<table>
<thead>
<tr>
<th>PROPERTY AND ASSETS</th>
<th>Amount in Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>March 31, 2013</td>
</tr>
<tr>
<td></td>
<td>8,246,141,887</td>
</tr>
<tr>
<td><strong>Cash</strong></td>
<td></td>
</tr>
<tr>
<td>Cash in hand ( including foreign currencies)</td>
<td></td>
</tr>
<tr>
<td>838,762,211</td>
<td>696,450,690</td>
</tr>
<tr>
<td>Cash with Bangladesh Bank and its agent bank(s)</td>
<td></td>
</tr>
<tr>
<td>(Including foreign currencies)</td>
<td>7,407,379,676</td>
</tr>
<tr>
<td><strong>Balance with other banks and financial institutions</strong></td>
<td></td>
</tr>
<tr>
<td>In Bangladesh</td>
<td>689,312,556</td>
</tr>
<tr>
<td>Outside Bangladesh</td>
<td>289,824,068</td>
</tr>
<tr>
<td><strong>Money at call and short notice</strong></td>
<td>979,136,624</td>
</tr>
<tr>
<td><strong>Investments</strong></td>
<td></td>
</tr>
<tr>
<td>Government</td>
<td>8,184,976,176</td>
</tr>
<tr>
<td>Others</td>
<td>3,743,095,833</td>
</tr>
<tr>
<td><strong>Loans and Advances</strong></td>
<td>11,928,072,009</td>
</tr>
<tr>
<td><strong>Fixed Assets including premises, furnitures &amp; fixtures</strong></td>
<td></td>
</tr>
<tr>
<td>Loans, cash credit, overdraft etc.</td>
<td>58,595,953,247</td>
</tr>
<tr>
<td>Bills purchased and discounted</td>
<td>3,447,568,935</td>
</tr>
<tr>
<td><strong>Fixed Assets including premises, furnitures &amp; fixtures</strong></td>
<td>62,043,522,182</td>
</tr>
<tr>
<td><strong>Other Assets</strong></td>
<td>1,119,816,256</td>
</tr>
<tr>
<td><strong>Non-banking Assets</strong></td>
<td>675,538,398</td>
</tr>
<tr>
<td><strong>Total Property and Assets</strong></td>
<td>283,786,525</td>
</tr>
<tr>
<td><strong>Total Property and Assets</strong></td>
<td>85,526,013,883</td>
</tr>
<tr>
<td><strong>LIABILITIES AND CAPITAL</strong></td>
<td></td>
</tr>
<tr>
<td>Liabilities</td>
<td></td>
</tr>
<tr>
<td>Borrowings from other banks, financial institutions and agents</td>
<td>2,024,284,672</td>
</tr>
<tr>
<td>Deposits and other accounts</td>
<td></td>
</tr>
<tr>
<td>Current accounts and other accounts</td>
<td>9,643,640,475</td>
</tr>
<tr>
<td>Bills payable</td>
<td>1,715,197,614</td>
</tr>
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<td>Savings deposits</td>
<td>5,445,622,454</td>
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<tr>
<td>Term deposits</td>
<td>54,833,868,368</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>71,638,328,910</td>
</tr>
<tr>
<td><strong>Capital/Shareholders’ equity</strong></td>
<td></td>
</tr>
<tr>
<td>Paid-up Capital</td>
<td>4,145,278,280</td>
</tr>
<tr>
<td>Statutory Reserve</td>
<td>2,372,421,272</td>
</tr>
<tr>
<td>Surplus in Profit &amp; Loss Account</td>
<td>765,282,444</td>
</tr>
<tr>
<td>Revaluation Reserve for HTM Securities</td>
<td>18,433,997</td>
</tr>
<tr>
<td><strong>Total Shareholders’ equity</strong></td>
<td>7,301,415,993</td>
</tr>
<tr>
<td><strong>Non-Controlling Interest</strong></td>
<td>10,522,866</td>
</tr>
<tr>
<td><strong>Total Liability and Shareholders’ equity</strong></td>
<td>85,526,013,883</td>
</tr>
<tr>
<td><strong>OFF BALANCE SHEET ITEMS</strong></td>
<td></td>
</tr>
<tr>
<td>Contingent Liabilities</td>
<td></td>
</tr>
<tr>
<td>Acceptances and Endorsements</td>
<td>12,848,977,608</td>
</tr>
<tr>
<td>Letters of Guarantee</td>
<td>8,227,797,108</td>
</tr>
<tr>
<td>Irrevocable Letters of Credit</td>
<td>14,122,635,098</td>
</tr>
<tr>
<td>Bills for Collection</td>
<td>1,528,899,520</td>
</tr>
<tr>
<td>Other Contingent Liabilities</td>
<td>26,619,392</td>
</tr>
<tr>
<td><strong>Total Contingent Liabilities</strong></td>
<td>36,754,928,726</td>
</tr>
<tr>
<td>Other Commitments</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total off-Balance Sheet items including contingent liabilities</strong></td>
<td>36,754,928,726</td>
</tr>
</tbody>
</table>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer  

