

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account**  
**For the period from January 01, 2016 to June 30, 2016**

Amount in Taka

	January to June		April to June	
	2016	2015	2016	2015
Interest income	6,283,901,528	5,841,335,387	3,156,733,053	3,000,517,763
Interest paid on deposits and borrowings etc.	(4,036,901,715)	(3,638,612,194)	(1,972,418,713)	(1,827,509,321)
<b>Net interest income</b>	<b>2,246,999,814</b>	<b>2,202,723,193</b>	<b>1,184,314,341</b>	<b>1,173,008,442</b>
Investment Income	1,044,634,327	715,795,591	649,667,967	425,436,250
Commission, Exchange and Brokerage	730,030,787	587,971,430	392,635,030	297,955,832
Other operating income	274,745,496	188,877,622	170,208,254	114,880,376
<b>Total operating income (A)</b>	<b>4,296,410,423</b>	<b>3,695,367,836</b>	<b>2,396,825,592</b>	<b>2,011,280,900</b>
Salaries and allowances	974,101,748	867,859,146	508,263,539	442,341,277
Rent, taxes, insurance, electricity etc.	220,768,943	223,524,729	124,169,120	125,213,847
Legal expenses	6,862,711	6,347,605	4,959,830	3,386,505
Postage, stamps, telecommunication etc.	39,994,519	28,670,065	21,500,070	13,287,620
Directors' fees	880,160	525,000	635,660	225,000
Stationery, Printings, advertisements etc.	63,398,476	56,811,224	36,370,960	31,274,153
Managing Director's salary and allowances	6,053,333	6,269,998	3,418,333	3,634,999
Depreciation, leasing expense and repair of bank's assets	208,504,624	173,448,645	103,772,996	93,028,569
Other expenses	222,543,964	202,846,517	122,124,660	106,377,788
<b>Total operating expenses (B)</b>	<b>1,743,108,478</b>	<b>1,566,302,929</b>	<b>925,215,170</b>	<b>818,769,758</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>2,553,301,946</b>	<b>2,129,064,907</b>	<b>1,471,610,422</b>	<b>1,192,511,142</b>
Provision for loans and advances				
Specific provision	1,167,975,047	956,658,836	743,429,154	467,709,976
General provision	(192,772,253)	(333,074,621)	(167,312,842)	(79,716,393)
	<b>975,202,793</b>	<b>623,584,216</b>	<b>576,116,311</b>	<b>387,993,582</b>
Provision for off-balance sheet items	46,287,703	64,909,838	40,879,077	41,896,527
Provision for diminution in value of share	(95,830,063)	193,901,286	(68,154,309)	5,288,290
Provision for other	-	16,456,649	-	25,572,005
<b>Total Provision (D)</b>	<b>925,660,432</b>	<b>898,851,989</b>	<b>548,841,080</b>	<b>460,750,404</b>
<b>Profit/(loss) before taxes for the period (E=C-D)</b>	<b>1,627,641,513</b>	<b>1,230,212,918</b>	<b>922,769,343</b>	<b>731,760,738</b>
<b>Provision for taxation</b>				
Current tax expense	1,000,461,078	700,074,487	710,580,326	416,345,581
Deferred tax expenses /(income)	3,800,525	4,996,479	600,400	496,479
<b>Net Profit after taxation for the period</b>	<b>623,379,910</b>	<b>525,141,953</b>	<b>211,588,617</b>	<b>314,918,678</b>
<b>Attributable to:</b>				
Shareholders of the ONE Bank Ltd	622,116,352	526,927,192	210,665,205	314,915,646
Non-Controlling Interest	1,263,558	(1,785,239)	923,412	3,032
	<b>623,379,910</b>	<b>525,141,953</b>	<b>211,588,617</b>	<b>314,918,678</b>
Retained Surplus brought forward	(469,899,079)	(325,808,833)	(192,611,383)	(249,249,819)
	<b>152,217,273</b>	<b>201,118,359</b>	<b>18,053,822</b>	<b>65,665,827</b>
<b>Appropriations:</b>				
Statutory Reserve	300,229,981	281,736,205	166,066,529	146,283,673
General Reserve	-	-	-	-
	<b>300,229,981</b>	<b>281,736,205</b>	<b>166,066,529</b>	<b>146,283,673</b>
<b>Retained Surplus</b>	<b>(148,012,707)</b>	<b>(80,617,846)</b>	<b>(148,012,707)</b>	<b>(80,617,846)</b>
<b>Earnings per share (EPS)</b>	<b>0.94</b>	<b>0.79</b>	<b>0.32</b>	<b>0.47</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhru Alam  
Managing Director

Salahuddin Ahmed  
Director

Sayed Hossain Chowdhury  
Chairman