

ONE Bank Limited and it's Subsidiary
Consolidated Balance Sheet
As at 31 December 2011

PROPERTY AND ASSETS	Note	2011 Taka	2010 Taka
Cash	3 (a)		
Cash in hand (including foreign currencies)		560,776,431	363,640,414
Cash with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		4,274,432,178	4,376,538,404
		4,835,208,609	4,740,178,818
Balance with other banks and financial institutions	4 (a)		
In Bangladesh		2,035,720,515	1,148,822,278
Outside Bangladesh		605,761,279	416,946,521
		2,641,481,794	1,565,768,800
Money at call and short notice	5	650,000,000	300,000,000
Investments	6 (a)		
Government		6,400,820,027	5,776,963,896
Others		3,184,877,033	1,713,906,040
		9,585,697,060	7,490,869,936
Loans and Advances	7 (a)		
Loans, cash credit, overdraft etc.		44,135,628,389	38,675,731,766
Bills purchased and discounted		3,678,455,951	3,514,665,399
		47,814,084,340	42,190,397,165
Fixed Assets including premises, furnitures & fixtures	8 (a)	831,149,119	619,951,616
Other Assets	9 (a)	999,372,710	1,503,323,703
Non-banking Assets	10	283,786,525	325,792,633
Total Property and Assets		67,640,780,157	58,736,282,671
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11 (a)	659,601,547	212,008,751
Deposits and other accounts	12 (a)		
Current accounts and other accounts		7,331,951,747	6,362,160,537
Bills payable		662,657,287	557,899,714
Savings deposits		4,038,063,127	3,492,062,406
Term deposits		45,207,482,651	40,321,585,092
		57,240,154,812	50,733,707,749
Other Liabilities	13 (a)	3,556,985,861	2,926,281,073
Total Liabilities		61,456,742,220	53,871,997,572
Capital/Shareholders' equity			
Paid-up Capital	14	3,188,675,600	2,057,210,100
Statutory Reserve	15	1,898,008,348	1,449,995,550
Surplus in Profit & Loss Account		1,051,126,818	1,357,079,449
Revaluation Reserve for HTM Securities		33,358,927	-
Total Shareholders' equity		6,171,169,693	4,864,285,099
Minority Interest		12,868,244	-
Total Liability and Shareholders' equity		67,640,780,157	58,736,282,671

	<u>Note</u>	<u>2011</u> <u>Taka</u>	<u>2010</u> <u>Taka</u>
OFF BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES			
Acceptances and Endorsements		13,745,464,945	5,611,324,607
Letters of Guarantee	46	8,207,446,708	6,874,603,238
Irrevocable Letters of Credit		8,460,225,427	9,746,220,042
Bills for Collection		46,212,560	47,120,577
		<u>30,459,349,641</u>	<u>22,279,268,464</u>
Other Contingent Liabilities			
Claims lodged with but not recognized by the Bank		-	-
Other exchange contract		-	-
Total Contingent Liabilities		<u>30,459,349,641</u>	<u>22,279,268,464</u>
Other Commitments:			
Documentary Credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Indrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total other commitments		<u>-</u>	<u>-</u>
Total off-Balance Sheet items including contingent liabilities		<u>30,459,349,641</u>	<u>22,279,268,464</u>

These Financial Statements should be read in conjunction with the annexed notes 1 to 50.

Farman R. Chowdhury
Managing Director

Syed Nurul Amin
Director

Asoke Das Gupta
Director

Zahur Ullah
Chairman

See annexed auditor's report to the Shareholders of the date.

