

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

Amount in Taka
(Un-audited and provisional)

	January to September <u>2013</u>	January to September <u>2012</u>	July to September <u>2013</u>	July to September <u>2012</u>
Interest income	7,300,932,208	6,168,317,843	2,556,908,562	2,141,125,649
Interest paid on deposits & borrowings etc.	(5,336,701,025)	(4,198,551,956)	(1,834,270,918)	(1,489,877,428)
Net interest income	1,964,231,182	1,969,765,887	722,637,644	651,248,221
Income from investments	821,752,926	397,445,621	298,523,996	241,942,973
Commission, Exchange and Brokerage	763,903,424	821,594,489	280,131,857	250,162,183
Other operating income	226,348,553	203,977,758	66,940,290	67,472,837
Total operating income	3,776,236,085	3,392,783,755	1,368,233,786	1,210,826,215
Salaries and allowances	1,004,338,523	685,396,457	417,713,253	293,335,614
Rent, taxes, insurance, electricity etc.	200,158,723	171,693,098	73,510,112	62,626,795
Legal expenses	2,923,007	2,189,234	659,886	573,269
Postage, stamps, telecommunication etc.	36,633,129	37,912,076	12,947,620	12,317,907
Directors fees	575,000	649,450	155,000	199,450
Stationery, Printings, advertisements etc.	98,398,203	82,790,028	40,800,318	33,366,221
Managing Director's salary and allowances	7,636,914	8,710,286	2,678,766	4,193,788
Depreciation, leasing expense and repair of bank's assets	193,538,897	131,379,001	70,309,808	50,620,584
Other expenses	266,995,556	189,612,204	99,367,595	65,396,375
Total operating expenses	1,811,197,951	1,310,331,834	718,142,358	522,630,003
Profit before provision and tax	1,965,038,135	2,082,451,921	650,091,428	688,196,212
Provision for loans and advances				
Specific provision	(497,912,093)	(139,364,940)	(171,739,435)	124,966
General provision	(11,423,294)	(116,012,397)	(20,524,084)	(47,408,213)
	(509,335,387)	(255,377,337)	(192,263,519)	(47,283,247)
Provision for off-balance sheet items	(104,238,900)	(30,850,104)	(42,557,903)	(8,331,150)
Provision for diminution value of share	(436,133,213)	(225,385,925)	(203,468,063)	(98,357,875)
Provision for other assets	(7,637,178)	-	(331,874)	-
	(1,057,344,677)	(511,613,366)	(438,621,359)	(153,972,272)
Profit before tax for the period	907,693,457	1,570,838,555	211,470,069	534,223,940
Current tax	(561,100,000)	(829,300,000)	(346,908,397)	(379,300,000)
Deferred Tax	(5,000,000)	(15,000,000)	-	(10,000,000)
Profit after tax for the period	341,593,457	726,538,555	(135,438,328)	144,923,940
Attributable to:				
Shareholders of the ONE Bank Ltd	346,386,144	728,806,317	(133,250,759)	145,923,277
Non-Controlling Interest	(4,792,687)	(2,267,762)	(2,187,568)	(999,337)
	341,593,457	726,538,555	(135,438,328)	144,923,940
Retained Surplus brought forward	(27,019,241)	94,524,138	261,270,391	444,715,647
	319,366,903	823,330,455	128,019,632	590,638,924
Appropriations:				
Statutory Reserve	(277,392,840)	(359,523,139)	(86,045,568)	(126,831,608)
Retained Surplus carried forward	41,974,064	463,807,316	41,974,064	463,807,316
Earning per share (EPS)	0.73	1.53	(0.28)	0.31

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

M. Fakhurul Alam
Managing Director