



TOGETHER
AS **ONE**
WE **RISE**



Annual
Report
2025

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Company Milestones

HALLMARKS	Dates
■ Memorandum and Articles of Association signed by the Sponsors	May 4, 1999
■ Incorporation of the Company	May 12, 1999
■ Certificate of Commencement of Business	May 12, 1999
■ License issued by Bangladesh Bank	June 2, 1999
■ License issued for opening the first Branch-Principal Branch, Dhaka	June 17, 1999
■ Formal launching of the Bank	July 14, 1999
■ Commencement of business from the Principal Branch, Dhaka	July 14, 1999
■ Sponsored Industrial and Infrastructure Development Finance Company Limited (IIDFC) as Promoter Shareholder	June 25, 2001
■ Floatation of Initial Public Offering (IPO):	
Publication of Prospectus	June 29, 2003
Subscription opened	August 11, 2003
Subscription closed	August 12, 2003
■ Lottery held for Allotment of Oversubscribed Shares	August 31, 2003
■ Trading of Shares at Dhaka Stock Exchange Limited	December 6, 2003
■ Trading of Shares at Chittagong Stock Exchange Limited	December 6, 2003
■ Sponsor Shares acquisition of VANIK Bangladesh Limited (now LankaBangla Finance PLC)	June 5, 2004
■ Dividend declared in the 5 th AGM (first ever after the IPO)	June 7, 2004
■ Commencement of trading of the Bank's Shares in dematerialized form on Central Depository System (CDS) of Central Depository Bangladesh Limited (CDBL)	December 22, 2004
■ Launched ONE Bank MasterCard (Credit Cards)	July 14, 2005
■ Introduced Automated Teller Machines (ATMs)	July 14, 2006

Company Milestones

HALLMARKS	Dates
■ Inaugurated its 50 th Branch	December 29, 2010
■ Incorporation of Subsidiary Company ONE Securities Limited	May 4, 2011
■ Obtained Chittagong Stock Exchange (CSE) Membership	May 8, 2011
■ Change of Face Value and Market Lot of Shares	December 4, 2011
■ New CBS Software (ORACLE Flexcube11.2) live operation	January 1, 2012
■ Launching of Internet Banking	March 23, 2012
■ Enhancement of Authorised Capital (from Tk. 415 crore to Tk. 1,000 crore)	March 29, 2012
■ Obtained Dhaka Stock Exchange (DSE) Membership	December 6, 2012
■ Joined QCash, DBBL, BRAC and VISA Networks	March 13, 2013
■ Obtained Custodial License	May 8, 2013
■ Launched Multi Currency VISA Debit , Prepaid & Credit Cards as a Principal Member of VISA Worldwide Pte. Ltd.	August 29, 2013
■ Launched Bank Led Mobile Financial Services as 'OK Banking' (presently 'OK Wallet')	September 5, 2013
■ OBL's Subsidiary ONE Securities Limited Launched Stock Broking and Dealing Services	March 2, 2014
■ CDBL Connection Installed to Launch Custodial Service	March 30, 2014
■ Signing of Term Facility Agreement for Syndicated FC Loan of USD 44 million with FMO, OFID & OeEB.	November 07, 2016
■ Incorporation of Subsidiary Company ONE Investments Limited	April 26, 2018
■ Inaugurated its 100 th branch	March 27, 2019
■ Introduction of Agent Banking operations	November 05, 2019
■ Introduction of Islami Banking operations	December 15, 2020
■ Enhancement of Authorised Capital (from Tk. 1,000 crore to Tk. 1,850 crore)	December 23, 2021
■ OBL achieved Global Standard ISO/IEC 27001 Certificate for Information Security Management System (ISMS)	August 18, 2022
■ Change of the name from ONE Bank Limited to ONE Bank PLC	September 13, 2023
■ License issued by Bangladesh Bank in the Bank's new name i.e. ONE Bank PLC	November 08, 2023

Vision & Mission

Our Vision

To establish ONE Bank PLC as a Role Model in the Banking Sector of Bangladesh.

To meet the needs of our Customers, provide fulfillment for our People and create Shareholder Value.

Our Mission

To constantly seek ways to better serve our Customers.

Be proactive in fulfilling our Social Responsibilities.

To review all business lines regularly and develop the Best Practices in the industry.

Working environment to be supportive of teamwork, enabling the employees to perform to the very best of their abilities.

Core Values

Oneness

- One team → One goal → Serving our clients, stakeholders and the community at large → in a spirit of oneness.

Take Pride

- In what we do and where we work: with the highest standards of fairness, ethics, integrity and openness in everything we say and do.

Client Centricity

- We earn our clients and customers' trust by placing them at the core of our organisation and continuously strive to pursue mutually beneficial relationships in which the value created is shared fairly.

Respect & Appreciate

- The people we work with and the contribution that they make.

Excellence

- We achieve excellence by "Doing Right Things Right, First Time Right."

Our Principles

1. Being lawful - Live with the law, in the law & of the law

"All the Employees of the Bank should at all times comply with or observe all applicable laws and regulations of the country and the Bank, wherever it operates."

2. Integrity - The Guiding Beacon

"Every employee of the Bank must be open, honest, accurate and ethical in all the dealings with the stakeholders without compromising."

3. Conflict of Interests? - Your Bank always comes first

"All the employees are to place the interests of the Bank first. An employee must not enter into a situation resulting conflict of interests, use his/her position in the Bank for personal gains/ benefits for themselves and members of their families or friends."

4. Belongingness to One Family - Bond of Compassion, Courtesy & Respect

"We must work towards building and maintaining a positive work environment, characterized by professional, dignified, and respectful conduct – a FAMILY atmosphere where an employee treats fellow employees and the members of the public with compassion, courtesy and respect."

5. Be a Trailblazer - Shun the Money Launderers & Combat Terrorism Financing

"Each employee must strictly adhere to the law and regulations of the country, Bangladesh Bank regarding Money Laundering Prevention, Anti Terrorism etc. and at the same time remain alert and vigilant with respect to frauds, thefts, bribery/ illegal activities."

6. Take a Tough Stance - No Discriminations, No Intimidations, No Inappropriate Conducts, No Sexual Harassments

"It is the responsibility of all employees to maintain a working atmosphere free of discrimination, harassment, intimidation and unwelcome, offensive or inappropriate conduct, including sexual overtures, offensive jokes, graphic material, etc."

7. Privacy and Confidentiality - Confidentiality is a Virtue of the loyal, as loyalty is the virtue of faithfulness

"Every employee shall serve the Bank diligently, honestly and faithfully and shall maintain strict secrecy regarding the affairs of the Bank and its customers. He/she shall show courtesy and attention, in all transactions, to all persons having dealing with the Bank."

8. Know your calling - Be honest to the customers, no concealment of facts & figures

"All the customers (existing and potential) should receive fair treatment from us and we must not deceive our customers by mis-selling or misrepresenting our products or services."

9. Borrowings - Do not live beyond your means

"No employee shall borrow money from the fellow employees, money lenders or customers of the Bank or from persons likely to have dealings with the Bank."

10. Your life is a gift of Almighty - Never indulge in substance abuse, drug addiction or alcoholism

"Employees are not permitted to use/consume liquor, narcotics, depressants, stimulants (unless prescribed by a registered physician), hallucinogens, marijuana, or any other controlled/ forbidden substances during working hours as well as during other work-related events."

Our Principles

11. Live a responsible life - Remember a Nonsmoking Workplace means a healthy environment

"The Bank appreciates nonsmoking; as such treats the premises of the Bank as nonsmoking zones. Every member of the Staff is expected to maintain it."

12. Speak up - Report concerns promptly

"The employees of the Bank have a responsibility to report in confidence, actual or suspected misconduct, malpractice and illegal or unethical behavior in the workplace to the Management."

13. Media, being highly sensitive sector, to be handled by assigned persons only

"Do not speak/release statements to the media on official issues without prior permission. No employee other than the Managing Director shall deal directly with the media or make any statement to the Media on official issues without prior authorization."

14. Know the lines not to be crossed - No representation to Directors

"No employees shall make any direct personal representation to the Directors of the Bank. All representations must be addressed to the Managing Director through proper channel."

15. The bank is yours - Prudently use your resources/Service facilities

"Bank's resources, including time, material, equipment, vehicles and other service facilities are provided for its business use and as such an employee must ensure that these are used efficiently and economically in the course of performing his or her duties and not used for unofficial and inappropriate purposes except where such use is authorized by the Competent Authority."

16. OBPLC WAY (Warm, Agile and Yielding)

"All the employees are bound to observe the directives and the rules and regulations prescribed in OBPLC WAY meticulously to transform the directives into habits to uphold the value and image of the Bank."

ONE Bank PLC Town Hall Meet



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Company Information

Company Information

Name of the Company
ONE Bank PLC

Chairman
Mr. A. S. M. Shahidullah Khan

Managing Director
Mr. Muhit Rahman

Legal Status Public Limited Company	Line of Business Banking	SWIFT ONEBBDDH
Date of Incorporation May 12, 1999	Telephone +88 02 41010666 IP Phone +88 09666191001	Website www.onebank.com.bd
Registered Office 2/F HRC Bhaban 46 Kawran Bazar C.A. Dhaka 1215, Bangladesh	Telefax +88 02 41010673	Email obl@onebank.com.bd

Auditors/Legal Adviser

Auditors

Mahamud Sabuj & Co.

Fare Diya Complex, House No. 11/8/E (7th Floor)
Free School Street, Panthapath
Dhaka-1205

Legal services rendered by

ABDUR RAZZAQUE & ASSOCIATES

Barristers & Associates
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MR. ALI ASGHAR CHOWDHURY

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Supreme Court of Bangladesh
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Five Years' Financial Highlights

Figures in Million Taka

Particulars	2025	2024	2023	2022	2021
BALANCE SHEET					
Authorized Capital	18,500	18,500	18,500	18,500	18,500
Paid up Capital	10,658	10,658	10,298	9,807	9,340
Statutory Reserve	7,565	7,565	7,444	7,131	6,721
Shareholders' Equity	23,367	23,550	22,717	22,057	20,536
Deposits	273,498	251,199	241,819	226,059	230,659
Loans & Advances	242,029	220,914	224,335	225,709	222,694
Investment	56,629	54,128	43,107	37,064	38,217
Fixed Assets	4,189	4,248	3,656	3,588	3,632
Total Assets	360,113	338,119	321,580	318,789	313,431
Total Off Balance Sheet Items	63,801	68,741	60,875	61,902	65,076
INCOME STATEMENT					
Interest Income	25,042	24,393	18,858	16,176	15,987
Interest Expense	22,554	18,312	14,340	11,943	11,877
Net Interest Income	2,488	6,081	4,518	4,233	4,110
Investment Income, Fees Income and Other Income	9,262	8,625	5,813	6,003	4,278
Total Operating Income	11,750	14,706	10,330	10,236	8,388
Operating Profit (Profit Before Provision and Tax)	4,638	7,908	3,611	4,287	3,456
Total Provision (Including Tax)	4,421	6,629	2,459	2,245	2,409
Net Profit After Taxation	217	1,280	1,152	2,042	1,047
CAPITAL MEASURES					
Risk Weighted Assets	225,059	221,314	231,537	246,146	232,232
Core Capital (Tier-I)	18,304	21,694	22,607	21,889	20,613
Supplementary Capital (Tier-II)	6,724	8,395	7,701	7,080	7,319
Total Regulatory Capital	25,028	30,089	30,308	28,969	27,933
Capital to Risk Weighted Assets (CRAR) Ratio	11.12%	13.60%	13.09%	11.77%	12.03%
Tier-I Capital Ratio	8.13%	9.80%	9.76%	8.89%	8.88%
SHARE BASED INFORMATION					
Earnings per Share (EPS)(Earlier years not restated)	0.20	1.20	1.12	2.08	1.12
Price Earning (PE) Ratio (Times)(Earlier years not restated)	34.41	7.08	8.49	4.90	12.31
Net Asset Value per share (Earlier years not restated)	21.92	22.10	22.06	22.33	21.99
Dividend Per Share:					
Cash Dividend (%)			3.50%		
Bonus Share (%)			3.50%	5.00%	5.00%
Net Operating Cash Flow Per Share (Earlier years not restated)	0.72	6.83	0.69	1.73	4.58
Number of Shares Outstanding (Million)	1,066	1,066	1,030	981	934
Number of Shareholders	23,172	24,240	24,852	26,299	28,251

Five Years' Financial Highlights

Figures in Million Taka

Particulars	2025	2024	2023	2022	2021
FOREIGN EXCHANGE BUSINESS					
Import Business Handled	124,660	115,481	90,945	123,559	137,954
Export Business Handled	125,520	114,674	96,116	107,669	97,273
Guarantee Business Handled	26,435	23,178	17,758	18,833	16,257

PROFITABILITY AND PERFORMANCE RATIO					
Net Interest Margin (NIM) Ratio	0.94%	2.34%	1.77%	1.67%	1.60%
Credit to Deposit Ratio	84.02%	82.60%	86.18%	86.19%	84.80%
Gross Profit Ratio	34.25%	44.54%	41.87%	46.15%	41.39%
Cost to Income Ratio	60.53%	46.23%	65.05%	58.12%	58.79%
Cost of Fund (%)	10.06%	10.09%	8.06%	7.04%	6.73%
Return on Assets (ROA) (%)	0.06%	0.39%	0.36%	0.65%	0.34%
Return on Investment (%)	12.09%	11.99%	7.80%	7.01%	6.01%
Return on Equity (ROE) (%)	0.92%	5.54%	5.60%	9.62%	5.20%
Cash Reserve Ratio (at the close of the year)	5.13%	4.41%	4.51%	5.29%	4.94%
Statutory Liquidity Ratio (at the close of the year)	19.29%	19.36%	16.64%	16.68%	16.45%
Cost of Deposit Ratio	7.46%	6.53%	5.43%	4.80%	4.91%
Yield on Advances (%)	10.22%	9.62%	7.58%	7.07%	7.70%
Interest Spread (%)	2.76%	3.09%	2.15%	2.27%	2.79%

OTHER INFORMATION					
Number of Branches	114	112	111	110	107
Number of Sub-Branches	50	45	40	39	29
Number of Collection Booth	19	19	18	17	15
Number of ATM	192	177	172	172	154
Number of Employees	2,649	2,555	2,520	2,360	2,576
Number of Deposit Accounts	1,172,190	1,031,627	942,791	846,779	772,790
Number of Loan Accounts	64,598	66,968	62,510	58,194	55,624
Number of Foreign Correspondents	262	273	305	319	339

CREDIT RATINGS					
Long Term	AA	AA	AA	AA	AA
Short Term	ST-2	ST-2	ST-2	ST-2	ST-2

Chairman's Address

Bismillahir Rahmanir Rahim

In the name of the Almighty Allah,

My dear Shareholders/Stakeholders, Ladies and Gentlemen,

A very good morning and the warmest welcome to the 27th Annual General Meeting of ONE Bank PLC.

I am pleased to note that many of our shareholders and shareholders' representatives have already registered for the AGM. We welcome your active participation and valuable suggestions.

Before presenting our financial performance for 2025, let's look back at the external economic factors and regulatory shifts that defined the financial landscape.

The year 2025 was a year of complex mix of global uncertainty, domestic transition and economic volatility. Inflationary pressures, stress in the capital markets, tightened liquidity conditions, exchange rate movements and uncertainties weighed heavily on business confidence and financial sector performance. The domestic economy underwent a phase of policy and market reforms, regulatory new measures and market corrections leading to reshaping and redefining the operating environment.

The year 2025 was marked by a very volatile global landscape where wars, regional conflicts and trade tensions continued to influence and decimate business confidence and financial stability. The prolonged Russia-Ukraine war kept pressure on food, fuel and fertilizer markets, while the Middle East conflict and Red Sea shipping disruption increased freight costs and created uncertainty in global supply chains.



Chairman's Address

For Bangladesh, these external developments caused higher import costs, logistics challenges, inflationary pressure, adverse exchange rate sensitivity and cautious & restricted business sentiment. These conditions naturally affected banks trade finance exposure, borrower cash flow pressure, liquidity management and asset quality of banks.

Bangladesh's economy was navigating a challenging environment characterized by heavy public borrowing, rising non-performing loans (NPLs) and a revenue collection shortfall. Foreign investors were increasingly concerned about topsy-turvy fiscal and taxation policies, which affected investment confidence.

The financial sector experienced severe challenges, with the Capital Adequacy Ratio (CAR) also known as the Capital to Risk-Weighted Assets Ratio (CRAR), turning negative in parts of the sector amid legacy irregularities and asset quality stress. Non-Performing Loans (NPLs), representing credit exposures where scheduled repayments ceased, were the central pressure point. While export growth remained sluggish, remittance inflows surged as a critical stabilizing force for foreign exchange reserves.

During the year, the banks across the country adopted strategies for regularization and recovery of non-performing assets. Unfortunately, these efforts did not produce the desired reduction of stressed assets and cash recovery. Banks found it difficult to tackle the economic hurdles due to the prevailing global and domestic scenario.

Despite these prevailing circumstances, I am humbled and encouraged by the commitment and enthusiasm you have shown by being here today.

The silver lining of the year was the gradual emergence of stability in key macroeconomic indicators. Improved remittance inflow, better external sector discipline, initiatives to stabilize the exchange rate and a gradual rebuilding of reserves created cautious optimism for the period ahead. However, the path forward will require a lot of uphill tasks, resilience and strong institutional commitment. The banks are required to continuously reassess priorities, strengthen governance and pursue growth with greater caution and discipline.

ONE Bank PLC views these challenges as a call to become more consolidated, agile and to master the capabilities to handle emerging situations with much prudence and wisdom gathered over trying times. Through stronger governance frameworks, prudent credit practices, sustainable banking initiatives and a future-ready operating model, ONE Bank remains committed to supporting customers, protecting stakeholder value and contributing to Bangladesh's economic progress.

Our strategy in the face of current challenges is clear and we are on track to a journey for sustainable growth founded on strong governance. We have reinforced risk management, improved asset quality, tightened operational discipline and upheld responsible banking to maintain stakeholder trust. We are strengthening internal controls, modernizing our operating model and aligning priorities with long term value for shareholders, customers and communities. While progressing with NPL recovery, we continue to invest in capacity building of our human resources and a pervasive compliance culture. To enhance service and efficiency, the Bank will upgrade its Core Banking System and modernize digital platforms, positioning ONE Bank PLC for durable value creation.

Chairman's Address

Our customers' enthusiastic adoption of digital banking has advanced our digital transformation journey. We are committed to pioneering digital banking experiences, ensuring our platforms are uniquely attuned to optimize our customers' savings goals and manage their spending effectively. ONE Bank has obtained the ISO/IEC 27001 global standard for Information Security Management, reflecting its commitment to stringent security practices. The Bank also achieved compliance with the Payment Card Industry Data Security Standard (PCI-DSS), the globally recognized benchmark for payment card security. To stay competitive, the Bank continued to explore and adopt advanced technologies such as Artificial Intelligence (AI), Machine Learning (ML), Internet of Things (IoT), Cloud Computing, Cognitive Computing and Robotic Process Automation (RPA).

The EPS of the Bank for the year 2025 was Tk. 0.20 and NAV per share was Tk. 21.92. Total deposits, loans & advances and investment of the Bank as of December 31, 2025 stood at Tk. 273,498 million, Tk. 242,029 million and Tk. 56,629 million respectively. The Bank handled import business of Tk. 124,660 million, export business of Tk. 125,520 million and guarantee business of Tk. 26,435 million in 2025.

During the year, the Bank opened 02 Branches and 05 Sub-Branches. As of 31st December 2025, OBPLC had 114 Branches, 50 Sub-Branches and 19 Collection Booths across the country covering all major business centers. The total number of ATM Booths was 192 (147 onsite and 45 offsite). Our Agent Banking outlets have grown in number. As of the end of 2025, ONE Bank boasted a total of 264 Agent Outlets, reflecting the

Bank's ongoing efforts to enhance financial accessibility and convenience for customers nationwide.

We continue to expand our Islami Banking Operations through two (02) full-fledged Islami Banking Branches i.e. Gulshan Islami Banking Branch, Dhaka and Agrabad Islami Banking Branch, Chattogram and twenty-four (24) Islami Banking Windows all over the country. Modern services such as contactless Visa Dual Currency Islami Debit Card, SMS Alert, Internet Banking, ONE Bank Mobile App and MFS (OK Wallet) are also available for Islami Banking customers. All conventional Banking Branches and Sub-Branches of the Bank are also extending Islami Banking services through online facilities.

ONE Securities Limited (OSL), a subsidiary of the Bank, continued to maintain its position as one of the leading Stockbrokers and Stock Dealers of DSE and CSE in 2025.

The Bank's Custodial Services involving the opening of NITA (Non-resident Investor Taka Accounts), opening FC Accounts, and buying and selling shares at DSE and CSE as per clients' instructions were subdued during the year. However, we expect that NRB and foreign investors will come forward as economic conditions gradually improve, open FC and NITA Accounts and participate in buying and selling in the Bangladesh capital market through Dhaka and Chittagong Stock Exchanges.

OBPLC has always been committed to Corporate Social Responsibility (CSR). In 2025, we participated & contributed in the following programs as a reflection of our corporate citizenship obligations:

Chairman's Address

- Support for Underprivileged Communities
- Healthcare Initiatives
- Commitment to Education
- Promoting Inclusivity and Special Needs Support
- Financial Literacy and Skills Development

To diversify its business areas, ONE Bank remains committed to a fair and inclusive workplace. Our employees have always been committed to making the Bank successful today and beyond. Besides investing in systems, ONE Bank regularly undertakes training & learning initiatives so that employees can perform at their best. All employees of the Bank are working together to achieve the goal the Bank is aiming for: to become one of the champions in the banking sector and become the first choice for our clients.

Our two (02) Special Asset Management Teams (SAM 1 and SAM 2), in coordination with our well conversant & equipped Legal Division, have taken focused initiatives to recover and regularize NPLs. We have started to reap the benefits of their die-hard efforts. We are hopeful that, in partnership with our clientele, shareholders and all other stakeholders, and with a spirit of oneness, we will overcome the barriers and emerge stronger.

For ONE Bank PLC, the way forward is centered on transformation, governance and sustainable value creation. We are aligning our operating model with the changing realities of the market through stronger risk management frameworks, better service architecture, digital enablement and unified strategic execution. Our focus remains on building a bank that is resilient

in adversity, disciplined in growth and trusted by customers, regulators, employees and shareholders.

Before I conclude, I would like to reassure you that the Bank has put in appropriate plans and strategies to ensure sustainable growth, desirable quality business and resultant profitability.

On behalf of the Board of Directors, I would like to extend our deepest gratitude and appreciation to the visionary founders and sponsors who established this institution 27 years ago. I am grateful to my colleagues on the Board for their steadfast stewardship, wise counsel and unwavering commitment over the year. Furthermore, I extend our sincere thanks to our valued shareholders and every member of our staff for their dedication and sense of belonging to the ONE Bank family. As we navigate through the evolving financial landscape, we look forward to your continued partnership as we scale new heights of excellence together.

I sincerely thank the regulatory bodies, particularly Bangladesh Bank and Bangladesh Securities and Exchange Commission (BSEC), DSE, CSE, our valued shareholders, customers, vendors, business associates, bankers, financial institutions and other stakeholders for their unwavering support and cooperation.

May the Almighty Allah always bless and protect us.



A.S.M. Shahidullah Khan
Chairman

ONE BANK PLC ANNUAL RISK CONFERENCE 2025





Directors' Profile

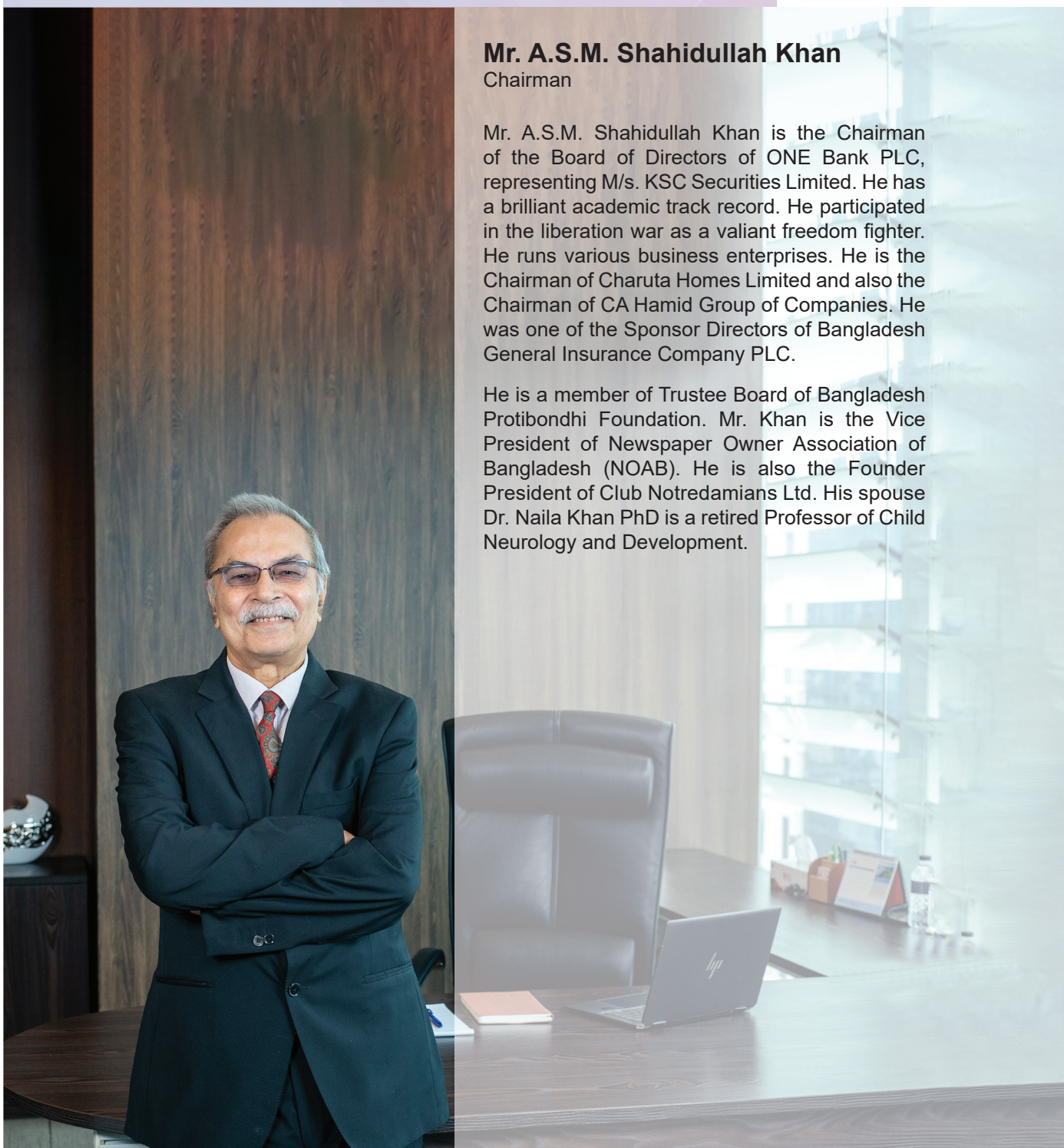
Chairman

Mr. A.S.M. Shahidullah Khan

Chairman

Mr. A.S.M. Shahidullah Khan is the Chairman of the Board of Directors of ONE Bank PLC, representing M/s. KSC Securities Limited. He has a brilliant academic track record. He participated in the liberation war as a valiant freedom fighter. He runs various business enterprises. He is the Chairman of Charuta Homes Limited and also the Chairman of CA Hamid Group of Companies. He was one of the Sponsor Directors of Bangladesh General Insurance Company PLC.

He is a member of Trustee Board of Bangladesh Protibondhi Foundation. Mr. Khan is the Vice President of Newspaper Owner Association of Bangladesh (NOAB). He is also the Founder President of Club Notredamians Ltd. His spouse Dr. Naila Khan PhD is a retired Professor of Child Neurology and Development.



Chairman of Executive Committee

Mr. Zahur Ullah

Chairman of EC

Mr. Zahur Ullah, Chairman of EC of ONE Bank PLC is a prominent business person in the country. He graduated in Finance from University of Dhaka. He is also the Managing Director of GTEX Limited. He is the Director of Holiday Publications Limited and Shamah Enterprises Limited. Mr. Zahur Ullah is also the Chairman of LL Group and involved in buying, manufacturing and exporting of readymade garments and allied products.



Director

Ms. Anannya Das Gupta

Director

Ms. Anannya Das Gupta is a Director of ONE Bank PLC. She is the daughter of (Late) Asoke Das Gupta, former Vice Chairman of ONE Bank PLC. She received her MBA in Marketing and Post-Graduation in Management Studies from the University of Leicester (UK).

She has led several Sales and Marketing functions at Uniroyal Trade and Intrex and has been a personal investor for over 24 years. Her extra-curricular activities include art & culture, interior design, reading and travel.



Director

Mr. Shawket Jaman

Director

Mr. Shawket Jaman is a Director of ONE Bank PLC, representing M R Holdings & Securities Limited. He has more than 35 years of rich experience in the Shipping sector of Bangladesh.



Independent Director

Admiral A M M M Aurangzeb Chowdhury (Retd) Independent Director

Admiral A M M M Aurangzeb Chowdhury (Retd), NBP, OSP, BCGM, PCGM, BCGMS, ndc, psc, Former Chief of Naval Staff and Director General Bangladesh Coast Guard, is an Independent Director of ONE Bank PLC. Admiral A M M M Aurangzeb Chowdhury (Retd) has a brilliant service career as well as academic track record to his credit. He is a graduate of German Naval Academy, German Defence Services Command and Staff College and National Defence College, Mirpur. He has obtained MDS, MBA, MPhil, PhD degrees as well as underwent a good number of trainings at home and abroad, viz., Germany, USA, China, the Netherlands, South Korea, India etc. He served as President, Bangladesh Swimming Federation, Chairman, National Hydrographic Commission, Senate Member of BUP & BMU, Member of Board of Governors of BISS, Regional Commissioner Bangladesh Scouts and as Commandant, Bangladesh Marine Academy and Principal, Marine Fisheries Academy. He also served as Chairman of Board of Directors of Khulna Shipyard Ltd, Narayanganj Dockyard & Engineering Works Ltd, Chattogram Dry Dock Ltd, Nou Kollan Foundation, Nou Kollan Shipping Lines Ltd, NKF Trading Company Ltd and Member of Board of Trustees of Sena Kalyan Sangstha. Besides, he was a Member of the Advisory Committee of Chattogram, Mongla Port Authority and Matarbari Port Development Project and member of various National and Law Enforcement Committees under MoHA. He has been decorated with numerous medals and awards during his long service career such as Nou Bahini Padak, Osamanya Sheba Padak, National Integrity Strategy Award 2018, Bangladesh Coast Guard Medal, President Coast Guard Medal, Bangladesh Coast Guard Medal (Service), Bangladesh Scout Award 'Silver Hilsha', Performance Badges Bronze, Silver and Gold from the German Navy along with many other local and foreign trophies and awards. He is fluent in German and knows basic French. He is happily married to Professor Dr Afroza, who is a Gynaecologist. Together they have a son, who is a software developer in Canada and a daughter, who is currently working at BRAC University.



Independent Director

Mr. Md. Azizul Haque

Independent Director

Mr. Md. Azizul Haque is an Independent Director and the Chairman of the Audit Committee of the Board of Directors of ONE Bank PLC.

Earlier, he served Bangladesh Bank for more than 30 years. He was an Executive Director. He held many responsible positions in different departments at the Central Bank including Foreign Exchange Policy Department, Foreign Exchange Investment Department, Banking Inspection Department, Department of Financial Institution and Markets, Anti Money Laundering Department, Department of Off-Site Supervision, Problem Bank Monitoring Department, Department of Banking Inspection and Administration Department of Bangladesh Bank.

He has obtained his Honours and Master's degrees in Marketing from Dhaka University. He attended a good number of training programs and workshops at home and abroad.



Managing Director

Mr. Muhit Rahman Managing Director

Mr. Muhit Rahman joined ONE Bank PLC as its Managing Director on November 9, 2025. A highly accomplished and seasoned banker, Mr. Rahman brings over 30 years of diverse, hands-on experience across key sectors of the financial industry, including corporate and investment banking, financial institutions, financial markets, structured finance, capital markets, and strategic balance sheet management.

Prior to taking the helm at ONE Bank, Mr. Rahman served as Managing Director and Head of Financial Institutions at Standard Chartered Bank, Bangladesh. In this key capacity, he successfully managed strategic relationships with commercial banks, non-bank financial institutions (NBFIs), the central bank, multilateral agencies, development organizations, and public sector entities. He also led the bank's financial markets business, executing several landmark transactions and pioneering innovative products and financial solutions within the Bangladeshi banking sector.

Mr. Rahman began his distinguished banking career in 1995 with American Express Bank, later joining Standard Chartered Bank in 2005, where he spent two decades in various senior leadership positions.

Mr. Rahman holds an MBA from the Institute of Business Administration (IBA), University of Dhaka and has undertaken several executive & leadership programs at global institutions including Cambridge, Oxford, LSE, UC Berkeley, Columbia and INSEAD.



The Board & Its Committees

Board of Directors

Chairman

Mr. A.S.M. Shahidullah Khan

Directors

Mr. Zahur Ullah

Ms. Anannya Das Gupta

Mr. Shawket Jaman

Admiral A M M M Aurangzeb Chowdhury (Retd), Independent Director

Mr. Md. Azizul Haque, Independent Director

Mr. Muhit Rahman, Managing Director

Audit Committee

Chairman

Mr. Md. Azizul Haque

Members

Mr. Shawket Jaman

Admiral A M M M Aurangzeb Chowdhury (Retd)

Executive Committee

Chairman

Mr. Zahur Ullah

Members

Mr. A. S. M. Shahidullah Khan

Ms. Anannya Das Gupta

Risk Management Committee

Chairman

Mr. Zahur Ullah

Members

Ms. Anannya Das Gupta

Admiral A M M M Aurangzeb Chowdhury (Retd)

Key Personnel

Managing Director

Mr. Muhit Rahman

Additional Managing Director

Mr. Shabbir Ahmed

Deputy Managing Director

Mr. Md. Anwarul Islam

Additional Deputy Managing Director

Mr. Md. Monzurul Alam Chowdhury

Mr. Md. Manirul Islam

Mr. Md. Shafiqul Islam

Mr. Kh. Rashed Akhtar Zaman

Senior Executive Vice President

Mr. Md. Nazrul Islam Bhuiyan

Mr. Zahed Iqbal

Mr. Mirza Ashraf Ahmad

Ms. Morsheda Begum

Ms. Mallika Nabi

Mr. Newaz Khalid Ahmed

Executive Vice President

Mr. Khaled Mahbub Morshed

Mr. Syed Farhad Alam

Mr. Kazi Md. Amzad Hossain

Mr. Md. Abu Shah Jalal Azad

Mr. Mohammad Shahid - UI - Haque

Mr. Mohammad Mahtab Uddin

Mr. Hasnain Ahmed

Mr. Shibly Nasimul Huq

Mr. Md. Zahidul Islam

Mr. Abu Sayed Md. Abdul Mannaf

Mr. Mohammad Moniruzzaman

Mr. Mohammad Kabir Hossain

Mr. A. K. M. Salah Uddin Khan

Mr. Taufiq Ahmed

Mr. Md. Mizanur Rahman

Senior Vice President

Mr. Md. Zahid-UI-Islam

Mr. Md. Shafiur Rahman Sikder

Mr. Syed Maruf Ali

Mr. Khalid Bin Rahman

Mr. Abdullah Al Mamun Zahangir

Mr. Md. Zahidul Islam

Mr. Mohammad Masudul Haque

Mr. Mohammad Sabbir Shawkat Hayat

Mr. Mohammad Abdul Moiz

Mr. Md. Monirul Alam Romel

Mr. Md. Samso Uddin

Mr. Asif Mahmud Khan

Mr. Aminul Islam

Mr. Mir Waies-Ur-Rahman

Mr. Md. Khorshed Alam

Mr. Md. Masud Alam

Mr. Biplab Banik

Mr. Mohammad Munir Chowdhury

Mr. Jamal Uddin Ahmed

Mr. Pankoj Suter

Mr. Muhammad Shah

Mr. Choudhury Maksudul Haq

Mr. Kazi Md. Forkan

Mr. Md. Ershad Ali

Vice President

Mr. Moonir Sadiq

Mr. S.M. Salahuddin

Mr. Mohammad Raihan Shaheed

Mr. Towhid Hossain Mazumder

Mr. Habibul Islam

Ms. Asma Noorjahan

Mr. Md. Rafiqul Islam Bhuiyan

Mr. Md. Abdus Salam

Mr. Tariq Quader Shamsuddin

Mr. Md. Mobasherul Haque

Mr. Md. Ali Asraf Khan

Mr. Hasan Md. Ibrahim Hussain

Mr. Joarder Alimuzzaman Rabby

Mr. Mohammed Rafiul Islam

Mr. Fayzur Rahman Khan

Mr. Md. Aminul Islam

Mr. Md. Afif Bin Haque Shaikat

Mr. Moyeen Uddin Ahammad

Mr. Sayed Abed Khalil

Mr. Md. Faizul Mobin

Ms. Anjima Begum

Mr. Muhammad Zakir Hussain

Mr. Mohammad Mehboob Ali

Mr. Kazi Mahmudur Rahman

Ms. Kawsara Sattar

Mr. Md. Akter Hossain Sorker

Mr. Mohammad Abul Kalam Azad

Mr. A.K.K.M. Zahidul Mannan

Mr. Md. Golam Rasul Bhuiyan

Mr. Sajjad Mahmud Sabuj

Mr. Abu Sayem

Mr. Mohammad Salah Uddin

Mr. Md. Tariqul Islam

Ms. Wahida Anjum Alley

Mr. Syed Azazur Rahman

Mr. Masudur Rahman

Mr. Md. Sofiqul Islam

Mr. Jahangir Alam

Mr. Md. Toriqul Hasan

Mr. Muhammad Mehrab Hassan

Mr. Syed Mohammed Ekram Ullah

Mr. Md. Shahin Amir

Senior Assistant Vice President

Mr. Abul Masud Khan Chowdhury

Mr. Md. Jashim Uddin

Mr. A. S. M. Abu Bokor Siddique

Mr. Sheikh Zaki Shahriar

Mr. Md. Rezaul Karim

Mr. Md. Motaher Hossain

Mr. Syed Shahidul Haque

Ms. Kazi Fauzia Yasmin

Ms. Rehena Yesmin

Mr. Ahmad Ullah

Mr. Amol Chandra Sarker

Mr. Mohammad Rashidul Alam

Mr. Avijit Das

Mr. Pijush Kanti Das

Mr. Siraj Ud-Daulah

Mr. Haroon Islam

Mr. Abdul Zabed

Mr. Md. Ashadul Latif

Mr. Nazif Mahbub

Mr. Golam Samdani

Mr. Mohammad Manzur Mahbub

Mr. Md. Tanna Mandal

Mr. Mohammad Shahidul Huq

Ms. Sajeda Khatun

Mr. Apollo Kumar Banik

Ms. Tanzia Ahmed

Mr. Md. Nazrul Islam

Mr. Md. Nazim Uddin

Mr. Rashidul Islam

Mr. Md. Mizanur Rahman

Mr. Md. Shah Alam Bhuya

Mr. M. M. Rashidul Kabir Chowdhury

Mr. Mohammed Dalwar Hossain

Mr. Md. Mahmudul Hasan

Mr. Syed Ahmmmed

Mr. Mohammad Abdul Salam

Mr. Abu Reza Md. Selim

Mr. Md. Mashiur Rahman

Mr. Md. Mozaffor Hossain

Mr. Golam Raju Ahmed

Mr. Mohammad Wahiduzzaman Khan

Mr. Shourindra Nath Paul

Mr. Tanvir Khan

Mr. Lutfur Rahaman

Mr. Mohammed Akhter Hossain

Mr. Md. Rasheduzzaman

Mr. A. F. Gazi Alauddin Ahmed

Mr. Mohammad Fouad Chowdhury

Mr. Mohammad Shafiqul Azam

Mr. Md. Saifur Rahman

Mr. Mohammad Ashikuzzaman Noor

Mr. Shishir Kumar Shil

Mr. K. M. Moinul Arif

Mr. Mohammad Akbar Hossain

Chowdhury

Mr. Mohammad Monir Hossain

Ms. Fouzia Hakim

Mr. Satirtha Kumar Paul

Mr. S.M. Rashed Mir

Mr. Sk. M. M. Rabiul Islam

Mr. A.K.M. Abdullah-Al-Mamun

Mr. Md. Farooque Murad Hossain

Mr. A. N. M. Bekarul Islam Sarker

Mr. Md. Zakir Hossain

Mr. Sumon Deb

Mr. Ananda Mohon Ghosh

Key Personnel

Mr. Md. Zhobaidur Rahman Chowdhury
Mr. Uttam Kumar Roy
Mr. Md. Mijanur Rashid
Mr. Muhammad Muztahidul Hosain
Mr. Mohammed Hemayet Ullah
Mr. Mohammad Mahmud Hossain
Ms. Sabina Easmen
Mr. Md. Shahinur Alam
Ms. Lili Akter
Mr. Md. Zahidur Rashid
Ms. Tasmin Hossain Moushumi
Mr. Arunjit Kumar Sutradhar
Ms. Nazmun Nahar
Mr. Md. Monzil Yeadul Hossain
Mr. Touhid-Un-Nabi
Mr. Md. Nahidul Islam
Mr. Md. Andalib Hossain Joy
Mr. Md. Monzur Hossain Patwary
Mr. Sanjoy Mazumder
Mr. Md. Arifur Rahman
Ms. Romana Haque
Mr. Azadur Rahman

First Assistant Vice President

Mr. Md. Ferdous ul Amin
Ms. Laila Nasrin
Mr. Md. Tamiz Uddin Ahmed Chowdhury
Mr. Md. Ekramul Hoque
Mr. Mohammad Sharifuzzaman
Chaklader
Ms. Asfia Nigar
Ms. Nilufar Panna
Mr. Md. Nurul Alam
Mr. A. H. M. Al-Ahasan
Mr. Md. Alauddin
Mr. Shamim Reza
Mr. Imran Khan
Mr. Md. Asad
Mr. Tapos Kumer Dev
Mr. Syed Salahuddin Ahmed
Mr. Sk. Didar-Rul-Alam
Mr. Aminul Hoq
Mr. Md. Shahjahan
Mr. A. B. M. Shah Alam
Mr. Dip Hasnayan
Mr. Shakh Md. Rajwanul Islam
Mr. Md. Rezaul Islam
Mr. Md. Mahidul Islam
Mr. Syed Tanimul Haque
Mr. Muhammad Saad Ullah
Mr. Md. Abdul Kafi Neowaj
Mr. Ahadul Islam Mamun
Mr. Kazi Md. Erfan
Mr. Syed Maruf Morshed
Mr. Mohammad Abbas Uddin
Mr. Mohammad Zaman Khan
Mr. Md. Amzad Hossain Khan
Mr. Mohammad Shakhawat Hossain
Ms. Johura Habib

Mr. Mohammed Saifur Rahman
Mr. Md. Tanvir - E- Jamil
Mr. Md. Taherul Islam
Mr. Sultan Ahamad
Mr. Syed Mustakeem Bin Haider
Mr. Md. Idrish Ali
Mr. Md. Rafiqul Islam
Mr. Gazi Faruqul Azam
Mr. Md. Shahadat Hossain
Mr. Debasish Howlader
Mr. Manna Khan
Mr. Mohammad Mahfuzur Rahman
Mr. Md. Showkat Reza
Mr. Muhammed Atikur Rashid
Mr. Md. Sohel Rana
Mr. Ali Kwsher
Mr. Mohammad Mujeluzzaman
Mr. Mahmud Hasan
Mr. Md. Jakir Alam
Mr. Md. Mizanur Rahman
Mr. A. S. M. Mazharul Islam
Mr. Md. Naharul Islam
Mr. Md. Redwanur Islam
Ms. Nishita Afrin
Mr. Muhammad Samsul Arefine
Mr. Md. Shahinur Islam
Mr. Abu Shahadat Md. Omair
Mr. Md. Nasir Uddin
Mr. S. M. Rahid Amin
Mr. Md. Syful Islam
Mr. Obaydul Islam
Mr. Mohammad Rashadul Alam
Mr. K. M. Mohiuddin
Mr. Dipanker Kumar Biswas
Mr. Shah Md. Nuruddin
Mr. Sarojit Kumar Ghosh
Mr. Mohammad Shamsud Doula
Ms. Kashphia Nahrin Shuvra
Mr. Md. Abdul Jailil
Mr. Abu Md. Towsif Reza
Mr. Mohammad Shahadat Hossain
Mr. Debasish Das
Ms. Sanzida Ahmed
Mr. Md. Mostafizur Rahman
Mr. A.M. Anisuzzaman
Mr. Mohammad Shah Alam Mia
Mr. Mohammad Mahbub Morshed
Ms. Nusrat Zarin
Mr. Mohammad Nazrul Islam Khan
Mr. Md. Akter Hossain
Mr. Mohammed Nazrul Islam
Ms. Rahinoor Gazi
Mr. Mohammad Ahadur Rahman
Bhuiyan
Mr. M. F. Shahriar Kabir
Ms. Noorain Akhter
Mr. Uttom Kumar Saha
Mr. Mohammad Lutful Quder Al- Mamun
Mr. Moontasir Rahman Siddique

Mr. Mohammad Rifatuzzaman
Mr. Mohammad Faisal Hasan
Mr. Tuton Chandra Paul
Mr. Mohammad Kamal Husen Bhuiyan
Mr. Mohammed Noor-E-Masum
Mr. M. A. Hannan
Ms. Fahria Akther
Mr. Khandaker Riad Morshed
Mr. Mohammad Abdullah Al Mamun
Mr. Md. Farooque Hossain
Mr. Satyajit Roy Chowdhury
Mr. Arefin Rezowan
Mr. Shyamal Kumar Sadhu
Mr. Md. Sharieear Samim
Mr. A. T. M. Momin Ullah
Mr. Muhammad Nuronnabi
Mr. Md. Ismail Hossain
Mr. Muhammed Nashid Hasan Bhuiyan
Mr. Md. Zakaria Sarker
Mr. Amlan Karmakar
Mr. Muhammad Bellal Hossain
Mr. Iqbal Kabir Faysal
Mr. Md. Mahfujul Amin
Mr. Md. Shovo Noor Mostafiz
Mr. H. M. Sayam
Mr. Md. Mokter Hossen
Mr. Mohammad Nazrul Islam
Mr. Sattiyendra Nath Das
Mr. Satyajit Chowdhury
Mr. Utpal Kumer Sarker
Mr. Md. Arafat Hossain
Mr. S. M. Mazharul Anwar
Mr. A.K.M. Badrudduza
Mr. Majbah Uddin
Mr. Richard Singha
Mr. Mohammad Saif Uddin
Mr. Md. Mubasher Chowdhury
Mr. Md. Tofazzel Molla
Mr. Md. Fazlur Rahman
Mr. Mohammed Saifuddin Chowdhury
Mr. Enam-Ul-Kabir
Mr. A.R.M. Mahfuzul Haque
Mr. Md. Reajul Islam Khan
Mr. Sabbir Hayat Khan
Mr. Abul Quashem Mohammad Mizanur Rahman
Mr. Zahid Mahamud
Mr. Abu Saleh Mohamed Pervaz
Mr. Md. Azit Siraj

Assistant Vice President

Mr. Md. Kawsar Ali
Mr. Mohammed Ismail
Mr. Mohammad Zahirul Hoque
Mr. Mohammad Fakhrul Alam Masum
Mr. Mohammed Mainul Islam
Ms. Mst. Monjura Begum
Mr. Md. Mahinur Rahaman
Mr. Md. Montaz Uddin

Key Personnel

Mr. Mohammed Abdullah Al Harun
Mr. A.K.M. Jashim Uddin
Mr. Md. Bulbul Islam
Mr. Vibekananda Podder
Mr. Mohammad Shahid
Mr. Ziauddin Chowdhury
Mr. Sayed Mohammad Shohel Rana
Mr. Masum Md. Hassanul Banna
Mr. Mohammad Golam Sarowar
Ms. Most. Rokshana Zoha
Mr. Md. Rashedur Rajjak
Mr. Sutam Kumar Saha
Ms. Gouri Rani Talukder
Mr. Azizur Rahman
Mr. Shumon Mitra
Mr. Mohammed Waliul Islam
Mr. Hemel Rozario
Mr. Md. Shafayet Alam
Mr. Rajorshi Ranjan Barua
Mr. Ahmed Ahsan Jamil
Mr. Rothindra Nath Roy
Mr. Mohammed Fazle Rabbi
Ms. Sormin Sultana Jolly
Mr. Kazi Farhan Jamil
Ms. Farida Yesmin
Mr. Mohammad Nazmul Kabir
Mr. Md. Monir Hossain
Mr. Md. Shamim Millat
Mr. Md. Arifur Rahman
Mr. Sayed Nurul Alam
Mr. Nur-A-Alahi
Mr. Md. Masudur Rahaman
Mr. Md. Abul Khaer Miah
Mr. Kh. Masrur Billah
Mr. Banaj Roy
Mr. Shaikh Zubaeid Mahmud
Mr. Nurul Alam Khan
Ms. Farha Hasin Moushumi
Ms. Sangita Rani Ghosh
Mr. Md. Sohel Rana
Mr. Rezaul Karim
Mr. Ahmed Ullah
Mr. Md. Shahid Emran
Mr. Md. Hossain Mehedi
Mr. Ripon Samadder
Mr. Angkan Saha
Mr. Shohel Kabir
Mr. Mohammad Nahid Iftekhar
Mr. Md. Atikur Rahaman Sharif
Mr. Md. Moshir Rahman
Mr. A. S. M. Sazzad Ibrahim
Ms. Ishrat Jahan Polly
Mr. Syed Aminul Hasnain
Mr. Md. Hirangir Hossain
Ms. Lutfun Nahar
Ms. Nazmun Naher
Mr. Mohammad Abul Kalam Azad
Ms. Sharmin Akhter
Mr. Md. Masum Alam Khan

Mr. Abdullah Al Imran
Mr. Md. Faisal Bin Islam
Mr. Minhazur Rahman
Mr. Md. Humaun Kabir
Mr. Md. Tanvir Hossain
Mr. Kazi Md. Soyaib Uddin Mahmood
Mr. Mohammed Rashedul Alam
Mr. Mohammad Mostafa Jamal
Mr. Mohammad Shafiqul Islam
Mr. Muhammed Moshir Rahman
Mr. Md. Rabiul Hasan
Ms. Nusrat Sharmin
Mr. Ohiduzzaman
Mr. Ziaul Haque
Mr. Asif Ahmed
Mr. Md. Fazlur Rahman
Ms. Shabnam Perveen
Mr. Shyamol Biswas
Mr. Md. Tajul Islam
Mr. Md. Abu Kawsar
Mr. Suman Chandra Saha
Mr. Md. Raqibul Hasan
Mr. Md. Basarul Islam
Mr. Aminul Islam
Mr. Mohammad Omor Sharif
Mr. Md. Ivna Jobayer
Mr. Md. Atiqul Islam
Mr. Shafayet Ahamed
Mr. A. D. M. Abdullah Al Basar
Mr. Md. Arifur Rahman
Mr. Md. Gias Uddin
Mr. Md. Zahidul Haque
Mr. Ajwad Zafir Hussain
Mr. Md. Nazmul Ahad
Mr. Md. Azizur Rahman
Mr. Md. Shamim Hossain
Mr. Al Shahriar
Mr. Khalifa Mohammad Faisal
Mr. Md. Moshin Khan
Mr. Md. Farukh Abdullah
Mr. Abu Anser Md. Habib Ullah
Mr. Mohammad Monirul Islam
Mr. Mohammad Monjurul Alam
Mr. Md. Monir Hossain
Mr. Mohammad Arifuzzaman
Mr. Sk. A. K. M. Sanaul Islam
Mr. Md. Shafir Rahman
Mr. Mohammad Shahidul Islam
Ms. Tanha Sattar
Mr. Md. Shahiduzzaman
Mr. Md. Mahbubur Rahman
Mr. Md. Monerul Islam
Mr. Pinaki Basak
Mr. Md. Mahabubul Alam
Mr. Anik Ahmed
Mr. Md. Mainul Huq Chowdhury
Mr. Md. Jasim Uddin
Mr. Syed Sanjeed Hasan
Mr. Md. Rokibul Islam

Mr. Md. Shofiullah Bashar
Mr. Momtaz Uddin Ahmed
Mr. Taj Uddin
Mr. Md. Nuruzzaman
Mr. Shovon Kumer Deb
Mr. Md. Sahed Ali
Mr. Ripan Pal
Mr. Tahed Hussain Chowdhury
Mr. Shakhawat Hossen
Ms. Nasima Akther
Mr. Mohammad Ekram Hossain
Mr. Md. Mahabubur Rahaman
Mr. Md. Nurer Nabi
Mr. Fardous Hasan
Mr. Mosharaf Hossain
Mr. Md. Delwar Hossain
Mr. Md. Mozaharul Hoque
Mr. Md. Muktear Hossain
Ms. Sharmin Rahman
Ms. Kamrun Naher
Mr. Md. Yeusuf Ali Khan
Mr. Md. Mehedi Hasan Rubel
Mr. Md. Sohel Ahammed
Ms. Sherin Sultana
Ms. Mst. Fazilatunnessa
Mr. Md. Sohel Reza
Mr. Mohammad Gias Uddin
Mr. Mir Sahin Rahaman
Mr. Mohammad Mainuddin
Ms. Mhafuza Akter
Mr. Sanjoy Chandra Debnath
Mr. Delwar Hossain
Mr. Nazmul Hasan
Mr. Abul Hasnat Chowdhury
Mr. Ebna Saeed Saiham
Mr. Muhammad Tayef Ali Chowdhury
Mr. Jewel Dash
Mr. Sharif Ahmed
Mr. Palash Chandra Das
Mr. Md. Farhad Abbas Siddique
Mr. Sheikh Mazharul Islam
Mr. Md. Ariful Islam
Mr. Md. Refat Mahmud Khan
Ms. Israt Rokaiya Rupa
Mr. Md. Mehedi Hasan
Mr. Hamidur Rahman
Mr. Sadi Md. Rahimul Islam
Mr. Mir Masud Hasan
Mr. Md. Mamunur Rahman
Mr. Mohammad Emran Rahaman
Mr. Akibul Kowser Pahlowan
Mr. Shibli Shadik
Mr. Amitav Ranjan Dewanjee
Mr. Md. Sohel

Notice of The 27th Annual General Meeting

Notice is hereby given to all Shareholders of ONE Bank PLC (the “Company”) that the 27th Annual General Meeting (AGM) of the Shareholders of the Company will be held on **Thursday, August 13, 2026** from 11:00 a.m. through hybrid system in combination of physical presence at Lakeshore Grand, House No. 46, Road No. 41, Gulshan 2, Dhaka-1212 and also Virtually by using Digital Platform through the link <https://obplc.bdvirtualagm.com> to transact the following business and adopt necessary resolutions:

AGENDA

1. To receive, consider and adopt the Profit & Loss Accounts of the Company for the year ended December 31, 2025 and the Balance Sheet as at that date together with the Reports of the Directors and the Auditors thereon.
2. To approve Dividend for the year ended December 31, 2025.
3. To elect Directors in accordance with the provisions of Law and the Articles of Association of the Company.
4. To approve the appointment of Independent Director.
5. To appoint Auditors of the Company for the term until the conclusion of the next Annual General Meeting and fix their remuneration.
6. To appoint Corporate Governance Compliance Auditors of the Company for the term until the conclusion of the next Annual General Meeting and fix their remuneration.