Dhaka: February 23, 2012

ACNABIN
Chartered Accountants

ONE Bank Limited and it's Subsidiary
Consolidated Profit & Loss Account
For the year ended 31 December 2011

	<u>Note</u>	<u>2011</u> <u>Taka</u>	<u>2010</u> <u>Taka</u>
Interest income	17 (a)	6,527,862,108	5,056,296,882
Interest paid on deposits & borrowings etc.	18 (a)	(4,559,226,967)	(3,193,831,248)
Net interest income		1,968,635,141	1,862,465,634
Income from investments	19 (a)	1,441,430,733	1,588,256,859
Commission, Exchange and Brokerage	20 (a)	993,696,257	834,487,017
Other operating income	21 (a)	217,052,845	182,546,067
Total operating income		4,620,814,976	4,467,755,577
Salaries and allowances	22	1,029,695,931	866,077,638
Rent, taxes, insurance, electricity etc.	23	187,011,334	152,789,544
Legal expenses	24 (a)	7,883,041	6,014,300
Postage, stamps, telecommunication etc.	25	48,593,498	42,959,088
Directors' fees	26	940,000	928,000
Auditor's fee		145,900	100,000
Stationery, Printings, advertisements etc.	27	88,625,370	68,643,618
Managing Director's salary and allowances	28	10,950,406	7,571,264
Depreciation, leasing expense and repair of bank's assets	29 (a)	190,548,371	139,356,460
Other expenses	30 (a)	202,305,468	162,917,714
Total operating expenses		1,766,699,320	1,447,357,625
Profit before provision and tax		2,854,115,656	3,020,397,951
Provision for loans and advances			
Specific provision	13.4	(130,852,894)	(85,532,841)
General provision	13.5	(462,119,047)	(148,471,697)
		(592,971,941)	(234,004,538)
Provision for off-balance sheet items	13.8	(81,800,812)	(75,642,664)
Provision for diminution value of share	13.10.a	(113,430,700)	(30,300,000)
		(788,203,453)	(339,947,202)
Profit before tax for the period		2,065,912,203	2,680,450,749
Current tax expense	32 (a)	(859,645,312)	(823,000,000)
Deferred tax (expense)/ income	32 (a)	65,490,720	30,000,000
Profit after tax for the period		1,271,757,611	1,887,450,749
Attributable to:			
Shareholders of the ONE Bank Ltd		1,273,525,667	1,887,450,749
Minority Interest		(1,768,056)	-
		1,271,757,611	1,887,450,749
Retained Surplus brought forward	16.1	225,613,949	5,718,850
		1,499,139,617	1,893,169,599
Appropriations:			
Statutory Reserve	15	(448,012,798)	(536,090,150)
General reserve		-	-
		(448,012,798)	(536,090,150)
Retained Surplus carried forward		1,051,126,818	1,357,079,449
Earning per share	47 (a)	3.99	5.92

These Financial Statements should be read in conjunction with the annexed notes 1 to 50.

Farman R. Chowdhury
Managing Director

Syed Nurul Amin
Director

Asoke Das Gupta
Director

Zahur Ullah
Chairman

See annexed auditor's report to the Shareholders of the date.