Farman R. Chowdhury  
Managing Director
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income</td>
<td>2,256,542,118</td>
<td>1,978,023,033</td>
</tr>
<tr>
<td>Interest paid on deposits &amp; borrowings etc.</td>
<td>(1,718,424,864)</td>
<td>(1,276,740,068)</td>
</tr>
<tr>
<td><strong>Net interest income</strong></td>
<td><strong>538,117,254</strong></td>
<td><strong>701,282,965</strong></td>
</tr>
<tr>
<td>Income from investments</td>
<td>252,230,097</td>
<td>5,741,807</td>
</tr>
<tr>
<td>Commission, Exchange and Brokerage</td>
<td>231,980,470</td>
<td>234,637,052</td>
</tr>
<tr>
<td>Other operating income</td>
<td>72,052,978</td>
<td>62,794,552</td>
</tr>
<tr>
<td><strong>Total operating income</strong></td>
<td><strong>1,094,380,799</strong></td>
<td><strong>1,004,456,376</strong></td>
</tr>
<tr>
<td>Salaries and allowances</td>
<td>269,926,459</td>
<td>227,591,997</td>
</tr>
<tr>
<td>Rent, taxes, insurance, electricity etc.</td>
<td>62,382,131</td>
<td>52,117,931</td>
</tr>
<tr>
<td>Legal expenses</td>
<td>1,692,496</td>
<td>455,175</td>
</tr>
<tr>
<td>Postage, stamps, telecommunication etc.</td>
<td>12,790,568</td>
<td>12,621,304</td>
</tr>
<tr>
<td>Directors fees</td>
<td>145,000</td>
<td>200,000</td>
</tr>
<tr>
<td>Stationery, Printings, advertisements etc.</td>
<td>25,392,401</td>
<td>21,121,443</td>
</tr>
<tr>
<td>Managing Director's salary and allowances</td>
<td>2,479,074</td>
<td>3,258,249</td>
</tr>
<tr>
<td>Depreciation, leasing expense and repair of bank's assets</td>
<td>58,288,233</td>
<td>33,561,657</td>
</tr>
<tr>
<td>Other expenses</td>
<td>77,493,265</td>
<td>31,064,072</td>
</tr>
<tr>
<td><strong>Total operating expenses</strong></td>
<td><strong>510,589,626</strong></td>
<td><strong>381,991,827</strong></td>
</tr>
<tr>
<td><strong>Profit before provision and tax</strong></td>
<td><strong>583,791,173</strong></td>
<td><strong>622,464,549</strong></td>
</tr>
<tr>
<td>Provision for loans and advances</td>
<td>10,950,293</td>
<td>16,404,057</td>
</tr>
<tr>
<td>Specific provision</td>
<td>(46,430,770)</td>
<td>(79,372,664)</td>
</tr>
<tr>
<td>General provision</td>
<td>(35,480,477)</td>
<td>(62,968,607)</td>
</tr>
<tr>
<td>Provision for off-balance sheet items</td>
<td>(40,725,804)</td>
<td>(7,665,728)</td>
</tr>
<tr>
<td>Provision for diminution value of share</td>
<td>(493,413,004)</td>
<td>(245,601,800)</td>
</tr>
<tr>
<td>Other expenses</td>
<td>(1,892,217)</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total provision</strong></td>
<td><strong>(571,511,502)</strong></td>
<td><strong>(316,236,136)</strong></td>
</tr>
<tr>
<td><strong>Profit before tax for the period</strong></td>
<td><strong>12,279,671</strong></td>
<td><strong>306,228,413</strong></td>
</tr>
<tr>
<td>Provision for tax</td>
<td>15,500,000</td>
<td>(131,533,450)</td>
</tr>
<tr>
<td>Deferred Tax</td>
<td>(5,000,000)</td>
<td>(5,000,000)</td>
</tr>
<tr>
<td><strong>Profit after tax for the period</strong></td>
<td><strong>22,579,671</strong></td>
<td><strong>169,694,963</strong></td>
</tr>
<tr>
<td><strong>Attributable to:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shareholders of the ONE Bank Ltd</td>
<td><strong>25,573,221</strong></td>
<td><strong>172,151,021</strong></td>
</tr>
<tr>
<td>Non-Controlling Interest</td>
<td>(2,993,550)</td>
<td>(2,456,058)</td>
</tr>
<tr>
<td><strong>Retained Surplus brought forward</strong></td>
<td><strong>22,579,671</strong></td>
<td><strong>169,694,963</strong></td>
</tr>
<tr>
<td><strong>Earning per share (EPS)</strong></td>
<td>0.06</td>
<td>0.42</td>
</tr>
</tbody>
</table>

