

**ONE Bank Limited and its Subsidiary**  
**Consolidated Balance Sheet**  
**As at June 30, 2016**

	Amount in Taka	
	June 30, 2016	December 31, 2015
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	1,273,559,765	1,187,048,352
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	10,173,105,143	11,028,251,491
	<b>11,446,664,908</b>	<b>12,215,299,843</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	838,490,903	842,380,689
Outside Bangladesh	1,198,533,751	930,383,782
	<b>2,037,024,655</b>	<b>1,772,764,471</b>
<b>Money at call on short notice</b>	<b>3,940,000,000</b>	<b>2,600,000,000</b>
<b>Investments</b>		
Government	20,719,450,848	19,529,306,175
Others	5,156,060,269	5,172,815,953
	<b>25,875,511,116</b>	<b>24,702,122,128</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	118,069,055,275	105,155,550,140
Bills purchased and discounted	1,896,054,283	1,641,728,564
	<b>119,965,109,558</b>	<b>106,797,278,704</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>	<b>1,558,796,621</b>	<b>1,512,158,972</b>
<b>Other Assets</b>	<b>4,987,340,543</b>	<b>4,243,209,517</b>
<b>Non-banking Assets</b>	<b>283,786,525</b>	<b>283,786,525</b>
<b>Total Assets</b>	<b>170,094,233,925</b>	<b>154,126,620,161</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	103,074,440	88,076,612
<b>Deposits and other accounts</b>		
Current accounts and other accounts	17,050,459,117	18,980,750,703
Bills payable	3,543,414,035	2,407,671,898
Savings bank deposits	13,502,415,493	12,314,846,918
Term deposits	111,153,837,987	97,548,551,969
	<b>145,250,126,632</b>	<b>131,251,821,488</b>
<b>Other Liabilities</b>	<b>11,876,304,769</b>	<b>9,688,549,237</b>
<b>Subordinated -Debt</b>	<b>2,200,000,000</b>	<b>2,200,000,000</b>
<b>Total Liabilities</b>	<b>159,429,505,841</b>	<b>143,228,447,336</b>
<b>Capital/Shareholders' Equity</b>		
Paid-up Capital	6,636,655,280	5,899,249,140
Statutory Reserve	4,145,874,353	3,845,644,373
Surplus in Profit & Loss Account	(148,012,707)	1,004,913,204
Revaluation Reserve for Securities	15,957,475	135,375,982
	<b>10,650,474,400</b>	<b>10,885,182,699</b>
<b>Total Shareholders' Equity</b>	<b>14,253,684</b>	<b>12,990,126</b>
<b>Non-Controlling Interest</b>	<b>170,094,233,925</b>	<b>154,126,620,161</b>
<b>Total Liability and Shareholders' Equity</b>	<b>170,094,233,925</b>	<b>154,126,620,161</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	28,447,343,817	30,095,289,307
Letters of Guarantee	11,308,265,338	10,728,246,661
Irrevocable Letters of Credit	24,474,215,165	17,712,419,636
Bills for Collection	1,842,576,690	2,907,675,142
Other Contingent Liabilities	-	-
<b>Total Contingent Liabilities</b>	<b>66,072,401,009</b>	<b>61,443,630,745</b>
<b>Other Commitments</b>	-	-
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>66,072,401,009</b>	<b>61,443,630,745</b>
<b>Net Asset Value Per Share</b>	<b>16.05</b>	<b>16.40</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhurul Alam  
Managing Director

Salahuddin Ahmed  
Director

Sayed Hossain Chowdhury  
Chairman

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account**  
**For the period from January 01, 2016 to June 30, 2016**

