

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

Amount in Taka

	January to September		July to September	
	2016	2015	2016	2015
Interest income	9,559,050,902	8,840,124,785	3,280,157,929	2,984,752,618
Interest paid on deposits and borrowings etc.	(6,248,539,810)	(5,506,434,038)	(2,211,638,096)	(1,867,821,844)
<b>Net interest income</b>	<b>3,310,511,092</b>	<b>3,333,690,746</b>	<b>1,068,519,834</b>	<b>1,116,930,773</b>
Investment Income	1,610,203,743	1,151,738,786	585,101,358	441,792,245
Commission, Exchange and Brokerage	1,001,829,340	861,731,156	293,458,550	278,340,726
Other operating income	369,521,109	262,545,400	95,303,026	73,799,167
<b>Total operating income (A)</b>	<b>6,292,065,284</b>	<b>5,609,706,088</b>	<b>2,042,382,768</b>	<b>1,910,862,911</b>
Salaries and allowances	1,481,355,494	1,322,170,592	513,458,323	458,353,189
Rent, taxes, insurance, electricity etc.	343,753,962	347,609,033	122,985,019	124,084,304
Legal expenses	9,964,179	10,283,859	3,101,468	3,936,254
Postage, stamps, telecommunication etc.	59,563,800	43,417,567	19,569,281	14,747,502
Directors' fees	1,008,000	730,000	200,000	265,000
Auditors' fee	-	-	-	-
Stationery, Printings, advertisements etc.	102,346,038	91,261,494	39,103,889	34,516,604
Managing Director's salary and allowances	10,471,663	10,471,663	4,418,330	4,201,665
Depreciation, leasing expense and repair of bank's assets	315,638,212	273,981,214	108,168,070	101,192,977
Other expenses	364,018,547	317,225,722	150,073,399	116,214,205
<b>Total operating expenses (B)</b>	<b>2,688,119,894</b>	<b>2,417,151,143</b>	<b>961,077,779</b>	<b>857,511,699</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>3,603,945,389</b>	<b>3,192,554,945</b>	<b>1,081,304,989</b>	<b>1,053,351,213</b>
Provision for loans and advances				
Specific provision	1,140,789,799	956,678,939	(27,185,248)	20,102
General provision	(17,386,197)	(322,419,332)	175,386,056	10,655,289
	<b>1,123,403,602</b>	<b>634,259,607</b>	<b>148,200,809</b>	<b>10,675,391</b>
Provision for off-balance sheet items	64,103,719	119,623,690	17,816,017	54,713,852
Provision for diminution in value of share	(24,676,466)	24,676,466	(24,676,466)	(895,539)
Provision for other	-	16,456,649	-	-
<b>Total Provision (D)</b>	<b>1,162,830,855</b>	<b>795,016,412</b>	<b>141,340,360</b>	<b>64,493,704</b>
<b>Profit/ (loss) before taxes for the period (E=C-D)</b>	<b>2,441,114,534</b>	<b>2,397,538,534</b>	<b>939,964,629</b>	<b>988,857,509</b>
<b>Provision for taxation</b>				
Current tax expense	1,365,414,106	1,204,223,179	365,093,212	504,198,223
Deffered tax expenses/ (income)	5,500,778	6,032,029	1,700,253	1,035,550
<b>Net profit after taxation for the period</b>	<b>1,070,199,649</b>	<b>1,187,283,325</b>	<b>573,171,164</b>	<b>483,623,735</b>
Retained Surplus brought forward	224,123,280	315,984,367	420,921,785	737,907,752
	<b>1,294,322,930</b>	<b>1,503,267,692</b>	<b>994,092,949</b>	<b>1,221,531,487</b>
<b>Appropriations:</b>				
Statutory Reserve	488,222,907	479,507,707	187,992,926	197,771,502
General Reserve	-	-	-	-
	488,222,907	479,507,707	187,992,926	197,771,502
<b>Retained Surplus</b>	<b>806,100,023</b>	<b>1,023,759,986</b>	<b>806,100,023</b>	<b>1,023,759,986</b>
<b>Earnings per share (EPS)</b>	<b>1.61</b>	<b>1.79</b>	<b>0.86</b>	<b>0.73</b>

Ashrafal Haq Amin  
In-Charge, Finance Division

John Sarkar  
Company Secretary

M. Fakhurul Alam  
Managing Director

Salahuddin Ahmed  
Director

Sayed Hossain Chowdhury  
Chairman