

**ONE Bank Limited and its Subsidiary**  
**Consolidated Balance Sheet**  
**As at September 30, 2014**

	Amount in Taka	
	September 30, 2014	December 31, 2013
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	1,141,340,793	1,099,408,003
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	6,333,381,041	7,723,234,121
	<b>7,474,721,834</b>	<b>8,822,642,124</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	884,302,264	1,117,932,445
Outside Bangladesh	369,675,873	516,875,249
	<b>1,253,978,137</b>	<b>1,634,807,694</b>
<b>Money at call on short notice</b>		
	<b>2,350,000,000</b>	<b>670,000,000</b>
<b>Investments</b>		
Government	11,827,734,137	8,853,247,269
Others	3,463,822,884	3,238,836,864
	<b>15,291,557,021</b>	<b>12,092,084,133</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	80,822,363,179	72,398,260,508
Bills purchased and discounted	2,323,575,758	3,771,431,210
	<b>83,145,938,937</b>	<b>76,169,691,718</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>		
	<b>1,337,872,582</b>	<b>1,205,627,611</b>
<b>Other Assets</b>		
	<b>2,550,422,929</b>	<b>1,757,311,103</b>
<b>Non-banking Assets</b>		
	<b>283,786,525</b>	<b>283,786,525</b>
<b>Total Assets</b>	<b>113,688,277,964</b>	<b>102,635,950,909</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	292,327,147	145,066,532
<b>Deposits and other accounts</b>		
Current accounts and other accounts	15,003,147,133	15,564,521,251
Bills payable	2,745,015,663	1,372,962,253
Savings deposits	9,031,546,217	7,012,233,334
Term deposits	67,873,556,317	62,618,626,263
	<b>94,653,265,330</b>	<b>86,568,343,101</b>
<b>Other Liabilities</b>		
	<b>7,901,884,904</b>	<b>5,315,685,363</b>
<b>Subordinated -Debt</b>		
	<b>2,200,000,000</b>	<b>2,200,000,000</b>
<b>Total Liabilities</b>	<b>105,047,477,381</b>	<b>94,229,094,996</b>
<b>Capital/Shareholders' equity</b>		
Paid-up Capital	5,243,777,020	4,767,070,020
Statutory Reserve	3,132,713,607	2,665,409,979
Surplus in Profit & Loss Account	254,977,995	895,565,966
Revaluation Reserve for Securities	80,217	66,008,056
	<b>8,631,548,839</b>	<b>8,394,054,021</b>
<b>Non-Controlling Interest</b>		
	<b>9,251,744</b>	<b>12,801,891</b>
<b>Total Liability and Shareholders' equity</b>	<b>113,688,277,964</b>	<b>102,635,950,909</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	16,489,722,826	18,378,551,803
Letters of Guarantee	11,431,507,231	11,358,740,591
Irrevocable Letters of Credit	19,275,531,277	11,663,384,421
Bills for Collection	2,524,928,664	2,782,357,930
Other Contingent Liabilities	-	-
	<b>49,721,689,998</b>	<b>44,183,034,745</b>
<b>Other Commitments</b>		
	-	-
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>49,721,689,998</b>	<b>44,183,034,745</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhru Alam  
Managing Director

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account**  
**For the period from January 01, 2014 to September 30, 2014**