**ONE Bank Limited and its Subsidiary
Consolidated Cash Flow Statement
For the year ended 31 December 2011**

	<u>Note</u>	<u>2011 Taka</u>	<u>2010 Taka</u>
Cash flow from operating activities			
Interest receipts	33 (a)	6,931,631,761	5,409,269,514
Interest payments	34	(4,331,541,363)	(3,494,997,763)
Dividend receipts	19	26,257,678	31,773,307
Fee and commission receipts	35	562,141,198	485,818,432
Cash payments to employees	36	(1,014,646,337)	(806,548,902)
Cash payments to suppliers	37	(175,011,266)	(143,213,906)
Income Taxes paid		(1,010,510,058)	(590,419,894)
Receipts from other operating activities	38	1,646,019,234	1,715,069,398
Payment for other operating activities	39 (a)	(443,317,319)	(424,879,331)
Operating profit before changes in current assets and liabilities		2,191,023,528	2,181,870,855
Increase/(decrease) in operating assets and liabilities			
Loans and advances to customers		(5,623,687,175)	(9,656,371,122)
Other current assets	40	516,512,326	(1,042,978,296)
Borrowing from other banking companies, agencies etc.	11	447,592,796	(421,130,827)
Deposits from banks	41	(426,939,001)	(1,119,901,082)
Deposits from customers	42	7,282,159,896	12,392,724,413
Other liabilities	43	24,048,107	117,467,337
A Net cash flow from operating activities		4,410,710,476	2,451,681,278
Cash flow from investing activities			
Payments for purchase of securities	44 (a)	(11,186,241,697)	(9,378,307,542)
Receipts from sale of securities	45	8,879,460,276	9,104,491,567
Membership at cost for OSL		(280,000,000)	-
Preliminary expenses for OSL		(2,182,236)	-
Net Purchase/sale of fixed assets		(314,508,334)	(246,938,873)
B Net cash used for investing activities		(2,903,471,991)	(520,754,848)
Cash flow from financial activities			
Receipts against minority shareholder of OSL		14,636,300	-
Dividend paid		-	-
C Net cash used for financial activities		14,636,300	-
D Net increase in cash and cash equivalent (A+B+C)		1,521,874,785	1,930,926,431
E Opening cash and cash equivalent		6,606,832,717	4,675,906,287
F Closing cash and cash equivalent (D+E)		8,128,707,503	6,606,832,717
Closing cash and cash equivalent			
Cash in hand	3 (a)	560,776,431	363,640,414
Cash with Bangladesh Bank & its agent(s)	3 (a)	4,274,432,178	4,376,538,404
Cash with other banks and financial institutions	4 (a)	2,641,481,794	1,565,768,800
Money at call and short notice	5	650,000,000	300,000,000
Prize bonds	6	2,017,100	885,100
		8,128,707,503	6,606,832,717

These Financial Statements should be read in conjunction with the annexed notes 1 to 50.

Farman R. Chowdhury
Managing Director

Syed Nurul Amin
Director

Asoke Das Gupta
Director

Zahur Ullah
Chairman

ONE Bank Limited it's Subsidiary
Consolidated Statement of changes in Equity
For the year ended 31 December 2011

Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Revaluation: Reserve for HTM Securities	Profit & Loss Account	Total Shareholders equity
Balance on January 1, 2011	2,057,210,100	1,449,995,550	-	1,357,079,449	4,864,285,099
Issue of Bonus Share for the year 2010 (Transferred to Paid-up Capital)	1,131,465,500	-	-	(1,131,465,500)	-
Surplus of Revaluation of Reserve for HTM Securities			33,358,927		33,358,927
Adjustment of Revaluation of Reserve for HTM Securities	-	-	-	-	-
Net Profit after Tax for the period	-	-	-	1,273,525,667	1,273,525,667
Profit transferred to Statutory Reserve	-	448,012,798	-	(448,012,798)	-
Balance at 31 December 2011	3,188,675,600	1,898,008,348	33,358,927	1,051,126,818	6,171,169,693
Balance at 31 December 2010	2,057,210,100	1,449,995,550	-	1,357,079,449	4,864,285,099

These Financial Statements should be read in conjunction with the annexed notes 1 to 50.

