

ONE Bank Limited
Profit & Loss Account
For the period from January 01, 2015 to March 31, 2015

	Amount in Taka	
	January to March <u>2015</u>	January to March <u>2014</u>
Interest income	2,855,565,053	2,668,679,054
Interest paid on deposits and borrowings etc.	(1,811,102,872)	(1,712,089,963)
Net interest income	1,044,462,180	956,589,091
Investment Income	290,354,592	159,244,028
Commission, Exchange and Brokerage	288,192,591	283,159,079
Other operating income	73,937,602	67,285,854
Total operating income (A)	1,696,946,965	1,466,278,052
Salaries and allowances	423,859,130	389,988,788
Rent, taxes, insurance, electricity etc.	98,310,882	96,549,755
Legal expenses	2,961,100	1,472,819
Postage, stamps, telecommunication etc.	15,382,445	15,896,853
Directors fees	300,000	280,000
Stationery, Printings, advertisements etc.	25,519,915	31,864,849
Managing Director's salary and allowances	2,634,999	2,634,999
Depreciation, leasing expense and repair of bank's assets	80,138,050	65,943,492
Other expenses	95,517,190	90,579,895
Total operating expenses (B)	744,623,712	695,211,451
Profit/ (loss) before provision and tax (C=A-B)	952,323,253	771,066,601
Provision for loans and advances		
Specific provision	488,948,861	227,099,758
General provision	(253,358,227)	(36,838,426)
	235,590,633	190,261,332
Provision for off-balance sheet items	23,013,311	18,593,787
Provision for diminution in value of share	25,572,005	-
Provision for other assets	(9,115,356)	(618,125)
Total Provision (D)	275,060,594	208,236,993
Profit/ (loss) before taxes for the period (E=C-D)	677,262,660	562,829,608
Provision for taxation		
Current tax	283,721,322	327,391,173
Deffered tax expenses/ (income)	4,500,000	5,000,000
Profit after tax for the period	389,041,337	230,438,434
Retained Surplus brought forward	1,626,928,614	1,077,173,216
	2,015,969,952	1,307,611,650
Appropriations:		
Statutory Reserve	135,452,532	112,565,922
General Reserve	-	-
	135,452,532	112,565,922
Retained Surplus	1,880,517,420	1,195,045,729
Earning per share (EPS)	0.74	0.44

Md. Aftab Uddin Khan
SEVP & Chief Financial Officer

M. Fakhru Alam
Managing Director