

**ONE Bank Limited**  
**Profit & Loss Account**  
**For the period from January 01, 2015 to June 30, 2015**

	Amount in Taka			
	January to June <u>2015</u>	January to June <u>2014</u>	April to June <u>2015</u>	April to June <u>2014</u>
Interest income	5,855,372,167	5,478,385,977	2,999,807,114	2,809,706,923
Interest paid on deposits and borrowings etc.	(3,638,612,194)	(3,452,016,819)	(1,827,509,321)	(1,739,926,856)
<b>Net interest income</b>	<b>2,216,759,973</b>	<b>2,026,369,158</b>	<b>1,172,297,793</b>	<b>1,069,780,067</b>
Investment Income	709,946,541	467,879,016	419,591,950	308,634,988
Commission, Exchange and Brokerage	583,390,430	637,213,080	295,197,838	354,054,001
Other operating income	188,746,233	188,868,736	114,808,631	121,582,882
<b>Total operating income (A)</b>	<b>3,698,843,177</b>	<b>3,320,329,990</b>	<b>2,001,896,212</b>	<b>1,854,051,938</b>
Salaries and allowances	863,817,403	780,739,173	439,958,273	390,750,385
Rent, taxes, insurance, electricity etc.	223,524,729	210,964,595	125,213,847	114,414,840
Legal expenses	6,347,605	4,224,180	3,386,505	2,751,361
Postage, stamps, telecommunication etc.	28,670,065	26,603,928	13,287,620	10,707,075
Directors fees	465,000	510,000	165,000	230,000
Stationery, Printings, advertisements etc.	56,744,890	62,052,199	31,224,975	30,187,350
Managing Director's salary and allowances	6,269,998	5,269,998	3,634,999	2,634,999
Depreciation, leasing expense and repair of bank's assets	172,788,237	140,102,682	92,650,187	74,159,190
Other expenses	201,011,517	184,349,341	105,494,327	93,769,446
<b>Total operating expenses (B)</b>	<b>1,559,639,444</b>	<b>1,414,816,096</b>	<b>815,015,732</b>	<b>719,604,645</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>2,139,203,733</b>	<b>1,905,513,894</b>	<b>1,186,880,480</b>	<b>1,134,447,293</b>
Provision for loans and advances				
Specific provision	956,658,836	444,451,268	467,709,976	217,351,510
General provision	(333,074,621)	(46,549,829)	(79,716,393)	(9,711,403)
	<b>623,584,216</b>	<b>397,901,439</b>	<b>387,993,582</b>	<b>207,640,107</b>
Provision for off-balance sheet items	64,909,838	42,037,666	41,896,527	23,443,880
Provision for diminution in value of share	25,572,005	-	-	-
Provision for other assets	16,456,649	6,743,407	25,572,005	7,361,532
<b>Total Provision (D)</b>	<b>730,522,708</b>	<b>446,682,512</b>	<b>455,462,114</b>	<b>238,445,519</b>
<b>Profit/ (loss) before taxes for the period (E=C-D)</b>	<b>1,408,681,025</b>	<b>1,458,831,382</b>	<b>731,418,365</b>	<b>896,001,774</b>
<b>Provision for taxation</b>				
Current tax	700,024,956	655,132,337	416,303,634	327,741,163
Deffered tax expenses/ (income)	4,996,479	5,000,000	496,479	-
<b>Profit after tax for the period</b>	<b>703,659,590</b>	<b>798,699,045</b>	<b>314,618,252</b>	<b>568,260,611</b>
Retained Surplus brought forward	315,984,367	171,429,914	569,573,173	289,302,427
	<b>1,019,643,957</b>	<b>970,128,960</b>	<b>884,191,425</b>	<b>857,563,038</b>
<b>Appropriations:</b>				
Statutory Reserve	281,736,205	291,766,276	146,283,673	179,200,355
General Reserve	-	-	-	-
	281,736,205	291,766,276	146,283,673	179,200,355
<b>Retained Surplus</b>	<b>737,907,752</b>	<b>678,362,683</b>	<b>737,907,752</b>	<b>678,362,683</b>
<b>Earning per share (EPS)</b>	<b>1.19</b>	<b>1.35</b>	<b>0.53</b>	<b>0.96</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhurul Alam  
Managing Director