

**ONE Bank Limited and its Subsidiary**  
**Consolidated Balance Sheet**  
**As at September 30, 2012**

Amount in Taka  
(Un-audited and provisional)

	September 30, 2012	December 31, 2011
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	871,364,968	560,776,431
Cash with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	7,246,592,445	4,274,432,178
	<b>8,117,957,412</b>	<b>4,835,208,609</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	827,600,844	2,035,720,515
Outside Bangladesh	865,441,033	605,761,279
	<b>1,693,041,877</b>	<b>2,641,481,794</b>
<b>Money at call and short notice</b>	<b>100,000,000</b>	<b>650,000,000</b>
<b>Investments</b>		
Government	5,669,353,344	6,400,820,027
Others	3,139,944,281	3,184,877,033
	<b>8,809,297,625</b>	<b>9,585,697,060</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	54,409,478,014	44,135,628,389
Bills purchased and discounted	3,150,356,504	3,678,455,951
	<b>57,559,834,519</b>	<b>47,814,084,340</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>	<b>974,436,245</b>	<b>831,149,119</b>
<b>Other Assets</b>	<b>997,293,757</b>	<b>999,372,710</b>
<b>Non-banking Assets</b>	<b>283,786,525</b>	<b>283,786,525</b>
<b>Total Property and Assets</b>	<b>78,535,647,959</b>	<b>67,640,780,157</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	115,334,705	659,601,547
<b>Deposits and other accounts</b>		
Current accounts and other accounts	9,524,918,915	7,331,951,747
Bills payable	1,525,392,508	662,657,287
Savings deposits	4,655,351,104	4,038,063,127
Term deposits	51,818,490,789	45,207,482,651
	<b>67,524,153,315</b>	<b>57,240,154,812</b>
<b>Other Liabilities</b>	<b>4,018,939,834</b>	<b>3,556,985,861</b>
<b>Total Liabilities</b>	<b>71,658,427,854</b>	<b>61,456,742,220</b>
<b>Capital/Shareholders' equity</b>		
Paid-up Capital	4,145,278,280	3,188,675,600
Statutory Reserve	2,257,531,487	1,898,008,348
Surplus in Profit & Loss Account	463,807,316	1,051,126,818
Revaluation Reserve for HTM Securities	2,540	33,358,927
	<b>6,866,619,623</b>	<b>6,171,169,693</b>
<b>Total Shareholders' equity</b>	<b>6,866,619,623</b>	<b>6,171,169,693</b>
<b>Minority Interest</b>	<b>10,600,482</b>	<b>12,868,244</b>
<b>Total Liability and Shareholders' equity</b>	<b>78,535,647,959</b>	<b>67,640,780,157</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	11,518,310,692	13,745,464,945
Letters of Guarantee	10,038,451,065	8,207,446,708
Irrevocable Letters of Credit	11,136,570,712	8,460,225,427
Bills for Collection	1,043,410,627	46,212,560
Other Contingent Liabilities	-	-
	<b>33,736,743,096</b>	<b>30,459,349,640</b>
<b>Total Contingent Liabilities</b>	<b>33,736,743,096</b>	<b>30,459,349,640</b>
<b>Other Commitments</b>	-	-
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>33,736,743,096</b>	<b>30,459,349,640</b>

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account**  
**For the period from January 01, 2012 to September 30, 2012**

Amount in Taka  
(Un-audited and provisional)

