

**ONE Bank Limited and its Subsidiary**  
**Consolidated Balance Sheet**  
**As at September 30, 2017**

	Amount in Taka	
	September 30, 2017	December 31, 2016
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	1,604,179,815	1,419,096,929
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	13,437,383,934	11,531,359,863
	<b>15,041,563,749</b>	<b>12,950,456,792</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	1,307,956,525	1,438,644,291
Outside Bangladesh	2,930,103,994	3,659,179,549
	<b>4,238,060,518</b>	<b>5,097,823,840</b>
<b>Money at call on short notice</b>	<b>1,850,000,000</b>	<b>250,000,000</b>
<b>Investments</b>		
Government	21,974,227,992	25,065,926,053
Others	5,956,074,830	5,240,955,950
	<b>27,930,302,821</b>	<b>30,306,882,003</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	155,592,685,275	129,853,983,356
Bills purchased and discounted	2,338,711,225	2,256,772,918
	<b>157,931,396,500</b>	<b>132,110,756,274</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>	<b>2,010,408,563</b>	<b>1,970,726,731</b>
<b>Other Assets</b>	<b>6,998,942,230</b>	<b>5,435,596,661</b>
<b>Non-banking Assets</b>	-	-
<b>Total Assets</b>	<b>216,000,674,382</b>	<b>188,122,242,302</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	14,182,448,417	9,698,408,379
<b>Deposits and other accounts</b>		
Current accounts and other accounts	23,694,710,964	19,263,263,421
Bills payable	1,729,839,605	1,758,117,556
Savings bank deposits	16,867,724,424	15,274,229,186
Term deposits	130,641,290,343	116,923,257,033
	<b>172,933,565,336</b>	<b>153,218,867,196</b>
<b>Other Liabilities</b>	<b>15,344,277,800</b>	<b>12,604,420,048</b>
<b>Total Liabilities</b>	<b>202,460,291,553</b>	<b>175,521,695,623</b>
<b>Capital/Shareholders' Equity</b>		
Paid-up Capital	7,300,320,800	6,636,655,280
Statutory Reserve	4,981,941,394	4,434,929,509
Surplus in Profit & Loss Account	1,228,805,634	1,358,421,259
Revaluation Reserve for Securities	712,160	148,943,842
<b>Total Shareholders' Equity</b>	<b>13,511,779,988</b>	<b>12,578,949,889</b>
<b>Non-Controlling Interest</b>	<b>28,602,842</b>	<b>21,596,789</b>
<b>Total Liability and Shareholders' Equity</b>	<b>216,000,674,382</b>	<b>188,122,242,302</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	26,354,932,483	31,514,595,916
Letters of Guarantee	13,079,286,987	11,927,328,017
Irrevocable Letters of Credit	29,842,443,927	26,163,774,210
Bills for Collection	1,426,680,511	1,288,895,147
Other Contingent Liabilities	-	-
<b>Total Contingent Liabilities</b>	<b>70,703,343,908</b>	<b>70,894,593,289</b>
<b>Other Commitments</b>	-	-
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>70,703,343,908</b>	<b>70,894,593,289</b>
<b>Net Asset Value Per Share</b>	<b>18.51</b>	<b>17.23</b>

Ashrafal Haq Amin  
In-Charge, Finance Division

John Sarkar  
Company Secretary

M. Fakhurul Alam  
Managing Director

Salahuddin Ahmed  
Director

Sayeed Hossain Chowdhury  
Chairman

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account**  
**For the period from January 01, 2017 to September 30, 2017**

