

ONE Bank Limited
Financial Highlights on the overall activities of the Bank
As at 31 December 2011

Sl No	Particulars	2011 (Taka)	2010 (Taka)	Change in %
1	Paid up Capital	3,188,675,600	2,057,210,100	55.00
2	Total Capital	7,700,158,933	5,955,931,372	29.29
3	Capital Surplus	850,659,168	422,941,966	101.13
4	Total Assets	67,619,044,045	58,736,282,671	15.12
5	Total Deposits	57,240,154,812	50,733,707,749	12.82
6	Total Loans and Advances	47,814,084,340	42,190,397,165	13.33
7	Total Contingent Liabilities	30,459,349,641	22,279,268,464	36.72
8	Credit Deposit ratio (%)	83.53%	83.16%	0.45
9	Percentage of Classified Loans against total loans and advances	4.47%	3.71%	20.46
10	Profit after tax and provisions	1,448,563,991	1,887,450,749	(23.25)
11	Amount of classified loans during the year	2,137,195,810	1,565,579,223	36.51
12	Provision kept against classified loans	983,135,060	852,282,167	15.35
13	Provision surplus/ (shortage)	160,000,000	-	100.00
14	Cost of fund	8.25%	7.27%	13.48
15	Interest earning Assets	60,094,194,183	52,779,670,086	13.86
16	Non-interest earning assets	7,524,849,863	5,925,201,322	27.00
17	Return on investment (ROI)	14.94%	14.88%	0.38
18	Return on Assets (ROA)	2.29%	3.63%	(36.91)
19	Income from Investment	1,441,430,733	1,588,256,859	(9.24)
20	Earning per Share	4.54	5.92	(23.25)
21	Net Income per share	4.54	5.92	(23.25)
22	Price Earning Ratio	10.50	12.58	(16.50)