Dhaka
April 30, 2026

By order of the Board of Directors,



Mohammad Mahtab Uddin, FCS
EVP & Board Secretary

NOTES:

- a. The ‘Record Date’ shall be **June 11, 2026**.
- b. The Shareholders, whose names appear in the Register of Shareholders of the Company as at the close of business on **June 11, 2026** i.e. Record Date will be entitled to attend the AGM.

- c. No Dividends are recommended for the year 2025.
- d. Any Shareholder of the Company entitled to attend and vote at the General Meeting may appoint a proxy to attend and vote on his/her behalf.
- e. The instrument appointing proxy duly signed by the Shareholder and stamped of BDT 20.00 must be submitted at the Registered Office of the Company at least 48 hours before the Meeting.
- f. Directors' report and Audited Financial Statements of the Bank for the year ended December 31, 2025 together with the Auditors' Report thereon shall be available on the Bank's website www.onebank.com.bd from July 20, 2026 onwards.
- g. The Shareholders will be able to submit their questions/comments and also vote electronically within 24 (twenty four) hours prior to the commencement of the AGM through the AGM link and also during the AGM.
- h. E-Voting against the Agenda of AGM will be held through the AGM link. For login into the system, the shareholders need to click on the link and provide their 16 digit Beneficiary Owner (BO) account number or Folio number, name of Shareholders, their number of shares. Shareholders are requested to login to the system prior to the Meeting to be held from 11.00 a.m. on Thursday, August 13, 2026. The live webcast will start at 10.55 a.m.

For any IT related guidance and help regarding the login process, the respected Shareholders may contact +88 0241010673 Ext: 251,252,253 or visit www.onebank.com.bd

N.B. No benefits or gifts in cash or kind shall be given to the shareholders for attending the 27th Annual General Meeting (Ref: Bangladesh Securities and Exchange Commission's Circular No. SEC/CMRRCD/2009-193/154 dated October 24, 2013).



Directors' Report

The Board of Directors of ONE Bank PLC takes the pleasure in presenting the Directors' report in this 27th Annual General Meeting before you along with the Audited Financial Statements for the year 2025. Also a brief overview of Global and Bangladesh Economy, Bank's performance and other matters relating to compliance of directives issued by Regulatory Authorities have been incorporated in this report. A review of this report will reveal the Bank's overall standing, its strength and growth trend in the prevailing competitive market.

2025 was another challenging year for the business and banking sectors in Bangladesh. ONE Bank PLC tried to face all the challenges courageously. Here we have also reviewed our operational and financial performances through analyzing our key operational areas and the activities of the Bank during 2025.

Global Economy

In 2025, the global economy was increasingly volatile but resilient, characterized by trade fragmentation, geopolitical realignment, monetary policy divergence and mounting climate-related pressures. Growth moderated to an estimated 3.2 percent, slightly below 2024's stronger performance and beneath the pre-pandemic historical average. Rather than a sharp downturn, the year was defined by uneven recovery and a gradual repositioning of economic priorities across major economies and regions — a pattern that reflected the underlying strength of global productive capacity and the adaptive capacity of businesses and households alike.

Performance of the advanced economies was sharply divergent throughout the year. The United States remained comparatively resilient, buoyed by household consumption, AI-related capital spending and a flexible labour market, even as higher borrowing costs and tariff-related pressures weighed on business planning; the Federal Reserve maintained a cautious, data-dependent stance towards employment and inflation. The eurozone's recovery stayed gradual and fragile, with services and consumption offsetting continued weakness in manufacturing-heavy economies such as Germany. Japan, by contrast, moved more assertively, with the Bank of Japan taking measured steps toward policy normalization as wage growth firmed and inflation showed signs of durability.

Emerging and developing economies continued to anchor global growth, though performance remained uneven across regions. China's expansion, supported by targeted policy measures and sustained export activity, was tempered by property-sector weakness and deflationary tendencies, with near-zero inflation and falling producer prices reflecting soft domestic demand. India remained one of the strongest performers globally, with growth projected near 6.3 percent on the back of record public capital expenditure, infrastructure investment and expanding digital services. Russia's economy stayed constrained by the continuing effects of war, sanctions and restricted market access, while South and South-East Asian economies benefited from supply chain diversification, tourism recovery and the ongoing "China+1" shift in global production.

Global trade reflected resilience and fragmentation in equal measure. Merchandise trade was buoyed by front-loaded shipments ahead of tariff changes and sustained demand for AI-related goods, electronics and semiconductors, while trade in services — travel, IT-enabled services and digital platforms — remained a relative bright spot. At the same time, rising protectionism and reciprocal tariff measures accelerated the diversification of suppliers and production geography, adding cost and complexity to international commerce. Even so, the underlying dynamism of global exchange, particularly in technology and services, offered grounds for measured optimism.

Inflation continued to ease across most economies but did not fully recede as a policy concern. Sticky services inflation, tariff-related costs and energy-market risks complicated the disinflation path in advanced economies, while China and parts of East Asia faced the opposite challenge of subdued price pressures and weak domestic demand. Central banks responded at markedly different speeds — some easing gradually as growth softened, others holding firm against exchange-rate and financial-stability risks — a divergence that added uncertainty to capital flows and global financing conditions even as it reflected the growing sophistication of post-pandemic monetary frameworks.

Fiscal policy turned more disciplined in 2025, with governments prioritising debt sustainability and targeted expenditure after years of pandemic-era stimulus. Consolidation constrained public investment in several economies with limited fiscal space, sharpening the policy focus on structural reform, digital transformation and productivity-enhancing investment. For developing economies, the task was to preserve macroeconomic stability while continuing to invest in infrastructure, skills and climate resilience — a difficult but necessary balance for sustained, inclusive growth.

Technology and climate considerations increasingly shaped the global economic agenda. Artificial intelligence, automation, cloud computing and digital finance continued to reshape business models and productivity expectations, while extreme weather events and climate-induced disruptions weighed on agriculture, infrastructure and insurance costs. COP30 in Belém kept climate finance, adaptation and

the energy transition firmly on the global agenda — reinforcing, for banks and financial institutions, the growing importance of sustainable finance, climate risk assessment and responsible lending.

Global growth is expected to remain moderate in the year ahead, with the trajectory hinging on economies' ability to manage trade tensions, restore investment confidence and accelerate sustainable transformation. Downside risks persist — among them prolonged geopolitical conflict, further trade fragmentation and climate-induced shocks — even as opportunities in digital innovation, regional integration and green finance support showed a more constructive medium-term outlook. The continuing Russia-Ukraine war, tensions in the Middle East and disruptions to key shipping routes weighed on energy and food prices, freight costs and investor confidence through the year. For fuel-importing, trade-dependent economies such as Bangladesh, these shocks carried direct implications for import costs, exchange-rate stability and inflation expectations — even as they catalyzed necessary reforms and resilience-building measures.

These global trends reinforce the need for agility, prudence and strategic foresight across the banking sector. As trade fragmentation reshapes supply chains and monetary policy divergence affects currencies and funding costs, ONE Bank PLC remains committed to strengthening governance, risk management, asset quality, digital readiness and sustainable banking practices. The Bank continues to support its clients through uncertainty, protect stakeholder value and contribute to the stability and sustainable progress of Bangladesh's financial system — approaching the challenges of this era as opportunities to deepen client relationships and build a more resilient, inclusive financial future for all our stakeholders.

GDP growth (year-on-year, in percent)

Particulars	2025	2026p	2027p
World	3.4	3.1	3.2
Advanced Economies	1.9	1.8	1.7
United States	2.1	2.3	2.1
Euro Area	1.4	1.1	1.2
Emerging Market and Developing Economies	4.4	3.9	4.2
Emerging and Developing Asia	5.5	4.9	4.8
China	5.0	4.4	4.0
India	7.6	6.5	6.5
Russia	1.0	1.1	1.1
Emerging Market and Middle-Income Economies	4.4	3.8	4.1
Low-Income Developing Countries	4.8	4.8	4.9

Source: IMF World Economic Outlook Update (April 2026); p for projection



Members of Board of Directors

Bangladesh Economy

The year 2025 represented a defining period for Bangladesh's economy, characterized by significant macroeconomic adjustments, institutional reforms and renewed efforts toward restoring economic stability. Following the political transition in the second half of 2024, the Interim Government inherited a challenging economic environment marked by persistent inflation, foreign exchange pressure, slower investment activities and growing concerns regarding financial sector governance. Against this backdrop, policy priorities shifted toward stabilization, restoring market confidence, strengthening institutional accountability and rebuilding the foundation for sustainable growth.

Economic growth moderated during FY2024–25 as the economy adjusted to both domestic and external challenges. According to the Bangladesh Bureau of Statistics (BBS), GDP growth moderated to 3.97% in FY2024–25, compared with 4.22% in FY2023–24, reflecting subdued private investment, cautious business sentiment, tighter financial conditions and moderated public expenditure. However, the slowdown represented a period of economic correction and adjustment rather than a loss of long-term potential.

Fiscal management remained another important area of reform focus during the year. Bangladesh's tax-to-GDP ratio remained low at 6.8 percent, continuing to constrain the Government's room for maneuver and its reliance on indirect taxes. The FY2025–26 national budget was Tk 7.9 trillion – smaller than the previous year, which signaled the Interim Government's emphasis on fiscal discipline over expansion at a time when revenue mobilization and public financial management reform were identified as urgent,

unfinished priorities. These measures reflected a shift toward more efficient utilization of public resources and long-term fiscal sustainability.

Inflation remained the most significant macroeconomic challenge throughout the year. Average inflation remained elevated at around 10.03% in FY2024–25, compared with 9.73% in FY2023–24, mainly driven by food inflation, supply-side constraints, exchange rate adjustments and previous monetary expansion. Bangladesh Bank continued to maintain a contractionary monetary policy stance, raising the policy rate and adopting liquidity management measures. Although tighter monetary conditions increased financing costs and moderated credit expansion in the short term, these measures were necessary steps toward achieving price stability and restoring macroeconomic balance.

Investment activities remained cautious amid evolving economic conditions. Private investment declined due to higher borrowing costs, regulatory adjustments and uncertainty associated with the transition period. Private sector credit growth moderated as financial institutions strengthened their focus on risk management and asset quality management. At the same time, foreign investment showed encouraging signs, supported by renewed initiatives from the Bangladesh Investment Development Authority (BIDA), Bangladesh Economic Zones Authority (BEZA) and Bangladesh Export Processing Zones Authority (BEPZA) to enhance investment facilitation and improve the overall business environment.

The external sector was a key pillar of economic resilience in 2025. Export earnings, majorly driven by ready-made garments created a sustainable positive momentum despite global demand uncertainty.



A partial view of 26th Annual General Meeting of ONE Bank PLC

Stronger remittance inflows improved foreign-currency availability and supported reserve stability. Policy measures on exchange-rate management, import rationalization and external-account adjustments eased balance-of-payments pressure, restoring confidence and delivering greater stability than in the prior period.

The banking sector experienced significant regulatory and governance reform during the year. Asset-quality pressures, notably higher Non-Performing Loans, highlighted past weaknesses in credit discipline and oversight. Bangladesh Bank strengthened supervision and regulatory oversight and introduced measures on bank resolution, depositor protection, governance restructuring and risk management. These steps advanced transparency, accountability and the resilience of the financial system.

Capital markets also underwent a reform momentum. The Bangladesh Securities and Exchange Commission (BSEC) finalized the Margin Rules, Mutual Fund Rules and Public Offer of Equity Securities Rules in 2025 and the Dhaka Stock Exchange (DSE) began working with the new BSEC leadership toward script netting and T+1 settlement. The benchmark DSEX index crossed 5,000 points in early 2026 after a prolonged period of volatility. The Asian Development Bank signaled interest in supporting further market development — encouraging signs, though building genuine depth and investor confidence in the market will require sustained follow-through beyond rule-making.

The country continued addressing key structural transitions beyond near term macro challenges. Energy security remained a priority as reliance on imported fuel exposed Bangladesh to global price swings and geopolitical risks, underscoring the need for diversification, renewable investment and efficiency improvements.

Institutional reforms and governance improvements remained central themes of the economic landscape in 2025. The Interim Government initiated various reform measures focusing on public administration, financial governance, transparency and institutional strengthening. These initiatives were designed to enhance investor confidence and support a more accountable and competitive economic environment.

Overall, 2025 was a year of adjustment, rebuilding and renewed economic direction for Bangladesh. While challenges related to inflation, investment, fiscal capacity and financial sector vulnerabilities remained, the year also marked meaningful progress in restoring stability through prudent monetary policy, stronger regulatory oversight, institutional reforms and disciplined economic management.

As Bangladesh progresses through this transformation journey, ONE Bank PLC remains committed to contributing meaningfully to Bangladesh's economic

transformation through responsible banking, effective risk management, customer-centric innovation and sustainable financial solutions.

An Overview of Banking Industry

The banking industry in Bangladesh entered 2025 at a critical juncture, operating in a challenging macroeconomic environment marked by inflationary pressure, exchange rate volatility, tight global financial conditions and domestic structural adjustments.

The banking sector faced pronounced asset quality pressures over the reporting period. The industry-wide Non-Performing Loan (NPL) ratio, which stood officially at 10.11% in June 2023, rose to 20.20% by December 2024. While the gross NPL ratio showed a superficial improvement in late 2025—declining to 30.60% in December 2025 from 35.73% in September—this trajectory primarily reflected regulatory forbearance measures rather than a fundamental strengthening of underlying credit quality. Concurrently, sector-wide capital adequacy experienced material strain. The Capital to Risk-Weighted Assets Ratio (CRAR) fell to -2.93% by the end of September 2025, positioning the industry significantly below the Basel III minimum regulatory requirement of 10%.

A major concern throughout 2025 was asset quality. As stricter loan classification and provisioning standards were applied, previously hidden weaknesses became more visible and status of Non-Performing Loans deteriorated sharply.

Key asset quality concerns included:

- High NPL ratio at sector level, reflecting systemic stress
- Several banks faced capital adequacy challenges
- Weak governance and irregularities at some banks eroded depositors' confidence
- Some banks were required to maintain higher provisions, limiting lending capacity

2025 will be remembered as a turning point for Bangladesh's banking sector. The Interim Government and Bangladesh Bank pursued the most consequential legislative and institutional reform package the sector has ever seen which began to show gradual progress in improving financial discipline and governance.

Key measures of Bangladesh Bank's extensive reform programs included:

- Strengthening oversight and regulatory compliance

- Dissolving boards of distressed banks
- Identification & finalization of willful defaulters and initiation of actionable measures
- Bank Resolution Ordinance (later amended as Bank Resolution Act)
- Conducting Asset Quality Reviews (AQR)
- Providing liquidity support to distressed banks
- Rolling out risk-based supervision (RBS) starting January 2026
- Gradual restoration of good governance practices
- Master Circular on Schedule of Charges
- Master Circular on Loan Classification and Provisioning
- Policy on Partial Write-off of Loans
- Master Circular on CMSME Financing
- Master Circular on Start-up Financing
- Deposit Protection Ordinance 2025
- Master Circular on Regulation for Overseas Banking Operation
- Implementation of ECL-based Loan Classification and Provisioning under IFRS 9
- Foreign Exchange Regulations regarding import transactions
- Foreign exchange regulations regarding loans, overdrafts, guarantees and external borrowings
- Foreign exchange regulations regarding export trade transactions
- Guideline on Climate Risk Management for Banks and Finance Companies

- Guidelines for Offshore Banking Business
- Dividend Declaration Policy for Banks

Despite a cautious investment climate and ongoing structural constraints, the economy maintained positive growth, indicating a fragile recovery path as stabilization efforts gradually take hold in an uncertain global environment.

In May 2025, Bangladesh Bank moved towards a fully flexible, market-based exchange rate management and moved away from the previous crawling-peg mechanism. This policy initiative enhanced stability in the foreign exchange market, achieved smoother adjustments to external imbalances and the Taka remained broadly stable under this new system.

Foreign exchange reserves improved gradually during the year, supported by strong inflows and policy measures. Remittance inflows reached a historic high of approximately USD 32.8 billion in calendar year 2025, a significant increase from the previous year. This strong performance driven by incentives for formal channels, provided vital economic support, improved the current account position and eased pressure on foreign currency liquidity.

Private sector credit growth remained moderate throughout 2025, driven by cautious investment sentiment, elevated borrowing costs and a heightened institutional focus on credit quality. While this deceleration suggests that corporate borrowers prioritized operational resilience over capital expansion, the strategic shift toward quality lending marks a vital step toward a more sustainable banking ecosystem.

In contrast, domestic credit growth accelerated to 10.87% year-on-year (y-o-y) by December 2025, up



An OBPLC financed Tanker Vessel

from 9.13% a year prior, primarily propelled by robust expansion in public sector credit. On the liability side, overall deposits registered a strong growth of 10.62% (y-o-y) as of September 2025, a significant increase from the 7.44% recorded in December 2024. Reflecting these enhanced liquidity buffers and cautious credit deployment, the industry's Advance-Deposit Ratio (ADR) moderated to 78.28% from 81.17% over the same period.

The capital market exhibited significant volatility during the period. Market capitalization at the Dhaka Stock Exchange showed fluctuations and turnover collapsed dramatically indicating serious liquidity concerns.

On a positive note, 2025 also witnessed continued transformation in banking operations through accelerated digitalization and innovation. Changing customer preferences, technological advancement and growing demand for convenient financial services encouraged banks to invest further in digital platforms, alternative delivery channels, cybersecurity and process automation. Mobile financial services and e-commerce transactions experienced significant growth, reflecting the deepening of financial inclusion, adoption of digital payment and robust consumer confidence.

Bangladesh Bank has aligned its policies with the Government's budgetary targets for GDP growth and containing inflation for FY26. The primary aims of the monetary policy stance are to decelerate the rate of inflation further while maintaining exchange rate stability and strengthening financial stability.

The banking sector is expected to benefit from:

- Continued reform momentum and improved governance

- Gradual easing of liquidity conditions
- Potential reduction in policy rates as inflation moderates
- Strong remittance and export performance
- Digital banking expansion and fintech integration
- Green and sustainable financing opportunities

The capital strength and profitability of the banking industry experienced pressure during the year due to higher provisioning requirements, rising operating costs and asset quality adjustments. However, these corrective measures represented an important transition toward greater transparency and realistic financial reporting. The challenge for policymakers will be to balance maintaining a tight monetary stance to fight inflation while ensuring that the banking system can adequately support productive economic activities.

Against the backdrop, the banking sector played its essential role in mobilizing deposits, financing productive activities, facilitating trade and supporting economic continuity, while simultaneously undergoing significant regulatory and governance transformation.

Overall, 2025 was a year of adjustment, correction, and reform for the banking industry in Bangladesh. In this evolving environment, ONE Bank PLC remained committed to strengthening its position as a responsible and forward-looking financial institution. With a strong foundation, adaptive strategy and commitment towards excellence, ONE Bank PLC remains prepared to navigate emerging challenges and contribute meaningfully to the development of Bangladesh's financial sector and broader economy.



An OBPLC financed Garments Factory

Business and Banking Outlook 2026

According to the IMF's April 2026 World Economic Outlook, global growth is projected to slow to 3.1% in 2026 before recovering marginally to 3.2% in 2027 (down from a 3.3% trajectory projected in January 2026). Global headline inflation is anticipated to tick up to 4.4% in 2026, affecting emerging and developing markets.

Bangladesh entered 2026 with greater macroeconomic stability, supported by record remittance inflows, export recovery and transition to a fully market-based flexible exchange rate. These are facilitating better business operations. Export-oriented sectors such as RMG, pharmaceuticals, ICT and light engineering are expected to lead this momentum. Regulatory incentives for green finance and renewable energy favor banks with robust ESG frameworks. Financial inclusion is expanding through agent banking, mobile financial services and interoperable digital payment networks.

However, the business environment remains sensitive to energy security, political stability and efforts to restore investor confidence.

Bangladesh Bank has maintained a firmly contractionary monetary stance to contain inflation expectations:

- Repo (Policy) Rate: Held firmly at 10.0%.
- Standing Lending Facility (SLF) Rate: Positioned at 11.5%.
- Standing Deposit Facility (SDF) Rate: Reduced by 50 basis points to 7.5% for H2 FY26 to discourage idle liquidity parking and spur productive private-sector credit.

The basic challenges for the banking sector is addressing high Non-Performing Loans (NPLs). With stronger regulatory support and accelerating risk-management tools, the banking sector is well-positioned to reduce NPLs and regain sustainable credit growth.

Corporate Financing

ONE Bank provides a diverse range of financial services to its corporate clients through its Centralized Corporate Business Units, Offshore Banking Units (OBUs), Centralized Loan Administration, and Centralized Trade Processing Centers in Dhaka and Chattogram. The bank's experienced professionals possess strong managerial capabilities and in-depth knowledge of the corporate and institutional business landscape.

The Corporate Business of ONE Bank has been redesigned to strengthen market focus and presence, while streamlining client services to ensure greater efficiency and optimal outcomes. The corporate structure of the Bank features fully centralized Corporate Business Units, enabling closer client engagement, faster service delivery, and the provision of tailored financial solutions.

To facilitate and accelerate clients' business growth, ONE Bank offers comprehensive financial solutions supported by advanced and modern technologies. The Bank's extensive suite of products and services is specifically designed to address the complex and evolving requirements of corporate clients across diverse industries. The Bank's key offerings include Working Capital Finance, Project Finance, Trade



An OBPLC financed Steel Mill

Finance, Lease Finance, Syndication Finance, Mezzanine Finance, Offshore Finance, and Foreign Currency Finance, among others. Each solution is designed to provide strategic, flexible, and efficient financial support, enabling clients to optimize operations, enhance liquidity, and achieve sustainable growth in an increasingly competitive environment.

Lease Financing

ONE Bank supports Corporates and Small and Medium Enterprises (SMEs) operating in the manufacturing and service sectors with customized Lease Finance solutions. The asset-backed financing solutions are designed to support the acquisition of a wide range of capital assets including industrial machinery, commercial and office equipment, generators, vehicles, sea and river going vessels, construction equipment, and agricultural machinery, etc. Through these structured financing arrangements, ONE Bank enables clients to enhance operational capacity while optimizing capital utilization.

Syndication Financing

Syndicated Financing enables participating lenders to extend large-scale credit facilities, leveraging collaborative lending structures, while maintaining a disciplined and prudent risk profile. By distributing exposure among multiple banks and financial institutions, this structure mitigates concentration risk associated with a single borrower and enhances the overall quality of the facility through collective credit appraisal, informed judgment, and ongoing monitoring.

ONE Bank has established a strong and credible track record in syndicated financing, serving both as Lead Arranger and Partner Bank in syndication for long-term, large-scale projects across key sectors. Leveraging its expertise, strong market positioning and relationships within the financial sector, the Bank efficiently structures and arranges syndication facilities to meet the financing requirements of leading corporate clients.

In addition, ONE Bank is actively engaged in raising funds through alternative financing mechanisms, including the issuance of bonds, preference shares, etc. thereby broadening funding sources and enhancing financial flexibility.

Project Financing

Bangladesh's industrial sector serves as a primary engine of growth, driving the nation's strategic progression from a lower-middle-income to an upper-middle-income economy. Industrial growth contributes significantly to economic development by creating sustainable, high-wage employment opportunities for a large segment of the workforce and by enhancing overall social productivity through the large-scale production of value-added goods.

To catalyze the expansion of the industrial sector, ONE Bank provides Project Finance and Industrial Credit as part of its long-term lending strategy. The Bank specializes in financing large-scale infrastructure and industrial ventures, utilizing sophisticated structures where repayment is primarily aligned with the project's projected cash flows.



An OBPLC financed Resort

ONE Bank currently manages a robust portfolio of high-impact projects, demonstrating its capability and versatility through both syndicated and bilateral financing arrangements. By bridging critical funding gap for essential infrastructure and manufacturing facilities, ONE Bank actively contributes to the nation's strategic transition toward an upper-middle-income economy.

CMSME Banking

Cottage, Micro, Small and Medium Enterprises have become one universally agreed motif of the development and has been playing significant role in the economy in terms of balanced and sustainable growth, employment generation, development of entrepreneurial skills and contribution to GDP. Bangladesh economy is characterized by low per capita income, high level of unemployment, mass poverty and social deprivation. In these circumstances, higher growth of CMSMEs can reduce poverty to a satisfactory level by creating jobs for both skilled and un-skilled manpower. ONE Bank PLC strongly believes that the CMSME sector is one of the main driving forces of economic growth and it is a market with huge potentiality and always keeps it as a priority to grow in the CMSME sector with proper support and service.

ONE Bank PLC is rapidly progressing in SME financing in line with the changes in the global environment, local arena and regulatory requirement. In order to increase focus on SME financing, all branches of ONE Bank PLC's are extending SME financing along with all products of the Bank.

To ensure priority services to CMSME clients, the Bank has established dedicated "SME Help Desk" at every

branch of the Bank and contact details of dedicated dealing officers has been published in the Bank's website for the convenience of the SME entrepreneurs. With a view to extend expert customer service to the entrepreneurs, The Bank has been arranging countrywide training session for the dealing officers about the SME products and marketing strategy.

In the year 2025, ONE Bank PLC has disbursed total CMSME Loan of BDT 14,999.56 million among 2240 number of CMSME borrowers as a part of its commitment to develop the CMSME Sector. OBPLC has also new financed an amount of BDT 1805.35 million among 210 CMSME borrowers.

As a part of continuous support to CMSME Sector, The Bank has already published Cluster Financing Policy in its website and identified & financed different business clusters like light engineering in Bogura, power loom in Madhabdi, stone crushing in Sylhet, and fish processing in Cox's Bazar.

To facilitate the SME clients with minimum financial expense by providing lower interest rate, ONE Bank PLC has already signed agreements with Bangladesh Bank for getting refinance from ADB Fund, JICA Fund, JICA UBSP Project, BB Agro Fund, BB fund for Small enterprises, Women entrepreneur & new entrepreneur, BB fund for Tk. 10/50/100 Account holders, AIB fund, SME Foundation, Joyeeta Foundation, Government Stimulus Package of BDT 200,000 million and Pre-Refinance Scheme of BDT 250,000 million

The Bank has already signed agreement with Bangladesh Bank to finance Cottage, Micro & Small Entrepreneurs under the coverage of Credit Guarantee Scheme (CGS). Under this scheme, SME clients will get opportunity to enjoy collateral free finance or to get finance with partial collateral coverage. OBPLC



An OBPLC financed Seafood Factory under SME

financed total BDT 1.34 million under the coverage of CGS among 15 no of entrepreneurs and Tk10/50/100 Account holders loan financed of Tk. 41.2 million amount 41 no of entrepreneurs under the Financial Inclusion loan product of “OBPLC Trinomul. Also Tk. 10.00 million financed under Start-up Financing under the product of OBPLC Notun Uddyog.

For CMSME customers OBPLC offers wide array of products namely “OBPLC Shubidha” and “OBPLC Romoni” ,“OBPLC Unnoyon”, “OBPLC Trinomul”, “PPG for SLC”, “OBPLC Earnest Money/ Bid Bond”, “OBPLC Imarot” and “OBPLC Notun Uddyog (For Start-up Financing)” with easy terms and conditions for CMSME customers to ensure quick and hassle free financing in CMSME sector.

Financing women entrepreneurs under CMSME

Empowering women through SME financing is another notable idea in the development of women entrepreneurs. In the new framework of CMSME, ONE Bank PLC has been giving top priority in developing and harnessing women entrepreneurs.

To extend the facility from metropolitan to root level, The Bank has already established a separate unit named “Women Entrepreneurs Development Unit” at Corporate Headquarter under which each branch of the Bank has a “Dedicated Woman Entrepreneur Help Desk” which works to provide quickest service to the Women Entrepreneurs to ensure their easy access to bank finance.

During the year 2025, the Bank has financed BDT 9,33.59 million to 63 numbers of Women Entrepreneurs and continuing same trend within the guidelines of Bangladesh Bank.

ONE Bank PLC has designed a separate product named “OBPLC Romoni” only for Women Entrepreneurs at a privileged rate and without any collateral security.

The Bank has also taken initiative to disburse facility to SME Women Entrepreneurs under the refinance program of Joyeeta Foundation which will help them to get the access to bank finance at minimum interest rate & easy terms and conditions.

Moreover, for improvement of entrepreneurship skill among the women, ONE Bank PLC arranges different workshop/ training in every year to listen to their difficulties, barriers & requirements and to suggest them regarding the way out.

The Bank considers the Women Entrepreneurs as most priority sector and working to improve this sector with utmost importance and care.

Agriculture Financing

Agriculture is one of the largest employment sector Bangladesh. More than 46% of the total labor force is directly related to this sector and comprises 10.94% of the country's GDP in 2024-25. This sector has an overwhelming impact on food security, export income, employment generation, poverty alleviation and overall economic growth. Agriculture financing is the way to improve the socio-economic status of the rural people engaged in different agricultural activities. It is essential to strengthen the livelihoods of the most vulnerable, including hundreds of millions of small-scale family farmers who are responsible for ensuring the food security of our country. Agriculture Financing therefore plays a pivotal role in modernization and commercialization of rural economy.



Members of Executive Committee

With the rising population and current excessive demand on foods, optimum utilization of the available limited resources is now a day becoming compulsory to ensure food security for all. The subsistence farming system is being converted to a integrated commercial farming system. Serious concern and constant threat to our agriculture and its productivity are price hike of agricultural inputs, fuel, extreme weather events (such as global warming, irregular rainfall, draught, salinity, infestation of pests, diseases of livestock etc.), involvement of intermediaries, lower price of the produce etc. To reap maximum yield, farmers are adopting modern technologies along with integrated farm management techniques. Easy availability of necessary working capital required for crops, livestock, fishery, poultry, and other agricultural activities are the demand of the day of the Farmers.

Bangladesh Bank has made agriculture and rural lending mandatory for all commercial banks which has expanded the scope of inclusive banking and availability of funds for the farmers. To widen and ease the scope further, banks are also allowed to use both their own Branches, Sub-Branches, Agents Banking, Contract Farming and Micro Financing Institutes (MFIs) linkage for the disbursement of Agriculture & Rural Credit. Since the inception of this initiative by Bangladesh Bank, OBPLC has been continuing its proactive strategy and program support to boost up agriculture and rural financing in line with Government policy as well as Bangladesh Bank guidelines. To strengthen the activity, ONE Bank has established Separate Agriculture & NGO Finance Unit at Corporate Head Quarter and has also assigned dedicated officials in CHQ and each branch to accelerate Agriculture & Rural Financing.

As a part of this program, in 2025, OBPLC disbursed Agricultural and Rural Credit of Tk. 5,160 million

among 65,658 borrowers through its own Branches, Sub-Branches, Agent Banking and MFI Linkage. Since the very beginning OBPLC has been very proactive regarding achievement of the Target set for Agriculture & Rural credit disbursement target and ensuring significant contribution in specialized schemes successfully. OBPLC is well focused on continuing its efforts to strengthen its participation in Agricultural and Rural Credit to ensure food security, improvement of living standards, socio economic condition and generation of employment opportunities, leading towards overall growth of the economy.

Retail Banking

and payments and is committed to provide enhanced and everlasting customer relationship. Retail Banking continuously work towards fulfilling the banking needs of customers and has become a key area in the banking industry. In 2025, our focus was to drive top-line growth by our recognized capabilities to acquire new business and deepen our existing client relationships. Our retail deposit book continued to grow strongly along with retail loan portfolio. Retail Banking rolled out rewarding and interactive banking solutions to retail customers and enabled them to achieve their aspirations. The Retail Banking segment continues to be one of the key drivers of the Bank's overall growth strategy by combining sustainable growth and providing cutting edge products.

Business Highlights

Effective fund management strategy and focus on low cost deposits were the key components for increasing the retail deposit base. The Bank also maintained its



An OBPLC financed Resort

approach of widening the retail deposit base which stood at BDT 15,613.85 crore at the end of December 2025 having satisfactory relationship with more than 10.88 lac retail deposit account holders.

Retail loan registered a steady growth in 2025. Among all Retail loans, Home loan was the prime contributor of the total loan disbursement pie. Retail loan portfolio stood at BDT 1348.55 crore at the end of December 2025.

To offer superior customer experience to retail clients, OBPLC Contact Center managed 5,12,294 (Inbound & Outbound) calls throughout the year. Besides managing customer service, Contact Center also extended its endeavor to accumulate customer feedback which helped to improve the service level standard.

Product and Propositions

In order to ensure sustainable deposits, we have some exclusive deposit products such as "OBPLC Insured Deposit Scheme" first ever Deposit Scheme with Free Life Insurance and Health Insurance (Living Benefits) coverage for account holders that includes Free Life Insurance Coverage, Free Hospitalization Cost Coverage, Free Medical Advises from local and foreign Doctors and other exciting features. We have "OBPLC Kotipoti Deposit Scheme" where the depositor will get BDT 1 (one) crore (before tax) at the end of the tenure chosen by customer. This specially designed product for Retail customers who have already started planning to save for their future. It can be very lucrative savings plan for individuals' by saving small while earning big and become a Kotipoti after maturity. We have attractive life-style products like Monthly Money Maker

with auto renewal option, OBPLC ONE-2-3 (Double & Triple Deposit scheme) with attractive interest rate.

Among the other deposit products, "OBPLC Youth Banking", "OBPLC Women's Savings Account", "OBPLC Elegant Savings", "OBPLC Silver/Gold Savings", "OBPLC Easy Account", "OBPLC Quick Millionaire", "OBPLC Pyramid Savings", "OBPLC School Savers" and "OBPLC Probashi DPS" are also popular products to the retail customers for exclusive features and free insurance coverage facility. During the year we have enhanced the customer base of these products through various business campaigns and promotional activities.

As per Bangladesh Bank's instruction, we have introduced International Banking Account with a view to open Foreign Currency account (USD/EUR/GBP) under this program. Persons, resident outside Bangladesh without limiting to non-resident Bangladeshi nationals, persons of Bangladeshi origin, foreign nationals, companies/firms registered and operating abroad, foreign institutional investors may open and maintain FC accounts in approved foreign currency with OBOs.

For flourishing and fostering Home Loan facility as well as expanding Retail Loan service to the clients, ONE Bank PLC has introduced OBPLC Home Loan (Apartment Purchase under TPA) for the High Net worth value customer segment targeting the Flat purchasers from the Top reputed Real Estate Companies. It has opened the horizon for offering maximum 36 months TPA facility with financing from the Plinth level construction for the High End customers which is also further boost the Branding of OBPLC.



An OBPLC financed Tea Garden

ONE Bank Card Division: Driving Innovation and Customer Satisfaction

Each year, the ONE Bank PLC Card Division remains committed to introducing innovative and customer-centric card products that deliver a strong competitive edge in the market. We continuously focus on understanding and addressing our customers' evolving needs, ensuring a seamless and rewarding experience—whether they are transacting locally or traveling abroad.

2025 Achievements

By the end of 2025, total Debit and Credit Card issuance reached 506,582, with Debit Cards recording a 1.4% growth in outstanding balances, amounting to BDT 251.23 crore. POS transactions increased significantly to BDT 388.71 crore, reflecting a 18.26% year-over-year rise, while e-commerce transactions reached BDT 441.51 crore.

As of December 2025, we have established partnerships with over 682 merchants, offering exclusive discounts and privileges to our cardholders. Among them, 495 merchants provided "0% Smart EMI" facilities. Our ongoing promotional campaigns—such as Buy 1 Get 1 (B1G1), Buy 1 Get 2 (B1G2), Buy 1 Get 3 (B1G3) buffet offers, along with complimentary four-free dinner coupons at five-star hotels—continue to deliver enhanced value and lifestyle benefits to our customers.

Anannya Women's Platinum Credit Card – Launch 2025

In 2025, ONE Bank PLC Card Division proudly launched the Anannya Women's Platinum Credit Card, a product exclusively designed for women. This initiative offers tailored privileges, rewards, and lifestyle benefits, ensuring greater convenience, enhanced security, and a superior banking experience for our valued female customers.

Card Division Website Re-Launch – 2025

The Card Division successfully introduced its new website in 2025 to strengthen digital accessibility and improve customer experience. The platform features user-friendly navigation, enhanced functionality, and comprehensive information on card products, services, and ongoing offers.

OBPLC “Monthly Winner Campaign”

The OBPLC Monthly Winner Campaign has been highly successful in strengthening partnerships with leading merchants while offering customers exciting opportunities to win exclusive gifts. To further align with market demand and encourage increased credit card usage, we have proposed an enhanced structure incorporating Monthly, Quarterly, and Yearly winners based on transaction activity and card usage.

OBPLC “Cashback Offers” – 2025

Throughout 2025, the Card Division offered attractive cashback campaigns during major festivals, providing added value to cardholders while encouraging higher card usage during peak seasons.

Exclusive Birthday Rewards

In 2025, more than 164 cardholders enjoyed the “4 Complimentary Dinner Coupons” offer, celebrating their birthdays with memorable buffet dining experiences alongside their families. This exclusive benefit is available at renowned five-star hotels such as The Westin Dhaka, InterContinental Dhaka, Sheraton Dhaka, Radisson Blu Chattogram Bay View, Le Méridien Dhaka, and Holiday Inn Dhaka City Centre.

Visa Products and Value-Added Services

Our comprehensive suite of Visa Credit, Debit, and Prepaid Cards continues to gain strong market traction. We also offer the “Safety ONE” insurance program, ensuring financial protection against unforeseen events. Additional services such as Smart Transfer, 0% Smart EMI, Smart EMI loans, reward points, and SMS alerts are designed to enrich the overall customer experience.

Priority Pass for Platinum Cardholders

Platinum Cardholders enjoy complimentary access to Priority Pass, covering more than 1,700 airport lounges across 600 cities in 145 countries. This includes access to the Balaka Executive Lounge at Hazrat Shahjalal International Airport, along with selected international lounges, up to four times annually—ensuring a premium and comfortable pre-travel experience.

Islami Banking

Islami Banking Operations

Islami Banking refers to a system of Banking that is consistent with the principles of Shariah (Islamic law) and its practical application in all of its transactions & activities. The key principles include the prohibition of interest (riba), avoidance of uncertainty (gharar), and an encouragement of ethical investments while avoiding prohibited activities like gambling (maysir) or investments in alcohol, pork, or weapons or anything prohibited by Shariah. Two fundamental principles of Islami Banking are the sharing of profit and loss and the prohibition of the collection and payment of interest by lenders and investors. The objectives of the Islami Banking system are not only to provide religiously acceptable financial products and services as alternatives to conventional financial products & services but it also aims to contribute to the economic development, facilitate the allocation of resources efficiently and ultimately attaining Social welfare.

To achieve these objectives, ONE Bank PLC launched Islami Banking Operations in December 2020 with the brand name of "OBPLC AL NOOR Islami Banking". ONE Bank PLC has been providing services of Islami Banking Products to the customers through 02 (Two) Islami Banking Branches in Dhaka and Chattogram since December 15, 2020 & December 17, 2020 respectively. As a part of expansion to meet the ongoing Customers demand & to reach the Islami Banking services at the door step of much people, ONE Bank PLC has opened dedicated 14 (Fourteen) Islami Banking Windows on 01.11.2022 all over the Country and another 10 new Islami Banking windows have been opened on 04.12.2025. All modern services like contact less Visa Dual Currency Islami Debit Card, SMS Alert, Internet Banking, ONE Bank Mobile App

and MFS (OK Wallet) etc. are also available for Islami Banking customers.

Islami Banking Division

To continue support, monitoring and supervision of smooth operation of Islami Banking activities, "Islami Banking Division" was established in 2020 as per the Guideline of Bangladesh Bank on Islami Banking vide BRPD Circular No.15 dated 09.11.2009. Since establishment, the division has been performing its Banking activities in consonance with the ethos and value system of Islam in all aspects of its operation and practice of shariah rules & regulations.

Shari'ah Supervisory Committee

All our Islami Banking activities and products are strictly monitored by the Management under the supervision of the Shariah Supervisory Committee which is guided by the Board of Directors of the Bank. Our Shariah Supervisory Committee is independent & empowered for all the policy & products approval which is in line with the Islamic Shariah. The Shariah Supervisory Committee consists of the following eminent members, including distinguished jurists (Faqih experts in Islamic jurisprudence), renowned Islamic scholars and well-known professionals of the country having experience in Islami Banking.

Chairman

Prof. Dr. Abu Noman Md. Rafiqur Rahman

Faqih Member

Prof. Dr. Muhammad Abdur Rashid

Member Secretary

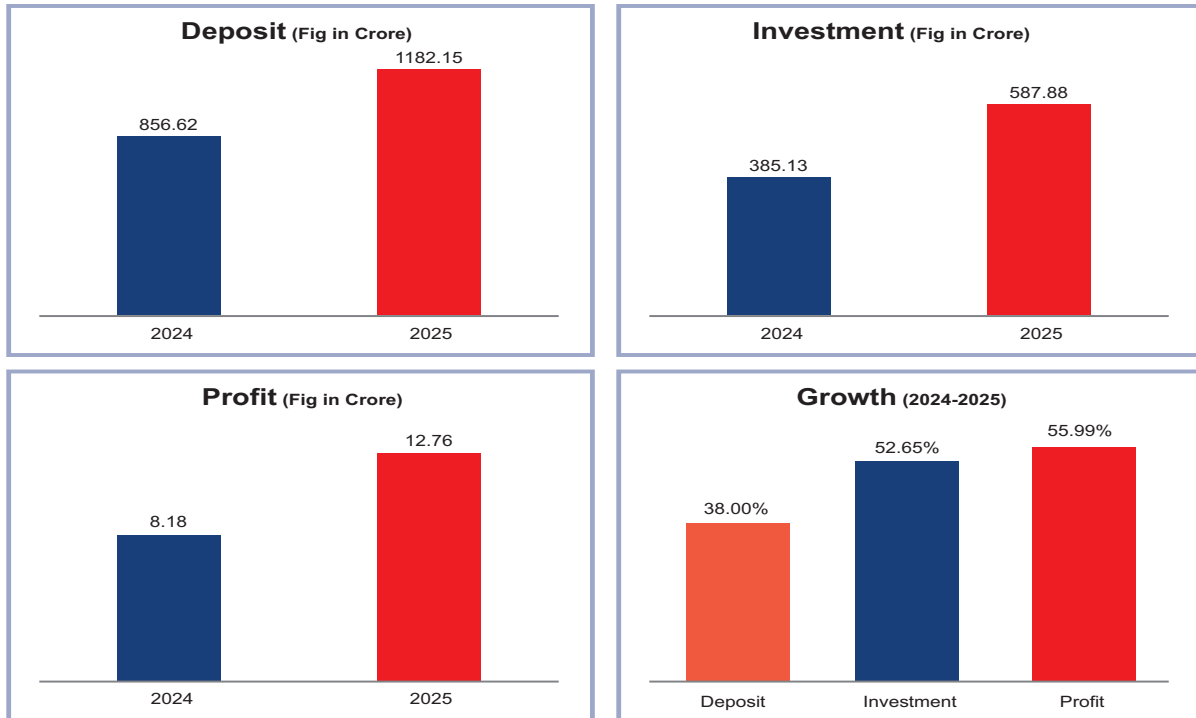
Prof. Dr. Muhammad Abdur Rashid



Launching Ceremony of OBPLC Women Platinum Card 'Anannya'

Business of OBPLC AL NOOR Islami Banking at a glance

In 2025, Islami Banking of ONE Bank PLC has witnessed a significant growth in deposit mobilization, investment & profit compared to the year 2024. At the end of the year 2025, the deposit, investment & profit of OBPLC AL NOOR Islami Banking stood at Tk. 1182.15 Crore with a growth of 38.00%, Tk. 587.88 Crore with a growth of 52.65% & Tk. 12.76 Crore with a growth of 55.99% respectively. Islami Banking business growth over the years is depicted below:



ONE Bank arranged a day long program titled "Exchange of Views on Shariah Governance"

Distribution of Profit under Islami Banking Operation

AL NOOR Islami Banking of ONE Bank PLC has been following Weighted Average Method of profit distribution with the Mudaraba Depositors as per Bangladesh Bank directives. In this module, the bank offers a provisional rate to Mudaraba Depositors at the time of Mudaraba Agreement. The actual profit is adjusted after calculation at the end of each year on the basis of income earned for the same period.

Islami Banking Products

Islami Banking Branches and Windows of OBPLC offers Deposit Products under 'Mudaraba' and 'Al-Wadiah' Principle. These products have been designed focusing on Market demand, adding new features and above all for the Customers' satisfaction.

It's not just business, AL NOOR Islami Banking always designs products focusing on Welfare and establishment of Justice & Equities in the Society with a view to achieve "Maqasid e Shari'ah".

