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 1,098,456,133 1,165,427,694 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 120,367,972 297,436,012 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 5,011,914,509 5,721,496,081 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 88,792,409,765 77,265,961,882 **Total Liabilities** 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** 43,106,238,279 32,668,937,843 **Total off-Balance Sheet items including contingent liabilities**

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 2013	January to September 2012	July to September 2013	July to September 2012
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	400 500 005	424.250.004	- 0.000.000	
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	(107.010.000)	(400.044.040)	(454 500 405)	121.041
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)
D	(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
Appropriations:	319,366,903	823,330,455	128,019,632	590,638,924
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
Laiming per share (LI S)	0.73	1.55	(0.20)	0.31

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)

Cash flow from operating activities		(Un-audited and Provisional)		
Interest receipts		· -	• •	
Interest payments	Cash flow from operating activities			
Interest payments	Interest receipts	8,120,081,749	6,673,569,585	
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) (815,214,680) 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 (66,132,758) 155,224,857 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 8,441,246,344 9,809,050,969 Other liabilities 2,281,89,336 202,022,983 A Net cash flow from operating activities 1,238,256,485 1,702,443,777 Cash flow from investing activities 8,598,7		(5,087,273,698)	(3,706,390,076)	
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 1,369,895,202 1,820,492,085 Increase/(decrease) in operating assets and liabilities 1 (66,132,758) 155,224,857 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) Opposits from dustomers 4,441,246,384 9,809,050,969 Other liabilities 228,189,336 202,022,983 AN et cash flow from operating activities 1,238,256,485 1,702,443,777 Cash flow from investing activities (1,1077,392,466) (6,876,374,407) Receipts from sale of securities (1,1077,392,466) (6,876,374,407) Receipts from sale of securities activities (2,545,658,101) 8	Dividend receipts	21,512,254	25,790,533	
Cash payments to suppliers (166.214,358) (107,085,874) Income Taxes paid (769.218,663) (815,214,630) Receipts from 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 1,309,895,202 1,820,492,085 Increase/(decrease) in operating assets and liabilities 1,309,895,202 1,820,492,085 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 ustomers 8,441,246,384 9,809,050,969 Other liabilities 1,238,256,485 1,702,443,777 Cash flow from investing activities 1,238,256,485 1,702,443,777 Cash flow from investing activities (2,545,658,101) 82,442,209 Cash flow from financial activities (2,545,658,101) 82,442,209 Cash flow from financia	Fee and commission receipts	436,074,977	465,480,872	
Cash payments to suppliers (166.214,358) (107,085,874) Income Taxes paid (769.218,663) (815,214,630) Receipts from 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 1,309,895,202 1,820,492,085 Increase/(decrease) in operating assets and liabilities 1,309,895,202 1,820,492,085 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 ustomers 8,441,246,384 9,809,050,969 Other liabilities 1,238,256,485 1,702,443,777 Cash flow from investing activities 1,238,256,485 1,702,443,777 Cash flow from investing activities (2,545,658,101) 82,442,209 Cash flow from financial activities (2,545,658,101) 82,442,209 Cash flow from financia	<u>-</u>	(1,341,831,741)	(841,562,806)	
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 1 (9,717,015,140) Chans 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 (11,077,392,466) (6,876,374,407) Receipts from sale of securities (11,077,392,466) (7,102,103,741 Net Purchase/sale of fixed assets (66,971,561) (143,287,126) Cash flow from financial activities (2,545,658,101) 82,442,209 Cash flow from finan		(166,214,358)	(107,085,874)	
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 48,52,008,610) (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 (11,077,392,466) (6,876,374,407) Receipts from sale of securities (56,971,561) (6,876,374,407) Receipts from issue of frixed 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 (207,263,914) - Receipts from issue of ordinary shares (207,263,914) - Dividend paid	Income Taxes paid	(769,218,663)	(815,214,630)	
Deperating profit before changes in current assets and liabilities 1,309,895,202 1,820,492,085 Increase/(decrease) in operating assets and liabilities Cans 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 228,189,336 202,022,983 A Net cash flow from investing activities (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) (143,287,126) B Net cash used for investing activities (2,545,658,101) 82,442,209 Cash flow from financial activities (207,263,914) C Net cash used for financial ac	Receipts from other operating activities	617,322,764	520,533,532	
Loans and advances to customers	Payment for other operating activities	(520,558,082)	(394,629,050)	
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 (11,077,392,466) (6,876,374,407) Receipts from sale of securities (11,077,392,466) (6,873,374,407) Receipts from 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 (207,263,914) - 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)		1,309,895,202	1,820,492,085	
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 (11,077,392,466) (6,876,374,407) Receipts from sale of securities (11,077,392,466) (6,876,374,407) 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 (207,263,914) - 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 (1,514,665,530) 1,784,885,986	Increase/(decrease) in operating assets and liabilities			