Amount in Taka

	January to September 2014	January to September 2013	July to September 2014	July to September 2013
Interest income	8,245,630,808	7,300,932,208	2,803,552,581	2,556,908,562
Interest paid on deposits and borrowings etc.	(5,151,839,806)	(5,336,701,025)	(1,699,822,987)	(1,834,270,918)
<b>Net interest income</b>	<b>3,093,791,002</b>	<b>1,964,231,182</b>	<b>1,103,729,594</b>	<b>722,637,644</b>
Investment Income	871,840,659	821,752,926	395,612,643	298,523,996
Commission, Exchange and Brokerage	949,482,504	763,903,424	311,769,447	280,131,857
Other operating income	266,353,274	226,348,553	77,415,220	66,940,290
<b>Total operating income (A)</b>	<b>5,181,467,439</b>	<b>3,776,236,085</b>	<b>1,888,526,904</b>	<b>1,368,233,786</b>
Salaries and allowances	1,239,905,459	1,004,338,523	457,639,251	417,713,253
Rent, taxes, insurance, electricity etc.	332,397,897	200,158,723	121,433,302	73,510,112
Legal expenses	7,062,807	2,923,007	2,838,627	659,886
Postage, stamps, telecommunication etc.	39,636,480	36,633,129	13,032,552	12,947,620
Directors fees	685,000	575,000	175,000	155,000
Stationery, Printings, advertisements etc.	101,895,992	98,398,203	39,511,200	40,800,318
Managing Director's salary and allowances	10,471,663	7,636,914	5,201,665	2,678,766
Depreciation, leasing expense and repair of bank's assets	228,212,467	193,538,897	87,904,966	70,309,808
Other expenses	281,888,550	266,995,556	97,121,614	99,367,595
<b>Total operating expenses (B)</b>	<b>2,242,156,314</b>	<b>1,811,197,951</b>	<b>824,858,177</b>	<b>718,142,358</b>
<b>Profit/ (loss) before provision (C=A-B)</b>	<b>2,939,311,125</b>	<b>1,965,038,135</b>	<b>1,063,668,727</b>	<b>650,091,428</b>
Provision for loans and advances				
Specific provision	604,651,707	497,912,093	160,200,439	171,739,435
General provision	(14,807,083)	11,423,294	31,742,745	20,524,084
	<b>589,844,623</b>	<b>509,335,387</b>	<b>191,943,185</b>	<b>192,263,519</b>
Provision for off-balance sheet items	49,584,553	104,238,900	7,546,887	42,557,903
Provision for diminution in value of share	311,636,687	436,133,213	(24,137,556)	203,468,063
Provision for other assets	6,743,407	7,637,178	-	331,874
<b>Total Provision (D)</b>	<b>957,809,270</b>	<b>1,057,344,677</b>	<b>175,352,515</b>	<b>438,621,359</b>
<b>Total Profit/(loss) before taxes for the period (E=C-D)</b>	<b>1,981,501,855</b>	<b>907,693,457</b>	<b>888,316,213</b>	<b>211,470,069</b>
<b>Provision for taxation</b>				
Current tax	1,247,593,043	561,100,000	592,460,706	346,908,397
Deferred tax expenses /(income)	5,000,000	5,000,000	-	-
<b>Net Profit after taxation for the period</b>	<b>728,908,812</b>	<b>341,593,457</b>	<b>295,855,506</b>	<b>(135,438,328)</b>
<b>Attributable to:</b>				
Shareholders of the ONE Bank Ltd	732,458,960	346,386,144	295,749,212	(133,250,759)
Non-Controlling Interest	(3,550,148)	(4,792,687)	106,294	(2,187,568)
	<b>728,908,812</b>	<b>341,593,457</b>	<b>295,855,506</b>	<b>(135,438,328)</b>
Retained Surplus brought forward	(10,177,336)	(27,019,241)	134,766,135	261,270,391
	<b>722,281,624</b>	<b>319,366,903</b>	<b>430,515,348</b>	<b>128,019,632</b>
<b>Appropriations:</b>				
Statutory Reserve	467,303,629	277,392,840	175,537,352	86,045,568
General Reserve	-	-	-	-
	467,303,629	277,392,840	175,537,352	86,045,568
<b>Retained Surplus</b>	<b>254,977,995</b>	<b>41,974,064</b>	<b>254,977,995</b>	<b>41,974,064</b>
<b>Earning per share (EPS)</b>	<b>1.40</b>	<b>0.66</b>	<b>0.56</b>	<b>(0.25)</b>

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, 2014 to September 30, 2014**

