

ONE Bank Limited and its Subsidiary
Consolidated Balance Sheet
As at September 30, 2013

Amount in Taka
(Un-audited and provisional)

	September 30, 2013	December 31, 2012
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	796,227,631	696,450,690
Cash with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	6,979,770,835	6,873,381,835
	7,775,998,466	7,569,832,525
Balance with other banks and financial institutions		
In Bangladesh	527,374,330	2,202,700,116
Outside Bangladesh	903,659,762	919,272,647
	1,431,034,092	3,121,972,763
Money at call and short notice	350,000,000	380,000,000
Investments		
Government	11,008,938,346	7,862,102,278
Others	3,252,773,373	3,729,545,331
	14,261,711,720	11,591,647,609
Loans and Advances		
Loans, cash credit, overdraft etc.	64,761,689,079	55,879,114,910
Bills purchased and discounted	3,695,027,244	3,989,561,263
	68,456,716,323	59,868,676,173
Fixed Assets including premises, furnitures & fixtures	1,165,427,694	1,098,456,133
Other Assets	2,472,997,020	677,835,960
Non-banking Assets	283,786,525	283,786,525
Total Property and Assets	96,197,671,839	84,592,207,688
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	297,436,012	120,367,972
Deposits and other accounts		
Current accounts and other accounts	12,725,967,328	8,470,623,423
Bills payable	1,361,908,143	2,302,009,790
Savings deposits	5,721,496,081	5,011,914,509
Term deposits	62,187,159,129	57,271,226,432
	81,996,530,682	73,055,774,154
Other Liabilities	6,498,443,071	4,089,819,756
Total Liabilities	88,792,409,765	77,265,961,882
Capital/Shareholders' equity		
Paid-up Capital	4,767,070,020	4,145,278,280
Statutory Reserve	2,587,486,922	2,310,094,082
Surplus in Profit & Loss Account	41,974,064	802,036,413
Revaluation Reserve for HTM Securities	7,339	55,320,615
Total Shareholders' equity	7,396,538,344	7,312,729,390
Non-Controlling Interest	8,723,729	13,516,416
Total Liability and Shareholders' equity	96,197,671,838	84,592,207,688
OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and Endorsements	15,654,390,099	12,907,241,049
Letters of Guarantee	9,501,748,271	8,330,678,563
Irrevocable Letters of Credit	15,491,748,182	10,153,759,783
Bills for Collection	2,458,351,727	1,277,258,448
Other Contingent Liabilities	-	-
Total Contingent Liabilities	43,106,238,279	32,668,937,843
Other Commitments	-	-
Total off-Balance Sheet items including contingent liabilities	43,106,238,279	32,668,937,843

ONE Bank Limited and its Subsidiary
Consolidated Profit & Loss Account
For the period from January 01, 2013 to September 30, 2013

Amount in Taka
(Un-audited and provisional)