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 (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 (207,263,914) - 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 (D+E) 9,560,427,957 9,913,593,490 Closing cash and cash equival	Loans and advances to customers	(8,852,008,610)	(9,717,015,140)	
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 (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 (207,263,914) - 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 (D+E) 9,560,427,957 9,913,593,490 Closing cash and cash equivalent 796,227,631 871,364,968 Cash in hand 796,227,631 871,364,968 Ca	Other current assets	(66,132,758)	155,224,857	
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 (11,077,392,466) (6,876,374,407) 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 (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 (D+E) 9,560,427,957 9,913,593,490 Closing cash and cash equivalent 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	Borrowing from other banking companies, agencies etc.	177,068,040	(544,266,842)	
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 3,238,256,485 1,702,443,777 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 (D+E) 9,560,427,957 9,913,593,490 Closing cash and cash equivalent 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 </td <td>Deposits from banks</td> <td>(1,109)</td> <td>(23,065,135)</td>	Deposits from banks	(1,109)	(23,065,135)	
A Net cash flow from operating activities Cash flow from investing activities Payments for purchase of securities Receipts from sale of securities Net Purchase/sale of fixed assets Net cash used for investing activities Receipts from financial activities Receipts from financial activities Receipts from issue of ordinary shares Dividend paid C Net cash used for financial activities Payments for purchase of securities Receipts from sale of securities Receipts from sale of securities Receipts from issue of ordinary shares Dividend paid C Net cash used for financial activities Payments for purchase of securities Receipts from sale of securities Receipts from sale of securities Receipts from financial activities Receipts from issue of ordinary shares Dividend paid C Net cash used for financial activities C (207,263,914) D Net increase/(decrease) in cash and cash equivalent (A+B+C) Dening cash and cash equivalent C (1,514,665,530) 1,784,885,986 11,072,263,914) C (1,514,665,530) 1,784,885,986 11,075,093,488 11,287,705,03 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	Deposits from customers	8,441,246,384	9,809,050,969	
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 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 <td>Other liabilities</td> <td>228,189,336</td> <td>202,022,983</td>	Other liabilities	228,189,336	202,022,983	
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 (207,263,914) - Receipts from issue of ordinary shares (207,263,914) - 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 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 3,395,40	A Net cash flow from operating activities	1,238,256,485	1,702,443,777	
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 (207,263,914) - Receipts from issue of ordinary shares (207,263,914) - 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 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	Cash flow from investing activities			
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 9,560,427,957 9,913,593,490 Closing cash and cash equivalent 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	Payments for purchase of securities	(11,077,392,466)	(6,876,374,407)	
Net cash used for investing activities	Receipts from sale of securities	8,598,705,926	7,102,103,741	
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 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	Net Purchase/sale of fixed assets	(66,971,561)	(143,287,126)	
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 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		(2,545,658,101)	82,442,209	
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 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	Cash flow from financial activities			
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	- · · · · · · · · · · · · · · · · · · ·	-	-	
D Net increase/(decrease) in cash and cash equivalent (A+B+C) E Opening cash and cash equivalent F Closing cash and cash equivalent (D+E) Closing cash and cash equivalent Cash in hand Cash with Bangladesh Bank & its agent(s) Cash with other banks and financial institutions Money at call and short notice Prize bonds 1,784,885,986 1,784,885,986 1,784,885,986 1,784,885,986 1,795,093,488 8,128,707,503 8,9913,593,490 1,9913,593,490	Dividend paid	(207,263,914)	-	
E Opening cash and cash equivalent (D+E) 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	C Net cash used for financial activities	(207,263,914)	-	
F Closing cash and cash equivalent (D+E) Closing cash and cash equivalent Cash in hand Cash with Bangladesh Bank & its agent(s) Cash with other banks and financial institutions Money at call and short notice Prize bonds Prize bonds 9,560,427,957 9,913,593,490 796,227,631 871,364,968 6,979,770,835 7,246,592,445 1,431,034,092 1,693,041,877 350,000,000 100,000,000 2,594,200	D Net increase/(decrease) in cash and cash equivalent (A+B+C)	(1,514,665,530)	1,784,885,986	
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	E Opening cash and cash equivalent	11,075,093,488	8,128,707,503	
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	F Closing cash and cash equivalent (D+E)	9,560,427,957	9,913,593,490	
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	Closing cash and cash equivalent			
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	Cash in hand	796,227,631	871,364,968	
Money at call and short notice 350,000,000 100,000,000 Prize bonds 3,395,400 2,594,200	Cash with Bangladesh Bank & its agent(s)	6,979,770,835	7,246,592,445	
Prize bonds 3,395,400 2,594,200	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	
9,560,427,957 9,913,593,490	Prize bonds	3,395,400	2,594,200	
		9,560,427,957	9,913,593,490	

