items (53,629,373) 21,971,434 Provision for off-balance sheet items (53,629,373) 21,92,661,065 <tr< td=""><td>-</td><td></td><td></td></tr<>	-		
Directors' fees 167,000 224,000 Auditors' fees 20,000 - Stationery, Printings, advertisements etc. 83,790,426 75,802,907 Managing Director's salary and allowances 2,880,000 2,880,000 2,880,000 Depreciation, leasing expense and repair of bank's assets 151,947,466 151,023,345 116,027,255 Other expenses 65,713,730 97,655,466 97,655,466 Total operating expenses (B) 1,185,283,524 1,226,684,574 Provision for loans and advances 561,452,566 265,665,721 Specific provision 561,452,566 265,665,721 General provision 654,706,499 212,052,075 Provision for off-balance sheet items (53,629,373) 21,971,434 Provision for diminution in value of share - - Provision for distare - - Total Provision (D) 602,110,345 234,023,509 Profit/ (loss) before taxes for the period (E=C-D) 583,173,179 992,661,0655 Provision for taxation 1,563,667 (5,000,000) Net portit after t			
Auditors' fees 20,000 - Stationery, Printings, advertisements etc. 83,790,426 75,802,907 Managing Director's salary and allowances 2,880,000 2,880,000 Depreciation, leasing expense and repair of bank's assets 151,947,466 151,023,345 Other expenses 1,209,203,454 1,104,220,725 Profit/ (loss) before provision and tax (C=A-B) 1,185,283,524 1,124,226,684,574 Provision for loans and advances 561,452,566 265,665,721 General provision 561,452,566 265,665,721 General provision for off-balance sheet items (53,629,373) 21,971,434 Provision for off-balance sheet items 5(3,629,373) 21,971,434 Provision for other 1,033,219 - Total Provision (D) 602,110,345 234,023,509 Profit/ (loss) before taxes for the period (E=C-D) 583,173,179 992,661,065 Provision for taxation - - - Current tax expenses 382,955,691 446,360,526 Deffered tax expenses 1,563,667 (5,000,000) Net axpenses			
Stationery, Printings, advertisements etc. 83,790,426 75,802,907 Managing Director's salary and allowances 2,880,000 2,880,000 Depreciation, leasing expense and repair of bank's assets 151,947,466 151,023,345 Other expenses 65,713,730 97,655,466 Total operating expenses (B) 1,209,203,454 1,104,290,725 Profit/ (loss) before provision and tax (C=A-B) 1,185,283,524 1,226,684,574 Provision for loans and advances 561,452,566 265,665,721 Specific provision 561,452,566 265,665,721 General provision for off-balance sheet items (53,629,373) 21,971,434 Provision for diminution in value of share - - Provision for taxes for the period (E=C-D) 583,173,179 992,661,065 Provision for taxeton 1,633,667 (5,000,000) Current tax expense/ (income) 1,563,667 (5,000,000) Net profit after taxation for the period 1,8653,821 551,300,540 Retained Surplus brought forward 1,146,018,508 1,681,378,118 1,344,672,329 2,232,676,565 -	Auditors' fees		-
Managing Director's salary and allowances 2,880,000 2,880,000 Depreciation, leasing expense and repair of bank's assets 151,947,466 151,023,345 Other expenses 65,713,730 97,655,466 Total operating expenses (B) 1,209,203,454 1,104,290,725 Profit (loss) before provision and tax (C=A-B) 1,185,283,524 1,226,684,574 Provision for loans and advances 561,452,566 265,665,721 Specific provision 561,452,566 265,665,721 General provision 53,629,373 21,971,434 Provision for off-balance sheet items (53,629,373) 21,971,434 Provision for diminution in value of share - - Provision for taxes for the period (E=C-D) 583,173,179 992,661,065 Provision for taxetion 1 1,033,219 - Current tax expense/ 382,955,691 446,360,526 Defered tax expense/ (income) 1,563,667 (5,000,000) Net profit after taxation for the period 198,653,821 551,300,540 Retained Surplus brought forward 1,146,018,508 1,681,378,118 <	Stationery, Printings, advertisements etc.		75,802,907
Depreciation, leasing expense and repair of bank's assets 151,947,466 151,023,345 Other expenses 65,713,730 97,655,466 Total operating expenses (B) 1,209,203,454 1,104,290,725 Profit/ (loss) before provision and tax (C=A-B) 1,185,283,524 1,226,684,574 Provision for loans and advances 561,452,566 265,665,721 Specific provision 561,452,566 265,665,721 General provision for off-balance sheet items 561,452,566 265,665,721 Provision for off-balance sheet items (53,629,373) 21,971,434 Provision for other 1,033,219 - Total Provision (D) 602,110,345 234,023,509 Profit/ (loss) before taxes for the period (E=C-D) 583,173,179 992,661,065 Provision for taxation - - - Current tax expense 382,955,691 446,360,526 - Deffered tax expense/ (income) 1,563,667 (5,000,000) - Net profit after taxation for the period 1,83,632,821 551,300,540 Retained Surplus brought forward 1,16,634,636 198,532,213			
