

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account**  
**For the period from January 01, 2012 to September 30, 2012**

Amount in Taka  
(Un-audited and provisional)

	January to September <u>2012</u>	January to September <u>2011</u>	July to September <u>2012</u>	July to September <u>2011</u>
Interest income	6,168,317,843	4,746,076,449	2,141,125,649	1,693,539,844
Interest paid on deposits & borrowings etc.	(4,198,551,956)	(3,313,338,288)	(1,489,877,428)	(1,241,846,238)
<b>Net interest income</b>	<b>1,969,765,887</b>	<b>1,432,738,161</b>	<b>651,248,221</b>	<b>451,693,606</b>
Income from investments	397,445,621	1,315,332,992	241,942,973	453,986,489
Commission, Exchange and Brokerage	821,594,489	749,073,605	250,162,183	249,848,647
Other operating income	203,977,758	143,659,088	67,472,837	39,352,745
<b>Total operating income</b>	<b>3,392,783,755</b>	<b>3,640,803,847</b>	<b>1,210,826,215</b>	<b>1,194,881,486</b>
Salaries and allowances	685,396,457	519,153,536	293,335,614	198,450,988
Rent, taxes, insurance, electricity etc.	171,693,098	134,715,654	62,626,795	45,650,486
Legal expenses	2,189,234	4,678,685	573,269	1,512,861
Postage, stamps, telecommunication etc.	37,912,076	36,659,898	12,317,907	11,958,162
Directors fees	649,450	755,000	199,450	225,000
Stationery, Printings, advertisements etc.	82,790,028	55,997,537	33,366,221	22,676,573
Managing Director's salary and allowances	8,710,286	8,022,989	4,193,788	2,907,989
Depreciation, leasing expense and repair of bank's assets	131,379,001	137,876,684	50,620,584	51,906,469
Other expenses	189,612,204	138,608,900	65,396,375	43,335,790
<b>Total operating expenses</b>	<b>1,310,331,834</b>	<b>1,036,468,884</b>	<b>522,630,003</b>	<b>378,624,318</b>
<b>Profit before provision and tax</b>	<b>2,082,451,921</b>	<b>2,604,334,963</b>	<b>688,196,212</b>	<b>816,257,168</b>
Provision for loans and advances				
Specific provision	(139,364,940)	(245,891,724)	124,967	(168,689,412)
General provision	(116,012,397)	(203,052,868)	(47,408,214)	(77,284,238)
	<b>(255,377,337)</b>	<b>(448,944,592)</b>	<b>(47,283,247)</b>	<b>(245,973,649)</b>
Provision for off-balance sheet items	(30,850,104)	(69,807,251)	(8,331,150)	7,010,552
Provision for diminution value of share	(225,385,925)	(249,546,121)	(98,357,875)	(112,081,601)
	<b>(511,613,366)</b>	<b>(768,297,964)</b>	<b>(153,972,272)</b>	<b>(351,044,698)</b>
<b>Profit before tax for the period</b>	<b>1,570,838,555</b>	<b>1,836,037,000</b>	534,223,940	465,212,470
Provision for tax	(829,300,000)	(654,738,267)	(379,300,000)	(134,428,350)
Deferred Tax	(15,000,000)	-	(10,000,000)	-
<b>Profit after tax for the period</b>	<b>726,538,555</b>	<b>1,181,298,733</b>	<b>144,923,940</b>	<b>330,784,120</b>
<b>Attributable to:</b>				
Shareholders of the ONE Bank Ltd	<b>728,806,317</b>	<b>1,182,092,970</b>	145,923,277	331,578,357
Minority Interest	<b>(2,267,762)</b>	<b>(794,237)</b>	(999,337)	(794,237)
	<b>726,538,555</b>	<b>1,181,298,733</b>	<b>144,923,940</b>	<b>330,784,120</b>
Retained Surplus brought forward	94,524,138	225,613,949	444,715,647	801,963,655
	<b>823,330,455</b>	<b>1,407,706,919</b>	<b>590,638,924</b>	<b>1,133,542,013</b>
<b>Appropriations:</b>				
Statutory Reserve	(359,523,139)	(383,033,681)	(126,831,608)	(108,868,775)
<b>Retained Surplus carried forward</b>	<b>463,807,316</b>	<b>1,024,673,238</b>	<b>463,807,316</b>	<b>1,024,673,238</b>
<b>Earning per share (EPS)</b>	<b>1.76</b>	<b>2.85</b>	<b>0.35</b>	<b>0.80</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

Farman R. Chowdhury  
Managing Director