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

Farman R. Chowdhury
Managing Director
### ONE Bank Limited and its Subsidiary
#### Consolidated Cash Flow Statement
**For the period from January 01, 2013 to March 31, 2013**

<table>
<thead>
<tr>
<th>Amount in Taka</th>
<th>January to March 2013</th>
<th>January to March 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash flow from operating activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest receipts</td>
<td>2,516,308,589</td>
<td>1,799,435,587</td>
</tr>
<tr>
<td>Interest payments</td>
<td>(1,472,021,877)</td>
<td>(834,313,937)</td>
</tr>
<tr>
<td>Dividend receipts</td>
<td>6,706,643</td>
<td>5,859,211</td>
</tr>
<tr>
<td>Fee and commission receipts</td>
<td>152,708,328</td>
<td>21,854,284</td>
</tr>
<tr>
<td>Cash payments to employees</td>
<td>(272,405,533)</td>
<td>(396,850,246)</td>
</tr>
<tr>
<td>Cash payments to suppliers</td>
<td>(45,983,619)</td>
<td>(26,201,896)</td>
</tr>
<tr>
<td>Income Taxes paid</td>
<td>(286,559,769)</td>
<td>(310,937,824)</td>
</tr>
<tr>
<td>Receipts from other operating activities</td>
<td>152,188,736</td>
<td>159,953,115</td>
</tr>
<tr>
<td>Payment for other operating activities</td>
<td>(139,873,545)</td>
<td>(98,833,095)</td>
</tr>
<tr>
<td>Operating profit before changes in current assets and liabilities</td>
<td>611,067,953</td>
<td>319,965,199</td>
</tr>
<tr>
<td><strong>Increase/(decrease) in operating assets and liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans and advances to customers</td>
<td>(2,107,737,996)</td>
<td>(2,556,211,504)</td>
</tr>
<tr>
<td>Other current assets</td>
<td>7,030,208</td>
<td>(189,329,970)</td>
</tr>
<tr>
<td>Borrowing from other banking companies, agencies etc.</td>
<td>1,903,916,700</td>
<td>(537,966,574)</td>
</tr>
<tr>
<td>Deposits from banks</td>
<td>-</td>
<td>(1,969,135)</td>
</tr>
<tr>
<td>Deposits from customers</td>
<td>(1,665,014,336)</td>
<td>4,821,692,114</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>85,043,340</td>
<td>31,337,426</td>
</tr>
<tr>
<td><strong>A Net cash flow from operating activities</strong></td>
<td>(1,165,694,131)</td>
<td>1,887,517,556</td>
</tr>
<tr>
<td><strong>Cash flow from investing activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payments for purchase of securities</td>
<td>(3,043,352,023)</td>
<td>(2,995,846,001)</td>
</tr>
<tr>
<td>Receipts from sale of securities</td>
<td>2,633,500,000</td>
<td>2,776,400,000</td>
</tr>
<tr>
<td>Net Purchase/sale of fixed assets</td>
<td>(21,360,123)</td>
<td>(27,278,136)</td>
</tr>
<tr>
<td><strong>B Net cash used for investing activities</strong></td>
<td>(431,212,147)</td>
<td>(246,724,137)</td>
</tr>
<tr>
<td><strong>Cash flow from financial activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receipts from issue of ordinary shares</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Dividend paid</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>C Net cash used for financial activities</strong></td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>D Net increase in cash and cash equivalent (A+B+C)</strong></td>
<td>(1,596,906,277)</td>
<td>1,640,793,419</td>
</tr>
<tr>
<td><strong>E Opening cash and cash equivalent</strong></td>
<td>11,075,093,488</td>
<td>6,749,450,912</td>
</tr>
<tr>
<td><strong>F Closing cash and cash equivalent</strong></td>
<td>9,478,187,211</td>
<td>8,390,244,331</td>
</tr>
</tbody>
</table>

