

ONE Bank Limited and its Subsidiary
Consolidated Profit & Loss Account
For the period from January 01, 2014 to September 30, 2014

Amount in Taka

	January to September 2014	January to September 2013	July to September 2014	July to September 2013
Interest income	8,245,630,808	7,300,932,208	2,803,552,581	2,556,908,562
Interest paid on deposits and borrowings etc.	(5,151,839,806)	(5,336,701,025)	(1,699,822,987)	(1,834,270,918)
Net interest income	3,093,791,002	1,964,231,182	1,103,729,594	722,637,644
Investment Income	871,840,659	821,752,926	395,612,643	298,523,996
Commission, Exchange and Brokerage	949,482,504	763,903,424	311,769,447	280,131,857
Other operating income	266,353,274	226,348,553	77,415,220	66,940,290
Total operating income (A)	5,181,467,439	3,776,236,085	1,888,526,904	1,368,233,786
Salaries and allowances	1,239,905,459	1,004,338,523	457,639,251	417,713,253
Rent, taxes, insurance, electricity etc.	332,397,897	200,158,723	121,433,302	73,510,112
Legal expenses	7,062,807	2,923,007	2,838,627	659,886
Postage, stamps, telecommunication etc.	39,636,480	36,633,129	13,032,552	12,947,620
Directors fees	685,000	575,000	175,000	155,000
Stationery, Printings, advertisements etc.	101,895,992	98,398,203	39,511,200	40,800,318
Managing Director's salary and allowances	10,471,663	7,636,914	5,201,665	2,678,766
Depreciation, leasing expense and repair of bank's assets	228,212,467	193,538,897	87,904,966	70,309,808
Other expenses	281,888,550	266,995,556	97,121,614	99,367,595
Total operating expenses (B)	2,242,156,314	1,811,197,951	824,858,177	718,142,358
Profit/ (loss) before provision (C=A-B)	2,939,311,125	1,965,038,135	1,063,668,727	650,091,428
Provision for loans and advances				
Specific provision	604,651,707	497,912,093	160,200,439	171,739,435
General provision	(14,807,083)	11,423,294	31,742,745	20,524,084
	589,844,623	509,335,387	191,943,185	192,263,519
Provision for off-balance sheet items	49,584,553	104,238,900	7,546,887	42,557,903
Provision for diminution in value of share	311,636,687	436,133,213	(24,137,556)	203,468,063
Provision for other assets	6,743,407	7,637,178	-	331,874
Total Provision (D)	957,809,270	1,057,344,677	175,352,515	438,621,359
Total Profit/(loss) before taxes for the period (E=C-D)	1,981,501,855	907,693,457	888,316,213	211,470,069
Provision for taxation				
Current tax	1,247,593,043	561,100,000	592,460,706	346,908,397
Deferred tax expenses /(income)	5,000,000	5,000,000	-	-
Net Profit after taxation for the period	728,908,812	341,593,457	295,855,506	(135,438,328)
Attributable to:				
Shareholders of the ONE Bank Ltd	732,458,960	346,386,144	295,749,212	(133,250,759)
Non-Controlling Interest	(3,550,148)	(4,792,687)	106,294	(2,187,568)
	728,908,812	341,593,457	295,855,506	(135,438,328)
Retained Surplus brought forward	(10,177,336)	(27,019,241)	134,766,135	261,270,391
	722,281,624	319,366,903	430,515,348	128,019,632
Appropriations:				
Statutory Reserve	467,303,629	277,392,840	175,537,352	86,045,568
General Reserve	-	-	-	-
	467,303,629	277,392,840	175,537,352	86,045,568
Retained Surplus	254,977,995	41,974,064	254,977,995	41,974,064
Earning per share (EPS)	1.40	0.66	0.56	(0.25)

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

M. Fakhru Alam
Managing Director