Amount in Taka

	January to June		April to June	
	2016	2015	2016	2015
Interest income	6,283,901,528	5,841,335,387	3,156,733,053	3,000,517,763
Interest paid on deposits and borrowings etc.	(4,036,901,715)	(3,638,612,194)	(1,972,418,713)	(1,827,509,321)
<b>Net interest income</b>	<b>2,246,999,814</b>	<b>2,202,723,193</b>	<b>1,184,314,341</b>	<b>1,173,008,442</b>
Investment Income	1,044,634,327	715,795,591	649,667,967	425,436,250
Commission, Exchange and Brokerage	730,030,787	587,971,430	392,635,030	297,955,832
Other operating income	274,745,496	188,877,622	170,208,254	114,880,376
<b>Total operating income (A)</b>	<b>4,296,410,423</b>	<b>3,695,367,836</b>	<b>2,396,825,592</b>	<b>2,011,280,900</b>
Salaries and allowances	974,101,748	867,859,146	508,263,539	442,341,277
Rent, taxes, insurance, electricity etc.	220,768,943	223,524,729	124,169,120	125,213,847
Legal expenses	6,862,711	6,347,605	4,959,830	3,386,505
Postage, stamps, telecommunication etc.	39,994,519	28,670,065	21,500,070	13,287,620
Directors' fees	880,160	525,000	635,660	225,000
Stationery, Printings, advertisements etc.	63,398,476	56,811,224	36,370,960	31,274,153
Managing Director's salary and allowances	6,053,333	6,269,998	3,418,333	3,634,999
Depreciation, leasing expense and repair of bank's assets	208,504,624	173,448,645	103,772,996	93,028,569
Other expenses	222,543,964	202,846,517	122,124,660	106,377,788
<b>Total operating expenses (B)</b>	<b>1,743,108,478</b>	<b>1,566,302,929</b>	<b>925,215,170</b>	<b>818,769,758</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>2,553,301,946</b>	<b>2,129,064,907</b>	<b>1,471,610,422</b>	<b>1,192,511,142</b>
Provision for loans and advances				
Specific provision	1,167,975,047	956,658,836	743,429,154	467,709,976
General provision	(192,772,253)	(333,074,621)	(167,312,842)	(79,716,393)
	<b>975,202,793</b>	<b>623,584,216</b>	<b>576,116,311</b>	<b>387,993,582</b>
Provision for off-balance sheet items	46,287,703	64,909,838	40,879,077	41,896,527
Provision for diminution in value of share	(95,830,063)	193,901,286	(68,154,309)	5,288,290
Provision for other	-	16,456,649	-	25,572,005
<b>Total Provision (D)</b>	<b>925,660,432</b>	<b>898,851,989</b>	<b>548,841,080</b>	<b>460,750,404</b>
<b>Profit/(loss) before taxes for the period (E=C-D)</b>	<b>1,627,641,513</b>	<b>1,230,212,918</b>	<b>922,769,343</b>	<b>731,760,738</b>
<b>Provision for taxation</b>				
Current tax expense	1,000,461,078	700,074,487	710,580,326	416,345,581
Deferred tax expenses /(income)	3,800,525	4,996,479	600,400	496,479
<b>Net Profit after taxation for the period</b>	<b>623,379,910</b>	<b>525,141,953</b>	<b>211,588,617</b>	<b>314,918,678</b>
<b>Attributable to:</b>				
Shareholders of the ONE Bank Ltd	622,116,352	526,927,192	210,665,205	314,915,646
Non-Controlling Interest	1,263,558	(1,785,239)	923,412	3,032
	<b>623,379,910</b>	<b>525,141,953</b>	<b>211,588,617</b>	<b>314,918,678</b>
Retained Surplus brought forward	(469,899,079)	(325,808,833)	(192,611,383)	(249,249,819)
	<b>152,217,273</b>	<b>201,118,359</b>	<b>18,053,822</b>	<b>65,665,827</b>
<b>Appropriations:</b>				
Statutory Reserve	300,229,981	281,736,205	166,066,529	146,283,673
General Reserve	-	-	-	-
	<b>300,229,981</b>	<b>281,736,205</b>	<b>166,066,529</b>	<b>146,283,673</b>
<b>Retained Surplus</b>	<b>(148,012,707)</b>	<b>(80,617,846)</b>	<b>(148,012,707)</b>	<b>(80,617,846)</b>
<b>Earnings per share (EPS)</b>	<b>0.94</b>	<b>0.79</b>	<b>0.32</b>	<b>0.47</b>

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Chairman

**ONE Bank Limited and its Subsidiary**  
**Consolidated Cash Flow Statement**  
**For the period from January 01, 2016 to June 30, 2016**

