

ONE Bank Limited
Profit & Loss Account
For the period from January 01, 2017 to March 31, 2017

		Amount in Taka	
		January to March	
		2017	2016
Interest income		3,515,904,423	3,125,251,112
Interest paid on deposits and borrowings etc.		(2,208,595,943)	(2,064,483,002)
Net interest income		1,307,308,481	1,060,768,110
Investment Income		329,533,671	394,895,035
Commission, Exchange and Brokerage		432,544,947	325,949,843
Other operating income		102,539,397	104,165,582
Total operating income (A)		2,171,926,496	1,885,778,570
Salaries and allowances		556,481,486	478,962,342
Rent, taxes, insurance, electricity etc.		129,854,361	96,599,823
Legal expenses		6,636,614	1,902,881
Postage, stamps, telecommunication etc.		19,024,034	18,494,449
Directors' fees		304,000	232,000
Auditors' fee		-	-
Stationery, Printings, advertisements etc.		25,176,330	26,973,911
Managing Director's salary and allowances		2,880,000	2,635,000
Depreciation, leasing expense and repair of bank's assets		131,479,511	120,819,044
Other expenses		70,068,425	63,846,756
Total operating expenses (B)		941,904,761	810,466,205
Profit/ (loss) before provision and tax (C=A-B)		1,230,021,735	1,075,312,365
Provision for loans and advances			
Specific provision		177,155,476	424,545,893
General provision		212,584,482	(25,459,411)
		389,739,958	399,086,482
Provision for off-balance sheet items		(58,482,132)	5,408,626
Provision for diminution in value of share		-	-
Provision for other		-	-
Total Provision (D)		331,257,826	404,495,107
Profit/ (loss) before taxes for the period (E=C-D)		898,763,909	670,817,258
Provision for taxation			
Current tax expense		421,723,018	289,839,333
Deffered tax expenses/ (income)		850,000	3,200,125
Net profit after taxation for the period		476,190,891	377,777,800
Retained Surplus brought forward		1,695,408,803	224,123,280
		2,171,599,694	601,901,080
Appropriations:			
Statutory Reserve		179,752,782	134,163,452
General Reserve		-	-
		179,752,782	134,163,452
Retained Surplus		1,991,846,912	467,737,629
Earnings per share (EPS)		0.72	0.57

Ashrafal Haq Amin
In-Charge, Finance Division

John Sarkar
Company Secretary

M. Fakhurul Alam
Managing Director

Salahuddin Ahmed
Director

Sayeed Hossain Chowdhury
Chairman