

**ONE Bank Limited and its Subsidiary**  
**Consolidated Balance Sheet**  
**As at September 30, 2015**

	Amount in Taka	
	September 30, 2015	December 31, 2014
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	1,262,611,621	812,064,082
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	9,305,808,671	8,193,901,158
	<b>10,568,420,292</b>	<b>9,005,965,240</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	762,818,290	707,953,962
Outside Bangladesh	564,491,981	870,788,660
	<b>1,327,310,271</b>	<b>1,578,742,622</b>
<b>Money at call on short notice</b>	<b>260,000,000</b>	<b>150,000,000</b>
<b>Investments</b>		
Government	16,456,731,930	13,092,499,305
Others	5,185,615,953	3,432,875,749
	<b>21,642,347,883</b>	<b>16,525,375,054</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	99,210,538,573	87,678,512,427
Bills purchased and discounted	1,654,718,348	2,345,518,678
	<b>100,865,256,921</b>	<b>90,024,031,105</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>	<b>1,452,829,880</b>	<b>1,399,382,714</b>
<b>Other Assets</b>	<b>3,839,312,092</b>	<b>2,745,212,430</b>
<b>Non-banking Assets</b>	<b>283,786,525</b>	<b>283,786,525</b>
<b>Total Assets</b>	<b>140,239,263,864</b>	<b>121,712,495,690</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	2,154,817,056	1,317,260,683
<b>Deposits and other accounts</b>		
Current accounts and other accounts	15,916,604,195	13,279,372,176
Bills payable	2,521,025,778	2,525,148,799
Savings deposits	11,427,915,724	9,777,300,687
Term deposits	85,073,326,063	74,713,237,249
	<b>114,938,871,760</b>	<b>100,295,058,911</b>
<b>Other Liabilities</b>	<b>10,904,164,518</b>	<b>8,308,655,150</b>
<b>Subordinated -Debt</b>	<b>2,200,000,000</b>	<b>2,200,000,000</b>
<b>Total Liabilities</b>	<b>130,197,853,334</b>	<b>112,120,974,744</b>
<b>Capital/Shareholders' equity</b>		
Paid-up Capital	5,899,249,140	5,243,777,020
Statutory Reserve	3,785,470,266	3,305,962,560
Surplus in Profit & Loss Account	339,595,751	985,135,415
Revaluation Reserve for Securities	4,005,667	48,491,839
	<b>10,028,320,823</b>	<b>9,583,366,834</b>
<b>Non-Controlling Interest</b>	<b>13,089,707</b>	<b>8,154,112</b>
<b>Total Liability and Shareholders' equity</b>	<b>140,239,263,864</b>	<b>121,712,495,690</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	27,044,516,378	20,262,626,353
Letters of Guarantee	10,284,487,394	10,878,319,164
Irrevocable Letters of Credit	21,851,827,513	16,384,817,490
Bills for Collection	2,568,609,876	2,261,309,221
Other Contingent Liabilities	-	-
	<b>61,749,441,162</b>	<b>49,787,072,228</b>
<b>Other Commitments</b>	<b>-</b>	<b>-</b>
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>61,749,441,162</b>	<b>49,787,072,228</b>
<b>Net Asset Value Per Share</b>	<b>17.00</b>	<b>18.28</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhru Alam  
Managing Director

Salahuddin Ahmed  
Director

Sayed Hossain Chowdhury  
Chairman

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account**  
**For the period from January 01, 2015 to September 30, 2015**

