

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account**  
**For the period from January 01, 2015 to June 30, 2015**

	Amount in Taka			
	January to June 2015	January to June 2014	April to June 2015	April to June 2014
Interest income	5,841,335,387	5,442,078,227	3,000,517,763	2,791,165,759
Interest paid on deposits and borrowings etc.	(3,638,612,194)	(3,452,016,819)	(1,827,509,321)	(1,739,926,856)
<b>Net interest income</b>	<b>2,202,723,193</b>	<b>1,990,061,408</b>	<b>1,173,008,442</b>	<b>1,051,238,903</b>
Investment Income	715,795,591	476,228,016	425,436,250	316,983,988
Commission, Exchange and Brokerage	587,971,430	637,713,057	297,955,832	354,555,203
Other operating income	188,877,622	188,938,054	114,880,376	121,652,200
<b>Total operating income (A)</b>	<b>3,695,367,836</b>	<b>3,292,940,535</b>	<b>2,011,280,900</b>	<b>1,844,430,293</b>
Salaries and allowances	867,859,146	782,266,207	442,341,277	391,549,510
Rent, taxes, insurance, electricity etc.	223,524,729	210,964,595	125,213,847	114,414,840
Legal expenses	6,347,605	4,224,180	3,386,505	2,751,361
Postage, stamps, telecommunication etc.	28,670,065	26,603,928	13,287,620	10,707,075
Directors fees	525,000	510,000	225,000	230,000
Stationery, Printings, advertisements etc.	56,811,224	62,384,792	31,274,153	30,285,140
Managing Director's salary and allowances	6,269,998	5,269,998	3,634,999	2,634,999
Depreciation, leasing expense and repair of bank's assets	173,448,645	140,307,501	93,028,569	74,307,381
Other expenses	202,846,517	184,766,936	106,377,788	94,144,941
<b>Total operating expenses (B)</b>	<b>1,566,302,929</b>	<b>1,417,298,137</b>	<b>818,769,758</b>	<b>721,025,247</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>2,129,064,907</b>	<b>1,875,642,398</b>	<b>1,192,511,142</b>	<b>1,123,405,046</b>
Provision for loans and advances				
Specific provision	956,658,836	444,451,268	467,709,976	217,351,510
General provision	(333,074,621)	(46,549,829)	(79,716,393)	(9,711,403)
	<b>623,584,216</b>	<b>397,901,439</b>	<b>387,993,582</b>	<b>207,640,107</b>
Provision for off-balance sheet items	64,909,838	42,037,666	41,896,527	23,443,880
Provision for diminution in value of share	193,901,286	335,774,244	5,288,290	173,758,050
Provision for other assets	16,456,649	6,743,407	25,572,005	7,361,532
<b>Total Provision (D)</b>	<b>898,851,989</b>	<b>782,456,755</b>	<b>460,750,404</b>	<b>412,203,568</b>
<b>Profit/(loss) before taxes for the period (E=C-D)</b>	<b>1,230,212,918</b>	<b>1,093,185,643</b>	<b>731,760,738</b>	<b>711,201,478</b>
<b>Provision for taxation</b>				
Current tax	700,074,487	655,132,337	416,345,581	327,741,163
Deferred tax expenses /(income)	4,996,479	5,000,000	496,479	-
<b>Net Profit after taxation for the period</b>	<b>525,141,953</b>	<b>433,053,306</b>	<b>314,918,678</b>	<b>383,460,315</b>
<b>Attributable to:</b>				
Shareholders of the ONE Bank Ltd	526,927,192	436,709,748	314,915,646	385,308,310
Non-Controlling Interest	(1,785,239)	(3,656,442)	3,032	(1,847,995)
	<b>525,141,953</b>	<b>433,053,306</b>	<b>314,918,678</b>	<b>383,460,315</b>
Retained Surplus brought forward	(325,808,833)	(10,177,336)	(249,249,819)	(71,341,819)
	<b>201,118,359</b>	<b>426,532,412</b>	<b>65,665,827</b>	<b>313,966,490</b>
<b>Appropriations:</b>				
Statutory Reserve	281,736,205	291,766,276	146,283,673	179,200,355
General Reserve	-	-	-	-
	281,736,205	291,766,276	146,283,673	179,200,355
<b>Retained Surplus</b>	<b>(80,617,846)</b>	<b>134,766,135</b>	<b>(80,617,846)</b>	<b>134,766,135</b>
<b>Earning per share (EPS)</b>	<b>0.89</b>	<b>0.74</b>	<b>0.53</b>	<b>0.65</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhrul Alam  
Managing Director