	January to September <u>2013</u>	January to September <u>2012</u>	July to September <u>2013</u>	July to September <u>2012</u>
Interest income	7,300,932,208	6,168,317,843	2,556,908,562	2,141,125,649
Interest paid on deposits & borrowings etc.	(5,336,701,025)	(4,198,551,956)	(1,834,270,918)	(1,489,877,428)
Net interest income	1,964,231,182	1,969,765,887	722,637,644	651,248,221
Income from investments	821,752,926	397,445,621	298,523,996	241,942,973
Commission, Exchange and Brokerage	763,903,424	821,594,489	280,131,857	250,162,183
Other operating income	226,348,553	203,977,758	66,940,290	67,472,837
Total operating income	3,776,236,085	3,392,783,755	1,368,233,786	1,210,826,215
Salaries and allowances	1,004,338,523	685,396,457	417,713,253	293,335,614
Rent, taxes, insurance, electricity etc.	200,158,723	171,693,098	73,510,112	62,626,795
Legal expenses	2,923,007	2,189,234	659,886	573,269
Postage, stamps, telecommunication etc.	36,633,129	37,912,076	12,947,620	12,317,907
Directors fees	575,000	649,450	155,000	199,450
Stationery, Printings, advertisements etc.	98,398,203	82,790,028	40,800,318	33,366,221
Managing Director's salary and allowances	7,636,914	8,710,286	2,678,766	4,193,788
Depreciation, leasing expense and repair of bank's assets	193,538,897	131,379,001	70,309,808	50,620,584
Other expenses	266,995,556	189,612,204	99,367,595	65,396,375
Total operating expenses	1,811,197,951	1,310,331,834	718,142,358	522,630,003
Profit before provision and tax	1,965,038,135	2,082,451,921	650,091,428	688,196,212
Provision for loans and advances				
Specific provision	(497,912,093)	(139,364,940)	(171,739,435)	124,966
General provision	(11,423,294)	(116,012,397)	(20,524,084)	(47,408,213)
	(509,335,387)	(255,377,337)	(192,263,519)	(47,283,247)
Provision for off-balance sheet items	(104,238,900)	(30,850,104)	(42,557,903)	(8,331,150)
Provision for diminution value of share	(436,133,213)	(225,385,925)	(203,468,063)	(98,357,875)
Provision for other assets	(7,637,178)	-	(331,874)	-
	(1,057,344,677)	(511,613,366)	(438,621,359)	(153,972,272)
Profit before tax for the period	907,693,457	1,570,838,555	211,470,069	534,223,940
Current tax	(561,100,000)	(829,300,000)	(346,908,397)	(379,300,000)
Deferred Tax	(5,000,000)	(15,000,000)	-	(10,000,000)
Profit after tax for the period	341,593,457	726,538,555	(135,438,328)	144,923,940
Attributable to:				
Shareholders of the ONE Bank Ltd	346,386,144	728,806,317	(133,250,759)	145,923,277
Non-Controlling Interest	(4,792,687)	(2,267,762)	(2,187,568)	(999,337)
	341,593,457	726,538,555	(135,438,328)	144,923,940
Retained Surplus brought forward	(27,019,241)	94,524,138	261,270,391	444,715,647
	319,366,903	823,330,455	128,019,632	590,638,924
Appropriations:				
Statutory Reserve	(277,392,840)	(359,523,139)	(86,045,568)	(126,831,608)
Retained Surplus carried forward	41,974,064	463,807,316	41,974,064	463,807,316
Earning per share (EPS)	0.73	1.53	(0.28)	0.31

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

M. Fakhru Alam
Managing Director

ONE Bank Limited and its Subsidiary
Consolidated Cash Flow Statement
For the period from January 01, 2013 to September 30, 2013

	Amount in Taka	
	(Un-audited and Provisional)	
	January to September 2013	January to September 2012
Cash flow from operating activities		
Interest receipts	8,120,081,749	6,673,569,585
Interest payments	(5,087,273,698)	(3,706,390,076)
Dividend receipts	21,512,254	25,790,533
Fee and commission receipts	436,074,977	465,480,872
Cash payments to employees	(1,341,831,741)	(841,562,806)
Cash payments to suppliers	(166,214,358)	(107,085,874)
Income Taxes paid	(769,218,663)	(815,214,630)
Receipts from other operating activities	617,322,764	520,533,532
Payment for other operating activities	(520,558,082)	(394,629,050)
Operating profit before changes in current assets and liabilities	1,309,895,202	1,820,492,085
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers	(8,852,008,610)	(9,717,015,140)
Other current assets	(66,132,758)	155,224,857
Borrowing from other banking companies, agencies etc.	177,068,040	(544,266,842)
Deposits from banks	(1,109)	(23,065,135)
Deposits from customers	8,441,246,384	9,809,050,969
Other liabilities	228,189,336	202,022,983
A Net cash flow from operating activities	1,238,256,485	1,702,443,777
Cash flow from investing activities		
Payments for purchase of securities	(11,077,392,466)	(6,876,374,407)
Receipts from sale of securities	8,598,705,926	7,102,103,741
Net Purchase/sale of fixed assets	(66,971,561)	(143,287,126)
B Net cash used for investing activities	(2,545,658,101)	82,442,209
Cash flow from financial activities		
Receipts from issue of ordinary shares	-	-
Dividend paid	(207,263,914)	-
C Net cash used for financial activities	(207,263,914)	-
D Net increase/(decrease) in cash and cash equivalent (A+B+C)	(1,514,665,530)	1,784,885,986
E Opening cash and cash equivalent	11,075,093,488	8,128,707,503
F Closing cash and cash equivalent (D+E)	9,560,427,957	9,913,593,490
Closing cash and cash equivalent		
Cash in hand	796,227,631	871,364,968
Cash with Bangladesh Bank & its agent(s)	6,979,770,835	7,246,592,445
Cash with other banks and financial institutions	1,431,034,092	1,693,041,877
Money at call and short notice	350,000,000	100,000,000
Prize bonds	3,395,400	2,594,200
	9,560,427,957	9,913,593,490

