

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

Amount in Taka

	January to September		July to September	
	2016	2015	2016	2015
Interest income	9,565,367,522	8,827,335,731	3,281,465,994	2,986,000,344
Interest paid on deposits and borrowings etc.	(6,248,539,810)	(5,506,434,038)	(2,211,638,096)	(1,867,821,844)
Net interest income	3,316,827,712	3,320,901,693	1,069,827,898	1,118,178,500
Investment Income	1,682,856,691	1,186,849,761	638,222,364	471,054,170
Commission, Exchange and Brokerage	1,027,622,150	874,498,429	297,591,362	286,526,999
Other operating income	370,478,523	263,053,706	95,733,027	74,176,084
Total operating income (A)	6,397,785,075	5,645,303,589	2,101,374,651	1,949,935,753
Salaries and allowances	1,492,280,594	1,329,158,928	518,178,846	461,299,782
Rent, taxes, insurance, electricity etc.	343,753,962	347,609,033	122,985,019	124,084,304
Legal expenses	9,964,179	10,295,359	3,101,468	3,947,754
Postage, stamps, telecommunication etc.	59,563,800	43,417,567	19,569,281	14,747,502
Directors' fees	1,090,160	790,000	210,000	265,000
Auditors' fee	-	-	-	-
Stationery, Printings, advertisements etc.	102,556,691	91,369,499	39,158,215	34,558,276
Managing Director's salary and allowances	10,471,663	10,471,663	4,418,330	4,201,665
Depreciation, leasing expense and repair of bank's assets	317,240,274	275,132,216	108,735,650	101,683,571
Other expenses	370,793,825	321,738,161	148,249,861	118,891,644
Total operating expenses (B)	2,707,715,148	2,429,982,426	964,606,670	863,679,497
Profit/(loss) before provision and tax (C=A-B)	3,690,069,927	3,215,321,163	1,136,767,981	1,086,256,256
Provision for loans and advances				
Specific provision	1,140,789,799	956,678,939	(27,185,248)	20,102
General provision	(17,386,197)	(322,419,332)	175,386,056	10,655,289
	1,123,403,602	634,259,607	148,200,809	10,675,391
Provision for off-balance sheet items	64,103,719	119,623,690	17,816,017	54,713,852
Provision for diminution in value of share	(193,540,782)	90,074,976	(97,710,719)	(103,826,310)
Provision for other	-	16,456,649	-	-
Total Provision (D)	993,966,539	860,414,922	68,306,107	(38,437,067)
Profit/(loss) before taxes for the period (E=C-D)	2,696,103,388	2,354,906,242	1,068,461,874	1,124,693,323
Provision for taxation				
Current tax expense	1,365,731,270	1,204,389,928	365,270,192	504,315,442
Deferred tax expenses /(income)	5,500,778	6,032,029	1,700,253	1,035,550
Net Profit after taxation for the period	1,324,871,340	1,144,484,285	701,491,430	619,342,332
Attributable to:				
Shareholders of the ONE Bank Ltd	1,322,324,536	1,144,912,290	700,208,184	617,985,098
Non-Controlling Interest	2,546,804	(428,005)	1,283,245	1,357,233
	1,324,871,340	1,144,484,285	701,491,430	619,342,332
Retained Surplus brought forward	(469,899,079)	(325,808,833)	(148,012,707)	(80,617,846)
	852,425,458	819,103,457	552,195,477	537,367,252
Appropriations:				
Statutory Reserve	488,222,907	479,507,707	187,992,926	197,771,502
General Reserve	-	-	-	-
	488,222,907	479,507,707	187,992,926	197,771,502
Retained Surplus	364,202,551	339,595,751	364,202,551	339,595,751
Earnings per share (EPS)	1.99	1.73	1.06	0.93

Ashraful Haq Amin
In-Charge, Finance Division

John Sarkar
Company Secretary

M. Fakhurul Alam
Managing Director

Salahuddin Ahmed
Director

Sayed Hossain Chowdhury
Chairman