	January to September <u>2012</u>	January to September <u>2011</u>	July to September <u>2012</u>	July to September <u>2011</u>
Interest income	6,168,317,843	4,746,076,449	2,141,125,649	1,693,539,844
Interest paid on deposits & borrowings etc.	(4,198,551,956)	(3,313,338,288)	(1,489,877,428)	(1,241,846,238)
<b>Net interest income</b>	<b>1,969,765,887</b>	<b>1,432,738,161</b>	<b>651,248,221</b>	<b>451,693,606</b>
Income from investments	397,445,621	1,315,332,992	241,942,973	453,986,489
Commission, Exchange and Brokerage	821,594,489	749,073,605	250,162,183	249,848,647
Other operating income	203,977,758	143,659,088	67,472,837	39,352,745
<b>Total operating income</b>	<b>3,392,783,755</b>	<b>3,640,803,847</b>	<b>1,210,826,215</b>	<b>1,194,881,486</b>
Salaries and allowances	685,396,457	519,153,536	293,335,614	198,450,988
Rent, taxes, insurance, electricity etc.	171,693,098	134,715,654	62,626,795	45,650,486
Legal expenses	2,189,234	4,678,685	573,269	1,512,861
Postage, stamps, telecommunication etc.	37,912,076	36,659,898	12,317,907	11,958,162
Directors fees	649,450	755,000	199,450	225,000
Stationery, Printings, advertisements etc.	82,790,028	55,997,537	33,366,221	22,676,573
Managing Director's salary and allowances	8,710,286	8,022,989	4,193,788	2,907,989
Depreciation, leasing expense and repair of bank's assets	131,379,001	137,876,684	50,620,584	51,906,469
Other expenses	189,612,204	138,608,900	65,396,375	43,335,790
<b>Total operating expenses</b>	<b>1,310,331,834</b>	<b>1,036,468,884</b>	<b>522,630,003</b>	<b>378,624,318</b>
<b>Profit before provision and tax</b>	<b>2,082,451,921</b>	<b>2,604,334,963</b>	<b>688,196,212</b>	<b>816,257,168</b>
Provision for loans and advances				
Specific provision	(139,364,940)	(245,891,724)	124,967	(168,689,412)
General provision	(116,012,397)	(203,052,868)	(47,408,214)	(77,284,238)
	<b>(255,377,337)</b>	<b>(448,944,592)</b>	<b>(47,283,247)</b>	<b>(245,973,649)</b>
Provision for off-balance sheet items	(30,850,104)	(69,807,251)	(8,331,150)	7,010,552
Provision for diminution value of share	(225,385,925)	(249,546,121)	(98,357,875)	(112,081,601)
	<b>(511,613,366)</b>	<b>(768,297,964)</b>	<b>(153,972,272)</b>	<b>(351,044,698)</b>
<b>Profit before tax for the period</b>	<b>1,570,838,555</b>	<b>1,836,037,000</b>	534,223,940	465,212,470
Provision for tax	(829,300,000)	(654,738,267)	(379,300,000)	(134,428,350)
Deferred Tax	(15,000,000)	-	(10,000,000)	-
<b>Profit after tax for the period</b>	<b>726,538,555</b>	<b>1,181,298,733</b>	<b>144,923,940</b>	<b>330,784,120</b>
<b>Attributable to:</b>				
Shareholders of the ONE Bank Ltd	<b>728,806,317</b>	<b>1,182,092,970</b>	145,923,277	331,578,357
Minority Interest	<b>(2,267,762)</b>	<b>(794,237)</b>	(999,337)	(794,237)
	<b>726,538,555</b>	<b>1,181,298,733</b>	<b>144,923,940</b>	<b>330,784,120</b>
Retained Surplus brought forward	94,524,138	225,613,949	444,715,647	801,963,655
	<b>823,330,455</b>	<b>1,407,706,919</b>	<b>590,638,924</b>	<b>1,133,542,013</b>
<b>Appropriations:</b>				
Statutory Reserve	(359,523,139)	(383,033,681)	(126,831,608)	(108,868,775)
<b>Retained Surplus carried forward</b>	<b>463,807,316</b>	<b>1,024,673,238</b>	<b>463,807,316</b>	<b>1,024,673,238</b>
<b>Earning per share (EPS)</b>	<b>1.76</b>	<b>2.85</b>	<b>0.35</b>	<b>0.80</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

Farman R. Chowdhury  
Managing Director

**ONE Bank Limited and its Subsidiary**  
**Consolidated Cash Flow Statement**  
**For the period from January 01, 2012 to September 30, 2012**