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

M. Fakhru Alam
Managing Director

ONE Bank Limited and its Subsidiary
Consolidated Statement of changes in Equity
For the period from January 01, 2013 to September 30, 2013

Amount in Taka
(Un-audited and Provisional)

Particulars	Paid-up Capital	Statutory Reserve	Revaluation: Reserve for Securities	Profit & Loss Account	Total Shareholders equity
Balance on January 01, 2013	4,145,278,280	2,310,094,082	55,320,615	802,036,413	7,312,729,390
Issue of Bonus Share for the year 2012 (Transferred to Paid -Up Capital)	621,791,740	-	-	(621,791,740)	-
Cash Dividend Paid	-	-	-	(207,263,914)	(207,263,914)
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(55,313,276)	-	(55,313,276)
Net Profit after Tax for the period	-	-	-	346,386,144	346,386,144
Profit transferred to Statutory Reserve	-	277,392,840	-	(277,392,840)	-
Balance on September 30, 2013	4,767,070,020	2,587,486,922	7,339	41,974,064	7,396,538,344
Balance on September 30, 2012	4,145,278,280	2,257,531,487	2,540	463,807,316	6,866,619,623

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

M. Fakhurul Alam
Managing Director

ONE Bank Limited
Balance Sheet
As at September 30, 2013

	Amount in Taka (Un-audited and provisional)	
	September 30, 2013	December 31, 2012
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	796,227,631	696,450,690
Cash with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	6,979,770,835	6,873,381,835
	7,775,998,466	7,569,832,525
Balance with other banks and financial institutions		
In Bangladesh	522,646,989	2,193,726,085
Outside Bangladesh	903,659,762	919,272,647
	1,426,306,751	3,112,998,732
Money at call and short notice	350,000,000	380,000,000
Investments		
Government	11,008,938,346	7,862,102,278
Others	1,453,012,873	1,929,784,831
	12,461,951,220	9,791,887,109
Loans and Advances		
Loans, cash credit, overdraft etc.	65,147,506,968	56,226,568,039
Bills purchased and discounted	3,695,027,244	3,989,561,263
	68,842,534,212	60,216,129,302
Fixed Assets including premises, furnitures & fixtures	1,165,427,694	1,098,456,133
Other Assets	3,931,234,268	2,132,793,491
Non-banking Assets	283,786,525	283,786,525
Total Property and Assets	96,237,239,134	84,585,883,817
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	297,436,012	120,367,972
Deposits and other accounts		
Current accounts and other accounts	12,725,967,328	8,470,623,423
Bills payable	1,361,908,143	2,302,009,790
Savings deposits	5,721,496,081	5,011,914,509
Term deposits	62,187,159,129	57,271,226,432
	81,996,530,682	73,055,774,154
Other Liabilities	5,961,387,056	3,986,143,314
Total Liabilities	88,255,353,749	77,162,285,440
Capital/Shareholders' equity		
Paid-up Capital	4,767,070,020	4,145,278,280
Statutory Reserve	2,587,486,922	2,310,094,082
Surplus in Profit & Loss Account	627,321,104	912,905,400
Revaluation Reserve for HTM Securities	7,339	55,320,615
Total Shareholders' equity	7,981,885,385	7,423,598,377
Total Liability and Shareholders' equity	96,237,239,134	84,585,883,817
OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and Endorsements	15,654,390,099	12,907,241,049
Letters of Guarantee	9,501,748,271	8,330,678,563
Irrevocable Letters of Credit	15,491,748,182	10,153,759,783
Bills for Collection	2,458,351,727	1,277,258,448
Other Contingent Liabilities	-	-
Total Contingent Liabilities	43,106,238,279	32,668,937,843
Other Commitments	-	-
Total off-Balance Sheet items including contingent liabilities	43,106,238,279	32,668,937,843

