

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account**  
**For the period from January 01, 2017 to June 30, 2017**

Amount in Taka

	January to June		April to June	
	2017	2016	2017	2016
Interest income	7,155,560,794	6,283,901,528	3,638,139,144	3,156,733,053
Interest paid on deposits and borrowings etc.	(4,708,015,864)	(4,036,901,715)	(2,499,419,921)	(1,972,418,713)
<b>Net interest income</b>	<b>2,447,544,931</b>	<b>2,246,999,814</b>	<b>1,138,719,223</b>	<b>1,184,314,341</b>
Investment Income	1,020,124,529	1,044,634,327	611,326,431	649,667,967
Commission, Exchange and Brokerage	946,598,484	725,734,615	494,797,405	390,692,117
Other operating income	248,901,793	274,745,496	146,274,114	170,208,254
<b>Total operating income (A)</b>	<b>4,663,169,737</b>	<b>4,292,114,251</b>	<b>2,391,117,173</b>	<b>2,394,882,678</b>
Salaries and allowances	1,119,243,177	989,718,631	558,951,029	508,289,239
Rent, taxes, insurance, electricity etc.	264,396,839	220,768,943	134,542,479	124,169,120
Legal expenses	18,251,679	6,862,711	11,615,065	4,959,830
Postage, stamps, telecommunication etc.	32,591,607	39,994,519	13,567,573	21,500,070
Directors' fees	765,500	880,160	396,750	635,660
Auditors' fee	-	-	-	-
Stationery, Printings, advertisements etc.	67,036,292	63,398,476	41,805,767	36,370,960
Managing Director's salary and allowances	6,610,000	6,053,333	3,730,000	3,418,333
Depreciation, leasing expense and repair of bank's assets	287,445,827	257,851,560	155,292,207	136,537,275
Other expenses	193,628,856	153,283,973	119,995,507	87,391,769
<b>Total operating expenses (B)</b>	<b>1,989,969,777</b>	<b>1,738,812,305</b>	<b>1,039,896,377</b>	<b>923,272,256</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>2,673,199,960</b>	<b>2,553,301,946</b>	<b>1,351,220,796</b>	<b>1,471,610,422</b>
Provision for loans and advances				
Specific provision	449,714,344	1,167,975,047	272,558,868	743,429,154
General provision	183,688,736	(192,772,253)	(28,895,746)	(167,312,842)
	<b>633,403,081</b>	<b>975,202,793</b>	<b>243,663,122</b>	<b>576,116,311</b>
Provision for off-balance sheet items	(37,962,240)	46,287,703	20,519,893	40,879,077
Provision for diminution in value of share	(350,756,541)	(95,830,063)	-	(68,154,308)
Provision for other	-	-	-	-
<b>Total Provision (D)</b>	<b>244,684,300</b>	<b>925,660,432</b>	<b>264,183,015</b>	<b>548,841,080</b>
<b>Profit/(loss) before taxes for the period (E=C-D)</b>	<b>2,428,515,660</b>	<b>1,627,641,513</b>	<b>1,087,037,781</b>	<b>922,769,342</b>
<b>Provision for taxation</b>				
Current tax expense	1,034,502,099	1,000,461,078	592,391,976	710,580,326
Deferred tax expenses /(income)	2,500,000	3,800,525	1,650,000	600,400
<b>Net Profit after taxation for the period</b>	<b>1,391,513,562</b>	<b>623,379,910</b>	<b>492,995,805</b>	<b>211,588,617</b>
<b>Attributable to:</b>				
Shareholders of the ONE Bank Ltd	1,386,731,563	622,116,352	492,437,215	210,665,205
Non-Controlling Interest	4,781,998	1,263,558	558,590	923,412
	<b>1,391,513,562</b>	<b>623,379,910</b>	<b>492,995,805</b>	<b>211,588,617</b>
Retained Surplus brought forward	(168,009,447)	(469,899,079)	546,532,119	(192,611,383)
Add: Net profit after tax (attributable to shareholder of OBL)	1,386,731,563	622,116,352	492,437,215	210,665,205
	<b>1,218,722,116</b>	<b>152,217,273</b>	<b>1,038,969,334</b>	<b>18,053,822</b>
<b>Appropriations:</b>				
Statutory Reserve	383,107,413	300,229,981	203,354,631	166,066,529
General Reserve	-	-	-	-
	383,107,413	300,229,981	203,354,631	166,066,529
<b>Retained Surplus</b>	<b>835,614,703</b>	<b>(148,012,707)</b>	<b>835,614,703</b>	<b>(148,012,707)</b>
<b>Earnings per share (EPS)</b>	<b>1.90</b>	<b>0.85</b>	<b>0.67</b>	<b>0.29</b>

Ashraful Haq Amin  
In-Charge, Finance Division

John Sarkar  
Company Secretary

M. Fakhru Alam  
Managing Director

Salahuddin Ahmed  
Director

Sayed Hossain Chowdhury  
Chairman