Deposit Products of AL NOOR Islami Banking of ONE Bank PLC

1	Al Wadiah Current Deposit Account	13	Mudaraba Denmohor/Marriage Deposit Scheme
2	Mudaraba Saving Deposit Account	14	Mudaraba Aboshor Monthly Benefit Scheme
3	Mudaraba Special Notice Deposit Account	15	Foreign Currency Deposit Account
4	Mudaraba Saving Deposit Account - Staff	16	Mudaraba Diamond Savings Deposit Account
5	Mudaraba Term Deposit	17	Mudaraba Platinum Savings Deposit Account
6	Mudaraba Deposit Pension Scheme	18	Mudaraba Elegant Savings Deposit Account
7	Mudaraba School Banking Account	19	Mudaraba Women's Savings Deposit Account
8	Mudaraba Monthly Income Deposit Scheme	20	Mudaraba Youth Banking Account
9	Mudaraba Ratib Payroll Account	21	Retailers Account
10	Mudaraba Hajj Saving Scheme	22	Mudaraba Probashi Shonchoy Account
11	Mudaraba Imraah / Grehini Monthly Saving Scheme	23	Mudaraba Freedom Fighter Savings Deposit Account
12	Mudaraba Waqf Cash Deposit Account	24	Mudaraba Freedom Fighter Monthly Benefit Scheme

Investment Products of AL NOOR Islami Banking of ONE Bank PLC

Our Investment Products generally can be defined into 04 (Four) categories such as Corporate, CMSME, Retail & Agriculture considering nature of business as trading, participation and supporting principle. At present, OBPLC AL NOOR Islami Banking offers the following investment products to the customers:

● Corporate:

01.	Bai- Murabaha	09.	Bai-As-Sarf (FDBP)
02.	Murabaha Trust Receipt	10.	Murabaha EDF Financing
03.	Hire Purchase Musharaka Mutanaqisa - HPMM	11.	Wakala Letter of Credit-EDF
04.	Murabaha Import Bill - MIB	12.	Bai-AL-Istisna
05.	Cash Withdrawal against Mudaraba Deposit	13.	Kafala Bank Guarantee
06.	Musharaka Documentary Bill Purchase (MDBP)-Inland	14.	Bai - As - Salam
07.	Murabaha against Mudaraba Term & Scheme Deposit	15.	Hire Purchase Shirkatul Melk - HPSM
08.	Wakala Letter of Credit		

● CMSME:

01.	Bai-Murabaha	11.	Murabaha EDF Financing
02.	Hire Purchase Musharaka Mutanaqisa - HPMM	12.	Wakala Letter of Credit-EDF
03.	Murabaha Trust Receipt	13.	Bai-AL-Istisna
04.	Wakala Letter of Credit – One Off	14.	Kafala Bank Guarantee
05.	Murabaha Import Bill - MIB	15.	Bai - As - Salam
06.	Cash withdrawal against Mudaraba Deposit	16.	Urban Welfare Investment Scheme
07.	Musharaka Documentary Bill Purchase (MDBP) - Inland	17.	Rural Welfare Investment Scheme
08.	Murabaha against Mudaraba Term & Scheme Deposit	18.	Sodesh Motorbike Investment Scheme
09.	Wakala Letter of Credit	19.	Hire Purchase Shirkatul Melk - HPSM
10.	Bai-As-Sarf (FDBP)	20.	AL NOOR Imarot (HPSM)

● Retail:

01.	Home Investment Scheme	05.	Cash Withdrawal (Quard) against Mudaraba Deposit
02.	Car Investment Scheme	06.	Murabaha against Mudaraba Term & Scheme Deposit
03.	Household Investment Scheme	07.	AL NOOR Darus Salam (Apartment)
04.	Scheme for Professional	08.	AL NOOR Shopno Neer

● Agriculture:

01.	AL NOOR - Bai Muajjal Poultry	04.	AL NOOR - Bai Muajjal Gobadhi Poshu
02.	AL NOOR - Bai Muajjal Uparjon	05.	AL NOOR - Bai Muajjal Motsho
03.	AL NOOR - Bai Muajjal Fashal	06.	AL NOOR - HPSM Krishi Sharanjam (Hire Purchase Shirkatul Melk)

Key Activities in 2025

Shariah Supervisory Committee:

- The Shariah Supervisory Committee of OBPLC AL NOOR Islami Banking sat in 04 (Four) formal meetings and reviewed different operational issues of Islami Banking including various product PPGs, policy & guidelines.

Shariah Audit:

- Shariah Audit in 02 Islami Banking Branches and 02 IBWs have been conducted accordingly.

• Awareness of Shariah rules among the Customers.

Training:

- OBPLC AL NOOR Islami Banking organized 12 Training Programs for 440 officials/executives during the year.
- 05 Islami Banking Officials attended the Training Programs arranged by BIBM
- A Training class on Introduction of Islami Banking: Products & Services has been conducted regularly in various training courses arranged by OBPLC Training Institute, obviously in the foundation course, among others.

Marketing of Islami Banking:

- "35000 Leaflet" of AL NOOR Islami Banking has been printed after necessary correction & update and distributed through Islami Banking Branches & Islami Banking Windows.
- "10000 Brochure" has been printed & distributed through Islami Banking Branches & Islami Banking Windows.
- "20000 Ramadan Calendar" has been printed & distributed through Islami Banking Branches & Islami Banking Windows.
- Total 15 Sales officers have been recruited under AL NOOR Islami Banking and posted at various Islami Banking Branches, Conventional Branches & Islami Banking Windows to promote & accelerate Islami Banking Business.



Inauguration of ONE Bank "Al Noor Islami Banking Windows"

Sukuk Investment during the year 2025:

SL	Category	Amount (Fig in Cr.)
01	Government Sukuk (Ijarah)	106.09
02	BBML Sukuk AL Ijarah	20.85
Total		126.94

Centralized Loan Administration

OBPLC Centralized Loan Administration Department is basically designed to conduct post approval formalities of loans and advances to support and control documentation risk with a view to maximizing utilization of credit facilities protecting the Bank's interest. It mainly deals with issuance of Sanction Advice, preparation and execution of charge documents going hand in hand with the RMs, Branches and CHQ, scrutiny of all security documents for document perfection, act as the custodian of the security documents of the branches under it, Monitoring insurance Policies & deferrals, archiving of the security documents of the clients leading to digitization and easy access to documents and thus simplifying document monitoring to attain the goal of arresting loan documentation risks. As the Bank is growing in terms of number and size of loans, diverse products and clients, complex process and procedures for compliance requirements by the regulator, the role of Centralized Loan Administration Department is vital & challenging.

OBPLC Treasury

Despite all the challenges, OBPLC Treasury played a critical role in shaping bank's strategy in deleveraging balance sheet, maximizing capital efficiency and improving risk-return ratios for the year 2025 and also for the foreseeable future. OBPLC Treasury has the following designated desks to ensure optimum treasury solutions both for the bank and also for the customers:

- Money Market
- Foreign Exchange
- Fixed Income
- Government Securities Investment Window
- Asset Liability Management



ONE Bank signed an agreement with Bangladesh Bridge Authority

Money Market

Money market dealers arrange short and medium term funds at most economical terms which are required by the bank aside from customer deposit mobilization efforts. Money market desk ensures that the bank remains sufficiently liquid, meeting all its financial commitments and obligations to its customers besides meeting the SLR & CRR requirement at minimum risk and cost to the Bank. In stress liquidity condition the desk always manages sufficient fund to fulfill business needs. Main services of the money market desk are lending excess fund or borrowing to cover the shortage fund through Call Money, Term Money, Repo, Reverse Repo etc.

Foreign Exchange

OBPLC Foreign Exchange Desk is one of the most vibrant and dynamic desks with range of products offering like spot, forward, swap and term placement in world's major currencies in the interbank market. The FX desk of OBPLC is the fund manager of foreign currency assets and liabilities of the Bank. Throughout the year the desk efficiently maintained the Net Open Position (NOP) in line with Regulatory guideline in a manner that ensured maximum liquidity, minimum risk and capital requirement along with registering optimum exchange gain of the Bank. Treasury provided appropriate fund support to OBU and utilize the surplus FC fund in interbank foreign exchange market.

Fixed Income

OBPLC Treasury Fixed Income desk is an active player and participant in the fixed income and interbank repo/ reverse repo markets with a short-term and long-term horizon, particularly specializing in fixed income securities issued by Bangladesh Bank and Bangladesh Government.

Government Securities Investment Window (Individuals & Institutions)

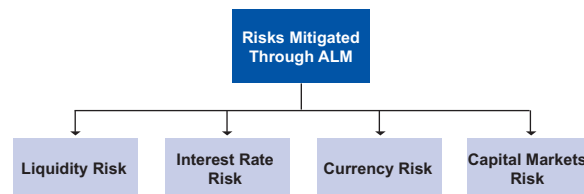
OBPLC has formed an active and dedicated desk for both individuals and institutions to invest in various treasury securities issued by Bangladesh Government through Central Bank. The tradable securities include Treasury Bills (T-Bills) of 91,182 and 364 days' maturities and Bangladesh Government Treasury Bonds (BGTB) of 2,3,5,10,15, and 20 years' maturities. T-Bills and BGTBs are issued through auctions. The team is also designed to confirm smooth operation and management of clients' small to large portfolios.

Asset Liability Management

The ALM desk in OBPLC includes many factors like strategic allocation of assets, risk mitigation, and

adjustment of regulatory and capital frameworks. The ALM function comprises management of liquidity, maturity profiles of assets and liabilities, interest rate risks and forex risk. ALM desk officials prepare ALCO paper incorporating local and international economic update, market liquidity forecasts, interest rate projections, balance sheet analysis and recommend measures to be taken to optimize balance sheet whether to reduce or increase deposit and lending rates.

The Asset Liability Management (ALM) desk under the Treasury Department specifically manages the balance sheet. The results of balance sheet analysis along with recommendations has been placed in each ALCO meeting by the Head of Treasury where decisions are made to mitigate financial risks resulting from a mismatch of assets and liabilities to achieve greater efficiency and profitability.



ALM desk guides Asset Liability Committee of the Bank in changing lending and deposit rates with proper analytics and better forecasts. A new ALM policy was formulated by ALM desk keeping BASEL III liquidity ratios (LCR, NSFR & Leverage Ratio) in mind and central Bank's ALM guidelines into active consideration. Change in deposit mix reducing dependency on term deposit reduced substantial costs for the Bank.

Foreign Exchange & Foreign Trade

A dedicated team of expert Trade Finance professionals in Central Trade Processing Centers are striving to meet clients' ever changing needs in Foreign Trade service. Satisfactory performance in Trade Finance has contributed significantly in earning substantial amount of fee based income.

Total import business handled during the year 2025 was Tk. 124,661 million as compared to Tk. 115,481 million in 2024. The main import items included Industrial Raw Materials, Capital Machinery and Spare Parts, Raw Cotton, Fabrics, Yarn and Accessories, Electronic Items, Food Commodity etc.

Total export business handled by the Bank in 2025 was Tk. 125,520 million against Tk. 114,674 million in 2024.

Inward Foreign Remittance

The total volume of Inward Foreign Remittance received through Exchange Houses was Tk.1,057.09 million in 2025. Operations in the field of Inward Foreign Remittance has been facilitating in earning Exchange Gain and increasing cross sale of various retail liability and asset products. This inward foreign remittance is also contributing in meeting our FX requirement for paying import debt of importers.

Correspondent Relationship

To strengthen its global relationship, the bank is now maintaining 320 correspondent relationships (foreign 262, local 58). OBPLC's correspondent banking is spread across the world at important financial centers and business hubs, and have contributed towards expansion of Bank's foreign trade business and other remittance services.

OBPLC is currently operating its remittance business through 09 (nine) Remittance Agency Partnerships to facilitate inflow of foreign exchange remittances from the Non-resident Bangladeshis. Efforts are ongoing to enhance the number of such relationships, with the objective to substantially increase the flow of inward remittance through this channel.

Information Technology and Banking Sector

Information Technology (IT) plays a very important role in Bangladesh and has been identified by the government as a priority sector, supporting the vision of "Digital Bangladesh." In recent years, the government has taken many initiatives to turn this vision into reality, with the banking sector being one of the earliest and most active users of technology.

In today's banking environment, IT is no longer just a support function; it is now a core part of banking operations and a key driver of growth. The use of technology has improved the speed, efficiency, and accuracy of banking services. It has also helped banks expand their services to a wider range of customers, including those who were previously unbanked, through digital and alternative delivery channels.

At the same time, IT is transforming how banks are supervised and regulated. Regulators are now using technology-based tools to improve monitoring and oversight. However, as technology continues to evolve

quickly, it also creates new challenges for supervision and risk management.

In addition, increasing competition in the banking sector is pushing banks to continuously innovate and improve their products and services. To stay competitive, banks are adopting advanced technologies such as Artificial Intelligence (AI), Machine Learning (ML), Internet of Things (IoT), Cloud Computing, Cognitive Computing, and Robotic Process Automation (RPA).

As a result, IT has become a key driving force for banks, enabling digital transformation, improving operational efficiency, and creating better and more innovative services for customers.

Information Technology and ONE Bank

ONE Bank PLC stands as a pioneer in leveraging IT-enabled banking solutions in Bangladesh, consistently delivering innovative services since its inception. Over its 26-years journey, the Bank has continuously enhanced its offerings with a strong focus on Information Technology as a key business enabler. Beginning with the implementation of a world-class Core Banking Solution (CBS), the Bank has introduced a wide range of digital and automated services, including Internet Banking (Retail and Corporate), the ONE App, Mobile Financial Services, Visa Credit and Debit Cards, Prepaid Hajj Cards, ATM network, Cash Recycling Machines (CRM), Agent Banking, and various web-based payment platforms.

Integration with national and international payment systems such as NPSB, BACH, RTGS, BEFTN, SWIFT, and VISA ensures seamless, secure, and efficient financial transactions for customers across the globe.

To ensure regulatory compliance and strengthen risk management, the Bank has implemented robust sanction screening systems for Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT). The Bank is further advancing its compliance framework through the adoption of Artificial Intelligence (AI) and Machine Learning (ML) technologies for enhanced AML and Suspicious Transaction/Activity (STR/SAR) monitoring.

The introduction of online account opening and eKYC solutions has enabled customers to access banking services conveniently from their homes. Additionally, the Bank has implemented QR code-based payment solutions and deployed Cash Recycling Machines, reflecting its commitment to modern, customer-centric banking innovations.

Recognizing the rapidly evolving banking landscape, ONE Bank remains committed to introducing new IT-driven services to meet dynamic customer expectations. The Bank is currently revamping its Corporate Internet Banking platform to deliver enhanced functionality, improved security, and a superior user experience for corporate clients. It is also planning to introduce Corporate Trade Solutions to streamline trade finance services for corporate customers.

Furthermore, the Bank is undertaking a comprehensive upgrade of its Core Banking System, along with modernization of its underlying hardware and network infrastructure. These strategic initiatives are aligned with the Bank's focus on process automation, digital transformation, and strengthened information security compliance.

Through these ongoing advancements, ONE Bank PLC continues to ensure sustainable growth, operational excellence, and superior customer service in the competitive banking industry.

Digital Banking and ONE Bank

ONE Bank PLC is steadfastly dedicated to enhancing customer experiences through its comprehensive suite of digital banking services. These services include Internet Banking Service (i-Banking), featuring two-factor authentication (2FA) for secure anytime-anywhere banking, and the ONE App, offering seamless banking on smart devices. Additionally, the Mobile Financial Service, OK Wallet, facilitates convenient cashless payments and extends banking services to unbanked individuals.

The Bank's ATM and CRM services ensure round-the-clock cash withdrawal and deposit facilities nationwide,

while its Credit Card Service, equipped with EMV technology, enables secure transactions globally. Customers also benefit from the E-Statement Service, providing 24/7 online access to account statements, and the SMS Banking Service for convenient balance inquiries. The SMS Transaction Notification Service further enhances customer awareness by delivering real-time transaction updates.

To support digital onboarding, the eKYC System enables quick and efficient customer account opening through mobile applications. The Green PIN service allows customers to conveniently change their card PINs via the Call Center. Furthermore, ONE Bank has introduced Bangla QR, promoting interoperable digital payments across the country and supporting the vision of a cashless economy.

In addition, the Bank is actively working on revamping its existing Corporate Internet Banking platform to provide enhanced features, improved security, and a better user experience for corporate clients. As part of its future initiatives, ONE Bank is also planning to introduce Corporate Trade Finance solutions for customers, aimed at simplifying and digitizing trade-related transactions.

Alongside technological advancements, the Bank is placing strong emphasis on strengthening its branding image through active engagement and targeted advertising across various social media platforms, thereby enhancing its digital presence and customer outreach.

Embracing Information Technology as a pivotal business enabler, ONE Bank PLC is well-positioned to introduce innovative digital products and services in the near future.



ONE Bank achieved prestigious ISO recognition

Information Security and ONE Bank

In today's banking landscape, information security concerns—such as safeguarding information privacy, ensuring information availability, and maintaining information integrity—have emerged as critical priorities and are prominently featured on the policy agenda within the banking industry. ONE Bank PLC, recognizing the pivotal role of Information Technology in its operations, places significant emphasis on ensuring the security of information and information systems.

The Bank has implemented numerous measures to fortify its infrastructure, including the introduction of EMV Cards and a Two-Factor Authentication (2FA) system, enhancing security for both payment cards and Internet Banking transactions, particularly in the realm of e-commerce. Furthermore, the Bank has deployed a range of modern security controls across multiple layers, including data communication, application, and user access levels, aimed at securing financial transactions and safeguarding customer confidential data.

To further strengthen its security posture, the Bank has implemented a Privileged Access Management (PAM) solution to ensure strict control, monitoring, and auditing of privileged user activities, thereby minimizing the risks associated with misuse of elevated access rights. In addition, the Bank has deployed a Security Information and Event Management (SIEM) system for real-time monitoring, analysis, and correlation of security events across its IT infrastructure, enabling early detection and response to potential threats. The implementation of a Web Application Firewall (WAF) further enhances application-level security by protecting web-based services from cyber threats such as SQL injection, cross-site scripting (XSS), and other vulnerabilities.

Committed to providing banking services grounded in technology, security, and excellence, ONE Bank continues to prioritize and invest in robust security frameworks.

ONE Bank adheres to a comprehensive Information Security Policy aligned with the latest ICT Security Guidelines issued by Bangladesh Bank, international standards, and industry best practices. The Bank regularly reviews and updates this policy to effectively address the evolving cyber-security landscape. All activities and operations are required to comply with this policy to ensure end-to-end information and cyber security.

This includes ensuring physical security, network security, system security, disaster recovery, business continuity planning for hardware and software usage, secure data disposal, copyright protection, and safeguarding of intellectual property rights. ONE Bank has also adopted the ISO/IEC 27001 global standard for information security management, reflecting its commitment to maintaining stringent security practices.

Additionally, the Bank has achieved compliance with the Payment Card Industry Data Security Standard (PCI-DSS), the globally recognized benchmark for payment card security.

Mobile Financial Service

Mobile Financial Services (OK Wallet)

Mobile Financial Services (MFS) continue to drive digital financial inclusion in Bangladesh. In line with this national progress, ONE Bank PLC re-launched OK



Uthan Baithak (Courtyard Gathering) in Rural Areas of the Country for imparting knowledge on Banking services

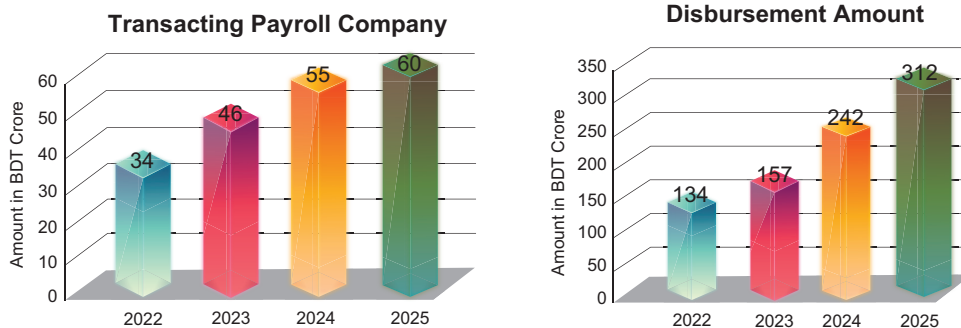
Wallet in November 2018, combining the functionality of a traditional MFS platform with a feature-rich digital wallet.

Since its relaunch, OK Wallet has achieved steady growth through service innovation, strengthened institutional partnerships, and technology-driven enhancements. During the reporting year, the platform further expanded its service portfolio, improved customer convenience, and reinforced operational resilience, solidifying its position in the competitive MFS landscape.

Product & Service Highlights: OK Wallet Products & Services OK Wallet is focusing on adding different unique value propositions to be remained competitive and innovative in the Mobile Financial Service Industry of Bangladesh. Some of the most significant OK Wallet products are:

A. OK Payroll (Salary Disbursement Solution)

OK Wallet offers a convenient and cost-effective payroll solution for RMG and corporate clients. Companies can disburse salaries and benefits directly through OK Wallet, while employees can easily access their funds from ATMs, bank branches, sub-branches, and agent outlets at competitive rates. This service streamlines payroll operations, reduces costs, and enhances employee convenience, strengthening OK Wallet's position as a trusted digital payroll partner in Bangladesh.



B. OK EMS (Education Management Solution)

OK EMS is a comprehensive digital solution designed to facilitate tuition fee collection and institutional management for educational organizations. The platform offers a fully web-based, automated system ensuring operational efficiency, data security, and seamless accessibility.

OK EMS remains a strategic value proposition, enabling institutions to streamline administrative activities while ensuring secure and transparent financial transactions.

Key Advantages of OK EMS:

- Fully automated multifunctional software
- No cost of possession for institutions
- 100% web-based application
- Secure and encrypted data management
- Accessible anytime and anywhere
- User-friendly interface

C. Bangla QR Merchant Payment

OK Wallet successfully implemented Bangla QR merchant payment services as both acquirer and issuer. This enables seamless scan-and-pay transactions for merchants and customers, fostering cashless commerce across urban and semi-urban markets.

The initiative supports small and micro-entrepreneurs by reducing reliance on cash transactions and promoting participation in the formal digital economy.

D. OK MMS (Membership Management Solution)

OK MMS provides a structured digital platform for institutions and associations to manage member records and collect fees efficiently. Members can track and make payments anytime through OK Wallet, ensuring improved operational control and transparency.

E. Utility Bill Payment Services

OK Wallet enables customers to conveniently pay utility bills without visiting service provider offices. Services include electricity, water, gas, and telephone bill payments from major utility providers across Bangladesh. The integration of prepaid meter recharge facilities further enhances customer convenience and digital adoption. Users can effortlessly pay their electricity bills of DPDC, DESCO, NESCO, WZPDCL, BPDBP, BREBP, gas bills of Bakhrabad Gas, Paschimanchal Gas, Jalalabad Gas, water bills of Dhaka WASA, Khulna WASA, Rajshahi WASA and telephone bill of BTCL.

F. Add Money to OK Wallet

There are a number of options for OK Wallet customers to add money to their OK Wallet account which is much affordable and convenient. Add money options are:

- a. Add Money from OBPLC Linked account
- b. Add Money from other Bank account
 - i. BRAC Bank PLC
 - ii. Pubali Bank PLC
 - iii. Mutual Trust Bank PLC
 - iv. City Bank PLC
- c. Add Money from VISA/Master Cards
- d. Add Money from Other Bank's Internet Banking through BEFTN
- e. Cash In from Agent Point
- f. Cash In from OBPLC Branch

G. Cash-out (Cash Withdrawal)

- a. Cash Out from Agent Point
- b. Cash Out from OBPLC Branch
- c. Cash Out from OBPLC ATM
- d. Cash out from MTB ATM
- H. Fund Transfer:
 - a. OK Wallet to other OK Wallet (P2P)
 - b. OK Wallet to OBPLC Bank account
 - c. OK Wallet to other Bank account (BRAC Bank, Pubali Bank, Mutual Trust Bank & City Bank)



ONE Bank PLC signed MoU with Bangladesh Bank titled "Skills for Industry Competitiveness and Innovation Programme (SICIP)."

I. Other Services of OK Wallet

The platform offers a wide range of services to cater various customer needs. This includes bills and fees payment for NID correction, Lanka Bangla DPS installment, land development tax, and BTCL domain; credit card bill payment options such as, instant payment for ONE Bank, City Bank and Lanka Bangla, offline BEFTN payment for all banks accepting BEFTN; mobile recharge; Indian VISA Application Fee Payment (IVAC), donation payment, insurance product purchase facilities etc.

Strategic Alliances of OK Wallet

- **Metro Ticket Recharge via OK Wallet:** OK Wallet has launched a new feature allowing users to recharge their metro cards directly through the app. This service offers a convenient, fast, and secure way for commuters to manage metro travel payments, reinforcing OK Wallet's commitment to integrating daily lifestyle services into its digital platform in Bangladesh.
- **DNCC Holding Tax Payment via OK Wallet:** OK Wallet now enables users to pay Dhaka North City Corporation (DNCC) holding taxes directly through the app. This convenient and secure digital payment option simplifies municipal tax payments, saving time and effort while enhancing OK Wallet's role as a comprehensive financial and lifestyle platform in Bangladesh.
- **Interoperative fund transfer with different banks:** OK Wallet has initiated partnerships with various banks for interoperative fund transfers, aiming to reduce channel costs and enhance customer convenience.

Some of the Banks are Mutual Trust Bank PLC, The City Bank PLC, Pubali Bank PLC, BRAC Bank PLC etc. This service enables customers to transfer funds and add money from different banks through their internet banking or digital banking apps.

- **Enhancement of Utility Bill Collection:** OK Wallet has upgraded its utility bill payment service by integrating with multiple utility service providers. Consequently, we have developed services for BREB Prepaid Meter recharge and BPDB Prepaid Meter recharge through OK Wallet.

Future Endeavor

- OK Wallet aims to launch an interoperable fund transfer service with some renowned MFS providers, allowing users to seamlessly transfer money between the platforms. This initiative will enhance financial accessibility, providing greater convenience and flexibility for digital transactions. By fostering interoperability, OK Wallet continues to strengthen Bangladesh's digital payment ecosystem.
- OK Wallet is forging strategic alliances with leading online service providers such as e-Commerce platforms, online groceries, and service platforms to transform the OK Wallet app into a comprehensive lifestyle platform. Through these collaborations, customers will gain access to a wide array of services and offerings within the OK Wallet ecosystem.
- OK Wallet is in the process of launching a Digital Nano Loan application and streamlining the loan disbursement process for customers. This initiative aims to provide customers with quick and convenient access to small loans, catering to their immediate financial needs.



Inauguration of ONE Bank Agent Banking outlet at Ahmed Network, Daudpool, Feni

- OK Wallet is in negotiations to onboard ATM Cash Out facilities for customers through collaboration with major banks such as City Bank, Pubali Bank, Al Arafah Islami Bank PLC, and others. This initiative will provide OK Wallet users with greater flexibility and convenience in accessing their funds through a widespread network of ATMs.

- OK Wallet is working on enabling add-money services through VISA, MasterCard, and AMEX. This seamless integration will ensure a secure and efficient way to top up balances, enabling hassle-free digital transactions. With this feature, OK Wallet users will gain greater financial flexibility, enhancing their access to cashless payments and digital financial services.

Agent Banking

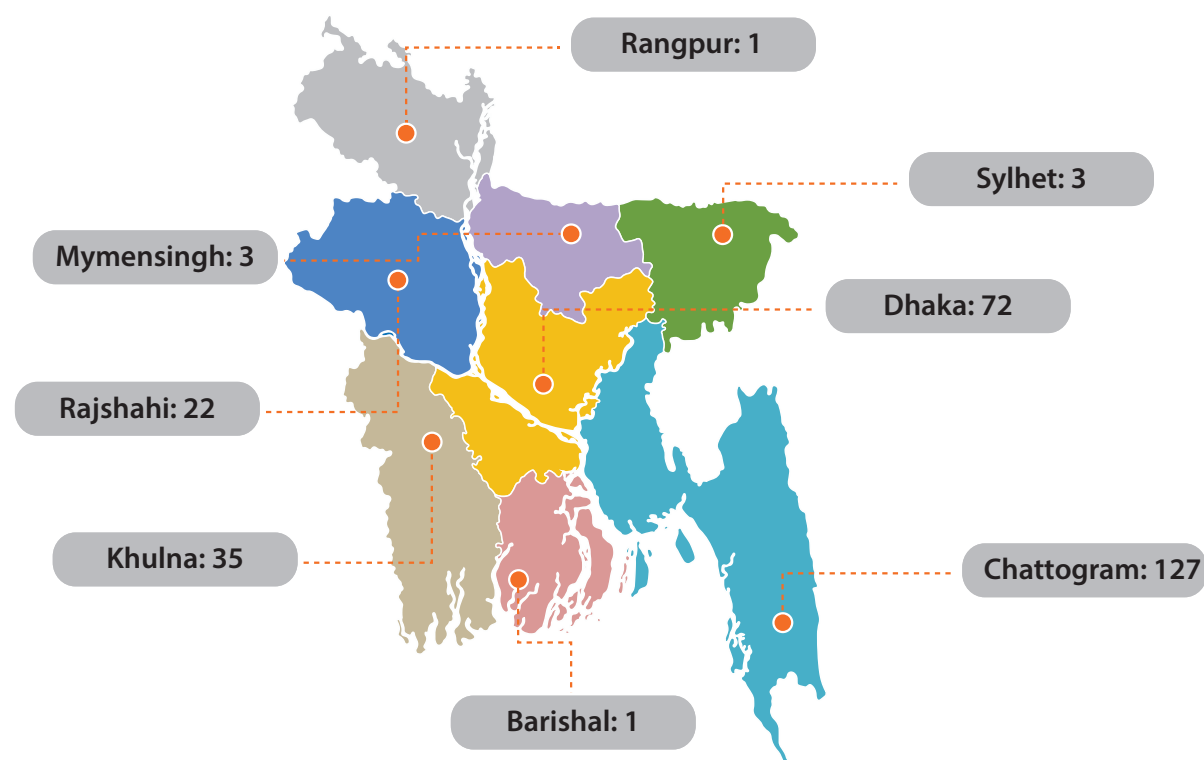
In 2025, ONE Bank PLC continued its commitment to expanding financial inclusion and accessibility through its Agent Banking service. Launched on November 5, 2019, the bank's Agent Banking initiative has remained steadfast in adhering to the regulations set by the Bangladesh Bank while striving to meet the evolving needs of its customers. As of the end of 2025, ONE Bank boasted a total of 264 agent outlets, reflecting the bank's ongoing efforts to enhance financial accessibility and convenience for customers nationwide.

Features of ONE BANK Agent Banking

Branch Tagging Module: ONE Bank PLC has implemented a system for its Agent Banking outlets where each outlet is linked or "tagged" with the nearest ONE BANK branch. This means that all transactions and activities that take place at the Agent Banking outlets, such as the number of accounts opened, deposits made, and fund transfers conducted are reflected in the General Ledgers (GLs) of the respective tagged branch.

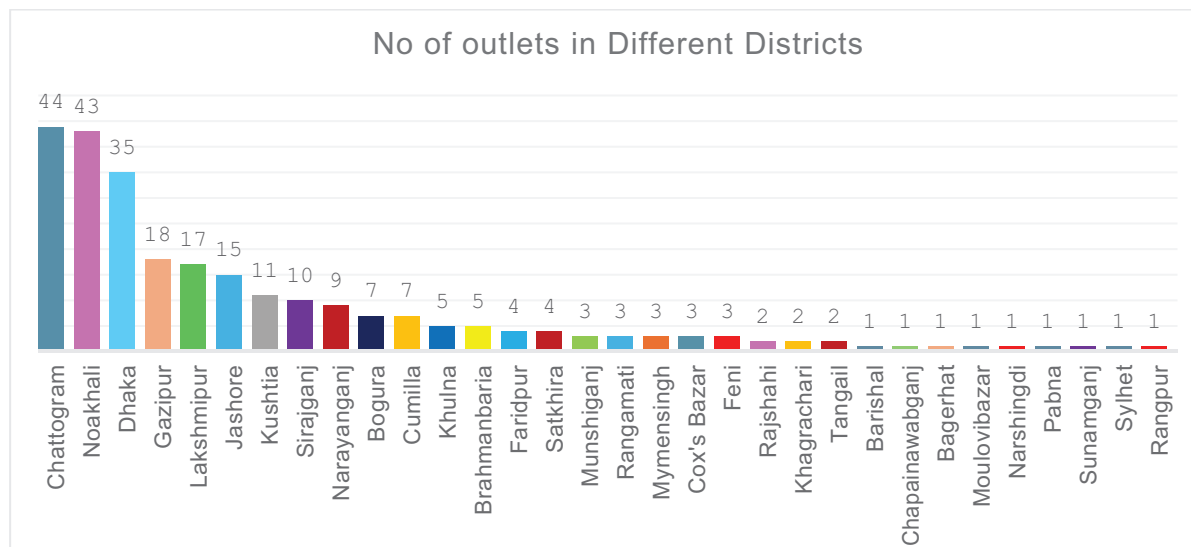
24/7- and 365-Days Service: ONE BANK Agent Banking outlets offer a significant advantage to customers by providing 24/7- and 365-days service. This means that customers have access to banking services at any time, including weekends and holidays.

Division Wise Coverage of Agent Banking Outlets



Map Showing the Divisional Coverage of Agent Banking Outlets in Bangladesh

District Wise Coverage of Agent Banking Outlets



Segregation of Urban & Rural Areas

The data showing the establishment of agent outlets in urban and rural areas –

Year	No. of Urban outlets	Number of Rural Outlets	Total
2025	60	204	264
	22.73%	77.28%	100%

Empowering Agents to Drive Insurance Premium Collection

ONE Bank agent banking outlets collect MetLife Insurance premiums nationwide. Noakhali leads in the number of premiums collected with 1,312, followed by Moulvibazar with 1,011. Moulvibazar records the highest premium volume at BDT 80.98 lac, followed by Noakhali at BDT 55.21 lac.

Agent Banking Brings Financial Access to Students

ONE Bank PLC promotes school banking through agent banking campaigns, fostering financial inclusion among students. So far, 7,343 student accounts have been opened, making up 9.76% of total accounts, with a deposit volume of 135.44 Lac. This initiative enhances financial literacy and supports national financial inclusion goals.

Equal Opportunities for Women with ONE Bank's Agent Banking

ONE Bank's Agent Banking plays a pivotal role in empowering women by encouraging them to become owners of agent banking outlets. As of December 2025, 24 outlets were owned by women entrepreneurs, providing new job opportunities for women as users and marketing officials due to their better acceptability. The bank's data reveals that 9.09% of its agents and 22.43% of its users are female. Moreover, 41.63% of the bank's account holders are female, indicating significant representation and highlighting the positive impact of the bank's efforts towards financial inclusion and women empowerment.

Summary of Female Participation in ONE Bank Agent Banking:

Particulars	Female	Total	% of Female participation
Agent	24	264	9.09%
Agent Users	129	575	22.43%
Bank Accounts	31,334	75,261	41.63%

Uplifting the Underprivileged: Agent Banking's 10 Taka Account Initiative

ONE Bank's Agent Banking initiative launched a 10 Taka Savings account program in 2024 to uplift underprivileged individuals in compliance with Bangladesh Bank regulations. As of now, 542 accounts have been opened, with a total deposit volume of 8.03 Lac. Through its dedicated agents nationwide, the bank aims to foster economic empowerment and upliftment among marginalized communities, showcasing its commitment to financial inclusion and social responsibility.

Total 10 Taka Accounts Opened As on 31st December, 2025	543
Total Deposit on 10 Taka A/C As on 31st December, 2025	8.03 Lacs

ONE Bank Enhances Financial Literacy Through Outreach Programs

ONE Bank conducts outreach programs to promote financial literacy, particularly regarding legal foreign currency transactions, in line with Bangladesh Bank's directives. Through road shows and interactive sessions, the bank educates individuals on the benefits of utilizing legal channels, emphasizing compliance with regulations and highlighting the risks of illegal transactions. These efforts aim to foster transparency, compliance, and sustainable economic growth in collaboration with Bangladesh Bank.

Uthan Baithak & Bazar Somabesh

In 2025, ONE Bank PLC made significant efforts to engage the community in their banking services by organizing "Uthan Baithak" and "Bazar Somabesh" events. The initiatives were quite successful and helped in attracting a large number of customers towards agent banking.



Financial Literacy Program conducted by ONE Bank

Virtual and Physical Training to Empower Agents and Users

ONE Bank integrates Head Office and branch officials' expertise through online platforms for agent and user training, enhancing service quality and financial literacy. This approach underscores the bank's commitment to empowering its network and enriching customer experiences.

Off-Shore Banking Unit (OBU)

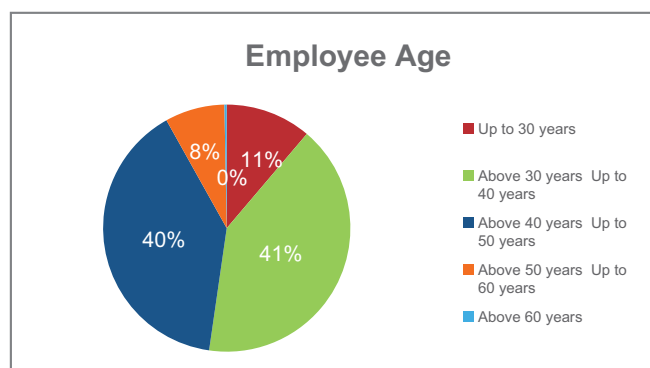
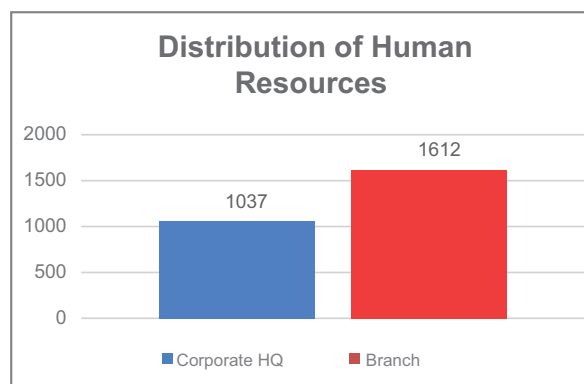
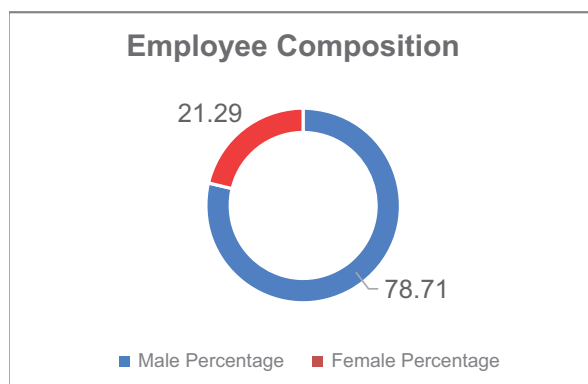
OBPLC has been offering Off-shore Banking facilities through 02 (two) Off-shore Banking Units (OBU) located in Gulshan, Dhaka and Agrabad, Chattogram. The total loans and advances of the OBU reached to USD 70.79 million equivalent to BDT 8,656.86 million on December 31, 2025. In the year 2025, OBU made operating profit of USD 0.66 million equivalent to BDT 80.69 million.

Custodial Services

ONE Bank PLC (OBPLC) renders Custodial Services and is involved in opening NITA (Non-Resident Investors Taka Account), buying and selling shares at DSE and CSE through brokerage houses as per clients' instructions, opening FC (Foreign Currency) Accounts etc. Since the Custodial Services were introduced in the year 2017, its business has been growing steadily. More and more NRBs, Foreign Individuals, Foreign Institutions have been showing interest in opening FC & NITA Accounts and conducting buy/sale in the Bangladesh Stock Exchanges. OBPLC's vigorous Marketing and transparent operations have already earned a good name for its customer friendly approach along with prompt actions. Our effort and initiatives have been paying back.

Human Resources

ONE Bank considers its human resources as the most valuable assets and as such OBPLC nurtures its employees on one hand, through motivation and on the other hand empowers them to take up leadership roles in the organization, enrich them with the required skill set to meet the challenges, tide over the barriers and climb up the Management ladder.



In line with the growth appetite of the Bank, the Management identifies potential future leaders amongst its employees and takes extraordinary care to build them as loyal and outstanding. Human Resources Strategy of ONE Bank requires the Management to constantly assert and renew its commitment to meeting the career aspiration and priorities of the employees as well as helping them achieve the long-term objectives of the organization and emerging demands of its customers and clientele.

The Bank takes good care of its people i.e.: human resources and in return, they also demonstrate a deep sense of belongingness to the Bank. Here, people dream to build their Banking Career and leave behind a mark of creativity and progress.

A glimpse into the activities performed by OBPLC Human Resources during 2025:

A. Manpower

OBPLC's Human Resources are a mixture of OBPLC products recruited fresh & trained (on-the-job and off-the-job) and experienced professionals drawn from leading local and foreign banks. OBPLC believes that the fresh talents can bring in fresh ideas, perspectives and views to the workplace whereas the experienced professionals offer in-depth knowledge, expertise and problem-solving skills. This combination of young and matured professionals has greatly helped OBPLC achieve its success over the years. The Bank is committed to maintaining a pleasant corporate environment free which is from discrimination based

on gender, religion, race, creed, ethnicity etc. The total number of regular employees at OBPLC increased to 2,649 by the year end 2025 from 2,555 in the preceding year.

B. Leader Building: Recruitment of Special Cadre Officer (SCO) and Cadre Officer (CO)

The Bank continues to invest in building a strong leadership pipeline through its structured Special Cadre Officer (SCO) and Cadre Officer (CO) Program, designed to attract, develop, and retain high-potential young professionals. This program serves as a cornerstone of the Bank's long-term human capital strategy, ensuring the availability of competent and future-ready leaders.

During the year, a total of 55 Special Cadre Officers (SCOs) and Cadre Officers (COs) were onboarded through a rigorous and merit-based selection process. The program offers a comprehensive blend of Induction and Advanced Training Course offered by the Training Institute of the Bank and the Bangladesh Institute of Bank Management, on-the-job learning, and cross-functional rotations across key business and support units. This holistic approach enables officers to gain in-depth knowledge of banking operations, risk management, compliance, and customer service excellence.

The Bank emphasizes continuous learning and development, equipping SCOs and COs with essential technical, analytical, and leadership skills required to navigate the evolving financial landscape. Senior management actively mentors these officers, fostering a culture of knowledge sharing and professional growth.



Joining Ceremony of ONE Bank's Special Cadre & Cadre Officers (8th Batch)

Upon successful completion of the program, SCOs and COs are placed in critical roles across the organization, where they contribute to operational efficiency, innovation, and enhanced customer experience. The Bank remains committed to nurturing young talent and empowering them to drive sustainable growth and excellence in the years ahead.

C. Corporate Organogram

The OBPLC Corporate Organogram illustrates how the bank is operated, showing the chain of command, reporting structures (employees who report to whom), assigned roles and responsibilities assigned, and how information flows within the bank. For more effective functioning of the bank's different wings, divisions, departments, and offices to meet emerging business challenges as well as the adaptation of best practices in the market, OBPLC updates the corporate organogram from time to time in response to market demands.

D. Performance Driven Culture

Over the years, OBPLC has inculcated a performance driven culture in the minds of its people through KPIs based Performance Appraisal System. Employees are rewarded and recognized based on their performance and contribution towards the growth of the Bank.

In 2025, ONE Bank PLC promoted its 813 (Eight hundred thirteen) employees to the next grade in recognition of their performance during 2023-2024. Moreover, the Bank has provided performance based incentive bonuses to the eligible employees.

E. Employee Training & Development

Bank has a tradition of continuous enrichment of its human assets so that they deliver value to the business. Employee Development is one of the top priorities of the OBPLC. The Management continuously undertakes different initiatives towards employee development which includes but not limits to employee job rotation, career counseling, training, workshop etc. Through these professional development initiatives, the employees of the Bank are consistently groomed up to perform their job effectively as well as take up more responsibilities and ownership. During the year 2025, a total of 513 (Five hundred thirteen) participants attended External trainings arranged by Bangladesh Bank Training Academy (BBTA), Bangladesh Institute of Bank Management (BIBM) and other external agencies.

OBPLC has a Training Institute of its own which caters the training needs of the employees of the Bank. The Management of the Bank, on a continuous

basis, undertakes in-house trainings for updating and upgrading the employees through the Training Institute of the Bank (A detailed report is incorporated separately in this report) to provide quality services to our clients, individuals and institutions those we care for. During 2025, OBPLC Training Institute arranged in-house training for a total of 3,071 (Three thousand one hundred seventy-one) participants on core banking including Banking rules & regulations, laws and practices, Bank's policies, instructions etc. as well as on various soft skills development.

F. Women Development/Empowering

ONE Bank PLC is an equal opportunity employer with particular emphasis on gender equality. All recruitments are made on the basis of merit irrespective of gender, creed etc. Promotions and increments also take place on the basis of meritocracy and performance. In ONE Bank PLC, some female employees by their performance and potentials have reached to the posts of executives, a few up to the position of Deputy Managing Director, Additional Deputy Managing Director, Senior Executive Vice President, Executive Vice President, Senior Vice President, Vice President ranks. Some have acted as Divisional/Departmental Heads, Branch Managers etc. The Bank is proud to have 21.29% female employees, which is one of the highest in the industry. Besides the Bank encourages female employees to pursue their career paths and advance up the ladder of hierarchical echelon by their own merits.

G. Process Improvement & Automation

OBPLC HR is continuously reviewing its policies and processes for improvement to match and cope up with the modern business challenges and emulate the industry best practices. The Bank is in the process of adopting a fully automated HR software in order to bringing effectiveness and efficiency in its HR activities.

During the year, the Bank successfully migrated from its legacy Performance and Information Management System (PIMS) to a fully developed in-house integrated software solution named "ONE People". This strategic transition has been undertaken in collaboration with relevant Divisions/ Department of the Bank. The new platform has significantly improved operational agility, reporting capabilities, and user experience, supporting the Bank's ongoing digital transformation initiatives. The Bank is working with other renowned software development partners to ensure enhanced system efficiency, scalability, and data security.

H. Compliance with the instructions of Regulatory Bodies

OBPLC HR always puts utmost importance on ensuring that the Bank remains disciplined and compliant with the instructions/ rules and regulations of the regulatory bodies. During 2025, the Bank made a significant number of transfers of its employees who had been serving in the same branch for 03 (three) years or more towards compliance with the Central Bank's guideline. Furthermore, the Bank strives to ensure that each employee avails at least 10 (ten) days of Mandatory Leave at a stretch during a year.

I. Employee Benefits

The Bank provides a comprehensive range of employee benefits aimed at ensuring financial security, health, and overall well-being. These benefits include Provident Fund, Gratuity, Maternity Allowance, Superannuation-Death Cum Survival Fund and other welfare facilities. In addition, employees are entitled to festival bonuses, and leave encashment benefits in accordance with the Bank's policies.

During the year, the Bank enhanced several Employee Benefit provisions to further support staff well-being and financial convenience. Maternity allowances were enhanced, while travel and daily allowances were increased to reflect current cost considerations. Additionally, the staff car loan limit and related allowances were revised upward, enabling employees to better meet their personal and professional mobility needs. ONE Bank introduced Miscarriage Leave as part of its commitment to employee well-being and provide crucial support to our concerned employees during a period of significant physical and emotional trauma

due to miscarriage. The Bank also enhanced the Staff House Building Loan facility, reaffirming its commitment to supporting employees in securing long-term financial stability and home ownership.

OBPLC Training Institute

Bank has the culture & tradition of continuous enrichment of its human assets so that they deliver value to the business. Employee Development is one of the top priorities of the OBPLC. The Management of the Bank continuously undertakes different initiatives towards employee development which includes but not limits to employee job rotation, career counseling, training, workshop etc. Through these professional development initiatives, the employees of the Bank are consistently groomed up to perform their job effectively as well as take up more responsibilities and ownership. During the year 2025, a total of 377 (Three hundred seventy-seven) participants attended External trainings arranged by Bangladesh Bank Training Academy (BBTA), Bangladesh Institute of Bank Management (BIBM) and other external agencies.

OBPLC has a Training Institute of its own which caters the training needs of the employees of the

Bank. The Management of the Bank, on a continuous basis, undertakes in-house trainings for updating and upgrading the employees through the Training Institute of the Bank (A detailed report is incorporated separately in this report) to provide quality services to our clients, individuals and institutions those we care for. During 2025, OBPLC Training Institute arranged in-house training for a total of 3,118 (Three thousand one hundred eighteen) participants on various soft skills development as well as core banking including



ONE Bank's Branch Managers are conducting a Training with the Agents

Banking rules & regulations, laws and practices, Bank's policies, instructions etc. Training Institute arranged a Twenty-five (25) working days long "Induction Training Programme" for the Special Cadre Officers and Cadre Officers (8th Batch).

Training Institute conducted a regulatory compliance event of Bangladesh Bank titled "Meeting on Integrity Strategy Implementation with Stakeholders" with the objectives to create awareness on citizen charter, complain resolution management, right to get Information Act, customer service etc at OBPLC Jashore Branch. A total number of 34 clients of OBPLC Jashore Branch attended the awareness meeting.

OBPLC Training Institute also conducted a twenty (20) working days long Training for the local potential entrepreneurs titled "Skills for Industry Competitiveness and Innovation Program (SICIP)" at Kushtia with the financial support from Asian Development Bank (ADB) to develop skilled technical & managerial workforce in priority and emerging sectors. To implement this program, SMESPD of Bangladesh Bank has signed a MOU with OBPLC as a partner Training provider.

In order to demonstrate Bank's dedication to continuously upgrade the quality and agility of employees, ONE Bank PLC introduced E-Learning Management System in November, 2023. Five important categories were successfully conducted In 2025 a total number of 11,077 (Eleven thousand seventy seven) participants completed different E-Learning courses. Notably, 2,727 participants completed the "OBPLC Code of Conduct" while 2,589 participants successfully completed the course on "Anti-Money Laundering". Furthermore, monthly performance assessment quizzes for "Contact Center" colleagues have been conducted through the ELMS platform since May 2025.

OBPLC Integrity Committee

In order to implement the National Integrity Strategy of Bangladesh, OBPLC has an Integrity Committee consisting of 08 (eight) members. They co-ordinate all Integrity Strategy Implementation related activities of the Bank. All the employees of the Bank have been made aware of the National Integrity Strategy of Bangladesh. They are also briefed about the same from time to time through on-the- job trainings, meetings, Foundation/ Induction trainings and have been further advised to practise the guidelines in every step of their activities in the Bank as well as outside. Integrity has been one of the most priority areas of the Bank since its inception. It cannot be denied that the single most important attribute that a banker must possess is 'integrity.' ONE Bank upholds integrity above all other attributes of a person and as such accountability, transparency and disclosures have remained as guiding ideas at the Bank.

Branch Network

As on December 31, 2025, the Bank had successfully established a network of 114 branches, including 35 in rural areas and 5 SME/Agriculture branches.

The branches are located at:

Dhaka Zone:

Principal, Banani, Banasree, Bangshal, Basabo, Dhanmondi, Elephant Road, Gulshan, Imamgonj, Jagannathpur, Jatrabari, Bijoy Nagar, Kawran Bazar, Mirpur, Moghbazar, Motijheel, Progoti Sharani, Uttara, Tongi SME/ Agri, Narayanganj, Ganakbari



Inauguration of ONE Bank's Mizan Road Sub-Branch, Feni

(EPZ), Joypara, Madhabdi, Nawabgonj, Ring Road, Lalbagh, Tipu Sultan Road, Mawna, Nandipara, Zinzira, Sonargaon Janapath, Faridpur, Ashkona, Hemayetpur, Sonargaon, Malibagh, Tanbazar, Ekuria, Araihasar, Bhawal Mirzapur, Shantinagar, Gulshan North, Kathgora, Gulshan Islami Banking Branch and Mohakhali Branch.