Amount in Taka

	January to September		July to September	
	2015	2014	2015	2014
Interest income	8,827,335,731	8,245,630,808	2,986,000,344	2,803,552,581
Interest paid on deposits and borrowings etc.	(5,506,434,038)	(5,151,839,806)	(1,867,821,844)	(1,699,822,987)
<b>Net interest income</b>	<b>3,320,901,693</b>	<b>3,093,791,002</b>	<b>1,118,178,500</b>	<b>1,103,729,594</b>
Investment Income	1,186,849,761	871,840,659	471,054,170	395,612,643
Commission, Exchange and Brokerage	874,498,429	949,482,504	286,526,999	311,769,447
Other operating income	263,053,706	266,353,274	74,176,084	77,415,220
<b>Total operating income (A)</b>	<b>5,645,303,589</b>	<b>5,181,467,439</b>	<b>1,949,935,753</b>	<b>1,888,526,904</b>
Salaries and allowances	1,329,158,928	1,239,905,459	461,299,782	457,639,251
Rent, taxes, insurance, electricity etc.	347,609,033	332,397,897	124,084,304	121,433,302
Legal expenses	10,295,359	7,062,807	3,947,754	2,838,627
Postage, stamps, telecommunication etc.	43,417,567	39,636,480	14,747,502	13,032,552
Directors fees	790,000	685,000	265,000	175,000
Stationery, Printings, advertisements etc.	91,369,499	101,895,992	34,558,276	39,511,200
Managing Director's salary and allowances	10,471,663	10,471,663	4,201,665	5,201,665
Depreciation, leasing expense and repair of bank's assets	275,132,216	228,212,467	101,683,571	87,904,966
Other expenses	321,738,161	281,888,550	118,891,644	97,121,614
<b>Total operating expenses (B)</b>	<b>2,429,982,426</b>	<b>2,242,156,314</b>	<b>863,679,497</b>	<b>824,858,177</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>3,215,321,163</b>	<b>2,939,311,125</b>	<b>1,086,256,256</b>	<b>1,063,668,727</b>
Provision for loans and advances				
Specific provision	956,678,939	604,651,707	20,102	160,200,439
General provision	(322,419,332)	(14,807,083)	10,655,289	31,742,745
	<b>634,259,607</b>	<b>589,844,623</b>	<b>10,675,391</b>	<b>191,943,185</b>
Provision for off-balance sheet items	119,623,690	49,584,553	54,713,852	7,546,887
Provision for diminution in value of share	90,074,976	311,636,687	(103,826,310)	(24,137,556)
Provision for other assets	16,456,649	6,743,407	-	-
<b>Total Provision (D)</b>	<b>860,414,922</b>	<b>957,809,270</b>	<b>(38,437,067)</b>	<b>175,352,515</b>
<b>Profit/(loss) before taxes for the period (E=C-D)</b>	<b>2,354,906,242</b>	<b>1,981,501,855</b>	<b>1,124,693,323</b>	<b>888,316,213</b>
<b>Provision for taxation</b>				
Current tax	1,205,425,478	1,247,593,043	505,350,992	592,460,706
Deferred tax expenses /(income)	4,996,479	5,000,000	-	-
<b>Net Profit after taxation for the period</b>	<b>1,144,484,285</b>	<b>728,908,812</b>	<b>619,342,332</b>	<b>295,855,506</b>
<b>Attributable to:</b>				
Shareholders of the ONE Bank Ltd	1,144,912,290	732,458,960	617,985,098	295,749,212
Non-Controlling Interest	(428,005)	(3,550,148)	1,357,233	106,294
	<b>1,144,484,285</b>	<b>728,908,812</b>	<b>619,342,332</b>	<b>295,855,506</b>
Retained Surplus brought forward	(325,808,833)	(10,177,336)	(80,617,846)	134,766,135
	<b>819,103,457</b>	<b>722,281,624</b>	<b>537,367,252</b>	<b>430,515,348</b>
<b>Appropriations:</b>				
Statutory Reserve	479,507,707	467,303,629	197,771,502	175,537,352
General Reserve	-	-	-	-
	479,507,707	467,303,629	197,771,502	175,537,352
<b>Retained Surplus</b>	<b>339,595,751</b>	<b>254,977,995</b>	<b>339,595,751</b>	<b>254,977,995</b>
<b>Earning per share (EPS)</b>	<b>1.94</b>	<b>1.24</b>	<b>1.05</b>	<b>0.50</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

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Company Secretary

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Chairman

**ONE Bank Limited and its Subsidiary**  
**Consolidated Cash Flow Statement**  
**For the period from January 01, 2015 to September 30, 2015**