**Amount in Taka**  
**(Un-audited and Provisional)**

	<b>January to September 2012</b>	<b>January to September 2011</b>
<b>Cash flow from operating activities</b>		
Interest receipts	6,673,569,585	5,061,245,621
Interest payments	(3,706,390,076)	(2,697,122,809)
Dividend receipts	25,790,533	22,526,041
Fee and commission receipts	465,480,872	746,439,984
Cash payments to employees	(841,562,806)	(667,176,525)
Cash payments to suppliers	(107,085,874)	(119,414,219)
Income Taxes paid	(815,214,630)	(838,459,277)
Receipts from other operating activities	520,533,532	1,471,921,296
Payment for other operating activities	(394,629,050)	(247,564,115)
Operating profit before changes in current assets and liabilities	<b>1,820,492,085</b>	<b>2,732,395,997</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Loans and advances to customers	(9,717,015,140)	(4,615,490,572)
Other current assets	155,224,857	(285,429,803)
Borrowing from other banking companies, agencies etc.	(544,266,842)	44,601,691
Deposits from banks	(23,065,135)	555,014,000
Deposits from customers	9,809,050,969	8,556,238,842
Other liabilities	202,022,983	35,841,986
A Net cash flow from operating activities	<b>1,702,443,777</b>	<b>7,023,172,140</b>
<b>Cash flow from investing activities</b>		
Payments for purchase of securities	(6,876,374,407)	(8,883,819,491)
Receipts from sale of securities	7,102,103,741	6,253,732,531
CSE Membership purchase	-	(280,000,000)
Preliminary expenses	-	(2,202,836)
Net Purchase/sale of fixed assets	(143,287,126)	(206,278,809)
B Net cash used for investing activities	<b>82,442,209</b>	<b>(3,118,568,605)</b>
<b>Cash flow from financial activities</b>		
Receipts from issue of ordinary shares	-	14,636,300
Dividend paid	-	-
C Net cash used for financial activities	<b>-</b>	<b>14,636,300</b>
D Net increase in cash and cash equivalent (A+B+C)	<b>1,784,885,986</b>	<b>3,919,239,834</b>
E Opening cash and cash equivalent	<b>8,128,707,503</b>	<b>6,606,832,717</b>
F Closing cash and cash equivalent (D+E)	<b>9,913,593,489</b>	<b>10,526,072,551</b>
<b>Closing cash and cash equivalent</b>		
Cash in hand	871,364,968	881,647,756
Cash with Bangladesh Bank & its agent(s)	7,246,592,445	4,663,493,850
Cash with other banks and financial institutions	1,693,041,877	1,379,231,245
Money at call and short notice	100,000,000	3,600,000,000
Prize bonds	2,594,200	1,699,700
	<b>9,913,593,489</b>	<b>10,526,072,551</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

Farman R. Chowdhury  
Managing Director

**ONE Bank Limited and its Subsidiary**  
**Consolidated Statement of changes in Equity**  
**For the period from January 01, 2012 to September 30, 2012**

**Amount in Taka**  
**(Un-audited and Provisional)**

Particulars	Paid-up Capital	Statutory Reserve	Revaluation: Reserve for HTM Securities	Profit & Loss Account	Total Shareholders equity
<b>Balance on January 01, 2012</b>	<b>3,188,675,600</b>	<b>1,898,008,348</b>	<b>33,358,927</b>	<b>1,051,126,818</b>	<b>6,171,169,693</b>
Issue of Bonus Share for the year 2011 (Transferred to Paid-up Capital)	956,602,680	-	-	(956,602,680)	-
Surplus of Revaluation of Reserve for HTM Securities	-	-	-	-	-
Adjustment of Revaluation of Reserve for HTM Securities	-	-	(33,356,387)	-	(33,356,387)
Net Profit after Tax for the period	-	-	-	728,806,317	728,806,317
Profit transferred to Statutory Reserve	-	359,523,139	-	(359,523,139)	-
<b>Balance on September 30, 2012</b>	<b>4,145,278,280</b>	<b>2,257,531,487</b>	<b>2,540</b>	<b>463,807,316</b>	<b>6,866,619,623</b>
<b>Balance on September 30, 2011</b>	<b>3,188,675,600</b>	<b>1,833,029,231</b>	-	<b>1,024,673,238</b>	<b>6,046,378,069</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

