

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

	Amount in Taka	
	September 30, 2016	December 31, 2015
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	1,509,163,171	1,187,048,352
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	13,028,913,125	11,028,251,491
	14,538,076,296	12,215,299,843
Balance with other banks and financial institutions		
In Bangladesh	1,582,002,512	842,380,689
Outside Bangladesh	1,889,341,352	930,383,782
	3,471,343,864	1,772,764,471
Money at call on short notice	2,830,000,000	2,600,000,000
Investments		
Government	18,034,818,317	19,529,306,175
Others	5,226,162,662	5,172,815,953
	23,260,980,979	24,702,122,128
Loans and Advances		
Loans, cash credit, overdraft etc.	121,085,593,685	105,155,550,140
Bills purchased and discounted	1,673,876,147	1,641,728,564
	122,759,469,832	106,797,278,704
Fixed Assets including premises, furnitures & fixtures	1,816,779,355	1,512,158,972
Other Assets	5,130,468,757	4,243,209,517
Non-banking Assets	-	283,786,525
Total Assets	173,807,119,083	154,126,620,161
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	116,643,673	88,076,612
Deposits and other accounts		
Current accounts and other accounts	20,364,697,653	18,980,750,703
Bills payable	2,571,641,299	2,407,671,898
Savings bank deposits	14,552,150,625	12,314,846,918
Term deposits	110,210,114,100	97,548,551,969
	147,698,603,677	131,251,821,488
Other Liabilities	12,436,281,878	9,688,549,237
Subordinated -Debt	2,200,000,000	2,200,000,000
Total Liabilities	162,451,529,228	143,228,447,336
Capital/Shareholders' Equity		
Paid-up Capital	6,636,655,280	5,899,249,140
Statutory Reserve	4,333,867,279	3,845,644,373
Surplus in Profit & Loss Account	364,202,551	1,004,913,204
Revaluation Reserve for Securities	327,687	135,375,982
	11,335,052,797	10,885,182,699
Non-Controlling Interest	20,537,060	12,990,126
Total Liability and Shareholders' Equity	173,807,119,083	154,126,620,161
OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and Endorsements	29,794,141,772	30,095,289,307
Letters of Guarantee	10,552,100,234	10,728,246,661
Irrevocable Letters of Credit	25,710,507,883	17,712,419,636
Bills for Collection	1,797,252,803	2,907,675,142
Other Contingent Liabilities	-	-
	67,854,002,692	61,443,630,745
Other Commitments	-	-
Total off-Balance Sheet items including contingent liabilities	67,854,002,692	61,443,630,745
Net Asset Value Per Share	17.08	16.40

Ashraful Haq Amin
In-Charge, Finance Division

John Sarkar
Company Secretary

M. Fakhrul 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 September 30, 2016

Amount in Taka

	January to September		July to September	
	2016	2015	2016	2015
Interest income	9,565,367,522	8,827,335,731	3,281,465,994	2,986,000,344
Interest paid on deposits and borrowings etc.	(6,248,539,810)	(5,506,434,038)	(2,211,638,096)	(1,867,821,844)
Net interest income	3,316,827,712	3,320,901,693	1,069,827,898	1,118,178,500
Investment Income	1,682,856,691	1,186,849,761	638,222,364	471,054,170
Commission, Exchange and Brokerage	1,027,622,150	874,498,429	297,591,362	286,526,999
Other operating income	370,478,523	263,053,706	95,733,027	74,176,084
Total operating income (A)	6,397,785,075	5,645,303,589	2,101,374,651	1,949,935,753
Salaries and allowances	1,492,280,594	1,329,158,928	518,178,846	461,299,782
Rent, taxes, insurance, electricity etc.	343,753,962	347,609,033	122,985,019	124,084,304
Legal expenses	9,964,179	10,295,359	3,101,468	3,947,754
Postage, stamps, telecommunication etc.	59,563,800	43,417,567	19,569,281	14,747,502
Directors' fees	1,090,160	790,000	210,000	265,000
Auditors' fee	-	-	-	-
Stationery, Printings, advertisements etc.	102,556,691	91,369,499	39,158,215	34,558,276
Managing Director's salary and allowances	10,471,663	10,471,663	4,418,330	4,201,665
Depreciation, leasing expense and repair of bank's assets	317,240,274	275,132,216	108,735,650	101,683,571
Other expenses	370,793,825	321,738,161	148,249,861	118,891,644
Total operating expenses (B)	2,707,715,148	2,429,982,426	964,606,670	863,679,497
Profit/(loss) before provision and tax (C=A-B)	3,690,069,927	3,215,321,163	1,136,767,981	1,086,256,256
Provision for loans and advances				
Specific provision	1,140,789,799	956,678,939	(27,185,248)	20,102
General provision	(17,386,197)	(322,419,332)	175,386,056	10,655,289
	1,123,403,602	634,259,607	148,200,809	10,675,391
Provision for off-balance sheet items	64,103,719	119,623,690	17,816,017	54,713,852
Provision for diminution in value of share	(193,540,782)	90,074,976	(97,710,719)	(103,826,310)
Provision for other	-	16,456,649	-	-
Total Provision (D)	993,966,539	860,414,922	68,306,107	(38,437,067)
Profit/(loss) before taxes for the period (E=C-D)	2,696,103,388	2,354,906,242	1,068,461,874	1,124,693,323
Provision for taxation				
Current tax expense	1,365,731,270	1,204,389,928	365,270,192	504,315,442
Deferred tax expenses /(income)	5,500,778	6,032,029	1,700,253	1,035,550
Net Profit after taxation for the period	1,324,871,340	1,144,484,285	701,491,430	619,342,332
Attributable to:				
Shareholders of the ONE Bank Ltd	1,322,324,536	1,144,912,290	700,208,184	617,985,098
Non-Controlling Interest	2,546,804	(428,005)	1,283,245	1,357,233
	1,324,871,340	1,144,484,285	701,491,430	619,342,332
Retained Surplus brought forward	(469,899,079)	(325,808,833)	(148,012,707)	(80,617,846)
	852,425,458	819,103,457	552,195,477	537,367,252
Appropriations:				
Statutory Reserve	488,222,907	479,507,707	187,992,926	197,771,502
General Reserve	-	-	-	-
	488,222,907	479,507,707	187,992,926	197,771,502
Retained Surplus	364,202,551	339,595,751	364,202,551	339,595,751
Earnings per share (EPS)	1.99	1.73	1.06	0.93