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. Fakhrul Alam Managing Director

ONE Bank Limited Balance Sheet As at September 30, 2013

PROPERTY AND ASSETS		(Un-s	Amount in Taka
PROPERTY AND ASSETS Cash in hand (including foreign currencies) 796,227,631 696,450,690 Cash with Bangladesh Bank and its agent bank(s) (-
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 In Bangladesh 7,755,998,466 7,569,832,525 Balance with other banks and financial institutions 522,646,989 2,193,726,085 In Bangladesh 903,559,762 1,425,66,751 3,112,998,732 Money at call and short notice Investments 350,000,000 380,000,000 Government 11,008,938,346 7,862,102,278 Others 11,008,938,346 7,862,102,278 Chors 1,245,306,688 1,253,012,273 Bills purchased and discounted 65,147,506,968 56,226,568,039 Bills purchased and discounted 68,842,534,212 660,216,129,302 Fixed Assets including premises, furnitures & fixtures 1,164,827,694 3,989,561,236 Other Assets 3,931,234,268 2,132,793,491 Itabilities 283,786,252 283,786,525 Borrowings from other banks, financial institutions and agents 297,436,012 120,367,972 Deposits and other accounts 12,725,967,328<	PROPERTY AND ASSETS	<u>.</u>	, , ,
Cach with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	Cash		
Including foreign currencies 6,979,770,835 7,759,98466 7,569,381,2852,525 Balance with other banks and financial institutions	Cash in hand (including foreign currencies)	796,227,631	696,450,690
Balance with other banks and financial institutions 1,775,998,466 7,569,832,525 1,800,832,525 1,800,832,525 1,800,832,525 1,800,832,639,762 1,800,832,639,762 1,800,832,639,762 1,800,832,639,762 1,800,832,636,763 1,800,800,800 1,	Cash with Bangladesh Bank and its agent bank(s)		
Balance with other banks and financial institutions 522,646,989 2,193,726,085 0uside Bangladesh 903,659,762 919,272,647 3,112,998,732 350,000,000 380,000,000 11,426,306,751 3,112,998,732 350,000,000 380,000,000 100 100 11,008,938,346 7,862,102,278 14,635,012,873 1,292,784,831 1,453,012,873 1,292,784,831 1,453,012,873 1,292,784,831 1,293,784,831 1	(Including foreign currencies)	6,979,770,835	6,873,381,835
In Bangladesh		7,775,998,466	7,569,832,525
Outside Bangladesh 903,659,762 919,272,647 Money at call and short notice 1,426,306,751 3,112,998,732 Money at call and short notice 350,000,000 380,000,000 Investments 11,008,938,346 7,862,102,278 Others 1,453,012,873 1,929,784,831 Others 1,453,012,873 1,929,784,831 Loans and Advances 2 Loans, cash credit, overdraft etc. 65,147,506,968 36,95,027,244 3,985,61,263 Bills purchased and discounted 68,842,534,212 60,216,129,302 Fixed Assets including premises, furnitures & fixtures 68,842,534,212 60,216,129,302 Other Assets 3,931,234,268 2,132,793,491 Non-banking Assets 28,3786,525 283,786,525 Total Property and Assets 296,237,239,134 84,585,883,817 Liabilities 297,436,012 120,367,972 Deposits and other accounts 12,725,967,328 8,470,623,423 Bills payable 1,361,908,143 5,001,914,509 Savings deposits 5,221,496,081 5,011,914,509			
1,426,306,751 3,112,998,732 350,000,000 380,000,000 Investments	· · · · · · · · · · · · · · · · · · ·	522,646,989	2,193,726,085
Money at call and short notice 15,000,000 10 10 10 10 10 10	Outside Bangladesh		
Coverment			
Covernment		350,000,000	380,000,000