Chattogram Zone:

Agrabad, CDA Avenue, Jubilee Road, Khatungonj, Sitakunda, Cox's Bazar, Nanupur Bazar, Rangamati, Raozan, Ranirhat, Chandgaon, Dovashi Bazar, Halishahar, Boalkhali, Hathazari, Mithachara, Anderkilla, Anowara, Station Road, Chattogram EPZ, Bibirhat, Pahartali, Muradpur, Colonel Hat, Oxygen Moor, Padua, NSEZ, Agrabad Islami Banking Branch, Chawkbazar and Eidgaon.

Noakhali Zone:

Chandragonj, Chowmuhuni, Dagon Bhuiyan, Feni, Majidee Court, Raipur, Ramgonj, Mandari Bazar, Amishapara, Lakshmipur SME/Agri, Chaprashir Hat SME/Agri, Subarnachar, Chaterpaiya, Chatkhil and Bashurhat.

Cumilla Zone:

Cumilla, Laksham, Brahmanbaria SME/Agri, Solimgonj and Chandpur.

Khulna Zone:

Khulna, Jashore, Satkhira, Kushtia, Poradaha, Mongla Port and Chowgacha.

Rajshahi Zone:

Rajshahi, Bogura, Shahjadpur SME/Agri, Sirajgonj, Rangpur.

Sylhet Zone:

Sylhet, Islampur, Sherpur, Laldighirpar.

Barishal Zone: Barishal and Tekerhat.

Amongst these, followings are the 35 (thirty five) designated "Rural Branches" as per Bangladesh Bank approved conditions:

Ganakbari (EPZ), Nawabgonj, Mawna, Zinzira, Nanupur Bazar, Sitakunda, Ranirhat, Dovashi Bazar, Boalkhali, Hathazari, Mithachara, Anowara, Bibirhat, Chandragonj, Mandari Bazar, Amishapara, Subarnachar, Chaterpaiya, Islampur, Sherpur, Poradaha, Pahartali, Hemayetpur, Sonargaon, Ekuria, Padua, Araihasar, Bhawal Mirzapur, Chowgacha, NSEZ, Kathgora, Tekerhat, Eidgaon, Solimgonj and Chandpur.

The SME/Agriculture branches are located at Shahjadpur, Tongi, Brahmanbaria, Lakshmipur and Chaprashir Hat. OBPLC continues to enjoy the distinction of being a private sector bank operating 03 (three) booths at Chattogram port premises on 24 hours operations where we serve our customers by collecting port & other dues. In addition, the Bank also has 19 (nineteen) more collection booths providing personalized service to valued customers. In 2025, Bank has also established 5 (five) new Sub-Branches, i.e; total 50 (fifty) Sub-Branches have operated during the year.

In addition to the Branch network, the Bank has established a proprietary ATM network. Besides the Bank's 192 ATM & CRM booths (136 onsite, 45 offsite and 11 CRM) located around the country, the ATM & CRM network of the Bank was expanded by joining hands with Q-cash, Common of a few private sector banks and NPSB (National Payment Switch Bangladesh) ATM & CRM networks so that the customers now have access to 24 hour banking service. The objective of such major investment is to create yet



Inauguration of ONE Bank's Pallibazar Sub-Branch, Joypara

another customer convenience. Bank's activities are expected to considerably enhance and intensify with the opening of the proposed branches/sub-branches and are indicative of our commitment to serve our clientele both in urban and rural areas.

Online banking service covers the entire network of branches, which ensures technology based enhanced delivery systems and provides the necessary competitive edge. The Bank continues to extend its service arms towards facilitating the collection of various utility bills, thus earning customer appreciation. The Bank also provides Locker Services at some branches, with the objective of providing value added.

ONE Securities Limited

ONE Securities Limited (OSL) is a subsidiary of ONE Bank PLC. OSL was incorporated on May 04, 2011 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company. Subsequently, it was converted into Public Limited Company on December 24, 2014 after completion of due formalities with Registrar of Joint Stock Companies and Firms (RJSC). Authorized Capital and Paid Up Capital of the Company are Tk. 4,000 million and Tk. 2,500 million respectively. The objective of formation of such a company is to actively participate in the Capital Market Operations of Stock Broking and Stock Dealing. ONE Securities Limited started its commercial operation on March 2, 2014. It is a TREC Holder of both Dhaka and Chittagong Stock Exchanges (DSE & CSE). The Registered Office of ONE Securities Limited is situated at 45, Dilkusha C.A. (4th Floor), Dhaka-1000. Its extension of Main Office and Branch are located

in Dhaka and Chattogram. The extension of Main Office are at Graphics Building, 9/G Motijheel C/A, 4th Floor, Dhaka - 1000 and at DSE Tower (Level - 9), Room # 165, Plot # 46, Road # 21, Nikunja - 2, Dhaka -1229. The Branch Office is located at HRC Bhaban (Ground Floor), 64-66, Agrabad C/A, Chattogram. Recently operations of four Digital Booths (1) Majdee Digital Booth at Majdee Pouro Super Market, Main Road, Majdee Court, Ward No-04, Noakhali Pouroshova, PS-Shudharam, District-Noakhali, (2) Dagon Bhuiyan Digital Booth at Khair Shopping Complex, Fazilaer Ghat Road, Dagon Bhuiyan, Feni. (3) Bogura Digital Booth at Rabu Tower, 2nd Floor (West Side), 739/A, Borogola, Bogura Rangpur Road, Bogura and (4) Malibagh Digital Booth at Tamij Uddin Tower (1st Floor, East-South), 01, DIT Road, Malibagh Chowdhurypara, Hatirjeel, Malibagh, Dhaka have also been started.

ONE Investments Limited

ONE Investments Limited (OIL) is a subsidiary of ONE Bank PLC. OIL was incorporated on April 26, 2018 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company after completion of due formalities with Registrar of Joint Stock Companies and Firms (RJSC).

Authorized Capital is BDT 100 million and Paid up Capital of the Company is BDT 10 million. The Registered Office of the Company is situated at 2/F HRC Bhaban, 46 Kawran Bazar C.A., Dhaka -1215. OIL has been formed with a purpose to undertake Merchant Banking business. And in this regard, we have our application pending for approval at BSEC.



ONE Bank arranged a meeting on implementation of National Integrity Strategy



A decorative graphic at the top of the page consisting of several overlapping, wavy, light blue lines that create a sense of movement and depth.

Sustainable Finance

Sustainable Finance-2025

Sustainable finance instruments are financial tools and mechanisms designed to promote sustainable and responsible business practices and investments that support the transition to a more sustainable and low-carbon economy. OBPLC's Sustainable Finance Framework formalizes commitment to align financial flows towards environmentally sustainable projects, businesses, and initiatives with the objectives of the United Nations Sustainable Development Goals (SDGs) and the goals of the Paris Agreement on climate change.

ONE Bank PLC is concerned with social and environmental impacts of its investments and own operation carbon footprint. We are committed to contribute in sustainable economy deploying Environmental, Social and Governance (ESG) considerations in our every investment decisions and in-house activities. OBPLC cares for climate change mitigation and adaptation, preservation of biodiversity, prevention of pollution, promotion of the circular economy, removal of inequality, inclusiveness, investment in human capital etc.

Guiding Objectives

The bank's classification of economic activities as environmentally sustainable is based on the following guiding objectives (not exhaustive):

1. Climate change mitigation: Economic activities enabling, directly or indirectly, a substantial reduction in GHG emissions and/or an increase in energy efficiency.
2. Climate change adaptation: Measures adapting to acute and chronic physical risks caused or intensified by climate change.
3. Sustainable use of water and marine resources: Protection of marine and terrestrial (living) resources incl. water, critical and high-carbon stock ecosystems, and other primary resources.
4. Transition to a circular economy: Prevention of waste as well as the promotion of recycling and reusing material.
5. Prevention of pollution: Pollution protection as well as the control and general reduction of resource use.
6. Protection of ecosystem and biodiversity: Restoration of biodiversity and ecosystems.

Policy Formulation

- ONE Bank PLC formulated a Green Banking Policy in 2011 in line with Bangladesh Bank Green Banking Policy.
- OBPLC has formulated Green Office Guide which is to be placed before Board of Directors meeting for approval.
- We have adopted "Environmental and Social Risk Management (ESRM) Policy" in 2017 & rolled out ESRM Policy & Procedure on May, 2018 and updated the same in 2025.
- OBPLC has formulated Sustainable Finance Policy in 2025.
- OBPLC has CSR Policy

Distribution Network for Green/Sustainable Finance

OBPLC has 114 branches, 5 Corporate Business units, SME Business, 27 Dedicated Sustainable Finance help Desks to cater better services and addressing grievance /awareness program for Green/Sustainable finance related clients.

Enhanced ESG Framework

As OBPLC strives to demonstrate its commitment to sustainability and responsible practices, a plethora of ESG frameworks have emerged to guide reporting and assessment. ONE Bank PLC has enhanced its efforts towards ESG (Environmental, Social, and Governance) issues and this report explains what the bank is doing to meet its environmental and social obligations. Our business activities impact a wide range of stakeholders and we strive to make this impact a positive one. We always operate in ethical manner; recognize, respect and protect human rights; develop positive relationships with our business partners; recruit and retain employees who cultivate our ethics and principles; take responsibility for our impact on the environment; and provide support through donations to community organizations, among other philanthropic activities.

Responsible Financing towards attaining SDG

OBPLC has run its operations and financing activities by aligning the Sustainable Development Goals (SDGs). As per BB's Sustainable Finance Policy, OBPLC has contributed across Green and Sustainable Finance taxonomy. Following table shows the outcome achieved in 2025 through our activities across each of our selected goals –

Sustainable Development Goals (SDGs)	Green/Sustainable Financing Sector	Product category	Financing Amount (BDT Million) for the Year-2025
     	Green Finance	Renewable Energy	198.70
		Environment Friendly Brick Production	24.93
		Green/Environment Friendly Establishments	175.00
		Green Socially Responsible Financing (SRF)	795.46
		Liquid Waste Management	128.20
		Blue Economy Financing	100.00
   	Sustainable Agriculture	Crops	20.80
		Pisciculture	72.14
		Crop Storage	29.55
		Livestock	137.61
    	Socially Responsible Financing	Financing through MFI/NGO linkage mode for capacity building, employment generation, education etc.	4,265.00
     	Other Sustainable Linked Finance	Low Risk Rated Projects/Initiatives using ESDD checklist (other than GF, SA, SMSME, SRF and Working capital and demand loan of Green Products)	53,938.79
		Working capital and demand loan of Green Products/projects/initiatives	1,772.40

Overview of Sustainable Finance Portfolio

Under Sustainable Finance, Bangladesh Bank so far introduced total 94 Green Products/Projects/initiatives for financing under refinancing scheme and 16 Sustainable linked finance Products/Projects/initiatives. ONE Bank PLC has focused on Green Finance in various sectors like renewable energy (Energy efficiency, Solar PV Plant, Solar Home, Bio-Gas etc.), Green Industries certified by LEED under USGBC, Work Environment Safety in factories, ETP & Brick Kiln etc. Total loan outstanding of Green Clients stood at Tk.1,981.07 mn BDT and Sustainable Finance Tk.9,950.34 mn BDT in 2025. Last year, we have financed in sectors like, Renewable Energy, Green/Environment Friendly Establishments, ETP, Hybrid Car, Green Shipyard etc.

Quarter wise disbursement and achievement in 2025

Fig. in mn BDT

Sector	Disbursement	Achievement (%)	Disbursement	Achievement (%)	Disbursement	Achievement (%)	Disbursement	Achievement (%)
	Q1		Q2		Q3		Q4	
Green Finance	835.07	37.32%	254.19	11.36%	98.43	4.00%	234.60	10.00%
Sustainable Finance	19,576.69	109.37%	21,938.96	122.56%	18,121	101.00%	2,022.00	11.00%

Environmental and Social Risk Management (ESRM)

An environmental and social risk management system in a bank refers to the processes and procedures that a bank uses to identify, assess, manage, and monitor environmental and social risks associated with its lending and investment activities. We have adopted “Environmental and Social Risk Management (ESRM) Policy” in 2017 & rolled out ESRM Policy & Procedure on May, 2018 and updated the same in 2025. ONE Bank PLC started developing automated ESRM tool since 2017 through the development of its ESRM framework that comprises a set of guidelines, including policies and procedures that define the perimeter of the bank’s lending principles. Through ESRM, the bank launched its own environmental and social risk categorization tool, representing a software that determines the E&S risk category of a transaction and provides instructive information for better understanding of E&S issues. Our RMs/ Credit officers have been incorporating E & S data of clients through automated ‘ESRM online tool’ since June’2018. ESRM related data of total 206 Nos of borrowing clients posted in our system for review and compliance in 2025. Most of bank’s investment/loan portfolio belongs to low & medium E & S risk rated clients. Our Management has appointed Project Appraisal and Monitoring (PAM) Team of CRM Division as Social, Health and Safety audit officer who will oversee the social issues of our financing clients and also complete IFC Performance Standards for applicable clients. PAM Team already obtained certification of SA 8000 Basic Auditor Training Course from Social Accountability International, USA.

Capacity building in Sustainable Finance

OBPLC continuously thriving for capacity development of employees, stakeholders to become a sustainable bank. Resource training is given with due importance as it helps build critical capacity among employees on matters related to E&S risk management and even business opportunities in the environmental practices programs. In 2025, OBPLC has trained total 265 employees in Green/Sustainable Financing issues mainly from Credit/Business department of Branch/CHQ.

GHG Emission Calculation

Of late, Bangladesh Bank has circulated Guideline on ‘Sustainability and Climate-related Financial Disclosure’ for assessing and disclosing Greenhouse Gas (GHG) emissions (Independent Sustainability Report) by Commercial Banks based on International Financial Reporting Standard (IFRS-S1 & IFRS- S2). For carbon footprint measurement and disclosure based on IFRS S1 & IFRS S2, OBPLC has signed an agreement with a global organization namely PCAF (The Partnership for Carbon Accounting Financials). Carbon Accounting Financials (PCAF) which is a global co-operation of financial institutions that work together to develop and implement a harmonized approach to assess and disclose the greenhouse gas (GHG) emissions associated with their loans and investments. OBPLC is committed to assessing financed carbon emission with the help of PCAF.

According to our commitment with PCAF, in 2025, the Sustainable Finance Unit (SFU) of the Bank has assessed GHG emissions of Bank’s 55% loan portfolio as on 31.12.2024 using PCAF methodology. Based on measurement, we have prepared a report titled ‘Carbon Disclosure Report’ and sent the same to PCAF for their review and consent. Subsequently PCAF provided us positive nod to publish this report in our website as well as in the PCAF’s website. We will be one of the two Bangladeshi banks pioneering such disclosure internationally through PCAF’s portal.

Asset Class wise GHG Emission Calculation

We have quantified GHG emission of total loan portfolio of Tk.12,169.82 Crore equivalent to 983.93 Million Euro. Mapping with our loan portfolio into PCAF asset class, we have quantified GHG emissions of Business Loans portfolio of Tk.5,138.40 Crore equivalent to 415.44 Million Euro and Project Finance portfolio of Tk. 7,031.42 crore equivalent to 568.49 Million Euro.

Asset Class	GHG Emission in tCO ₂ e
Business Loans (Absolute Emission)	333,574.95 tCO ₂ e
Project Finance (Absolute Emission)	444,884.22 tCO ₂ e
Total Financed GHG Emissions	778,459.17 tCO ₂ e
Avoided Emission	24,525.73 tCO ₂ e
Number of branches with online banking	112
Number of Mobile App Users	69,368
Number of Mobile Financial (OK Wallet) Accounts	5,33,268

Scope wise Financed GHG Emission Calculation

Scope wise GHG emission calculate financed Borrower's Direct (Scope 1) and Indirect emissions (Scope 2 & Scope 3). Scope 1 emissions (Direct emission) includes on-site fuel combustion, manufacturing and process emissions. Scope 2 emission (Indirect) occurs through the purchased electricity, steam, heat or cooling system. Scope 3 (indirect emission other than Scope 2) refer to value chain emissions.

Scope	GHG Emission in tCO ₂ e
Scope 1 Emission	270,162.96 tCO ₂ e
Scope 2 Emission	67,788.10
Scope 3 Emission	440,508.11 tCO ₂ e
Total Emission	778,459.17 tCO₂e



An OBPLC financed Grid Tied Solar Park

Operational (In-House) GHG calculation

OBPLC has measured operational GHG emission by using UNFCCC calculator based on high emitting components for bank like Fuel consumption for owned vehicles/Generators, Electricity consumption, water consumption and paper usage etc . Last, 02 years operational GHG emissions of OBPLC furnished below:

Particulars	Year 2024	Year 2025	GHG Emission in MT CO ₂ e in 2024	GHG Emission in MT CO ₂ e in 2025	% increased/decreased compared to previous year
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Generators /Owned Vehicle Fleet

Fuel consumption for Generator (Liters)	100,179.78	82,577.86	271.04	223.42	↓17.57%
Distance covered by Liquid Fuels driven Car in KM	871,335.03	915,272.94	126.77	133.16	↑ 5.04%

Electricity

Total Consumption (kWh)	6,927,410	7,425,219	2,852	3,057.07	↑ 7.19%
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Water

Total Water Consumption (m3)	214,509.65	240,549.72	31.96	35.84	↑ 12.14%
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Paper

Printing paper use (tones)	118.23	70.55	108.70	64.68	↓ 40.33%
Total operational GHG emission			3,390.47	3,514.17	↑ 3.65%

Scope wise operational GHG emission

Scope 1	Unit	Consumptions		GHG emission in MT CO ₂ e	
		Year-2024	Year-2025	Year-2024	Year-2025
Fuel for Car	Litres	87133.5	91527.29	126.77	133.16
Fuel for Generator	Litres	100,179.78	82,577.86	271.04	223.42

Scope 2	Unit	Consumptions		GHG emission in MT CO ₂ e	
		Year-2024	Year-2025	Year-2024	Year-2025
Electricity	kwh	6,927,410.00	7,425,219.00	2,852.00	3,057.00

Green Marketing

OBPLC uses following Green Marketing Communication Tools-

- Marketing through electronic media
- Marketing through Word-of-Mouth by Dedicated Sustainable Finance Help Desks.
- Marketing through SMS Banking
- Internet Banking & Mobile Banking Facilities
- Green Advertising

Green Office Guide for In-House Green Banking

OBPLC published “Green Office Guide” in 2014 which elaborately describes all the in-house environmental issues, responsible usage of energy (electricity) and water, consumption of paper and maintenance of a hygienic in-house office environment. The guide aims to provide its stakeholders with clear, concise information about environmental issues and a list of steps needed to follow to create a greener office environment and cut cost at the same time. “. Moreover, this is a paperless “Go Green & Save the Planet,” initiative to live better. In order to promote green office practices, all OBPLC employees follows basic 3R rule – Reduce, Reuse, Recycle.

Sustainable Financing Channels /Networks

OBPLC has attempted following steps towards Green Banking initiatives:

Sustainable Financing Channels	Numbers
Number of Dedicated Sustainable Finance Help Desk	27
Number of Agent Banking outlets	264
Number of ATM & CRM	192
Number of branches with online banking	114
Number of Mobile App Users	80,830
Number of Mobile Financial (OK Wallet) Accounts	5,96,281

Other Green Banking Activities of OBPLC

- Formulated Fire Safety and Fire Fighting Policy for the Bank. Arrangement of regular Fire Drill for employees.
- OBPLC Green PIN is a Contact Centre IVR based instant and secure PIN generation service for OBPLC Cards.
- OBPLC has been equipped with Bangladesh Automated Clearing House (BACH) systems RTGS, BEFTN, NPSB etc.
- OBPLC has been using online Leave Management system, Digital Attendance and E-Mail corresponding for credit proposal approval, which help reducing printing paper usage for employees of the Bank.
- OBPLC has introduced Loan Documentation & Information Management System (eDoc)
- OBPLC using virtual meeting/training through ZOOM, Skype which saves fuel and time.
- In House Green Banking offered by Cards Division includes E-Statement & for Account holders SMS Banking, SMS Alert, Net Banking, E- Fund Transfer etc.
- Using LED bulbs, Converter in Air Conditioning system in new Branches to reduce the consumptions of energy.
- Introduced ‘ESRM Online Tool’ by which RM/Credit Officer can input E & S issues of their clients though intranet platform ‘ONE Connect’

Corporate Social Responsibility (CSR) Report – 2025

At ONE Bank PLC, Corporate Social Responsibility (CSR) is a fundamental aspect of commitment to sustainable development, environmental stewardship and social welfare. The CSR initiatives aim to mitigate environmental impacts, reduce social inequalities and contribute to the well-being of communities across Bangladesh. In line with global best practices and national priorities, ONE Bank is actively integrating CSR into operational framework to create long-term value for society.

Since adopting Corporate Social Responsibility (CSR) Policy in 2013, ONE Bank has remained steadfast in its mission to promote economic inclusion, environmental sustainability and social welfare.

In 2025, we accomplished the following CSR initiatives, reinforcing our dedication to responsible corporate citizenship.

Key CSR Initiatives Undertaken in 2025

1. Support for Underprivileged Communities

- Donated 20,000 pcs of Blankets worth Tk. 88,90,722/- (Taka eighty eight lac ninety thousand seven hundred twenty two) only to the Chief Advisor's Relief Fund for the cold stricken people across the country.
- Donated Tk.1,00,000/- (Taka one lac) only to Mr. Md. Rasel Khan for sewing machine.

- Donated 5,000 pcs of blankets worth Tk.22,29,510/- (Taka twenty two lac twenty nine thousand five hundred ten) only to the Chief Advisor's Relief Fund for the cold stricken people across the country.
- Donated 20,000 pcs of blankets worth Tk.85,68,421/- (Taka eighty five lac sixty eight thousand four hundred twenty one) only to the Chief Advisor's Relief Fund for the cold stricken people across the country.

2. Healthcare Initiatives

- Donated 15 units of Fogger Machines worth Tk.11,51,753/- (Taka eleven lac fifty one thousand seven hundred fifty three) only to Chattogram City Corporation.
- Sponsored medical services for underprivileged individuals in Joypara, Dohar, Dhaka, by covering doctor's remuneration of Tk. 2,40,000/- (Taka two lac forty thousand) only.
- Donated 20,000 pcs of Blood Donation Carry Bags worth Tk.1,23,473/- (Taka one lac twenty three thousand four hundred seventy three) only for Fatema Begum Red Crescent Blood Center conducted by Bangladesh Red Crescent Society.
- Provided financial assistance of Tk.2,00,000/- (Taka two lac) only to Ms. Monira Afroz, a cancer patient.

3. Commitment to Education

- Donated Tk. 25,00,000/- (Taka twenty five lac) only to Ahsanullah University of Science and Technology (AUST) being Scholarship to support underprivileged students in academic and vocational training.
- Awarded OBPLC Scholarships worth Tk. 72,36,000.00 (Taka seventy two lac thirty six thousand) only to



ONE Bank signed an Agreement with Dhaka Mass Transit Company

meritorious yet financially backward students in the Chattogram, Noakhali & Sylhet Zones, enabling them to pursue academic excellence.

4. Promoting Inclusivity and Special Needs Support

- Provided 500 pcs of blankets worth Tk.1,81,856/- (Taka one lac eighty one thousand eight hundred fifty six) only to TMSS (Thengamara Mahila Sabuj Sangha).
- Provided 500 pcs of blankets worth Tk.1,81,856/- (Taka one lac eighty one thousand eight hundred fifty six) only to Socio Economic Health Education Organization (SEHEO).
- Donated Tk.5,00,000/- (Taka five lac) only to Ahsanullah University of Science and Technology (AUST) to fund impactful research addressing critical societal challenges.
- Provided 400 pcs of blankets worth Tk.1,42,237/- (Taka one lac forty two thousand two hundred thirty seven) only to Kalaraja Intellectual Disability & Autistic School and Halima Society for the Welfare.
- Provided 500 pcs of blankets worth Tk.1,82,369/- (Taka one lac eighty two thousand three hundred sixty nine) only to SEHEO (Socio Economic Health Education Organization).
- Provided 500 pcs of blankets worth Tk.1,50,526/- (Taka one lac fifty thousand five hundred twenty six) only to TMSS (Thengamara Mahila Sabuj Sangha).
- Provided 770 pcs of blankets worth Tk.2,31,811/- (Taka two lac thirty one thousand eight hundred eleven) only to Tanfijul Ulum Madrasa, Jamiyatul Quran, Madinatul

Uloom Madrasa, Kalaraja Intellectual Disability & Autistic School and Halima Society for the Welfare.

5. Financial Literacy and Skills Development

- Spent Tk.99,290/- (Taka ninety nine thousand two hundred ninety) only for arrangement of 27 programs to celebrate "Youth Festival 2025" from September 01 to September 15, 2025.
- Spent Tk.1,01,780/- (Taka one lac one thousand seven hundred eighty) only for arrangement of Financial Literacy Programs.

6. Others:

- Spent Tk.6,30,077/- (Taka six lac thirty thousand seventy seven) only for setting up Temporary Banking Booth with CRM as Lead Bank at Amulia Market during Eid-UI-Azha.
- Paid Tk.1,21,052/- (Taka one lac twenty one thousand fifty two) only to Bangladesh Disable Development Trust - BDDT for publication of advertisement for the month of October 2025 in Braille Magazine "Drishti Bijoye" for participating in the development of visually impaired adult person / children.

ONE Bank PLC remains dedicated to fostering economic resilience, social equity and environmental sustainability. The CSR initiatives not only reinforce Bank's commitment to ethical business practices but also align with national and global sustainability objectives. Through ongoing efforts, ONE Bank aspire to make a meaningful impact on society, contributing to a brighter and more inclusive future for all.



An OBPLC organized Scholarship Distribution Ceremony

Risk Management of ONE Bank PLC

1. Introduction

Risk is an inherent and inseparable element of all economic activity, particularly within the banking sector where uncertainty and variability are part of daily operations. Broadly defined, risk represents the possibility of deviations from expected outcomes due to unforeseen internal or external events. These deviations may manifest in financial losses, operational disruptions, regulatory non-compliance, or reputational damage. In such an environment, effective risk management is not merely a defensive mechanism; rather, it is a strategic enabler that supports sustainable growth, resilience, and long-term value creation.

For banks operating in a developing and dynamic economy such as Bangladesh, the importance of risk management is even more pronounced. The banking sector plays a central role in mobilizing deposits, allocating credit, facilitating trade, and supporting economic development. However, this central role also exposes banks to a wide array of risks arising from lending activities, treasury operations, technological transformation, and evolving regulatory expectations. Consequently, maintaining a sound risk management framework is critical not only for the stability of individual institutions but also for the overall health of the financial system.

Recognizing this reality, regulatory authorities—particularly Bangladesh Bank—have established comprehensive frameworks aligned with global standards such as Basel III. These frameworks require banks to maintain adequate capital, adopt

risk-sensitive approaches to asset management, and implement structured processes for identifying and mitigating risks. Yet, in an increasingly complex and interconnected financial landscape, compliance alone is insufficient. Banks must go beyond regulatory requirements and embrace proactive, forward-looking risk management practices supported by robust data analytics, real-time monitoring systems, and a strong organizational risk culture.

At ONE Bank PLC (OBPLC), risk management is deeply embedded within the Bank's strategic and operational fabric. It is viewed not as a standalone function but as an integral component of decision-making at all levels of the organization. The Bank has consistently demonstrated its commitment to adopting best practices in risk governance, strengthening its analytical capabilities, and fostering a culture of accountability and awareness. Through these efforts, OBPLC aims to safeguard its financial integrity, protect the interests of its stakeholders, and contribute to the sustainable development of the banking sector in Bangladesh.

2. Understanding the Risk Landscape

The banking industry operates within a multifaceted risk environment, where risks are interrelated and often evolve in response to economic, technological, and geopolitical changes. At its core, the risk landscape of a bank can be broadly categorized into several key areas, each with distinct characteristics and implications.

Credit Risk remains the most significant risk for any commercial bank, arising from the possibility that borrowers or counterparties may fail to fulfill their contractual obligations. Given the centrality of lending



Members of Risk Management Committee

activities to banking operations, effective credit risk management is essential to preserving asset quality and ensuring profitability.

Market Risk, on the other hand, stems from fluctuations in market variables such as interest rates, exchange rates, and equity prices. These fluctuations can directly impact a bank's earnings and capital, particularly in relation to its treasury and investment activities.

Operational Risk encompasses losses resulting from inadequate or failed internal processes, human errors, system failures, or external events. In an era of increasing digitalization, operational risk has expanded to include cyber security threats and technological vulnerabilities, making it a critical area of focus.

Liquidity Risk refers to the potential inability of a bank to meet its financial obligations as they fall due, without incurring unacceptable losses. Maintaining adequate liquidity is fundamental to ensuring confidence among depositors and counterparties.

Beyond these core risks, banks are also exposed to a range of other material risks, including concentration risk, reputational risk, strategic risk, settlement risk, and environmental and climate change risk. The increasing importance of environmental, social, and governance (ESG) considerations has further expanded the scope of risk management, requiring banks to assess the long-term sustainability of their financing activities.

At ONE Bank PLC, the recognition of this diverse and evolving risk landscape has led to the adoption of a comprehensive and integrated approach to risk management, ensuring that all material risks are identified, assessed, and managed in a coordinated manner.

3. Risk Management Philosophy and Approach

The philosophy of risk management at OBPLC is grounded in the principle that risks should be understood, measured, and managed in a manner that aligns with the Bank's strategic objectives and risk appetite. Rather than avoiding risk altogether, the Bank seeks to take calculated and informed risks that generate sustainable returns while maintaining financial stability.

This approach is supported by a robust framework that integrates risk management into all aspects of the Bank's operations. From credit approval processes to treasury activities and operational functions, risk considerations are embedded within decision-making processes to ensure that potential exposures are identified and addressed at an early stage.

A key element of this approach is the establishment of clear policies and procedures that define risk

management standards and responsibilities across the organization. These policies are regularly reviewed and updated to reflect changes in the regulatory environment, market conditions, and the Bank's strategic priorities.

Equally important is the emphasis on building a strong risk culture. At OBPLC, risk awareness is promoted through continuous training, communication, and engagement, ensuring that employees at all levels understand their roles and responsibilities in managing risk. This cultural dimension enhances the effectiveness of the Bank's risk management framework by encouraging proactive behavior and accountability.

Furthermore, the Bank adopts a forward-looking perspective by incorporating advanced tools such as stress testing, scenario analysis, and early warning systems. These tools enable the Bank to anticipate potential risks, assess their impact, and implement timely mitigation measures. By doing so, OBPLC not only strengthens its resilience to adverse conditions but also enhances its ability to seize opportunities in a controlled and disciplined manner.

4. Risk Management Framework

The Risk Management Framework of ONE Bank PLC serves as the foundation for its risk governance and operational practices. Developed by the Risk Management Department (RMD) under the leadership of the Chief Risk Officer (CRO), the framework provides a structured approach to managing risks across the organization.

A defining feature of the framework is the independence of the CRO and the RMD from business and operational functions. This independence ensures objective oversight and reinforces the integrity of the risk management process. The CRO, empowered by the Board of Directors, plays a central role in implementing the framework and ensuring its alignment with regulatory requirements and best practices.

The framework encompasses several key components, including risk identification, measurement, monitoring, and control. It also defines the Bank's risk appetite, which sets the boundaries within which risk-taking activities are conducted. By clearly articulating these boundaries, the framework enables the Bank to balance risk and return effectively.

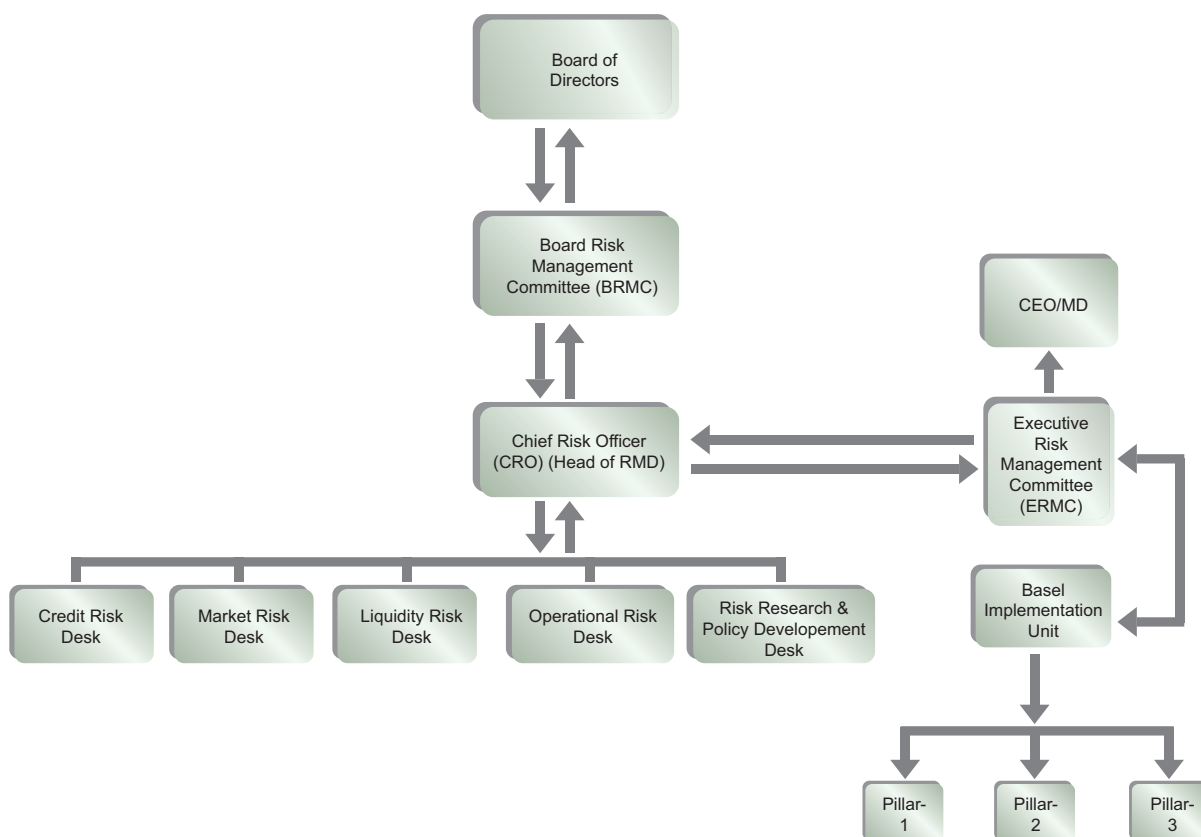
In addition, the framework incorporates regulatory requirements, particularly those related to Basel III, and aligns them with the Bank's internal policies and procedures. This integration ensures that compliance is achieved in a manner that supports the Bank's broader strategic objectives.

5. Governance Structure of Risk Management

A strong governance structure is essential for the effective implementation of any risk management framework. At OBPLC, risk governance is supported by a multi-tiered structure that ensures oversight, accountability, and coordination at all levels. The risk management structure of OBPLC consists of the following:

Board Risk Management Committee (BRMC)

At the apex is the Board Risk Management Committee (BRMC), which provides strategic direction and oversight of the Bank's risk management activities. The BRMC is responsible for reviewing risk policies, monitoring risk exposures, and ensuring compliance with regulatory requirements. It also plays a key role in defining the Bank's risk appetite and evaluating the effectiveness of the risk management framework.



Executive Risk Management Committee (ERMC)

Supporting the BRMC is the Executive Risk Management Committee (ERMC), which operates at the management level. Led by the Chief Risk Officer, the ERMC is responsible for implementing the Board's directives and ensuring that risk management practices are effectively executed across the organization. The committee meets regularly to review risk reports, assess emerging risks, and take appropriate mitigation measures.

Risk Management Department (RMD)

The Risk Management Department (RMD) serves as the operational arm of the risk management function. Established in 2009, the department is responsible for developing policies, conducting risk analysis, preparing reports, and supporting governance committees. It also plays a critical role in monitoring risk exposures, conducting stress testing, and promoting risk awareness across the organization.

This layered governance structure ensures that risk management is not confined to a single function but is integrated throughout the organization, with clear roles and responsibilities at each level.

6. Risk Measurement, Monitoring, and Reporting

Effective risk management requires not only the identification of risks but also their continuous measurement, monitoring, and reporting. At OBPLC, a comprehensive set of tools and processes has been developed to support these activities.

Comprehensive Risk Management Report (CRMR)

The Comprehensive Risk Management Report (CRMR) serves as a key instrument for assessing the Bank's overall risk profile. Prepared in accordance with Bangladesh Bank guidelines, the CRMR provides a detailed analysis of major risk areas and is submitted on a semi-annual basis. It is reviewed by both the BRMC and ERM, ensuring that risk exposures are closely monitored and managed.

Monthly Risk Management Report (MRMR)

In addition to the CRMR, monthly risk management reports are prepared to provide timely updates on key risk indicators. These reports enable management to identify emerging risks and take corrective actions as needed.

Stress Testing

Stress testing is another critical component of the Bank's risk management toolkit. Conducted on a quarterly basis, stress tests evaluate the impact of adverse scenarios on the Bank's capital adequacy and financial position. By simulating extreme but plausible conditions, stress testing helps the Bank to assess its resilience and plan for potential contingencies.

Internal Capital Adequacy Assessment Process (ICAAP)

The Internal Capital Adequacy Assessment Process (ICAAP) further strengthens the Bank's risk management framework by ensuring that sufficient capital is maintained to cover all material risks. This includes risks that may not be fully captured under regulatory frameworks, such as environmental and strategic risks.

Risk Appetite Statement (RAS)

The Risk Appetite Statement (RAS) and Management Action Trigger (MAT) provide additional layers of control by defining acceptable risk levels and establishing thresholds for corrective action. Together, these tools enable the Bank to maintain a disciplined approach to risk-taking and ensure timely responses to changing conditions.



ONE Bank signed an agreement with National Pension Authority

7. Regulatory Alignment and Strategic Initiatives

OBPLC remains fully committed to complying with regulatory requirements and aligning its practices with industry standards. This alignment is reflected more in the following initiatives:

Prompt Corrective Action (PCA) Framework

The Prompt Corrective Action (PCA) Framework introduced by Bangladesh Bank represents a structured and forward-looking approach to maintaining financial discipline within the banking sector. It establishes predefined thresholds based on key indicators such as capital adequacy, asset quality, and corporate governance, enabling early identification of potential vulnerabilities. ONE Bank PLC has aligned its internal risk monitoring systems with PCA parameters, ensuring continuous assessment of its financial position. By integrating PCA triggers into its Risk Appetite Statement and Management Action Trigger mechanisms, the Bank ensures timely and proactive corrective measures. This disciplined approach strengthens capital resilience, enhances asset quality management, and reinforces stakeholder confidence, positioning the Bank to remain stable and compliant under evolving regulatory expectations.

Risk-Based Supervision (RBS)

Risk-Based Supervision (RBS) marks a significant shift in regulatory oversight, focusing on risk-sensitive and forward-looking supervision rather than traditional compliance-based approaches. As a participant in

the pilot implementation phase, ONE Bank PLC has actively aligned its risk management practices with RBS principles. The Bank has strengthened its enterprise-wide risk assessment processes, enhanced data management capabilities, and improved internal reporting and governance structures. The Risk Management Department has played a central role in coordinating data submission and ensuring readiness for supervisory evaluation. This transition has fostered a more proactive risk culture within the organization, enabling better identification, measurement, and mitigation of risks. Ultimately, RBS enhances transparency, strengthens supervisory engagement, and supports the Bank's long-term resilience.

Annual Recovery Plan

The Annual Recovery Plan serves as a critical component of ONE Bank PLC's preparedness framework, ensuring its ability to respond effectively to severe financial stress scenarios. Prepared in accordance with Bangladesh Bank guidelines, the plan outlines a range of recovery strategies designed to restore capital and liquidity positions without reliance on external support. It includes scenario-based assessments covering macroeconomic shocks, liquidity constraints, and operational disruptions. The plan also defines clear governance structures, escalation procedures, and actionable recovery options such as capital augmentation and asset optimization. Regular review and updating of the Recovery Plan ensure its relevance in a changing risk environment. This proactive approach enhances the Bank's resilience, reinforces financial stability, and demonstrates its commitment to prudent and responsible risk management.



Members of Audit Committee

Annual Risk Conference 2025

The Annual Risk Conference 2025 reflects ONE Bank PLC's commitment to fostering a strong risk culture and enhancing institutional capacity. The conference brought together executives and officers from across the Bank in a hybrid format, facilitating knowledge sharing and collaborative learning. Focused on the evolving risk landscape under the Risk-Based Supervision framework, the sessions covered key areas such as credit, market, operational, liquidity, and cyber security risks. Contributions from industry experts and internal leaders provided valuable insights into emerging challenges and best practices in risk management. The conference not only strengthened participants' technical understanding but also reinforced a culture of accountability and awareness. Such initiatives play a vital role in ensuring that risk management remains embedded across all levels of the organization.

The organization of the Annual Risk Conference 2025 reflects the Bank's emphasis on continuous learning and capacity building. The conference provided a platform for sharing knowledge, discussing emerging risks, and reinforcing the importance of a proactive risk management culture.

MARKET RISK MANAGEMENT

Market risk represents the potential for financial loss arising from adverse movements in market variables such as interest rates, foreign exchange rates, and other price-sensitive factors. At ONE Bank PLC, market risk management is focused on maintaining a prudent balance between risk and return, ensuring that exposures remain within the Bank's defined risk appetite while supporting sustainable profitability. The Bank adopts a structured and disciplined approach to identifying, measuring, monitoring, and controlling market risk across its treasury and banking book operations.

Market Risk Governance

Market risk governance at ONE Bank PLC is anchored in a robust institutional framework involving the Risk Management Department (RMD) and the Treasury Division. These functions work in close coordination to ensure comprehensive oversight of market risk exposures. The RMD is responsible for independent monitoring, measurement, and reporting of risk, while the Treasury Division manages day-to-day market activities within approved limits.

A key component of governance is the Treasury Mid Office, which provides an additional layer of control by independently reviewing treasury transactions

from a risk perspective. This includes analysis of counterparties, currencies, tenors, and transaction timing. Any deviations or exceptions are promptly escalated to appropriate authorities for review and approval.

Regular reporting of market risk exposures to the Executive Risk Management Committee (ERMC) ensures senior management oversight. This structured governance framework enhances transparency, strengthens internal controls, and ensures that market risk-taking activities remain aligned with the Bank's overall risk appetite and regulatory expectations.

Market Risk Factors: Interest Rate Risk

Interest rate risk arises from adverse movements in market interest rates that may affect the Bank's earnings and economic value. At ONE Bank PLC, this risk primarily emerges from mismatches in the maturity and re-pricing profiles of interest-sensitive assets and liabilities.

To manage this exposure, the Bank employs maturity gap and re-pricing analysis, which distributes assets and liabilities into predefined time bands based on their maturity or next re-pricing date. This enables the Bank to assess the sensitivity of its net interest income to changes in interest rates and take appropriate corrective actions.

In addition, the Bank continuously monitors interest rate trends and adjusts its asset-liability composition to mitigate potential adverse impacts. The Asset-Liability Management (ALM) process plays a critical role in this regard, ensuring that interest rate exposures remain within acceptable limits. Through these measures, OBPLC effectively manages interest rate volatility while maintaining earnings stability and financial resilience.

Market Risk Factors: Exchange Rate Risk

Exchange rate risk refers to the potential impact on earnings and capital arising from fluctuations in foreign currency exchange rates. At ONE Bank PLC, such risk primarily arises from foreign currency-denominated assets and liabilities, trade finance operations, and treasury activities.

The Bank manages foreign exchange risk through a comprehensive framework that includes clearly defined policies, limits, and monitoring mechanisms. Real-time tracking of foreign currency positions enables the Bank to maintain exposures within approved thresholds. Additionally, the Bank maintains robust management information systems to measure and report foreign exchange gains or losses accurately.

Specific attention is given to settlement risk and time-zone risk, particularly in cross-border transactions, where timing differences may create exposure. Independent oversight and periodic audits further strengthen control over foreign exchange activities.

By maintaining a disciplined approach to foreign currency management, ONE Bank PLC minimizes the impact of exchange rate volatility, ensuring stability in its international operations and overall financial performance.

Conclusion

Risk management at ONE Bank PLC is a dynamic and evolving function that plays a central role in the Bank's overall strategy. By adopting a comprehensive and integrated approach, supported by strong governance, advanced analytical tools, and a culture of awareness, the Bank has positioned itself to navigate an increasingly complex risk environment.

As the financial landscape continues to evolve, OBPLC remains committed to enhancing its risk management capabilities, aligning with global best practices, and maintaining the highest standards of governance and transparency. Through these efforts, the Bank aims to ensure long-term sustainability, protect stakeholder interests, and contribute to the stability and growth of the banking sector in Bangladesh.

Credit Risk Management

Credit is considered as one of the core functional areas of banking and the risks involved with credit require intense care to handle with. Credit Risk is the risk of loss resulting from the failure of payment or other

contractual obligations against debt by the Bank's borrowers and other counter parties. The assessment of credit risk, therefore, involves evaluating both the probability of default by the borrower and the exposure or financial impact on the bank in the event of default.

Starting from its journey since 1999, ONE Bank PLC is focused to maintain a growing, diversified and quality credit portfolio based on its risk-taking appetite and risk managing capacity. At OBPLC, Credit risk is managed here through well-defined CRM Policy Guidelines with set out policies and procedures covering both measurement and management of the risks. The policy is developed in line with the Bangladesh Bank CRM Policy Guidelines and reviewed periodically to cope with the pace of changes in the industry.

OBPLC has developed its credit strategy based on the bank's target market, the cyclical aspect of the country's economy and the resulting shifts in composition and quality of the overall credit portfolio. OBPLC pays meticulous attention to the following credit concentration risk areas:

- Industry Sector wise concentration
- Business Segment wise concentration
- Geographic Concentration
- Single Name (Borrower/Group) concentration
- Top borrower wise exposure (Top 10-50 borrowers will be counted)

With the quest to practice sound credit risk management, OBPLC has a standardized, fast and streamlined credit approval process. CRM unit heads and officials undertake through appraisal of the credit proposals, do their due diligences, analyze the risks associated and find out the ways of mitigation in line with the Bank's CRM Policy Guidelines, Core Risk Management Guidelines & Circulars of Bangladesh Bank, Credit Risk



A partial view of Strategy Meet-2025 of ONE Bank PLC

Grading and best practices in the banking industry. Environmental & Social Risk Rating is also adopted in the approval process for our commitment to green banking according to Bangladesh Bank's guideline. In determining Single Borrower Exposure/Large Loan Limit, the instructions of Bangladesh Bank are strictly followed.

The entire credit approval process ensures accountability for decisions taken. Credit proposals, after appraisal by independent risk analyst, are routed through a dynamic Credit Risk Management Committee, which is headed by Executive Vice president and consists of eight other divisional/unit heads. The Committee recommends, if acceptable, to the Executive Committee and/or the Board of Directors and/or the Managing Director for approval of credit proposals following the pre-approved delegation of lending authority.

Different units of the CRM Division namely: Credit Approval Processing Unit, Project Appraisal and Management Unit, MIS Loan Monitoring & Bangladesh Bank Returns Unit, Credit Information Bureau (CIB) Units are in place and work together to ensure sound credit approval and quality asset monitoring & management. A separate Credit Administration Department also exists for proper loan and security documentation.

Specific delegation for credit approval has been assigned to the individual executives and the Managing Director at management level. Credit limits beyond their delegation are approved /declined by the Executive Committee and/ or the Board of Directors. All large loans and loan with high environmental /social risk is approved by the board. All credit facilities, except facilities against OBPLC deposit are approved through CRM Division and reviewed at least once in a year.

OBPLC always gives due importance on sound and transparent business without compromising quality of its assets. The goal of Credit Risk Management at ONE Bank PLC is to maximize the Return through adjusted risk involved in credit/investment by maintaining credit risk exposure within acceptable parameters. More disclosure on credit risk and its management is available in the section named, "Disclosures on Risk based Capital (BASEL III)" of this report.

Liquidity Risk Management

Liquidity risk arises when the cushion provided by the liquid assets are not sufficient enough to meet maturing obligations. Accordingly, a bank short of liquidity may have to undertake transactions at heavy cost resulting in a loss of earnings or, in a worst-case scenario, the liquidity risk could result in liquidation of the bank, if it is unable to undertake transactions even at current market prices.

Banks with large off-balance sheet exposures or those who rely heavily on large corporate deposits have relatively high level of liquidity risk. Furthermore, banks experiencing a rapid growth in assets may have major concerns for liquidity.

Liquidity risk is often triggered by the consequences on other financial risks such as credit risk, interest rate risk, foreign exchange risk, etc. For instance, a large loan default or changes in interest rate can adversely impact on bank's liquidity position.

In order to liquidity measurement and management, Bangladesh Bank has declared new liquidity ratios for banks in line with Basel III are described below:

Liquidity Coverage Ratio (LCR)

LCR or Liquidity Coverage Ratio is a new liquidity standard introduced by the Basel Committee. This standard is built on the methodologies of traditional liquidity coverage ratio used by banks to assess exposure to contingent liquidity events. LCR aims to ensure that the bank maintains an adequate level of unencumbered, high-quality liquid assets that can be converted into cash to meet its liquidity needs for 30 calendar days. LCR goes beyond measuring the need for liquid assets over the next 30 days in a normal environment. It measures the need of liquid assets in a stressed environment, in which deposits and other sources of funds (both unsecured and secured) run off, to various extents, and unused credit facilities are also drawn down in various magnitudes. The minimum acceptable value of this ratio is 100 percent.

Net Stable Funding Ratio (NSFR)

NSFR or Net Stable Funding Ratio is another new standard introduced by the Basel Committee. The NSFR aims to limit over-reliance on short-term wholesale funding during times of abundant market liquidity and encourage better assessment of liquidity risk across all on- and off-balance sheet items. The minimum acceptable value of this ratio is 100 percent, indicating that available stable funding (ASF) should be at least equal to required stable funding (RSF). ASF consists of various kinds of liabilities and capital with percentage weights attached given their perceived stability. RSF consists of assets and off-balance sheet items, also with percentage weights attached given the degree to which they are illiquid or "long-term" and therefore requires stable funding. The time horizon of the NSFR is one year. The minimum acceptable value of this ratio is more than 100 percent.