		Amount in Taka	
		January to June	
		2016	2015
<b>Cash flows from operating activities</b>			
Interest receipts in cash		7,073,314,348	5,858,486,337
Interest payments		(4,428,787,663)	(3,599,517,886)
Dividend receipts		48,673,937	28,225,973
Fee and commission receipts in cash		381,354,842	315,626,456
Cash payments to employees		(992,160,111)	(982,137,731)
Cash payments to suppliers		(122,824,137)	(110,475,399)
Income Taxes paid		(563,574,278)	(476,440,504)
Receipts from other operating activities		622,867,316	460,797,973
Payment for other operating activities		(587,557,126)	(473,782,664)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>		<b>1,431,307,127</b>	<b>1,020,782,554</b>
<b>Increase/(decrease) in operating assets and liabilities</b>			
Purchase of trading securities		(17,583,345,279)	(2,443,408,544)
Sale of trading securities		16,438,220,018	2,963,641,429
Loans and advances to customers		(13,376,319,062)	(4,754,970,555)
Other current assets		(193,121,271)	(275,565,088)
Borrowing from other banking companies, agencies etc.		14,997,829	(1,238,325,373)
Deposits from other banks		2,399,058,974	(9,400,000,763)
Deposits from customers		12,109,618,656	20,670,175,114
Other liabilities		484,083,524	488,007,879
<b>A Net cash used in/ from operating activities</b>		<b>1,724,500,515</b>	<b>7,030,336,653</b>
<b>Cash flows from investing activities</b>			
Proceeds from sale of securities		6,659,890,425	1,332,603,734
Payments for purchase of securities		(6,663,959,257)	(7,696,634,428)
Net Purchase/sale of fixed assets		(47,661,031)	(48,654,061)
<b>B Net cash used in investing activities</b>		<b>(51,729,863)</b>	<b>(6,412,684,755)</b>
<b>Cash flows from financing activities</b>			
Receipts from issue of ordinary shares		-	536,363,700
Dividend paid		(736,728,248)	(645,220,203)
<b>C Net cash used for financial activities</b>		<b>(736,728,248)</b>	<b>(108,856,503)</b>
D Net increase/(decrease) in cash and cash equivalent (A+B+C)		936,042,404	508,795,395
E Effects of exchange rate changes on cash and cash-equivalent		(1,098,998)	(1,327,299)
F Opening cash and cash equivalent		16,589,814,914	10,736,172,762
<b>G Closing cash and cash equivalents (D+E+F)</b>		<b>17,524,758,321</b>	<b>11,243,640,858</b>
<b>Closing cash and cash equivalents</b>			
Cash in hand		1,273,559,765	1,277,509,975
Cash with Bangladesh Bank & its agent(s)		10,173,105,143	7,661,460,098
Cash with other banks and financial institutions		2,135,856,013	1,872,323,485
Money at call on short notice		3,940,000,000	430,000,000
Prize bonds		2,237,400	2,347,300
		<b>17,524,758,321</b>	<b>11,243,640,858</b>
<b>Net Operating Cash Flow Per Share</b>		<b>2.60</b>	<b>10.59</b>

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Chairman

**ONE Bank Limited and its Subsidiary**  
**Consolidated Statement of Changes in Equity**  
**For the period from January 01, 2016 to June 30, 2016**

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, 2016</b>	<b>5,899,249,140</b>	<b>3,845,644,373</b>	<b>135,375,982</b>	<b>1,004,913,204</b>	<b>10,885,182,699</b>	<b>12,990,126</b>	<b>10,898,172,825</b>
Changes in accounting policy	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>5,899,249,140</b>	<b>3,845,644,373</b>	<b>135,375,982</b>	<b>1,004,913,204</b>	<b>10,885,182,699</b>	<b>12,990,126</b>	<b>10,898,172,825</b>
Issue of Bonus Share for the year 2015 (Transferred to Paid-up Capital)	737,406,140	-	-	(737,406,140)	-	-	-
Cash Dividend Paid	-	-	-	(737,406,143)	(737,406,143)	-	(737,406,143)
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(119,418,508)	-	(119,418,508)	-	(119,418,508)
Net Profit after Tax for the period	-	-	-	622,116,352	622,116,352	1,263,558	623,379,910
Profit transferred to Statutory Reserve	-	300,229,981	-	(300,229,981)	-	-	-
<b>Balance as at June 30, 2016</b>	<b>6,636,655,280</b>	<b>4,145,874,354</b>	<b>15,957,475</b>	<b>(148,012,708)</b>	<b>10,650,474,400</b>	<b>14,253,684</b>	<b>10,664,728,084</b>
<b>Balance as at June 30, 2015</b>	<b>5,899,249,140</b>	<b>3,587,698,765</b>	<b>19,758,777</b>	<b>(80,617,846)</b>	<b>9,426,088,836</b>	<b>11,732,473</b>	<b>9,437,821,309</b>

