

ONE Bank Limited
Balance Sheet
As at 31 December 2010

PROPERTY AND ASSETS	Note	2010 Taka	2009 Taka
Cash			
Cash in hand (including foreign currencies)	3	363,640,414	257,857,191
Cash with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	4	4,376,538,404	3,480,163,241
		4,740,178,818	3,738,020,432
Balance with other banks and financial institutions	5		
In Bangladesh		1,148,822,278	553,911,884
Outside Bangladesh		416,946,521	382,906,771
		1,565,768,800	936,818,655
Money at call and short notice	6	300,000,000	-
Investments	7		
Government		5,776,963,896	4,912,506,331
Others		1,713,906,040	1,876,206,934
		7,490,869,936	6,788,713,265
Loans and Advances	8		
Loans, cash credit, overdraft etc.		38,675,731,766	29,824,205,795
Bills purchased and discounted		3,514,665,399	2,708,497,767
		42,190,397,165	32,532,703,562
Fixed Assets including premises, furnitures & fixtures	9	619,951,616	436,543,486
Other Assets	10	1,471,912,440	404,577,111
Non-banking Assets	11	325,792,633	325,792,633
Total Property and Assets		58,704,871,408	45,163,169,144
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	212,008,751	633,139,578
Deposits and other accounts	13		
Current accounts and other accounts		6,502,160,537	5,151,957,028
Bills payable		557,899,714	367,492,118
Savings deposits		3,492,062,406	2,615,221,120
Term deposits		40,321,585,092	31,230,222,050
		50,873,707,749	39,364,892,316
Other Liabilities	14	2,754,869,809	2,096,572,019
Total Liabilities		53,840,586,309	42,094,603,913
Capital/Shareholders' equity			
Paid-up Capital	15	2,057,210,100	1,558,492,500
Statutory Reserve	16	1,449,995,550	913,905,400
Surplus in Profit & Loss Account	17	225,613,894	5,718,850
Revaluation Reserve for HTM Securities		-	91,730,881
Proposed Bonus Share		1,131,465,555	498,717,600
Total Shareholders' equity		4,864,285,099	3,068,565,231
Total Liability and Shareholders' equity		58,704,871,408	45,163,169,144

	<u>Note</u>	<u>2010</u> <u>Taka</u>	<u>2009</u> <u>Taka</u>
OFF BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES			
Acceptances and Endorsements		5,611,324,607	3,983,238,812
Letters of Guarantee	45	6,874,603,238	5,395,800,768
Irrevocable Letters of Credit		9,746,220,042	5,319,631,126
Bills for Collection		47,120,577	16,331,213
Other Contingent Liabilities			
		<u>22,279,268,464</u>	<u>14,715,001,919</u>
Other Contingent Liabilities			
Claims lodged with but not recognized by the Bank		-	-
Other exchange contract		-	-
Total Contingent Liabilities		<u>22,279,268,464</u>	<u>14,715,001,919</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>22,279,268,464</u>	<u>14,715,001,919</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: 19 February, 2011

Hoda Vasi Chowdhury & Co
Chartered Accountants