Amount in Taka

	<b>January to September 2014</b>	<b>January to September 2013</b>
<b>Cash flows from operating activities</b>		
Interest receipts in cash	8,733,906,328	8,120,081,749
Interest payments	(4,827,439,141)	(5,087,273,698)
Dividend receipts	37,062,761	21,512,254
Fee and commission receipts in cash	498,374,826	436,074,977
Cash payments to employees	(1,430,475,273)	(1,341,831,741)
Cash payments to suppliers	(192,182,703)	(166,214,358)
Income Taxes paid	(649,529,398)	(769,218,663)
Receipts from other operating activities	717,498,898	617,322,764
Payment for other operating activities	(608,577,052)	(520,558,082)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>2,278,639,247</b>	<b>1,309,895,202</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Loans and advances to customers	(7,413,189,484)	(8,852,008,610)
Other current assets	(134,505,261)	(66,132,758)
Borrowing from other banking companies, agencies etc.	147,260,614	177,068,040
Deposits from other banks	2,499,998,872	(1,109)
Deposits from customers	5,358,052,762	8,441,246,384
Other liabilities	577,316,344	228,189,336
<b>A Net cash used in/ from operating activities</b>	<b>3,313,573,093</b>	<b>1,238,256,485</b>
<b>Cash flows from investing activities</b>		
Payments for purchase of securities	(13,374,287,985)	(11,077,392,466)
Receipts from sale of securities	10,571,649,193	8,598,705,926
Net Purchase/sale of fixed assets	(130,949,446)	(66,971,561)
Net Purchase/sale of intangible assets	(280,000)	-
<b>B Net cash used in investing activities</b>	<b>(2,933,868,239)</b>	<b>(2,545,658,101)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of ordinary shares	-	-
Dividend paid	(429,036,302)	(207,263,914)
<b>C Net cash used for financial activities</b>	<b>(429,036,302)</b>	<b>(207,263,914)</b>
<b>D Net increase/(decrease) in cash and cash equivalent (A+B+C)</b>	<b>(49,331,447)</b>	<b>(1,514,665,530)</b>
<b>E Opening cash and cash equivalent</b>	<b>11,130,656,818</b>	<b>11,075,093,488</b>
<b>F Closing cash and cash equivalents (D+E)</b>	<b>11,081,325,371</b>	<b>9,560,427,957</b>
<b>Closing cash and cash equivalents</b>		
Cash in hand	1,141,340,793	796,227,631
Cash with Bangladesh Bank & its agent(s)	6,333,381,041	6,979,770,835
Cash with other banks and financial institutions	1,253,978,137	1,431,034,092
Money at call on short notice	2,350,000,000	350,000,000
Prize bonds	2,625,400	3,395,400
	<b>11,081,325,371</b>	<b>9,560,427,957</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhruul Alam  
Managing Director

**ONE Bank Limited and its Subsidiary**  
**Consolidated Statement of changes in Equity**  
**For the period from January 01, 2014 to September 30, 2014**

Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Reserve for Securities	Profit & Loss Account	Total	Non-Controlling Interest	Total
<b>Balance as at January 01, 2014</b>	<b>4,767,070,020</b>	<b>2,665,409,979</b>	<b>66,008,056</b>	<b>895,565,966</b>	<b>8,394,054,021</b>	<b>12,801,891</b>	<b>8,406,855,912</b>
Changes in accounting policy	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>4,767,070,020</b>	<b>2,665,409,979</b>	<b>66,008,056</b>	<b>895,565,966</b>	<b>8,394,054,021</b>	<b>12,801,891</b>	<b>8,406,855,912</b>
Issue of Bonus Share for the year 2013 (Transferred to Paid Up Capital)	<b>476,707,000</b>	-	-	<b>(476,707,000)</b>	-	-	-
Cash Dividend Paid	-	-	-	<b>(429,036,302)</b>	<b>(429,036,302)</b>	-	<b>(429,036,302)</b>
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(65,927,840)	-	(65,927,840)	-	(65,927,840)
Net Profit after Tax for the period	-	-	-	732,458,960	732,458,960	(3,550,148)	728,908,812
Profit transferred to Statutory Reserve	-	467,303,629	-	(467,303,629)	-	-	-
<b>Balance as at September 30, 2014</b>	<b>5,243,777,020</b>	<b>3,132,713,608</b>	<b>80,217</b>	<b>254,977,995</b>	<b>8,631,548,839</b>	<b>9,251,744</b>	<b>8,640,800,583</b>
<b>Balance as at September 30, 2013</b>	<b>4,767,070,020</b>	<b>2,587,486,922</b>	<b>7,339</b>	<b>41,974,064</b>	<b>7,396,538,345</b>	<b>8,723,729</b>	<b>7,405,262,074</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhru Alam  
Managing Director