Amount in Taka

	January to September		July to September	
	2017	2016	2017	2016
Interest income	10,946,877,838	9,565,367,522	3,791,317,044	3,281,465,994
Interest paid on deposits and borrowings etc.	(7,320,811,367)	(6,248,539,810)	(2,612,795,503)	(2,211,638,096)
<b>Net interest income</b>	<b>3,626,066,471</b>	<b>3,316,827,712</b>	<b>1,178,521,540</b>	<b>1,069,827,898</b>
Investment Income	1,660,356,162	1,682,856,691	640,231,633	638,222,364
Commission, Exchange and Brokerage	1,529,382,688	1,027,622,150	582,784,204	301,887,535
Other operating income	377,206,578	370,478,523	128,304,784	95,733,027
<b>Total operating income (A)</b>	<b>7,193,011,899</b>	<b>6,397,785,075</b>	<b>2,529,842,161</b>	<b>2,105,670,824</b>
Salaries and allowances	1,664,665,642	1,511,088,581	545,422,466	521,369,950
Rent, taxes, insurance, electricity etc.	401,988,838	343,753,962	137,591,999	122,985,019
Legal expenses	24,496,752	9,964,179	6,245,073	3,101,468
Postage, stamps, telecommunication etc.	48,656,218	59,563,800	16,064,611	19,569,281
Directors' fees	1,148,500	1,090,160	383,000	210,000
Auditors' fees	168,750	168,750	56,250	56,250
Stationery, Printings, advertisements etc.	141,815,855	102,556,691	74,779,564	39,158,215
Managing Director's salary and allowances	11,340,000	10,471,663	4,730,000	4,418,330
Depreciation, leasing expense and repair of bank's assets	445,246,349	398,150,986	157,800,521	140,299,426
Other expenses	322,492,375	270,906,375	128,976,019	117,734,902
<b>Total operating expenses (B)</b>	<b>3,062,019,279</b>	<b>2,707,715,148</b>	<b>1,072,049,502</b>	<b>968,902,843</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>4,130,992,620</b>	<b>3,690,069,927</b>	<b>1,457,792,660</b>	<b>1,136,767,981</b>
Provision for loans and advances				
Specific provision	766,087,973	1,140,789,799	316,373,629	(27,185,248)
General provision	223,148,633	(17,386,197)	39,459,896	175,386,056
	<b>989,236,605</b>	<b>1,123,403,602</b>	<b>355,833,525</b>	<b>148,200,809</b>
Provision for off-balance sheet items	(1,912,494)	64,103,719	36,049,746	17,816,017
Provision for diminution in value of share	(350,756,541)	(193,540,782)	-	(97,710,719)
Provision for other	-	-	-	-
<b>Total Provision (D)</b>	<b>636,567,570</b>	<b>993,966,539</b>	<b>391,883,270</b>	<b>68,306,107</b>
<b>Profit/(loss) before taxes for the period (E=C-D)</b>	<b>3,494,425,050</b>	<b>2,696,103,388</b>	<b>1,065,909,389</b>	<b>1,068,461,874</b>
<b>Provision for taxation</b>				
Current tax expense	1,539,242,029	1,365,731,270	504,739,931	365,270,192
Deferred tax expenses /(income)	4,350,000	5,500,778	1,850,000	1,700,253
<b>Net Profit after taxation for the period</b>	<b>1,950,833,021</b>	<b>1,324,871,340</b>	<b>559,319,459</b>	<b>701,491,430</b>
<b>Attributable to:</b>				
Shareholders of the ONE Bank Ltd	1,943,826,968	1,322,324,536	557,095,404	700,208,184
Non-Controlling Interest	7,006,053	2,546,804	2,224,055	1,283,245
	<b>1,950,833,021</b>	<b>1,324,871,340</b>	<b>559,319,459</b>	<b>701,491,430</b>
Retained Surplus brought forward	(168,009,447)	(469,899,079)	835,614,703	(148,012,707)
Add: Net profit after tax (attributable to shareholder of OBL)	1,943,826,968	1,322,324,536	557,095,404	700,208,184
	<b>1,775,817,520</b>	<b>852,425,458</b>	<b>1,392,710,108</b>	<b>552,195,477</b>
<b>Appropriations:</b>				
Statutory Reserve	547,011,886	488,222,907	163,904,473	187,992,926
General Reserve	-	-	-	-
	547,011,886	488,222,907	163,904,473	187,992,926
<b>Retained Surplus</b>	<b>1,228,805,634</b>	<b>364,202,551</b>	<b>1,228,805,634</b>	<b>364,202,551</b>
<b>Earnings per share (EPS)</b>	<b>2.66</b>	<b>1.81</b>	<b>0.76</b>	<b>0.96</b>

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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, 2017 to September 30, 2017**