Amount in Taka

	January to September	
	2015	2014
<b>Cash flows from operating activities</b>		
Interest receipts in cash	9,363,370,480	8,733,906,328
Interest payments	(4,848,445,734)	(4,827,439,141)
Dividend receipts	80,350,016	37,062,761
Fee and commission receipts in cash	468,393,935	498,374,826
Cash payments to employees	(1,558,983,545)	(1,430,475,273)
Cash payments to suppliers	(187,063,186)	(192,182,703)
Income Taxes paid	(702,719,907)	(649,529,398)
Receipts from other operating activities	668,572,076	717,498,898
Payment for other operating activities	(684,265,934)	(608,577,052)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>2,599,208,199</b>	<b>2,278,639,247</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Loans and advances to customers	(11,477,998,568)	(7,413,189,484)
Other current assets	(330,983,268)	(134,505,261)
Borrowing from other banking companies, agencies etc.	837,556,373	147,260,614
Deposits from other banks	(9,400,000,763)	2,499,998,872
Deposits from customers	24,046,413,468	5,358,052,762
Other liabilities	772,405,265	577,316,344
<b>A Net cash used in/ from operating activities</b>	<b>7,046,600,706</b>	<b>3,313,573,093</b>
<b>Cash flows from investing activities</b>		
Payments for purchase of securities	(90,851,911,685)	(13,374,287,985)
Receipts from sale of securities	85,915,993,754	10,571,649,193
Net Purchase/sale of fixed assets	(43,521,571)	(130,949,446)
Net Purchase/sale of intangible assets	-	(280,000)
<b>B Net cash used in investing activities</b>	<b>(4,979,439,502)</b>	<b>(2,933,868,239)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of ordinary shares	5,363,600	-
Dividend paid	(650,220,203)	(429,036,302)
<b>C Net cash used for financial activities</b>	<b>(644,856,603)</b>	<b>(429,036,302)</b>
<b>D Net increase/(decrease) in cash and cash equivalent (A+B+C)</b>	<b>1,422,304,601</b>	<b>(49,331,448)</b>
<b>E Opening cash and cash equivalent</b>	<b>10,736,172,762</b>	<b>11,130,656,818</b>
<b>F Closing cash and cash equivalents (D+E)</b>	<b>12,158,477,363</b>	<b>11,081,325,371</b>
<b>Closing cash and cash equivalents</b>		
Cash in hand	1,262,617,386	1,141,340,793
Cash with Bangladesh Bank & its agent(s)	9,305,808,671	6,333,381,041
Cash with other banks and financial institutions	1,327,304,506	1,253,978,137
Money at call on short notice	260,000,000	2,350,000,000
Prize bonds	2,746,800	2,625,400
	<b>12,158,477,363</b>	<b>11,081,325,371</b>
<b>Net Operating Cash Flow Per Share</b>	<b>11.94</b>	<b>6.32</b>

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**ONE Bank Limited and its Subsidiary**  
**Consolidated Statement of Changes in Equity**  
**For the period from January 01, 2015 to September 30, 2015**

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, 2015</b>	<b>5,243,777,020</b>	<b>3,305,962,560</b>	<b>48,491,839</b>	<b>985,135,415</b>	<b>9,583,366,834</b>	<b>8,154,112</b>	<b>9,591,520,946</b>
Changes in accounting policy	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>5,243,777,020</b>	<b>3,305,962,560</b>	<b>48,491,839</b>	<b>985,135,415</b>	<b>9,583,366,834</b>	<b>8,154,112</b>	<b>9,591,520,946</b>
Issue of Bonus Share for the year 2014 (Transferred to Paid-up Capital)	655,472,120	-	-	(655,472,120)	-	-	-
Cash Dividend Paid	-	-	-	(655,472,128)	(655,472,128)	-	(655,472,128)
Share Transferred	-	-	-	-	-	5,363,600	5,363,600
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(44,486,172)	-	(44,486,172)	-	(44,486,172)
Net Profit after Tax for the period	-	-	-	1,144,912,290	1,144,912,290	(428,005)	1,144,484,285
Profit transferred to Statutory Reserve	-	479,507,707	-	(479,507,707)	-	-	-
<b>Balance as at September 30, 2015</b>	<b>5,899,249,140</b>	<b>3,785,470,267</b>	<b>4,005,667</b>	<b>339,595,751</b>	<b>10,028,320,824</b>	<b>13,089,707</b>	<b>10,041,410,530</b>
<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>8,631,548,840</b>	<b>9,251,744</b>	<b>8,640,800,583</b>

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**ONE Bank Limited**  
**Balance Sheet**  
**As at September 30, 2015**

