

ONE Bank Limited and it's Subsidiary
Consolidated Profit & Loss Account
For the period from January 01, 2012 to June 30, 2012

Amount in Taka
(Un-audited and provisional)

	<u>January to June 2012</u>	<u>January to June 2011</u>	<u>April to June 2012</u>	<u>April to June 2011</u>
Interest income	4,027,192,194	3,052,536,605	2,049,169,161	1,571,491,414
Interest paid on deposits & borrowings etc.	(2,708,674,528)	(2,071,492,049)	(1,431,934,461)	(1,107,725,563)
Net interest income	1,318,517,666	981,044,556	617,234,700	463,765,851
Income from investments	155,502,648	861,346,503	149,760,841	757,712,457
Commission, Exchange and Brokerage	571,432,305	499,224,959	336,795,254	266,307,111
Other operating income	136,504,921	104,306,343	73,710,369	61,524,335
Total operating income	2,181,957,540	2,445,922,360	1,177,501,164	1,549,309,754
Salaries and allowances	392,060,843	321,702,548	194,175,653	164,566,354
Rent, taxes, insurance, electricity etc.	109,066,304	89,065,168	56,948,373	45,929,183
Legal expenses	1,615,965	3,165,824	1,160,790	2,347,901
Postage, stamps, telecommunication etc.	25,594,170	24,701,736	12,972,866	13,310,944
Directors fees	450,000	530,000	250,000	280,000
Stationery, Printings, advertisements etc.	49,423,806	33,320,964	28,302,363	18,216,411
Managing Director's salary and allowances	4,516,498	4,115,000	1,258,249	1,057,500
Depreciation, leasing expense and repair of bank's assets	80,758,417	85,970,214	42,843,075	44,947,025
Other expenses	124,215,829	95,273,111	67,798,635	57,665,286
Total operating expenses	787,701,831	657,844,566	405,710,004	348,320,604
Profit before provision and tax	1,394,255,709	1,788,077,795	771,791,160	1,200,989,150
Provision for loans and advances				
Specific provision	124,794,094	(77,202,312)	204,166,758	(44,824,649)
General provision	(332,888,184)	(125,768,630)	(349,292,241)	(57,550,856)
	(208,094,090)	(202,970,943)	(145,125,483)	(102,375,506)
Provision for off-balance sheet items	(22,518,953)	(76,817,803)	(14,853,225)	(58,337,029)
Provision for diminution value of share	(127,028,050)	(137,464,520)	118,573,750	12,835,480
	(357,641,093)	(417,253,266)	(41,404,958)	(147,877,055)
Profit before tax for the period	1,036,614,616	1,370,824,529	730,386,202	1,053,112,095
Provision for tax	(450,000,000)	(520,309,917)	(318,466,550)	(373,109,917)
Deferred Tax	(5,000,000)	-	-	-
Profit after tax for the period	581,614,616	850,514,612	411,919,652	680,002,178
Attributable to:				
Shareholders of the ONE Bank Ltd	582,883,041	850,514,612	410,732,019	680,002,178
Minority Interest	(1,268,425)	-	1,187,633	-
	581,614,616	850,514,612	411,919,652	680,002,178
Retained Surplus brought forward	94,524,138	225,613,949	156,308,111	332,583,895
	677,407,179	1,076,128,561	567,040,130	1,012,586,074
Appropriations:				
Statutory Reserve	(232,691,532)	(274,164,906)	(122,324,483)	(210,622,419)
Retained Surplus carried forward	444,715,647	801,963,655	444,715,647	801,963,655
Earning per share (EPS)	1.41	2.05	0.99	1.64

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EVP, Head of Central Accounts Division & CFO

Farman R. Chowdhury
Managing Director