Farman R. Chowdhury
Managing Director

Syed Nurul Amin
Director

Asoke Das Gupta
Director

Zahur Ullah
Chairman

Dhaka: February 23, 2012

ONE Bank Limited
Balance Sheet
As at 31 December 2011

PROPERTY AND ASSETS	Note	2011 Taka	2010 Taka
Cash			
Cash in hand (including foreign currencies)	3.1	560,776,431	363,640,414
Cash with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	4,274,432,178	4,376,538,404
		4,835,208,609	4,740,178,818
Balance with other banks and financial institutions			
In Bangladesh	4.1	2,025,286,901	1,148,822,278
Outside Bangladesh	4.2	605,761,279	416,946,521
		2,631,048,180	1,565,768,800
Money at call and short notice	5	650,000,000	300,000,000
Investments	6		
Government		6,400,820,027	5,776,963,896
Others		1,727,316,533	1,713,906,040
		8,128,136,560	7,490,869,936
Loans and Advances	7		
Loans, cash credit, overdraft etc.		44,135,628,389	38,675,731,766
Bills purchased and discounted		3,678,455,951	3,514,665,399
		47,814,084,340	42,190,397,165
Fixed Assets including premises, furnitures & fixtures	8	831,149,119	619,951,616
Other Assets	9	2,445,630,712	1,503,323,703
Non-banking Assets	10	283,786,525	325,792,633
Total Property and Assets		67,619,044,045	58,736,282,671
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	659,601,547	212,008,751
Deposits and other accounts	12		
Current accounts and other accounts		7,331,951,747	6,362,160,537
Bills payable		662,657,287	557,899,714
Savings deposits		4,038,063,127	3,492,062,406
Term deposits		45,207,482,651	40,321,585,092
		57,240,154,812	50,733,707,749
Other Liabilities	13	3,373,079,669	2,926,281,073
Total Liabilities		61,272,836,028	53,871,997,572
Capital/Shareholders' equity			
Paid-up Capital	14	3,188,675,600	2,057,210,100
Statutory Reserve	15	1,898,008,348	1,449,995,550
Surplus in Profit & Loss Account	16	1,226,165,142	1,357,079,449
Revaluation Reserve for HTM Securities		33,358,927	-
Total Shareholders' equity		6,346,208,017	4,864,285,099
Total Liability and Shareholders' equity		67,619,044,045	58,736,282,671

	<u>Note</u>	<u>2011</u> <u>Taka</u>	<u>2010</u> <u>Taka</u>
OFF BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES			
Acceptances and Endorsements		13,745,464,945	5,611,324,607
Letters of Guarantee	46	8,207,446,708	6,874,603,238
Irrevocable Letters of Credit		8,460,225,427	9,746,220,042
Bills for Collection		46,212,560	47,120,577
		<u>30,459,349,641</u>	<u>22,279,268,464</u>
Other Contingent Liabilities			
Claims lodged with but not recognized by the Bank		-	-
Other exchange contract		-	-
Total Contingent Liabilities		<u>30,459,349,641</u>	<u>22,279,268,464</u>
Other Commitments:			
Documentary Credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Indrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total other commitments		<u>-</u>	<u>-</u>
Total off-Balance Sheet items including contingent liabilities		<u>30,459,349,641</u>	<u>22,279,268,464</u>

These Financial Statements should be read in conjunction with the annexed notes 1 to 50.

Farman R. Chowdhury
Managing Director

Syed Nurul Amin
Director

Asoke Das Gupta
Director

Zahur Ullah
Chairman

See annexed auditor's report to the Shareholders of the date.

Dhaka: February 23, 2012

ACNABIN
Chartered Accountants

ONE Bank Limited
Profit & Loss Account
For the year ended 31 December 2011

	Note	2011 Taka	2010 Taka
Interest income	17	6,517,900,015	5,056,296,882
Interest paid on deposits & borrowings etc.	18	(4,559,226,967)	(3,193,831,248)
Net interest income		1,958,673,048	1,862,465,634
Income from investments	19	1,441,430,733	1,588,256,859
Commission, Exchange and Brokerage	20	993,696,257	834,487,017
Other operating income	21	217,052,845	182,546,067
Total operating income		4,610,852,883	4,467,755,577
Salaries and allowances	22	1,029,695,931	866,077,638
Rent, taxes, insurance, electricity etc.	23	187,011,334	152,789,544
Legal expenses	24	7,872,041	6,014,300
Postage, stamps, telecommunication etc.	25	48,593,498	42,959,088
Directors' fees	26	940,000	928,000
Auditor's fee		125,000	100,000
Stationery, Printings, advertisements etc.	27	88,625,370	68,643,618
Managing Director's salary and allowances	28	10,950,406	7,571,264
Depreciation, leasing expense and repair of bank's assets	29	190,111,924	139,356,460
Other expenses	30	199,890,634	162,917,714
Total operating expenses		1,763,816,139	1,447,357,625
Profit before provision and tax		2,847,036,744	3,020,397,951
Provision for loans and advances			
Specific provision	13.4	(130,852,894)	(85,532,841)
General provision	13.5	(462,119,047)	(148,471,697)
		(592,971,941)	(234,004,538)
Provision for off-balance sheet items	13.8	(81,800,812)	(75,642,664)
Provision for diminution value of share	13.10	67,800,000	(30,300,000)
		(606,972,753)	(339,947,202)
Profit before tax for the period		2,240,063,991	2,680,450,749
Current tax expense	13.1	(856,990,720)	(823,000,000)
Deferred tax (expense)/income	13.2	65,490,720	30,000,000
Profit after tax for the period		1,448,563,991	1,887,450,749
Retained Surplus brought forward	16.1	225,613,949	5,718,850
		1,674,177,941	1,893,169,599
Appropriations:			
Statutory Reserve	15	(448,012,798)	(536,090,150)
General reserve		-	-
		(448,012,798)	(536,090,150)
Retained Surplus carried forward		1,226,165,142	1,357,079,449
Earning per share	47	4.54	5.92

