

**ONE Bank Limited**  
**Profit & Loss Account**  
**For the period from January 01, 2013 to September 30, 2013**

Amount in Taka  
(Un-audited and provisional)

	January to September <u>2013</u>	January to September <u>2012</u>	July to September <u>2013</u>	July to September <u>2012</u>
Interest income	7,300,759,584	6,167,976,826	2,556,908,562	2,141,125,649
Interest paid on deposits & borrowings etc.	(5,294,239,832)	(4,196,975,732)	(1,819,414,459)	(1,488,301,204)
<b>Net interest income</b>	<b>2,006,519,751</b>	<b>1,971,001,094</b>	<b>737,494,103</b>	<b>652,824,445</b>
Income from investments	821,752,926	397,445,621	298,523,996	241,942,973
Commission, Exchange and Brokerage	763,903,424	821,594,489	280,131,857	250,162,183
Other operating income	226,348,553	203,977,758	66,940,290	67,472,837
<b>Total operating income</b>	<b>3,818,524,654</b>	<b>3,394,018,962</b>	<b>1,383,090,245</b>	<b>1,212,402,440</b>
Salaries and allowances	1,003,601,034	685,396,457	417,324,381	293,335,614
Rent, taxes, insurance, electricity etc.	200,158,723	171,693,098	73,510,112	62,626,795
Legal expenses	2,923,007	2,189,234	659,886	573,269
Postage, stamps, telecommunication etc.	36,633,129	37,912,076	12,947,620	12,317,907
Directors fees	575,000	645,000	155,000	195,000
Stationery, Printings, advertisements etc.	98,398,203	82,790,028	40,800,318	33,366,221
Managing Director's salary and allowances	7,636,914	8,710,286	2,678,766	4,193,788
Depreciation, leasing expense and repair of bank's assets	193,538,897	131,379,001	70,309,808	50,620,584
Other expenses	266,884,086	189,460,645	99,323,216	65,400,825
<b>Total operating expenses</b>	<b>1,810,348,992</b>	<b>1,310,175,825</b>	<b>717,709,107</b>	<b>522,630,003</b>
<b>Profit before provision and tax</b>	<b>2,008,175,663</b>	<b>2,083,843,137</b>	<b>665,381,138</b>	<b>689,772,437</b>
Provision for loans and advances				
Specific provision	(497,912,093)	(139,364,940)	(171,739,435)	124,966
General provision	(11,423,294)	(116,012,397)	(20,524,084)	(47,408,213)
	<b>(509,335,387)</b>	<b>(255,377,337)</b>	<b>(192,263,519)</b>	<b>(47,283,247)</b>
Provision for off-balance sheet items	(104,238,900)	(30,850,104)	(42,557,903)	(8,331,150)
Provision for diminution value of share	-	-	-	-
Provision for other assets	(7,637,178)	-	(331,874)	-
	<b>(621,211,465)</b>	<b>(286,227,441)</b>	<b>(235,153,296)</b>	<b>(55,614,397)</b>
<b>Profit before tax for the period</b>	<b>1,386,964,198</b>	<b>1,797,615,696</b>	<b>430,227,842</b>	<b>634,158,040</b>
Current tax	(561,100,000)	(829,300,000)	(346,908,397)	(379,300,000)
Deffered Tax	(5,000,000)	(15,000,000)	-	(10,000,000)
<b>Profit after tax for the period</b>	<b>820,864,198</b>	<b>953,315,696</b>	<b>83,319,445</b>	<b>244,858,040</b>
Retained Surplus brought forward	83,849,746	269,562,463	630,047,227	745,328,589
	<b>904,713,944</b>	<b>1,222,878,159</b>	<b>713,366,672</b>	<b>990,186,628</b>
<b>Appropriations:</b>				
Statutory Reserve	(277,392,840)	(359,523,139)	(86,045,569)	(126,831,608)
<b>Retained Surplus carried forward</b>	<b>627,321,104</b>	<b>863,355,020</b>	<b>627,321,104</b>	<b>863,355,020</b>
<b>Earning per share (EPS)</b>	<b>1.72</b>	<b>2.00</b>	<b>0.17</b>	<b>0.51</b>

Md. Aftab Uddin Khan  
SEVP & Chief Financial Officer

M. Fakhrul Alam  
Managing Director