Others 1.453,012,873 1.929,784,831 Loans and Advances 1.2461,951,220 9,791,887,109 Loans, cash credit, overdraft etc. 65,147,506,968 36,05,027,244 3,989,561,263 Bills purchased and discounted 68,842,534,212 60,216,129,302 Fixed Assets including premises, furnitures & fixtures 1,165,427,694 1,098,456,133 Other Assets 283,786,525 283,786,525 283,786,525 Total Property and Assets 283,786,525 283,786,525 283,786,525 LIABILITIES AND CAPITAL 1.1 1.2 1.2 84,885,883,817 LIABILITIES and other accounts 297,436,012 120,367,972 120,367,972 Deposits and other accounts 12,725,967,328 8,470,623,423 84,885,883,817 Current accounts and other accounts 12,725,967,328 8,470,623,423 8,470,623,423 Bills payable 1,361,908,143 2,302,009,790 Savings deposits 5,721,496,081 5,011,914,509 5,7271,226,432 Term deposits 5,961,387,056 3,986,143,314 7,581,885,385 7,727,721,426,432 Other Liabilit			
12,461,951,220 9,791,887,109			
Loans and Advances	Others		
Loans, cash credit, overdraft etc. 65,147,506,968 3,095,027,244 3,095,027,244 3,095,027,244 68,842,534,212 60,216,129,302 1,165,427,694 1,1098,456,133 0,100	Loons and Administra	12,461,951,220	9,791,887,109
Bills purchased and discounted 3,695,027,244 3,989,561,263 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 296,237,239,134 84,585,883,817 Liabilities 300,000 297,436,012 120,367,972 Deposits and other accounts 12,725,967,328 8,470,623,423 Current accounts and other accounts 12,725,967,328 8,470,623,423 Savings deposits 5,721,496,081 5,011,914,509 Term deposits 62,187,159,129 57,271,226,432 Other Liabilities 88,255,353,749 77,162,285,440 Capital/Shareholders' equity 4,767,070,020 4,145,278,280 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 Liabilities 96,23		(5.147.50 (.00)	56 226 569 020
Fixed Assets including premises, furnitures & fixtures Other Assets Other Assets Other Assets Sono-banking Assets Total Property and Assets Liabilities Borrowings from other banks, financial institutions and agents Current accounts and other accounts Current accounts and other accounts Bills payable Savings deposits Term deposits Other Liabilities Other Liabilities Sother Assets Soft-1,496,081 Total Liabilities Soft-1,496,081 Total Shareholders' equity Paid-up Capital Statutory Reserve Surplus in Profit & Loss Account Revaluation Reserve for HTM Securities Total Liabilities Total Liabilities Soft-1,496,081 Total Liabilities Soft-1,496,082 Surplus in Profit & Loss Account Statutory Reserve Contingent Liabilities Soft-1,496,082 Surplus in Profit & Loss Account Statutory Reserve Soft-1,496,092 Surplus in Profit & Loss Account Soft-1,496,093 Soft-1,			
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 Lix Bullities Borrowings from other banks, financial institutions and agents 297,436,012 120,367,972 Deposits 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 Other Liabilities 5,961,387,056 3,986,143,314 Total Liabilities 88,255,353,749 77,162,285,440 Capital/Shareholders' equity 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 7,981,885,385 7,423,598,377 Total Shareholders' equity<	bins purchased and discounted		
Other Assets 3,931,234,268 2,132,793,491 Non-banking Assets 283,786,525 283,786,525 283,786,525 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 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 5,721,496,082 73,055,774,154 Other Liabilities 5,961,387,056 3,986,143,314 Total Liabilities 5,961,387,056 3,986,143,314 Total Liabilities 4,767,070,020 4,145,278,280 Statutory Reserve 2,587,486,922 2,310,094,082 Surplus in Profit & Loss Account 62,732,104 912,905,400 Revaluation Reserve for HTM Securities 7,981,885,385 7,423,998,377 Total Liability and Shareholders' eq	Fired Acceta including promises fromitunes & firstrues		
