

**ONE Bank Limited**  
**Profit & Loss Account**  
**For the period from January 01, 2014 to March 31, 2014**

	<b>January to March 2014</b>	<b>January to March 2013</b>
	<b>Amount in Taka</b> (Un-audited and provisional)	
Interest income	2,668,679,054	2,256,542,118
Interest paid on deposits and borrowings etc.	(1,712,089,963)	(1,704,961,055)
<b>Net interest income</b>	<b>956,589,091</b>	<b>551,581,063</b>
Investment Income	159,244,028	252,230,097
Commission, Exchange and Brokerage	283,159,079	231,980,470
Other operating income	67,285,854	72,052,978
<b>Total operating income (A)</b>	<b>1,466,278,052</b>	<b>1,107,844,608</b>
Salaries and allowances	389,988,788	269,926,459
Rent, taxes, insurance, electricity etc.	96,549,755	62,382,131
Legal expenses	1,472,819	1,692,496
Postage, stamps, telecommunication etc.	15,896,853	12,790,568
Directors fees	280,000	145,000
Stationery, Printings, advertisements etc.	31,864,849	25,392,401
Managing Director's salary and allowances	2,634,999	2,479,074
Depreciation, leasing expense and repair of bank's assets	65,943,492	58,288,233
Other expenses	90,579,895	77,443,422
<b>Total operating expenses (B)</b>	<b>695,211,451</b>	<b>510,539,782</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>771,066,601</b>	<b>597,304,826</b>
Provision for loans and advances		
Specific provision	227,099,758	46,430,770
General provision	(36,838,426)	(10,950,293)
	<b>190,261,332</b>	<b>35,480,477</b>
Provision for off-balance sheet items	18,593,787	40,725,804
Provision for diminution in value of share	-	207,570,379
Provision for other assets	(618,125)	1,892,217
<b>Total Provision (D)</b>	<b>208,236,993</b>	<b>285,668,877</b>
<b>Profit/ (loss) before taxes for the period (E=C-D)</b>	<b>562,829,608</b>	<b>311,635,948</b>
<b>Provision for taxation</b>		
Current tax	327,391,173	(15,300,000)
Deffered tax expenses/ (income)	5,000,000	5,000,000
<b>Profit after tax for the period</b>	<b>230,438,434</b>	<b>321,935,948</b>
Retained Surplus brought forward	1,077,173,216	912,905,400
	<b>1,307,611,650</b>	<b>1,234,841,348</b>
<b>Appropriations:</b>		
Statutory Reserve	112,565,922	62,327,190
General Reserve	-	-
	112,565,922	62,327,190
<b>Retained Surplus</b>	<b>1,195,045,729</b>	<b>1,172,514,158</b>
<b>Earning per share (EPS)</b>	<b>0.48</b>	<b>0.68</b>

The above profit of Tk.77.11 crore before provision and tax as on March 31, 2014 does not include the notional profit of Tk.11.95 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.0.71

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhurul Alam  
Managing Director