

**ONE Bank Limited and its Subsidiary**  
**Consolidated Balance Sheet**  
As at June 30, 2014

	Amount in Taka	
	June 30, 2014	December 31, 2013
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	862,867,398	1,099,408,003
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	6,660,991,318	7,723,234,121
	<b>7,523,858,715</b>	<b>8,822,642,124</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	589,557,577	1,117,932,445
Outside Bangladesh	565,700,635	516,875,249
	<b>1,155,258,212</b>	<b>1,634,807,694</b>
<b>Money at call on short notice</b>		
	<b>210,000,000</b>	<b>670,000,000</b>
<b>Investments</b>		
Government	12,852,620,993	8,853,247,269
Others	3,648,440,465	3,238,836,864
	<b>16,501,061,458</b>	<b>12,092,084,133</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	77,241,069,453	72,398,260,508
Bills purchased and discounted	2,547,423,754	3,771,431,210
	<b>79,788,493,207</b>	<b>76,169,691,718</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>		
	<b>1,312,350,335</b>	<b>1,205,627,611</b>
<b>Other Assets</b>		
	<b>2,395,434,040</b>	<b>1,757,311,103</b>
<b>Non-banking Assets</b>		
	<b>283,786,525</b>	<b>283,786,525</b>
<b>Total Assets</b>	<b>109,170,242,493</b>	<b>102,635,950,909</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	<b>4,615,918,750</b>	<b>145,066,532</b>
<b>Deposits and other accounts</b>		
Current accounts and other accounts	14,883,907,721	15,564,521,251
Bills payable	2,055,395,544	1,372,962,253
Savings deposits	8,065,153,952	7,012,233,334
Term deposits	62,165,880,305	62,618,626,263
	<b>87,170,337,522</b>	<b>86,568,343,101</b>
<b>Other Liabilities</b>		
	<b>6,838,626,454</b>	<b>5,315,685,363</b>
<b>Subordinated -Debt</b>		
	<b>2,200,000,000</b>	<b>2,200,000,000</b>
<b>Total Liabilities</b>	<b>100,824,882,726</b>	<b>94,229,094,996</b>
<b>Capital/Shareholders' equity</b>		
Paid-up Capital	5,243,777,020	4,767,070,020
Statutory Reserve	2,957,176,255	2,665,409,979
Surplus in Profit & Loss Account	134,766,135	895,565,966
Revaluation Reserve for Securities	494,908	66,008,056
	<b>8,336,214,318</b>	<b>8,394,054,021</b>
<b>Non-Controlling Interest</b>		
	<b>9,145,450</b>	<b>12,801,891</b>
<b>Total Liability and Shareholders' equity</b>	<b>109,170,242,493</b>	<b>102,635,950,909</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	18,750,554,468	18,378,551,803
Letters of Guarantee	11,148,412,105	11,358,740,591
Irrevocable Letters of Credit	15,960,789,801	11,663,384,421
Bills for Collection	2,527,044,971	2,782,357,930
Other Contingent Liabilities	-	-
	<b>48,386,801,345</b>	<b>44,183,034,745</b>
<b>Other Commitments</b>		
	-	-
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>48,386,801,345</b>	<b>44,183,034,745</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhru Alam  
Managing Director

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account**  
For the period from January 01, 2014 to June 30, 2014