	Amount in Taka	
	September 30, 2015	December 31, 2014
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	1,262,611,621	812,047,402
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	9,305,808,671	8,193,901,158
	<b>10,568,420,292</b>	<b>9,005,948,560</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	706,152,758	692,281,209
Outside Bangladesh	564,491,981	870,788,660
	<b>1,270,644,739</b>	<b>1,563,069,869</b>
<b>Money at call on short notice</b>		
	<b>260,000,000</b>	<b>150,000,000</b>
<b>Investments</b>		
Government	16,456,731,930	13,092,499,305
Others	3,383,201,326	1,631,365,227
	<b>19,839,933,256</b>	<b>14,723,864,532</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	99,169,109,243	88,153,494,077
Bills purchased and discounted	1,654,718,348	2,345,518,678
	<b>100,823,827,591</b>	<b>90,499,012,755</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>		
	<b>1,438,659,265</b>	<b>1,395,509,199</b>
<b>Other Assets</b>		
	<b>5,808,440,164</b>	<b>4,198,748,913</b>
<b>Non-banking Assets</b>		
	<b>283,786,525</b>	<b>283,786,525</b>
<b>Total Assets</b>	<b>140,293,711,832</b>	<b>121,819,940,353</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	<b>2,154,817,056</b>	<b>1,317,260,683</b>
<b>Deposits and other accounts</b>		
Current accounts and other accounts	15,916,604,195	13,279,372,176
Bills payable	2,521,025,778	2,525,148,799
Savings deposits	11,427,915,724	9,777,300,687
Term deposits	85,073,326,063	74,713,237,249
	<b>114,938,871,760</b>	<b>100,295,058,911</b>
<b>Other Liabilities</b>		
	<b>10,287,537,957</b>	<b>7,782,460,725</b>
<b>Subordinated Debt</b>		
	<b>2,200,000,000</b>	<b>2,200,000,000</b>
<b>Total Liabilities</b>	<b>129,581,226,774</b>	<b>111,594,780,320</b>
<b>Capital/Shareholders' equity</b>		
Paid-up Capital	5,899,249,140	5,243,777,020
Statutory Reserve	3,785,470,266	3,305,962,560
Surplus in Profit & Loss Account	1,023,759,986	1,626,928,614
Revaluation Reserve for HTM Securities	4,005,667	48,491,839
	<b>10,712,485,058</b>	<b>10,225,160,033</b>
<b>Total Shareholders' equity</b>	<b>10,712,485,058</b>	<b>10,225,160,033</b>
<b>Total Liability and Shareholders' equity</b>	<b>140,293,711,832</b>	<b>121,819,940,353</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	27,044,516,378	20,262,626,353
Letters of Guarantee	10,284,487,394	10,878,319,164
Irrevocable Letters of Credit	21,851,827,513	16,384,817,490
Bills for Collection	2,568,609,876	2,261,309,221
Other Contingent Liabilities	-	-
	<b>61,749,441,162</b>	<b>49,787,072,228</b>
<b>Other Commitments</b>		
	-	-
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>61,749,441,162</b>	<b>49,787,072,228</b>
<b>Net Asset Value Per Share</b>	<b>18.16</b>	<b>19.50</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhurul Alam  
Managing Director

