

**ONE Bank Limited**  
**Profit & Loss Account**  
**For the period from January 01, 2013 to March 31, 2013**

**Amount in Taka**  
**(Un-audited and provisional)**

	<b>January to March 2013</b>	<b>January to March 2012</b>
Interest income	2,256,542,118	1,978,023,033
Interest paid on deposits & borrowings etc.	(1,704,961,055)	(1,276,740,068)
<b>Net interest income</b>	<b>551,581,063</b>	<b>701,282,965</b>
Income from investments	252,230,097	5,741,807
Commission, Exchange and Brokerage	231,980,470	234,637,052
Other operating income	72,052,978	62,794,552
<b>Total operating income</b>	<b>1,107,844,608</b>	<b>1,004,456,376</b>
Salaries and allowances	269,926,459	227,591,997
Rent, taxes, insurance, electricity etc.	62,382,131	52,117,931
Legal expenses	1,692,496	455,175
Postage, stamps, telecommunication etc.	12,790,568	12,621,304
Directors fees	145,000	200,000
Stationery, Printings, advertisements etc.	25,392,401	21,121,443
Managing Director's salary and allowances	2,479,074	3,258,249
Depreciation, leasing expense and repair of bank's	58,288,233	33,561,657
Other expenses	77,443,422	31,059,043
<b>Total operating expenses</b>	<b>510,539,782</b>	<b>381,986,798</b>
<b>Profit before provision and tax</b>	<b>597,304,826</b>	<b>622,469,578</b>
Provision for loans and advances		
Specific provision	(46,430,770)	(79,372,664)
General provision	10,950,293	16,404,057
	<b>(35,480,477)</b>	<b>(62,968,607)</b>
Provision for off-balance sheet items	(40,725,804)	(7,665,728)
Provision for diminution value of share	(207,570,379)	-
Provision for other assets	(1,892,217)	-
	<b>(285,668,877)</b>	<b>(70,634,336)</b>
<b>Profit before tax for the period</b>	<b>311,635,948</b>	<b>551,835,242</b>
Provision for tax	15,300,000	(131,533,450)
Deffered Tax	(5,000,000)	(5,000,000)
<b>Profit after tax for the period</b>	<b>321,935,948</b>	<b>415,301,792</b>
Retained Surplus brought forward	912,905,400	269,562,462
	<b>1,234,841,348</b>	<b>684,864,254</b>
<b>Appropriations:</b>		
Statutory Reserve	(62,327,190)	(110,367,048)
<b>Retained Surplus carried forward</b>	<b>1,172,514,158</b>	<b>574,497,206</b>
<b>Earning per share (EPS)</b>	<b>0.78</b>	<b>1.00</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

Farman R. Chowdhury  
Managing Director