Leverage Ratio

Basel III introduces a simple, transparent, non-risk-based Leverage Ratio to constrain excessive on and off-balance sheet leverage in the banking sector and supplement risk-based capital requirements as a safeguard against model risk. The leverage ratio is calculated by dividing tier 1 capital with total exposure. Leverage ratio requires that the bank's high-quality capital (Tier 1 capital) will be 3.75 percent of its total exposure. Exposure includes on and off-balance sheet items.

ALCO meets at least once in every month to manage and control the liquidity risks. ALM desk of the treasury closely monitors and controls the liquidity requirement on a daily basis by appropriate co-ordination of funding activities.

Treasury determines the adequacy of the liquidity position by doing analysis based on the following factors:

Historical funding requirement.	Sources of funds.
Current liquidity position.	Socio economic perspective of present and near future.
Anticipated loan disbursement.	Regulatory guidelines.
Anticipated future funding needs.	Capital planning.
Present and future earnings capacity.	GAP analysis.
Present and anticipated asset quality.	Stress Testing with minor, moderate and major shock showing absorbing capacity.

Regulatory framework of the bank's liquidity management has been formulated in compliance with BB core risk management guidelines and these include among others maintenance of SLR which in 13% and CRR 4.00% of total demand and time liabilities except Bank. Bank maintains adequate SLR, CRR, LCR, NSFR & Leverage Ratio on regular basis throughout the year as per central Bank requirement. ALCO must monitor liquidity risk regularly.

Investments

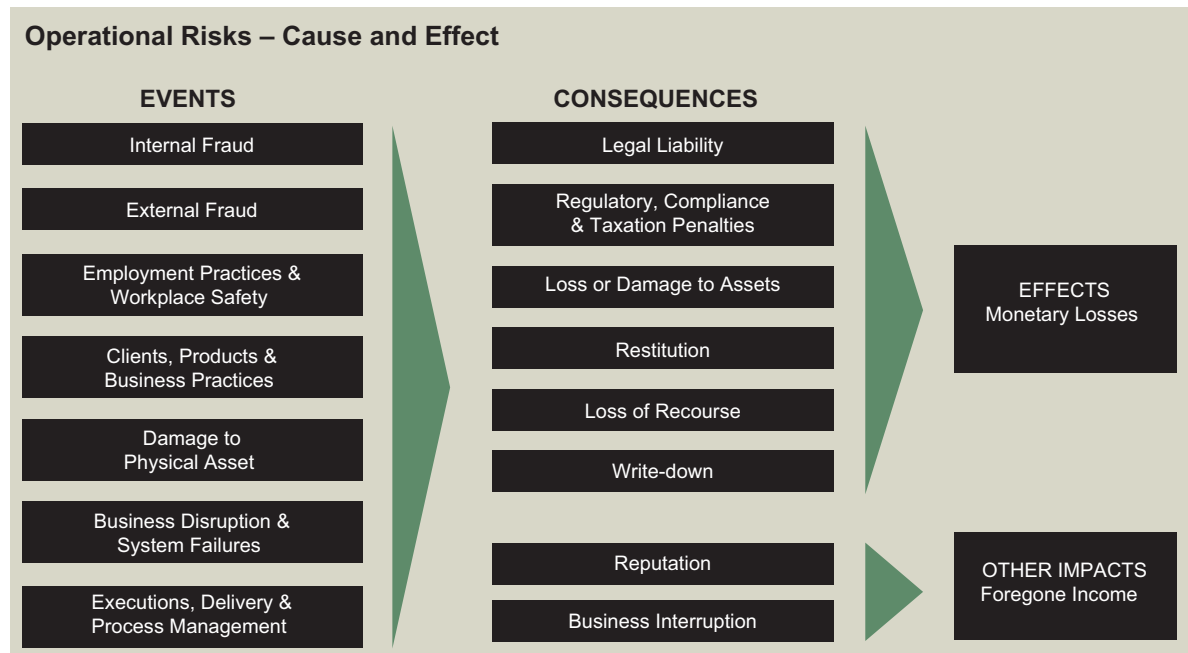
Investment activities by the Bank included meeting the SLR requirements and were mostly in the form of Government Treasury Bills & Bonds with varying dates of maturity.



ONE Bank organized Entrepreneurship Development Program

Operational Risk Management

Operational risk is defined as the risk of unexpected losses resulting from inadequate or failed internal processes, people and systems or from unforeseeable external events. The events and consequences of operational risks are:



Bank is managing these risks through written procedures, regular training and awareness programs. Quarterly Operations Report, Relevant Checklist etc. are in place covering all probable risks associated with bank's business and operations. The bank also has its business continuity plan such as Disaster Recovery (DR) plan to minimize associated risks. Surprise inspections are also made on a regular basis to make sure that all control tools are functioning properly.

AML & CFT Commitment of ONE Bank PLC

ONE Bank PLC, as a reporting entity, remains unequivocally committed to combating Money Laundering (ML) and Terrorism Financing (TF), recognizing the significant threats these crimes pose to the stability, integrity, and reputation of the financial system. In strict compliance with applicable national regulations and international standards, the Bank has established a robust and comprehensive Anti-Money Laundering (AML) and Counter-Terrorism Financing (CFT) framework to prevent misuse of its products and services for illicit purposes

Reinforcing this steadfast commitment to AML & CFT compliance, the Bank upholds a strong program founded on the "Four Pillars" approach:

1. Internal Policies, Procedures and Controls (First Line of Defense)

The Bank maintains comprehensive and risk-based internal policies, procedures, and control mechanisms designed to prevent, detect, and report ML/TF activities. These frameworks are periodically reviewed and updated to ensure continued alignment with evolving regulatory requirements and emerging risks.

2. Designated Compliance Function (Second Line of Defense)

A dedicated compliance structure, led by the Chief Anti-Money Laundering Compliance Officer (CAMLCO), oversees organization-wide AML & CFT compliance. Compliance personnel across branches and head office continuously monitor transactions, identify risks, and implement mitigation measures to ensure regulatory adherence.

3. Independent Audit Function (Third Line of Defense)

An independent audit function regularly evaluates the effectiveness, adequacy, and integrity of the AML & CFT framework, providing objective assurance to Senior Management and the Board.

4. Ongoing Employee Training and Awareness Programs

The Bank conducts continuous AML & CFT training programs for employees at all levels. Training modules include emerging risk areas such as Trade-Based Money Laundering (TBML) and Credit-Backed Money Laundering (CBML), ensuring staff are capable of identifying, escalating, and reporting suspicious activities effectively.

Risk-Based Policy Framework

As part of its risk management strategy, ONE Bank PLC has adopted:

- “Money Laundering and Terrorist Financing Risk Assessment Policy Guidelines”
- “Risk Management Policy Guidelines on Prevention of Money Laundering and Terrorist Financing”

- Dedicated Policy Guidelines on Prevention of Trade-Based Money Laundering (TBML)

These policies are reviewed annually to ensure consistency with regulatory developments and evolving risk landscapes.

The Bank’s Customer Acceptance Policy and Know Your Customer (KYC) Program form the foundation of its Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) processes, enabling systematic identification, assessment, and mitigation of ML/TF risks associated with customers and transactions.

Technology Enablement

To further strengthen its AML & CFT infrastructure, the Bank is adopting advanced Reg-Tech solutions. These systems will enhance automated monitoring, sanction screening, regulatory reporting, and risk analytics capabilities, enabling a more efficient and proactive response to emerging financial crime risks.

Governance and Organizational Structure

To ensure effective oversight, ONE Bank PLC has established a Central Compliance Committee (CCC), chaired by the CAMLCO, to supervise AML & CFT initiatives across the organization.



ONE Bank PLC Celebrating 26th Founding Anniversary with a cake cutting ceremony

The Anti-Money Laundering Division (AMLD), operating from the Corporate Headquarters, is supported by:

- Branch Anti-Money Laundering Compliance Officers (BAMLCOs)
- Divisional Anti-Money Laundering Compliance Officers (DAMLCOs)
- Branch Compliance Units (BCUs)

This structured governance model ensures uniform implementation of AML & CFT controls across all operational levels.

Monitoring and Reporting

The Bank maintains robust real-time sanctions screening and Suspicious Transaction/Activity Reporting (STR/SAR) mechanisms to promptly detect and report suspicious activities. Ongoing submission of Cash Transaction Reports (CTRs) and STRs keeps the Bank fully aligned with regulatory mandates.

Commitment to Compliance and Sustainable Growth

ONE Bank PLC remains steadfast in its commitment to maintaining the highest standards of regulatory compliance while pursuing sustainable business growth. By integrating strong governance, advanced technology, and a risk-based compliance culture, the Bank continues to reinforce its position as a responsible, ethical, and forward-looking financial institution.

Basel-III

Under the guideline of BASEL-III Implementation plan Under the guideline of BASEL-III Implementation plan issued by Bangladesh Bank vide BRPD Circular no. 18, Dated December 21, 2014, all scheduled Banks are required to maintain adequate capital to cover all types of risks. BASEL-III Accord requires that banks should maintain adequate capital to cover Credit Risk, Market Risk and Operational Risk. Besides Capital Adequacy, BASEL-III also requires banks to enhance their Supervisory Review Process as well as Market Discipline through Disclosures to Public and Regulatory bodies in more details.

Bangladesh Bank has introduced Road Map for adopting BASEL-III framework through phase-in arrangement which was circulated to all commercial banks in Bangladesh with a target to ensure full implementation by the year 2019.

In line with Bangladesh Bank directives, ONE Bank PLC has already entered in the domain of BASEL-

III. Accordingly, OBPLC successfully managed to maintain all the requirements of phase wise BASEL-III implementation. In this respect, the OBPLC has been formed BASEL-III Committee comprising all the major Divisional Heads of the Bank as well as related operational department heads chaired by the Managing Director. In addition, BASEL-III working Team has also been formed for implementation of the different segments of the Accord.

In order to strengthen the Supervisory Review process, a separate Risk Management Division has been formed. The existing Compliance Department of the Bank has also been further strengthened. Furthermore, a separate MIS (Management Information Systems) department has also been formed to ensure timely and accurate flow of information to the Risk Management Division as well as Senior Management.

As per Basel-III norms, Capital Adequacy i.e. Buffer Capital is a must for banks to protect the unexpected losses against the risk profile and future business growth of the bank. As per new guidelines, Capital Conservation Buffer @ 2.50% (gradually @ 0.625% every year up to 2019) in the form of tier-1 capital is to be maintained to absorb more shocks in addition to 10% earlier requirement under BASEL-II. OBPLC maintained capital @ 11.12% against the statutory requirement 10% as at December 31, 2025.

Under the Standardized Approach of the Risk Based Capital Adequacy Guidelines (RBCA) of Basel-III, counterparties' credit ratings are determined on the basis of risk profile assessed by the External Credit Assessment Institutions (ECAIs) duly recognized by Bangladesh Bank to derive risk-weights of exposures under the portfolio of claims. According to the Guidelines, the rated exposures of a bank will reduce the Risk Weights and the Regulatory Capital Requirement as well as create the room to expand the business of the bank. This will also enable the bank to assess the creditworthiness of the borrowers as well to an acceptable level.

To maintain adequate capital OBPLC has issued three Subordinated Bonds i. e., (a) Subordinated Bond-3 of Tk. 400 crore issued in 2019 (qualifying amount as on 31st December, 2025 is nil) (b) Subordinated Bond-4 of Tk. 400 crore issued in 2022 (qualifying amount as on 31st December, 2025 is Tk. 240 crore) and (c) Subordinated Bond-5 of Tk. 400 crore issued in 2023 and 2024 (qualifying amount as on 31st December, 2025 is Tk. 370 crore). Along with the Subordinated Bond, to strengthen the Tier-1 capital OBPLC has also issued a perpetual Bond of Tk. 400 crore. As a result, OBPLC has adequate capital against the regulatory requirement to uphold and strengthen the confidence of its investors, Depositors and other stakeholders. The Board of Directors & the Senior Management of the bank emphasized rigorously round the year 2025 on corporate borrower's credit rating to lower our risk

profile as well as to reduce the capital requirement of the bank. Accordingly, Asset Marketing & Credit Risk Management (CRM) teams have taken all-out efforts to increase the number of corporate borrower's exposures under rated. They are constantly taking the initiatives through guidance of the Senior Management; series of meetings, correspondence, awareness program with the allied concerns i.e. branches of the bank & ECAIs.

OBPLC has met all the milestones set in the Bangladesh Bank Road Map. As per the Regulatory Road Map, OBPLC has commenced to comply with the BASEL-III requirements with effect from January 01, 2015. Since then, we have been implementing the BASEL-III standards in respect of our Capital, Supervisory Review Process and Disclosures.

ONE Bank is applying the following methodology of BASEL III for Calculating Credit, Market and Operational risks:

- (a) Credit risk: On the basis of Standardized Approach;
- (b) Market risk: On the basis of Standardized Approach; and
- (c) Operational risk: On the basis of Basic Indicator Approach.

Income Details

Interest Income

Interest Income of the Bank increased by 2.66% to Tk. 25,041.69 million during 2025 compared to Tk. 24,393.49 million for the previous year. The growth remained marginal mainly due to the slower expansion of the loans and advances portfolio during the year.

Interest expense was Tk. 22,554.11 million in 2025 as compared to Tk. 18,312.46 million for 2024 thus increased by 23.16%. Interest expenses rate increased significantly due to increase of interest rate as well as increase of deposit volume by Tk 22,299.24 million from the last year.

The Net Interest Income decreased by 59.09% to Tk. 2,487.58 million during 2025 as against Tk. 6,081.02 million during 2024.

Towards providing for Statutory Liquidity requirements, the Bank continued to invest in Government Treasury Bills and Bonds. In addition, the Bank has also invested in shares of other legal entities. Income from such Investment was Tk. 6,697.94 million during the year as against Tk. 5,827.26 million during 2024. The significant increase was mainly due to higher gains from the sale of government securities, net interest income from treasury bonds, and interest earned on subordinated bonds.

Commission, Exchange and Brokerage Income

Earning from Commission, Exchange and Brokerage decreased by 15.20% to Tk. 1,710.87 million compared to Tk. 2,017.58 million in 2024.

Other Operating Income

Other operating income increased to Tk. 853.58 million during 2025 as compared to Tk. 780.56 million for the previous year.

Total Operating Income

Total operating income decreased by 20.10% compared to the year 2024. The total operating income stands at Tk. 11,749.98 million for 2025 as compared to Tk. 14,706.44 million for the previous year.

Operating Expenses

Total operating expense was Tk. 7,111.89 million for the year 2025 compared to Tk. 6,798.05 million for the previous year.

Operating Profit

The Bank has earned an operating profit of Tk. 4,638.09 million in 2025 compared to Tk. 7,908.39 million in the year 2024. The operating profit of the Bank decreased by 41.35% in 2025 compared to 2024 mainly due to the impact from increased of Non-Performing Loans (NPLs) during the year. In addition, income from commission, exchange and brokerage declined compared to the previous year, while operating expenses increased gradually, which further affected the Bank's overall profitability.

Provisioning against Loans & Advances

The Bank's loan portfolio remained under periodic review and classification measures were adopted as and when necessary. Classified loans represent 19.61% of the Bank's total Loans and Advances as against 17.47% of the previous year.

Net Profit

After providing for provision and taxes, the Net Profit of the Bank for the year 2025 was Tk. 216.81 million, compared to Tk. 1,279.79 million in the previous year.

Balance Sheet

As on December 31, 2025, Total Assets of the Bank (excluding contingent) was Tk. 360,112.87 million compared to Tk. 338,119.31 million of 2024. The growth thus recorded was 6.50%. Major Asset components were Loans and Advances (67.21%) followed by Investments (15.73%). Deposits constituted the major portion of the Bank's liability (81.22%). Contingent Liabilities were Tk. 63,801.44 million against Tk. 68,741.44 million for the previous year.

Equity

The equity of the Bank decreased to Tk. 23,367.33 million from Tk. 23,550.25 million registering a decrease of 0.78%. The percentage of Tier-I Capital to Risk Weighted Asset is 8.13% against a requirement of 8.50% (with conservation buffer).

Deposits

Deposits of the Bank increased by 8.88% during the year and stood at Tk. 273,497.90 million as at December 31, 2025 against Tk. 251,198.66 million as at December 31, 2024. The average cost of deposit for the year 2025 was 7.46%.

Cash and Balances with Banks and Financial Institutions

Cash and Balances with Bangladesh Bank was Tk. 22,512.34 million as against Tk. 17,302.44 million in 2024, representing increase of 30.11%. These funds are maintained to meet the Cash Reserve Requirement (CRR) and the Statutory Liquidity Requirement (SLR) of the Bank. Due to the quantum increase in Deposits, the CRR and SLR of the Bank have correspondingly increased and such requirements were properly and adequately maintained. Surplus funds after meeting the CRR & SLR requirements were placed as short-term deposits with several commercial banks and financial institutions. Outstanding in such accounts in Bangladesh was Tk. 1,142.82 million as at December 31, 2025.

The Bank maintained sufficient balances equivalent to Tk.5,571.04 million in foreign currency with correspondents outside Bangladesh to facilitate settlement of payments under Letter of Credit commitments.



ONE Bank signed an MoU with Hajj Agencies Association of Bangladesh (HAAB)

TOGETHER
AS **ONE**
WE **RISE**



INDULGE WITHOUT LIMITS RISE WITH EVERY SWIPE

EXPERIENCE REWARDING SPENDS WITH
ONE BANK CREDIT CARDS.



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Financial Investments

Financial Investments

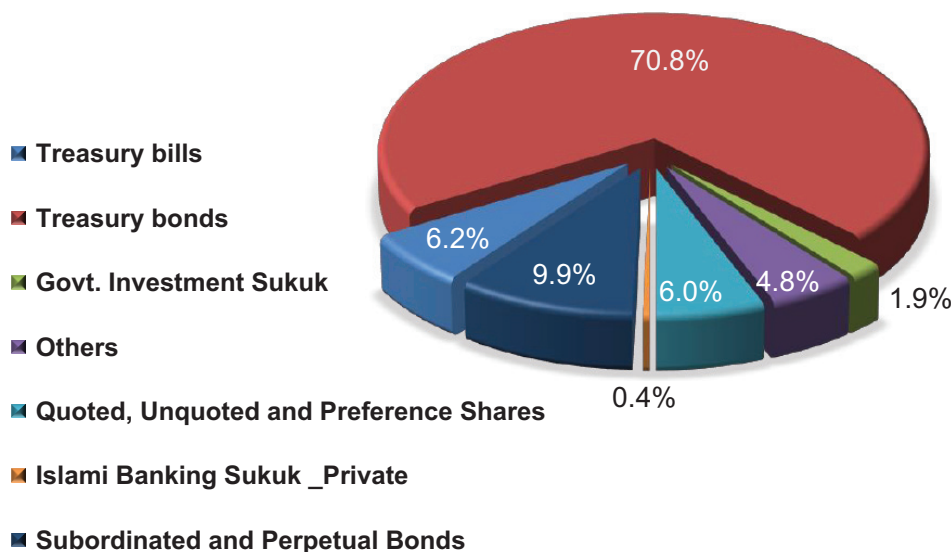
Total Investment of ONE Bank PLC as at December 31, 2025 stands at BDT 56,628.55 million. Investment activities of the Bank mainly comprise of Bangladesh Bank Treasury Bill & Bond for maintaining Statutory Liquidity Reserve (SLR) as per mandatory requirement of Bangladesh Bank.

In addition to that, OBPLC has investment in Stock Market within the regulatory limit of 25% of Share Capital, Share Premium, Retained Earnings and Statutory Reserve (OBPLC holding 17.81% as on December 31, 2025).

Moreover, OBPLC has investment in Subordinated Bonds of Different Legal entities, Islamic Bonds, Preference Shares and Prize Bonds etc. Details of investment in different sectors are given below:

Figures in Million Taka		
Particulars	Position as on 31/12/2025	Composition Percentage
In Government Securities		
Treasury bills	3,515.36	6.2%
Treasury bonds	40,116.56	70.8%
Govt. Investment Sukuk	1,060.93	1.9%
Others	2,745.52	4.8%
Other Investment		
Quoted, Unquoted and Preference Shares	3,388.30	6.0%
Islami Banking Sukuk _Private	208.50	0.4%
Subordinated and Perpetual Bonds	5,593.38	9.9%
Total	56,628.55	100.0%

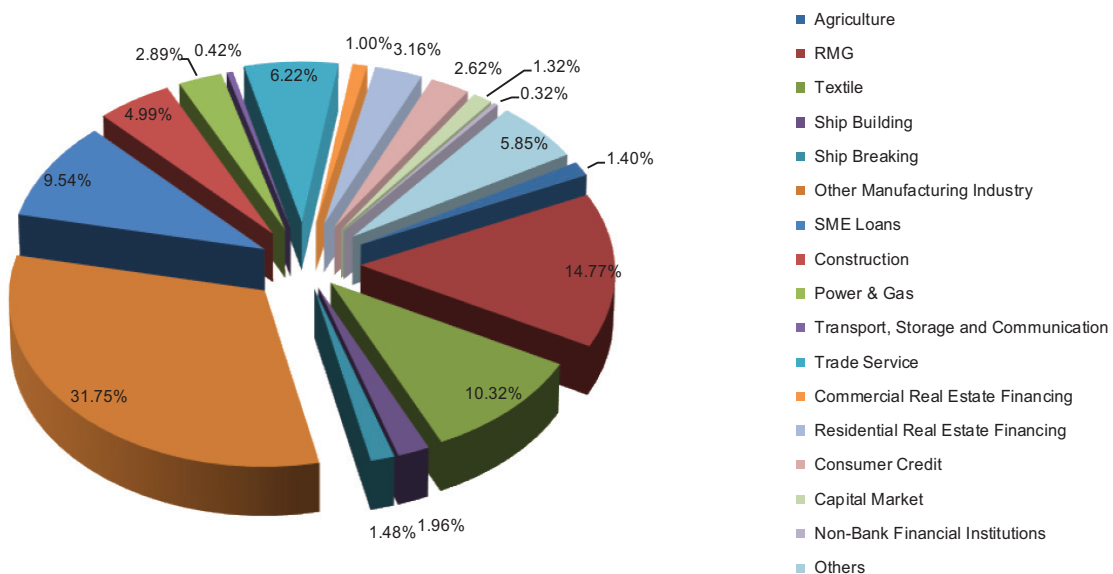
FINANCIAL INVESTMENT-2025



Loans and Advances

The Bank's total Loans and Advances stood at Tk.24,202.91 crore as on December 31,2025 compared to Tk.22,091.42 crore at the end of 2024 showing an increase of 9.56% over the previous year. The portfolio was under continuous review and was further diversified to avoid the risk of single industry concentration and within the purview of the Bank's credit norms relating to risk quality, yield, exposure, tenor and collateral arrangements. Bank's clientele base continued to comprise corporate bodies engaged in such vital economic sectors as Trade finance, Readymade Garments, Steel re-rolling, Textile, Edible oil, power, transport, Construction/ Engineering, Retail, Pharmaceuticals, Real-estate, Paper and packaging, Agro-based industry, Cement, Ship scrapping, etc.

Sector wise Loans & Advances as on 31.12.2025



Inauguration of Agent Banking at Manob Kollan Medical Hall, Noakhali

Related Party Disclosure of the Bank Transactions

- i. Name of the directors together with a list of entities in which they have interest- **Annexure-E**
- ii. Significant contracts where Bank is a party and wherein Directors have interest during the year 2025:
 - a) Mr. Zahur Ullah, Director, ONE Bank PLC is availing a credit card limit of Tk. 1,500,000 against Tk. 2,999,345 FDR margin and outstanding against the limit is nil.
 - b) Mrs. Anannya Das Gupta, Director, ONE Bank PLC is availing a credit card limit of Tk. 950,000 against Tk. 1,000,000 FDR margin and outstanding against the limit is Tk. 37,980.
- iii. Shares issued to Directors and Executives without consideration or exercisable at discount: **Nil**
- iv. Nature, type and elements of transactions with the related party: As mentioned in SL# Viii.
- V. Lending policies in respect of related party:
 - a) Amount of transaction regarding loans and advances, deposits, guarantees and commitment as on 31.12.2025:
 - i. ONE Securities Limited maintains bank and deposit account with ONE Bank PLC of Tk.772,456,224.
 - ii. ONE Investment Limited maintains bank and deposit account with ONE Bank PLC of Tk.14,099,773.
 - iii. ONE Bank PLC (OBPLC) maintains deposit account of Tk.64 Crore with LankaBangla Finance PLC and OBPLC has invested in share of LankaBangla Finance PLC of Tk.12.24 Crore (Cost Value). OBPLC issued subordinated and perpetual bond to LankaBangla Finance PLC of Tk.14 Crore and Tk.50 Crore respectively.
 - b) Amount of transactions regarding principal items of deposits, expenses and commission: **Nil**
 - c) Amount of provision against loans and advances given to related party: Provision maintained @ 1% on loan amount as per regulatory requirement.
 - d) Amount of guarantees and commitments arising from other off-balance sheet exposures: **Nil**
- vi. Disclosure of transaction regarding Directors and their related concerns: **Nil**
- vii. Bank Guarantee amounting to Tk.84,000,000 issued to ONE Securities Limited in favor of Dhaka Stock Exchange PLC.
- viii. Business other than Banking business with any related concern of the Directors as per Section 18(2) of the Bank Company Act-1991 (as amended up to date):

Lease agreement made with the Director:

Nature of the contract	Branch / Office / Location	Name of Director and related by	Remarks
Lease Agreement	Off- Site Store & Contact Center 26 Tejgoan Industrial Area, Tejgoan Shilpanchol, Dhaka.	Mr. Zahur Ullah Director Shamah Enterprises Limited	Expiry Date of Lease 31.05.2031
Lease Agreement	Off- Site Store 26 Tejgoan Industrial Area, Tejgoan Shilpanchol, Dhaka.	Mr. Zahur Ullah Director Shamah Enterprises Limited	Expiry Date of Lease 31.07.2031

- ix. Investments in the Securities of Directors and their related concern: **Nil**

Utilization of Proceeds from Public Issues, Rights Issues and/or through any other Instruments

The Bank floated shares through Initial Public Offering in 2003. The proceeds of the same was utilized in the manner disclosed in the Prospectus and subsequently published in Annual Report of the Bank in the following years. During 2013, ONE Bank PLC issued Unsecured Nonconvertible Subordinated Bond of Tk. 2,200 million after obtaining approval from Bangladesh Bank and Bangladesh Securities and Exchange Commission. The Subordinated Bond is counted towards Tier II Capital of the Bank and the said Subordinated Bond is already fully redemption.

To meet Regulatory Capital Requirement for enhanced business activities, during the year 2016, ONE Bank PLC further issued Unsecured Nonconvertible Subordinated Bond of Tk. 4,000 million after obtaining approval from Bangladesh Bank and Bangladesh Securities and Exchange Commission and the said Subordinated Bond is already fully redemption.

With the view to strength the capital base of the Bank, ONE Bank PLC again issued in the year 2019 of Tk. 4,000 million and 2022 of Tk. 4,000 million unsecured Nonconvertible Subordinated floating rate bonds after obtaining approval from Bangladesh Bank and Bangladesh Securities and Exchange Commission.

The interest rate of both Bond is calculated as Benchmark rate +2.00% Margin.

Again, to meet Regulatory Capital Requirement for enhanced business activities, during the year 2023, ONE Bank PLC further issued Unsecured Nonconvertible Subordinated Bond of Tk.4,000 million after obtaining approval from Bangladesh Bank and Bangladesh Securities and Exchange Commission.

The Subordinated Bond is counted towards Tier-II Capital of the Bank. The Interest rate of the Bond is calculated as Benchmark rate +3.00% Margin.

To meet the Capital to Risk Weighted Assets Ratio of the Bank, ONE Bank PLC issued unsecured, Contingent-Convertible, Floating Rate Perpetual bonds of Tk.4,000 million after obtaining approval from Bangladesh Bank and Bangladesh Securities and Exchange Commission. Interest rate of the Bond is calculated as Benchmark rate +2.00% Margin.

The financial results after the Company went for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Offer, Direct Listing etc.

The Bank has been constantly growing since inception, then since IPO and then since issuance of Subordinated Bond and Perpetual Bond, no adverse situation has arisen to date.



Training program on "Prevention of Money Laundering & Combating Financing of Terrorism"

Significant variance between Quarterly Financial performance and Annual Financial Statements

The Bank has faced a significant variance between Quarterly Financial performance and Annual Financial Statements in terms of operating profit and provision for loans and advances.

Remuneration to Directors including Independent Directors

As per BRPD Circular No. 11 dated February 11, 2024, the Directors including Independent Directors are paid Tk.10,000 per person per meeting attended as remuneration. According to the same circular, the Independent Directors are eligible for a monthly remuneration of Tk.50,000

Preparation of Financial Statements by the Management

The Financial Statements prepared by the Management have presented fairly its statement of affairs, the result of its operations, cash flows and changes in equity. The balance Sheet, Profit and Loss Account, Statement of Changes of Equity and Cash Flow Statement etc. are presented in the Annual Report under respective heads.

Maintenance of Books of Accounts

OBPLC is fully compliant with keeping the proper books of accounts with the International Accounting Standard (IAS) and International Financial Reporting Standard (IFRS).

Accounting Policies

In preparation of the Financial Statements, External Auditors are allowed absolute freedom and support in order to ensure that the Financial Statements are drawn up as per Bangladesh Bank's Guidelines, BSEC Rules, Generally Accepted Accounting Principles (GAAP), International Accounting Standards and International Financial Reporting Standards as adopted in Bangladesh.

Financial Reporting Standard and Corporate Governance Guideline

The Financial Statements of the Bank prepared in accordance with International Financial Reporting Standards (IFRS) give a true and fair view of the state of the Bank's affairs as at 31 December 2025 and of the results of its operations and its cash flows for the year then ended and comply with the applicable sections of the Bank Companies Act 1991, the rules and regulations issued by the Bangladesh Bank, the Companies Act 1994 and other applicable laws and regulations. The issue is better described in the opinion of the Auditors published in this report. The Bank has also complied with almost all the issues stated in the BSEC Notification No: BSEC/CMRRCD/2006-158/207/ Admin/80 issued on June 03, 2018.

Internal Control and Compliance

The Bank has established an effective Internal Control System which is being periodically reviewed towards making it more effective. In addition, the Bank has established the following internal control measures:

- Strengthened the Internal Control and Compliance Division (ICCD) to ensure comprehensive and periodic audits of Branches as well as Divisions/ Departments of the Corporate Head Office, along with enhanced monitoring activities and follow-up on compliance.
- Regular review of the Bank's performance at both Management and Board levels.
- Established delegated authority limits for transactions and expenses to ensure proper financial discipline and control.
- Established a Centralized Loan Administration Department and Trade Processing Center to streamline credit operations and enhance control mechanisms.
- Established a Centralized Cash Management Operations Department to improve efficiency and oversight of cash operations.
- Established a Centralized Service Delivery Department to ensure standardized and efficient banking services.
- Established centralized Corporate Business operations to strengthen operational control and coordination.
- Regular review of inspection reports of Bangladesh Bank and monitoring of Management's compliance with the recommendations made therein.

- Ensured strict compliance with all existing and newly issued regulatory requirements and guidelines of Bangladesh Bank and other relevant authorities.

Discussion on continuity of any extraordinary activities and their implications (gain or loss)

No events of extraordinary gain or loss which would require adjustment or disclosure in the financial statements occurred during the reporting period.

Protection of interest of minority shareholders from abusive actions and effective means of redress

The Board of Directors is committed to ensuring the highest standards of governance designed to protect the interests of all stakeholders, including the rights of its minority shareholders based on integrity, openness, fairness, professionalism, accountability and applicable laws of the land. The Board of Directors always acts in a manner that safeguards the best interest of the Company as well as Shareholders (majority & minority) alike. However, any complaint, received at General Meeting or throughout the year, from any shareholders, is resolved lawfully in time.

Explanations on any reservation, qualification or adverse remarks contained in the auditor's report

The Board of Directors of the Bank has discussed the matter at the Financial Statements approval Board meeting if the external auditor issues any unfavorable comment in the auditor report.

Year 2025, the external auditor has provided four points of Emphasis of Matters and the matter was discussed in the meeting.

Declaration of Dividend

According to the Bangladesh Bank instruction, the Board has decided 'No Dividend' as the Bank is taking steps to strengthen its capital base, which will be support long term financial stability.

Declaration of Bonus Share or Stock Dividend as Interim Dividend

No Bonus Share or Stock Dividend was declared as Interim Dividend in 2025.

Going Concern

The going concern assumption is a fundamental principle in the preparation of financial statements. Under the going concern assumption, an entity is ordinarily viewed as continuing in business for the foreseeable future with neither the intention nor the necessity of liquidation, ceasing trading or seeking protection from creditors pursuant to laws or regulations. Accordingly, Assets and Liabilities are recorded on the basis that the entity will be able to realize its Assets and discharge its Liabilities in the normal course of business. In assessing the company's ability as going concern business, we have taken into consideration the quality of assets in the loan portfolio, quality of other assets, investment in the primary and secondary market, investment in the Government Securities, liquidity profile of the company, ability to meet the possible claim of short term depositors, possible impact of the changes of the Companies Act, cash flow position, possible loss of a member(s) of the key management without replacement, loss of hot deposit. In this connection by applying stress testing, the company reviews the possible impact on capital of the bank under a set of probable but plausible negative assumptions. Upon Difference Analysis, there is no doubt on the continuation of the business for the foreseeable future and there is no intention to liquidate or cease its business.

Deviations from the last year's Operating Results

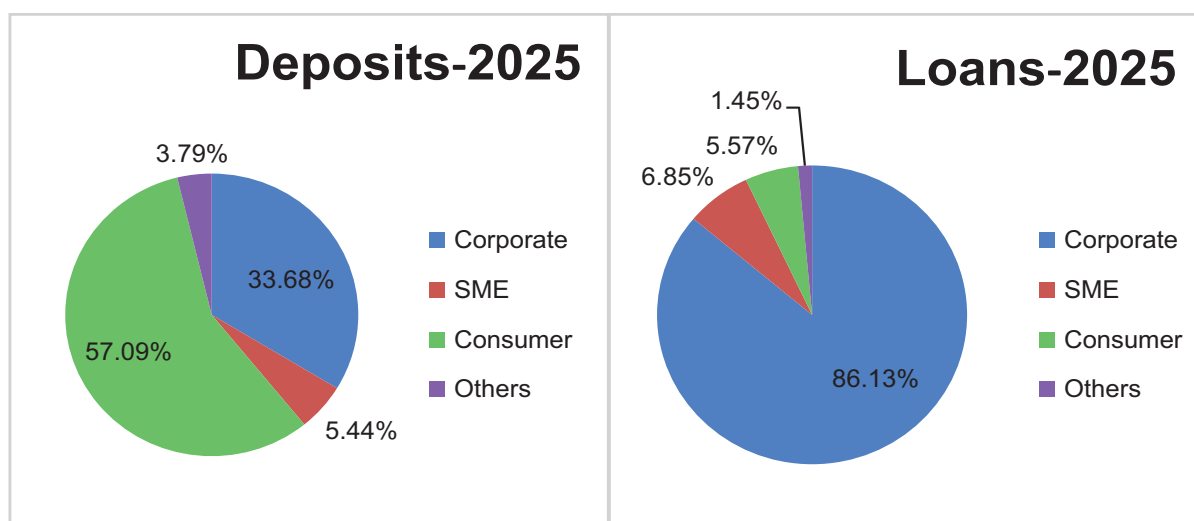
Operating profit for the current year is lower than the previous year, primarily due to the impact of Non-Performing Loans (NPLs) and decreased of investment and exchange income.

Management Discussion & Analysis

The Managing Director of ONE Bank PLC (“OBPLC” or “Bank”) has the pleasure to present to the Members (registered shareholders on the Record Date/Book Closure Date i.e. June 11, 2026) the Management Discussion and Analysis for the year ended on December 31, 2025. This report has been prepared in compliance with condition 1(5) of the Bangladesh Securities and Exchange Commission (BSEC) Notification No. BSEC/CMRRCD/2006158/207/ Admin/80 dated 03 June 2018 and subsequent amendment titled “Corporate Governance Code 2018”. This report provides, among others, a detailed analysis of the company’s position and operations along with a brief discussion of changes in the Financial Statements.

Segment-wise Performance of the Bank

The aggregate deposits of the Bank increased by 8.88% during the year and stood at Tk. 273,497.90 million as at December 31, 2025. The Bank’s total Loans and Advances stood at Tk. 242,029.12 million as on December 31, 2025. Total Investment of ONE Bank PLC as at December 31, 2025 was Tk. 56,628.54 million. Import and export business of the Bank was Tk. 124,660 million and Tk. 125,520 respectively in 2025. The guarantee business of the Bank was Tk. 26,435 at December 31, 2025. Segment-wise disclosure has been presented as per Annexure-G



Cost of Deposit, Operating Income and Net Profit After Tax

The average cost of deposit for the year 2025 was 7.46%. The total operating income of the Bank was Tk. 11,749.98 million. After providing for provision and taxes, the Net Profit of the Bank for the year 2025 was Tk.216.81 million.

Accounting Policies and Estimation for Preparation of Financial Statements

In preparation of Financial Statements, External Auditors are allowed absolute freedom and support in order to ensure that the Financial Statements are drawn up as per Bangladesh Bank’s Guidelines, BSEC Rules, Generally Accepted Accounting Principles (GAAP), International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) as adopted in Bangladesh.

The Financial Statements of the Bank prepared in accordance with International Financial Reporting Standards (IFRS) give a true and fair view of the state of the Bank’s affairs as at 31 December 2025 and of the results of its operations and its cash flows for the year then ended and comply with the applicable sections of the Bank Companies Act 1991, the rules and regulations issued by the Bangladesh Bank, the Companies Act 1994 and other applicable laws and regulations.

Details of the estimation used for the preparation of the financial statements of the Company are disclosed in Notes to the Financial Statements.

Changes in Accounting Policies and Estimation

There were no major changes in the accounting policies and estimates. The company has followed the same accounting policies and estimates used in the previous year and there was no material changes observed. Moreover, appropriate accounting policies have been consistently applied in the preparation of Financial Statements.

Comparative Analysis of Financial & Operational Performance

The comparative analysis of financial & operational performance, with the immediately preceding five years, is shown on page 12-13.

Financial and Economic Scenario of the Country and the Globe

Financial and Economic Scenario of the Country and the Globe discuss under Global Economy and Bangladesh Economy at Page 34-37.

Risks and Concerns related to the Financial Statements

The Bank implemented a structured control mechanism to identify the risk related to Financial Statements and subsequent mitigations (if required) to ensure a true and fair view of the events and transactions during the period. The Management of the Bank made a risk assessment of the business and made a risk mitigation plan to eliminate risks. The effectiveness of these systems is reviewed by the internal audit team and statutory auditors.

The integrity of the Bank's public financial reporting is further supported by several processes and steps to provide assurance over the completeness and accuracy of the content including review and recommendation

by the Audit Committee and review and approval by the Board. The Audit Committee & Risk Management Committee supports the Board in monitoring activities of the Management and dealing with Risk Management Issues. They update the Board on annual & periodical financial statements in detail before their publications. Additionally, Chief Financial Officer (CFO) of the Bank formally certifies, along with the Managing Director, the sanity of the Financial Statement annually.

Future Plan or Projection or Forecast for Bank's Operation, Performance, and Financial Position

We understand that the economic environment will remain difficult for the time being. With diversified business models, the Bank expects to amplify its operational & financial efficiency by further strengthening its digital transformation journey, scaling up operations for the key business verticals, and continuous innovation for sustained growth in the future.

Conclusion

I would like to express my gratitude and admiration to the Members of the Board for their valuable support and guidance during the year. The Shareholders/ Members and the Customers also deserve special thanks for placing their continued trust & confidence in the Board of Directors and the Management. My gratitude also goes to all the Regulators including Bangladesh Bank & BSEC for their continuous support and mentorship.

Finally, I thank all our employees for their dedication and commitment which immensely contributed to the performance of the Bank.

Yours sincerely,



Muhit Rahman
Managing Director

Board Meeting held during the year 2025 and attendance of each Director

Name of the Directors	Total No. of Meetings held	Directors present in the Meetings	Absence / Remarks
Mr. A. S. M. Shahidullah Khan	20	20	0
Mr. Sayeed Hossain Chowdhury	9	2	7 (Passed away on July 15, 2025)
Mr. Zahur Ullah	20	17	3
Ms. Anannya Das Gupta	20	13	7
Mr. Shawket Jaman	20	18	2
Admiral A M M M Aurangzeb Chowdhury (Retd)	20	18	2
Mr. Md. Azizul Haque	20	18	2
Managing Director	20	20	0

Executive Committee Meeting held during the year 2025 and attendance of each Member

Name of the Directors	Total No. of Meetings held	Directors present in the Meetings	Absence	Remarks
Mr. Zahur Ullah	10	10	0	-
Mr. A. S. M. Shahidullah Khan	10	10	0	-
Mr. Sayeed Hossain Chowdhury	3	1	2	Passed away on July 15, 2025
Ms. Anannya Das Gupta	10	7	3	-

Audit Committee Meeting held during the year 2025 and attendance of each Member

Name of the Directors	Total No. of Meetings held	Directors present in the Meetings	Absence	Remarks
Mr. Md. Azizul Haque	8	7	1	-
Mr. Shawket Jaman	8	8	0	-
Admiral A M M M Aurangzeb Chowdhury (Retd)	8	8	0	-

Risk Management Committee Meeting held during the year 2025 and attendance of each Member

Name of the Directors	Total No. of Meetings held	Directors present in the Meetings	Absence	Remarks
Mr. Zahur Ullah	4	4	0	-
Ms. Anannya Das Gupta	4	4	0	-
Admiral A M M M Aurangzeb Chowdhury (Retd)	4	3	1	-

Shareholding Pattern

The Pattern of Shareholding along with name wise details of [1.4.k]:

- I. Parent/Subsidiary/Associated companies and other related parties: ONE Securities Limited & ONE Investments Limited
- II. Shareholding of Directors, Chief Executive Officer/Managing Director, Company Secretary, Chief Financial Officer, Head of Internal Audit and their spouses and minor children:

SI No	Name	Status	No. of Shares	Spouse & Minor Children	No. of Shares
1	Mr. Abu Saleh Mohammad Shahidullah Khan	Chairman, Representing, KSC Securities Ltd	21,316,471	Dr. Naila Khan	Nil
2	Mr. Zahur Ullah	Director	29,227,297	Ms. Salma Zahur	34,226,417
3	Ms. Anannya Das Gupta	Director	21,778,880	Mr. Shamik Lala	Nil
4	Mr. Shawket Jaman	Director, Representing, M. R. Holdings and Securities Ltd.	21,374,673	Mrs. Shuraya Akther	Nil
5	Admiral A M M Aurangzeb Chowdhury (Retd)	Independent Director	Nil	Professor Dr. Afroza Ghani	Nil
6	Mr. Md. Azizul Haque	Independent Director	Nil	Ms. Jahanara Ahmed	Nil
7	Mr. Md. Nurul Amin	Independent Director	Nil	Ms. Selima Daisy Khanom	Nil
8	Mr. Muhit Rahman	Managing Director	Nil	--	Nil
9.	Mr. Md. Shafiqul Islam	Head of Internal Control & Compliance Divison	Nil	Ms. Farida Yeashmin Khan	Nil
10	Mr. Mahatab Uddin, FCS	EVP & Board Secretary	Nil	Mrs. Shuchana Akter Mr. Hasan Ferdous Zunnun Mr. Wahid Ferdous Taj	Nil
11	Mr. Pankoj Suter, FCA	Chief Financial Officer (CFO)	Nil	Ms. Tutu Rani Mondal Dibbo Suter Utso Icche Suter	Nil

- III. Executives [top five salaried employees other than the Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer and Head of Internal Audit].

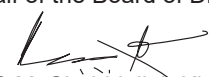
SI. No.	Name	Status	No. of Shares
1.	Mr. Shabbir Ahmed	AMD	91,287
2.	Mr. Md. Anwarul Islam	DMD	1,00,000
3.	Mr. Md. Manirul Islam	ADMD	Nil
4.	Mr. Kh. Rashed Akhtar Zaman	ADMD	Nil
5.	Mr. Zahed Iqbal	SEVP	Nil

- IV. Shareholders holding ten percent (10%) or more voting interest in the company: Nil

Appointment / Re-appointment of Directors

The issue is discussed in the Director's Profile.

On behalf of the Board of Directors,


A.S.M. Shahidullah Khan
Chairman

Audit Committee's Report

The first Audit Committee of the Bank was constituted by its Board of Directors in its 60th Meeting held on March 01, 2003 in accordance with the Bangladesh Bank's directive vide BRPD Circular No. 12, dated December 23, 2002. The present Audit Committee was reconstituted by the Board in its 400th Meeting held on August 14, 2025 consisting of the following members:

Sl. No.	Name	Status with the Board	Status with the Committee
01.	Mr. Md. Azizul Haque	Independent Director	Chairman
02.	Mr. Shawket Jaman	Director	Member
03.	Admiral A M M M Aurangzeb Chowdhury (Retd)	Independent Director	Member

The Company Secretary acts as the Secretary of the Committee.

During the year 2025, 8 (eight) meetings of the Audit Committee were held in which, the following issues, among others, were reviewed and discussed:

1. Bangladesh Bank Comprehensive Inspection Report and the recommendation made thereon.
2. External Audit Report of the Bank and recommendation made thereon.
3. Audit & Inspection reports on the Branches, Divisions and Departments of the Corporate HQ by the Internal Control & Compliance Division of the Bank.
4. Compliance status on audit observations and fraud & forgeries.
5. The corrective measures taken by the Management as regards to the Internal Audit Reports, reports relating to deficiencies in Internal Control or other issues detected by Internal and External Auditors and Inspectors of the Regulatory Authorities.
6. The compliance status of the deficiencies identified and the recommendations made by the Bangladesh Bank Inspectors, External Auditors and the Bank's Internal Auditors in their reports.
7. Implementation of Core Risk Management Guidelines including Internal Control and Compliance Risk and status of compliance thereof.
8. Yearly Risk Based Audit Plan of Internal Control & Compliance Division (ICCD), CHQ.
9. Reconciliation status of Inter Branch Transactions and Nostro Accounts.
10. Loan Documentation Status.
11. Status of the Anti Money Laundering activities.
12. Operating performance of ONE Bank PLC's subsidiary.
13. Un-audited quarterly and half-yearly financial statement of the Bank.
14. Annual financial statements of the Bank prior to submission to the Board for their approval.
15. Annual Health Report of the Bank.

The Audit Committee has further satisfied itself that:

- The rules and regulations of Bangladesh Bank and all other regulatory authorities and Bank's own Policy Guidelines approved by the Board of Directors of the Bank are duly complied with.
- Internal Control & Security measures are being adequately undertaken by the Bank in facilitating Information Technology (IT) based/computerized banking including ensuring right man in right place towards creation of compliance culture in the Bank.
- The assets of the Bank are safeguarded and the creation of liabilities and commitments are made transparent.
- The Financial Statements of the Bank has been prepared in accordance with International Financial Reporting Standards (IFRS) and contained full disclosure.

Reporting

Throughout the year, the committee has taken a particular note of the fraud and forgery and irregularities detected by the Internal Audit Team and the actions taken by the Management, classified loans situations, initiated measures to minimize it, instituted recovery mechanism, credit administration and thoroughly reviewed the internal control system and mechanism, including IT operation to protect the Bank from errors and omissions, fraud and forgeries and other irregularities as detected by the Internal and External Auditors.

The Minutes of the Audit Committee Meetings with the observations and the recommendations of the Audit Committee were circulated among the Members of the Committee and to the Board of Directors of the Bank for their information and necessary action.

The Audit Committee expresses thanks to the stakeholders of ONE Bank PLC for their relentless support for doing things in a compliant way towards its journey to success.

On behalf of the Audit Committee



Md. Azizul Haque

Chairman

Audit Committee of the Board

Report of The Shari'ah Supervisory Committee

For the year ended on 31st December, 2025

All praise is due to Allah, the Almighty, the Lord of the Universe, the Most Beneficent and Most Merciful. May peace and blessings be upon Prophet Muhammad (Sallallahu Alaihi Wasallam), his family and all his companions.

To the Shareholders of the ONE Bank PLC,

Assalamu Alaikum Wa Rahmatullahi Wa Barakatuh.

In compliance with the terms of reference of the Bye Laws of the Shari'ah Supervisory Committee, we submit the following Report on the "ONE Bank AL NOOR Islami Banking" operations for the year ended on 31st December, 2025:

The Bank has started its Islami Banking Operation by opening 02 (two) full functioning Islami Banking Branches in Dhaka and Chattogram in December 2020 with the Branding Name "AL NOOR". To meet ongoing customers' demand, ONE Bank PLC inaugurated 14 (fourteen) dedicated Islami Banking Windows on 1st November 2022, followed by an additional 10 (ten) Islami Banking Windows on 4th December 2025, across the country.

The Shari'ah Supervisory Committee takes the opportunity to express its appreciation to the Board of Directors, the Managing Director and all members of the Management Team for their kind and continuous support. Islami Banking Operations of ONE Bank PLC is being conducted under keen supervision of Shari'ah Supervisory Committee. The Shariah Supervisory Committee of ONE Bank PLC consists of a team of Shari'ah Scholars & experts, Mufti, renowned Islami Banker along with personalities having outstanding proficiency in Qur'an, Hadith & Fiqh. The Shari'ah Supervisory Committee meeting is being held to review the Islami Banking activities, Policies, PPG's and to provide expert opinion on various Shari'ah related issues of Islami Banking Operations.

The duty of the Shari'ah Supervisory Committee is to provide independent opinions and necessary guidelines in the light of the Shariah by observing and reviewing the activities of Islami Banking Operations of the Bank and to make the clients aware of Shari'ah compliance. On the other hand, the responsibility of the Bank's Management is to ensure that the Bank conducts its business under Islami Banking Operations in accordance with the rules and principles of Islami Shari'ah. By the grace of Almighty Allah, we are striving wholeheartedly to uphold and ensure proper compliance with Shari'ah in all aspects of our operations.

The Shari'ah Supervisory Committee reviewed the principles and the contracts relating to the transactions and applications introduced by ONE Bank PLC AL NOOR Islami Banking operations during the period from 1st January, 2025 to 31st December, 2025. The Committee conducted review on the basis of the Shari'ah rules and principles and also with the specific fatwas, rulings and guidelines issued from time to time. In addition to fatwas, the Muraquib also followed and implemented the Internal Control & Compliance guidelines on Islami Banking issued by the Bangladesh Bank.