Ashraful Haq Amin
In-Charge, Finance Division

John Sarkar
Company Secretary

M. Fakhurul Alam
Managing Director

Salahuddin Ahmed
Director

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Chairman

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

Amount in Taka

	January to September	
	2016	2015
Cash flows from operating activities		
Interest receipts in cash	10,725,332,364	9,363,370,480
Interest payments	(5,831,553,162)	(4,848,445,734)
Dividend receipts	139,299,125	80,350,016
Fee and commission receipts in cash	509,284,701	468,393,935
Cash payments to employees	(1,774,515,040)	(1,558,983,545)
Cash payments to suppliers	(198,039,332)	(187,063,186)
Income Taxes paid	(809,979,968)	(702,719,907)
Receipts from other operating activities	899,967,931	668,572,076
Payment for other operating activities	(778,120,232)	(684,265,934)
Cash generated from operating activities before changes in operating assets and liabilities	2,881,676,386	2,599,208,199
Increase/(decrease) in operating assets and liabilities		
Purchase of trading securities	(47,912,778,316)	(2,442,504,439)
Sale of trading securities	51,072,073,344	3,256,102,634
Loans and advances to customers	(16,409,629,498)	(11,477,998,568)
Other current assets	(158,720,791)	(330,983,268)
Borrowing from other banking companies, agencies etc.	28,567,061	837,556,373
Deposits from other banks	(1,169,551,454)	(9,400,000,763)
Deposits from customers	17,335,538,767	24,046,413,468
Other liabilities	743,361,021	772,405,265
A Net cash used in/ from operating activities	6,410,536,519	7,860,198,901
Cash flows from investing activities		
Proceeds from sale of securities	8,114,710,792	1,949,610,422
Payments for purchase of securities	(9,293,578,647)	(7,697,538,533)
Net Purchase/sale of fixed assets	(22,424,820)	(43,521,571)
B Net cash used in investing activities	(1,201,292,675)	(5,791,449,682)
Cash flows from financing activities		
Receipts from issue of ordinary shares	5,000,130	5,363,600
Dividend paid	(736,728,248)	(650,220,203)
C Net cash used for financial activities	(731,728,118)	(644,856,603)
D Net increase/(decrease) in cash and cash equivalent (A+B+C)	4,477,515,726	1,423,892,616
E Effects of exchange rate changes on cash and cash-equivalent	(1,766,023)	(1,588,015)
F Opening cash and cash equivalent	16,589,814,914	10,736,172,762
G Closing cash and cash equivalents (D+E+F)	21,065,564,618	12,158,477,363
Closing cash and cash equivalents		
Cash in hand	1,509,163,171	1,262,617,386
Cash with Bangladesh Bank & its agent(s)	13,028,913,125	9,305,808,671
Cash with other banks and financial institutions	3,695,758,722	1,327,304,506
Money at call on short notice	2,830,000,000	260,000,000
Prize bonds	1,729,600	2,746,800
	21,065,564,618	12,158,477,363
Net Operating Cash Flow Per Share	9.66	11.84

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In-Charge, Finance Division

John Sarkar
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M. Fakhrul Alam
Managing Director

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

Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Reserve for Securities	Profit & Loss Account	Total	Non-Controlling Interest	Total
Balance as at January 01, 2016	5,899,249,140	3,845,644,373	135,375,982	1,004,913,204	10,885,182,699	12,990,126	10,898,172,825
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	5,899,249,140	3,845,644,373	135,375,982	1,004,913,204	10,885,182,699	12,990,126	10,898,172,825
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)
Share Transferred 2016	-	-	-	-	-	5,000,130	5,000,130
Surplus of Revaluation of Reserve for Securities	-	-	-	-	-	-	-
Adjustment of Revaluation of Reserve for Securities	-	-	(135,048,295)	-	(135,048,295)	-	(135,048,295)
Net Profit after Tax for the period	-	-	-	1,322,324,536	1,322,324,536	2,546,804	1,324,871,340
Profit transferred to Statutory Reserve	-	488,222,907	-	(488,222,907)	-	-	-
Balance as at September 30, 2016	6,636,655,280	4,333,867,280	327,687	364,202,551	11,335,052,797	20,537,060	11,355,589,856
Balance as at September 30, 2015	5,899,249,140	3,785,470,267	4,005,667	339,595,751	10,028,320,824	13,089,707	10,041,410,531

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