

ONE Bank Limited
Profit & Loss Account
For the period from January 01, 2013 to June 30, 2013

Amount in Taka
(Un-audited and provisional)

	<u>January to June</u> <u>2013</u>	<u>January to June</u> <u>2012</u>	<u>April to June</u> <u>2013</u>	<u>April to June</u> <u>2012</u>
Interest income	4,743,851,022	4,026,851,177	2,487,308,904	2,048,828,144
Interest paid on deposits & borrowings etc.	(3,474,825,374)	(2,708,674,528)	(1,769,864,319)	(1,431,934,461)
Net interest income	1,269,025,648	1,318,176,649	717,444,585	616,893,683
Income from investments	523,228,931	155,502,648	270,998,833	149,760,841
Commission, Exchange and Brokerage	483,771,567	571,432,305	251,791,098	336,795,254
Other operating income	159,408,263	136,504,921	87,355,285	73,710,369
Total operating income	2,435,434,409	2,181,616,523	1,327,589,801	1,177,160,148
Salaries and allowances	586,276,653	392,060,843	316,350,194	194,175,653
Rent, taxes, insurance, electricity etc.	126,648,612	109,066,304	64,266,481	56,948,373
Legal expenses	2,263,121	1,615,965	570,625	1,160,790
Postage, stamps, telecommunication etc.	23,685,508	25,594,170	10,894,940	12,972,866
Directors fees	420,000	450,000	275,000	250,000
Stationery, Printings, advertisements etc.	57,597,885	49,423,806	32,205,484	28,302,363
Managing Director's salary and allowances	4,958,148	4,516,498	2,479,074	1,258,249
Depreciation, leasing expense and repair of bank's	123,229,089	80,758,417	64,940,856	42,843,075
Other expenses	167,560,870	124,059,820	90,117,448	67,647,655
Total operating expenses	1,092,639,885	787,545,822	582,100,102	405,559,024
Profit before provision and tax	1,342,794,525	1,394,070,701	745,489,699	771,601,123
Provision for loans and advances				
Specific provision	(326,172,658)	124,794,094	(279,741,888)	204,166,758
General provision	9,100,790	(332,888,184)	(1,849,503)	(349,292,241)
	(317,071,868)	(208,094,090)	(281,591,390)	(145,125,483)
Provision for off-balance sheet items	(61,680,997)	(22,518,953)	(20,955,193)	(14,853,225)
Provision for diminution value of share	-	-	207,570,379	-
Provision for other assets	(7,305,304)	-	(5,413,087)	-
	(386,058,169)	(230,613,043)	(100,389,291)	(159,978,708)
Profit before tax for the period	956,736,356	1,163,457,658	645,100,408	611,622,415
Current tax	(214,191,603)	(450,000,000)	(229,491,603)	(318,466,550)
Deffered Tax	(5,000,000)	(5,000,000)	-	-
Profit after tax for the period	737,544,753	708,457,658	415,608,804	293,155,865
Retained Surplus brought forward	83,849,746	269,562,463	343,458,504	574,497,206
	821,394,498	978,020,120	759,067,309	867,653,071
Appropriations:				
Statutory Reserve	(191,347,271)	(232,691,532)	(129,020,082)	(122,324,483)
Retained Surplus carried forward	630,047,227	745,328,589	630,047,227	745,328,589
Earning per share (EPS)	1.55	1.49	0.87	0.61

The above profit of Tk.134.27 crore before provision and tax as on June 30, 2013 does not include the notional profit of Tk.11.27 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.1.76.

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

M. Fakhurul Alam
Managing Director (Current Charge)