Farman R. Chowdhury  
Managing Director

**ONE Bank Limited**  
**Balance Sheet**  
**As at September 30, 2012**

	Amount in Taka (Un-audited and provisional)	
	September 30, 2012	December 31, 2011
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	871,364,968	560,776,431
Cash with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	7,246,592,445	4,274,432,178
	<b>8,117,957,412</b>	<b>4,835,208,609</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	818,674,707	2,025,286,901
Outside Bangladesh	865,441,033	605,761,279
	<b>1,684,115,740</b>	<b>2,631,048,180</b>
<b>Money at call and short notice</b>	<b>100,000,000</b>	<b>650,000,000</b>
<b>Investments</b>		
Government	5,669,353,344	6,400,820,027
Others	1,940,383,781	1,727,316,533
	<b>7,609,737,125</b>	<b>8,128,136,560</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	54,433,054,238	44,135,628,389
Bills purchased and discounted	3,150,356,504	3,678,455,951
	<b>57,583,410,743</b>	<b>47,814,084,340</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>	<b>974,436,245</b>	<b>831,149,119</b>
<b>Other Assets</b>	<b>2,161,859,274</b>	<b>2,445,630,712</b>
<b>Non-banking Assets</b>	<b>283,786,525</b>	<b>283,786,525</b>
<b>Total Property and Assets</b>	<b>78,515,303,064</b>	<b>67,619,044,045</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	115,334,705	659,601,547
<b>Deposits and other accounts</b>		
Current accounts and other accounts	9,524,918,915	7,331,951,747
Bills payable	1,525,392,508	662,657,287
Savings deposits	4,655,351,104	4,038,063,127
Term deposits	51,818,490,789	45,207,482,651
	<b>67,524,153,315</b>	<b>57,240,154,812</b>
<b>Other Liabilities</b>	<b>3,609,647,718</b>	<b>3,373,079,669</b>
<b>Total Liabilities</b>	<b>71,249,135,737</b>	<b>61,272,836,028</b>
<b>Capital/Shareholders' equity</b>		
Paid-up Capital	4,145,278,280	3,188,675,600
Statutory Reserve	2,257,531,487	1,898,008,348
Surplus in Profit & Loss Account	863,355,020	1,226,165,142
Revaluation Reserve for HTM Securities	2,540	33,358,927
<b>Total Shareholders' equity</b>	<b>7,266,167,327</b>	<b>6,346,208,017</b>
<b>Total Liability and Shareholders' equity</b>	<b>78,515,303,064</b>	<b>67,619,044,045</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	11,518,310,692	13,745,464,945
Letters of Guarantee	10,038,451,065	8,207,446,708
Irrevocable Letters of Credit	11,136,570,712	8,460,225,427
Bills for Collection	1,043,410,627	46,212,560
Other Contingent Liabilities	-	-
<b>Total Contingent Liabilities</b>	<b>33,736,743,096</b>	<b>30,459,349,640</b>
<b>Other Commitments</b>	-	-
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>33,736,743,096</b>	<b>30,459,349,640</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

Farman R. Chowdhury  
Managing Director

**ONE Bank Limited**  
**Profit & Loss Account**  
**For the period from January 01, 2012 to September 30, 2012**

Amount in Taka  
(Un-audited and provisional)