These Financial Statements should be read in conjunction with the annexed notes 1 to 50.

Farman R. Chowdhury
Managing Director

Syed Nurul Amin
Director

Asoke Das Gupta
Director

Zahur Ullah
Chairman

See annexed auditor's report to the Shareholders of the date.

ONE Bank Limited
Cash Flow Statement
For the year ended 31 December 2011

	<u>Note</u>	<u>2011</u> <u>Taka</u>	<u>2010</u> <u>Taka</u>
Cash flow from operating activities			
Interest receipts	33	6,921,669,668	5,409,269,514
Interest payments	34	(4,331,541,363)	(3,494,997,763)
Dividend receipts	19	26,257,678	31,773,307
Fee and commission receipts	35	562,141,198	485,818,432
Cash payments to employees	36	(1,014,646,337)	(806,548,902)
Cash payments to suppliers	37	(175,011,266)	(143,213,906)
Income Taxes paid	13.1	(1,009,513,849)	(590,419,894)
Receipts from other operating activities	38	1,646,019,234	1,715,069,398
Payment for other operating activities	39	(440,891,485)	(424,879,331)
Operating profit before changes in current assets and liabilities		<u>2,184,483,478</u>	<u>2,181,870,855</u>
Increase/(decrease) in operating assets and liabilities			
Loans and advances to customers		(5,623,687,175)	(9,656,371,122)
Other current assets	40	516,512,326	(1,042,978,296)
Borrowing from other banking companies, agencies etc.	11	447,592,796	(421,130,827)
Deposits from banks	41	(426,939,001)	(1,119,901,082)
Deposits from customers	42	7,282,159,896	12,392,724,413
Other liabilities	43	24,048,107	117,467,337
A Net cash flow from operating activities		<u>4,404,170,426</u>	<u>2,451,681,278</u>
Cash flow from investing activities			
Payments for purchase of securities	44	(10,008,681,197)	(9,378,307,542)
Receipts from sale of securities	45	8,879,460,276	9,104,491,567
Payment for investment in Subsidiary		(1,449,000,000)	-
Net Purchase/sale of fixed assets		(314,508,334)	(246,938,873)
B Net cash used for investing activities		<u>(2,892,729,255)</u>	<u>(520,754,848)</u>
Cash flow from financial activities			
Receipts from issue of ordinary shares		-	-
Dividend paid		-	-
C Net cash used for financial activities		-	-
D Net increase in cash and cash equivalent (A+B+C)		<u>1,511,441,171</u>	<u>1,930,926,431</u>
E Opening cash and cash equivalent		<u>6,606,832,717</u>	<u>4,675,906,287</u>
F Closing cash and cash equivalent (D+E)		<u>8,118,273,889</u>	<u>6,606,832,717</u>
Closing cash and cash equivalent			
Cash in hand	3.1	560,776,431	363,640,414
Cash with Bangladesh Bank & its agent(s)	3.2	4,274,432,178	4,376,538,404
Cash with other banks and financial institutions	4.1 & 4.2	2,631,048,180	1,565,768,800
Money at call and short notice	5	650,000,000	300,000,000
Prize bonds	6	2,017,100	885,100
		<u>8,118,273,889</u>	<u>6,606,832,717</u>

These Financial Statements should be read in conjunction with the annexed notes 1 to 50.

