

ONE Bank Limited
Profit & Loss Account
For the period from January 01, 2017 to June 30, 2017

Amount in Taka

	January to June		April to June	
	2017	2016	2017	2016
Interest income	7,140,444,503	6,278,892,973	3,624,540,079	3,153,641,861
Interest paid on deposits and borrowings etc.	(4,708,015,864)	(4,036,901,715)	(2,499,419,921)	(1,972,418,713)
Net interest income	2,432,428,639	2,241,991,258	1,125,120,158	1,181,223,148
Investment Income	882,233,842	1,025,102,385	552,700,172	630,207,350
Commission, Exchange and Brokerage	919,269,765	708,370,790	486,724,818	382,420,947
Other operating income	248,743,200	274,218,083	146,203,803	170,052,501
Total operating income (A)	4,482,675,446	4,249,682,516	2,310,748,951	2,363,903,946
Salaries and allowances	1,110,509,039	983,514,054	554,027,553	504,551,712
Rent, taxes, insurance, electricity etc.	262,061,189	220,768,943	132,206,829	124,169,120
Legal expenses	18,251,679	6,862,711	11,615,065	4,959,830
Postage, stamps, telecommunication etc.	32,591,607	39,994,519	13,567,573	21,500,070
Directors' fees	672,000	808,000	368,000	576,000
Auditors' fee	-	-	-	-
Stationery, Printings, advertisements etc.	66,876,987	63,242,149	41,700,657	36,268,238
Managing Director's salary and allowances	6,610,000	6,053,333	3,730,000	3,418,333
Depreciation, leasing expense and repair of bank's assets	286,069,373	256,817,078	154,589,862	135,998,034
Other expenses	188,055,668	148,981,329	117,987,243	85,134,573
Total operating expenses (B)	1,971,697,542	1,727,042,116	1,029,792,782	916,575,911
Profit/ (loss) before provision and tax (C=A-B)	2,510,977,904	2,522,640,400	1,280,956,169	1,447,328,035
Provision for loans and advances				
Specific provision	449,714,344	1,167,975,047	272,558,868	743,429,154
General provision	183,688,736	(192,772,253)	(28,895,746)	(167,312,842)
	633,403,081	975,202,793	243,663,122	576,116,311
Provision for off-balance sheet items	(37,962,240)	46,287,703	20,519,893	40,879,077
Provision for diminution in value of share	-	-	-	-
Provision for other	-	-	-	-
Total Provision (D)	595,440,841	1,021,490,496	264,183,015	616,995,388
Profit/ (loss) before taxes for the period (E=C-D)	1,915,537,063	1,501,149,905	1,016,773,154	830,332,647
Provision for taxation				
Current tax expense	999,707,469	1,000,320,894	577,984,452	710,481,561
Deffered tax expenses/ (income)	2,500,000	3,800,525	1,650,000	600,400
Net profit after taxation for the period	913,329,594	497,028,485	437,138,703	119,250,686
Retained Surplus brought forward	168,978,096	224,123,280	465,416,205	467,737,629
	1,082,307,690	721,151,766	902,554,908	586,988,314
Appropriations:				
Statutory Reserve	383,107,413	300,229,981	203,354,631	166,066,529
General Reserve	-	-	-	-
	383,107,413	300,229,981	203,354,631	166,066,529
Retained Surplus	699,200,277	420,921,785	699,200,277	420,921,785
Earnings per share (EPS)	1.25	0.68	0.60	0.16

Ashrafu Haq Amin
In-Charge, Finance Division

John Sarkar
Company Secretary

M. Fakhru Alam
Managing Director

Salahuddin Ahmed
Director

Sayed Hossain Chowdhury
Chairman