Amount in Taka

	January to June <u>2014</u>	January to June <u>2013</u>	April to June <u>2014</u>	April to June <u>2013</u>
Interest income	5,442,078,227	4,744,023,646	2,791,165,759	2,487,481,528
Interest paid on deposits and borrowings etc.	(3,452,016,819)	(3,502,430,107)	(1,739,926,856)	(1,784,005,244)
<b>Net interest income</b>	<b>1,990,061,408</b>	<b>1,241,593,539</b>	<b>1,051,238,903</b>	<b>703,476,284</b>
Investment Income	476,228,016	523,228,931	316,983,988	270,998,833
Commission, Exchange and Brokerage	637,713,057	483,771,567	354,555,203	251,791,098
Other operating income	188,938,054	159,408,263	121,652,200	87,355,285
<b>Total operating income (A)</b>	<b>3,292,940,535</b>	<b>2,408,002,300</b>	<b>1,844,430,293</b>	<b>1,313,621,500</b>
Salaries and allowances	782,266,207	586,625,270	391,549,510	316,698,811
Rent, taxes, insurance, electricity etc.	210,964,595	126,648,612	114,414,840	64,266,481
Legal expenses	4,224,180	2,263,121	2,751,361	570,625
Postage, stamps, telecommunication etc.	26,603,928	23,685,508	10,707,075	10,894,940
Directors fees	510,000	420,000	230,000	275,000
Stationery, Printings, advertisements etc.	62,384,792	57,597,885	30,285,140	32,205,484
Managing Director's salary and allowances	5,269,998	4,958,148	2,634,999	2,479,074
Depreciation, leasing expense and repair of bank's assets	140,307,501	123,229,089	74,307,381	64,940,856
Other expenses	184,766,936	167,627,961	94,144,941	90,134,696
<b>Total operating expenses (B)</b>	<b>1,417,298,137</b>	<b>1,093,055,593</b>	<b>721,025,247</b>	<b>582,465,966</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>1,875,642,398</b>	<b>1,314,946,707</b>	<b>1,123,405,046</b>	<b>731,155,534</b>
Provision for loans and advances				
Specific provision	444,451,268	326,172,658	217,351,510	279,741,888
General provision	(46,549,829)	(9,100,790)	(9,711,403)	1,849,503
	<b>397,901,439</b>	<b>317,071,868</b>	<b>207,640,107</b>	<b>281,591,390</b>
Provision for off-balance sheet items	42,037,666	61,680,997	23,443,880	20,955,193
Provision for diminution in value of share	335,774,244	232,665,150	173,758,050	(260,747,854)
Provision for other assets	6,743,407	7,305,304	7,361,532	5,413,087
<b>Total Provision (D)</b>	<b>782,456,755</b>	<b>618,723,319</b>	<b>412,203,568</b>	<b>47,211,816</b>
<b>Profit/(loss) before taxes for the period (E=C-D)</b>	<b>1,093,185,643</b>	<b>696,223,388</b>	<b>711,201,478</b>	<b>683,943,718</b>
<b>Provision for taxation</b>				
Current tax	655,132,337	214,191,603	327,741,163	229,491,603
Deferred tax expenses /(income)	5,000,000	5,000,000	-	-
<b>Net Profit after taxation for the period</b>	<b>433,053,306</b>	<b>477,031,785</b>	<b>383,460,315</b>	<b>454,452,114</b>
<b>Attributable to:</b>				
Shareholders of the ONE Bank Ltd	436,709,748	479,636,904	385,308,310	454,063,683
Non-Controlling Interest	(3,656,442)	(2,605,118)	(1,847,995)	388,431
	<b>433,053,306</b>	<b>477,031,785</b>	<b>383,460,315</b>	<b>454,452,114</b>
Retained Surplus brought forward	(10,177,336)	(27,019,241)	(71,341,819)	(63,773,210)
	<b>426,532,412</b>	<b>452,617,663</b>	<b>313,966,490</b>	<b>390,290,473</b>
<b>Appropriations:</b>				
Statutory Reserve	291,766,276	191,347,271	179,200,355	129,020,082
General Reserve	-	-	-	-
	291,766,276	191,347,271	179,200,355	129,020,082
<b>Retained Surplus</b>	<b>134,766,135</b>	<b>261,270,391</b>	<b>134,766,135</b>	<b>261,270,391</b>
<b>Earning per share (EPS)</b>	<b>0.83</b>	<b>0.91</b>	<b>0.73</b>	<b>0.87</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhruul Alam  
Managing Director

**ONE Bank Limited and its Subsidiary**  
**Consolidated Cash Flow Statement**  
**For the period from January 01, 2014 to June 30, 2014**

