

**ONE Bank Limited**  
**Profit & Loss Account**  
**For the period from January 01, 2016 to March 31, 2016**

		Amount in Taka	
		January to March	
		2016	2015
Interest income		3,125,251,112	2,855,565,053
Interest paid on deposits and borrowings etc.		(2,064,483,002)	(1,811,102,872)
<b>Net interest income</b>		<b>1,060,768,110</b>	<b>1,044,462,180</b>
Investment Income		394,895,035	290,354,592
Commission, Exchange and Brokerage		325,949,843	288,192,591
Other operating income		104,165,582	73,937,602
<b>Total operating income (A)</b>		<b>1,885,778,570</b>	<b>1,696,946,965</b>
Salaries and allowances		463,371,158	423,859,130
Rent, taxes, insurance, electricity etc.		96,599,823	98,310,882
Legal expenses		1,902,881	2,961,100
Postage, stamps, telecommunication etc.		18,494,449	15,382,445
Directors' fees		232,000	300,000
Stationery, Printings, advertisements etc.		26,973,911	25,519,915
Managing Director's salary and allowances		2,635,000	2,635,000
Depreciation, leasing expense and repair of bank's assets		104,236,386	80,138,050
Other expenses		96,020,597	95,517,190
<b>Total operating expenses (B)</b>		<b>810,466,205</b>	<b>744,623,713</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>		<b>1,075,312,365</b>	<b>952,323,253</b>
Provision for loans and advances			
Specific provision		424,545,893	488,948,861
General provision		(25,459,411)	(253,358,227)
		<b>399,086,482</b>	<b>235,590,633</b>
Provision for off-balance sheet items		5,408,626	23,013,311
Provision for diminution in value of share		-	25,572,005
Provision for other		-	(9,115,356)
<b>Total Provision (D)</b>		<b>404,495,107</b>	<b>275,060,594</b>
<b>Profit/ (loss) before taxes for the period (E=C-D)</b>		<b>670,817,258</b>	<b>677,262,659</b>
<b>Provision for taxation</b>			
Current tax expense		289,839,333	283,721,322
Deffered tax expenses/ (income)		3,200,125	4,500,000
<b>Net profit after taxation for the period</b>		<b>377,777,800</b>	<b>389,041,337</b>
Retained Surplus brought forward		224,123,280	1,626,928,614
		<b>601,901,080</b>	<b>2,015,969,951</b>
<b>Appropriations:</b>			
Statutory Reserve		134,163,452	135,452,532
General Reserve		-	-
		134,163,452	135,452,532
<b>Retained Surplus</b>		<b>467,737,629</b>	<b>1,880,517,420</b>
<b>Earnings per share (EPS)</b>		<b>0.57</b>	<b>0.59</b>

Md. Aftab Uddin Khan  
Chief Financial Officer

John Sarkar  
Company Secretary

M. Fakhurul Alam  
Managing Director

Salahuddin Ahmed  
Director

Sayeed Hossain Chowdhury  
Chairman