Amount in Taka

	January to September	
	2017	2016
<b>Cash flows from operating activities</b>		
Interest receipts in cash	11,406,045,739	10,725,332,364
Interest payments	(6,083,229,397)	(5,831,553,162)
Dividend receipts	112,916,099	139,299,125
Fee and commission receipts in cash	645,021,012	509,284,701
Cash payments to employees	(1,973,786,146)	(1,793,323,028)
Cash payments to suppliers	(397,379,074)	(278,950,044)
Income Taxes paid	(1,022,239,342)	(809,979,968)
Receipts from other operating activities	1,559,539,583	899,967,931
Payment for other operating activities	(819,843,684)	(678,401,532)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>3,427,044,789</b>	<b>2,881,676,386</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Purchase of trading securities	(78,349,776,123)	(47,912,778,316)
Sale of trading securities	81,502,866,610	51,072,073,344
Loans and advances to customers	(26,658,111,067)	(16,409,629,498)
Other current assets	(586,721,473)	(158,720,791)
Deposits from other banks/Borrowings	9,881,354,397	(1,140,984,393)
Deposits from customers	13,479,143,916	17,335,538,767
Other liabilities	739,677,608	743,361,021
<b>A Net cash used in/ from operating activities</b>	<b>3,435,478,656</b>	<b>6,410,536,519</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	8,594,800,632	8,114,710,792
Payments for purchase of securities	(8,357,607,876)	(9,293,578,647)
Net Purchase/sale of fixed assets	(41,824,385)	(22,424,820)
<b>B Net cash used in investing activities</b>	<b>195,368,371</b>	<b>(1,201,292,675)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of ordinary shares	-	5,000,130
Dividend paid	(859,340,710)	(736,728,248)
<b>C Net cash used for financial activities</b>	<b>(859,340,710)</b>	<b>(731,728,118)</b>
D Net increase/(decrease) in cash and cash equivalent (A+B+C)	2,771,506,317	4,477,515,726
E Effects of exchange rate changes on cash and cash-equivalent	60,490,318	(1,766,023)
F Opening cash and cash equivalent	18,299,928,732	16,589,814,914
<b>G Closing cash and cash equivalents (D+E+F)</b>	<b>21,131,925,367</b>	<b>21,065,564,618</b>
<b>Closing cash and cash equivalents</b>		
Cash in hand	1,604,179,815	1,509,163,171
Cash with Bangladesh Bank & its agent(s)	13,437,383,934	13,028,913,125
Cash with other banks and financial institutions	4,238,060,518	3,695,758,722
Money at call on short notice	1,850,000,000	2,830,000,000
Prize bonds	2,301,100	1,729,600
	<b>21,131,925,367</b>	<b>21,065,564,618</b>
<b>Net Operating Cash Flow Per Share</b>	<b>4.71</b>	<b>8.78</b>

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**ONE Bank Limited and its Subsidiary**  
**Consolidated Statement of Changes in Equity**  
**For the period from January 01, 2017 to September 30, 2017**

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, 2017</b>	<b>6,636,655,280</b>	<b>4,434,929,509</b>	<b>148,943,842</b>	<b>1,358,421,259</b>	<b>12,578,949,889</b>	<b>21,596,789</b>	<b>12,600,546,678</b>
Changes in accounting policy	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>6,636,655,280</b>	<b>4,434,929,509</b>	<b>148,943,842</b>	<b>1,358,421,259</b>	<b>12,578,949,889</b>	<b>21,596,789</b>	<b>12,600,546,678</b>
Issue of Bonus Share for the year 2016 (Transferred to Paid-up Capital)	663,665,520	-	-	(663,665,520)	-	-	-
Cash Dividend				(862,765,186)	(862,765,186)	-	(862,765,186)
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(148,231,681)	-	(148,231,681)	-	(148,231,681)
Net Profit after Tax for the period	-	-	-	1,943,826,968	1,943,826,968	7,006,053	1,950,833,021
Profit transferred to Statutory Reserve	-	547,011,886	-	(547,011,886)	-	-	-
<b>Balance as at September 30, 2017</b>	<b>7,300,320,800</b>	<b>4,981,941,394</b>	<b>712,160</b>	<b>1,228,805,634</b>	<b>13,511,779,988</b>	<b>28,602,842</b>	<b>13,540,382,830</b>
<b>Balance as at September 30, 2016</b>	<b>6,636,655,280</b>	<b>4,333,867,280</b>	<b>327,687</b>	<b>364,202,551</b>	<b>11,335,052,797</b>	<b>20,537,060</b>	<b>11,355,589,857</b>