The Management of ONE Bank is responsible for ensuring that they conduct its Islami Banking business in accordance with the Shari'ah Rules and Principles. It is our responsibility as the Shari'ah Supervisory Committee to provide an independent opinion, based on our review of the Islami Banking operations and to report to you.

During the year 2025, the Shari'ah Supervisory Committee of ONE Bank PLC AL NOOR Islami Banking met in 04 (Four) formal meetings and reviewed different operational issues of Islami Banking including various policy & guidelines.

We have reviewed and recommended the various Product Program Guidelines (PPGs), principles and the contracts relating to the Islami Banking operations. We have also given our suggestions regarding Islami Banking operations for meticulous compliance with the Shari'ah rules and principles and also with the specific fatwa's, rulings & guidelines issued by Accounting & Auditing Organization for Islamic Financial Institution - AAOIFI.

We have conducted our review and scrutiny on a test basis, of each type of transaction, the relevant documentation and procedures adopted by the ONE Bank PLC AL NOOR Islami Banking. We planned and performed the review so as to obtain the information and explanation which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that ONE Bank PLC AL NOOR Islami Banking has not violated Shari'ah rules and principles.

In our opinion on overall activities:

- The agreements & contracts executed, transactions conducted and dealings entered into by ONE Bank PLC AL NOOR Islami Banking Branches and Windows during the year ended 31st December 2025, we have reviewed and found all are in compliance with the Shari'ah rules and principles;
- The Shari'ah audit was conducted during 2025 by the Shari'ah Auditor in accordance with the Internal Control and Compliance Guidelines issued by Bangladesh Bank. In addition, Shari'ah Risk Rating was carried out in compliance with the same Internal Control and Compliance Guidelines of Bangladesh Bank;
- Any instances of Shari'ah non-compliance identified during audits & inspections conducted by the internal Shari'ah Audit team were promptly addressed through corrective actions, including Shari'ah purification measures;
- The rules, process & procedures of different modes of Investment practiced by the Bank have been duly Shariah complied;
- To support the Board of Directors by providing guidance on Shariah-related matters, helping establish a banking framework based on Islami Shariah principles, values and justice.

During the year under report, we advised the Bank on the following Issues:

- Regular training and workshops are to be arranged on an ongoing basis with the objective of the gradual development of employees, enhancing officials' professional knowledge and skills and fostering positive attitudinal change.
- Awareness and orientation programs are to be organized for clients on Shari'ah compliance matters, alongside knowledge-sharing sessions for officials aimed at enhancing their professional knowledge and understanding.
- Compliance with Shari'ah principles has been ensured in the conduct of Islami Banking business in respect of deposits, investments and all related transactions.
- To enhance asset quality, management has been advised to continue rigorous monitoring of investment clients and to ensure ongoing compliance with Shari'ah principles.
- In case of allowing investment in Bai-Sell mode (i.e. Bai-Murabaha) the Bank should ensure actual buying and selling. In case of appointing buying agent, more importance should be given on the Shari'ah compliance.
- To assist in improving the socio-economic condition of the less privileged group of the population, Bank should emphasize on the Small Investment Schemes based on Islami Shariah. In order to attain Maqasid (objectives) of Shari'ah, priority should be given to finance in small and medium enterprises (SMEs), agriculture, and similar sectors
- Introduce effective Shari'ah governance measures to develop a better Shariah compliance culture throughout the Bank.

To the best of our knowledge and based on the information & explanations provided to us, no material violations or significant lapses in the Islami Banking operations of ONE Bank PLC were observed during the year 2025 under review. The Bank's management has been duly advised to continue upholding and strengthening the spirit and principles of Shari'ah in all its operations in the days ahead.

We humbly seek forgiveness for any inadvertent mistakes or shortcomings of the past. May Almighty Allah bestow upon us the Tawfiq to ensure more careful, sincere, and effective compliance with the principles of Shari'ah in the future. We pray to Allah the Almighty to grant success, right guidance, and steadfastness to all concerned in fulfilling their responsibilities in a Shari'ah-compliant manner.

Wassalamu Alaikum wa Rahmatullahi wa Barakatuh.

Signed on behalf of the Shari'ah Supervisory Committee:



Prof Dr. Abu Noman Md. Rafiqur Rahman
Chairman
Shari'ah Supervisory Committee

Corporate Governance

Annexure-B

[Certificate as per condition No. 1(5)(xxvii)]



Report to the Shareholders of ONE Bank PLC on compliance on the Corporate Governance Code

We have examined the compliance status to the Corporate Governance Code by **ONE Bank PLC** (the "Company") for the year ended on December 31, 2025. This Code relates to the Notification No. BSEC/2006-158/207/Admin/80, dated June 03, 2018, BSEC/CMRRCD/2009-193/66/PRD/148, dated October 16, 2023 and BSEC/CMRRCD/2009-193/76/PRD/151, dated April 04, 2024, of the Bangladesh Securities and Exchange Commission.

Such compliance with the Corporate Governance Code is the responsibility of the Company. Our examination was limited to the procedures and implementation thereof as adopted by the Management in ensuring compliance to the conditions of the Corporate Governance Code.

This is a scrutiny and verification and an independent audit on compliance of the conditions of the Corporate Governance Code as well as the provisions of relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Corporate Governance Code.

We state that we have obtained all the information and explanations, which we have required, and after due scrutiny and verification thereof, we report that, in our opinion:

- The Company has complied with the conditions of the Corporate Governance Code as stipulated in the above-mentioned Corporate Governance Code issued by the Commission.
- The Company has complied with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) as required by this Code;
- Proper books and records have been kept by the company as required under the Companies Act, 1994, the securities laws and other relevant laws; and
- The company's overall governance is considered satisfactory.

Place : Dhaka;
Dated : July 14, 2026

For Hussain Farhad & Co., Chartered Accountants



M Farhad Hussain, FCA
Partner



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Corporate Governance

Annexure-C

[As per condition No. 1(5)(xxvii)]

Status of compliance with the conditions imposed by the Commission's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80, dated 03 June 2018, BSEC/CMRRCD/2009-193/66/PRD/148, dated 16 October 2023 and BSEC/CMRRCD/2009-193/76/PRD/151, dated 04 April 2024 issued under section 2CC of the Securities and Exchange Ordinance, 1969:

(Report under condition no. 9.00)

Condition No.	Title	Compliance Status		Remarks
		(Put √ in the appropriate column)		
		Complied	Not Complied	
1. Board of Directors:-				
1.1 Board's Size	The number of the Board members of the company shall not be less than 5 (five) and more than 20 (twenty).	√		-
1.2 Independent Directors	(a) At least 2 (two) directors or one-fifth (1/5) of the total number of directors in the company's Board, whichever is higher, shall be independent directors; any fraction shall be considered to the next integer or whole number for calculating number of independent director(s); Provided that the Board shall appoint at least 1(one) female independent director in the Board of Directors of the company;	√		There are 3 Independent Directors till reporting date: Admiral A M M M Aurangzeb Chowdhury (Retd), Md. Azizul Haque and Md. Nurul Amin. The Board appointed Ms. Shamarukh Fakhruddin as a Female Independent Director at its 417th Board Meeting held on 24 May 2026. Subsequently, OBPLC applied to the BSEC & Bangladesh Bank (BB) on 10 June 2026 for the appointment, which was later approved by Bangladesh Bank on 9 July 2026.
	(b) Without contravention of any provision of any other laws, for the purpose of this clause, an "independent director" means a director—"			
	(i) who either does not hold any share in the company or holds less than one percent (1%) shares of the total paid-up shares of the company;	√		-
	(ii) who is not a sponsor of the company or is not connected with the company's any sponsor or director or nominated director or shareholder of the company or any of its associates, sister concerns, subsidiaries and parents or holding entities who holds one percent (1%) or more shares of the total paid-up shares of the company on the basis of family relationship and his or her family members also shall not hold above mentioned shares in the company: Provided that spouse, son, daughter, father, mother, brother, sister, son-in-law and daughter-in-law shall be considered as family member;	√		-

Corporate Governance

	(iii) who has not been an executive of the company in immediately preceding 2 (two) financial years;	√		-
	(iv) who does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary or associated companies;	√		-
	(v) who is not a member or TREC (Trading Right Entitlement Certificate) holder, director or officer of any stock exchange;	√		-
	(vi) who is not a shareholder, director excepting independent director or officer of any member or TREC holder of stock exchange or an intermediary of the capital market;	√		-
	(vii) who is not a partner or an executive or was not a partner or an executive during the preceding 3 (three) years of the concerned company's statutory audit firm or audit firm engaged in internal audit services or audit firm conducting special audit or professional certifying compliance of this Code;	√		-
	(viii) who is not independent director in more than 5 (five) listed companies;	√		-
	(ix) who has not been reported as a defaulter in the latest Credit Information Bureau (CIB) report of Bangladesh Bank for non-payment of any loan or advance or obligation to a bank or a financial institution; and	√		-
	(x) who has not been convicted for a criminal offence involving moral turpitude;	√		-
	(c) The independent director(s) shall be appointed by the Board and approved by the shareholders in the Annual General Meeting (AGM); Provided that the Board shall appoint the independent director, subject to prior consent of the Commission, after due consideration of recommendation of the Nomination and Remuneration Committee (NRC) of the company;	√		-
	(d) The post of independent director(s) cannot remain vacant for more than 90 (ninety) days;	√		-
	(e) The tenure of office of an independent director shall be for a period of 3 (three) years, which may be extended for 1 (one) tenure only: Provided that a former independent director may be considered for re-appointment for another tenure after a time gap of one tenure, i.e., three years from his or her completion of consecutive two tenures [i.e. six years]: Provided further that the independent director shall not be subject to retirement by rotation as per the Companies Act, 1994.	√		-
1.3 Qualification of Independent Directors:	(a) Independent director shall be a knowledgeable individual with integrity who is able to ensure compliance with financial laws, regulatory requirements and corporate laws and can make meaningful contribution to the business;	√		-
	(b) Independent director shall have following qualifications:			

Corporate Governance

	(i) Business Leader who is or was a promoter or director of an unlisted company having minimum paid-up capital of Tk. 100.00 million or any listed company or a member of any national or international chamber of commerce or registered business association; or	√		-
	(ii) Corporate Leader who is or was a top level executive not lower than Chief Executive Officer or Managing Director or Deputy Managing Director or Chief Financial Officer or Head of Finance or Accounts or Company Secretary or Head of Internal Audit and Compliance or Head of Legal Service or a candidate with equivalent position of an unlisted company having minimum paid-up capital of Tk. 100.00 million or of a listed company; or	√		-
	(iii) Former or existing official of government or statutory or autonomous or regulatory body in the position not below 5th Grade of the national pay scale, who has at least educational background of bachelor degree in economics or commerce or business or Law: Provided that in case of appointment of existing official as independent director, it requires clearance from the organization where he or she is in service; or	√		-
	(iv) University Teacher who has educational background in Economics or Commerce or Business Studies or Law; or			Not Applicable
	(v) Professional who is or was an advocate practicing at least in the High Court Division of Bangladesh Supreme Court or a Chartered Accountant or Cost and Management Accountant or Chartered Financial Analyst or Chartered Certified Accountant or Certified Public Accountant or Chartered Management Accountant or Chartered Secretary or equivalent qualification;			Not applicable
	(c) The independent director shall have at least 10 (ten) years of experiences in any field mentioned in clause (b);	√		-
	(d) In special cases, the above qualifications or experiences may be relaxed subject to prior approval of the Commission.			Not Applicable
1.4 Duality of Chairperson of the Board of Directors and Managing Director or Chief Executive Officer	(a) The positions of the Chairperson of the Board and the Managing Director (MD) and/or Chief Executive Officer (CEO) of the company shall be filled by different individuals;	√		-
	(b) The Managing Director (MD) and/or Chief Executive Officer (CEO) of a listed company shall not hold the same position in another listed company;	√		-
	(c) The Chairperson of the Board shall be elected from among the non-executive directors of the company;	√		-

Corporate Governance

	(d) The Board shall clearly define respective roles and responsibilities of the Chairperson and the Managing Director and/or Chief Executive Officer;	√		-
	(e) In the absence of the Chairperson of the Board, the remaining members may elect one of themselves from non-executive directors as Chairperson for that particular Board's meeting; the reason of absence of the regular Chairperson shall be duly recorded in the minute.			Not Applicable
1.5 The Directors' Report to Shareholders	The Board of the company shall include the following additional statements or disclosures in the Directors' Report prepared under section 184 of the Companies Act, 1994 (Act No. XVIII of 1994):			
	(i) An industry outlook and possible future developments in the industry;	√		-
	(ii) The segment-wise or product-wise performance;	√		-
	(iii) Risks and concerns including internal and external risk factors, threat to sustainability and negative impact on environment, if any;	√		-
	(iv) A discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin, where applicable;	√		-
	(v) A discussion on continuity of any extraordinary activities and their implications (gain or loss);	√		-
	(vi) A detailed discussion on related party transactions along with a statement showing amount, nature of related party, nature of transactions and basis of transactions of all related party transactions;	√		-
	(vii) A statement of utilization of proceeds raised through public issues, rights issues and/or any other instruments;	√		-
	(viii) An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Share Offer, Direct Listing, etc.;	√		-
	(ix) An explanation on any significant variance that occurs between Quarterly Financial performances and Annual Financial Statements;	√		-
	(x) A statement of remuneration paid to the directors including independent directors;	√		-
	(xi) A statement that the financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity;	√		-
	(xii) A statement that proper books of account of the issuer company have been maintained;	√		-
	(xiii) A statement that appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgment;	√		-

Corporate Governance

(xiv) A statement that International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there from has been adequately disclosed;	√		-
(xv) A statement that the system of internal control is sound in design and has been effectively implemented and monitored;	√		-
(xvi) A statement that minority shareholders have been protected from abusive actions by, or in the interest of, controlling shareholders acting either directly or indirectly and have effective means of redress;	√		-
(xvii) A statement that there is no significant doubt upon the issuer company's ability to continue as a going concern, if the issuer company is not considered to be a going concern, the fact along with reasons there of shall be disclosed;	√		-
(xviii) An explanation that significant deviations from the last year's operating results of the issuer company shall be highlighted and the reasons thereof shall be explained;	√		-
(xix) A statement where key operating and financial data of at least preceding 5 (five) years shall be summarized;	√		-
(xx) An explanation on the reasons if the issuer company has not declared dividend (cash or stock) for the year;	√		-
(xxi) Board's statement to the effect that no bonus share or stock dividend has been or shall be declared as interim dividend;	√		-
(xxii) The total number of Board meetings held during the year and attendance by each director;	√		-
(xxiii) A report on the pattern of shareholding disclosing the aggregate number of shares (along with name-wise details where stated below) held by:-			
(a) Parent or Subsidiary or Associated Companies and other related parties (name-wise details);	√		-
(b) Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and Compliance and their spouses and minor children (name-wise details);	√		-
(c) Executives; and	√		-
(d) Shareholders holding ten percent (10%) or more voting interest in the company (name-wise details);			Not applicable as "Nill" in Directors' Report
(xxiv) In case of the appointment or re-appointment of a director, a disclosure on the following information to the shareholders:-			
(a) a brief resume of the directors;	√		-
(b) nature of his or her expertise in specific functional areas; and	√		-
(c) names of companies in which the person also holds the directorship and the membership of committees of the Board;	√		-

Corporate Governance

	(xxv) A Management's Discussion and Analysis signed by CEO or MD presenting detailed analysis of the company's position and operations along with a brief discussion of changes in the financial statements, among others, focusing on:			
	(a) accounting policies and estimation for preparation of financial statements;	√		-
	(b) changes in accounting policies and estimation, if any, clearly describing the effect on financial performance or results and financial position as well as cash flows in absolute figure for such changes;			Not Applicable as no such event has been occurred
	(c) comparative analysis (including effects of inflation) of financial performance or results and financial position as well as cash flows for current financial year with immediate preceding five years explaining reasons thereof;	√		-
	(d) compare such financial performance or results and financial position as well as cash flows with the peer industry scenario;	√		-
	(e) briefly explain the financial and economic scenario of the country and the globe;	√		-
	(f) risks and concerns issues related to the financial statements, explaining such risk and concerns mitigation plan of the company; and	√		-
	(g) future plan or projection or forecast for company's operation, performance and financial position, with justification thereof, i.e., actual position shall be explained to the shareholders in the next AGM;	√		-
	(xxvi) Declaration or certification by the CEO and the CFO to the Board as required under condition No. 3(3) shall be disclosed as per Annexure-A ;	√		-
	(xxvii) The report as well as certificate regarding compliance of conditions of this Code as required under condition No. 9 shall be disclosed as per Annexure-B and Annexure-C ; and	√		-
	(xxviii) The Directors' report to the shareholders does not require to include the business strategy or technical specification related to products or services, which have business confidentiality.	√		-
1.6 Meetings of the Board of Directors	The company shall conduct its Board meetings and record the minutes of the meetings as well as keep required books and records in line with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Code.	√		-
1.7 Code of Conduct for the Chairperson, other Board members and Chief Executive Officer	(a) The Board shall lay down a code of conduct, based on the recommendation of the Nomination and Remuneration Committee (NRC) at condition No. 6, for the Chairperson of the Board, other board members and Chief Executive Officer of the company;			Not Applicable

Corporate Governance

	(b) The code of conduct as determined by the NRC shall be posted on the website of the company including, among others, prudent conduct and behavior; confidentiality; conflict of interest; compliance with laws, rules and regulations; prohibition of insider trading; relationship with environment, employees, customers and suppliers; and independency.			Not Applicable
2.00 Governance of Board of Directors of Subsidiary Company:-				
	(a) Provisions relating to the composition of the Board of the holding company shall be made applicable to the composition of the Board of the subsidiary company;	√		-
	(b) At least 1 (one) independent director on the Board of the holding company shall be a director on the Board of the subsidiary company;	√		-
	(c) The minutes of the Board meeting of the subsidiary company shall be placed for review at the following Board meeting of the holding company;	√		-
	(d) The minutes of the respective Board meeting of the holding company shall state that they have reviewed the affairs of the subsidiary company also;	√		-
	(e) The Audit Committee of the holding company shall also review the financial statements, in particular the investments made by the subsidiary company.	√		-
3.00 Managing Director (MD) or Chief Executive Officer (CEO), Chief Financial Officer (CFO), Head of Internal Audit and Compliance (HIAC) and Company Secretary (CS):-				
3.1 Appointment	(a) The Board shall appoint a Managing Director (MD) or Chief Executive Officer (CEO), a Company Secretary (CS), a Chief Financial Officer (CFO) and a Head of Internal Audit and Compliance (HIAC);	√		-
	(b) The positions of the Managing Director (MD) or Chief Executive Officer (CEO), Company Secretary (CS), Chief Financial Officer (CFO) and Head of Internal Audit and Compliance (HIAC) shall be filled by different individuals;	√		-
	(c) The MD or CEO, CS, CFO and HIAC of a listed company shall not hold any executive position in any other company at the same time: Provided that CFO or CS of any listed company may be appointed for the same position in any other listed or non-listed company under the same group for reduction of cost or for technical expertise, with prior approval of the Commission: Provided further that the remuneration and perquisites of the said CFO or CS shall be shared by appointing companies proportionately;	√		-
	(d) The Board shall clearly define respective roles, responsibilities and duties of the CFO, the HIAC and the CS;	√		-
	(e) The MD or CEO, CS, CFO and HIAC shall not be removed from their position without approval of the Board as well as immediate dissemination to the Commission and stock exchange(s).	√		-

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3.2 Requirement to attend Board of Directors' Meetings	The MD or CEO, CS, CFO and HIAC of the company shall attend the meetings of the Board: Provided that the CS, CFO and/or the HIAC shall not attend such part of a meeting of the Board which involves consideration of an agenda item relating to their personal matters.	√		-
3.3 Duties of Managing Director (MD) or Chief Executive Officer (CEO) and Chief Financial Officer (CFO)	(a) The MD or CEO and CFO shall certify to the Board that they have reviewed financial statements for the year and that to the best of their knowledge and belief:			
	(i) these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading; and	√		-
	(ii) these statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws;	√		-
	(b) The MD or CEO and CFO shall also certify that there are, to the best of knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board or its members;	√		-
	(c) The certification of the MD or CEO and CFO shall be disclosed in the Annual Report.	√		-
4.00 Board of Directors' Committee:-				
	For ensuring good governance in the company, the Board shall have at least following sub-committees:			
	(i) Audit Committee; and	√		-
	(ii) Nomination and Remuneration Committee.			Not applicable. According to Bangladesh Bank vide BRPD Circular Letter No. 21, dated May 12, 2024, Audit Committee will conduct all the activities of NRC.
5.00 Audit Committee:-				
5.1 Responsibility to the Board of Directors.	(a) The company shall have an Audit Committee as a sub-committee of the Board;	√		-
	(b) The Audit Committee shall assist the Board in ensuring that the financial statements reflect true and fair view of the state of affairs of the company and in ensuring a good monitoring system within the business;	√		-
	(c) The Audit Committee shall be responsible to the Board; the duties of the Audit Committee shall be clearly set forth in writing.	√		-

Corporate Governance

5.2 Constitution of the Audit Committee	(a) The Audit Committee shall be composed of at least 3 (three) members;	√		-
	(b) The Board shall appoint members of the Audit Committee who shall be non-executive directors of the company excepting Chairperson of the Board and shall include at least 1 (one) independent director;	√		-
	(c) All members of the audit committee should be “financially literate” and at least 1 (one) member shall have accounting or related financial management background and 10 (ten) years of such experience;	√		-
	(d) When the term of service of any Committee member expires or there is any circumstance causing any Committee member to be unable to hold office before expiration of the term of service, thus making the number of the Committee members to be lower than the prescribed number of 3 (three) persons, the Board shall appoint the new Committee member to fill up the vacancy immediately or not later than 60 (sixty) days from the date of vacancy in the Committee to ensure continuity of the performance of work of the Audit Committee;	√		-
	(e) The company secretary shall act as the secretary of the Committee;	√		
	(f) The quorum of the Audit Committee meeting shall not constitute without at least 1 (one) independent director.	√		-
5.3 Chairperson of the Audit Committee	(a) The Board shall select 1 (one) member of the Audit Committee to be Chairperson of the Audit Committee, who shall be an independent director;	√		-
	(b) In the absence of the Chairperson of the Audit Committee, the remaining members may elect one of themselves as Chairperson for that particular meeting, in that case there shall be no problem of constituting a quorum as required under condition No. 5(4)(b) and the reason of absence of the regular Chairperson shall be duly recorded in the minutes;	√		-
	(c) Chairperson of the Audit Committee shall remain present in the Annual General Meeting (AGM): Provided that in absence of Chairperson of the Audit Committee, any other member from the Audit Committee shall be selected to be present in the Annual General Meeting (AGM) and reason for absence of the Chairperson of the Audit Committee shall be recorded in the minutes of the AGM.	√		-
5.4 Meeting of the Audit Committee	(a) The Audit Committee shall conduct at least its four meetings in a financial year: Provided that any emergency meeting in addition to regular meeting may be convened at the request of any one of the members of the Committee;	√		-
	(b) The quorum of the meeting of the Audit Committee shall be constituted in presence of either two members or two-third of the members of the Audit Committee, whichever is higher, where presence of an independent director is a must.	√		-

Corporate Governance

5.5 Role of Audit Committee	The Audit Committee shall:-			
	(a) Oversee the financial reporting process;	√		-
	(b) monitor choice of accounting policies and principles;	√		-
	(c) monitor Internal Audit and Compliance process to ensure that it is adequately resourced, including approval of the Internal Audit and Compliance Plan and review of the Internal Audit and Compliance Report;	√		-
	(d) oversee hiring and performance of external auditors;	√		-
	(e) hold meeting with the external or statutory auditors for review of the annual financial statements before submission to the Board for approval or adoption;	√		-
	(f) review along with the management, the annual financial statements before submission to the Board for approval;	√		-
	(g) review along with the management, the quarterly and half yearly financial statements before submission to the Board for approval;	√		-
	(h) review the adequacy of internal audit function;	√		-
	(i) review the Management's Discussion and Analysis before disclosing in the Annual Report;	√		-
	(j) review statement of all related party transactions submitted by the management;	√		-
	(k) review Management Letters or Letter of Internal Control weakness issued by statutory auditors;	√		-
	(l) oversee the determination of audit fees based on scope and magnitude, level of expertise deployed and time required for effective audit and evaluate the performance of external auditors; and	√		-
	(m) oversee whether the proceeds raised through Initial Public Offering (IPO) or Repeat Public Offering (RPO) or Rights Share Offer have been utilized as per the purposes stated in relevant offer document or prospectus approved by the Commission: Provided that the management shall disclose to the Audit Committee about the uses or applications of the proceeds by major category (capital expenditure, sales and marketing expenses, working capital, etc.), on a quarterly basis, as a part of their quarterly declaration of financial results: Provided further that on an annual basis, the company shall prepare a statement of the proceeds utilized for the purposes other than those stated in the offer document or prospectus for publication in the Annual Report along with the comments of the Audit Committee.			Not applicable as the last IPO was issued on 2003. RPO and right share were not issued by the bank.
5.6 Reporting of the Audit Committee	(a) Reporting to the Board of Directors			
	(i) The Audit Committee shall report on its activities to the Board.	√		-

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	(ii) The Audit Committee shall immediately report to the Board on the following findings, if any:			
	(a) report on conflicts of interests;			Not Applicable as no such event has been occurred
	(b) suspected or presumed fraud or irregularity or material defect identified in the internal audit and compliance process or in the financial statements;	√		-
	(c) suspected infringement of laws, regulatory compliances including securities related laws, rules and regulations;			Not Applicable as no such event has been occurred
	(d) any other matter which the Audit Committee deems necessary shall be disclosed to the Board immediately;	√		-
	(b) Reporting to the Authorities If the Audit Committee has reported to the Board about anything which has material impact on the financial condition and results of operation and has discussed with the Board and the management that any rectification is necessary and if the Audit Committee finds that such rectification has been unreasonably ignored, the Audit Committee shall report such finding to the Commission, upon reporting of such matters to the Board for three times or completion of a period of 6 (six) months from the date of first reporting to the Board, whichever is earlier.			Not Applicable as no such event has been occurred
5.7 Reporting to the Shareholders and General Investors	Report on activities carried out by the Audit Committee, including any report made to the Board under condition No. 5(6)(a)(ii) above during the year, shall be signed by the Chairperson of the Audit Committee and disclosed in the annual report of the issuer company.	√		-
6.00 Nomination and Remuneration Committee (NRC):-				
6.1 Responsibility to the Board of Directors	(a) The company shall have a Nomination and Remuneration Committee (NRC) as a sub-committee of the Board;			Not applicable. According to Bangladesh Bank vide BRPD Circular Letter No. 21, dated May 12, 2024, Audit Committee will conduct all the activities of NRC.
	(b) The NRC shall assist the Board in formulation of the nomination criteria or policy for determining qualifications, positive attributes, experiences and independence of directors and top level executive as well as a policy for formal process of considering remuneration of directors, top level executive;			Do
	(c) The Terms of Reference (ToR) of the NRC shall be clearly set forth in writing covering the areas stated at the condition No. 6(5)(b).			Do
6.2 Constitution of the NRC	(a) The Committee shall comprise of at least three members including an independent director;			Do
	(b) At least 02 (two) members of the Committee shall be non-executive directors;			Do

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	(c) Members of the Committee shall be nominated and appointed by the Board;			Do
	(d) The Board shall have authority to remove and appoint any member of the Committee;			Do
	(e) In case of death, resignation, disqualification, or removal of any member of the Committee or in any other cases of vacancies, the board shall fill the vacancy within 180 (one hundred eighty) days of occurring such vacancy in the Committee;			Do
	(f) The Chairperson of the Committee may appoint or co-opt any external expert and/or member(s) of staff to the Committee as advisor who shall be non-voting member, if the Chairperson feels that advice or suggestion from such external expert and/or member(s) of staff shall be required or valuable for the Committee;			Do
	(g) The company secretary shall act as the secretary of the Committee;			Do
	(h) The quorum of the NRC meeting shall not constitute without attendance of at least an independent director;			Do
	(i) No member of the NRC shall receive, either directly or indirectly, any remuneration for any advisory or consultancy role or otherwise, other than Director's fees or honorarium from the company.			Do
6.3 Chairperson of the NRC	(a) The Board shall select 1 (one) member of the NRC to be Chairperson of the Committee, who shall be an independent director;			Do
	(b) In the absence of the Chairperson of the NRC, the remaining members may elect one of themselves as Chairperson for that particular meeting, the reason of absence of the regular Chairperson shall be duly recorded in the minutes;			Do
	(c) The Chairperson of the NRC shall attend the Annual General Meeting (AGM) to answer the queries of the shareholders: Provided that in absence of Chairperson of the NRC, any other member from the NRC shall be selected to be present in the Annual General Meeting (AGM) for answering the shareholder's queries and reason for absence of the Chairperson of the NRC shall be recorded in the minutes of the AGM			Do
6.4 Meeting of the NRC	(a) The NRC shall conduct at least one meeting in a financial year;			Do
	(b) The Chairperson of the NRC may convene any emergency meeting upon request by any member of the NRC;			Do
	(c) The quorum of the meeting of the NRC shall be constituted in presence of either two members or two third of the members of the Committee, whichever is higher, where presence of an independent director is must as required under condition No. 6(2)(h);			Do
	(d) The proceedings of each meeting of the NRC shall duly be recorded in the minutes and such minutes shall be confirmed in the next meeting of the NRC.			Do

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6.5 Role of the NRC	(a) NRC shall be independent and responsible or accountable to the Board and to the shareholders;			Do
	(b) NRC shall oversee, among others, the following matters and make report with recommendation to the Board:			
	(i) formulating the criteria for determining qualifications, positive attributes and independence of a director and recommend a policy to the Board, relating to the remuneration of the directors, top level executive, considering the following:			
	(a) the level and composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the company successfully;			Do
	(b) the relationship of remuneration to performance is clear and meets appropriate performance benchmarks; and			Do
	(c) remuneration to directors, top level executive involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the company and its goals;			Do
	(ii) devising a policy on Board's diversity taking into consideration age, gender, experience, ethnicity, educational background and nationality;			Do
	(iii) identifying persons who are qualified to become directors and who may be appointed in top level executive position in accordance with the criteria laid down, and recommend their appointment and removal to the Board;			Do
	(iv) formulating the criteria for evaluation of performance of independent directors and the Board;			Do
	(v) identifying the company's needs for employees at different levels and determine their selection, transfer or replacement and promotion criteria; and			Do
	(vi) developing, recommending and reviewing annually the company's human resources and training policies;			Do
	(c) The company shall disclose the nomination and remuneration policy and the evaluation criteria and activities of NRC during the year at a glance in its annual report.			Do
7.00 External or Statutory Auditors:-				
	(1) The issuer company shall not engage its external or statutory auditors to perform the following services of the company, namely			
	(i) appraisal or valuation services or fairness opinions;	√		-
	(ii) financial information systems design and implementation;	√		-
	(iii) book-keeping or other services related to the accounting records or financial statements;	√		-
	(iv) broker-dealer services;	√		-
	(v) actuarial services;	√		-
	(vi) internal audit services or special audit services;	√		-

Corporate Governance

	(vii) any service that the Audit Committee determines;	√		-
	(viii) audit or certification services on compliance of corporate governance as required under condition No. 9(1); and	√		-
	(ix) any other service that creates conflict of interest.	√		-
	(2) No partner or employees of the external audit firms shall possess any share of the company they audit at least during the tenure of their audit assignment of that company; his or her family members also shall not hold any shares in the said company: Provided that spouse, son, daughter, father, mother, brother, sister, son-in-law and daughter-in-law shall be considered as family members.	√		-
	(3) Representative of external or statutory auditors shall remain present in the Shareholders' Meeting (Annual General Meeting or Extraordinary General Meeting) to answer the queries of the shareholders.	√		-
8. Maintaining a website by the Company:-				
	(1) The company shall have an official website linked with the website of the stock exchange.	√		-
	(2) The company shall keep the website functional from the date of listing.	√		-
	(3) The company shall make available the detailed disclosures on its website as required under the listing regulations of the concerned stock exchange(s).	√		-
9. Reporting and Compliance of Corporate Governance:-				
	(1) The company shall obtain a certificate from a practicing Professional Accountant or Secretary (Chartered Accountant or Cost and Management Accountant or Chartered Secretary) other than its statutory auditors or audit firm on yearly basis regarding compliance of conditions of Corporate Governance Code of the Commission and shall such certificate shall be disclosed in the Annual Report.	√		-
	(2) The professional who will provide the certificate on compliance of this Corporate Governance Code shall be appointed by the shareholders in the Annual General Meeting.	√		-
	(3) The directors of the company shall state, in accordance with the Annexure-C attached, in the directors' report whether the company has complied with these conditions or not.	√		-

Declaration of MD and CFO

Date: 30 April 2026

The Board of Directors
ONE Bank PLC
HRC Bhaban
46, Kawran Bazar C.A.
Dhaka-1215

Subject: Declaration on Financial Statements for the year ended on 31 December 2025.

Dear Sirs,

Pursuant to the condition No. 1(5) (xxvi) imposed vide the Commission's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 Dated 03 June 2018 under section 2CC of the Securities and Exchange Ordinance, 1969, we do hereby declare that:

- (1) The Financial Statements of ONE Bank PLC for the year ended on 31 December 2025 have been prepared in compliance with International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in the Bangladesh and any departure there from has been adequately disclosed;
- (2) The estimates and judgments related to the financial statements were made on a prudent and reasonable basis, in order for the financial statements to reveal a true and fair view;
- (3) The form and substance of transactions and the Company's state of affairs have been reasonably and fairly presented in its financial statements;
- (4) To ensure above, the Company has taken proper and adequate care in installing a system of internal control and maintenance of accounting records;
- (5) Our internal auditors have conducted periodic audits to provide reasonable assurance that the established policies and procedures of the Company were consistently followed; and
- (6) The management's use of the going concern basis of accounting in preparing the financial statements is appropriate and there exists no material uncertainty related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern.

In this regard, we also certify that: -

- (i) We have reviewed the financial statements for the year ended on 31 December 2025 and that to the best of our knowledge and belief:
 - (a) these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;
 - (b) these statements collectively present true and fair view of the Company's affairs and are in compliance with existing accounting standards and applicable laws.
- (ii) There are, to the best of knowledge and belief, no transactions entered into by the Company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board of Directors or its members.

Sincerely yours,



Pankoj Suter FCA
Chief Financial Officer



Muhit Rahman
Managing Director

OBPLC Dividend Policy

Preamble: OBPLC Dividend policy is the strategy that the Bank follows in deciding the amount of dividends, ensure a steady/ regular dividend payout every year, possible tax advantage, support for stock price, flexibility, offsetting dilution effect and financial leverage, depending on Profitability, Growth, Free cash flow and Past dividends. It is a tradeoff between retained earnings on the one hand and paying out cash on the other hand.

Different types of dividend i.e., cash, stock & mix dividends policy are prevailing at present in the Banking industries. Considering the regulatory requirement as well as shareholders' expectation (a) a few banks are following cash dividend, (b) a few banks are following stock dividend but (c) maximum banks are following mix dividend policy i.e., both stock and cash dividends in even or uneven ratio.

Core Policy of OBPLC: Dividend policy of ONE Bank PLC is devised taking into account the long, medium and short term impacts on the shareholders' value, stock price cum shareholders' perception and local legislations and so on. It primarily focuses on:

1. **Capital Base:** Stock Dividend enhances the Capital Base and strengthens the bank's capacity. ONE Bank PLC pursues a policy of continued enhancement of the Capital Base.
2. **Reinvestment:** Stock Dividend is the best source of fund and as such one of the most potential sources of liquidity.
3. **Dilution of EPS:** Stock Dividend enhances the number of shares which results in dilution of EPS, thus barring the growth of EPS. Considering this, the Bank will strive to strike a balance between issuance of stock & cash dividends to maintain a steady growth in EPS.
4. **Shareholders Expectation:** Shareholders prefer immediate payout / Cash Dividend. Cash Dividend generates a high return on investment in comparison with Stock Dividend if the market value and face value of shares are similar or closure to each other.

Conclusion: ONE Bank PLC will follow stable/ regular and hybrid/mix dividend policy i.e. infusing cash and stock dividends in compliance with the circulars/notifications/directives of Bangladesh Bank, Bangladesh Securities & Exchange Commission (BSEC) and/or other regulators/Authorities.

The issuance of Dividends will be finally approved in AGM before disbursement.

Credit Rating Report

ONE Bank PLC has been rated by the Emerging Credit Rating Limited (ECRL) on the basis of Financial Statements for the year ended 31 December 2025. The summary of the rating is presented below:

Valid From	Valid Till	Long Term Rating	Short Term Rating	Outlook
March 10, 2026	March 9, 2027	AA	ST-2	Developing
March 10, 2025	March 9, 2026	AA	ST-2	Developing
March 10, 2024	March 9, 2025	AA	ST-2	Stable

Long Term AA means:

Commercial Banks rated AA have very strong capacity to meet their financial commitments and is generally in a position to withstand adverse developments in the economy, business and other external conditions. These institutions typically possess a good track record and have no readily apparent weaknesses.

Short Term ST2 means:

Commercial Banks rated in this category are considered to have strong capacity to meet its financial commitments in a timely manner. However, it is somewhat susceptible to adverse development in the economy, business and other external conditions.



Disclosures on Risk Based Capital (BASEL-III)

Disclosures on Risk Based Capital (BASEL-III)

For the year ended 31 December 2025

Introduction

In Compliance with Pillar III of the revised Framework for International Convergence of Capital Measurement and Capital Standards (BASEL III) and adopted under the Bangladesh Bank rules and regulations on risk-based capital adequacy as per BRPD circular no 18 dated December 21, 2014 (Implementation of BASEL III in Bangladesh), more elaborate and expended public disclosure is required regarding risk profile as per following breakdown.

Components of Disclosure Framework

1. Scope of application
2. Capital Structure
3. Capital Adequacy
4. Credit Risk
5. Equities: disclosures for banking book positions
6. Interest rate risk in the banking book (IRRBB)
7. Market risk
8. Operational Risk
9. Liquidity Ratio
10. Leverage Ratio
11. Remuneration

1. Scope of application

a. Qualitative Disclosures

The Risk Based Capital Adequacy framework applies to all banks on Solo and Consolidated basis, where 'Solo' basis refers to all positions of the bank and 'Consolidated' basis includes subsidiary company of ONE Securities Limited and ONE Investment Limited.

i)	The name of the top corporate entity in the group to which this guideline applies.	ONE Bank PLC
ii)	An outline of differences in the basis of consolidation for accounting and regulatory purposes, with a brief description of the entities within the group: (i) that are fully consolidated. (ii) that are given a deduction treatment; and (iii) that are neither consolidated nor deducted (e.g. where the investment is risk weighted).	The consolidated financial statements of the Bank include the financial statements of (i) ONE Bank PLC (ii) ONE Securities Limited, and (iii) ONE Investment Limited. ONE Bank PLC holds 98.99%, shares of ONE Securities Limited and 51.00% shares of ONE Investment Limited. The bank has an approved disclosure policy to observe the disclosure requirements set out by the Bangladesh Bank and International Financial Reporting Standard (IFRS) and International Accounting Standards (IAS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). ONE Bank PLC (the "Bank") is a private sector commercial bank incorporated with the Registrar of Joint Stock Companies under the Companies Act 1994. The Bank commenced its banking operation on July 14, 1999 by obtaining license from the Bangladesh Bank on June 02, 1999 under section 31 of the Bank Company Act 1991.

Disclosures on Risk Based Capital (BASEL-III)

		ONE Securities Limited (OSL) is a subsidiary of ONE Bank PLC. OSL was incorporated on May 04, 2011 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company. Subsequently, it was converted into Public Limited Company on December 24, 2014 after completion of due formalities with Registrar of Joint Stock Companies and Firms (RJSC). ONE Investments Limited (OIL) is a subsidiary of ONE Bank PLC. OIL was incorporated on April 26, 2018 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company after completion of the formalities with the Registrar of Joint Stock Companies and Firms (RJSC). The Registered Office of the Company is situated at HRC Bhaban, 46 Kawran Bazar C.A., Dhaka-1215. The financials are fully consolidated of all the subsidiaries, which have been prepared in accordance with IFRS 10 "Consolidated Financial Statements". Intercompany transactions and balances are eliminated; minority interest of BDT 3.77 crore has been added in the Tier 1 capital.
iii)	Any restrictions, or other major impediments, on transfer of funds or regulatory capital within the group.	Not applicable

b. Quantitative Disclosures

i)	The aggregate amount of capital deficiencies in all subsidiaries not included in the consolidation that are deducted and the names(s) of such subsidiaries.	Not applicable
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2. Capital Structure

a. Qualitative Disclosures

i)	Summary information on the terms and conditions of the main features of all capital instruments, especially in the case of capital instruments eligible for inclusion in CET-1, Additional Tier-1 or in Tier-2.	The Bank's regulatory capital is quite different from its accounting capital. In terms of Section 13 of the Bank Company Act, 1991 (Amended up to 2018), the terms and conditions of the main features of all capital instruments have been segregated in terms of the eligibility criteria set forth vide BRPD Circular No. 18 dated 21 December 2014 and other relevant instructions given by Bangladesh Bank from time to time. The main features of the capital instruments are as follows: 1. Tier-1 Capital (a+b) (Going-concern capital) a) Common Equity Tier-1 Capital (CET-1): ✓ Paid-up share capital ✓ Non-repayable share premium ✓ Statutory Reserve ✓ General Reserve ✓ Retained Earnings ✓ Dividend Equalization Fund ✓ Minority Interest in Subsidiaries
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Disclosures on Risk Based Capital (BASEL-III)

	Regulatory Adjustments from Tier-1 capital- • Shortfall in provisions required against investment in shares • Goodwill and all other Intangible Assets (if derecognized by relevant Accounting Standards) • Deferred Tax Assets (DTA) • Defined benefit pension fund assets • Gain on sale related to securitization transactions. • Investment in own CET-1 Instruments/Shares • Reciprocal Crossholdings in the CET-1 Capital of Banking, Financial and Insurance Entities • Investments in subsidiaries which are not consolidated (50% of Investment) b) Additional Tier-1 Capital: ✓ Perpetual Instrument. 2. Tier-2 Capital (Gone-concern capital): ✓ General Provision ✓ All Other preference shares. ✓ Subordinated debt ✓ Minority Interest i.e. Tier-2 issued by consolidated subsidiaries to third parties. Regulatory Adjustments from Tier-2 capital- • Investment in own T-2 instruments/Shares • Reciprocal crossholdings in the T-2 Capital of Banking, Financial and Insurance Entities • Any investment exceeding the approved limit under section 26 ka (1) of Bank Company Act, 1991 • Investments in subsidiaries which are not consolidated (50% of Investment).
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b. Quantitative Disclosures

BDT in Crore

i)	Tier-1 Capital (Going-concern capital)	Solo	Consolidated
	1. Common Equity Tier-1 (CET-1)		
	✓ Paid up capital	1,065.82	1,065.82
	✓ Statutory Reserve	756.54	756.54
	✓ Capital Reserve	-	4.26
	✓ Retained Earnings	457.23	510.25
	✓ Minority Interest in Subsidiaries	-	3.77
	Sub total	2,279.59	2,340.63
	Adjustment:		
	✓ Deferred Tax Assets (DTA)	780.78	780.78
	✓ Goodwill and all other Intangible Assets	5.40	5.40
	✓ Reciprocal Crossholdings	0.64	6.92
		786.82	793.10
	Total Common Equity Tier-1 Capital	1,492.77	1,547.53
	2. Additional Tier-1 Capital	337.59	338.76
	Total Tier 1 Capital	1,830.36	1,886.29

Disclosures on Risk Based Capital (BASEL-III)

ii)	Tier-2 Capital (Gone-concern capital)		
✓	General Provision	-	0.14
✓	Subordinated debt	610.00	610.00
✓	Others (Remaining part of Perpetual Bond)	62.41	61.24
	Total Tier-2 Capital	672.41	671.38
	Total Eligible Capital	2,502.77	2,557.67

3. Capital Adequacy

a. Qualitative Disclosures

i)	A summary discussion of the Bank's approach to assessing the adequacy of its capital to support current and future activities.	The Bank assesses the adequacy of its capital in terms of Section 13 (1) of the Bank Company Act, 1991 (Amended up to 2018) and instruction contained in BRPD Circular No. 18 dated 21 December 2014 (Implementation of Basel III in Bangladesh). However, in terms of the regulatory guidelines, the Bank computes the capital charge / requirement as under: (a) Credit risk: On the basis of Standardized Approach (b) Market risk: On the basis of Standardized Approach; and (c) Operational risk: On the basis of Basic Indicator Approach. As per Basel-III norms, capital adequacy i.e. buffer capital is must for banks to protect the unexpected losses against the risk profile and future business growth of the bank. As per new guidelines by Bangladesh Bank, Capital Conservation Buffer @ 2.50% in the form of tier-1 capital is to maintain to absorb more shocks in addition to 10% in earlier requirement. Under the Standardized Approach of the RBCA guidelines of Basel-III, counterparties credit rating is determined on the basis of risk profile assessed by the External Credit Assessment Institutions (ECAIs) duly recognized by Bangladesh Bank to derive the risk level of exposures under the portfolio of claims. According to the guideline, the rated exposures of a bank will reduce the Risk Weights and the regulatory capital requirement as well as create the room to expand the business of the bank. This will also enable the bank to assess the creditworthiness of the borrowers as well as well as improve liquidity. To maintain adequate capital OBPLC has already issued five (05) Subordinated Bonds i. e., (a) Subordinated Bond-1 of BDT 220 crore issued on 26th December 2013 (qualifying amount as on 31st December, 2025 is nil), (b) Subordinated Bond-2 of BDT 400 crore issued on 27th October 2016 (qualifying amount as on 31st December, 2025 is nil), (c) Subordinated Bond-3 of BDT 400 crore issued on 26th June 2019 (qualifying amount as on 31st December, 2025 is nil), (d) Subordinated Bond-4 of BDT 400 crore issued on 20th September, 2022 (qualifying amount as on 31st December, 2025 is BDT 240 crore) and (e) Subordinated Bond-5 of BDT 400 crore issued on 21st December, 2023 (qualifying amount as on 31st December, 2025 is BDT 370 crore). In addition to strengthening the Tier-1 capital, Perpetual Bond of BDT 400 crore has been issued in 2022. As a result, OBPLC has adequate capital against the regulatory requirement to uphold and strengthen the confidence of its investors, depositors and other stakeholders. The Board of Directors & the Senior Management of the bank emphasized rigorously round the year 2025 on corporate borrower's credit rating to lower our risk profile as well as to reduce the capital requirement of the bank. Accordingly, Asset Marketing & Credit Risk Management (CRM) teams have taken all-out efforts to increase the number of corporate borrower's profile being rated by ECAIs. The business units are relentlessly pursuing the borrowers to take initiatives and awareness and activations have been in place with ECAIs to improve bank's capital base by conforming the requirements regarding risk-weighted assets. As per BASEL-III Guidelines, a BASEL Committee comprised of senior Management / Department Heads of relevant sectors have been formed to conduct quarterly meeting chaired by Managing Director to supervise and implement the instructions of regulatory requirement in line with Bangladesh Bank's relevant Guidelines.
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Disclosures on Risk Based Capital (BASEL-III)

b. Quantitative Disclosure:

BDT in Crore

Particulars	Solo	Consolidated
Credit Risk Weighted Assets	18,503.82	18,280.14
On- Balance sheet	17,080.54	16,856.87
Off-Balance sheet	1,423.27	1,423.27
Market Risk Weighted Assets	395.42	667.94
Operational Risk Weighted Assets	3,606.69	3,635.95
Total Risk Weighted Assets	22,505.92	22,584.02
Capital Maintain:		
1. Tier-1 Capital (2+3)	1,830.36	1,886.29
2. Common Equity Tier-1 Capital (CET-1)	1,492.77	1,547.53
3. Additional Tier-1 Capital (AT-1)	337.59	338.76
4. Tier-2 Capital	672.41	671.38
Total Regulatory Capital (1+4) :	2,502.77	2,557.67
Minimum required capital against Credit, Market and Operational Risk	2,250.59	2,258.40
Capital surplus	252.18	299.27
Capital to Risk Weighted Assets Ratio (CRAR)	11.12%	11.33%
Common Equity Tier-1 to RWA	6.63%	6.85%
Tier-1 Capital to RWA	8.13%	8.35%
Tier-2 Capital to RWA	2.99%	2.97%

As of 31 December 2025, ONE Bank PLC maintained provisions of Tk. 1,590.55 crore for classified loans and advances. This is against the total required provision of Tk.5,493.58 crore for loans and advances and off-balance sheet items, in accordance with Bangladesh Bank letter no. BSD-1 (Wing-2)/2209/2026-303 dated 28 April 2026. Provisions amounting to Tk. 3,903.03 crore have not been recognized, as Bangladesh Bank has permitted a deferment of provision recognition under letter no. BSD-1 (Wing-2)/2209/2026-312 dated 30 April 2026.

4. Credit Risk

a. Qualitative Disclosure:

Credit risk is the risk of financial loss resulting from the failure by a client or counterparty to meet its contractual obligations to the Bank. Credit risk arises from the bank's dealings with or lending to corporations, individuals and other banks or financial institutions. ONE Bank is managing Credit Risk through a robust process that enables the bank to proactively manage loan portfolios to minimize losses and earn an acceptable level of return for shareholders.

Disclosures on Risk Based Capital (BASEL-III)

4.1 Definitions of past due and impaired

ONE Bank PLC follows the Bangladesh Bank guidelines and definitions of past due and impaired loans as below:

Loan Type	Default		Classified / Impaired		
	Past due	Special Mention	SS	DF	BL
Continuous Loan	If not repaid / renewed within the fixed expiry date for repayment or after the demand by the Bank is treated as past due/overdue from the following day of the expiry date.	A continuous Credit, Demand Loan or a Term Loan which will remain overdue for a period of 02 (two) months or more will be treated as Special Mention Account (SMA).	If it remains past due /overdue for 3 months or beyond but less than 6 months.	If it remains past due /overdue for 6 months or beyond but less than 12 months.	If it remains past due /overdue for 12 months or beyond.
Demand Loan	If not repaid within the fixed expiry date for repayment or after the demand by the bank will be treated as past due/ overdue/ overdue from the following day of the expiry date.		If it remains past due/overdue for 3 months or beyond but less than 6 months from the date of expiry / claim by the bank or from the date of creation of the forced loan	If it remains past due/ overdue for 6 months or beyond but less than 12 months from the date of claim by the bank or from the date of creation of the forced loan	If it remains past due/ overdue for 12 months or beyond from the date of claim by the bank or from the date of creation of the forced loan
Term Loan	In case any installment (s) or part of installment (s) of a Fixed Term Loan is not repaid within the due date, the amount of unpaid installment (s) will be termed as past due /overdue installments from the following day of the due date		If the amount of past due installment is equal to or more than the amount of installment (s) due /overdue for 3 months or beyond but less than 6 months, the entire loan will be classified as "Sub-standard".	If the amount of past due installment is equal to or more than the amount of installment (s) due/ overdue for 6 months or beyond but less than 12 months, the entire loan will be classified as "Doubtful".	If the amount of past due installment is equal to or more than the amount of installment (s) due for 12 months or beyond, the entire loan will be classified as "Bad /Loss"

Classification of Short Term Agricultural and CMSME Loan will be followed by BRPD Master Circular no. 15/2024 dated 27.11.2024 as above.