Other expenses 65,713,730 97,655,466 Total operating expenses (B) 1,209,203,454 1,104,290,725 Profit (loss) before provision and tax (C=A-B) 1,185,283,524 1,226,684,574 Provision for loans and advances 561,452,566 265,665,721 Specific provision 561,452,566 265,665,721 General provision for off-balance sheet items (53,629,373) 212,052,075 Provision for off-balance sheet items (53,629,373) 21,971,434 Provision for diminution in value of share - - Provision for other 1,033,219 - Total Provision (D) 602,110,345 234,023,509 Profit (loss) before taxes for the period (E=C-D) 583,173,179 992,661,065 Provision for taxation - - - Current tax expense 382,955,691 446,360,526 - Deffered tax expense/ (income) 1,98,653,821 551,300,540 Retained Surplus brought forward 1,146,018,508 1,681,378,118 1,344,672,329 2,232,787,8558 - Appropriations: -			
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Specific provision 561,452,566 265,665,721 General provision 93,253,933 (53,613,646) 93,253,933 (53,613,646) 654,706,499 212,052,075 Provision for off-balance sheet items (53,629,373) 21,971,434 Provision for diminution in value of share - - Provision for other 1,033,219 - Total Provision (D) 602,110,345 234,023,509 Profit/ (loss) before taxes for the period (E=C-D) 583,173,179 992,661,065 Provision for taxation - - - Current tax expense 382,955,691 446,360,526 - Deffered tax expenses/ (income) 1,563,667 (5,000,000) - Netained Surplus brought forward 1,146,018,508 1,681,378,118 - Appropriations: - - - - Statutory Reserve - - - - 116,634,636 198,532,213 - - - 116,634,636 198,532,213 - - - <t< td=""><td>-</td><td></td><td>, , , ,</td></t<>	-		, , , ,
General provision 93,253,933 (53,613,646) 654,706,499 212,052,075 Provision for off-balance sheet items (53,629,373) 21,971,434 Provision for diminution in value of share - - Provision for other 1,033,219 - Total Provision (D) 602,110,345 234,023,509 Profit/ (loss) before taxes for the period (E=C-D) 583,173,179 992,661,065 Provision for taxation - - Current tax expense 382,955,691 446,360,526 Deffered tax expenses/ (income) 1,563,667 (5,000,000) Net profit after taxation for the period 198,653,821 551,300,540 Retained Surplus brought forward 1,146,018,508 1,681,378,118 Appropriations: - - - Statutory Reserve - - - General Reserve - - - 116,634,636 198,532,213 - - 116,634,636 198,532,213 - - 116,634,636 198,532,213 -	Specific provision	561.452.566	265.665.721
654,706,499 212,052,075 Provision for off-balance sheet items (53,629,373) 21,971,434 Provision for diminution in value of share - - Provision for other 1,033,219 - Total Provision (D) 602,110,345 234,023,509 Profit (loss) before taxes for the period (E=C-D) 583,173,179 992,661,065 Provision for taxation - - Current tax expense 382,955,691 446,360,526 Deffered tax expenses/ (income) 1,563,667 (5,000,000) Net profit after taxation for the period 198,653,821 551,300,540 Retained Surplus brought forward 1,146,018,508 1,681,378,118 Appropriations: - - - Statutory Reserve 116,634,636 198,532,213 - I16,634,636 198,532,213 - - - Retained Surplus 1,228,037,693 2,034,146,445 -			
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Provision for diminution in value of share - - Provision for other 1,033,219 - Total Provision (D) 602,110,345 234,023,509 Profit/ (loss) before taxes for the period (E=C-D) 583,173,179 992,661,065 Provision for taxation - - Current tax expense 382,955,691 446,360,526 Deffered tax expenses/ (income) 1,563,667 (5,000,000) Net profit after taxation for the period 198,653,821 551,300,540 Retained Surplus brought forward 1,146,018,508 1,681,378,118 Statutory Reserve 116,634,636 198,532,213 General Reserve - - - 116,634,636 198,532,213 - - 116,634,636 198,532,213 - - 116,634,636 198,532,213 - - 116,634,636 198,532,213 - - 116,634,636 198,532,213 - - 116,634,636 198,532,213 - - 116,634,636 198,532,213 - - 116,634,636 198,532	Provision for off-balance sheet items		