	January to September <u>2012</u>	January to September <u>2011</u>	July to September <u>2012</u>	July to September <u>2011</u>
Interest income	6,167,976,826	4,746,076,449	2,141,125,649	1,693,539,844
Interest paid on deposits & borrowings etc.	(4,196,975,732)	(3,313,338,288)	(1,488,301,204)	(1,241,846,238)
<b>Net interest income</b>	<b>1,971,001,094</b>	<b>1,432,738,161</b>	<b>652,824,445</b>	<b>451,693,606</b>
Income from investments	397,445,621	1,315,332,992	241,942,973	453,986,489
Commission, Exchange and Brokerage	821,594,489	749,073,605	250,162,183	249,848,647
Other operating income	203,977,758	142,595,073	67,472,837	39,352,995
<b>Total operating income</b>	<b>3,394,018,962</b>	<b>3,639,739,831</b>	<b>1,212,402,439</b>	<b>1,194,881,737</b>
Salaries and allowances	685,396,457	519,153,536	293,335,614	198,450,988
Rent, taxes, insurance, electricity etc.	171,693,098	134,715,654	62,626,795	45,650,486
Legal expenses	2,189,234	4,678,685	573,269	1,512,861
Postage, stamps, telecommunication etc.	37,912,076	36,659,898	12,317,907	11,958,162
Directors fees	649,450	755,000	199,450	225,000
Stationery, Printings, advertisements etc.	82,790,028	55,997,537	33,366,221	22,676,573
Managing Director's salary and allowances	8,710,286	8,022,989	4,193,788	2,907,989
Depreciation, leasing expense and repair of bank's assets	131,379,001	137,876,684	50,620,584	51,906,469
Other expenses	189,456,195	138,608,900	65,396,375	43,335,790
<b>Total operating expenses</b>	<b>1,310,175,825</b>	<b>1,036,468,884</b>	<b>522,630,003</b>	<b>378,624,318</b>
<b>Profit before provision and tax</b>	<b>2,083,843,137</b>	<b>2,603,270,948</b>	<b>689,772,436</b>	<b>816,257,419</b>
Provision for loans and advances				
Specific provision	(139,364,940)	(245,891,724)	124,967	(168,689,412)
General provision	(116,012,397)	(203,052,868)	(47,408,214)	(77,284,238)
	<b>(255,377,337)</b>	<b>(448,944,592)</b>	<b>(47,283,247)</b>	<b>(245,973,649)</b>
Provision for off-balance sheet items	(30,850,104)	(69,807,251)	(8,331,150)	7,010,552
Provision for diminution value of share	-	(169,350,700)	-	(31,886,180)
	<b>(286,227,441)</b>	<b>(688,102,543)</b>	<b>(55,614,397)</b>	<b>(270,849,277)</b>
<b>Profit before tax for the period</b>	<b>1,797,615,696</b>	<b>1,915,168,405</b>	<b>634,158,039</b>	<b>545,408,142</b>
Provision for tax	(829,300,000)	(654,445,667)	(379,300,000)	(134,428,350)
Deffered Tax	(15,000,000)	-	(10,000,000)	-
<b>Profit after tax for the period</b>	<b>953,315,696</b>	<b>1,260,722,738</b>	<b>244,858,039</b>	<b>410,979,792</b>
Retained Surplus brought forward	269,562,463	225,613,949	745,328,589	801,404,843
	<b>1,222,878,159</b>	<b>1,486,336,687</b>	<b>990,186,628</b>	<b>1,212,384,635</b>
<b>Appropriations:</b>				
Statutory Reserve	(359,523,139)	(383,033,681)	(126,831,608)	(109,081,628)
<b>Retained Surplus carried forward</b>	<b>863,355,020</b>	<b>1,103,303,006</b>	<b>863,355,020</b>	<b>1,103,303,006</b>
<b>Earning per share (EPS)</b>	<b>2.30</b>	<b>3.04</b>	<b>0.59</b>	<b>0.99</b>

The above profit of Tk. 208.38 crore before provision and tax as on September 30, 2012 does not include the notional profit of Tk.20.59 crore due to the increase of market price of shares of different companies. Taking into consideration the said notional profit the EPS would stand at Tk. 2.75.

