

ONE Bank Limited
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	6,167,976,826	4,746,076,449	2,141,125,649	1,693,539,844
Interest paid on deposits & borrowings etc.	(4,196,975,732)	(3,313,338,288)	(1,488,301,204)	(1,241,846,238)
Net interest income	1,971,001,094	1,432,738,161	652,824,445	451,693,606
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	142,595,073	67,472,837	39,352,995
Total operating income	3,394,018,962	3,639,739,831	1,212,402,439	1,194,881,737
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	189,456,195	138,608,900	65,396,375	43,335,790
Total operating expenses	1,310,175,825	1,036,468,884	522,630,003	378,624,318
Profit before provision and tax	2,083,843,137	2,603,270,948	689,772,436	816,257,419
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)
	(255,377,337)	(448,944,592)	(47,283,247)	(245,973,649)
Provision for off-balance sheet items	(30,850,104)	(69,807,251)	(8,331,150)	7,010,552
Provision for diminution value of share	-	(169,350,700)	-	(31,886,180)
	(286,227,441)	(688,102,543)	(55,614,397)	(270,849,277)
Profit before tax for the period	1,797,615,696	1,915,168,405	634,158,039	545,408,142
Provision for tax	(829,300,000)	(654,445,667)	(379,300,000)	(134,428,350)
Deffered Tax	(15,000,000)	-	(10,000,000)	-
Profit after tax for the period	953,315,696	1,260,722,738	244,858,039	410,979,792
Retained Surplus brought forward	269,562,463	225,613,949	745,328,589	801,404,843
	1,222,878,159	1,486,336,687	990,186,628	1,212,384,635
Appropriations:				
Statutory Reserve	(359,523,139)	(383,033,681)	(126,831,608)	(109,081,628)
Retained Surplus carried forward	863,355,020	1,103,303,006	863,355,020	1,103,303,006
Earning per share (EPS)	2.30	3.04	0.59	0.99

The above profit of Tk. 208.38 crore before provision and tax as on September 30, 2012 does not include the notional profit of Tk.20.59 crore due to the increase of market price of shares of different companies. Taking into consideration the said notional profit the EPS would stand at Tk. 2.75.

Md. Aftab Uddin Khan
Chief Financial Officer

Farman R. Chowdhury
Managing Director