

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

Amount in Taka

	January to September		July to September	
	2017	2016	2017	2016
Interest income	10,930,221,762	9,559,050,902	3,789,777,259	3,280,157,929
Interest paid on deposits and borrowings etc.	(7,320,811,367)	(6,248,539,810)	(2,612,795,503)	(2,211,638,096)
Net interest income	3,609,410,394	3,310,511,092	1,176,981,756	1,068,519,834
Investment Income	1,290,942,599	1,610,203,743	408,708,757	585,101,358
Commission, Exchange and Brokerage	1,474,635,696	1,001,829,340	555,365,931	293,458,550
Other operating income	376,306,523	369,521,109	127,563,323	95,303,026
Total operating income (A)	6,751,295,212	6,292,065,284	2,268,619,766	2,042,382,768
Salaries and allowances	1,648,413,636	1,500,163,481	537,904,597	516,649,427
Rent, taxes, insurance, electricity etc.	398,192,113	343,753,962	136,130,924	122,985,019
Legal expenses	24,496,752	9,964,179	6,245,073	3,101,468
Postage, stamps, telecommunication etc.	48,656,218	59,563,800	16,064,611	19,569,281
Directors' fees	1,032,000	1,008,000	360,000	200,000
Auditors' fees	150,000	150,000	50,000	50,000
Stationery, Printings, advertisements etc.	141,581,735	102,346,038	74,704,749	39,103,889
Managing Director's salary and allowances	11,340,000	10,471,663	4,730,000	4,418,330
Depreciation, leasing expense and repair of bank's assets	443,061,657	396,548,924	156,992,284	139,731,846
Other expenses	311,987,561	264,149,847	124,031,893	115,268,518
Total operating expenses (B)	3,028,911,672	2,688,119,894	1,057,214,129	961,077,779
Profit/ (loss) before provision and tax (C=A-B)	3,722,383,540	3,603,945,389	1,211,405,636	1,081,304,989
Provision for loans and advances				
Specific provision	766,087,973	1,140,789,799	316,373,629	(27,185,248)
General provision	223,148,633	(17,386,197)	39,459,896	175,386,056
	989,236,605	1,123,403,602	355,833,525	148,200,809
Provision for off-balance sheet items	(1,912,494)	64,103,719	36,049,746	17,816,017
Provision for diminution in value of share	-	(24,676,466)	-	(24,676,466)
Provision for other	-	-	-	-
Total Provision (D)	987,324,111	1,162,830,855	391,883,270	141,340,360
Profit/ (loss) before taxes for the period (E=C-D)	2,735,059,429	2,441,114,534	819,522,366	939,964,629
Provision for taxation				
Current tax expense	1,480,458,446	1,365,414,106	480,750,976	365,093,212
Deffered tax expenses/ (income)	4,350,000	5,500,778	1,850,000	1,700,253
Net profit after taxation for the period	1,250,250,983	1,070,199,649	336,921,389	573,171,164
Retained Surplus brought forward	168,978,096	224,123,280	699,200,277	420,921,785
	1,419,229,079	1,294,322,930	1,036,121,666	994,092,949
Appropriations:				
Statutory Reserve	547,011,886	488,222,907	163,904,473	187,992,926
General Reserve	-	-	-	-
	547,011,886	488,222,907	163,904,473	187,992,926
Retained Surplus	872,217,193	806,100,023	872,217,193	806,100,023
Earnings per share (EPS)	1.71	1.47	0.46	0.79

Ashrafuul Haq Amin
In-Charge, Finance Division

John Sarkar
Company Secretary

M. Fakhruul Alam
Managing Director

Salahuddin Ahmed
Director

Sayed Hossain Chowdhury
Chairman