

ONE Bank Limited and its Subsidiary
Consolidated Profit & Loss Account
For the period from January 01, 2015 to March 31, 2015

	Amount in Taka	
	January to March <u>2015</u>	January to March <u>2014</u>
Interest income	2,840,817,624	2,650,912,468
Interest paid on deposits and borrowings etc.	(1,811,102,872)	(1,712,089,963)
Net interest income	1,029,714,751	938,822,505
Investment Income	290,359,342	159,244,028
Commission, Exchange and Brokerage	290,015,597	283,157,854
Other operating income	73,997,245	67,285,854
Total operating income (A)	1,684,086,936	1,448,510,241
Salaries and allowances	425,517,869	390,716,697
Rent, taxes, insurance, electricity etc.	98,310,882	96,549,755
Legal expenses	2,961,100	1,472,819
Postage, stamps, telecommunication etc.	15,382,445	15,896,853
Directors fees	300,000	280,000
Stationery, Printings, advertisements etc.	25,537,070	32,099,652
Managing Director's salary and allowances	2,634,999	2,634,999
Depreciation, leasing expense and repair of bank's assets	80,420,076	66,000,119
Other expenses	96,468,729	90,621,995
Total operating expenses (B)	747,533,171	696,272,890
Profit/ (loss) before provision and tax (C=A-B)	936,553,765	752,237,351
Provision for loans and advances		
Specific provision	488,948,861	227,099,758
General provision	(253,358,227)	(36,838,426)
	235,590,633	190,261,332
Provision for off-balance sheet items	23,013,311	18,593,787
Provision for diminution in value of share	188,612,996	162,016,194
Provision for other assets	(9,115,356)	(618,125)
Total Provision (D)	438,101,585	370,253,187
Profit/(loss) before taxes for the period (E=C-D)	498,452,181	381,984,164
Provision for taxation		
Current tax	283,728,906	327,391,173
Deferred tax expenses /(income)	4,500,000	5,000,000
Net Profit after taxation for the period	210,223,275	49,592,991
Attributable to:		
Shareholders of the ONE Bank Ltd	212,011,545	51,401,438
Non-Controlling Interest	(1,788,271)	(1,808,447)
	210,223,275	49,592,991
Retained Surplus brought forward	985,135,415	895,565,966
	1,197,146,960	946,967,404
Appropriations:		
Statutory Reserve	135,452,532	112,565,922
General Reserve	-	-
	135,452,532	112,565,922
Retained Surplus	1,061,694,429	834,401,482
Earning per share (EPS)	0.40	0.10

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

M. Fakhru Alam
Managing Director