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Chairman

**ONE Bank Limited**  
**Balance Sheet**  
**As at June 30, 2016**

	Amount in Taka	
	June 30, 2016	December 31, 2015
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand ( including foreign currencies)	1,273,550,400	1,187,043,986
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	10,173,105,143	11,028,251,491
	<b>11,446,655,543</b>	<b>12,215,295,477</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	838,490,903	783,622,747
Outside Bangladesh	1,198,533,751	930,383,782
	<b>2,037,024,655</b>	<b>1,714,006,528</b>
<b>Money at call on short notice</b>		
	<b>3,940,000,000</b>	<b>2,600,000,000</b>
<b>Investments</b>		
Government	20,719,450,848	19,529,306,175
Others	3,353,113,371	3,370,401,326
	<b>24,072,564,218</b>	<b>22,899,707,501</b>
<b>Loans and Advances</b>		
Loans, cash credit, overdraft etc.	118,027,814,261	105,106,790,529
Bills purchased and discounted	1,896,054,283	1,641,728,564
	<b>119,923,868,544</b>	<b>106,748,519,093</b>
<b>Fixed Assets including premises, furnitures &amp; fixtures</b>		
	<b>1,544,778,511</b>	<b>1,498,749,163</b>
<b>Other Assets</b>		
	<b>6,973,321,066</b>	<b>6,232,785,799</b>
<b>Non-banking Assets</b>		
	<b>283,786,525</b>	<b>283,786,525</b>
<b>Total Assets</b>	<b>170,221,999,064</b>	<b>154,192,850,086</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	<b>103,074,440</b>	<b>88,076,612</b>
<b>Deposits and other accounts</b>		
Current accounts and other accounts	17,050,459,117	18,980,750,703
Bills payable	3,543,414,035	2,407,671,898
Savings bank deposits	13,502,415,493	12,314,846,918
Term deposits	111,252,669,345	97,548,551,969
	<b>145,348,957,991</b>	<b>131,251,821,488</b>
<b>Other Liabilities</b>		
	<b>11,350,557,740</b>	<b>9,073,746,928</b>
<b>Subordinated Debt</b>		
	<b>2,200,000,000</b>	<b>2,200,000,000</b>
<b>Total Liabilities</b>	<b>159,002,590,171</b>	<b>142,613,645,027</b>
<b>Capital/Shareholders' Equity</b>		
Paid-up Capital	6,636,655,280	5,899,249,140
Statutory Reserve	4,145,874,353	3,845,644,373
Surplus in Profit & Loss Account	420,921,785	1,698,935,564
Revaluation Reserve for Securities	15,957,475	135,375,982
<b>Total Shareholders' Equity</b>	<b>11,219,408,893</b>	<b>11,579,205,059</b>
<b>Total Liability and Shareholders' Equity</b>	<b>170,221,999,064</b>	<b>154,192,850,086</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and Endorsements	28,447,343,817	30,095,289,307
Letters of Guarantee	11,308,265,338	10,728,246,661
Irrevocable Letters of Credit	24,474,215,165	17,712,419,636
Bills for Collection	1,842,576,690	2,907,675,142
Other Contingent Liabilities	-	-
<b>Total Contingent Liabilities</b>	<b>66,072,401,009</b>	<b>61,443,630,745</b>
<b>Other Commitments</b>		
	-	-
<b>Total off-Balance Sheet items including contingent liabilities</b>	<b>66,072,401,009</b>	<b>61,443,630,745</b>
<b>Net Asset Value Per Share</b>	<b>16.91</b>	<b>17.45</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhurul Alam  
Managing Director