Amount in Taka

	January to June <u>2014</u>	January to June <u>2013</u>
<b>Cash flows from operating activities</b>		
Interest receipts in cash	5,750,823,503	5,242,817,466
Interest payments	(3,388,653,703)	(3,475,787,811)
Dividend receipts	27,261,457	13,538,386
Fee and commission receipts in cash	336,834,432	291,930,207
Cash payments to employees	(708,201,872)	(747,301,257)
Cash payments to suppliers	(117,488,052)	(102,881,512)
Income Taxes paid	(368,168,420)	(573,559,421)
Receipts from other operating activities	489,925,654	352,160,364
Payment for other operating activities	(568,019,761)	(170,598,593)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>1,454,313,240</b>	<b>830,317,830</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Loans and advances to customers	(3,773,451,145)	(5,873,153,414)
Other current assets	(201,820,371)	(21,747,629)
Borrowing from other banking companies, agencies etc.	4,470,852,218	1,570,121,741
Deposits from other banks	3,999,998,872	(1,109)
Deposits from customers	(3,681,421,001)	4,653,523,811
Other liabilities	300,568,752	117,136,822
<b>A Net cash used in/ from operating activities</b>	<b>2,569,040,565</b>	<b>1,276,198,052</b>
<b>Cash flows from investing activities</b>		
Payments for purchase of securities	(12,022,970,829)	(7,679,659,353)
Receipts from sale of securities	7,751,120,885	5,282,199,864
Net Purchase/sale of fixed assets	(106,900,308)	(40,489,528)
<b>B Net cash used in investing activities</b>	<b>(4,378,750,252)</b>	<b>(2,437,949,017)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of ordinary shares	-	-
Dividend paid	(429,036,302)	(178,749,679)
<b>C Net cash used for financial activities</b>	<b>(429,036,302)</b>	<b>(178,749,679)</b>
<b>D Net increase/(decrease) in cash and cash equivalent (A+B+C)</b>	<b>(2,238,745,989)</b>	<b>(1,340,500,644)</b>
<b>E Opening cash and cash equivalent</b>	<b>11,130,656,818</b>	<b>11,075,093,488</b>
<b>F Closing cash and cash equivalents (D+E)</b>	<b>8,891,910,828</b>	<b>9,734,592,843</b>
<b>Closing cash and cash equivalents</b>		
Cash in hand	862,867,398	756,116,121
Cash with Bangladesh Bank & its agent(s)	6,660,991,318	7,606,593,984
Cash with other banks and financial institutions	1,155,258,212	1,367,767,139
Money at call on short notice	210,000,000	-
Prize bonds	2,793,900	4,115,600
	<b>8,891,910,828</b>	<b>9,734,592,843</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhru Alam  
Managing Director

**ONE Bank Limited and its Subsidiary**  
**Consolidated Statement of changes in Equity**  
**For the period from January 01, 2014 to June 30, 2014**

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, 2014</b>	<b>4,767,070,020</b>	<b>2,665,409,979</b>	<b>66,008,056</b>	<b>895,565,966</b>	<b>8,394,054,021</b>	<b>12,801,891</b>	<b>8,406,855,912</b>
Changes in accounting policy	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>4,767,070,020</b>	<b>2,665,409,979</b>	<b>66,008,056</b>	<b>895,565,966</b>	<b>8,394,054,021</b>	<b>12,801,891</b>	<b>8,406,855,912</b>
Issue of Bonus Share for the year 2013 (Transferred to Paid Up Capital)	<b>476,707,000</b>	-	-	<b>(476,707,000)</b>	-	-	-
Cash Dividend Paid	-	-	-	<b>(429,036,302)</b>	<b>(429,036,302)</b>	-	<b>(429,036,302)</b>
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(65,513,149)	-	(65,513,149)	-	(65,513,149)
Net Profit after Tax for the period	-	-	-	436,709,748	436,709,748	(3,656,442)	433,053,306
Profit transferred to Statutory Reserve	-	291,766,276	-	(291,766,276)	-	-	-
<b>Balance as at June 30, 2014</b>	<b>5,243,777,020</b>	<b>2,957,176,255</b>	<b>494,908</b>	<b>134,766,135</b>	<b>8,336,214,318</b>	<b>9,145,450</b>	<b>8,345,359,768</b>
<b>Balance as at June 30, 2013</b>	<b>4,767,070,020</b>	<b>2,501,441,353</b>	<b>532,147</b>	<b>261,270,392</b>	<b>7,530,313,912</b>	<b>10,911,298</b>	<b>7,541,225,210</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhru Alam  
Managing Director