**Closing cash and cash equivalent**
- Cash in hand: 838,762,211
- Cash with Bangladesh Bank & its agent(s): 7,407,379,676
- Cash with other banks and financial institutions: 979,136,624
- Money at call and short notice: 250,000,000
- Prize bonds: 2,908,700

**Total:** 9,478,187,211

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Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

Farman R. Chowdhury
Managing Director
## ONE Bank Limited and its Subsidiary
### Consolidated Statement of changes in Equity
#### For the period from January 01, 2013 to March 31, 2013

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Paid-up Capital</th>
<th>Statutory Reserve</th>
<th>Revaluation: Reserve for Securities</th>
<th>Profit &amp; Loss Account</th>
<th>Total Shareholders equity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance on January 01, 2013</td>
<td>4,145,278,280</td>
<td>2,310,094,082</td>
<td>55,320,615</td>
<td>802,036,413</td>
<td>7,312,729,390</td>
</tr>
<tr>
<td>Surplus of Revaluation of Reserve for Securities</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Adjustment of Revaluation of Reserve for Securities</td>
<td>-</td>
<td>-</td>
<td>(36,886,618)</td>
<td>-</td>
<td>(36,886,618)</td>
</tr>
<tr>
<td>Net Profit after Tax for the period</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>25,573,221</td>
<td>25,573,221</td>
</tr>
<tr>
<td>Profit transferred to Statutory Reserve</td>
<td>-</td>
<td>62,327,190</td>
<td>-</td>
<td>(62,327,190)</td>
<td>-</td>
</tr>
</tbody>
</table>

---

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

Farman R. Chowdhury  
Managing Director
### PROPERTY AND ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>March 31, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>8,246,141,887</td>
<td>7,569,832,525</td>
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<tr>
<td>Cash in hand (including foreign currencies)</td>
<td>838,762,211</td>
<td>696,450,690</td>
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<td>Cash with Bangladesh Bank and its agent bank(s) (Including foreign currencies)</td>
<td>7,407,379,676</td>
<td>6,873,381,835</td>
</tr>
<tr>
<td>Balance with other banks and financial institutions</td>
<td>970,220,687</td>
<td>3,112,998,732</td>
</tr>
<tr>
<td>In Bangladesh</td>
<td>680,396,619</td>
<td>2,193,726,085</td>
</tr>
<tr>
<td>Outside Bangladesh</td>
<td>289,824,068</td>
<td>919,272,647</td>
</tr>
<tr>
<td>Money at call and short notice</td>
<td>250,000,000</td>
<td>380,000,000</td>
</tr>
<tr>
<td>Investments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government</td>
<td>8,184,976,176</td>
<td>7,862,102,278</td>
</tr>
<tr>
<td>Others</td>
<td>1,943,335,333</td>
<td>1,929,784,831</td>
</tr>
<tr>
<td>Total Investments</td>
<td>10,128,311,509</td>
<td>9,791,887,109</td>
</tr>
<tr>
<td>Loans and Advances</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans, cash credit, overdraft etc.</td>
<td>58,956,870,185</td>
<td>56,226,568,039</td>
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<tr>
<td>Bills purchased and discounted</td>
<td>3,447,568,935</td>
<td>3,989,561,263</td>
</tr>
<tr>
<td>Total Loans and Advances</td>
<td>62,404,439,120</td>
<td>60,216,129,302</td>
</tr>
<tr>
<td>Fixed Assets including premises, furnitures &amp; fixtures</td>
<td>71,638,328,910</td>
<td>73,055,774,154</td>
</tr>
<tr>
<td>Other Assets</td>
<td>2,130,495,930</td>
<td>2,132,793,491</td>
</tr>
<tr>
<td>Non-banking Assets</td>
<td>283,786,525</td>
<td>283,786,525</td>
</tr>
<tr>
<td>Total Property and Assets</td>
<td>85,533,211,914</td>
<td>84,585,883,816</td>
</tr>
</tbody>
</table>