Salahuddin Ahmed  
Director

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Chairman

**ONE Bank Limited**  
**Profit & Loss Account**  
For the period from January 01, 2015 to September 30, 2015

Amount in Taka

	January to September		July to September	
	2015	2014	2015	2014
Interest income	8,840,124,785	8,295,924,782	2,984,752,618	2,817,538,805
Interest paid on deposits and borrowings etc.	(5,506,434,038)	(5,151,839,806)	(1,867,821,844)	(1,699,822,987)
<b>Net interest income</b>	<b>3,333,690,746</b>	<b>3,144,084,976</b>	<b>1,116,930,773</b>	<b>1,117,715,818</b>
Investment Income	1,151,738,786	863,435,342	441,792,245	395,556,327
Commission, Exchange and Brokerage	861,731,156	945,892,600	278,340,726	308,679,520
Other operating income	262,545,400	266,072,059	73,799,167	77,203,323
<b>Total operating income (A)</b>	<b>5,609,706,088</b>	<b>5,219,484,977</b>	<b>1,910,862,911</b>	<b>1,899,154,987</b>
Salaries and allowances	1,322,170,592	1,236,403,349	458,353,189	455,664,175
Rent, taxes, insurance, electricity etc.	347,609,033	332,397,897	124,084,304	121,433,302
Legal expenses	10,283,859	7,062,807	3,936,254	2,838,627
Postage, stamps, telecommunication etc.	43,417,567	39,636,480	14,747,502	13,032,552
Directors fees	730,000	685,000	265,000	175,000
Stationery, Printings, advertisements etc.	91,261,494	101,544,719	34,516,604	39,492,520
Managing Director's salary and allowances	10,471,663	10,471,663	4,201,665	5,201,665
Depreciation, leasing expense and repair of bank's assets	273,981,214	227,885,207	101,192,977	87,782,525
Other expenses	317,225,722	280,707,130	116,214,205	96,357,789
<b>Total operating expenses (B)</b>	<b>2,417,151,143</b>	<b>2,236,794,250</b>	<b>857,511,699</b>	<b>821,978,154</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>3,192,554,945</b>	<b>2,982,690,726</b>	<b>1,053,351,213</b>	<b>1,077,176,833</b>
Provision for loans and advances				
Specific provision	956,678,939	604,651,707	20,102	160,200,439
General provision	(322,419,332)	(14,807,083)	10,655,289	31,742,745
	<b>634,259,607</b>	<b>589,844,623</b>	<b>10,675,391</b>	<b>191,943,185</b>
Provision for off-balance sheet items	119,623,690	49,584,553	54,713,852	7,546,887
Provision for diminution in value of share	24,676,466	-	(895,539)	-
Provision for other assets	16,456,649	6,743,407	-	-
<b>Total Provision (D)</b>	<b>795,016,412</b>	<b>646,172,583</b>	<b>64,493,704</b>	<b>199,490,071</b>
<b>Profit/ (loss) before taxes for the period (E=C-D)</b>	<b>2,397,538,534</b>	<b>2,336,518,144</b>	<b>988,857,509</b>	<b>877,686,761</b>
<b>Provision for taxation</b>				
Current tax	1,205,258,729	1,247,593,043	505,233,773	592,460,706
Deffered tax expenses/ (income)	4,996,479	5,000,000	-	-
<b>Profit after tax for the period</b>	<b>1,187,283,325</b>	<b>1,083,925,101</b>	<b>483,623,735</b>	<b>285,226,055</b>
Retained Surplus brought forward	315,984,367	171,429,914	737,907,752	678,362,683
	<b>1,503,267,692</b>	<b>1,255,355,015</b>	<b>1,221,531,487</b>	<b>963,588,738</b>
<b>Appropriations:</b>				
Statutory Reserve	479,507,707	467,303,629	197,771,502	175,537,352
General Reserve	-	-	-	-
	479,507,707	467,303,629	197,771,502	175,537,352
<b>Retained Surplus</b>	<b>1,023,759,986</b>	<b>788,051,386</b>	<b>1,023,759,986</b>	<b>788,051,386</b>
<b>Earning per share (EPS)</b>	<b>2.01</b>	<b>1.84</b>	<b>0.82</b>	<b>0.48</b>