**ONE Bank Limited**  
**Balance Sheet**  
**As at June 30, 2014**

Amount in Taka

	June 30, 2014	December 31, 2013
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	862,827,398	1,099,408,003
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	6,660,991,318	7,723,234,121
	<b>7,523,818,715</b>	<b>8,822,642,124</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	581,378,622	1,113,304,583
Outside Bangladesh	565,700,635	516,875,249
	<b>1,147,079,257</b>	<b>1,630,179,831</b>
<b>Money at call on short notice</b>	<b>210,000,000</b>	<b>670,000,000</b>
<b>Investments</b>		
Government	12,852,620,993	8,853,247,269
Others	1,848,538,364	1,439,076,364
	<b>14,701,159,357</b>	<b>10,292,323,633</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	77,679,452,299	72,801,913,880
Bills purchased and discounted	2,547,423,754	3,771,431,210
	<b>80,226,876,053</b>	<b>76,573,345,090</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>	<b>1,309,815,958</b>	<b>1,205,627,611</b>
<b>Other Assets</b>	<b>3,850,807,642</b>	<b>3,213,066,030</b>
<b>Non-banking Assets</b>	<b>283,786,525</b>	<b>283,786,525</b>
<b>Total Assets</b>	<b>109,253,343,507</b>	<b>102,690,970,846</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	4,615,918,750	145,066,532
<b>Deposits and other accounts</b>		
Current accounts and other accounts	14,883,907,721	15,564,521,251
Bills payable	2,055,395,544	1,372,962,253
Savings deposits	8,065,153,952	7,012,233,334
Term deposits	62,165,880,305	62,618,626,263
	<b>87,170,337,522</b>	<b>86,568,343,101</b>
<b>Other Liabilities</b>	<b>6,387,276,369</b>	<b>5,201,899,942</b>
<b>Subordinated Debt</b>	<b>2,200,000,000</b>	<b>2,200,000,000</b>
<b>Total Liabilities</b>	<b>100,373,532,641</b>	<b>94,115,309,575</b>
<b>Capital/Shareholders' equity</b>		
Paid-up Capital	5,243,777,020	4,767,070,020
Statutory Reserve	2,957,176,255	2,665,409,979
Surplus in Profit & Loss Account	678,362,683	1,077,173,215
Revaluation Reserve for Securities	494,908	66,008,056
	<b>8,879,810,866</b>	<b>8,575,661,271</b>
<b>Total Shareholders' equity</b>	<b>8,879,810,866</b>	<b>8,575,661,271</b>
<b>Total Liability and Shareholders' equity</b>	<b>109,253,343,507</b>	<b>102,690,970,846</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	18,750,554,468	18,378,551,803
Letters of Guarantee	11,148,412,105	11,358,740,591
Irrevocable Letters of Credit	15,960,789,801	11,663,384,421
Bills for Collection	2,527,044,971	2,782,357,930
Other Contingent Liabilities	-	-
	<b>48,386,801,345</b>	<b>44,183,034,745</b>
<b>Total Contingent Liabilities</b>	<b>48,386,801,345</b>	<b>44,183,034,745</b>
<b>Other Commitments</b>	-	-
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>48,386,801,345</b>	<b>44,183,034,745</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhurul Alam  
Managing Director