### LIABILITIES AND CAPITAL

<table>
<thead>
<tr>
<th>Description</th>
<th>March 31, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities</td>
<td>77,824,564,207</td>
<td>77,162,285,440</td>
</tr>
<tr>
<td>Borrowings from other banks, financial institutions and agents</td>
<td>2,024,284,672</td>
<td>120,367,972</td>
</tr>
<tr>
<td>Deposits and other accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current accounts and other accounts</td>
<td>9,643,640,475</td>
<td>8,470,623,423</td>
</tr>
<tr>
<td>Bills payable</td>
<td>1,715,197,614</td>
<td>2,302,009,790</td>
</tr>
<tr>
<td>Savings deposits</td>
<td>5,445,622,454</td>
<td>5,011,914,509</td>
</tr>
<tr>
<td>Term deposits</td>
<td>54,833,868,368</td>
<td>57,271,226,432</td>
</tr>
<tr>
<td>Total Deposits and other accounts</td>
<td>71,638,328,910</td>
<td>73,055,774,154</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>4,161,950,624</td>
<td>3,986,143,314</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>77,824,564,207</td>
<td>77,162,285,440</td>
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<tr>
<td>Capital/Shareholders' equity</td>
<td>85,533,211,914</td>
<td>84,585,883,816</td>
</tr>
<tr>
<td>Paid-up Capital</td>
<td>4,145,278,280</td>
<td>4,145,278,280</td>
</tr>
<tr>
<td>Statutory Reserve</td>
<td>2,372,421,272</td>
<td>2,310,094,082</td>
</tr>
<tr>
<td>Surplus in Profit &amp; Loss Account</td>
<td>1,172,514,158</td>
<td>912,905,399</td>
</tr>
<tr>
<td>Revaluation Reserve for HTM Securities</td>
<td>18,433,997</td>
<td>55,320,615</td>
</tr>
<tr>
<td>Total Shareholders' equity</td>
<td>7,708,647,707</td>
<td>7,423,598,376</td>
</tr>
<tr>
<td>Total Liability and Shareholders' equity</td>
<td>85,533,211,914</td>
<td>84,585,883,816</td>
</tr>
</tbody>
</table>

### OFF BALANCE SHEET ITEMS

<table>
<thead>
<tr>
<th>Description</th>
<th>March 31, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contingent Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acceptances and Endorsements</td>
<td>12,848,977,608</td>
<td>12,907,241,049</td>
</tr>
<tr>
<td>Letters of Guarantee</td>
<td>8,227,797,108</td>
<td>8,330,678,563</td>
</tr>
<tr>
<td>Irrevocable Letters of Credit</td>
<td>14,122,635,098</td>
<td>10,153,759,783</td>
</tr>
<tr>
<td>Bills for Collection</td>
<td>1,528,899,520</td>
<td>1,277,258,448</td>
</tr>
<tr>
<td>Other Contingent Liabilities</td>
<td>26,619,392</td>
<td>-</td>
</tr>
<tr>
<td>Total Contingent Liabilities</td>
<td>36,754,928,726</td>
<td>32,668,937,843</td>
</tr>
<tr>
<td>Other Commitments</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total off-Balance Sheet items including contingent liabilities</td>
<td>36,754,928,726</td>
<td>32,668,937,843</td>
</tr>
</tbody>
</table>
### ONE Bank Limited

**Profit & Loss Account**

For the period from January 01, 2013 to March 31, 2013

**Amount in Taka**

(Un-audited and provisional)