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

M. Fakhurul Alam
Managing Director

ONE Bank Limited
Profit & Loss Account
For the period from January 01, 2013 to September 30, 2013

Amount in Taka
(Un-audited and provisional)

	January to September <u>2013</u>	January to September <u>2012</u>	July to September <u>2013</u>	July to September <u>2012</u>
Interest income	7,300,759,584	6,167,976,826	2,556,908,562	2,141,125,649
Interest paid on deposits & borrowings etc.	(5,294,239,832)	(4,196,975,732)	(1,819,414,459)	(1,488,301,204)
Net interest income	2,006,519,751	1,971,001,094	737,494,103	652,824,445
Income from investments	821,752,926	397,445,621	298,523,996	241,942,973
Commission, Exchange and Brokerage	763,903,424	821,594,489	280,131,857	250,162,183
Other operating income	226,348,553	203,977,758	66,940,290	67,472,837
Total operating income	3,818,524,654	3,394,018,962	1,383,090,245	1,212,402,440
Salaries and allowances	1,003,601,034	685,396,457	417,324,381	293,335,614
Rent, taxes, insurance, electricity etc.	200,158,723	171,693,098	73,510,112	62,626,795
Legal expenses	2,923,007	2,189,234	659,886	573,269
Postage, stamps, telecommunication etc.	36,633,129	37,912,076	12,947,620	12,317,907
Directors fees	575,000	645,000	155,000	195,000
Stationery, Printings, advertisements etc.	98,398,203	82,790,028	40,800,318	33,366,221
Managing Director's salary and allowances	7,636,914	8,710,286	2,678,766	4,193,788
Depreciation, leasing expense and repair of bank's assets	193,538,897	131,379,001	70,309,808	50,620,584
Other expenses	266,884,086	189,460,645	99,323,216	65,400,825
Total operating expenses	1,810,348,992	1,310,175,825	717,709,107	522,630,003
Profit before provision and tax	2,008,175,663	2,083,843,137	665,381,138	689,772,437
Provision for loans and advances				
Specific provision	(497,912,093)	(139,364,940)	(171,739,435)	124,966
General provision	(11,423,294)	(116,012,397)	(20,524,084)	(47,408,213)
	(509,335,387)	(255,377,337)	(192,263,519)	(47,283,247)
Provision for off-balance sheet items	(104,238,900)	(30,850,104)	(42,557,903)	(8,331,150)
Provision for diminution value of share	-	-	-	-
Provision for other assets	(7,637,178)	-	(331,874)	-
	(621,211,465)	(286,227,441)	(235,153,296)	(55,614,397)
Profit before tax for the period	1,386,964,198	1,797,615,696	430,227,842	634,158,040
Current tax	(561,100,000)	(829,300,000)	(346,908,397)	(379,300,000)
Deffered Tax	(5,000,000)	(15,000,000)	-	(10,000,000)
Profit after tax for the period	820,864,198	953,315,696	83,319,445	244,858,040
Retained Surplus brought forward	83,849,746	269,562,463	630,047,227	745,328,589
	904,713,944	1,222,878,159	713,366,672	990,186,628
Appropriations:				
Statutory Reserve	(277,392,840)	(359,523,139)	(86,045,569)	(126,831,608)
Retained Surplus carried forward	627,321,104	863,355,020	627,321,104	863,355,020
Earning per share (EPS)	1.72	2.00	0.17	0.51

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

M. Fakhru Alam
Managing Director

ONE Bank Limited
Cash Flow Statement
For the period from January 01, 2013 to September 30, 2013