Farman R. Chowdhury
Managing Director

Syed Nurul Amin
Director

Asoke Das Gupta
Director

Zahur Ullah
Chairman

Dhaka: February 23, 2012

ONE Bank Limited
Statement of changes in Equity
For the year ended 31 December 2011

Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Revaluation: Reserve for HTM Securities	Profit & Loss Account	Total Shareholders equity
Balance on January 1, 2011	2,057,210,100	1,449,995,550	-	1,357,079,449	4,864,285,099
Issue of Bonus Share for the year 2010 (Transferred to Paid-up Capital)	1,131,465,500	-	-	(1,131,465,500)	-
Surplus of Revaluation of Reserve for HTM Securities			33,358,927		33,358,927
Adjustment of Revaluation of Reserve for HTM Securities	-	-	-	-	-
Net Profit after Tax for the period	-	-	-	1,448,563,991	1,448,563,991
Profit transferred to Statutory Reserve	-	448,012,798	-	(448,012,798)	-
Balance at 31 December 2011	3,188,675,600	1,898,008,348	33,358,927	1,226,165,142	6,346,208,017
Balance at 31 December 2010	2,057,210,100	1,449,995,550	-	1,357,079,449	4,864,285,099

These Financial Statements should be read in conjunction with the annexed notes 1 to 50.

Farman R. Chowdhury
Managing Director

Syed Nurul Amin
Director

Asoke Das Gupta
Director

Zahur Ullah
Chairman

Dhaka: February 23, 2012

ONE Bank Limited
Liquidity Statement
(Assets & Liabilities Maturity Statement)

As at 31 December 2011

	Up to 1 month	1 -3 months	3- 12 months	1-5 years	Above 5 years	Total
Assets:						
Cash	560,776,431	-	-	-	4,274,432,178	4,835,208,609
Balance with other banks and financial institutions	1,355,000,000	1,079,829,180	196,219,000	-	-	2,631,048,180
Money at call and short notice	650,000,000	-	-	-	-	650,000,000
Investment	2,017,100	-	1,467,316,533	160,000,000	6,498,802,927	8,128,136,560
Loans & Advances	8,322,562,872	12,711,500,000	12,914,639,317	9,608,463,894	4,256,918,257	47,814,084,340
Fixed Assets	8,836,064	26,508,191	106,032,763	530,163,816	159,608,286	831,149,119
Other Assets	318,563,936	928,491,809	576,114,165	457,880,806	164,579,996	2,445,630,712
Non-Banking Assets	-	-	-	-	283,786,525	283,786,525
Total Assets	11,217,756,403	14,746,329,180	15,260,321,778	10,756,508,516	15,638,128,169	67,619,044,045
Liabilities:						
Borrowing from Bangladesh Bank, other banks, financial institutions and agents	400,000,000	31,152,186	38,940,232	116,820,696	72,688,433	659,601,547
Deposits and Other Accounts	9,722,910,583	15,402,250,293	13,533,980,091	7,694,739,569	10,886,274,276	57,240,154,812
Other Liabilities	554,185,482	110,837,096	923,642,470	673,064,574	1,111,350,047	3,373,079,669
Total Liabilities	10,677,096,065	15,544,239,575	14,496,562,793	8,484,624,839	12,070,312,756	61,272,836,028
Net Liquidity Gap	540,660,338	(797,910,395)	763,758,985	2,271,883,677	3,567,815,413	6,346,208,017

Net result of the Liquidity Statement represents the "Shareholders' Equity" of the Bank

These Financial Statements should be read in conjunction with the annexed notes 1 to 50.

Farman R. Chowdhury
Managing Director

Syed Nurul Amin
Director

Asoke Das Gupta
Director

Zahur Ullah
Chairman

Dhaka: February 23, 2012

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)