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Chief Financial Officer

John Sarkar  
Company Secretary

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Managing Director

Salahuddin Ahmed  
Director

Sayed Hossain Chowdhury  
Chairman

**ONE Bank Limited**  
**Cash Flow Statement**  
**For the period from January 01, 2015 to September 30, 2015**

Amount in Taka

	January to September	
	2015	2014
<b>Cash flows from operating activities</b>		
Interest receipts in cash	9,356,174,021	8,733,608,258
Interest payments	(4,848,445,734)	(4,825,759,941)
Dividend receipts	45,239,041	30,383,561
Fee and commission receipts in cash	455,626,662	494,786,375
Cash payments to employees	(1,558,983,545)	(1,430,475,273)
Cash payments to suppliers	(187,063,186)	(192,182,703)
Income taxes paid	(694,735,691)	(649,068,400)
Receipts from other operating activities	668,063,769	717,218,283
Payment for other operating activities	(674,524,267)	(607,282,441)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>2,561,351,068</b>	<b>2,271,227,720</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Loans and advances to customers	(10,942,239,320)	(7,413,189,484)
Other current assets	(309,426,350)	(134,480,261)
Borrowing from other banking companies, agencies etc.	837,556,373	147,260,614
Deposits from banks	(9,400,000,763)	2,499,998,872
Deposits from customers	24,046,413,468	5,358,052,762
Other liabilities	747,058,221	562,744,267
<b>A Net cash used in/ from operating activities</b>	<b>7,540,712,697</b>	<b>3,291,614,489</b>
<b>Cash flow from investing activities</b>		
Payments for purchase of securities	(90,851,007,580)	(13,374,146,384)
Receipts from sale of securities	85,915,993,754	10,571,649,193
Payment for investment in subsidiary	(531,000,100)	-
Net Purchase/sale of fixed assets	(43,150,066)	(128,237,485)
<b>B Net cash used in investing activities</b>	<b>(5,509,163,992)</b>	<b>(2,930,734,677)</b>
<b>Cash flow from financing activities</b>		
Receipts from issue of ordinary shares	-	-
Dividend paid	(650,220,203)	(429,036,302)
<b>C Net cash from financing activities</b>	<b>(650,220,203)</b>	<b>(429,036,302)</b>
<b>D Net increase/(decrease) in cash and cash equivalent (A+B+C)</b>	<b>1,381,328,502</b>	<b>(68,156,489)</b>
<b>E Opening cash and cash equivalent</b>	<b>10,720,483,329</b>	<b>11,126,028,956</b>
<b>F Closing cash and cash equivalents (D+E)</b>	<b>12,101,811,831</b>	<b>11,057,872,467</b>
<b>Closing cash and cash equivalents</b>		
Cash in hand	1,262,611,621	1,141,281,783
Cash with Bangladesh Bank & its agent(s)	9,305,808,671	6,333,381,041
Cash with other banks and financial institutions	1,270,644,739	1,230,584,243
Money at call and short notice	260,000,000	2,350,000,000
Prize bonds	2,746,800	2,625,400
	<b>12,101,811,831</b>	<b>11,057,872,467</b>
<b>Net Operating Cash Flow Per Share</b>	<b>12.78</b>	<b>6.28</b>

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**ONE Bank Limited**  
**Statement of Changes in Equity**  
**For the period from January 01, 2015 to September 30, 2015**

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, 2015</b>	5,243,777,020	3,305,962,560	48,491,839	1,626,928,614	10,225,160,033
Changes in accounting policy	-	-	-	-	-
<b>Restated balance</b>	5,243,777,020	3,305,962,560	48,491,839	1,626,928,614	10,225,160,033
Issue of Bonus Share for the year 2014 (Transferred to Paid-up Capital)	655,472,120	-	-	(655,472,120)	-
Cash Dividend Paid	-	-	-	(655,472,128)	(655,472,128)
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(44,486,172)	-	(44,486,172)
Net Profit after Tax for the period	-	-	-	1,187,283,325	1,187,283,325
Profit transferred to Statutory Reserve	-	479,507,707	-	(479,507,707)	-
<b>Balance as at September 30, 2015</b>	5,899,249,140	3,785,470,267	4,005,667	1,023,759,985	10,712,485,058
<b>Balance as at September 30, 2014</b>	5,243,777,020	3,132,713,608	80,217	788,051,386	9,164,622,230

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**ONE Bank Limited**  
**Comparative Position**  
**As at September 30, 2015 and September 30, 2014**

(Taka in Million)

<b>Particulars</b>	<b>As at September 30, 2015</b>	<b>As at September 30, 2014</b>
Authorized Capital	10,000	10,000
Paid up Capital	5,899	5,244
Deposits	114,939	94,653
Loans & Advances	100,824	83,609
Investment	19,840	13,492
Import Business handled	80,343	81,795
Export Business handled	42,004	51,253
Profit before provision and tax	3,193	2,983
Number of Branches	78	73
Number of Correspondents	417	399
Number of employees	1,914	1,853

*\* 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, 2014. The summary of the rating is presented below:

Year	Long Term	Short Term
2014	AA-	ECRL-2
2013	AA-	ECRL-2
Date of Rating: March 31, 2015		

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

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