Provision for other 1,033,219 - Total Provision (D) 602,110,345 234,023,509 Profit/ (loss) before taxes for the period (E=C-D) 583,173,179 992,661,065 Provision for taxation - - Current tax expense 382,955,691 446,360,526 Deffered tax expenses/ (income) 1,563,667 (5,000,000) Net profit after taxation for the period 198,653,821 551,300,540 Retained Surplus brought forward 1,146,018,508 1,681,378,118 Appropriations: - - Statutory Reserve 116,634,636 198,532,213 General Reserve - - - Hetained Surplus 1,228,037,693 2,034,146,445	Provision for diminution in value of share		,- · , -
Total Provision (D) 602,110,345 234,023,509 Profit/ (loss) before taxes for the period (E=C-D) 583,173,179 992,661,065 Provision for taxation Current tax expense 382,955,691 446,360,526 Deffered tax expenses/ (income) 1,563,667 (5,000,000) Net profit after taxation for the period 198,653,821 551,300,540 Retained Surplus brought forward 1,146,018,508 1,681,378,118 Appropriations: 116,634,636 198,532,213 General Reserve - - - - 116,634,636 198,532,213 198,532,213 - - Retained Surplus - - - - -		1.033.219	-
Profit/ (loss) before taxes for the period (E=C-D) 583,173,179 992,661,065 Provision for taxation - - - Current tax expense 382,955,691 446,360,526 Deffered tax expenses/ (income) 1,563,667 (5,000,000) Net profit after taxation for the period 198,653,821 551,300,540 Retained Surplus brought forward 1,146,018,508 1,681,378,118 1,344,672,329 2,232,678,658 Appropriations: - - Statutory Reserve 116,634,636 198,532,213 General Reserve - - - 116,634,636 198,532,213 1,228,037,693 2,034,146,445			234,023,509
Provision for taxation Current tax expense 382,955,691 446,360,526 Deffered tax expenses/ (income) 1,563,667 (5,000,000) Net profit after taxation for the period 198,653,821 551,300,540 Retained Surplus brought forward 1,146,018,508 1,681,378,118 1,344,672,329 2,232,678,658 Appropriations: 116,634,636 198,532,213 General Reserve - - 116,634,636 198,532,213 116,634,636 198,532,213 - - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 -			
Deffered tax expenses/ (income) 1,563,667 (5,000,000) Net profit after taxation for the period 198,653,821 551,300,540 Retained Surplus brought forward 1,146,018,508 1,681,378,118 1,344,672,329 2,232,678,658 Appropriations: 116,634,636 198,532,213 General Reserve - - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 -			, ,
Deffered tax expenses/ (income) 1,563,667 (5,000,000) Net profit after taxation for the period 198,653,821 551,300,540 Retained Surplus brought forward 1,146,018,508 1,681,378,118 1,344,672,329 2,232,678,658 Appropriations: 116,634,636 198,532,213 General Reserve - - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 - 116,634,636 198,532,213 -	Current tax expense	382,955,691	446,360,526
Net profit after taxation for the period 198,653,821 551,300,540 Retained Surplus brought forward 1,146,018,508 1,681,378,118 1,344,672,329 2,232,678,658 Appropriations: 116,634,636 198,532,213 General Reserve - - 116,634,636 198,532,213 116,634,636 198,532,213 Retained Surplus 1,228,037,693 2,034,146,445	Deffered tax expenses/ (income)	1,563,667	(5,000,000)
1,344,672,329 2,232,678,658 Appropriations: 1 Statutory Reserve 116,634,636 198,532,213 General Reserve - - 116,634,636 198,532,213 - Retained Surplus 1,228,037,693 2,034,146,445	Net profit after taxation for the period		551,300,540
1,344,672,329 2,232,678,658 Appropriations: 116,634,636 198,532,213 General Reserve - - Retained Surplus 116,634,636 198,532,213	Retained Surplus brought forward	1,146,018,508	1,681,378,118
Statutory Reserve 116,634,636 198,532,213 General Reserve - - 116,634,636 198,532,213 Retained Surplus 1,228,037,693 2,034,146,445			
Statutory Reserve 116,634,636 198,532,213 General Reserve - - 116,634,636 198,532,213 Retained Surplus 1,228,037,693 2,034,146,445	Appropriations:		
General Reserve - - 116,634,636 198,532,213 Retained Surplus 1,228,037,693 2,034,146,445		116,634,636	198,532,213
116,634,636 198,532,213 Retained Surplus 1,228,037,693 2,034,146,445	-	-	-
Retained Surplus 1,228,037,693 2,034,146,445		116.634.636	198,532,213
	Retained Surplus		
	Earnings per share (EPS)	0.26	0.72