**ONE Bank Limited**  
**Balance Sheet**  
**As at September 30, 2014**

	<b>Amount in Taka</b>	
	<b>September 30, 2014</b>	<b>December 31, 2013</b>
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	1,141,281,783	1,099,408,003
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	6,333,381,041	7,723,234,121
	<b>7,474,662,824</b>	<b>8,822,642,124</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	860,908,369	1,113,304,583
Outside Bangladesh	369,675,873	516,875,249
	<b>1,230,584,243</b>	<b>1,630,179,831</b>
<b>Money at call on short notice</b>	<b>2,350,000,000</b>	<b>670,000,000</b>
<b>Investments</b>		
Government	11,827,734,137	8,853,247,269
Others	1,663,920,783	1,439,076,364
	<b>13,491,654,920</b>	<b>10,292,323,633</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	81,285,797,454	72,801,913,880
Bills purchased and discounted	2,323,575,758	3,771,431,210
	<b>83,609,373,212</b>	<b>76,573,345,090</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>	<b>1,333,865,096</b>	<b>1,205,627,611</b>
<b>Other Assets</b>	<b>3,991,884,129</b>	<b>3,213,066,030</b>
<b>Non-banking Assets</b>	<b>283,786,525</b>	<b>283,786,525</b>
<b>Total Assets</b>	<b>113,765,810,949</b>	<b>102,690,970,846</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	292,327,147	145,066,532
<b>Deposits and other accounts</b>		
Current accounts and other accounts	15,003,147,133	15,564,521,251
Bills payable	2,745,015,663	1,372,962,253
Savings deposits	9,031,546,217	7,012,233,334
Term deposits	67,873,556,317	62,618,626,263
	<b>94,653,265,330</b>	<b>86,568,343,101</b>
<b>Other Liabilities</b>	<b>7,455,596,242</b>	<b>5,201,899,942</b>
<b>Subordinated Debt</b>	<b>2,200,000,000</b>	<b>2,200,000,000</b>
<b>Total Liabilities</b>	<b>104,601,188,719</b>	<b>94,115,309,575</b>
<b>Capital/Shareholders' equity</b>		
Paid-up Capital	5,243,777,020	4,767,070,020
Statutory Reserve	3,132,713,607	2,665,409,979
Surplus in Profit & Loss Account	788,051,386	1,077,173,215
Revaluation Reserve for Securities	80,217	66,008,056
<b>Total Shareholders' equity</b>	<b>9,164,622,230</b>	<b>8,575,661,271</b>
<b>Total Liability and Shareholders' equity</b>	<b>113,765,810,949</b>	<b>102,690,970,846</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	16,489,722,826	18,378,551,803
Letters of Guarantee	11,431,507,231	11,358,740,591
Irrevocable Letters of Credit	19,275,531,277	11,663,384,421
Bills for Collection	2,524,928,664	2,782,357,930
Other Contingent Liabilities	-	-
<b>Total Contingent Liabilities</b>	<b>49,721,689,998</b>	<b>44,183,034,745</b>
<b>Other Commitments</b>	-	-
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>49,721,689,998</b>	<b>44,183,034,745</b>

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, 2014 to September 30, 2014**