	Amount in Taka	
	(Un-audited and Provisional)	
	January to September <u>2013</u>	January to September <u>2012</u>
Cash flow from operating activities		
Interest receipts	8,119,909,125	6,673,228,568
Interest payments	(5,083,177,267)	(3,706,390,076)
Dividend receipts	21,512,254	25,790,533
Fee and commission receipts	436,074,977	465,480,872
Cash payments to employees	(1,341,094,252)	(841,562,806)
Cash payments to suppliers	(166,214,358)	(107,085,874)
Income Taxes paid	(769,201,401)	(813,522,145)
Receipts from other operating activities	617,322,764	520,533,532
Payment for other operating activities	(520,426,612)	(394,473,041)
Operating profit before changes in current assets and liabilities	1,314,705,230	1,821,999,562
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers	(8,852,008,610)	(9,739,015,140)
Other current assets	(65,932,758)	155,224,857
Borrowing from other banking companies, agencies etc.	177,068,040	(544,266,842)
Deposits from banks	(1,109)	(23,065,135)
Deposits from customers	8,441,246,384	9,809,050,969
Other liabilities	227,425,997	202,022,983
A Net cash flow from operating activities	1,242,503,174	1,681,951,254
Cash flow from investing activities		
Payments for purchase of securities	(11,077,392,466)	(6,854,374,407)
Receipts from sale of securities	8,598,705,926	7,102,103,741
Net Purchase/sale of fixed assets	(66,971,561)	(143,287,126)
B Net cash used for investing activities	(2,545,658,101)	104,442,209
Cash flow from financial activities		
Receipts from issue of ordinary shares	-	-
Dividend paid	(207,263,914)	-
C Net cash used for financial activities	(207,263,914)	-
D Net increase/(decrease) in cash and cash equivalent (A+B+C)	(1,510,418,840)	1,786,393,463
E Opening cash and cash equivalent	11,066,119,457	8,118,273,889
F Closing cash and cash equivalent (D+E)	9,555,700,617	9,904,667,352
Closing cash and cash equivalent		
Cash in hand	796,227,631	871,364,968
Cash with Bangladesh Bank & its agent(s)	6,979,770,835	7,246,592,445
Cash with other banks and financial institutions	1,426,306,751	1,684,115,740
Money at call and short notice	350,000,000	100,000,000
Prize bonds	3,395,400	2,594,200
	9,555,700,616	9,904,667,352

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

M. Fakhurul Alam
Managing Director

ONE Bank Limited
Statement of changes in Equity
For the period from January 01, 2013 to September 30, 2013

Amount in Taka
(Un-audited and Provisional)

Particulars	Paid-up Capital	Statutory Reserve	Revaluation: Reserve for Securities	Profit & Loss Account	Total Shareholders equity
Balance on January 1, 2013	4,145,278,280	2,310,094,082	55,320,615	912,905,400	7,423,598,377
Issue of Bonus Share for the year 2012 (Transferred to Paid -up Capital)	621,791,740	-	-	(621,791,740)	-
Cash Dividend Paid	-	-	-	(207,263,914)	(207,263,914)
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(55,313,276)	-	(55,313,276)
Net Profit after Tax for the period	-	-	-	820,864,198	820,864,198
Profit transferred to Statutory Reserve	-	277,392,840	-	(277,392,840)	-
Balance on September 30, 2013	4,767,070,020	2,587,486,922	7,339	627,321,104	7,981,885,385
Balance on September 30, 2012	4,145,278,280	2,257,531,487	2,540	863,355,019	7,266,167,327

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

M. Fakhru Alam
Managing Director

ONE Bank Limited
Comparative Position
As on September 30, 2013 and September 30, 2012

(Taka in Million)

Particulars	As on September 30, 2013	As on September 30, 2012
Authorized Capital	10,000	10,000
Paid up Capital	4,767	4,145
Deposits	81,997	67,524
Loans & Advances	68,843	57,583
Investment	12,462	7,610
Import Business handled	58,771	44,630
Export Business handled	43,475	39,087
Profit before provision and tax	2,008	2,084
Number of Branches	65	59
Number of Correspondents	368	354
Number of employees	1,764	1,547

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

CREDIT RATING REPORT

ONE Bank Limited has been rated by the Emerging Credit Rating Limited (ECRL) on the basis of Financial Statements for the year ended on December 31, 2012. The summary of the rating is presented below:

Year	Long Term	Short Term
2012	AA-	ECRL-2
2011	AA3	ST-2
Date of Rating : April 23, 2013		

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

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

M. Fakhurul Alam
Managing Director