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**ONE Bank Limited**  
**Balance Sheet**  
**As at September 30, 2017**

	Amount in Taka	
	September 30, 2017	December 31, 2016
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	1,604,164,959	1,419,077,712
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	13,437,383,934	11,531,359,863
	<b>15,041,548,892</b>	<b>12,950,437,575</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	1,307,956,525	1,438,644,291
Outside Bangladesh	2,930,103,994	3,659,179,549
	<b>4,238,060,518</b>	<b>5,097,823,840</b>
<b>Money at call on short notice</b>	<b>1,850,000,000</b>	<b>250,000,000</b>
<b>Investments</b>		
Government	21,974,227,992	25,065,926,053
Others	3,883,476,191	2,983,483,084
	<b>25,857,704,182</b>	<b>28,049,409,137</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	155,549,368,490	129,827,473,555
Bills purchased and discounted	2,338,711,225	2,256,772,918
	<b>157,888,079,715</b>	<b>132,084,246,472</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>	<b>1,983,994,966</b>	<b>1,957,112,136</b>
<b>Other Assets</b>	<b>9,374,432,360</b>	<b>7,852,176,154</b>
<b>Non-banking Assets</b>	-	-
<b>Total Assets</b>	<b>216,233,820,635</b>	<b>188,241,205,314</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	14,182,448,417	9,698,408,379
<b>Deposits and other accounts</b>		
Current accounts and other accounts	23,694,710,964	19,263,263,421
Bills payable	1,729,839,605	1,758,117,556
Savings bank deposits	16,867,724,424	15,274,229,186
Term deposits	131,455,384,088	117,132,045,587
	<b>173,747,659,081</b>	<b>153,427,655,750</b>
<b>Other Liabilities</b>	<b>15,148,521,590</b>	<b>12,199,203,753</b>
<b>Total Liabilities</b>	<b>203,078,629,087</b>	<b>175,325,267,882</b>
<b>Capital/Shareholders' Equity</b>		
Paid-up Capital	7,300,320,800	6,636,655,280
Statutory Reserve	4,981,941,394	4,434,929,509
Surplus in Profit & Loss Account	872,217,193	1,695,408,803
Revaluation Reserve for Securities	712,160	148,943,841
	<b>13,155,191,547</b>	<b>12,915,937,432</b>
<b>Total Shareholders' Equity</b>	<b>13,155,191,547</b>	<b>12,915,937,432</b>
<b>Total Liability and Shareholders' Equity</b>	<b>216,233,820,635</b>	<b>188,241,205,314</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	26,354,932,483	31,514,595,916
Letters of Guarantee	13,079,286,987	11,927,328,017
Irrevocable Letters of Credit	29,842,443,927	26,163,774,210
Bills for Collection	1,426,680,511	1,288,895,147
Other Contingent Liabilities	-	-
	<b>70,703,343,908</b>	<b>70,894,593,289</b>
<b>Total Contingent Liabilities</b>	<b>70,703,343,908</b>	<b>70,894,593,289</b>
<b>Other Commitments</b>	-	-
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>70,703,343,908</b>	<b>70,894,593,289</b>
<b>Net Asset Value Per Share</b>	<b>18.02</b>	<b>17.69</b>