Ashraful Haq Amin Chief Financial Officer John Sarkar Company Secretary M. Fakhrul Alam Managing Director Syed Nurul Amin Director

ONE Bank Limited Cash Flow Statement (Un-audited) For the period from January 01, 2019 to March 31, 2019

	Amount in Taka January to March		
	2019	2018	
Cash flows from operating activities			
Interest receipts in cash	5,329,516,767	4,350,190,462	
Interest payments	(2,687,615,701)	(1,952,904,812)	
Dividend receipts	1,428,172	347,927,949	
Fee and commission receipts in cash	219,016,216	217,165,066	
Recoveries of loans previously written off	2,179,330	2,315,251	
Cash payments to employees	(643,311,191)	(648,851,463)	
Cash payments to suppliers	(171,627,896)	(156,007,006)	
Income taxes paid	(237,836,724)	(481,848,156)	
Receipts from other operating activities	275,057,817	263,570,472	
Payment for other operating activities	(201,301,581)	(202,508,639)	
Cash generated from operating activities before changes in			
operating assets and liabilities	1,885,505,209	1,739,049,124	
Increase/(decrease) in operating assets and liabilities			
Sales/(Purchase) of trading securities	1,737,949,907	(1,793,225,482)	
Loans and advances to customers	(9,168,033,183)	(4,900,212,557)	
Other current assets	(263,999,386)	(28,082,591)	
Deposits from other banks/ Borrowings	6,022,367,475	4,220,187,307	
Deposits from customers	(1,426,817,521)	5,658,789,031	
Other liabilities	1,425,900,802	509,638,095	
A Net cash used in/ from operating activities	212,873,302	5,406,142,927	
Cash flow from investing activities			
Sales/(Purchase) of securities	(963,289,500)	(1,349,433,700)	
Net Purchase/sale of fixed assets	(35,297,147)	(13,652,736)	
B Net cash used in investing activities Cash flow from financing activities	(998,586,647)	(1,363,086,436)	
Receipts from issue of ordinary shares	-	-	
Dividend paid	-	-	
C Net cash from financing activities	-	-	
D Net increase/(decrease) in cash and cash equivalent (A+B+C)	(785,713,345)	4,043,056,491	
E Effects of exchange rate changes on cash and cash-equivalent	8,483,571	5,665,353	
F Opening cash and cash equivalent	24,842,600,477	18,383,688,457	
G Closing cash and cash equivalents (D+E+F)	24,065,370,704	22,432,410,301	
Closing cash and cash equivalents			
Cash in hand	2,226,851,643	1,647,777,673	
Cash with Bangladesh Bank & its agent(s)	17,917,690,980	17,236,617,067	
Cash with other banks and financial institutions Money at call and short notice	3,918,999,581	3,546,871,761	
Prize bonds	1,828,500	1,143,800	
	24,065,370,704	22,432,410,301	
Net Operating Cash Flow Per Share	0.28	7.05	

