

ONE Bank Limited
Balance Sheet
As at 31 December 2011

PROPERTY AND ASSETS	Note	2011 Taka	2010 Taka
Cash			
Cash in hand (including foreign currencies)	3.1	560,776,431	363,640,414
Cash with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	4,274,432,178	4,376,538,404
		4,835,208,609	4,740,178,818
Balance with other banks and financial institutions			
In Bangladesh	4.1	2,025,286,901	1,148,822,278
Outside Bangladesh	4.2	605,761,279	416,946,521
		2,631,048,180	1,565,768,800
Money at call and short notice	5	650,000,000	300,000,000
Investments	6		
Government		6,400,820,027	5,776,963,896
Others		1,727,316,533	1,713,906,040
		8,128,136,560	7,490,869,936
Loans and Advances	7		
Loans, cash credit, overdraft etc.		44,135,628,389	38,675,731,766
Bills purchased and discounted		3,678,455,951	3,514,665,399
		47,814,084,340	42,190,397,165
Fixed Assets including premises, furnitures & fixtures	8	831,149,119	619,951,616
Other Assets	9	2,445,630,712	1,503,323,703
Non-banking Assets	10	283,786,525	325,792,633
Total Property and Assets		67,619,044,045	58,736,282,671
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	659,601,547	212,008,751
Deposits and other accounts	12		
Current accounts and other accounts		7,331,951,747	6,362,160,537
Bills payable		662,657,287	557,899,714
Savings deposits		4,038,063,127	3,492,062,406
Term deposits		45,207,482,651	40,321,585,092
		57,240,154,812	50,733,707,749
Other Liabilities	13	3,373,079,669	2,926,281,073
Total Liabilities		61,272,836,028	53,871,997,572
Capital/Shareholders' equity			
Paid-up Capital	14	3,188,675,600	2,057,210,100
Statutory Reserve	15	1,898,008,348	1,449,995,550
Surplus in Profit & Loss Account	16	1,226,165,142	1,357,079,449
Revaluation Reserve for HTM Securities		33,358,927	-
Total Shareholders' equity		6,346,208,017	4,864,285,099
Total Liability and Shareholders' equity		67,619,044,045	58,736,282,671

	<u>Note</u>	<u>2011</u> <u>Taka</u>	<u>2010</u> <u>Taka</u>
OFF BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES			
Acceptances and Endorsements		13,745,464,945	5,611,324,607
Letters of Guarantee	46	8,207,446,708	6,874,603,238
Irrevocable Letters of Credit		8,460,225,427	9,746,220,042
Bills for Collection		46,212,560	47,120,577
		30,459,349,641	22,279,268,464
Other Contingent Liabilities			
Claims lodged with but not recognized by the Bank		-	-
Other exchange contract		-	-
Total Contingent Liabilities		30,459,349,641	22,279,268,464
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		-	-
Total off-Balance Sheet items including contingent liabilities		30,459,349,641	22,279,268,464

These Financial Statements should be read in conjunction with the annexed notes 1 to 50.

Farman R. Chowdhury
Managing Director

Syed Nurul Amin
Director

Asoke Das Gupta
Director

Zahur Ullah
Chairman

See annexed auditor's report to the Shareholders of the date.

Dhaka: February 23, 2012

ACNABIN
Chartered Accountants