	Amount in Taka			
	January to September 2014	January to September 2013	July to September 2014	July to September 2013
Interest income	8,295,924,782	7,300,759,584	2,817,538,805	2,556,908,562
Interest paid on deposits and borrowings etc.	(5,151,839,806)	(5,294,239,832)	(1,699,822,987)	(1,819,414,459)
<b>Net interest income</b>	<b>3,144,084,976</b>	<b>2,006,519,751</b>	<b>1,117,715,818</b>	<b>737,494,103</b>
Investment Income	863,435,342	821,752,926	395,556,327	298,523,996
Commission, Exchange and Brokerage	945,892,600	763,903,424	308,679,520	280,131,857
Other operating income	266,072,059	226,348,553	77,203,323	66,940,290
<b>Total operating income (A)</b>	<b>5,219,484,977</b>	<b>3,818,524,654</b>	<b>1,899,154,987</b>	<b>1,383,090,245</b>
Salaries and allowances	1,236,403,349	1,003,601,034	455,664,175	417,324,381
Rent, taxes, insurance, electricity etc.	332,397,897	200,158,723	121,433,302	73,510,112
Legal expenses	7,062,807	2,923,007	2,838,627	659,886
Postage, stamps, telecommunication etc.	39,636,480	36,633,129	13,032,552	12,947,620
Directors fees	685,000	575,000	175,000	155,000
Stationery, Printings, advertisements etc.	101,544,719	98,398,203	39,492,520	40,800,318
Managing Director's salary and allowances	10,471,663	7,636,914	5,201,665	2,678,766
Depreciation, leasing expense and repair of bank's assets	227,885,207	193,538,897	87,782,525	70,309,808
Other expenses	280,707,130	266,884,086	96,357,789	99,323,214
<b>Total operating expenses (B)</b>	<b>2,236,794,250</b>	<b>1,810,348,991</b>	<b>821,978,154</b>	<b>717,709,105</b>
<b>Profit/ (loss) before provision (C=A-B)</b>	<b>2,982,690,726</b>	<b>2,008,175,664</b>	<b>1,077,176,833</b>	<b>665,381,140</b>
Provision for loans and advances				
Specific provision	604,651,707	497,912,093	160,200,439	171,739,435
General provision	(14,807,083)	11,423,294	31,742,745	20,524,084
	<b>589,844,623</b>	<b>509,335,387</b>	<b>191,943,185</b>	<b>192,263,519</b>
Provision for off-balance sheet items	49,584,553	104,238,900	7,546,887	42,557,903
Provision for diminution in value of share	-	-	-	-
Provision for other assets	6,743,407	7,637,178	-	331,874
<b>Total Provision (D)</b>	<b>646,172,583</b>	<b>621,211,465</b>	<b>199,490,071</b>	<b>235,153,296</b>
<b>Total Profit/ (loss) before taxes for the period (E=C-D)</b>	<b>2,336,518,144</b>	<b>1,386,964,199</b>	<b>877,686,761</b>	<b>430,227,844</b>
<b>Provision for taxation</b>				
Current tax	1,247,593,043	561,100,000	592,460,706	346,908,397
Deffered tax expenses/ (income)	5,000,000	5,000,000	-	-
<b>Net Profit after taxation for the period</b>	<b>1,083,925,101</b>	<b>820,864,199</b>	<b>285,226,055</b>	<b>83,319,446</b>
Retained Surplus brought forward	171,429,914	83,849,746	678,362,683	630,047,227
	<b>1,255,355,015</b>	<b>904,713,945</b>	<b>963,588,738</b>	<b>713,366,673</b>
<b>Appropriations:</b>				
Statutory Reserve	467,303,629	277,392,840	175,537,352	86,045,568
General Reserve	-	-	-	-
	467,303,629	277,392,840	175,537,352	86,045,568
<b>Retained Surplus</b>	<b>788,051,386</b>	<b>627,321,105</b>	<b>788,051,386</b>	<b>627,321,105</b>
<b>Earning per share (EPS)</b>	<b>2.07</b>	<b>1.57</b>	<b>0.54</b>	<b>0.95</b>

The above profit of Tk.298.26 crore before provision and tax as on September 30, 2014 does not include the notional profit of Tk.34.04 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.2.65.

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhurul Alam  
Managing Director