Ashraful Haq Amin Chief Financial Officer John Sarkar Company Secretary M. Fakhrul Alam Managing Director Syed Nurul Amin Director

ONE Bank Limited Statement of Changes in Equity (Un-audited) For the period from January 01, 2019 to March 31, 2019

Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Reserve for Securities	Profit & Loss Account	Total Shareholders' equity
Balance as at January 01, 2019	7,665,336,840	5,572,188,014	8,262,217	1,146,018,509	14,391,805,580
Changes in accounting policy	-	-	-	-	-
Restated balance	7,665,336,840	5,572,188,014	8,262,217	1,146,018,509	14,391,805,580
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(1,898,426)	-	(1,898,426)
Net Profit after Tax for the period	-	-	-	198,653,821	198,653,821
Profit transferred to Statutory Reserve	-	116,634,636	-	(116,634,636)	-
Balance as at March 31, 2019	7,665,336,840	5,688,822,650	6,363,791	1,228,037,694	14,588,560,973
Balance as at March 31, 2018	7,300,320,800	5,302,388,632	10,741,081	2,034,146,446	14,647,596,957

Ashraful Haq Amin Chief Financial Officer John Sarkar Company Secretary M. Fakhrul Alam Managing Director Syed Nurul Amin Director

Selected Explanatory Notes to the Financial Statements for the quarter ended on 31 March 2019:

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 one hundred (100) and the number of booths was twenty (20) as on 31 March 2019.

2. Nature of the business

The principal activities of the Bank are to provide all kind of conventional banking service to its customers which includes deposit, loans and advances, personal and commercial banking, cash management, treasury, brokerage services, export & import financing, local and international remittance facility etc. through its branches, SME centers, and vibrant alternative delivery channels (ATM booths, mobile banking, internet banking). The Bank also provides off-shore banking services through its Off-Shore Banking Unit (OBU).

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 (Subsidiary of the Bank)

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.

2.3 ONE Investments Limited (Subsidiary of the Bank)

ONE Investments Limited (OIL) is a subsidiary of ONE Bank Limited. OIL was incorporated on April 26, 2018 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company after completion of the formalities with the Registrar of Joint Stock Companies and Firms (RJSC). The Registered Office of the Company is situated at HRC Bhaban, 46 Kawran Bazar C.A., Dhaka-1215.

3. Presentation of Financial Statements

The financial statements are presented in compliance with the provisions of the International Accounting Standards IAS 1 "Presentation of Financial Statements", IAS 7 "Statement of Cash Flow". 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 of Preparation

The quarterly financial statements are being prepared in condensed form in accordance with the requirements of International Accounting Standards IAS 34 "Interim Financial Reporting" and Rule 13 of the Securities and Exchange Rules 1987.

5. Basis for Consolidation

The consolidated financial statements include the financial statements of ONE Bank Limited and those of its two subsidiaries (ONE Securities Limited and ONE Investments Limited) prepared as at and for the period ended 31 March 2019. The consolidated financial statements have been prepared in accordance with IFRS 10 'Consolidated Financial Statements'.