Salahuddin Ahmed  
Director

Sayeed Hossain Chowdhury  
Chairman

**ONE Bank Limited**  
**Profit & Loss Account**  
For the period from January 01, 2016 to June 30, 2016

Amount in Taka

	January to June		April to June	
	2016	2015	2016	2015
Interest income	6,278,892,973	5,855,372,167	3,153,641,861	2,999,807,114
Interest paid on deposits and borrowings etc.	(4,036,901,715)	(3,638,612,194)	(1,972,418,713)	(1,827,509,321)
<b>Net interest income</b>	<b>2,241,991,258</b>	<b>2,216,759,973</b>	<b>1,181,223,148</b>	<b>1,172,297,793</b>
Investment Income	1,025,102,385	709,946,541	630,207,350	419,591,950
Commission, Exchange and Brokerage	708,370,790	583,390,430	382,420,947	295,197,838
Other operating income	274,218,083	188,746,233	170,052,501	114,808,631
<b>Total operating income (A)</b>	<b>4,249,682,516</b>	<b>3,698,843,177</b>	<b>2,363,903,946</b>	<b>2,001,896,212</b>
Salaries and allowances	967,897,171	863,817,403	504,526,012	439,958,273
Rent, taxes, insurance, electricity etc.	220,768,943	223,524,729	124,169,120	125,213,847
Legal expenses	6,862,711	6,347,605	4,959,830	3,386,505
Postage, stamps, telecommunication etc.	39,994,519	28,670,065	21,500,070	13,287,620
Directors' fees	808,000	465,000	576,000	165,000
Stationery, Printings, advertisements etc.	63,242,149	56,744,890	36,268,238	31,224,975
Managing Director's salary and allowances	6,053,333	6,269,998	3,418,333	3,634,999
Depreciation, leasing expense and repair of bank's assets	207,470,142	172,788,237	103,233,755	92,650,187
Other expenses	213,945,148	201,011,517	117,924,552	105,494,327
<b>Total operating expenses (B)</b>	<b>1,727,042,116</b>	<b>1,559,639,444</b>	<b>916,575,911</b>	<b>815,015,732</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>2,522,640,400</b>	<b>2,139,203,733</b>	<b>1,447,328,035</b>	<b>1,186,880,480</b>
Provision for loans and advances				
Specific provision	1,167,975,047	956,658,836	743,429,154	467,709,976
General provision	(192,772,253)	(333,074,621)	(167,312,842)	(79,716,393)
	<b>975,202,793</b>	<b>623,584,216</b>	<b>576,116,311</b>	<b>387,993,582</b>
Provision for off-balance sheet items	46,287,703	64,909,838	40,879,077	41,896,527
Provision for diminution in value of share	-	25,572,005	-	-
Provision for other	-	16,456,649	-	25,572,005
<b>Total Provision (D)</b>	<b>1,021,490,496</b>	<b>730,522,708</b>	<b>616,995,388</b>	<b>455,462,114</b>
<b>Profit/ (loss) before taxes for the period (E=C-D)</b>	<b>1,501,149,905</b>	<b>1,408,681,025</b>	<b>830,332,647</b>	<b>731,418,365</b>
<b>Provision for taxation</b>				
Current tax expense	1,000,320,894	700,024,956	710,481,561	416,303,634
Deffered tax expenses/ (income)	3,800,525	4,996,479	600,400	496,479
<b>Net profit after taxation for the period</b>	<b>497,028,485</b>	<b>703,659,590</b>	<b>119,250,686</b>	<b>314,618,252</b>
Retained Surplus brought forward	224,123,280	315,984,367	467,737,629	569,573,173
	<b>721,151,766</b>	<b>1,019,643,957</b>	<b>586,988,314</b>	<b>884,191,425</b>
<b>Appropriations:</b>				
Statutory Reserve	300,229,981	281,736,205	166,066,529	146,283,673
General Reserve	-	-	-	-
	300,229,981	281,736,205	166,066,529	146,283,673
<b>Retained Surplus</b>	<b>420,921,785</b>	<b>737,907,752</b>	<b>420,921,785</b>	<b>737,907,752</b>
<b>Earnings per share (EPS)</b>	<b>0.75</b>	<b>1.06</b>	<b>0.18</b>	<b>0.47</b>

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Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhurul Alam  
Managing Director

