

ONE Bank Limited
Profit & Loss Account
For the period from January 01, 2011 to September 30, 2011

Amount in Taka
(Un-audited and Provisional)

	January to September <u>2011</u>	January to September <u>2010</u>	July to September <u>2011</u>	July to September <u>2010</u>
Interest income	4,746,076,449	3,644,397,158	1,693,539,844	1,306,953,036
Interest paid on deposits & borrowings etc.	(3,313,338,288)	(2,328,334,152)	(1,241,846,238)	(845,841,493)
Net interest income	1,432,738,161	1,316,063,006	451,693,606	461,111,543
Income from investments	1,315,332,992	1,058,689,075	453,986,489	180,094,257
Commission, Exchange and Brokerage	749,073,605	578,416,488	249,848,647	216,684,420
Other operating income	142,595,073	126,538,092	39,352,995	39,724,118
Total operating income	3,639,739,831	3,079,706,661	1,194,881,737	897,614,338
Salaries and allowances	519,153,536	472,014,511	198,450,988	195,890,550
Rent, taxes, insurance, electricity etc.	134,715,654	106,341,100	45,650,486	35,308,120
Legal expenses	4,678,685	3,171,350	1,512,861	1,737,621
Postage, stamps, telecommunication etc.	36,659,898	31,056,921	11,958,162	9,550,201
Directors fees	755,000	763,000	225,000	205,000
Stationery, Printings, advertisements etc.	55,997,537	45,926,786	22,676,573	14,876,929
Managing Director's salary and allowances	8,022,989	4,755,430	2,907,989	2,701,585
Depreciation, leasing expense and repair of bank's assets	137,876,684	97,283,830	51,906,469	33,600,721
Other expenses	138,608,900	111,426,745	43,335,790	37,753,388
Total operating expenses	1,036,468,884	872,739,673	378,624,318	331,624,115
Profit before provision and tax	2,603,270,948	2,206,966,988	816,257,419	565,990,223
Provision for loans and advances				
Specific provision	(245,891,724)	13,757,517	(168,689,412)	(90,640,400)
General provision	(203,052,868)	(102,259,659)	(77,284,238)	16,409,353
	(448,944,592)	(88,502,142)	(245,973,649)	(74,231,047)
Provision for off-balance sheet items	(69,807,251)	(73,285,836)	7,010,552	7,594,290
Provision for diminution value of share	(169,350,700)	(16,935,200)	(31,886,180)	4,564,800
	(688,102,543)	(178,723,178)	(270,849,277)	(62,071,957)
Profit before tax for the period	1,915,168,405	2,028,243,810	545,408,142	503,918,266
Provision for tax	(654,445,667)	(610,300,000)	(134,428,350)	(126,900,000)
Profit after tax for the period	1,260,722,738	1,417,943,810	410,979,792	377,018,266
Retained Surplus brought forward	225,613,949	5,718,850	801,404,843	741,779,285
	1,486,336,687	1,423,662,660	1,212,384,634	1,118,797,551
Appropriations:				
Statutory Reserve	(383,033,681)	(405,648,762)	(109,081,628)	(100,783,653)
Retained Surplus carried forward	1,103,303,006	1,018,013,898	1,103,303,006	1,018,013,898
Earning per share (EPS)	39.54	44.47	12.89	11.83

The above profit of Tk. 260.33 crore before provision and tax as on September 30, 2011 does not include the notional profit of Tk. 74.45 crore due to the increase of market price of shares of different companies. Taking into consideration the said notional profit the EPS would stand at Tk.60.55.

Md. Aftab Uddin Khan
EVP & Head of Central Accounts

Farman R. Chowdhury
Managing Director