<table>
<thead>
<tr>
<th></th>
<th>January to March 2013</th>
<th>January to March 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest income</strong></td>
<td>2,256,542,118</td>
<td>1,978,023,033</td>
</tr>
<tr>
<td><strong>Interest paid on deposits &amp; borrowings etc.</strong></td>
<td>(1,704,961,055)</td>
<td>(1,276,740,068)</td>
</tr>
<tr>
<td><strong>Net interest income</strong></td>
<td>551,581,063</td>
<td>701,282,965</td>
</tr>
<tr>
<td><strong>Income from investments</strong></td>
<td>252,230,097</td>
<td>5,741,807</td>
</tr>
<tr>
<td><strong>Commission, Exchange and Brokerage</strong></td>
<td>231,980,470</td>
<td>234,637,052</td>
</tr>
<tr>
<td><strong>Other operating income</strong></td>
<td>72,052,978</td>
<td>62,794,552</td>
</tr>
<tr>
<td><strong>Total operating income</strong></td>
<td>1,107,844,608</td>
<td>1,004,456,376</td>
</tr>
<tr>
<td><strong>Salaries and allowances</strong></td>
<td>269,926,459</td>
<td>227,591,997</td>
</tr>
<tr>
<td><strong>Rent, taxes, insurance, electricity etc.</strong></td>
<td>62,382,131</td>
<td>52,117,931</td>
</tr>
<tr>
<td><strong>Legal expenses</strong></td>
<td>1,692,496</td>
<td>455,175</td>
</tr>
<tr>
<td><strong>Postage, stamps, telecommunication etc.</strong></td>
<td>12,790,568</td>
<td>12,621,304</td>
</tr>
<tr>
<td><strong>Directors fees</strong></td>
<td>145,000</td>
<td>200,000</td>
</tr>
<tr>
<td><strong>Stationery, Printings, advertisements etc.</strong></td>
<td>25,392,401</td>
<td>21,121,443</td>
</tr>
<tr>
<td><strong>Managing Director’s salary and allowances</strong></td>
<td>2,479,074</td>
<td>3,258,249</td>
</tr>
<tr>
<td><strong>Depreciation, leasing expense and repair of bank’s</strong></td>
<td>58,288,233</td>
<td>33,561,657</td>
</tr>
<tr>
<td><strong>Other expenses</strong></td>
<td>77,443,422</td>
<td>31,059,043</td>
</tr>
<tr>
<td><strong>Total operating expenses</strong></td>
<td>510,539,782</td>
<td>381,986,798</td>
</tr>
<tr>
<td><strong>Profit before provision and tax</strong></td>
<td>597,304,826</td>
<td>622,469,578</td>
</tr>
<tr>
<td><strong>Provision for loans and advances</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specific provision</td>
<td>(46,430,770)</td>
<td>(79,372,664)</td>
</tr>
<tr>
<td>General provision</td>
<td>10,950,293</td>
<td>16,404,057</td>
</tr>
<tr>
<td><strong>(35,480,477)</strong></td>
<td>(62,968,607)</td>
<td></td>
</tr>
<tr>
<td><strong>Provision for off-balance sheet items</strong></td>
<td>(40,725,804)</td>
<td>(7,665,728)</td>
</tr>
<tr>
<td><strong>Provision for diminution value of share</strong></td>
<td>(207,570,379)</td>
<td>-</td>
</tr>
<tr>
<td><strong>Provision for other assets</strong></td>
<td>(1,892,217)</td>
<td>-</td>
</tr>
<tr>
<td><strong>(285,668,877)</strong></td>
<td>(70,634,336)</td>
<td></td>
</tr>
<tr>
<td><strong>Profit before tax for the period</strong></td>
<td>311,635,948</td>
<td>551,835,242</td>
</tr>
<tr>
<td><strong>Provision for tax</strong></td>
<td>15,300,000</td>
<td>(131,533,450)</td>
</tr>
<tr>
<td><strong>Deffered Tax</strong></td>
<td>(5,000,000)</td>
<td>(5,000,000)</td>
</tr>
<tr>
<td><strong>Profit after tax for the period</strong></td>
<td>321,935,948</td>
<td>415,301,792</td>
</tr>
<tr>
<td><strong>Retained Surplus brought forward</strong></td>
<td>912,905,400</td>
<td>269,562,462</td>
</tr>
<tr>
<td><strong>1,234,841,348</strong></td>
<td><strong>684,864,254</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Appropriations:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Statutory Reserve</strong></td>
<td>(62,327,190)</td>
<td>(110,367,048)</td>
</tr>
<tr>
<td><strong>Retained Surplus carried forward</strong></td>
<td><strong>1,172,514,158</strong></td>
<td><strong>574,497,206</strong></td>
</tr>
<tr>
<td><strong>Earning per share (EPS)</strong></td>
<td><strong>0.78</strong></td>
<td><strong>1.00</strong></td>
</tr>
</tbody>
</table>

