

ONE Bank Limited
Balance Sheet
As at 31 December 2009

	<u>Note</u>	<u>2009</u> <u>Taka</u>	<u>2008</u> <u>Taka</u>
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)	3	257,857,191	218,739,008
Balance with Bangladesh Bank and its agent's bank (Including foreign currencies)	4	3,480,163,241	2,371,277,041
		3,738,020,432	2,590,016,049
Balance with other banks and financial institutions			
In Bangladesh	5	553,911,884	373,926,895
Outside Bangladesh		382,906,771	104,778,285
		936,818,655	478,705,180
Money at call on short notice	6	-	170,000,000
Investments			
Government	7	4,912,506,331	2,716,072,882
Others		1,876,206,934	999,360,253
		6,788,713,265	3,715,433,135
Loans and Advances			
Loans, cash credit, overdraft etc.	8	29,824,205,795	20,540,831,879
Bills purchased and discounted		2,708,497,767	2,746,569,350
		32,532,703,562	23,287,401,229
Fixed Assets including premises, furniture & fixtures	9	436,543,486	408,637,775
Other Assets	10	404,577,111	767,554,563
Non-banking Assets	11	325,792,633	326,159,348
Total Property and Assets		45,163,169,144	31,743,907,279
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	633,139,578	190,163,000
Deposits and other accounts			
Current accounts and other accounts	13	5,151,957,028	3,505,278,776
Bills payable		367,492,118	317,389,757
Savings deposits		2,615,221,120	1,723,607,102
Term deposits		31,230,222,050	22,315,145,969
		39,364,892,316	27,861,421,604
Other Liabilities	14	2,096,572,019	1,377,440,810
Total Liabilities		42,094,603,913	29,429,025,414
Capital/Shareholders' equity			
Paid-up Capital	15	1,558,492,500	1,298,743,800
Statutory Reserve	16	913,905,400	688,265,213
Surplus in Profit & Loss Account	17	5,718,850	3,375,701
Revaluation Reserve For HTM Securities		91,730,881	64,748,451
Proposed Bonus Share		498,717,600	259,748,700
Total Shareholders' equity		3,068,565,231	2,314,881,865
Total Liability and Shareholders' equity		45,163,169,144	31,743,907,279

	<u>Note</u>	<u>2009</u> <u>Taka</u>	<u>2008</u> <u>Taka</u>
OFF BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES			
Acceptances and Endorsements		3,983,238,812	5,463,912,188
Letters of Guarantee	45	5,395,800,768	1,889,256,726
Irrevocable Letters of Credit		5,319,631,126	2,874,302,305
Bills for Collection		16,331,213	33,575,756
		<u>14,715,001,919</u>	<u>10,261,046,975</u>
Other Contingent Liabilities			
Claims lodged with but not recognized by the Bank		-	-
Other exchange contracts		-	-
Total Contingent Liabilities		<u>14,715,001,919</u>	<u>10,261,046,975</u>
Other Commitments:			
Documentary Credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Indrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total other commitments		<u>-</u>	<u>-</u>
Total off-Balance Sheet items including contingent liabilities		<u><u>14,715,001,919</u></u>	<u><u>10,261,046,975</u></u>

These Financial Statements should be read in conjunction with the annexed notes.

Zahur Ullah
Chairman

Asoke Das Gupta
Director

Salahuddin Ahmed
Director

Farman R. Chowdhury
Managing Director

Auditors' Report to the Shareholders
See annexed report of date

Dhaka: 29 April, 2010

Hoda Vasi Chowdhury & Co
Chartered Accountants