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 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 Term deposits 81,996,530,682 73,055,774,154 Other Liabilities 5,961,387,062 3,986,143,314 Total Liabilities 88,255,353,749 77,162,285,440 Capital/Shareholders' equity 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 91,290,540 Revaluation Reserve for HTM Securities 7,391 55,320,615 Total Shareholders' equity 7,981,885,385 7,423,598,377 Total Liabilities 9,501,748,271	9.		
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 12,725,967,328 8,470,623,423 1361,908,143 2,302,009,790 Savings deposits 5,721,496,081 5,011,914,509 62,187,159,129 57,271,226,432 73,055,774,154 75,214,966,81 75,			
Liabilities Borrowings from other banks, financial institutions and agents Sept.			
Deposits and other accounts 12,725,967,328 1,361,908,143 2,302,009,790 1,203,6012 1,361,908,143	= *	70,237,237,134	04,303,003,017
Deposits and other accounts Current accounts and other accounts 12,725,967,328 8,470,623,423 1,361,908,143 2,302,000,790 Savings deposits 5,721,496,081 5,721,496,081 5,721,496,081 5,721,226,432 81,996,530,682 73,055,774,154 Cher 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 Liabilities 7,381,885,385 7,423,598,377 Total Liabilities 5,061,390,099 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 Commitments 43,106,238,279 32,668,937,843 Other Commitments			
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 62,187,159,129 57,271,226,432 81,996,530,682 73,055,774,154 75,961,387,056 3,986,143,314 70tal Liabilities 5,961,387,056 3,986,143,314 70tal Liabilities 88,255,353,749 77,162,285,440 Capital/Shareholders' equity Failury Capital 4,767,070,020 4,145,278,280 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 2,587,486,922 2,310,094,082 3,55,320,615 3,532,06		297.436.012	120.367.972
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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 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 - -	* *		
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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 Liability and Shareholders' equity		84,585,883,817
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 - -	OFF RALANCE SHEET ITEMS		
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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 - -	~	15 654 390 099	12 907 241 049
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 - -			
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 - -			
Other Contingent Liabilities Total Contingent Liabilities 43,106,238,279 32,668,937,843 Other Commitments			
Total Contingent Liabilities 43,106,238,279 32,668,937,843 Other Commitments		2,730,331,727	1,277,230,770
Other Commitments		43.106.238.279	32.668.937.843
	· ·	-	,000,701,010
	Total off-Balance Sheet items including contingent liabilities	43,106,238,279	32,668,937,843

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 2013	January to September 2012	July to September 2013	July to September 2012
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

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 2013	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

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. Fakhrul 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. Fakhrul Alam Managing Director