**ONE Bank Limited**  
**Profit & Loss Account**  
**For the period from January 01, 2014 to June 30, 2014**

	Amount in Taka			
	January to June <u>2014</u>	January to June <u>2013</u>	April to June <u>2014</u>	April to June <u>2013</u>
Interest income	5,478,385,977	4,743,851,022	2,809,706,923	2,487,308,904
Interest paid on deposits and borrowings etc.	(3,452,016,819)	(3,474,825,374)	(1,739,926,856)	(1,769,864,319)
<b>Net interest income</b>	<b>2,026,369,158</b>	<b>1,269,025,648</b>	<b>1,069,780,067</b>	<b>717,444,585</b>
Investment Income	467,879,016	523,228,931	308,634,988	270,998,834
Commission, Exchange and Brokerage	637,213,080	483,771,567	354,054,001	251,791,097
Other operating income	188,868,736	159,408,263	121,582,882	87,355,285
<b>Total operating income (A)</b>	<b>3,320,329,990</b>	<b>2,435,434,409</b>	<b>1,854,051,938</b>	<b>1,327,589,801</b>
Salaries and allowances	780,739,173	586,276,653	390,750,385	316,350,194
Rent, taxes, insurance, electricity etc.	210,964,595	126,648,612	114,414,840	64,266,481
Legal expenses	4,224,180	2,263,121	2,751,361	570,626
Postage, stamps, telecommunication etc.	26,603,928	23,685,508	10,707,075	10,894,940
Directors fees	510,000	420,000	230,000	275,000
Stationery, Printings, advertisements etc.	62,052,199	57,597,885	30,187,350	32,205,484
Managing Director's salary and allowances	5,269,998	4,958,148	2,634,999	2,479,074
Depreciation, leasing expense and repair of bank's assets	140,102,682	123,229,089	74,159,190	64,940,856
Other expenses	184,349,341	167,560,870	93,769,446	90,117,446
<b>Total operating expenses (B)</b>	<b>1,414,816,096</b>	<b>1,092,639,885</b>	<b>719,604,645</b>	<b>582,100,102</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>1,905,513,894</b>	<b>1,342,794,524</b>	<b>1,134,447,293</b>	<b>745,489,699</b>
Provision for loans and advances				
Specific provision	444,451,268	326,172,658	217,351,510	279,741,888
General provision	(46,549,829)	(9,100,790)	(9,711,403)	1,849,503
	<b>397,901,439</b>	<b>317,071,868</b>	<b>207,640,107</b>	<b>281,591,391</b>
Provision for off-balance sheet items	42,037,666	61,680,997	23,443,880	20,955,193
Provision for diminution in value of share	-	-	-	(207,570,379)
Provision for other assets	6,743,407	7,305,304	7,361,532	5,413,087
<b>Total Provision (D)</b>	<b>446,682,512</b>	<b>386,058,169</b>	<b>238,445,519</b>	<b>100,389,292</b>
<b>Profit/ (loss) before taxes for the period (E=C-D)</b>	<b>1,458,831,382</b>	<b>956,736,355</b>	<b>896,001,774</b>	<b>645,100,408</b>
<b>Provision for taxation</b>				
Current tax	655,132,337	214,191,603	327,741,163	229,491,603
Deffered tax expenses/ (income)	5,000,000	5,000,000	-	-
<b>Profit after tax for the period</b>	<b>798,699,045</b>	<b>737,544,752</b>	<b>568,260,611</b>	<b>415,608,804</b>
Retained Surplus brought forward	171,429,914	83,849,746	289,302,427	343,458,506
	<b>970,128,960</b>	<b>821,394,498</b>	<b>857,563,038</b>	<b>759,067,309</b>
<b>Appropriations:</b>				
Statutory Reserve	291,766,276	191,347,271	179,200,355	129,020,082
General Reserve	-	-	-	-
	291,766,276	191,347,271	179,200,355	129,020,082
<b>Retained Surplus</b>	<b>678,362,683</b>	<b>630,047,227</b>	<b>678,362,683</b>	<b>630,047,227</b>
<b>Earning per share (EPS)</b>	<b>1.52</b>	<b>1.41</b>	<b>1.08</b>	<b>0.79</b>

The above profit of Tk.190.55 crore before provision and tax as on June 30, 2014 does not include the notional profit of Tk.6.93 crore due to the increase of market price of shares of different companies. Taking into consideration the said notional profit the EPS would stand at Tk.1.64.

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhurul Alam  
Managing Director

