

**ONE Bank Limited**  
**Profit & Loss Account**  
**For the period from January 01, 2012 to March 31, 2012**

Amount in Taka  
(Un-audited and provisional)

	January to March <u>2012</u>	January to March <u>2011</u>
Interest income	1,978,023,033	1,481,045,191
Interest paid on deposits & borrowings etc.	(1,276,740,068)	(963,766,486)
<b>Net interest income</b>	<b>701,282,965</b>	<b>517,278,705</b>
Income from investments	5,741,807	103,634,046
Commission, Exchange and Brokerage	234,637,052	232,917,847
Other operating income	62,794,552	42,782,008
<b>Total operating income</b>	<b>1,004,456,376</b>	<b>896,612,606</b>
Salaries and allowances	227,591,997	157,136,195
Rent, taxes, insurance, electricity etc.	52,117,931	43,135,986
Legal expenses	455,175	817,923
Postage, stamps, telecommunication etc.	12,621,304	11,390,793
Directors fees	200,000	250,000
Stationery, Printings, advertisements etc.	21,121,443	15,104,552
Managing Director's salary and allowances	3,258,249	3,057,500
Depreciation, leasing expense and repair of bank's	33,561,657	41,023,189
Other expenses	31,059,043	37,607,825
<b>Total operating expenses</b>	<b>381,986,798</b>	<b>309,523,962</b>
<b>Profit before provision and tax</b>	<b>622,469,578</b>	<b>587,088,644</b>
Provision for loans and advances		
Specific provision	(79,372,664)	(32,377,663)
General provision	16,404,057	(68,217,774)
	<b>(62,968,607)</b>	<b>(100,595,437)</b>
Provision for off-balance sheet items	(7,665,728)	(18,480,774)
Provision for diminution value of share	-	(150,300,000)
	<b>(70,634,336)</b>	<b>(269,376,211)</b>
<b>Profit before tax for the period</b>	<b>551,835,242</b>	<b>317,712,433</b>
Provision for tax	(131,533,450)	(147,200,000)
Deffered Tax	(5,000,000)	-
<b>Profit after tax for the period</b>	<b>415,301,792</b>	<b>170,512,433</b>
Retained Surplus brought forward	269,562,462	225,613,949
	<b>684,864,254</b>	<b>396,126,382</b>
<b>Appropriations:</b>		
Statutory Reserve	(110,367,048)	(63,542,487)
<b>Retained Surplus carried forward</b>	<b>574,497,206</b>	<b>332,583,895</b>
<b>Earning per share (EPS)</b>	<b>1.00</b>	<b>0.41</b>

The above profit of Tk. 62.25 crore before provision and tax as on March 31, 2012 does not include the notional profit of Tk. 10.46 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. 1.23

Md. Aftab Uddin Khan  
EVP & Head of Central Accounts

Farman R. Chowdhury  
Managing Director