Salahuddin Ahmed  
Director

Sayed Hossain Chowdhury  
Chairman

**ONE Bank Limited**  
**Cash Flow Statement**  
**For the period from January 01, 2016 to June 30, 2016**

Amount in Taka

	January to June	
	2016	2015
<b>Cash flows from operating activities</b>		
Interest receipts in cash	7,068,305,792	5,852,537,605
Interest payments	(4,428,787,663)	(3,599,517,886)
Dividend receipts	29,141,995	22,376,923
Fee and commission receipts in cash	359,694,845	311,045,456
Cash payments to employees	(992,160,111)	(982,137,731)
Cash payments to suppliers	(122,824,137)	(110,475,399)
Income taxes paid	(556,539,692)	(475,410,586)
Receipts from other operating activities	622,339,903	460,666,584
Payment for other operating activities	(580,370,346)	(466,769,631)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>1,398,800,586</b>	<b>1,012,315,334</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Purchase of trading securities	(17,583,345,279)	(2,442,504,439)
Sale of trading securities	16,438,220,018	2,963,641,429
Loans and advances to customers	(13,383,837,659)	(4,246,201,105)
Other current assets	(189,987,349)	(240,743,649)
Borrowing from other banking companies, agencies etc.	14,997,829	(1,238,325,373)
Deposits from other banks	2,399,058,974	(9,400,000,763)
Deposits from customers	12,109,618,656	20,670,175,114
Other liabilities	478,732,374	450,607,419
<b>A Net cash used in/ from operating activities</b>	<b>1,682,258,148</b>	<b>7,528,963,968</b>
<b>Cash flow from investing activities</b>		
Proceeds from sale of securities	6,660,422,696	1,332,603,734
Payments for purchase of securities	(6,663,959,257)	(7,696,634,428)
Net Purchase/sale of fixed assets	(46,029,348)	(48,300,556)
<b>B Net cash used in investing activities</b>	<b>(49,565,909)</b>	<b>(6,412,331,250)</b>
<b>Cash flow from financing activities</b>		
Receipts from issue of ordinary shares	-	-
Dividend paid	(736,728,248)	(645,220,203)
<b>C Net cash from financing activities</b>	<b>(736,728,248)</b>	<b>(645,220,203)</b>
D Net increase/(decrease) in cash and cash equivalent (A+B+C)	895,963,991	471,412,514
E Effects of exchange rate changes on cash and cash-equivalent	(1,098,998)	(1,327,299)
F Opening cash and cash equivalent	16,531,052,605	10,720,483,329
<b>G Closing cash and cash equivalents (D+E+F)</b>	<b>17,425,917,598</b>	<b>11,190,568,544</b>
<b>Closing cash and cash equivalents</b>		
Cash in hand	1,273,550,400	1,277,494,401
Cash with Bangladesh Bank & its agent(s)	10,173,105,143	7,661,460,098
Cash with other banks and financial institutions	2,037,024,655	1,819,266,745
Money at call and short notice	3,940,000,000	430,000,000
Prize bonds	2,237,400	2,347,300
	<b>17,425,917,598</b>	<b>11,190,568,544</b>
<b>Net Operating Cash Flow Per Share</b>	<b>2.53</b>	<b>11.34</b>

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Chairman

**ONE Bank Limited**  
**Statement of Changes in Equity**  
**For the period from January 01, 2016 to June 30, 2016**

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, 2016</b>	<b>5,899,249,140</b>	<b>3,845,644,373</b>	<b>135,375,982</b>	<b>1,698,935,563</b>	<b>11,579,205,058</b>
Changes in accounting policy	-	-	-	-	-
<b>Restated balance</b>	<b>5,899,249,140</b>	<b>3,845,644,373</b>	<b>135,375,982</b>	<b>1,698,935,563</b>	<b>11,579,205,058</b>
Issue of Bonus Share for the year 2015 (Transferred to Paid-up Capital)	737,406,140	-	-	(737,406,140)	-
Cash Dividend Paid	-	-	-	(737,406,143)	(737,406,143)
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(119,418,508)	-	(119,418,508)
Net Profit after Tax for the period	-	-	-	497,028,485	497,028,485
Profit transferred to Statutory Reserve	-	300,229,981	-	(300,229,981)	-
<b>Balance as at June 30, 2016</b>	<b>6,636,655,280</b>	<b>4,145,874,354</b>	<b>15,957,475</b>	<b>420,921,785</b>	<b>11,219,408,893</b>
<b>Balance as at June 30, 2015</b>	<b>5,899,249,140</b>	<b>3,587,698,765</b>	<b>19,758,777</b>	<b>737,907,751</b>	<b>10,244,614,433</b>

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Sayeed Hossain Chowdhury  
Chairman



**ONE Bank Limited**  
**Comparative Position**  
**As at June 30, 2016 and June 30, 2015**

(Taka in Million)

<b>Particulars</b>	<b>As at June 30, 2016</b>	<b>As at June 30, 2015</b>
Authorized Capital	10,000	10,000
Paid up Capital	6,637	5,899
Deposits	145,349	111,071
Loans & Advances	119,924	94,131
Investment	24,073	20,439
Import Business handled	65,970	53,466
Export Business handled	32,201	27,646
Profit before provision and tax	2,523	2,139
Number of Branches	85	78
Number of Correspondents	434	415
Number of employees	2,002	1,881

*\* 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, 2015. The summary of the rating is presented below:

<b>Date of Declaration</b>	<b>Valid Till</b>	<b>Long Term Rating</b>	<b>Short Term Rating</b>
March 10, 2016	March 09, 2017	AA	ECRL-2
March 31, 2015	March 30, 2016	AA-	ECRL-2

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

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