Md. Aftab Uddin Khan  
Chief Financial Officer

Farman R. Chowdhury  
Managing Director

**ONE Bank Limited**  
**Cash Flow Statement**  
**For the period from January 01, 2012 to September 30, 2012**

**Amount in Taka**  
**(Un-audited and Provisional)**

	<b>January to September 2012</b>	<b>January to September 2011</b>
<b>Cash flow from operating activities</b>		
Interest receipts	6,673,228,568	5,060,181,068
Interest payments	(3,706,390,076)	(2,697,122,809)
Dividend receipts	25,790,533	22,526,041
Fee and commission receipts	465,480,872	746,439,984
Cash payments to employees	(841,562,806)	(667,176,525)
Cash payments to suppliers	(107,085,874)	(119,414,219)
Income Taxes paid	(813,522,145)	(838,352,822)
Receipts from other operating activities	520,533,532	1,471,921,296
Payment for other operating activities	(394,473,041)	(247,563,577)
Operating profit before changes in current assets and liabilities	<b>1,821,999,562</b>	<b>2,731,438,437</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Loans and advances to customers	(9,739,015,140)	(4,615,490,572)
Other current assets	155,224,857	(285,429,803)
Borrowing from other banking companies, agencies etc.	(544,266,842)	44,601,691
Deposits from banks	(23,065,135)	555,014,000
Deposits from customers	9,809,050,969	8,556,238,842
Other liabilities	202,022,983	35,841,986
<b>A Net cash flow from operating activities</b>	<b>1,681,951,254</b>	<b>7,022,214,580</b>
<b>Cash flow from investing activities</b>		
Payments for purchase of securities	(6,854,374,407)	(7,703,903,870)
Receipts from sale of securities	7,102,103,741	6,253,732,531
Payment for investment in Subsidiary	-	(1,449,000,000)
Net Purchase/sale of fixed assets	(143,287,126)	(206,278,809)
<b>B Net cash used for investing activities</b>	<b>104,442,209</b>	<b>(3,105,450,148)</b>
<b>Cash flow from financial activities</b>		
Receipts from issue of ordinary shares	-	-
Dividend paid	-	-
<b>C Net cash used for financial activities</b>	<b>-</b>	<b>-</b>
<b>D Net increase in cash and cash equivalent (A+B+C)</b>	<b>1,786,393,463</b>	<b>3,916,764,431</b>
<b>E Opening cash and cash equivalent</b>	<b>8,118,273,889</b>	<b>6,606,832,717</b>
<b>F Closing cash and cash equivalent (D+E)</b>	<b>9,904,667,352</b>	<b>10,523,597,148</b>
<b>Closing cash and cash equivalent</b>		
Cash in hand	871,364,968	881,647,756
Cash with Bangladesh Bank & its agent(s)	7,246,592,445	4,663,493,850
Cash with other banks and financial institutions	1,684,115,740	1,376,755,841
Money at call and short notice	100,000,000	3,600,000,000
Prize bonds	2,594,200	1,699,700
	<b>9,904,667,352</b>	<b>10,523,597,148</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

Farman R. Chowdhury  
Managing Director

**ONE Bank Limited**  
**Statement of changes in Equity**  
**For the period from January 01, 2012 to September 30, 2012**

**Amount in Taka**  
**(Un-audited and Provisional)**

Particulars	Paid-up Capital	Statutory Reserve	Revaluation: Reserve for HTM Securities	Profit & Loss Account	Total Shareholders equity
<b>Balance on January 1, 2012</b>	<b>3,188,675,600</b>	<b>1,898,008,348</b>	<b>33,358,927</b>	<b>1,226,165,142</b>	<b>6,346,208,017</b>
Issue of Bonus Share for the year 2011 (Transferred to Paid-up Capital)	956,602,680	-	-	(956,602,680)	-
Surplus of Revaluation of Reserve for HTM Securities	-	-	-	-	-
Adjustment of Revaluation of Reserve for HTM Securities	-	-	(33,356,387)	-	(33,356,387)
Net Profit after Tax for the period	-	-	-	953,315,696	953,315,696
Profit transferred to Statutory Reserve	-	359,523,139	-	(359,523,139)	-
<b>Balance on September 30, 2012</b>	<b>4,145,278,280</b>	<b>2,257,531,487</b>	<b>2,540</b>	<b>863,355,019</b>	<b>7,266,167,327</b>
<b>Balance on September 30, 2011</b>	<b>3,188,675,600</b>	<b>1,833,029,231</b>	-	<b>1,103,303,006</b>	<b>6,125,007,837</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

Farman R. Chowdhury  
Managing Director

**ONE Bank Limited**  
**Comparative Position**  
**As on September 30, 2012 and September 30, 2011**

(Taka in Million)

<b>Particulars</b>	<b>As on September 30, 2012</b>	<b>As on September 30, 2011</b>
Authorized Capital	10,000	4,150
Paid up Capital	4,145	3,189
Deposits	67,524	60,669
Loans & Advances	57,583	46,889
Investment	7,610	8,967
Import Business handled	44,630	41,495
Export Business handled	39,087	34,880
Profit before provision and tax	2,084	2,603
Number of Branches	59	51
Number of Correspondents	354	323
Number of employees	1,547	1,457

**CREDIT RATING REPORT**

ONE Bank Limited has been rated by the Credit Rating Agency of Bangladesh Limited (CRAB) on the basis of Financial Statements for the year ended on December 31, 2011. The summary of the report is presented below:

<b>Year</b>	<b>Long Term</b>	<b>Short Term</b>
2011	AA3	ST-2
2010	A1	ST-2
Date of Rating: March 11, 2012		

The above quarterly financial statements are also available in our web-site: [www.onebankbd.com](http://www.onebankbd.com).

Md. Aftab Uddin Khan  
 Chief Financial Officer

Farman R. Chowdhury  
 Managing Director