4.2 Description of approaches followed for specific and general allowances.

ONE Bank PLC follows the General and Specific Provision requirement as prescribed by Bangladesh Bank from time to time.

4.3 Methods used to measure credit risk.

In compliance with Risk Based Capital Adequacy, OBPLC, as per BASEL-III Guideline, uses ratings assigned by External Credit Assessment Agencies (ECAIs) approved by Bangladesh Bank. The rating is used for both funds based and Non-fund based exposure for corporate borrowers. Corporate, which are yet to get the ratings from these rating agencies, are treated as 'Unrated'.

OBPLC also uses the Credit Risk Grading System as introduced by Bangladesh Bank before taking any exposure on Corporate and Medium clients.

Disclosures on Risk Based Capital (BASEL-III)

4.4 Credit Risk Management System

Credit Risk Management includes a host of management techniques, which help the banks in mitigating the adverse impacts of credit risk. The objective of Credit Risk Management is to identify measure, monitor and control credit risk by adopting suitable methodology.

OBPLC Credit Policy laid down clear outlines from managing credit risk of the Bank. It gives organization structure, defines role and responsibilities of credit handling officials and processes to identify, quantify and manage credit risk.

Credit Risk management system of the Bank clearly defines the roles and responsibilities of the Marketing Division, CRM Division & Credit Administration Department. The marketing division is responsible for Business Solicitation / Relationship Management. CRM Division has been vested with the responsibilities relating to credit approval, credit review, risk grading, credit MIS. The Bank has set up Project Appraisal & Monitoring [PAM] Department under CRM Division manned with qualified Engineers for pre-sanction project appraisal & monitoring of post-disbursement project implementation. The Special Asset Management Department also reports to Head of CRM Division relating to the management of impaired assets. The Credit Administration Division has been entrusted with completion of documentation formalities, loading of credit limits in the system, monitoring of account movements & repayments.

The policy covers a structured and standardized credit approval process including a comprehensive credit appraisal procedure. To assess the credit risk associated with any financing proposal, the Bank assesses a variety of risks relating to the borrower and the relevant industry. The Bank evaluates borrower risk by focusing:

- ✓ Borrower's standing
- ✓ Borrower's business and market position
- ✓ Financial position of the borrower by analyzing the financial statements, its past financial performance, its financial flexibility in terms of ability to raise capital and its cash flow adequacy.

The Board of Directors of the Bank has delegated Business Approval Power to the Head of CRM and Managing Director. Credit facilities beyond the delegation are approved by the EC and / or Board.

The Bank manages its credit risk through continuous measuring and monitoring of risks at each OBPLC Vigor (borrower) and portfolio level. ONE Bank is also considering the credit ratings of the client assessed by ECAs while initiating any credit decision. A well-structured Delegation and Sub-delegation of Credit Approval Authority is prevailing at ONE Bank PLC for ensuring goods governance and better control in credit approval and monitoring.

4.5 Credit Risk Mitigation

Banks, for mitigating credit risks, usually accept collaterals viz. cash and cash equivalents, registered mortgage on land and building and hypothecation of inventory, receivables and machinery, motor vehicles, aircraft etc. Housing loans are secured by the property/ asset being financed.

However, in compliance with Risk Based Capital Adequacy as prescribed by Bangladesh Bank OBPLC only considers eligible financial collateral for risk mitigation as per Basel III guidelines.

The Bank accepts guarantees from individuals with considerable net worth and the Corporate, besides guarantees issued by the Government, other Commercial banks in line with present BASEL-III guidelines.

4.6 Policies and Processes for Collateral Valuation and Management

OBPLC has specific stipulations about acceptability, eligibility, and mode of valuation of real estate collaterals whereby independent qualified surveyors have been enlisted to perform the valuation job. Apart from professional valuation, RMs and credit officers at Branch level physically verify the collateral offered and cross check the professional valuation. Subsequently entire chain documents of the collateral are checked and vetted both by OBPLC enlisted Panel Lawyers and Head Office Loan Administration Division to ensure clean title and enforceability of the collateral.

Disclosures on Risk Based Capital (BASEL-III)

b. Quantitative Disclosure:

i)	Total gross credit risk exposures broken down by major types of credit exposures.	Major types of credit exposure as per disclosures in the audited financial statements as of 31 December 2025			BDT in Crore
		Particulars	Outstanding Loan	Mix (%)	
		Overdraft	2,771.55	11.45%	
		Payment against Documents	434.79	1.80%	
		Loan Against Trust Receipts	532.89	2.20%	
		Time Loan	5,313.63	21.95%	
		Export Development Fund (EDF)	554.59	2.29%	
		Packing Credit	73.66	0.30%	
		Term Loans	12,600.54	52.06%	
		Lease Finance	150.06	0.62%	
		Retail Loans	1,244.17	5.14%	
		Credit Card	251.21	1.04%	
		Staff Loan	101.15	0.42%	
		Local bill purchased and discounted	163.38	0.68%	
		Foreign bill purchased and discounted	11.28	0.05%	
		Total loans and advances	24,202.91	100.00%	
ii)	Geographical distribution of exposures, broken down in significant areas by major types of credit exposure	Geographical distribution of credit exposures as per the disclosures in the audited financial statements as of 31 December 2025 are as follows:			BDT in Crore
		Particulars	Outstanding Loan	Mix (%)	
		Urban			
		Dhaka Division	17,183.53	71.00%	
		Chattogram Division	5,071.82	20.96%	
		Rajshahi Division	335.34	1.39%	
		Khulna Division	741.44	3.06%	
		Sylhet Division	11.84	0.05%	
		Rangpur Division	80.67	0.33%	
		Barishal Division	54.82	0.23%	
		Sub-total (Urban)	23,479.46	97.01%	
		Rural			
		Dhaka Division	383.62	1.59%	
		Chattogram Division	290.16	1.20%	
		Rajshahi Division	-	0.00%	
		Khulna Division	40.51	0.17%	
		Sylhet Division	9.17	0.04%	
		Rangpur Division	0	0.00%	
		Barishal Division	0	0.00%	
		Sub-total (Rural)	723.46	2.99%	
		Grand Total (Urban + Rural)	24,202.91	100.00%	

Disclosures on Risk Based Capital (BASEL-III)

iii)	Industry or counterparty type distribution of exposures, broken down by major types of credit exposure	Industry wise distribution of exposure	
		Industry wise distribution of exposure	Outstanding
		Trade finance	1,917.46
		Steel Re-Rolling	1,682.51
		Readymade Garments	3,956.08
		Textiles	2,565.64
		Edible oil, Rice, Flour etc.	914.23
		Power	597.93
		Transport & Communication	238.50
		Construction/Engineering	1,054.35
		Personal	597.67
		Pharmaceuticals	986.55
		Real Estate	1,292.83
		Cargo and Travel Services	15.45
		Paper & Packaging	108.95
		Agro based industry/ Dairy products/ Food & Beverage	946.00
		Others	7,328.76
		Total	24,202.91
iv)	Residual contractual maturity breakdown of the whole portfolio, broken down by major types of credit exposure.	Residual contractual maturity-wise exposure	Outstanding
		Payable on demand	1,291.56
		Up to 3 months	4,418.39
		Above 3 months to 1 year	5,732.97
		Above 1 year to 5 years	8,661.96
		Above 5 years	4,098.04
		Total	24,202.91

Disclosures on Risk Based Capital (BASEL-III)

v)

By major industry or counterparty type.

(a) Amount of impaired loans and if available, past due loans, provided separately.

Amount of impaired / classified loans by major industry/sector-type as of 31 December 2025 was as under:

BDT in Crore

Major industry/sector type	Outstanding	Mix (%)
Agriculture Financing	4.85	0.15%
Readymade Garments (RMG) Industries	1,468.66	45.16%
Textile Industries	142.66	4.37%
Ship Breaking	87.03	2.68%
Other Manufacturing Industries	452.70	13.92%
Small & Medium Enterprise (SME) Loans	437.04	13.44%
Construction Industries	91.16	2.80%
Transport and Storage	15.05	0.46%
Trade Services	301.09	9.26%
Commercial Real Estate Financing	-	0.00%
Residential Real Estate Financing	92.42	2.84%
Consumer Credit	55.80	1.72%
Non-Banking Financial Institution	58.80	1.81%
Others	45.26	1.39%
Total	3,252.14	100%

b) Specific and general provisions:

Specific and general provisions for Loans and Advances portfolio and general provision for off-balance sheet exposures of the Bank as per audited financial statements as of 31 December 2025 were as under:

Particulars of specific and general provisions for entire loan portfolio and off-balance sheet exposures	BDT in Crore
Specific provision for loans and advances	1,590.55
General provision for loans and advances	-
General provision for off-balance sheet exposures	-
Total	1,590.55

c) Charges for specific allowances and charges-offs (general allowances) during the period:

The Specific and general provisions for loans portfolio and general provision for off-balance sheet exposures of the Bank charged during the year as per audited financial statements for the year ended 31 December 2025 was as under:

Particulars	BDT in Crore
Specific provision for loans and advances	625.73
General provision for off-balance sheet exposures	4.12
Total	629.85

Disclosures on Risk Based Capital (BASEL-III)

vi)	Non-Performing Assets (NPAs)	Position of Non-Performing Loans and Advances including bills purchased and discounted by the Bank as per audited financial statements for the year ended 31 December 2025 was as under:	
		Movement of Non-Performing Assets (NPAs)	BDT in Crore
		Opening Balance	3,858.76
		Additions / Adjustment during the year	887.24
		Closing Balance	4,746.00
		Movement of specific provisions for NPAs	
		Opening balance on 1 January	1,393.81
		Provision written off	(581.94)
		Recoveries of amounts previously written off	38.37
		Specific provision made during the year	625.73
		Specific provision transfers from General provision and off-Balance sheet items	114.58
		Closing Balance	1,590.55

5. Equities: disclosures for Banking Book Positions

a. Qualitative Disclosures

i)	The general qualitative disclosure requirement with respect to the equity risk, including:													
	Differentiation between holdings on which capital gains are expected and those taken under other Objectives including for relationship and strategic reasons; and Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.	Investment in equity is mainly for capital gain purpose but Bank has some investment for relationship and strategic reasons. Our investment in shares is being monitored and controlled by the Investment Committee are reflected in accounts through proper methodologies and accounting standards of the local & International. The accounting policies, techniques and valuation methodologies were put in places as under: <table><tr><th>Particulars</th><th>Valuation method</th></tr><tr><td colspan="2">Shares:</td></tr><tr><td>Quoted</td><td>At cost price. Adequate Provision is made if the aggregated market value falls below the cost price.</td></tr><tr><td>Unquoted</td><td>At cost price.</td></tr><tr><td colspan="2">Bonds:</td></tr><tr><td>Subordinated bonds</td><td>At redemption value.</td></tr></table>	Particulars	Valuation method	Shares:		Quoted	At cost price. Adequate Provision is made if the aggregated market value falls below the cost price.	Unquoted	At cost price.	Bonds:		Subordinated bonds	At redemption value.
Particulars	Valuation method													
Shares:														
Quoted	At cost price. Adequate Provision is made if the aggregated market value falls below the cost price.													
Unquoted	At cost price.													
Bonds:														
Subordinated bonds	At redemption value.													

Disclosures on Risk Based Capital (BASEL-III)

b. Quantitative Disclosures

i)	Value, disclosed in the balance sheet, of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	BDT in Crore				
		Particulars	Cost		Market Value	
			Bank Position	Consolidated Position	Bank Position	Consolidated Position
		Quoted Share	51.82	207.82	47.24	150.15
		Quoted Share-Special Investment	64.07	64.07	80.89	80.89
		Unquoted share	13.53	13.53	13.53	13.53
ii)	The cumulative realized gain (losses) arising from sales and liquidations in the reporting period. - Realized gain (losses) from equity investments	The cumulative realized gain (losses): BDT in Crore				
		Bank Position		Consolidated Position		
		-		6.28		
iii)	- Total unrealized gains (losses) - Total latent revaluation gains (losses) - Any amounts of the above included in Tier 2 capital	Total unrealized gains (losses) BDT in Crore				
		Bank Position		Consolidated Position		
		(4.58)		(57.67)		
iv)	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory provisions regarding regulatory capital requirements. a) Capital requirements for equity investments. - For Specific market risk - For General market risk	The capital requirements for equity investments as of 31 December 2025 was as under: BDT in Crore				
		Particulars	Amount (Market Value)	Weight	Capital Charge	
		Specific Risk	128.14	0.10	12.81	
		General Market Risk	128.14	0.10	12.81	
		Total				25.63

Disclosures on Risk Based Capital (BASEL-III)

6. Interest rate risk in the Banking Book (IRRBB)

a. Qualitative Disclosures

The general qualitative disclosure requirement including the nature of IRRBB and key assumptions regarding loan prepayments and behavior of non-maturity deposits, and frequency of IRRBB measurement	Interest Rate Risk in the Banking Book (IRRBB) refers to the risk of adverse impact on the Bank's earnings and economic value arising from changes in market interest rates. In line with the guidelines of Bangladesh Bank on Risk Based Capital Adequacy under Basel III, the Bank has established a comprehensive framework to identify, measure, monitor, and control IRRBB exposures. IRRBB arises primarily due to mismatches in the re-pricing dates of interest-sensitive assets and liabilities, including off-balance sheet positions. Such mismatches may occur due to differences in contractual maturities, behavioral characteristics of financial instruments, and embedded options. The Bank measures IRRBB by considering both the impact on Net Interest Income (NII) from short-term interest rate movements and the impact on Economic Value of Equity (EVE) from long-term changes in interest rates. The Bank adopts a standardized approach, as prescribed by the regulator, for measuring interest rate risk using gap analysis and duration-based techniques. Rate-sensitive assets and liabilities are slotted into predefined time buckets based on their next re-pricing dates or residual maturities. The Bank regularly evaluates the magnitude of cumulative gaps to assess its exposure to interest rate volatility and takes appropriate measures to remain within its risk tolerance limits. For the purpose of IRRBB measurement, the Bank applies prudent behavioral assumptions in line with regulatory expectations. Loans with fixed contractual maturities are allocated to respective time buckets based on their scheduled cash flows. For loans without specified maturities, the Bank uses historical data, observed repayment behavior, and product-specific characteristics to estimate their effective re-pricing profile. Non-maturity deposits (NMDs), including current and savings accounts, are treated in accordance with Bangladesh Bank guidelines. These deposits are segmented into stable and volatile portions based on historical withdrawal patterns, customer behavior, seasonality, and other relevant factors such as economic conditions and geographic distribution. The Bank has observed that its NMD base demonstrates a relatively stable behavior, which supports reliable modeling for IRRBB measurement. The Bank conducts IRRBB measurement on a quarterly basis, as required by regulatory guidelines, and reports the results to senior management and the Board Risk Management Committee. Stress testing and scenario analysis are also performed to evaluate the potential impact of adverse interest rate shocks on earnings and capital. These assessments enable the Bank to take proactive measures to mitigate risk exposures. The overall responsibility for IRRBB management rests with the Board of Directors, while the Asset Liability Committee (ALCO) plays a key role in monitoring and managing interest rate risk within approved limits. The Bank ensures compliance with regulatory requirements, including maintaining exposure within prescribed thresholds. a) In 2025, the Bank continued to maintain a sound IRRBB management framework, supported by prudent assumptions, regular monitoring, and effective governance. This ensures resilience against interest rate fluctuations while safeguarding the Bank's earnings stability and capital adequacy in line with regulatory expectations.
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Disclosures on Risk Based Capital (BASEL-III)

b. Quantitative Disclosures

The impact of changes in interest rate for On-balance sheet rate sensitive assets and liabilities of OBPLC as per the audited financial statements as of 31 December 2025 is furnished below:

BDT in Crore

Particulars	Residual maturity bucket			
	1-90 Days	91-180 Days	181-270 Days	271-364 Days
Rate sensitive assets [A]	6,650.16	3,611.37	1,146.36	17,903.52
Rate sensitive liabilities [B]	11,228.83	2,990.78	1,837.30	8,629.64
GAP [A-B]	(4,578.68)	620.59	(690.94)	9,273.88
Cumulative GAP	(4,578.68)	(3,958.09)	(4,649.03)	4,624.85
Interest rate change (IRC) [Note 1]	0.0025	0.0025	0.0025	0.0025
Quarterly earnings impact [Cumulative GAP x IRC]	(11.45)	(9.90)	(11.62)	11.56
Cumulative earnings impact	(11.45)	(21.34)	(32.96)	(21.40)
Note 1: Assuming 1% rise in interest rates for both asset and liability portfolio of the Bank.				

7. Market Risk

a. Qualitative Disclosures:

i) Views of Board of Directors (BOD) on trading / investment activities	The Board approves all policies related to market risk, set limits and reviews compliance on a regular basis. The objective is to provide cost effective funding to finance assets growth and trade related transactions. The market risk covers the followings risks of the Bank's balance sheet: i) Interest rate risk; ii) Equity price risk; iii) Foreign exchange risk; and iv) Commodity price risk																	
ii) Methods used to measure Market risk	As per relevant Bangladesh Bank guidelines, Standardized Approach has been used to measure the Market Risk for capital requirement for trading book of the Bank. The total capital requirement in respect of market risk is the aggregate capital requirement calculated for each of the risk sub-categories. For each risk category minimum capital requirement is measured in terms of two separately calculated capital charges for “specific risk” and “general market risk” as under: <table><tr><th rowspan="2">Component of Market Risk</th><th colspan="2">Capital Charged for Market Risk</th></tr><tr><th>General Market Risk</th><th>Specific Market Risk</th></tr><tr><td>Interest Rate Risk</td><td>Applied</td><td>Applied</td></tr><tr><td>Equity Price Risk</td><td>Applied</td><td>Applied</td></tr><tr><td>Foreign Exchange Risk</td><td colspan="2">Applied</td></tr><tr><td>Commodities Price Risk</td><td colspan="2">N/A</td></tr></table>	Component of Market Risk	Capital Charged for Market Risk		General Market Risk	Specific Market Risk	Interest Rate Risk	Applied	Applied	Equity Price Risk	Applied	Applied	Foreign Exchange Risk	Applied		Commodities Price Risk	N/A	
Component of Market Risk	Capital Charged for Market Risk																	
	General Market Risk	Specific Market Risk																
Interest Rate Risk	Applied	Applied																
Equity Price Risk	Applied	Applied																
Foreign Exchange Risk	Applied																	
Commodities Price Risk	N/A																	
iii) Market Risk Management system	The Treasury Division of the Bank manages market risk covering liquidity, interest rate and foreign exchange risks with oversight from the Assets- Liability Management Committee (ALCO) comprising senior executives of the Bank. ALCO is chaired by the Managing Director. ALCO meets at least once in a month. The Risk Management Division also reviews the market risk parameters on monthly basis and recommends on portfolio concentration for containing the RWA.																	

Disclosures on Risk Based Capital (BASEL-III)

iv) Policies and processes for mitigating market risk	There are approved limits for credit deposit ratio, liquid assets to total assets ratio, maturity mismatch, commitments for both on-balance sheet and off-balance sheet items and borrowing from money market and foreign exchange position. The limits are monitored and enforced on a regular basis to protect against market risks. The exchange rate committee of the bank meets daily to review the prevailing market condition, exchange rate, foreign exchange position, and transactions to mitigate foreign exchange risks.
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b. Quantitative Disclosure:

BDT in Crore

Particulars	Solo	Consolidated
The capital requirements for:		
Interest Rate Risk	10.35	10.35
Equity Position risk	25.62	52.87
Foreign Exchange Risk	3.57	3.57
Commodity Risk	-	-
Total	39.54	66.79

8. Operational Risk

Operational risk is the risk of loss resulting from inadequate or failed internal process, people and systems (for example failed IT system, or fraud perpetrated by OBPLC employee), or from external causes, whether deliberate, accidental or natural. It is inherent in all the Bank's activities.

a. Qualitative Disclosure:

i) Views of Board of Directors (BOD) on system to reduce Operational Risk	The policy for operational risks including internal control and compliance risk is approved by the Board considering relevant guidelines of Bangladesh Bank. The Audit Committee of the Board directly oversees the activities of the Internal Control and Compliance Division (IC&CD) to protect against operational risks. As a part of continued surveillance, the Management Committee (MANCOM), Risk Management Committee (at the management level), independent Risk Management Division regularly reviews different aspects of operational risk. The analytical assessment was reported to the Board / Risk Management Committee / Audit Committee of the Bank for review and formulating appropriate policies, tool & techniques for mitigation of operational risk.
ii) Performance gap of executives and staffs	OBPLC has a policy to provide a competitive package and best working environment to attract and retain the most talented people available in the industry. OBPLC strong brand image plays an important role in employee motivation. As a result, there is no significant performance gap.
iii) Potential external event	Like other peers, OBPLC operates its business with few external risk factors relating to the socio-economic condition, political atmosphere, regulatory policy changes, natural disasters etc. Considering the potential external risk, the bank invests heavily in IT infrastructure for better automation and an online transaction environment.

Disclosures on Risk Based Capital (BASEL-III)

iv) Policies and processes for mitigating operational risk	The policy for mitigating operational risks including internal control and compliance risk is approved by the Board considering relevant guidelines of Bangladesh Bank. A policy guideline on Risk Based Internal Audit (RBIA) system is in operation. Currently, OBPLC is using some models or tools for mitigating operational risk such as Self Assessment of Anti-fraud Internal Control; Quarterly Operational Report (QOR) and Departmental Control Function Check List in line with the Bangladesh Bank's relevant Instructions and recommendations. It is required to submit the statement on Self Assessment of Anti-fraud Internal Control to Bangladesh Bank on quarterly rest. Bank's Anti- Money laundering activities are headed by CAMLCO in the rank of Additional Deputy Managing Director and their activities are devoted to protecting against all money laundering and terrorist finance related activities. The newly established Central Customer Service & Complaint Management Cell was also engaged in mitigating the operation risks of the Bank. Apart from that, there is adequate check and balance at every stage of operation, authorities are properly segregated and there is at least dual control on every transaction to protect against operational risk.
v) Approach for calculating capital charge for operational risk.	ONE Bank PLC has adopted a Basic Indicator Approach (BIA) to assess the capital charge for operational risk as of the reporting date. Accordingly, the bank's operational risk capital charge has been assessed at 15% of positive annual average gross income over the previous three years, as defined by the guideline of Risk Based Capital Adequacy (RBCA).

b. Quantitative Disclosure:

BDT in Crore

Particulars	Solo	Consolidated
The capital requirements for: Operational Risk	360.67	363.59

9. Liquidity Ratio:

Liquidity risk is the risk that a given security or asset cannot be traded quickly enough in the market to prevent a loss (or make the required profit) or when a bank is unable to fulfill its commitments in time when payment falls due. Thus, liquidity risk can be of two types:

a. Qualitative Disclosure:

i) Views of Board of Directors on system to reduce Liquidity Risk	OBPLC has adopted the Basel III framework on liquidity standards as prescribed by Bangladesh Bank (BB) and has put in place requisite systems and processes to enable periodical computation and reporting of the Liquidity Coverage Ratio (LCR) & Net Stable Funding Ratio (NSFR). The mandated regulatory threshold as per the transition plan is embedded into the Risk Appetite Statement of the Bank thus subjecting LCR & NSFR maintenance to Board oversight and periodical review. The Treasury Department computes the LCR & NSFR and reports the same to the Asset Liability Management Committee (ALCO) every month for review where ALCO is chaired by the Managing Director as well as to the Risk Management Committee (Management Level). The Risk Management Committee of the board sits quarterly to discuss the overall risk scenario of the bank. The Bank has been submitting LCR reports monthly & NSFR quarterly to BB as per prescribed guideline.
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Disclosures on Risk Based Capital (BASEL-III)

ii) Methods used to measure Liquidity risk	The following methods are used to measure Liquidity risk- ✓ Liquidity Coverage Ratio (LCR) ✓ Net Stable Funding Ratio (NSFR) ✓ Cash Reserve Ratio (CRR), ✓ Statutory Liquidity Ratio (SLR) ✓ Maximum Cumulative Outflow (MCO) ✓ Advance Deposit Ratio (ADR)
iii) Liquidity Risk Management System	The Treasury Division of the Bank manages liquidity risk with oversight from the Assets- Liability Management Committee (ALCO) comprising senior executives of the Bank. ALCO meets once a month to review strategies on Asset Liability Management. Liquidity Risk is measured using flow approach and stock approach. Flow approach involves comprehensive tracking of cash flow mismatches. The stock approach involves measurement of critical ratios in respect of liquidity risk. Analysis of liquidity risk also involves examining how funding requirements are likely to be affected under crisis scenarios. The Bank has a Board approved contingency action plan to manage stressed liquidity guided by the regulatory instructions. The Bank has an extensive intraday liquidity risk management framework for monitoring intraday positions during the day.
iv) Policies and processes for mitigating Liquidity risk	The Liquidity risk management of the Bank is undertaken by the Asset Liability Management group in the Treasury in accordance with the Board approved policies and ALCO approved funding plans. The Risk & Treasury department measures and monitors the liquidity profile of the Bank with reference to the Board approved limits, on a static as well as on a dynamic basis by using the gap analysis technique supplemented by monitoring of key liquidity ratios and periodical liquidity stress testing.

b. Quantitative Disclosure:

Particulars	BDT in Crore
Liquidity Coverage Ratio (LCR)	202.99%
Net Stable Funding Ratio (NSFR)	134.65%
Stock of High-Quality Liquid Assets	6,647.73
Total Net cash Outflows over the next 30 Calendar days	3,274.87
Available amount of stable funding	28,849.41
Required amount of stable funding	21,425.97

10. Leverage Ratio:

To avoid building-up excessive on- and off-balance sheet leverage in the banking system, a simple, transparent, non-risk-based leverage ratio has been introduced by Bangladesh Bank. The leverage ratio is calibrated to act as a credible supplementary measure to the risk-based capital requirements. The leverage ratio is intended to achieve the following objectives:

- Constrain the build-up of leverage in the banking sector which can damage the broader financial system and the economy; and
- Reinforce the risk-based requirements with an easy to understand and a non-risk based measure.

Disclosures on Risk Based Capital (BASEL-III)

a. Qualitative Disclosure:

- i. In line with the BASEL III guidelines, OBPLC Board of Directors emphasis to improve Leverage Ratio by enhancing Tier 1 capital either plausible dividend policy or enhancing profitability.
- ii. Leverage ratio is calculated dividing the Tier 1 Capital by the total Exposure. Tier 1 Capital is calculated as per BASEL III guidelines. In the case of exposure measures, OBPLC includes both on balance sheet exposure and off-balance sheet exposure. Here, On Balance Sheet exposure is ascertained taking into consideration accounting balance sheet netting of specific provision and off-balance sheet exposure is ascertained applying 100% credit conversion factor.

b. Quantitative Disclosure:

BDT in Crore

Particulars	Solo	Consolidated
Leverage Ratio	4.95%	5.09%
Adjusted Tier 1 Capital	1,830.36	1,886.29
On balance sheet exposure	34,420.74	34,462.82
Off balance sheet exposure	3,355.95	3,355.95
Deductions	(786.82)	(793.10)
Total exposure	36,989.87	37,025.67

11. Remuneration

a) Qualitative Disclosure:

i)	Information relating to the bodies that oversee remuneration and mandate of the Management.	The OBPLC Remuneration Committee i.e. the Management is responsible for overseeing, review and implementation of Bank's overall compensation structure and related policies regarding remuneration packages for all / specialized employees and the Directors/MD/any other Bank appointed/engaged person(s)/ Material Risk Takers of the Bank. They also oversee performance linked incentives, perquisites, other financial options etc. with a view to attracting, motivating and retaining talents and reviewing compensation packages/pay structure in comparison to that of other Banks and the industry in general to maintain its competitive edge. The Management works in close coordination with the Risk Management Committee of the Bank, in order to achieve effective alignment between remuneration and risks. The Management also ensures that the cost/income ratio of the Bank supports the remuneration package consistent with maintenance of sound capital adequacy ratio. In addition, the Management of OBPLC performs the following: - Conduct the annual review of the Compensation Policy. - Fulfill such other powers and duties as may be delegated to it by the Board. To date, the Bank has not yet engaged any External Consultants for conducting such exercise since those were done by the Bank's Management. OBPLC Remuneration Policy covers the principles and rules regarding remuneration being paid/to be paid to Directors and all employees of the Bank including the Management, its review, market intelligence, analysis and proposals for modification commensurate with changed situations in compliance with relevant laws and rules & regulations.
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Disclosures on Risk Based Capital (BASEL-III)

		An employee is considered a Material Risk Taker if he/she is the Head of a significant business line, or any individuals within their control who have a material impact on the Bank's risk profile. The prevailing policies regarding remuneration and other financial/non-financial benefits of employees have been implemented with the approval of the Board of Directors.
ii)	Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy	The substantive pays and other allowances including perquisites, where applicable, to the employees including all subordinates, officers and executives up to the rank of ADMD are designed/structured in line with the competitive remuneration structure prevailing in the industry. In respect of executives above the rank of ADMD i.e. DMD, AMD & MD, the individual remuneration is fixed by the Board of Directors. Pay Structure and perquisites payable to the employees have been approved by the Board of Directors of the Bank. While determining the remuneration package, the Management and the Board take into consideration the following factors. 1. Minimum Qualification required. 2. Experience 3. Level of Risk involved. 4. Criticality of the job 5. Creativity required in the job 6. Salesmanship 7. Leadership 8. Corporate Rank etc. The remuneration structure for the Managing Director (MD) of the Bank is subject to approval of the Central Bank i.e. Bangladesh Bank.
iii)	Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account of these risks.	The Management from time to time reviews the remuneration package/structure of the key employees/positions who are involved in the functions that deal with the risk factors (both current and future positions). Though risk is prevalent in all the functions of a commercial bank, the functions that mainly deal with the risk factors of the Bank include: - Marketing - CRM - Operations - Trade Finance etc. The Board of Directors through the Management exercises oversight and effective governance over the framing and implementation of the remuneration policy. Human Resources Division under the guidance of MD administers the compensation and Benefit structure in line with the best suited practices and statutory requirements as applicable.

Disclosures on Risk Based Capital (BASEL-III)

iv)	A discussion of the bank's policy on deferral and vesting of variable remuneration and a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting.	The Bank has various schemes in regard to deferred and vested variable remuneration which are as under: - PF (Vesting or entitlement to employer's contribution happens on completion of 02 (two) years of regular service and the Bank contributes equal amount of contribution as contributed by the employee) @ 10% of substantive pay. - Gratuity (Vesting or entitlement to employer's contribution happens on completion of 05 (five) years of regular service in the Bank) @ one substantive pay for each completed year of service and for the fraction of 6 months and above. - Death cum Survival Superannuation Fund provides superannuation and other benefits to the employees of the Bank on their death, disability, retirement/or being incapacitated at any time or for any other cause that may be deemed fit as per Board's approved policy. - Furniture & Fixture allowances (the executives of the Bank are entitled to a rank-wise specific amount to meet the cost of furnishing of residence with furniture and fixture). The amount is amortized in 05 years of continuous service of the respective employee. - Staff House Building Loan (a permanent employee in the rank of Principal Officer or above, after completion of 5 (five) years of service, can avail of a House Building Loan at Bank Rate as per policy and approval from the appropriate Authority). - The Board may adopt principles for malus / claw back before or after vesting, if such situation arises and the law(s) of the country permits the same.
v)	Description of the different forms of variable remuneration (i.e. cash, shares, and share-linked instruments and other forms) that the bank utilizes and the rationale for using these different forms.	Variable pay means the compensation as fixed by the Board on the recommendation of the Management, which is based on the performance appraisal of an employee in that role, that is, how well they accomplish their goals. It may be paid as: ■ Performance Linked Incentives to those employees who are eligible for incentives. ■ Ex-gratia for other employees who are not eligible for Performance linked Incentives. ■ Different awards based on extraordinary performance & achievement. ■ Reimbursement/award for brilliant academic/ professional achievement.

Disclosures on Risk Based Capital (BASEL-III)

b) Quantitative Disclosure:

(i)	Number of employees having received a variable remuneration award during the financial year.	Total 2301 number of employees got variable remuneration during the year 2025.
	Number and total amount of guaranteed bonuses awarded during financial year.	2 (two) number of guaranteed bonus (Festival Bonus) were awarded during the year and the amount of bonus was BDT 34.36 crore.
(ii)	Total amount of outstanding deferred remuneration, split into cash, share and share-linked instruments and other forms.	Total amount of outstanding deferred remunerations (i.e. Gratuity, Provided Fund employer's contributions & Superannuation Fund) is BDT 561.12 crore as of 31 st December 2025.
	Total Amount of deferred remuneration paid out in the financial year.	BDT 25.76 crore during the year 2025 (Gratuity, Provided Fund employer's contributions & Superannuation Fund paid to the outgoing employees during the year 2025).
(iii)	Breakdown of amount of remuneration awards for the financial year to show:	
	- Fixed and variable	Fixed remuneration is BDT 441.68 crore and variable remuneration disbursed is Tk. 24.07 crore in the year 2025.
	- Deferred and no deferred	Deferred remuneration awarded (account for during the year) is BDT 38.34 crore and non-deferred remuneration is BDT 403.34 crore.
	- Different forms used (cash, shares and share linked instruments, other forms).	N/A
(iv)	Quantitative information about employees' exposure to implicit (e.g. fluctuations in the value of shares or performance units) and explicit adjustments (e.g. claw backs or similar reversals or downward revaluations of awards) of deferred remuneration and retained remuneration:	N/A



Financial Statements

Independent Auditor's Report

To the Shareholders of ONE Bank PLC Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of ONE Bank PLC and its subsidiaries (the Group) as well as the separate financial statements of ONE Bank PLC (the Bank), which comprise the consolidated and separate balance sheets as at 31 December 2025, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) as explained in note # 2.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' *International Code of Ethics for Professional Accountants (including International Independence Standards)* (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interested entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

Without qualifying our opinion, we are drawing attention to the following matters:

1. The Bank has reported a Net Profit After Tax of BDT 21.68 crore, Shareholders' Equity of BDT 2,336.73 crore, Earnings Per Share (EPS) of BDT 0.20, and Net Asset Value (NAV) Per Share of BDT 21.92. However, the Bank has not recognized the required provisions of BDT 3,903.04 crore against Loans and Advances as mandated by the applicable BRPD Circulars. Had these provisions of BDT 3,903.04 crore been recognized without deferral, the Net Profit After Tax, Shareholders' Equity (net of adjustments to Deferred Tax Assets of BDT 541.16 crore), EPS, and NAV Per Share would have been BDT (3,340.21) crore, BDT (1,025.15) crore, BDT (31.34), and BDT (9.62), respectively. The Bank has disclosed in Note # 7.11 to the financial statements, that the recognition of provisions amounting to BDT 3,903.04 crore has been deferred pursuant to the permission granted by Bangladesh Bank vide Letter # BSD-1(WING-2)/2209/2026-312 dated 30 April 2026;
2. As of 31 December 2025, the Bank reported Shareholders' Equity of BDT 2,336.73 crore. However, the Bank has not recognized the required provisions of BDT 3,903.04 crore against Loans and Advances as mandated by the applicable BRPD Circulars. Had these provisions of BDT 3,903.04 crore been recognized without deferral, the Bank's total Shareholders' Equity would have been reduced to BDT (1,025.15) crore (net of adjustments to Deferred Tax Assets of BDT 541.16 crore), which would have fallen below the statutory minimum capital requirement of BDT 500.00 crore prescribed under Section 13 of the Bank Company Act, 1991, as amended on 15 June 2023 vide Bangladesh Bank Letter # BRPD(R-1)(Law Review)/717/2023-4628. The Bank has disclosed in Note # 7.11 to the financial statements, that the recognition of provisions amounting to BDT 3,903.04 crore has been deferred pursuant to the permission granted by Bangladesh Bank vide Letter # BSD-1(WING-2)/2209/2026-312 dated 30 April 2026;
3. Bangladesh Bank BRPD Circular No. 15 dated 27 November 2024 revised the guidelines on loan classification and provisioning. Paragraph 6(C)(i) of the Circular permits banks to apply qualitative judgment to assign a classification more adverse than that indicated by the objective criteria applicable to loans and advances, while Paragraph 7(a) requires that interest accrued on loans and advances classified as Substandard (SS) or Doubtful (DF) be transferred to an Interest Suspense Account rather than recognized as income. It was observed that the Bank applied qualitative judgment to retain certain loans and advances as unclassified, notwithstanding that those exposures met the objective criteria for adverse classification. Consequently, accrued interest on such exposures was recognized as income rather than being transferred to the Interest Suspense Account, as required under the said Circular. The quantum of interest so recognized as income during the reporting period could not be determined, as the requisite information was not made available to us. Nevertheless, we estimate the amount recognized as income in respect of such retained unclassified loans and advances to be few hundred crore Taka. Had those exposures been classified in accordance with the objective criteria, the related accrued interest would not have

been recognized as income and would instead have been transferred to the Interest Suspense Account, resulting in a corresponding reduction in reported interest income. The consequential impact on provisioning requirements would depend on the applicable classification categories and the level of existing provision coverage. Accordingly, the overall effect on reported profit and shareholders' equity would reflect the combined impact of the income reversal and any resulting provisioning adjustments, together with the related tax effects, including deferred tax; and

4. In Note # 13.3 to the financial statements, the Bank reported the Capital to Risk-Weighted Assets Ratio. As per BRPD Circular No. 18 dated 21 December 2014, the Bank had to maintain Minimum Total Capital plus Capital Conversation Buffer @ 12.50% both in the cases of Solo and Consolidated basis. However, the Bank has maintained a Minimum Total Capital plus Capital Conversation Buffer of 11.12% and 11.33% in the cases of Solo and Consolidated basis respectively.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

Description of key audit matters	Our response to key audit matters
1. Measurement of provision for loans, advances and leases	
The process for estimating the provision for loans and advances portfolio associated with credit risk is significant and complex. For the individual analysis, provisions consider the estimates of future business performance and the market value of the collaterals provided for credit transactions. For the collective analysis, these provisions are manually processed that deals with voluminous databases, assumptions and calculations for the provision estimates of complex design and implementation. At period end, the Group reported total gross loans and advances of BDT 242,171.30 million (2024: BDT 221,088.76 million) and provision for loans and advances of BDT 15,905.45 million (2024: BDT 14,476.16 million). On the other hand, the Bank reported loans and advances of BDT 242,029.12 million (2024: BDT 220,914.24 million) on a solo basis. We need to focus on the following significant judgements and estimates that may give rise to material misstatement or management bias: - Completeness and timing of recognition of loss events in accordance with criteria set out in relevant BRPD and other relevant Circulars issued by Bangladesh Bank; - For individually assessed provisions, the measurement of the provision may be dependent on the valuation of collateral, estimates of exit values and the timing of cash flows. - Loans and advances unclassified and provisions released based on the injunctions from the Honorable High Court Division of the Bangladesh Supreme Court; - Down payments when rescheduling the loans and advance since down payment is required under paragraphs 3(3), 3(4), and 4 of BRPD Circular #16 dated 18 July 2022; and	We tested the design and operating effectiveness of key controls focusing on the following: - Tested the credit appraisal, loan disbursement procedures, monitoring and provisioning process; - Identified the loss events, including early warning and default warning indicators; and - Reviewed the quarterly Classification of Loans (CL). Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: - Reviewed the adequacy of the Bank's general and specific provisions; - Assessed the methodologies on which the calculation of provision amounts is based, recalculated the provisions and tested the completeness and accuracy of the underlying information; - Assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines; - Regard has been employed to assess provision requirements, i.e., whether provisions shall be created as per BRPD circulars or Honorable High Court directive where prudent accounting policy and practices warrant ascertaining provisions in line with impairment (subject to BRPD circulars) under conservative principles. But as per the law of the country, the Honorable High Court directive is mandatory to be complied with. Thus, the same was taken into consideration; - We have reviewed BRPD Circular No. 16 dated 18 July 2022, which explicitly requires full receipt of down payment prior to rescheduling. However, as an exception, in accordance with IAS 10: Events after the Reporting Period, these events have been treated as adjusting, as they provide evidence of conditions that existed prior to the authorization of the Financial Statements for issuance;

Assessment of compliance with conditions, including down payments, grace periods, and tenures, and determination of the required provisions for loans and advances rescheduled and restructured under BRPD Circular No. 07 dated 16 September 2025. Provision measurement is primarily dependent upon key assumptions relating to the probability of default, ability to repossess collateral, and recovery rates.	- Verified compliance with the conditions stipulated in the approval of Bangladesh Bank and the relevant circular, under which the Bank's Board of Directors made the final decisions regarding rescheduling; - We considered guidance given to the bank by Bangladesh Bank in this regard for this period; and - Finally, assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See note # 7, 12.4, and 12.5 to the financial statements	
2. Recognition of interest income from loans and advances.	
Recognition of interest income has significant and wide influence on Financial Statements; Recognition and measurement of interest income have followed circulars of Bangladesh Bank and also involvement of complex IT environment. We identify recognition of interest income from loan and advances as a key audit matter because this is one of the key performance indicators of the bank and therefore there is an inherent risk of fraud and error in recognition of interest income by managements to meet specific target and expectations.	We tested the design and operating effectiveness of key controls over recognition and measurement of interest on loan and advances: - We performed test of operating effectiveness on automated control in place to measure and recognize interest income; - We have also performed substantive procedure to check whether the interest income is recognized completely and accurately; and - Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See notes no 2.3.4, 2.9 (a), and 18 to the financial statements.	
3. Valuation of Treasury Bills and Treasury Bonds	
The classification and measurement of Treasury Bills and Treasury Bonds require judgment and complex estimates. In the absence of a quoted price in an active market, Treasury Bills and Treasury Bonds fair value is determined using Bangladesh Bank's guidelines and complex valuation techniques that may take into consideration direct or indirect unobservable market data and complex pricing models.	We assessed the processes and controls put in place by the Bank to identify and confirm the existence of Treasury Bills and Treasury Bonds. We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the Treasury Bills and Treasury Bonds valuation processes, including controls over market data inputs into valuation models, model governance, and valuation adjustments. We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data. Finally, we assessed the appropriateness and presentation of disclosures in accordance with the Bangladesh Bank guidelines.
See note # 6 to the financial statements	
4. Measurement of deferred tax assets and liabilities	
The Bank disclosed deferred tax assets and deferred tax liabilities of BDT 796.97 crore (BDT 534.64 crore in 2024) and BDT 54.48 crore, (BDT 52.17 in 2024) respectively as of 31 December 2025. Significant judgment is required in relation to deferred tax assets, and liabilities as their recoverability and adjustment are dependent on forecasts of future profitability over a number of periods.	We obtained an understanding, and evaluated the design, the operational effectiveness of the Bank's key controls over the recognition and measurement of deferred tax assets & liabilities and the assumptions used in estimating the Bank's future taxable income. We also assessed the completeness and accuracy of the data used for the estimations of future taxable income. We involved tax specialists in assessing key assumptions, controls, recognition, and measurement of deferred tax assets and liabilities.

	We also considered amendment to IAS 12 <i>Income Taxes</i> dated 5 May 2021 and effective from 1 January 2023 in recognizing and measuring Deferred Tax Assets, and Deferred Tax Liabilities. Besides, special consideration was given to provisions against loans and advances, provisions against off-balance sheet exposure, interest receivables, payables against financial instruments, and deferred tax assets for loss carry forward. We assessed the availability of future taxable profits against which the Bank may utilize carried-forward losses (deductible differences) under the Income Tax Act, 2023, given the estimated taxable loss for Assessment Year 2026–27. We have assessed the appropriateness and presentation of disclosures against IAS 12 <i>Income Taxes</i>.
See note # 2.8.6(I), 9.4 and 12.2 to the financial statements	
5. Carrying value of investments in subsidiaries by the Bank	
The Bank has invested in equity shares of its two subsidiaries, namely ONE Securities Limited and ONE Investments Limited. As at 31 December 2025 the carrying value of these investments were BDT 2,480.10 million. Operations of these two subsidiaries are mainly dealing with the investments in capital market. And by nature, the capital market of the country is not under stable position. Hence, the investments in these subsidiaries are subject to impairment. While impairment testing, the management is required to consider various guidelines of Bangladesh Bank, Bangladesh Securities and Exchanges Commission and other regulators. As the impairment testing is of complex and is significant to the Group's preparation of financial statements, we have considered it as a key audit matter.	We reviewed Management's analysis of impairment assessment and recoverable value calculation of the investments in accordance with IAS 36. In particular, our discussions with the management of the Bank were focused on the continued appropriateness of the value in use model, the key assumptions used in the model, the reasonably possible alternative assumptions, particularly where they had the most impact on the value in use calculation. We also checked mathematical accuracy of the model, recalculated discount rate used within the model, inputs used in the determination of assumptions within the model were challenged and corroborating information was obtained with reference to external market information, third-party sources.
See note # 9.1 to the financial statements	
6. IT systems and controls	
The Bank's key financial accounting and reporting processes are significantly dependent on the automated controls over the Bank's information systems. As such there exist risks that gaps in the IT control environment, including automated accounting procedures, IT dependent manual controls and controls preventing unauthorized access to systems and data could result in the financial accounting and reporting records being materially misstated. The IT systems and controls, as they impact the financial recording and reporting of transactions, is a key audit matter.	We performed audit procedures to assess IT systems and controls over financial reporting, which included the following: • Tested the sample of key controls operating over the information technology in relation to financial accounting and reporting systems, including system access, system change management and computer operations; • Assessed the management's evaluation of access rights granted to applicants relevant to financial accounting and reporting systems and tested resolution of a sample of exceptions; • Assessed the operating effectiveness of controls over granting, removal and appropriateness of access rights; • Tested the specific application controls for key financial reporting controls.

7. Legal and regulatory matters	
We focused on this area because the Bank and its subsidiaries (the “Group”) operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict. These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities. Overall, the legal provision represents the Group’s best estimate for existing legal matters that have a probable and estimable impact on the Group’s financial position.	We obtained an understanding, evaluated the design and tested the operational effectiveness of the Group’s key controls over the legal provision and contingencies process. We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters. We enquired of the Group’s internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information. We also assessed the Group’s provisions and contingent liabilities disclosure.
8. Impairment assessment of unquoted shares	
In the absence of quoted price in an active market, the fair value of unquoted shares and securities, especially any impairment is calculated using valuation techniques which may take into consideration direct or indirect unobservable market data and hence requires an elevated level of judgment and assumption. Due to high level of judgment and assumption involved in evaluating the impairment assessment of unquoted shares, we considered this to be a key audit matter.	We assessed the process and controls put in place by the Bank to ensure all major investment decisions are undertaken through a proper due diligence process. We have tested a sample of investment as at 31 December 2025 and compared our results to the recorded value. Finally, we have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
<i>See note #6.3 to the financial statements</i>	
9. Ascertainment of potential liability against pending legal litigation re. Prolonged income tax assessment	
The income tax assessments for the income period 2005 to 2021 remains under disputes before respective appellate authorities resulting in prolonged uncertainty regarding the Bank’s potential tax liabilities.	We have reviewed the current status of the long-outstanding tax assessment and undertaken an evaluation of the potential liability. In this context, we also sought an assessment from the bank’s legal counsel. To address concerns regarding the prolonged delay in finalizing the assessment, we obtained a formal representation from management and recommended that their position be appropriately reflected in the relevant sections of the financial statements, in accordance with IFRIC 23.
<i>See Annexure-F to the financial statements</i>	

Other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditor’s report thereon. The Annual Report is expected to be made available to us after the date of this auditor’s report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in Note # 2 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure

effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Bank Company Act 1991 and the rules and regulations issued by Bangladesh Bank, we also report that:

- (i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- (iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (iv) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;
- (v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- (vi) as detailed in Note # 7.11 to the Financial Statements, the Bank did not recognize required provision amounting to BDT 3,903.04 crore against Loans and Advances as warranted under the relevant BRPD Circulars, since the deferment of recognition of said required provision (amounting to BDT 3,903.04 crore) has been permitted by Bangladesh Bank through letter # BSD-1(WING-2)/2209/2026-312 dated 30 April 2026;
- (vii) as per Section 26(2) of the Bank Company Act, 1991 (as amended in 2023) and BRPD Circular No. 01 dated 16 January 2022, the Bank's total exposure (funded and non-funded) to a single borrower or group is restricted to 25% of its capital (maximum 15% funded and 10% non-funded). Multiple exposures were found to exceed the above regulatory thresholds;
- (viii) under Paragraph 1(B)(iii) of BRPD Circular No. 01 dated 16 January 2022, a Large Loan is defined as exposure to a single person or group equal to or greater than 10% of capital. As per Paragraph 2(B)(i), the Bank is permitted to maintain large loans up to a specified percentage of total loans and advances. As of 30 September 2025, the Bank was permitted to maintain large loans up to 34% of total loans and advances. However, based on the auditor's classification of loans, the Bank's large loan portfolio exceeded this permissible limit, constituting a departure from the requirements of the aforementioned circular;
- (ix) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:
 - (a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;
 - (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities;
- (x) financial statements for the year ended 31 December 2025 of subsidiary companies of the Bank namely ONE Securities Limited and ONE Investment Limited have been audited by Mahamud Sabuj & Co., Chartered Accountants. These accounts have been properly reflected in the consolidated financial statements;
- (xi) the information and explanations required by us have been received and found satisfactory;
- (xii) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 11,220 person hours;
- (xiii) Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;
- (xiv) in Note # 13.3 to the financial statements, the Bank reported the Capital to Risk-Weighted Assets Ratio. As per BRPD Circular No. 18 dated 21 December 2014, the Bank had to maintain Minimum Total Capital plus Capital Conversation Buffer @ 12.50% both in the cases of Solo and Consolidated basis. However, the Bank has maintained a Minimum Total Capital plus Capital Conversation Buffer of 11.12% and 11.33% in the cases of Solo and Consolidated basis respectively;
- (xv) as at 31 December 2025, the Bank's total shareholders' equity stood at BDT 2,336.73 crore. Had the aforementioned provision of BDT 3,903.04 crore been recognized without deferral, as disclosed in Note # 7.11, the Bank's total

shareholders' equity would have reduced to BDT (1,025.15 crore) — falling below the statutory minimum capital requirement of BDT 500.00 crore prescribed under Section 13 of the Bank Company Act 1991 (as amended on 15 June 2023 vide Bangladesh Bank letter No. BRPD(R-1)(Law Review)/717/2023-4628);

- (xvi) as part of our going concern assessment, we evaluated the maturity profile of the Bank's assets and liabilities to identify any structural mismatches that may have unfavorable impact its liquidity position. As at 31 December 2025, the assessment identified a net liquidity gap of BDT 8,204.26 crore over the succeeding 12-month period, indicating a short-term funding concern. However, a net liquidity buffer of BDT 1,776.44 crore was noted for the 13-month to 60-month horizon;
- (xvii) Bangladesh Bank BRPD Circular No. 15 dated 27 November 2024 revised the guidelines on loan classification and provisioning. Paragraph 6(C)(i) of the Circular permits banks to apply qualitative judgment to assign a classification more adverse than that indicated by the objective criteria applicable to loans and advances, while Paragraph 7(a) requires that interest accrued on loans and advances classified as Substandard (SS) or Doubtful (DF) be transferred to an Interest Suspense Account rather than recognized as income. It was observed that the Bank applied qualitative judgment to retain certain loans and advances as unclassified, notwithstanding that those exposures met the objective criteria for adverse classification. Consequently, accrued interest on such exposures was recognized as income rather than being transferred to the Interest Suspense Account, as required under the said Circular. The quantum of interest so recognized as income during the reporting period could not be determined, as the requisite information was not made available to us. Nevertheless, we estimate the amount recognized as income in respect of such retained unclassified loans and advances to be few hundred crore Taka. Had those exposures been classified in accordance with the objective criteria, the related accrued interest would not have been recognized as income and would instead have been transferred to the Interest Suspense Account, resulting in a corresponding reduction in reported interest income. The consequential impact on provisioning requirements would depend on the applicable classification categories and the level of existing provision coverage. Accordingly, the overall effect on reported profit and shareholders' equity would reflect the combined impact of the income reversal and any resulting provisioning adjustments, together with the related tax effects, including deferred tax;
- (xviii) non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.

