

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account**  
**For the period from January 01, 2016 to March 31, 2016**

	Amount in Taka	
	January to March	
	2016	2015
Interest income	3,127,168,475	2,840,817,624
Interest paid on deposits and borrowings etc.	(2,064,483,002)	(1,811,102,872)
<b>Net interest income</b>	<b>1,062,685,473</b>	<b>1,029,714,751</b>
Investment Income	394,966,360	290,359,342
Commission, Exchange and Brokerage	337,395,757	290,015,597
Other operating income	104,537,242	73,997,245
<b>Total operating income (A)</b>	<b>1,899,584,832</b>	<b>1,684,086,936</b>
Salaries and allowances	465,838,208	425,517,869
Rent, taxes, insurance, electricity etc.	96,599,823	98,310,882
Legal expenses	1,902,881	2,961,100
Postage, stamps, telecommunication etc.	18,494,449	15,382,445
Directors' fees	244,500	300,000
Stationery, Printings, advertisements etc.	27,027,516	25,537,070
Managing Director's salary and allowances	2,635,000	2,634,999
Depreciation, leasing expense and repair of bank's assets	104,731,627	80,420,076
Other expenses	100,419,304	96,468,729
<b>Total operating expenses (B)</b>	<b>817,893,308</b>	<b>747,533,171</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>1,081,691,523</b>	<b>936,553,765</b>
Provision for loans and advances		
Specific provision	424,545,893	488,948,861
General provision	(25,459,411)	(253,358,227)
	<b>399,086,482</b>	<b>235,590,633</b>
Provision for off-balance sheet items	5,408,626	23,013,311
Provision for diminution in value of share	(27,675,755)	188,612,996
Provision for other	-	(9,115,356)
<b>Total Provision (D)</b>	<b>376,819,353</b>	<b>438,101,585</b>
<b>Profit/(loss) before taxes for the period (E=C-D)</b>	<b>704,872,171</b>	<b>498,452,181</b>
<b>Provision for taxation</b>		
Current tax expense	289,880,752	283,728,906
Deferred tax expenses /(income)	3,200,125	4,500,000
<b>Net Profit after taxation for the period</b>	<b>411,791,294</b>	<b>210,223,275</b>
<b>Attributable to:</b>		
Shareholders of the ONE Bank Ltd	411,451,147	212,011,545
Non-Controlling Interest	340,147	(1,788,271)
	<b>411,791,294</b>	<b>210,223,275</b>
Retained Surplus brought forward	(469,899,079)	985,135,415
	<b>(58,447,932)</b>	<b>1,197,146,960</b>
<b>Appropriations:</b>		
Statutory Reserve	134,163,452	135,452,532
General Reserve	-	-
	134,163,452	135,452,532
<b>Retained Surplus</b>	<b>(192,611,383)</b>	<b>1,061,694,429</b>
<b>Earnings per share (EPS)</b>	<b>0.62</b>	<b>0.32</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhru Alam  
Managing Director

Salahuddin Ahmed  
Director

Sayeed Hossain Chowdhury  
Chairman