

ONE Bank Limited
Profit & Loss Account
For the period from January 01, 2016 to June 30, 2016

Amount in Taka

	January to June		April to June	
	2016	2015	2016	2015
Interest income	6,278,892,973	5,855,372,167	3,153,641,861	2,999,807,114
Interest paid on deposits and borrowings etc.	(4,036,901,715)	(3,638,612,194)	(1,972,418,713)	(1,827,509,321)
Net interest income	2,241,991,258	2,216,759,973	1,181,223,148	1,172,297,793
Investment Income	1,025,102,385	709,946,541	630,207,350	419,591,950
Commission, Exchange and Brokerage	708,370,790	583,390,430	382,420,947	295,197,838
Other operating income	274,218,083	188,746,233	170,052,501	114,808,631
Total operating income (A)	4,249,682,516	3,698,843,177	2,363,903,946	2,001,896,212
Salaries and allowances	967,897,171	863,817,403	504,526,012	439,958,273
Rent, taxes, insurance, electricity etc.	220,768,943	223,524,729	124,169,120	125,213,847
Legal expenses	6,862,711	6,347,605	4,959,830	3,386,505
Postage, stamps, telecommunication etc.	39,994,519	28,670,065	21,500,070	13,287,620
Directors' fees	808,000	465,000	576,000	165,000
Stationery, Printings, advertisements etc.	63,242,149	56,744,890	36,268,238	31,224,975
Managing Director's salary and allowances	6,053,333	6,269,998	3,418,333	3,634,999
Depreciation, leasing expense and repair of bank's assets	207,470,142	172,788,237	103,233,755	92,650,187
Other expenses	213,945,148	201,011,517	117,924,552	105,494,327
Total operating expenses (B)	1,727,042,116	1,559,639,444	916,575,911	815,015,732
Profit/ (loss) before provision and tax (C=A-B)	2,522,640,400	2,139,203,733	1,447,328,035	1,186,880,480
Provision for loans and advances				
Specific provision	1,167,975,047	956,658,836	743,429,154	467,709,976
General provision	(192,772,253)	(333,074,621)	(167,312,842)	(79,716,393)
	975,202,793	623,584,216	576,116,311	387,993,582
Provision for off-balance sheet items	46,287,703	64,909,838	40,879,077	41,896,527
Provision for diminution in value of share	-	25,572,005	-	-
Provision for other	-	16,456,649	-	25,572,005
Total Provision (D)	1,021,490,496	730,522,708	616,995,388	455,462,114
Profit/ (loss) before taxes for the period (E=C-D)	1,501,149,905	1,408,681,025	830,332,647	731,418,365
Provision for taxation				
Current tax expense	1,000,320,894	700,024,956	710,481,561	416,303,634
Deffered tax expenses/ (income)	3,800,525	4,996,479	600,400	496,479
Net profit after taxation for the period	497,028,485	703,659,590	119,250,686	314,618,252
Retained Surplus brought forward	224,123,280	315,984,367	467,737,629	569,573,173
	721,151,766	1,019,643,957	586,988,314	884,191,425
Appropriations:				
Statutory Reserve	300,229,981	281,736,205	166,066,529	146,283,673
General Reserve	-	-	-	-
	300,229,981	281,736,205	166,066,529	146,283,673
Retained Surplus	420,921,785	737,907,752	420,921,785	737,907,752
Earnings per share (EPS)	0.75	1.06	0.18	0.47

Md. Aftab Uddin Khan
Chief Financial Officer

John Sarkar
Company Secretary

M. Fakhurul Alam
Managing Director

Salahuddin Ahmed
Director

Sayeed Hossain Chowdhury
Chairman