Ashrafal Haq Amin  
In-Charge, Finance Division

John Sarkar  
Company Secretary

M. Fakhru Alam  
Managing Director

Salahuddin Ahmed  
Director

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Chairman

**ONE Bank Limited**  
**Profit & Loss Account**  
For the period from January 01, 2017 to September 30, 2017

Amount in Taka

	January to September		July to September	
	2017	2016	2017	2016
Interest income	10,930,221,762	9,559,050,902	3,789,777,259	3,280,157,929
Interest paid on deposits and borrowings etc.	(7,320,811,367)	(6,248,539,810)	(2,612,795,503)	(2,211,638,096)
<b>Net interest income</b>	<b>3,609,410,394</b>	<b>3,310,511,092</b>	<b>1,176,981,756</b>	<b>1,068,519,834</b>
Investment Income	1,290,942,599	1,610,203,743	408,708,757	585,101,358
Commission, Exchange and Brokerage	1,474,635,696	1,001,829,340	555,365,931	293,458,550
Other operating income	376,306,523	369,521,109	127,563,323	95,303,026
<b>Total operating income (A)</b>	<b>6,751,295,212</b>	<b>6,292,065,284</b>	<b>2,268,619,766</b>	<b>2,042,382,768</b>
Salaries and allowances	1,648,413,636	1,500,163,481	537,904,597	516,649,427
Rent, taxes, insurance, electricity etc.	398,192,113	343,753,962	136,130,924	122,985,019
Legal expenses	24,496,752	9,964,179	6,245,073	3,101,468
Postage, stamps, telecommunication etc.	48,656,218	59,563,800	16,064,611	19,569,281
Directors' fees	1,032,000	1,008,000	360,000	200,000
Auditors' fees	150,000	150,000	50,000	50,000
Stationery, Printings, advertisements etc.	141,581,735	102,346,038	74,704,749	39,103,889
Managing Director's salary and allowances	11,340,000	10,471,663	4,730,000	4,418,330
Depreciation, leasing expense and repair of bank's assets	443,061,657	396,548,924	156,992,284	139,731,846
Other expenses	311,987,561	264,149,847	124,031,893	115,268,518
<b>Total operating expenses (B)</b>	<b>3,028,911,672</b>	<b>2,688,119,894</b>	<b>1,057,214,129</b>	<b>961,077,779</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>3,722,383,540</b>	<b>3,603,945,389</b>	<b>1,211,405,636</b>	<b>1,081,304,989</b>
Provision for loans and advances				
Specific provision	766,087,973	1,140,789,799	316,373,629	(27,185,248)
General provision	223,148,633	(17,386,197)	39,459,896	175,386,056
	<b>989,236,605</b>	<b>1,123,403,602</b>	<b>355,833,525</b>	<b>148,200,809</b>
Provision for off-balance sheet items	(1,912,494)	64,103,719	36,049,746	17,816,017
Provision for diminution in value of share	-	(24,676,466)	-	(24,676,466)
Provision for other	-	-	-	-
<b>Total Provision (D)</b>	<b>987,324,111</b>	<b>1,162,830,855</b>	<b>391,883,270</b>	<b>141,340,360</b>
<b>Profit/ (loss) before taxes for the period (E=C-D)</b>	<b>2,735,059,429</b>	<b>2,441,114,534</b>	<b>819,522,366</b>	<b>939,964,629</b>
<b>Provision for taxation</b>				
Current tax expense	1,480,458,446	1,365,414,106	480,750,976	365,093,212
Deffered tax expenses/ (income)	4,350,000	5,500,778	1,850,000	1,700,253
<b>Net profit after taxation for the period</b>	<b>1,250,250,983</b>	<b>1,070,199,649</b>	<b>336,921,389</b>	<b>573,171,164</b>
Retained Surplus brought forward	168,978,096	224,123,280	699,200,277	420,921,785
	<b>1,419,229,079</b>	<b>1,294,322,930</b>	<b>1,036,121,666</b>	<b>994,092,949</b>
<b>Appropriations:</b>				
Statutory Reserve	547,011,886	488,222,907	163,904,473	187,992,926
General Reserve	-	-	-	-
	547,011,886	488,222,907	163,904,473	187,992,926
<b>Retained Surplus</b>	<b>872,217,193</b>	<b>806,100,023</b>	<b>872,217,193</b>	<b>806,100,023</b>
<b>Earnings per share (EPS)</b>	<b>1.71</b>	<b>1.47</b>	<b>0.46</b>	<b>0.79</b>