**ONE Bank Limited**  
**Cash Flow Statement**  
**For the period from January 01, 2014 to September 30, 2014**

Amount in Taka

	January to September <u>2014</u>	January to September <u>2013</u>
<b>Cash flows from operating activities</b>		
Interest receipts in cash	8,733,608,258	8,119,909,125
Interest payments	(4,825,759,941)	(5,083,177,267)
Dividend receipts	30,383,561	21,512,254
Fee and commission receipts in cash	494,786,375	436,074,977
Cash payments to employees	(1,430,475,273)	(1,341,094,252)
Cash payments to suppliers	(192,182,703)	(166,214,358)
Income taxes paid	(649,068,400)	(769,201,401)
Receipts from other operating activities	717,218,283	617,322,764
Payment for other operating activities	(607,282,441)	(520,426,612)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>2,271,227,720</b>	<b>1,314,705,230</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Loans and advances to customers	(7,413,189,484)	(8,852,008,610)
Other current assets	(134,480,261)	(65,932,758)
Borrowing from other banking companies, agencies etc.	147,260,614	177,068,040
Deposits from banks	2,499,998,872	(1,109)
Deposits from customers	5,358,052,762	8,441,246,384
Other liabilities	562,744,267	227,425,997
<b>A Net cash used in/ from operating activities</b>	<b>3,291,614,489</b>	<b>1,242,503,174</b>
<b>Cash flow from investing activities</b>		
Payments for purchase of securities	(13,374,146,384)	(11,077,392,466)
Receipts from sale of securities	10,571,649,193	8,598,705,926
Net Purchase/sale of fixed assets	(128,237,485)	(66,971,561)
<b>B Net cash used in investing activities</b>	<b>(2,930,734,677)</b>	<b>(2,545,658,101)</b>
<b>Cash flow from financing activities</b>		
Receipts from issue of ordinary shares	-	-
Dividend paid	(429,036,302)	(207,263,914)
<b>C Net cash from financing activities</b>	<b>(429,036,302)</b>	<b>(207,263,914)</b>
D Net increase/(decrease) in cash and cash equivalent (A+B+C)	<b>(68,156,489)</b>	<b>(1,510,418,841)</b>
E Opening cash and cash equivalent	<b>11,126,028,956</b>	<b>11,066,119,457</b>
F Closing cash and cash equivalents (D+E)	<b>11,057,872,467</b>	<b>9,555,700,616</b>
<b>Closing cash and cash equivalents</b>		
Cash in hand	1,141,281,783	796,227,631
Cash with Bangladesh Bank & its agent(s)	6,333,381,041	6,979,770,835
Cash with other banks and financial institutions	1,230,584,243	1,426,306,751
Money at call and short notice	2,350,000,000	350,000,000
Prize bonds	2,625,400	3,395,400
	<b>11,057,872,467</b>	<b>9,555,700,616</b>

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, 2014 to September 30, 2014**

Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Reserve for Securities	Profit & Loss Account	Total Shareholders' equity
<b>Balance as at January 1, 2014</b>	<b>4,767,070,020</b>	<b>2,665,409,979</b>	<b>66,008,056</b>	<b>1,077,173,215</b>	<b>8,575,661,271</b>
Changes in accounting policy	-	-	-	-	-
<b>Restated balance</b>	<b>4,767,070,020</b>	<b>2,665,409,979</b>	<b>66,008,056</b>	<b>1,077,173,215</b>	<b>8,575,661,271</b>
Issue of Bonus Share for the year 2013 (Transferred to Paid Up Capital)	<b>476,707,000</b>	-	-	<b>(476,707,000)</b>	-
Cash Dividend Paid	-	-	-	<b>(429,036,302)</b>	<b>(429,036,302)</b>
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(65,927,840)	-	(65,927,840)
Net Profit after Tax for the period	-	-	-	1,083,925,101	1,083,925,101
Profit transferred to Statutory Reserve	-	467,303,629	-	(467,303,629)	-
<b>Balance as at September 30, 2014</b>	<b>5,243,777,020</b>	<b>3,132,713,608</b>	<b>80,217</b>	<b>788,051,386</b>	<b>9,164,622,230</b>
<b>Balance as at September 30, 2013</b>	<b>4,767,070,020</b>	<b>2,587,486,922</b>	<b>7,339</b>	<b>627,321,104</b>	<b>7,981,885,385</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhurul Alam  
Managing Director



**ONE Bank Limited**  
**Comparative Position**  
**As at September 30, 2014 and September 30, 2013**

(Taka in Million)

<b>Particulars</b>	<b>As at September 30, 2014</b>	<b>As at September 30, 2013</b>
Authorized Capital	10,000	10,000
Paid up Capital	5,244	4,767
Deposits	94,653	81,997
Loans & Advances	83,609	68,843
Investment	13,492	12,462
Import Business handled	81,795	58,771
Export Business handled	51,253	43,475
Profit before provision and tax	2,983	2,008
Number of Branches	73	65
Number of Correspondents	399	368
Number of employees	1,853	1,764

*\* 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, 2013. The summary of the rating is presented below:

<b>Year</b>	<b>Long Term</b>	<b>Short Term</b>
2013	AA-	ECRL-2
2012	AA-	ECRL-2
Date of Rating : April 23, 2014		

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

Md. Aftab Uddin Khan  
 SEVP & Chief Financial Officer

M. Fakhru Alam  
 Managing Director