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

Farman R. Chowdhury
Managing Director
### ONE Bank Limited

**Cash Flow Statement**

For the period from January 01, 2013 to March 31, 2013

<table>
<thead>
<tr>
<th>Amount in Taka</th>
<th>January to March 2013</th>
<th>January to March 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash flow from operating activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest receipts</td>
<td>2,516,308,589</td>
<td>1,799,435,587</td>
</tr>
<tr>
<td>Interest payments</td>
<td>(1,472,021,877)</td>
<td>(834,313,937)</td>
</tr>
<tr>
<td>Dividend receipts</td>
<td>6,706,643</td>
<td>5,859,211</td>
</tr>
<tr>
<td>Fee and commission receipts</td>
<td>152,708,328</td>
<td>21,854,284</td>
</tr>
<tr>
<td>Cash payments to employees</td>
<td>(272,405,533)</td>
<td>(396,850,246)</td>
</tr>
<tr>
<td>Cash payments to suppliers</td>
<td>(45,983,619)</td>
<td>(26,201,896)</td>
</tr>
<tr>
<td>Income Taxes paid</td>
<td>(286,559,769)</td>
<td>(310,937,824)</td>
</tr>
<tr>
<td>Receipts from other operating activities</td>
<td>152,188,736</td>
<td>159,953,115</td>
</tr>
<tr>
<td>Payment for other operating activities</td>
<td>(139,823,701)</td>
<td>(98,828,066)</td>
</tr>
<tr>
<td><strong>Operating profit before changes in current assets and liabilities</strong></td>
<td>611,117,797</td>
<td>319,970,228</td>
</tr>
<tr>
<td><strong>Increase/(decrease) in operating assets and liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans and advances to customers</td>
<td>(2,129,737,996)</td>
<td>(2,556,211,504)</td>
</tr>
<tr>
<td>Other current assets</td>
<td>7,030,208</td>
<td>(189,329,970)</td>
</tr>
<tr>
<td>Borrowing from other banking companies, agencies etc.</td>
<td>1,903,916,700</td>
<td>(537,966,574)</td>
</tr>
<tr>
<td>Deposits from banks</td>
<td>(2,169,135)</td>
<td></td>
</tr>
<tr>
<td>Deposits from customers</td>
<td>(1,665,014,336)</td>
<td>4,821,692,114</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>85,051,590</td>
<td>31,337,426</td>
</tr>
<tr>
<td><strong>A Net cash flow from operating activities</strong></td>
<td>(1,187,636,037)</td>
<td>1,887,522,585</td>
</tr>
<tr>
<td><strong>Cash flow from investing activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payments for purchase of securities</td>
<td>(3,021,352,023)</td>
<td>(2,995,846,001)</td>
</tr>
<tr>
<td>Receipts from sale of securities</td>
<td>2,633,500,000</td>
<td>2,776,400,000</td>
</tr>
<tr>
<td>Net Purchase/sale of fixed assets</td>
<td>(21,360,123)</td>
<td>(27,278,136)</td>
</tr>
<tr>
<td><strong>B Net cash used for investing activities</strong></td>
<td>(409,212,147)</td>
<td>(246,724,137)</td>
</tr>
<tr>
<td><strong>Cash flow from financial activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receipts from issue of ordinary shares</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Dividend paid</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>C Net cash used for financial activities</strong></td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>D Net increase in cash and cash equivalent (A+B+C)</strong></td>
<td>(1,596,848,183)</td>
<td>1,640,798,448</td>
</tr>
<tr>
<td><strong>E Opening cash and cash equivalent</strong></td>
<td>11,066,119,457</td>
<td>6,739,017,298</td>
</tr>
<tr>
<td><strong>F Closing cash and cash equivalent (D+E)</strong></td>
<td>9,469,271,274</td>
<td>8,379,815,746</td>
</tr>
<tr>
<td><strong>Closing cash and cash equivalent</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash in hand</td>
<td>838,762,211</td>
<td>600,789,288</td>
</tr>
<tr>
<td>Cash with Bangladesh Bank &amp; its agent(s)</td>
<td>7,407,379,676</td>
<td>5,887,430,557</td>
</tr>
<tr>
<td>Cash with other banks and financial institutions</td>
<td>970,220,687</td>
<td>919,254,801</td>
</tr>
<tr>
<td>Money at call and short notice</td>
<td>250,000,000</td>
<td>970,000,000</td>
</tr>
<tr>
<td>Prize bonds</td>
<td>2,908,700</td>
<td>2,341,100</td>
</tr>
<tr>
<td><strong>9,469,271,274</strong></td>
<td>8,379,815,746</td>
<td></td>
</tr>
</tbody>
</table>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