Ashrafuul Haq Amin  
In-Charge, Finance Division

John Sarkar  
Company Secretary

M. Fakhruul Alam  
Managing Director

Salahuddin Ahmed  
Director

Sayed Hossain Chowdhury  
Chairman

**ONE Bank Limited**  
**Cash Flow Statement**  
**For the period from January 01, 2017 to September 30, 2017**

Amount in Taka

	January to September	
	2017	2016
<b>Cash flows from operating activities</b>		
Interest receipts in cash	11,389,389,662	10,719,014,465
Interest payments	(6,083,229,397)	(5,831,551,883)
Dividend receipts	41,477,014	73,280,069
Fee and commission receipts in cash	590,274,019	478,630,699
Cash payments to employees	(1,973,786,146)	(1,793,323,028)
Cash payments to suppliers	(397,379,074)	(278,950,044)
Income taxes paid	(998,734,228)	(792,363,470)
Receipts from other operating activities	1,260,665,050	892,376,625
Payment for other operating activities	(790,759,392)	(668,219,193)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>3,037,917,508</b>	<b>2,798,894,241</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Purchase of trading securities	(78,349,776,123)	(47,912,778,316)
Sale of trading securities	81,502,866,610	51,072,073,344
Loans and advances to customers	(26,641,304,083)	(16,421,761,069)
Other current assets	(566,996,477)	(157,876,996)
Deposits from other banks/Borrowings	9,881,354,397	(1,140,984,393)
Deposits from customers	14,084,449,107	17,335,538,767
Other liabilities	656,904,750	737,374,294
<b>A Net cash used in/ from operating activities</b>	<b>3,605,415,689</b>	<b>6,310,479,871</b>
<b>Cash flow from investing activities</b>		
Proceeds from sale of securities	8,594,800,632	8,114,710,792
Payments for purchase of securities	(8,542,482,103)	(8,860,830,757)
Payment for investment in subsidiary	-	(494,999,870)
Net Purchase/sale of fixed assets	(26,882,831)	(20,785,337)
<b>B Net cash used in investing activities</b>	<b>25,435,698</b>	<b>(1,261,905,172)</b>
<b>Cash flow from financing activities</b>		
Receipts from issue of ordinary shares	-	-
Dividend paid	(859,340,710)	(736,728,248)
<b>C Net cash from financing activities</b>	<b>(859,340,710)</b>	<b>(736,728,248)</b>
D Net increase/(decrease) in cash and cash equivalent (A+B+C)	2,771,510,677	4,311,846,450
E Effects of exchange rate changes on cash and cash-equivalent	60,490,318	(1,766,023)
F Opening cash and cash equivalent	18,299,909,515	16,531,052,605
<b>G Closing cash and cash equivalents (D+E+F)</b>	<b>21,131,910,510</b>	<b>20,841,133,033</b>
<b>Closing cash and cash equivalents</b>		
Cash in hand	1,604,164,959	1,509,146,445
Cash with Bangladesh Bank & its agent(s)	13,437,383,934	13,028,913,125
Cash with other banks and financial institutions	4,238,060,518	3,471,343,863
Money at call and short notice	1,850,000,000	2,830,000,000
Prize bonds	2,301,100	1,729,600
	<b>21,131,910,511</b>	<b>20,841,133,033</b>
<b>Net Operating Cash Flow Per Share</b>	<b>4.94</b>	<b>8.64</b>

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Chairman

**ONE Bank Limited**  
**Statement of Changes in Equity**  
**For the period from January 01, 2017 to September 30, 2017**

Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Reserve for Securities	Profit & Loss Account	Total Shareholders' equity
<b>Balance as at January 01, 2017</b>	<b>6,636,655,280</b>	<b>4,434,929,509</b>	<b>148,943,841</b>	<b>1,695,408,803</b>	<b>12,915,937,432</b>
Changes in accounting policy	-	-	-	-	-
<b>Restated balance</b>	<b>6,636,655,280</b>	<b>4,434,929,509</b>	<b>148,943,841</b>	<b>1,695,408,803</b>	<b>12,915,937,432</b>
Issue of Bonus Share for the year 2016 (Transferred to Paid-up Capital)	663,665,520	-	-	(663,665,520)	-
Cash Dividend	-	-	-	(862,765,186)	(862,765,186)
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(148,231,681)	-	(148,231,681)
Net Profit after Tax for the period	-	-	-	1,250,250,983	1,250,250,983
Profit transferred to Statutory Reserve	-	547,011,886	-	(547,011,886)	-
<b>Balance as at September 30, 2017</b>	<b>7,300,320,800</b>	<b>4,981,941,394</b>	<b>712,160</b>	<b>872,217,193</b>	<b>13,155,191,547</b>
<b>Balance as at September 30, 2016</b>	<b>6,636,655,280</b>	<b>4,333,867,280</b>	<b>327,687</b>	<b>806,100,023</b>	<b>11,776,950,270</b>