The Bank has complied the requirements of International Financial Reporting Standards (IFRS), International Accounting Standards (IAS), 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.

Intra-group balances and income and expenses arising from intra-group transactions are eliminated in preparing these consolidated financial statements.

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

6. Shareholders' Equity -Solo

Particulars	March 31, 2019	December 31, 2018
Paid-up Capital (766,533,684 ordinary share of Tk 10 each)	7,665,336,840	7,665,336,840
Statutory Reserve	5,688,822,648	5,572,188,014
Surplus in Profit & Loss Account	1,228,037,693	1,146,018,509
Revaluation Reserve for Securities	6,363,792	8,262,217
Total Shareholders' Equity	14,588,560,973	14,391,805,580

7. Earnings per share (EPS):

Earnings per share (EPS) has been calculated in accordance with IAS 33 " Earnings per share".

Particulars	March 31, 2019	March 31, 2018
Profit after tax for the period -Solo	198,653,821.06	551,300,539.62
Profit after tax for the period -Consolidated	194,934,223	241,038,037
Weighted average number of shares outstanding	766,533,684	766,533,684
Basic Earnings per share (EPS)-Solo	0.26	0.72
Basic Earnings per share (EPS)-Consolidated	0.25	0.31

No Diluted Earnings Per Share is required to be calculated for the period as there was no scope for dilution of share during the period (i.e. no right share was issued). However, previous share position is restated due to issue of bonus share in the current period.

8. Net Asset Value (NAV) Per Share:

Particulars	March 31, 2019	December 31, 2018
Total Shareholders' Equity -Solo	14,588,560,973	14,391,805,580
Total Shareholders' Equity -Consolidated	14,707,403,628	14,514,367,831
Number of Ordinary Shares	766,533,684	766,533,684
Net Asset Value Per Share –Solo	19.03	18.78
Net Asset Value Per Share – Consolidated	19.19	18.94

9. Net Operating Cash Flow Per Shares (NOCFPS):

Particulars	March 31, 2019	March 31, 2018
Net Operating Cash Flow- Solo	212,873,302	5,406,142,927
Net Operating Cash Flow- Consolidated	222,424,194	5,483,608,613
Number of Ordinary Shares	766,533,684	766,533,684
Net Operating Cash Flow Per Share –Solo	0.28	7.05
Net Operating Cash Flow Per Share – Consolidated	0.29	7.15

10. Reconciliation between Operating profit of the Bank and Cash Flows from Operating Activities (Solo):

Particulars	March 31, 2019	March 31, 2018
Profit before provision and tax as per profit & loss account(A)	1,185,283,524	1,226,684,574
Adjustments (Non- Cash Items) (B)		
Increase in Interest income receivable	(689,928,518)	(535,186,826)
Increase in Interest expense payable	1,435,024,141	1,085,868,615
Depreciation expenses	68,729,272	63,489,762
Increase/(Decrease) in salaries and allowances expenses payable	65,363,136	(26,841,099)
Decrease in other expenses payable	58,870,379	60,382,369
	938,058,409	647,712,821
Adjustments (Non-operating Items) (C)		
Dividend received during the period which was accrued last year	-	346,499,884
Income tax paid (It is the part of cash flow from operating activities but		
not includes in operating profit in the profit & loss account)	(237,836,724)	(481,848,156)
	(237,836,724)	(135,348,272)
Profit after adjustment (A+B+C)	1,885,505,209	1,739,049,124
Cash flows from operating activities as per cash flows statements	1,885,505,209	1,739,049,124

11 Significant Deviation:

Significant deviation occurred in case of Earnings Per Share (EPS) in comparison to current & previous period mainly due to incremental provision requirement for classified loan.

The above Quarterly Financial Statements are also available in our web-site: www.onebank.com.bd

Ashraful Haq Amin Chief Financial Officer John Sarkar Company Secretary M. Fakhrul Alam Managing Director Syed Nurul Amin Director