Farman R. Chowdhury  
Managing Director
## ONE Bank Limited
### Statement of changes in Equity
#### For the period from January 01, 2013 to March 31, 2013

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Paid-up Capital</th>
<th>Statutory Reserve</th>
<th>Revaluation: Reserve for Securities</th>
<th>Profit &amp; Loss Account</th>
<th>Total Shareholders equity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance on January 1, 2013</td>
<td>4,145,278,280</td>
<td>2,310,094,082</td>
<td>55,320,615</td>
<td>912,905,399</td>
<td>7,423,598,376</td>
</tr>
<tr>
<td>Surplus of Revaluation of Reserve for Securities</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Adjustment of Revaluation of Reserve for Securities</td>
<td>-</td>
<td>-</td>
<td>(36,886,618)</td>
<td>-</td>
<td>(36,886,618)</td>
</tr>
<tr>
<td>Net Profit after Tax for the period</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>321,935,948</td>
<td>321,935,948</td>
</tr>
<tr>
<td>Profit transferred to Statutory Reserve</td>
<td>-</td>
<td>62,327,190</td>
<td>-</td>
<td>(62,327,190)</td>
<td>-</td>
</tr>
<tr>
<td><strong>Balance on March 31, 2013</strong></td>
<td>4,145,278,280</td>
<td>2,372,421,272</td>
<td>18,433,997</td>
<td>1,172,514,158</td>
<td>7,708,647,707</td>
</tr>
<tr>
<td><strong>Balance on March 31, 2012</strong></td>
<td>4,145,278,280</td>
<td>2,008,375,396</td>
<td>19,936,630</td>
<td>574,797,206</td>
<td>6,748,387,512</td>
</tr>
</tbody>
</table>

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Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer  
Farman R. Chowdhury  
Managing Director
## ONE Bank Limited
### Comparative Position
#### As on March 31, 2013 and March 31, 2012

(Taka in Million)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As on March 31, 2013</th>
<th>As on March 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Authorized Capital</td>
<td>10,000</td>
<td>4,150</td>
</tr>
<tr>
<td>Paid up Capital</td>
<td>4,145</td>
<td>4,145</td>
</tr>
<tr>
<td>Deposits</td>
<td>71,638</td>
<td>60,591</td>
</tr>
<tr>
<td>Loans &amp; Advances</td>
<td>62,404</td>
<td>50,673</td>
</tr>
<tr>
<td>Investment</td>
<td>10,128</td>
<td>8,196</td>
</tr>
<tr>
<td>Import Business handled</td>
<td>20,083</td>
<td>14,623</td>
</tr>
<tr>
<td>Export Business handled</td>
<td>14,088</td>
<td>13,255</td>
</tr>
<tr>
<td>Profit before provision and tax</td>
<td>597</td>
<td>622</td>
</tr>
<tr>
<td>Number of Branches</td>
<td>65</td>
<td>55</td>
</tr>
<tr>
<td>Number of Correspondents</td>
<td>365</td>
<td>320</td>
</tr>
<tr>
<td>Number of employees</td>
<td>1,646</td>
<td>1,510</td>
</tr>
</tbody>
</table>

* The above information is based on Financial Statements of ONE Bank Limited

The above quarterly Financial Statements are also available in our web-site: www.onebank.com.bd

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Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

Farman R. Chowdhury
Managing Director