Ashraful Haq Amin  
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Chairman



**ONE Bank Limited**  
**Comparative Position**  
**As at September 30, 2017 and September 30, 2016**

(Taka in Million)

<b>Particulars</b>	<b>As at September 30, 2017</b>	<b>As at September 30, 2016</b>
Authorized Capital	10,000	10,000
Paid up Capital	7,300	6,637
Deposits	173,748	147,923
Loans & Advances	157,888	122,723
Investment	25,858	21,026
Import Business handled	105,669	96,770
Export Business handled	67,767	49,160
Profit before provision and tax	3,722	3,604
Number of Branches	90	85
Number of Correspondents	459	436
Number of employees	2,029	2,028

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

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

Ashraful Haq Amin  
In-Charge, Finance Division

John Sarkar  
Company Secretary

M. Fakhru Alam  
Managing Director

Salahuddin Ahmed  
Director

Sayeed Hossain Chowdhury  
Chairman

## **Selected Explanatory Notes to the Financial Statements for the quarter ended on 30 September 2017:**

### **1. Status of the Bank**

ONE Bank Limited (the “Bank”) is a private sector commercial bank incorporated with the Registrar of Joint Stock Companies under the Companies Act 1994. The Bank commenced its banking operation on 14 July 1999 by obtaining license from the Bangladesh Bank on 2 July 1999 under section 31 of the Bank Company Act 1991 (as amended in 2013). As per the provisions of Bangladesh Bank license, the Bank has offered initially its shares to public by Pre-IPO and subsequently sold shares to the public through IPO in the year 2003. The shares of the Bank are listed with both Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd. The number of branches of the Bank was ninety (90) and the number of booths was nineteen (19) as on 30 September 2017.

### **2. Nature of the business**

The principal activities of the Bank are to provide conventional financial products (loans and deposit) and services, personal and commercial banking, trade services, cash management, treasury and brokerage services.

#### **2.1 Off-Shore Banking Unit**

The bank has obtained permission for Off-shore Banking business vide letter no. BRPD (P-3) 744 (115)/2010-2337 dated 26 May, 2010. The Bank commenced the operation of its Off-shore Banking Unit from 12 December, 2010. At present the Bank has 2 (two) Off-shore Banking units one in Dhaka and another in Chittagong. The principal activities of the units are to provide all kinds of commercial banking services in foreign currency.

#### **2.2 ONE Securities Limited**

ONE Securities Limited (OSL) is a subsidiary of ONE Bank Limited. OSL was incorporated on May 04, 2011 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company. Subsequently, it was converted into Public Limited Company on 24 December 2014 after completion of due formalities with Registrar of Joint Stock Companies and Firms (RJSC). The Registered Office of the Company is situated at 45, Dilkusha C/A (4th Floor), Dhaka-1000.

### **3. Presentation of Financial Statements**

The financial statements are presented in compliance with the provisions of the Bangladesh Accounting Standards BAS 1 “Presentation of Financial Statements”, BAS 7 “Statement of Cash Flows”. As per BRPD circular No. 14 dated 25 June 2003, Bangladesh Bank provides guidelines, forms and formats for the presentation of Financial Statements.

### **4. Basis for Consolidation**

The Consolidated Financial Statements include the financial statements of ONE Bank Limited and ONE Securities Limited made up to the end of financial year. The Consolidated Financial Statements have been prepared in accordance with Bangladesh Accounting Standard BAS 27 “Separate Financial Statements”.

The Bank has complied the requirements of Bangladesh Financial Reporting Standards (BFRS), Bangladesh Accounting Standards (BAS), Bank Company Act 1991 (as amended in 2013), provision of the Companies Act 1994, the Securities and Exchange Rules 1987, BRPD Circular # 14 dated 25 June, 2003, other respective Circulars and other prevailing laws and rules applicable in Bangladesh.

Figures appearing in Financial Statements have been rounded off to the nearest Taka.