

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account**  
**For the period from January 01, 2013 to June 30, 2013**

Amount in Taka  
(Un-audited and provisional)

	<u>January to June</u> <u>2013</u>	<u>January to June</u> <u>2012</u>	<u>April to June</u> <u>2013</u>	<u>April to June</u> <u>2012</u>
Interest income	4,744,023,646	4,027,192,194	2,487,481,528	2,049,169,161
Interest paid on deposits & borrowings etc.	(3,502,430,107)	(2,708,674,528)	(1,784,005,244)	(1,431,934,460)
<b>Net interest income</b>	<b>1,241,593,539</b>	<b>1,318,517,666</b>	<b>703,476,284</b>	<b>617,234,701</b>
Income from investments	523,228,931	155,502,648	270,998,833	149,760,841
Commission, Exchange and Brokerage	483,771,567	571,432,305	251,791,098	336,795,253
Other operating income	159,408,263	136,504,921	87,355,285	73,710,369
<b>Total operating income</b>	<b>2,408,002,300</b>	<b>2,181,957,540</b>	<b>1,313,621,500</b>	<b>1,177,501,164</b>
Salaries and allowances	586,625,270	392,060,843	316,698,811	194,175,653
Rent, taxes, insurance, electricity etc.	126,648,612	109,066,304	64,266,481	56,948,373
Legal expenses	2,263,121	1,615,965	570,625	1,160,790
Postage, stamps, telecommunication etc.	23,685,508	25,594,170	10,894,940	12,972,866
Directors fees	420,000	450,000	275,000	250,000
Stationery, Printings, advertisements etc.	57,597,885	49,423,806	32,205,484	28,302,363
Managing Director's salary and allowances	4,958,148	4,516,498	2,479,074	1,258,249
Depreciation, leasing expense and repair of bank's assets	123,229,089	80,758,417	64,940,856	42,843,075
Other expenses	167,627,961	124,215,829	90,134,696	67,798,635
<b>Total operating expenses</b>	<b>1,093,055,593</b>	<b>787,701,831</b>	<b>582,465,966</b>	<b>405,710,004</b>
<b>Profit before provision and tax</b>	<b>1,314,946,707</b>	<b>1,394,255,709</b>	<b>731,155,534</b>	<b>771,791,160</b>
Provision for loans and advances				
Specific provision	(326,172,658)	124,794,094	(279,741,888)	204,166,758
General provision	9,100,790	(332,888,184)	(1,849,503)	(349,292,241)
	<b>(317,071,868)</b>	<b>(208,094,090)</b>	<b>(281,591,390)</b>	<b>(145,125,483)</b>
Provision for off-balance sheet items	(61,680,997)	(22,518,953)	(20,955,193)	(14,853,225)
Provision for diminution value of share	(232,665,150)	(127,028,050)	260,747,854	118,573,750
Provision for other assets	(7,305,304)	-	(5,413,087)	-
	<b>(618,723,319)</b>	<b>(357,641,094)</b>	<b>(47,211,816)</b>	<b>(41,404,958)</b>
<b>Profit before tax for the period</b>	<b>696,223,388</b>	<b>1,036,614,615</b>	<b>683,943,718</b>	<b>730,386,201</b>
Current tax	(214,191,603)	(450,000,000)	(229,491,603)	(318,466,550)
Deferred Tax	(5,000,000)	(5,000,000)	-	-
<b>Profit after tax for the period</b>	<b>477,031,785</b>	<b>581,614,615</b>	<b>454,452,114</b>	<b>411,919,651</b>
<b>Attributable to:</b>				
Shareholders of the ONE Bank Ltd	479,636,904	582,883,041	454,063,683	410,732,019
Non-Controlling Interest	(2,605,118)	(1,268,425)	388,431	1,187,633
	<b>477,031,785</b>	<b>581,614,616</b>	<b>454,452,114</b>	<b>411,919,652</b>
Retained Surplus brought forward	<b>(27,019,241)</b>	94,524,138	(63,773,210)	156,308,111
	<b>452,617,663</b>	<b>677,407,179</b>	<b>390,290,473</b>	<b>567,040,130</b>
<b>Appropriations:</b>				
Statutory Reserve	(191,347,271)	(232,691,532)	(129,020,082)	(122,324,483)
<b>Retained Surplus carried forward</b>	<b>261,270,391</b>	<b>444,715,647</b>	<b>261,270,391</b>	<b>444,715,647</b>
<b>Earning per share (EPS)</b>	<b>1.01</b>	<b>1.22</b>	<b>0.95</b>	<b>0.86</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhru Alam  
Managing Director (Current Charge)