**ONE Bank Limited**  
**Cash Flow Statement**  
**For the period from January 01, 2014 to June 30, 2014**

Amount in Taka

	<b>January to June 2014</b>	<b>January to June 2013</b>
<b>Cash flows from operating activities</b>		
Interest receipts in cash	5,750,722,581	5,242,644,841
Interest payments	(3,388,653,703)	(3,471,691,380)
Dividend receipts	20,582,257	13,538,386
Fee and commission receipts in cash	336,330,355	291,930,207
Cash payments to employees	(708,201,872)	(747,301,257)
Cash payments to suppliers	(117,488,052)	(102,881,512)
Income taxes paid	(368,095,353)	(573,542,158)
Receipts from other operating activities	489,856,336	352,160,364
Payment for other operating activities	(567,280,012)	(170,502,252)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>1,447,772,539</b>	<b>834,355,240</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Loans and advances to customers	(3,771,771,945)	(5,873,153,414)
Other current assets	(201,515,371)	(21,547,629)
Borrowing from other banking companies, agencies etc.	4,470,852,218	1,570,121,741
Deposits from banks	3,999,998,872	(1,109)
Deposits from customers	(3,681,421,001)	4,653,523,811
Other liabilities	298,680,597	117,145,072
<b>A Net cash used in/ from operating activities</b>	<b>2,562,595,909</b>	<b>1,280,443,712</b>
<b>Cash flow from investing activities</b>		
Payments for purchase of securities	(12,022,829,228)	(7,679,659,353)
Receipts from sale of securities	7,751,120,885	5,282,199,864
Net Purchase/sale of fixed assets	(104,188,347)	(40,489,528)
<b>B Net cash used in investing activities</b>	<b>(4,375,896,690)</b>	<b>(2,437,949,017)</b>
<b>Cash flow from financing activities</b>		
Receipts from issue of ordinary shares	-	-
Dividend paid	(429,036,302)	(178,749,679)
<b>C Net cash from financing activities</b>	<b>(429,036,302)</b>	<b>(178,749,679)</b>
D Net increase/(decrease) in cash and cash equivalent (A+B+C)	<b>(2,242,337,083)</b>	<b>(1,336,254,984)</b>
E Opening cash and cash equivalent	<b>11,126,028,956</b>	<b>11,066,119,457</b>
F Closing cash and cash equivalents (D+E)	<b>8,883,691,873</b>	<b>9,729,864,473</b>
<b>Closing cash and cash equivalents</b>		
Cash in hand	862,827,398	756,116,121
Cash with Bangladesh Bank & its agent(s)	6,660,991,318	7,606,593,984
Cash with other banks and financial institutions	1,147,079,257	1,363,038,769
Money at call and short notice	210,000,000	-
Prize bonds	2,793,900	4,115,600
	<b>8,883,691,873</b>	<b>9,729,864,473</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhrul Alam  
Managing Director

**ONE Bank Limited**  
**Statement of changes in Equity**  
**For the period from January 01, 2014 to June 30, 2014**

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, 2014</b>	<b>4,767,070,020</b>	<b>2,665,409,979</b>	<b>66,008,056</b>	<b>1,077,173,215</b>	<b>8,575,661,271</b>
Changes in accounting policy	-	-	-	-	-
<b>Restated balance</b>	<b>4,767,070,020</b>	<b>2,665,409,979</b>	<b>66,008,056</b>	<b>1,077,173,215</b>	<b>8,575,661,271</b>
Issue of Bonus Share for the year 2013 (Transferred to Paid Up Capital)	<b>476,707,000</b>	-	-	<b>(476,707,000)</b>	-
Cash Dividend Paid	-	-	-	<b>(429,036,302)</b>	<b>(429,036,302)</b>
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(65,513,149)	-	(65,513,149)
Net Profit after Tax for the period	-	-	-	798,699,045	798,699,045
Profit transferred to Statutory Reserve	-	291,766,276	-	(291,766,276)	-
<b>Balance as at June 30, 2014</b>	<b>5,243,777,020</b>	<b>2,957,176,255</b>	<b>494,908</b>	<b>678,362,683</b>	<b>8,879,810,866</b>
<b>Balance as at June 30, 2013</b>	<b>4,767,070,020</b>	<b>2,501,441,353</b>	<b>532,147</b>	<b>630,047,227</b>	<b>7,899,090,747</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhurul Alam  
Managing Director



**ONE Bank Limited**  
**Comparative Position**  
**As at June 30, 2014 and June 30, 2013**

(Taka in Million)

<b>Particulars</b>	<b>As at June 30, 2014</b>	<b>As at June 30, 2013</b>
Authorized Capital	10,000	10,000
Paid up Capital	5,244	4,767
Deposits	87,170	78,307
Loans & Advances	80,227	66,133
Investment	14,701	12,227
Import Business handled	53,280	37,610
Export Business handled	35,170	28,125
Profit before provision and tax	1,906	1,343
Number of Branches	73	65
Number of Correspondents	386	367
Number of employees	1,838	1,652

*\* 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, 2013. The summary of the rating is presented below:

<b>Year</b>	<b>Long Term</b>	<b>Short Term</b>
2013	AA-	ECRL-2
2012	AA-	ECRL-2
Date of Rating : April 23, 2014		

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

Md. Aftab Uddin Khan  
 SEVP & Chief Financial Officer

M. Fakhru Alam  
 Managing Director