Place: Dhaka, Bangladesh
Dated: 30 April 2026

For and on behalf of
Mahamud Sabuj & Co.
Chartered Accountants
FRC Enlistment No.: CAF-001-049


Moddassar Ahmed Siddique FCA
Partner
ICAB Enrollment No: 0722
DVC: 2604300722AS937915

ONE Bank PLC and its Subsidiaries
Consolidated Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 (Restated) Taka	01.01.2024 Taka
PROPERTY AND ASSETS				
Cash	3 (a)			
Cash in hand (including foreign currencies)		4,148,447,745	4,300,434,775	4,279,373,188
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		18,363,899,781	13,002,022,307	13,048,934,259
		22,512,347,526	17,302,457,082	17,328,307,447
Balance with other Banks and Financial Institutions	4 (a)			
In Bangladesh		1,142,819,327	1,842,273,946	1,856,579,773
Outside Bangladesh		5,571,041,559	10,181,945,607	2,245,511,364
		6,713,860,885	12,024,219,553	4,102,091,137
Money at call and short notice	5	2,834,431,000	7,700,000,000	9,320,000,000
Investments	6 (a)			
Government		47,488,390,976	45,249,739,979	33,943,354,855
Others		11,378,139,191	11,345,934,003	11,520,907,925
		58,866,530,167	56,595,673,981	45,464,262,780
Loans and Advances/Investments	7 (a)			
Loans, cash credit, overdraft etc./investments		240,424,671,307	219,441,414,108	222,501,865,195
Bills purchased and discounted		1,746,630,013	1,647,347,193	2,025,346,352
		242,171,301,320	221,088,761,300	224,527,211,547
Fixed Assets including premises, furniture & fixtures	8 (a)	4,246,915,560	4,306,208,817	3,703,069,047
Other Assets (Prior year's balance restated)	9 (a)	23,188,255,117	19,634,294,906	17,551,457,106
Non-banking Assets		-	-	-
Total Assets		360,533,641,575	338,651,615,641	321,996,399,063
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other Banks, Financial Institutions and Agents	10 (a)	9,976,289,760	11,072,597,634	10,511,326,588
Non-convertible subordinated bond and contingent-convertible perpetual bond	10 (b)	11,480,000,000	13,450,000,000	12,540,000,000
Deposits and other accounts	11(a)			
Current/AI-wadeeah current account and other account		36,499,881,861	35,820,810,511	30,863,245,498
Bills payable		1,488,390,758	2,120,938,448	1,381,481,264
Savings accounts/Mudaraba savings bank deposit		35,015,692,769	31,363,461,635	31,513,708,136
Fixed Deposit/Mudaraba fixed deposits		199,707,379,548	181,378,330,453	177,487,877,415
		272,711,344,935	250,683,541,046	241,246,312,313
Other Liabilities (Prior year's balance restated)	12 (a)	42,388,293,466	39,365,581,053	34,413,286,464
Total Liabilities		336,555,928,161	314,571,719,733	298,710,925,364
Capital/Shareholders' Equity				
Paid-up Capital	13.2	10,658,218,870	10,658,218,870	10,297,796,010
Statutory Reserve	14	7,565,365,960	7,565,365,960	7,443,591,894
Capital Reserve		42,577,672	38,253,952	33,623,260
Surplus in profit & loss account (Prior year's balance restated)	16.1 (a)	5,102,482,127	5,212,688,987	5,150,813,829
Start-up Equity Investment Fund	15	98,236,311	96,068,250	83,270,399
Revaluation reserve for securities	17	473,173,129	472,895,104	240,818,530
Total Shareholders' Equity		23,940,054,069	24,043,491,122	23,249,913,922
Non-controlling Interest (Prior year's balance restated)	16.1 (c)	37,659,345	36,404,786	35,559,777
Total Liability and Shareholders' Equity		360,533,641,575	338,651,615,641	321,996,399,063

ONE Bank PLC and its Subsidiaries
Consolidated Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 (Restated) Taka	01.01.2024 Taka
OFF BALANCE SHEET ITEMS				
Contingent Liabilities				
Acceptances and Endorsements		20,592,851,602	20,016,337,274	17,499,658,640
Letters of Guarantee	45	18,743,155,761	20,114,590,259	15,088,548,530
Irrevocable Letters of Credit		17,661,848,660	22,026,460,238	15,387,375,330
Bills for Collection		179,757,014	564,391,734	695,151,451
		57,177,613,038	62,721,779,505	48,670,733,951
Other Contingent Liabilities				
Claims lodged with but not recognized by the Bank		6,623,821,971	4,892,752,495	4,277,499,427
Other exchange contract		-	-	-
Total Contingent Liabilities		63,801,435,009	67,614,532,000	52,948,233,378
Other Commitments				
Documentary Credits and short term trade-related transactions		-	-	-
Forward assets purchased and forward deposits placed		-	1,126,908,881	7,926,815,828
Undrawn note issuance and revolving underwriting facilities		-	-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-	-
Total other commitments		-	1,126,908,881	7,926,815,828
Total off-Balance Sheet items including contingent liabilities		63,801,435,009	68,741,440,881	60,875,049,205
Net Asset Value Per Share	47	22.46	22.56	21.81

These Financial Statements should be read in conjunction with the annexed notes



Muhit Rahman
Managing Director



Admiral A M M Aurangzeb Chowdhury (Retd)
Independent Director



Zahur Ullah
Director



A.S.M. Shahidullah Khan
Chairman

Signed in terms of our separate report of the even date

Signed for & on behalf of
Mahamud Sabuj & Co., Chartered Accountants


Moddassar Ahmed Siddique FCA
Partner
ICAB Enrollment No: 0722
DVC: 2604300722AS937915

Dhaka, 30 April 2026

ONE Bank PLC and its Subsidiaries
Consolidated Profit and Loss Account
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Interest income/profit on investment	18 (a)	25,069,615,177	24,421,622,694
Interest paid on deposits and borrowings etc.	19 (a)	(22,504,182,247)	(18,277,130,804)
Net interest income		2,565,432,930	6,144,491,890
Investment income	20 (a)	6,821,579,841	5,921,772,466
Commission, exchange and brokerage	21 (a)	1,742,233,592	2,043,600,851
Other operating income	22 (a)	854,887,934	783,152,304
Total operating income (A)		11,984,134,296	14,893,017,511
Salaries and allowances	23 (a)	4,456,523,833	4,292,575,580
Rent, taxes, insurance, electricity etc.	24 (a)	376,491,267	366,005,643
Legal expenses	25 (a)	11,162,381	20,542,205
Postage, stamps, telecommunication etc.	26	119,951,696	96,375,247
Directors' fees	27 (a)	3,910,000	2,818,365
Auditors' fees		2,165,957	979,500
Stationery, printings, advertisements etc.	28 (a)	203,568,558	198,786,240
Managing Director's salary and allowances (Bank only)	29	12,679,407	16,540,000
Depreciation, leasing expense and repair of bank's assets	30 (a)	1,074,615,504	1,061,873,374
Other expenses	31 (a)	932,510,023	818,392,050
Total operating expenses (B)		7,193,578,626	6,874,888,204
Profit/ (loss) before provision and tax (C=A-B)		4,790,555,669	8,018,129,306
Provision for loans and advances	32.1		
Specific provision		6,257,262,971	7,134,792,230
General provision		1,750,858	1,175,475
		6,259,013,829	7,135,967,705
Provision for off-balance sheet items	12.8	41,222,657	23,340,963
Provision for diminution in value of share	33	207,781,682	116,915,947
Provision for other	34	-	61,314,000
Total Provision (D)		6,508,018,168	7,337,538,615
Profit/(loss) before taxes (E=C-D)		(1,717,462,499)	680,590,691
Provision for taxation	35 (a)		
Current tax expense		594,375,203	701,590,494
Deferred tax expense /(income)		(2,609,377,182)	(1,344,864,191)
		(2,015,001,979)	(643,273,696)
Net Profit after taxation		297,539,481	1,323,864,388
Attributable to:			
Shareholders of the ONE Bank PLC		296,284,922	1,323,019,378
Non-controlling Interest		1,254,559	845,009
		297,539,481	1,323,864,388
Retained surplus brought forward	16.1(b)	5,208,365,267	4,425,337,417
Add: Net profit after tax (attributable to shareholder of OBPLC)		296,284,922	1,323,019,378
		5,504,650,188	5,748,356,795
Appropriations:			
Statutory Reserve	14	-	121,774,067
Interest on perpetual bonds	19	400,000,000	401,095,891
Start up Fund	15	2,168,061	12,797,851
		402,168,061	535,667,809
Retained Surplus		5,102,482,127	5,212,688,987
Earnings Per Share (EPS)	48	0.28	1.24

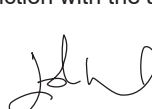
These Financial Statements should be read in conjunction with the annexed notes



Muhit Rahman
Managing Director



Admiral A M M Aurangzeb Chowdhury (Retd)
Independent Director



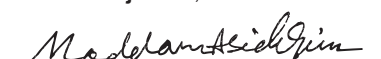
Zahur Ullah
Director



A.S.M. Shahidullah Khan
Chairman

Signed in terms of our separate report of the even date

Signed for & on behalf of
Mahamud Sabuj & Co., Chartered Accountants


Moddassar Ahmed Siddique FCA
Partner

ICAB Enrollment No: 0722
DVC: 2604300722AS937915

Dhaka, 30 April 2026

ONE Bank PLC and its Subsidiaries
Consolidated Cash Flow Statement
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Cash flows from operating activities			
Interest receipts in cash	36(a)	26,072,648,159	25,288,427,152
Interest payments	37(a)	(22,351,463,150)	(18,024,223,904)
Dividend receipts		567,777,183	709,280,432
Fee and commission receipts in cash	38(a)	651,552,393	621,380,799
Recoveries of loans previously written off		383,665,127	525,035,471
Cash payments to employees		(4,473,241,655)	(4,129,039,083)
Cash payments to suppliers		(369,051,100)	(348,652,632)
Income Taxes paid		(720,133,117)	(498,027,603)
Receipts from other operating activities	41(a)	2,007,864,111	2,214,020,352
Payment for other operating activities	42(a)	(1,856,145,738)	(1,839,451,717)
Cash generated from operating activities before changes in operating assets and liabilities		(86,527,787)	4,518,749,267
Increase/(decrease) in operating assets and liabilities			
Sales/ (purchase) of trading securities		2,235,892,830	(10,265,734,854)
Loans and advances to customers		(21,082,540,020)	3,438,450,246
Other current assets	44(a)	(43,291,956)	40,303,056
Deposits from other banks/ Borrowings		(3,264,333,368)	(2,104,534,229)
Deposits from customers		21,738,579,305	12,642,860,484
Other liabilities	43(a)	1,283,348,450	(980,554,536)
A Net cash used in/ from operating activities		781,127,453	7,289,539,434
Cash flows from investing activities			
Proceeds from sale of securities		50,254,613,108	7,482,271,772
Payments for purchase of securities		(55,755,232,508)	(7,976,428,000)
Purchase of property, plant & equipment		(422,505,458)	(519,506,320)
Sale of property, plant & equipment		2,737,220	10,627,188
B Net cash used in investing activities		(5,920,387,638)	(1,003,035,360)
Cash flows from financing activities			
Receipts from issue of ordinary shares		-	-
Dividend paid		-	(311,181,072)
C Net cash used for financial activities		-	(311,181,072)
D Net increase/(decrease) in cash and cash equivalent (A+B+C)		(5,139,260,185)	5,975,323,002
E Effects of exchange rate changes on cash and cash-equivalent		173,736,661	301,965,550
F Opening cash and cash equivalent		37,029,210,735	30,751,922,184
G Closing cash and cash equivalents (D+E+F)		32,063,687,211	37,029,210,735
Closing cash and cash equivalents			
Cash in hand (including foreign currencies)	3(a)	4,148,447,745	4,300,434,775
Cash with Bangladesh Bank & its agent banks(s)	3(a)	18,363,899,781	13,002,022,307
Cash with other banks and financial institutions	4(a)	6,713,860,885	12,024,219,553
Money at call and short notice	5	2,834,431,000	7,700,000,000
Prize bonds	6	3,047,800	2,534,100
		32,063,687,211	37,029,210,735
Net Operating Cash Flow Per Share	49	0.73	6.84

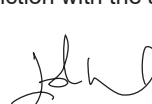
These Financial Statements should be read in conjunction with the annexed notes



Muhit Rahman
Managing Director



Admiral A M M Aurangzeb Chowdhury (Retd)
Independent Director



Zahur Ullah
Director



A.S.M. Shahidullah Khan
Chairman

Dhaka, 30 April 2026

ONE Bank PLC and its Subsidiaries
Consolidated Statement of Changes in Equity
For the year ended 31 December 2025

Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Start-up Equity Investment Fund	Revaluation Reserve for Securities	Profit & Loss Account	Total	Non-Controlling Interest	Total
Balance as at 01 January 2025	10,658,218,870	7,565,365,960	38,253,952	96,068,250	472,895,104	5,212,688,987	24,043,491,122	36,404,786	24,079,895,909
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	10,658,218,870	7,565,365,960	38,253,952	96,068,250	472,895,104	5,212,688,987	24,043,491,122	36,404,786	24,079,895,909
Surplus of Revaluation of Reserve for Securities	-	-	-	-	2,094,424,750	-	2,094,424,750	-	2,094,424,750
Adjustment of Revaluation of Reserve for Securities	-	-	-	-	(2,094,146,725)	-	(2,094,146,725)	-	(2,094,146,725)
Net Profit after Tax for the year	-	-	-	-	-	296,284,922	296,284,922	1,254,559	297,539,481
Transferred to Capital Reserve	-	-	4,323,720	-	-	(4,323,720)	-	-	-
Profit transferred to Start up Fund	-	-	-	2,168,061	-	(2,168,061)	-	-	-
Profit transferred to Coupon/Dividend on Perpetual Bond	-	-	-	-	-	(400,000,000)	(400,000,000)	-	(400,000,000)
Profit transferred to Statutory Reserve	-	-	-	-	-	-	-	-	-
Balance as at 31 December 2025	10,658,218,870	7,565,365,960	42,577,672	98,236,311	473,173,129	5,102,482,127	23,940,054,069	37,659,345	23,977,713,415
Balance as at 31 December 2024	10,658,218,870	7,565,365,960	38,253,952	96,068,250	472,895,104	5,212,688,987	24,043,491,122	36,404,786	24,079,895,909

These Financial Statements should be read in conjunction with the annexed notes


Muhit Rahman
Managing Director


Admiral A M M Aurangzeb Chowdhury (Retd)
Independent Director


Zahur Ullah
Director


A.S.M. Shahidullah Khan
Chairman

ONE Bank PLC
Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)		4,148,443,074	4,300,420,362
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		18,363,899,781	13,002,022,307
		22,512,342,855	17,302,442,669
Balance with other Banks and Financial Institutions	4		
In Bangladesh		1,142,819,327	1,842,273,946
Outside Bangladesh		5,571,041,559	10,181,945,607
		6,713,860,885	12,024,219,553
Money at call and short notice	5	2,834,431,000	7,700,000,000
Investments	6		
Government		47,438,366,876	45,179,971,599
Others		9,190,177,485	8,947,583,939
		56,628,544,361	54,127,555,538
Loans and Advances/investments	7		
Loans, cash credit, overdraft etc./investments		240,282,490,459	219,266,890,520
Bills purchased and discounted		1,746,630,013	1,647,347,193
		242,029,120,473	220,914,237,712
Fixed Assets including premises, furniture & fixtures	8	4,188,617,606	4,248,347,082
Other Assets	9	25,205,953,722	21,802,511,017
Non-banking Assets		-	-
Total Assets		360,112,870,901	338,119,313,572
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	10	9,976,289,760	11,072,597,634
Non-convertible subordinated bond and contingent-convertible perpetual bond	10 (b)	11,480,000,000	13,450,000,000
Deposits and other accounts	11		
Current/Al-wadeeah current account and other account		36,499,881,861	35,820,810,511
Bills payable		1,488,390,758	2,120,938,448
Savings accounts/Mudaraba savings bank deposit		35,015,692,769	31,363,461,635
Fixed Deposit/Mudaraba fixed deposits		200,493,935,546	181,893,449,360
		273,497,900,933	251,198,659,953
Other Liabilities	12	41,791,349,330	38,847,809,239
Total Liabilities		336,745,540,023	314,569,066,826
Capital/Shareholders' Equity			
Paid-up Capital	13.2	10,658,218,870	10,658,218,870
Statutory Reserve	14	7,565,365,960	7,565,365,960
Surplus in profit & loss account	16	4,572,336,608	4,757,698,562
Start-up Equity Investment Fund	15	98,236,311	96,068,250
Revaluation reserve for securities	17	473,173,129	472,895,104
Total Shareholders' Equity		23,367,330,879	23,550,246,746
Total Liability and Shareholders' Equity		360,112,870,901	338,119,313,572

ONE Bank PLC
Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances and Endorsements		20,592,851,602	20,016,337,274
Letters of Guarantee	45	18,743,155,761	20,114,590,259
Irrevocable Letters of Credit		17,661,848,660	22,026,460,238
Bills for Collection		179,757,014	564,391,734
		57,177,613,038	62,721,779,505
Other Contingent Liabilities			
Claims lodged with but not recognized by the Bank		6,623,821,971	4,892,752,495
Other exchange contract		-	-
Total Contingent Liabilities		63,801,435,009	67,614,532,000
Other Commitments			
Documentary Credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	1,126,908,881
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total other commitments		-	1,126,908,881
Total off-Balance Sheet items including contingent liabilities		63,801,435,009	68,741,440,881
Net Asset Value Per Share	47	21.92	22.10

These Financial Statements should be read in conjunction with the annexed notes


Muhit Rahman
Managing Director


Admiral A M M M Aurangzeb Chowdhury (Retd)
Independent Director


Zahur Ullah
Director


A.S.M. Shahidullah Khan
Chairman

Signed in terms of our separate report of the even date

Signed for & on behalf of
Mahamud Sabuj & Co., Chartered Accountants


Moddassar Ahmed Siddique FCA
Partner
ICAB Enrollment No: 0722
DVC: 2604300722AS937915

Dhaka, 30 April 2026

ONE Bank PLC
Profit and Loss Account
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Interest income/profit on investment	18	25,041,694,533	24,393,488,287
Interest paid on deposits and borrowings etc.	19	(22,554,112,505)	(18,312,463,433)
Net interest income		2,487,582,028	6,081,024,853
Investment income	20	6,697,942,519	5,827,262,549
Commission, exchange and brokerage	21	1,710,870,108	2,017,584,357
Other operating income	22	853,582,409	780,564,195
Total operating income (A)		11,749,977,064	14,706,435,954
Salaries and allowances	23	4,404,160,738	4,242,590,194
Rent, taxes, insurance, electricity etc.	24	372,338,625	362,359,203
Legal expenses	25	10,925,881	20,308,705
Postage, stamps, telecommunication etc.	26	119,951,696	96,375,247
Directors' fees	27	3,772,000	2,647,865
Auditors' fees		2,022,207	690,000
Stationery, printings, advertisements etc.	28	203,194,040	198,122,608
Managing Director's salary and allowances	29	12,679,407	16,540,000
Depreciation, leasing expense and repair of bank's assets	30	1,062,165,764	1,051,208,816
Other expenses	31	920,681,339	807,207,415
Total operating expenses (B)		7,111,891,698	6,798,050,053
Profit/ (loss) before provision and tax (C=A-B)		4,638,085,366	7,908,385,901
Provision for loans and advances			
Specific provision	12.4	6,257,262,971	7,134,792,230
General provision	12.5 & 12.6	-	-
		6,257,262,971	7,134,792,230
Provision for off-balance sheet items	12.8	41,222,657	23,340,963
Provision for diminution in value of share	12.11	166,640,217	80,068,373
Provision for other	12.9	-	61,314,000
Total Provision (D)		6,465,125,844	7,299,515,567
Profit/ (loss) before taxes (E=C-D)		(1,827,040,478)	608,870,334
Provision for taxation	35		
Current tax expense		556,343,774	670,104,501
Deferred tax expense /(income)		(2,600,190,360)	(1,341,019,267)
		(2,043,846,586)	(670,914,766)
Net Profit after taxation		216,806,107	1,279,785,100
Retained surplus brought forward	16.1	4,757,698,562	4,013,581,270
		4,974,504,669	5,293,366,371
Appropriations:			
Statutory Reserve	14	-	121,774,067
Interest on perpetual bonds	19	400,000,000	401,095,891
Start up Fund	15	2,168,061	12,797,851
		402,168,061	535,667,809
Retained Surplus		4,572,336,608	4,757,698,562
Earnings Per Share (EPS)	48	0.20	1.20

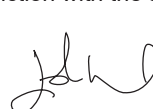
These Financial Statements should be read in conjunction with the annexed notes



Muhit Rahman
Managing Director



Admiral A M M Aurangzeb Chowdhury (Retd)
Independent Director



Zahur Ullah
Director



A.S.M. Shahidullah Khan
Chairman

Signed in terms of our separate report of the even date

Signed for & on behalf of
Mahamud Sabuj & Co., Chartered Accountants


Moddassar Ahmed Siddique FCA
Partner

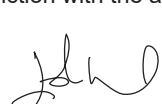
ICAB Enrollment No: 0722
DVC: 2604300722AS937915

Dhaka, 30 April 2026

ONE Bank PLC
Cash Flow Statement
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Cash flows from operating activities			
Interest receipts in cash	36	26,050,339,247	25,268,805,428
Interest payments	37	(22,401,393,409)	(18,060,914,284)
Dividend receipts		505,013,298	632,447,216
Fee and commission receipts in cash	38	620,188,909	595,250,628
Recoveries of loans previously written off		383,665,127	525,035,471
Cash payments to employees	39	(4,473,241,655)	(4,129,039,083)
Cash payments to suppliers	40	(369,051,100)	(348,652,632)
Income taxes paid	9.3	(688,691,569)	(471,507,055)
Receipts from other operating activities	41	1,943,808,063	2,195,227,114
Payment for other operating activities	42	(1,782,999,389)	(1,763,804,380)
Cash generated from operating activities before changes in operating assets and liabilities		(212,362,478)	4,442,848,421
Increase/(decrease) in operating assets and liabilities			
Sales/ (purchase) of trading securities		2,005,760,191	(10,155,128,200)
Loans and advances to customers		(21,114,882,760)	3,420,483,746
Other current assets	44	(39,462,311)	76,595,652
Deposits from other banks/ Borrowings		(3,264,333,368)	(2,104,534,229)
Deposits from customers		22,010,016,395	12,584,992,819
Other liabilities	43	1,386,783,539	(985,819,329)
A Net cash used in/ from operating activities		771,519,208	7,279,438,879
Cash flow from investing activities			
Proceeds from sale of securities		50,254,613,108	7,482,271,772
Payments for purchase of securities		(55,755,232,508)	(7,976,428,000)
Purchase of property, plant & equipment		(412,887,471)	(509,415,948)
Sale of property, plant & equipment		2,737,220	10,627,188
B Net cash used in investing activities		(5,910,769,651)	(992,944,988)
Cash flow from financing activities			
Receipts from issue of ordinary shares		-	-
Dividend paid		-	(311,181,072)
C Net cash from financing activities		-	(311,181,072)
D Net increase/(decrease) in cash and cash equivalent (A+B+C)		(5,139,250,444)	5,975,312,819
E Effects of exchange rate changes on cash and cash-equivalent		173,736,661	301,965,550
F Opening cash and cash equivalent		37,029,196,322	30,751,917,951
G Closing cash and cash equivalents (D+E+F)		32,063,682,540	37,029,196,322
Closing cash and cash equivalents			
Cash in hand (including foreign currencies)	3.1	4,148,443,074	4,300,420,362
Cash with Bangladesh Bank & its agent banks(s)	3.2	18,363,899,781	13,002,022,307
Cash with other banks and financial institutions	4	6,713,860,885	12,024,219,553
Money at call and short notice	5	2,834,431,000	7,700,000,000
Prize bonds	6	3,047,800	2,534,100
		32,063,682,540	37,029,196,322
Net Operating Cash Flow Per Share	49	0.72	6.83

These Financial Statements should be read in conjunction with the annexed notes

 Muhit Rahman Managing Director	 Admiral A M M Aurangzeb Chowdhury (Retd) Independent Director	 Zahur Ullah Director	 A.S.M. Shahidullah Khan Chairman
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Dhaka, 30 April 2026

ONE Bank PLC
Statement of Changes in Equity
For the year ended 31 December 2025

Particulars	Paid-up Capital	Statutory Reserve	Start-up Equity Investment Fund	Revaluation Reserve for Securities	Profit & Loss Account	Total Shareholders' Equity
Balance as at 01 January 2025	10,658,218,870	7,565,365,960	96,068,250	472,895,104	4,757,698,562	23,550,246,746
Changes in accounting policy	-	-	-	-	-	-
Restated balance	10,658,218,870	7,565,365,960	96,068,250	472,895,104	4,757,698,562	23,550,246,746
Surplus of Revaluation of Reserve for Securities	-	-	-	2,094,424,750	-	2,094,424,750
Adjustment of Revaluation of Reserve for Securities	-	-	-	(2,094,146,725)	-	(2,094,146,725)
Net Profit after Tax for the year	-	-	-	-	216,806,107	216,806,107
Profit transferred to Start up Fund	-	-	2,168,061	-	(2,168,061)	-
Profit transferred to Coupon/Dividend on Perpetual Bond	-	-	-	-	(400,000,000)	(400,000,000)
Profit transferred to Statutory Reserve	-	-	-	-	-	-
Balance as at 31 December 2025	10,658,218,870	7,565,365,960	98,236,311	473,173,129	4,572,336,608	23,367,330,879
Balance as at 31 December 2024	10,658,218,870	7,565,365,960	96,068,250	472,895,104	4,757,698,562	23,550,246,746


A.S.M. Shahidullah Khan
Chairman


Zahur Ullah
Director


Admiral A M M Aurangzeb Chowdhury (Retd)
Independent Director


Muhit Rahman
Managing Director

Dhaka, 30 April 2026

These Financial Statements should be read in conjunction with the annexed notes

ONE Bank PLC
Liquidity Statement
 (Assets & Liabilities Maturity Analysis)
 As at 31 December 2025

Amount in Taka

	Up to 1 month	1 -3 months	3- 12 months	1-5 years	Above 5 years	Total
Assets:						
Cash	8,871,409,648	-	-	-	13,640,933,207	22,512,342,855
Balance with other banks and financial institutions	1,895,501,733	2,785,676,746	2,032,682,406	-	-	6,713,860,885
Money at call and short notice	2,834,431,000	-	-	-	-	2,834,431,000
Investment	4,442,641,860	1,949,992,000	6,187,074,928	14,749,448,373	29,299,387,200	56,628,544,361
Loans and Advances	12,915,557,976	44,183,857,354	57,329,694,092	86,619,620,744	40,980,390,307	242,029,120,473
Fixed Assets including premises, furniture & fixtures	-	-	57,613,169	86,419,754	4,044,584,683	4,188,617,606
Other Assets	1,665,826,701	-	2,379,752,430	3,807,603,888	17,352,770,704	25,205,953,722
Non-banking Assets	-	-	-	-	-	-
Total Assets	32,625,368,918	48,919,526,100	67,986,817,024	105,263,092,758	105,318,066,100	360,112,870,901
Liabilities:						
Borrowing from Bangladesh Bank, other banks, financial institutions and agents	1,097,391,874	2,347,046,645	5,118,490,109	8,347,361,133	4,546,000,000	21,456,289,760
Deposits and Other Accounts	45,014,164,268	73,848,191,146	72,828,118,701	70,664,088,309	11,143,338,509	273,497,900,933
Other Liabilities	3,918,134,933	15,672,539,732	13,713,472,265	8,487,202,399	-	41,791,349,330
Total Liabilities	50,029,691,075	91,867,777,522	91,660,081,075	87,498,651,841	15,689,338,509	336,745,540,023
Net Liquidity Gap	(17,404,322,157)	(42,948,251,422)	(23,673,264,051)	17,764,440,917	89,628,727,591	23,367,330,879




 A.S.M. Shahidullah Khan
 Chairman


 Zahur Ullah
 Director


 Admiral A M M Aurangzeb Chowdhury (Retd)
 Independent Director


 Muhit Rahman
 Managing Director

Dhaka, 30 April 2026

Notes to the Financial Statements

As at and for the year ended 31 December 2025

1. The Bank and its activities

1.1 Status of the Bank

ONE Bank PLC (the “Bank”) is a private sector commercial bank incorporated with the Registrar of Joint Stock Companies under the Companies Act 1994. The Bank commenced its banking operation on 14 July 1999 by obtaining license from the Bangladesh Bank on 2 June 1999 under section 31 of the Bank Company Act 1991 (as amended up to date). As per the provisions of Bangladesh Bank license, the Bank has offered initially its shares to public by Pre-IPO and subsequently sold shares to the public through IPO in the year 2003. The shares of the Bank are listed with both Dhaka Stock Exchange PLC and Chittagong Stock Exchange PLC. As on 31 December 2025 the Bank has 114 branches (including 2 Islami Banking branches), 50 Sub-branches, 19 collection booths and 192 ATM/CRM. In addition, the Bank has 2 (two) Off-shore Banking units, one in Dhaka and another in Chattogram. The Bank has two subsidiary companies namely, ONE Securities Limited and ONE Investments Limited.

1.2 Principal activities

The principal activities of the Bank are to provide all kinds of conventional and Islami banking services to its customers which includes deposit, loans and advances, personal and commercial banking, cash management, treasury, brokerage services, export & import financing, local and international remittance facility etc. through its branches, SME centers, and vibrant alternative delivery channels (ATM booths, mobile banking, internet banking, Agent banking). The Bank also provides off-shore banking services through its Off-Shore Banking Units (OBU).

1.3 Islami Banking operation

The Bank obtained permission from Bangladesh Bank to operate Islami Banking operation vide letter no. BRPD (P-3)/745(72)/2020-3978 dated 15 June 2020. The Bank commenced operation from 15 December 2020. The Islami Banking operation is governed under the rules & regulations of Bangladesh Bank. A separate Balance Sheet and Profit and Loss Account of Islami Banking Unit are shown in **Annexure- H** and the figures appearing in the annexure have been converted into relevant heads of Financial Statements under conventional banking for consolidation and incorporation in these Financial Statements.

The Financial Statements of the Islami banking Unit have also been prepared as per the Bank Company Act, 1991 (as amended up to date), IFRS and other prevailing laws and regulations applicable in Bangladesh.

1.4 Off-Shore Banking Units

The Bank has obtained permission for Off-Shore Banking business vide letter no. BRPD (P-3) 744 (115)/2010-2337 dated 26 May 2010. The Bank commenced the operation of its Off-shore Banking Unit from 12 December 2010. At present the Bank has 2 (two) Off-Shore Banking units, one in Dhaka and another in Chattogram. The principal activities of the units are to provide all kinds of commercial banking services in foreign currency. Financial Statements of Off-Shore Banking Unit are shown in **Annexure-I**.

1.5 ONE Securities Limited (Subsidiary of the Bank)

ONE Securities Limited (OSL) is a subsidiary of ONE Bank PLC. OSL was incorporated on May 04, 2011 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company. Subsequently, it was converted into Public Limited Company on 24 December 2014 after completion of due formalities with Registrar of Joint Stock Companies and Firms (RJSC). The Registered Office of the Company is situated at 45, Dilkusha C.A (4th Floor), Dhaka-1000. The principal activities of the company are to buy, sell and deal in shares, stocks, debentures and other securities and undertake all the functions as a TREC Holder of Stock Exchanges.

1.6 ONE Investments Limited (Subsidiary of the Bank)

ONE Investments Limited (OIL) is a subsidiary of ONE Bank PLC. OIL was incorporated on April 26, 2018 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company after completion of the formalities with the Registrar of Joint Stock Companies and Firms (RJSC). The Registered Office of the Company is situated at HRC Bhaban, 46 Kawran Bazar C.A., Dhaka-1215. The activities of the Company include services broadly classified as fees and commission based and fund-based services, such as underwriting of securities, issue management, portfolio management, corporate advisory services etc. The Company will apply to the Bangladesh Securities & Exchange Commission (BSEC) for its license to carrying out its operations formally and it will start its operation after getting the approval.

1.7 International Banking

International Banking activities of the Bank are being facilitated by the International Division with 18 ADs (Authorized Dealers), 02 Centralized Trade Processing Centers and 02 Offshore Banking Units in Dhaka and

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Chattogram respectively. The network of foreign correspondents is expanding over the years for ensuring smooth cross border trade and remittance inflow. Major relationship includes tie up with Standard Chartered Bank, Commerzbank, Mashreqbank etc.

Moreover, drawing arrangement with Placid NK Corporation, Ria Money Transfer, Western Union, MoneyGram International Inc, Aftab Currency Exchange Ltd., Nec Money Transfer Ltd. etc. are facilitating routing of foreign remittances through our Bank. In addition to facilitating cross border trade, foreign currency trade loan and other trade facilities are being regularly arranged from the foreign correspondents. As on 31st December 2025 our total no. of foreign correspondents and Nostro accounts stand at 262 and 28 (including 03 OBU accounts) respectively.

1.8 Treasury Functions

The Treasury Division has been discharging the principal responsibilities of the Treasury functions which include management of liquidity and market risks, mobilization of resources from domestic as well as from foreign banks. Further, it leveraged strong relationships with financial sector players to provide a wide range of banking services in addition to Bank's liability products.

The focus of the Treasury Division is to be active in a broad-based money market, Government securities and foreign exchange markets. There was a significant contribution in the volumes and profits from foreign exchange transactions in 2025.

1.9 Information Technology

ONE Bank PLC adopted the IT system at the outset of its operations. Over the past 26 years, the Bank has implemented numerous measures to enhance its services with a focus on information technology. Beginning with the launch of a world-class Core Banking Solution (CBS), the Bank has rolled out various services, including Internet Banking Services, Mobile Financial Services, Agent Banking Services, Islamic Banking Services, Visa Credit and Debit Cards, Pre-paid Hajj Cards, ATMs, CRMs, Mobile Apps (ONE App), Wallet (OK Wallet), and a range of web-based online payment systems. ONE Bank's systems are also linked with Q-Cash Network, Bangladesh Bank's NPSB (National Payment Switch of Bangladesh), the Automated Cheque Clearing System-BACH (Bangladesh Automated Clearing House), the RTGS (Real Time Gross Settlement) System, the BEFTN/NIKASH (Bangladesh Electronic Fund Transfer Network) System, and the eKYC System – a digital onboarding process for customers, to provide efficient banking services. The Bank has implemented sanction screening systems to ensure compliance with AML and CFT regulations, preventing money laundering through banking transactions.

Currently, the banking industry depends on information technology to meet the evolving banking needs of the country. Similarly, ONE Bank is committed to launching new IT-driven services, not only to manage business operations and compliance effectively but also to provide customers with improved service through the adoption of disruptive innovations in banking.

1.10 Strategic Directions and Challenges

The strategic directions of the Bank are provided and reviewed periodically by the Marketing Division in consultation with the Senior Management. At the time of planning deposit mobilization strategies, financing plan and the budget, priority is given on the bottom-up information sharing process. The Board of Directors approves the Budget and evaluates monthly performance in the Board Meeting for ensuring proper Budgetary Control and maximization of operating profit and optimization of business outcomes and provides guidelines to the Management for overcoming lapses, if identified. In keeping with the Vision and Mission of the Bank, the strategic direction of the Bank has been clearly identified and laid down in the Long-Term Corporate Plan and the Budget. Budget is prepared for each year by spelling out the goals and objectives for each major strategic business unit, such as Corporate Banking, SME Banking, Retail Banking, Treasury, General Banking, etc. and the detailed action plans for the achievement thereof along with specific time frame are set out and evaluated in the marketing meeting.

1.11 Staff Training

The Bank always keeps in mind the development of staff skills and knowledge through training. The staff training is presently pertaining through the outside Organizations, Bangladesh Bank and from Bank's own training Academy.

1.12 Resource Efficiency

Deposits and Shareholders' Equity represented the two biggest sources of funds. As at 31 December 2025, the amount of deposit was 75.95% of total liability and shareholders' equity & the amount of shareholders' equity was 6.49% of total liability and shareholders' equity. The Bank tries to procure deposits from low-cost sources and prudently invest the fund for raising the profitability of the Bank.

Through careful planning, the management of the Bank ensured a prudent dividend policy and investment portfolio and optimized Shareholders' Equity.

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1.13 Corporate Governance

1.13.1 Board of Directors

a) Members of the Board

The Board of Directors of the Bank is constituted by 6 (Six) numbers of Directors and all of the Directors are Non-Executive Directors. Particulars of Directors have been included in the annual report (**please see Annexure-E**) Out of the 6 directors, 2 (two) directors are Independent Directors.

b) Board Meeting

The Chairman of the Board conducts the Board Meetings and ensures effective participation of all Directors, heeding to their concerns and maintaining balance of power. The Board is in full control of its affairs.

c) Information sharing system.

A well-streamlined Management Information System is in place. Accurate and relevant information on the matters referred to the Board are made available in advance. Whenever the Board finds that the information sent to them is insufficient, they call for additional information and the Chairman ensures that all Directors are properly briefed on the matters deliberated at the meetings.

d) Performance of Board

The Board has implemented a self-assessment exercise covering key functions under the following activities to assess the performance of the Board and carries out the evaluations annually.

- Discharge of Statutory /Regulatory duties and Board responsibilities;
- Corporate Governance and Risk Management monitoring;
- Seeking and contributing views and opinions on strategic decision making;
- Leveraging the skills, expertise, contacts of individual Board Members in furtherance of business;
- Understanding and formulating the succession plans to ensure talent availability and address expectations of high potential and high-quality staffs, and
- Overall view of management of the business by the Management.

1.13.2 Appointment of Directors and Managing Director

a) Director

The Members of the Board are appointed in accordance with the provisions of the Companies Act 1994, the Memorandum and the Articles of Association of the Bank, provisions of the Bank Company Act 1991(as amended up to date), directives of BSEC and Bangladesh Bank's Circulars issued from time to time. The Board believes that the combined knowledge and experience of the Board matches the strategic demands required for the Bank.

b) Managing Director

The Managing Director (as CEO) is appointed by the Board on contractual basis with a provision of renewal according to the guidelines provided by the Bangladesh Bank and the provisions of the Bank Company Act. The Board sets financial and non-financial goals and objectives for the CEO in line with the short, medium and long-term goals of the Bank. The Managing Director is entrusted with the management of the Bank's operations and he is ultimately accountable to the Board. Managing Director's performance is assessed by the Chairman annually.

1.13.3 General Meeting

a) Shareholders Suggestions

The Bank always welcomes active participation of the shareholders at the General Meetings and solicits their views at all times, thus promoting a healthy dialogue. Whenever possible, the Bank implements their suggestions.

b) Notice of the General Meeting

Notice is given to the shareholders in terms of the provisions of the Companies Act 1994, Securities and Exchange Commission Act 1993, and the guidelines of Bangladesh Bank.

Notes to the Financial Statements

As at and for the year ended 31 December 2025

1.13.4 Accountability

Communicating Performance

The bank gives high priority to timely preparation and publication of annual, half-yearly and quarterly Financial Statements with comprehensive details of the statutory requirements, enabling both existing and prospective shareholders to make a timely and fair assessment of the Bank's performance. Media of publication includes printed materials, newspapers and the website of the Bank.

2. Significant accounting policies and basis of preparation of financial statements

2.1 Basis of Preparation of the Financial Statements

The separate financial statements of the Bank as at and for the year ended 31 December 2025 comprise those of Domestic Banking Units (Main operations) including Islami Banking Operation and Off-Shore Banking Units (OBU), and the consolidated financial statements of the group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial year.

2.2 Presentation of Financial Statements

IFRS: As per IAS 1, a complete set of financial statements comprises a statement of financial position, a statement of profit and loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 also requires the entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position.

Bangladesh Bank: The presentation of these financial statements in prescribed format (i.e. balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) and certain disclosures therein are guided by the First Schedule (section-38) of the Bank Company Act, 1991 (as amended up to date) and BRPD Circular No. 14 dated 25 June 2003 and subsequent guidelines of Bangladesh Bank. In the prescribed format there is no option to present assets and liabilities under current and non-current classification.

2.3 Statement of Compliance

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) is to be formed and it is to issue financial reporting standards for public interest entities such as banks. The Bank Companies Act 1991 has been amended to require banks to prepare their financial statements under such financial reporting standards. The FRC has been formed but yet to issue any financial reporting standards as per the provisions of the FRA and hence International Financial Reporting Standards (IFRS) as required by the Institute of Chartered Accountants of Bangladesh (ICAB) are still applicable.

Accordingly, the financial statements of the Bank are continued to be prepared in accordance with International Financial Reporting Standards (IFRS) and the requirements of the Bank Company Act 1991, the rules and regulations issued by Bangladesh Bank, the Companies Act 1994, Securities and Exchange Rules 2020. In case any requirement of the Bank Company Act 1991, and provisions and circulars issued by Bangladesh Bank differ with those of IFRS, the requirements of the Bank Company Act 1991, and provisions and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of IFRS are as follows:

2.3.1 Investment in Shares, Mutual Fund and Other Securities

IFRS: As per requirements of IFRS 9, classification and measurement of investment in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit or loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003, investments in quoted shares and unquoted shares are revalued at the end of the year at market price and as per book value of last audited balance sheet respectively. As per the instruction of another DOS Circular Letter No. 3 dated 12 March 2015, investment in mutual fund (close-end) is revalued at lower of cost and higher of market value and 85% of NAV and for open-end instruction to be follow DOS Circular No-1 dated May 24, 2023. Provision should be made for any loss arising from diminution in value of investment (portfolio basis); otherwise investments are recognized at cost.

2.3.2 Revaluation gains/losses on Government Securities

IFRS: As per the requirement of IFRS 9 where securities will fall under the category of fair value through profit or loss account, any change in the fair value of assets is recognised through the profit and loss account. Securities

Notes to the Financial Statements

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designated as amortised cost are measured at effective interest rate method and interest income is recognised through the profit and loss account.

Bangladesh Bank: As per the DOS Circular No.-05, dated May 26, 2008 and subsequent clarification in DOS Circular No-05, dated January 28, 2009 HFT (Held For Trading) securities are revalued on the basis of marking to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. Interest on HFT securities including amortization of discount is recognized in the profit and loss account. HTM (Held To Maturity) securities which have not matured as at the balance sheet date are amortized at the year end and gains or losses on amortization are recognized in other reserve as a part of equity.

2.3.3 Provision on Loans and Advances / Investments

IFRS: As per IFRS 9 an entity shall recognised an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 month expected credit losses that may result from default events on such loans and advances that are possible within 12 months after reporting date.

Bangladesh Bank: As per BRPD Circular no. 15 dated 27.11.2024, BRPD Circular no. 16 dated 18.07.2022, BRPD Circular Letter no. 33 dated 03.08.2022, BRPD Circular no. 5 dated 25.06.2025, BRPD Circular no. 7 dated 16.09.2025 and BRPD Circular Letter No. 29 dt.21.12.2025. These provisions are not specifically in line with those prescribed by IFRS 9.

2.3.4 Recognition of Interest in Suspense

IFRS: Loans and advances to customers are generally classified at amortised cost as per IFRS 9 and interest income is recognised by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently become credit-impaired, the entity shall apply the effective interest rate to the amortised cost of these loans and advances.

Bangladesh Bank: As per BRPD Circular No. 14 dated 23 September 2012, once a loan is classified, interest on such loans is not allowed to be recognized as income, rather the corresponding amount needs to be credited to interest suspense account which is presented as liability in the balance sheet.

2.3.5 Other Comprehensive Income

IFRS: As per the requirement of IAS 1, Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single Other Comprehensive Income statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which are to be followed by all banks in Bangladesh. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income as a component of financial statements. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

2.3.6 Financial Instruments – Presentation and Disclosure

In several cases Bangladesh Bank guidelines categories, recognize, measure and present financial instruments differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the financial statements.

2.3.7 Financial Guarantees

IFRS: As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognised less, income recognised in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per the requirement of BRPD Circular No. 14 dated 25 June 2003 financial guarantees such as letter of credit; letter of guarantee will be treated as off-balance sheet items. No liability is recognized for the guarantee except the cash margin.

Notes to the Financial Statements

As at and for the year ended 31 December 2025

2.3.8 Repo and Reverse Repo Transaction

IFRS: As per IFRS 9 when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo), the arrangement is treated as a loan and the underlying asset continues to be recognised at amortised cost in the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).

Bangladesh Bank: As per DOS Circular Letter No 2 dated 23 January 2013 and DOS Circular Letter No 6 dated 15 July 2010, when a bank sells a financial asset and simultaneously enters into agreement to repurchase the asset (or a similar asset) at a fixed price on future date (Repo or stock lending), the arrangement is accounted for as normal sales transactions and the financial asset is derecognised in the seller's book and recognised in the buyer's book.

2.3.9 Cash and Cash Equivalent

IFRS: As per the requirement of IAS 7, Cash and cash equivalent items should be reported as cash item.

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003, few highly liquid assets such as Money at call on Short Notice, Treasury Bills, Bangladesh Bank Bills and Prize Bonds are not shown as cash and cash equivalents items in the Balance Sheet rather these are shown in the face of the balance sheet as separate items. However, in the cash flow statement, these items are shown as cash equivalents besides cash in hand, balance with BB and other banks.

2.3.10 Non-Banking Asset

IFRS: No indication of Non-banking asset is found in any IFRS.

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003 there must exist a face item named Non-banking asset and the holding period of non-banking assets is mentioned in the Bank Company Act 1991 (as amended up to date).

2.3.11 Cash Flow Statement

IFRS: As per the requirement of IAS 7, the Statement of Cash Flows can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003 Cash Flow Statement is the mixture of direct and indirect methods.

2.3.12 Balance with Bangladesh Bank: (Cash Reserve Requirement)

IFRS: As per the requirement of IAS7, Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day-to-day operations.

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003 Balance with Bangladesh Bank is treated as cash and cash equivalents.

2.3.13 Presentation of Intangible Assets

IFRS: As per the requirement of IAS 38, an intangible asset must be identified and recognized, and the disclosure must be given in the Financial Statements.

Bangladesh Bank: As per BRPD Circular No 14 dated 25 June 2003 there is no regulation for treatment of intangible assets.

2.3.14 Off-Balance Sheet Items

IFRS: There is no concept of off-balance sheet items in any IFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003 off-balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of the balance sheet.

2.3.15 Loans and Advances/Investments Net of Provision

IFRS: Loans and advances/Investments should be presented net of provision.

Bangladesh Bank: As per BRPD Circular No.14 dated 25 June 2003 provision on loans and advances/ investments are presented separately as liability and cannot be netted off against loans and advances.

Notes to the Financial Statements

As at and for the year ended 31 December 2025

2.3.16 Disclosure of appropriation of profit

IFRS: There is no requirement to show appropriation of profit in the face of statement of comprehensive income.

Bangladesh Bank: As per BRPD circular No. 14 dated 23 September 2012, an appropriation of profit should be disclosed in the face of profit and loss account.

Departure from BSEC Directive to comply with the rules and regulations of Bangladesh Bank:

As per BSEC Directive No. BSEC/CMRRCD/2021-386/03 dated 14 January 2021, unclaimed dividend is required to be presented as a separate line item in the statement of financial position but the financial statements of the Bank are prepared as per the "First Schedule" and Section 38 of the Banking Companies Act, 1991 (as amended up to date) and BRPD Circular No. 15 dated 09 November 2009. Therefore, the unclaimed dividend has been presented in the separate note no. 11.5 under the head of Unclaimed Dividend Account of the financial statements.

2.4 Basis of measurement

The consolidated financial statements of the Group and the separate financial statements of the Bank have been prepared on the historical cost basis except for the following material items:

- Government treasury bills and bonds designated as 'Held for Trading (HFT)' are marked-to-market weekly with resulting gain credited to revaluation reserve account but loss charged to profit and loss account.
- Government treasury bills and bonds designated as 'Held to Maturity (HTM)' are amortized yearly with resulting gain credited to amortization reserve account but loss charged to profit and loss account.

2.5 Use of Estimates and Judgments

The preparation of financial statements requires management's judgments, estimates and assumptions for which the application of accounting policies and the reported amounts of assets, liabilities, income and expenses may vary and actual results may differ from those estimates. The most significant areas where estimates and judgments have been made are provisions for loans and advances, provision for income tax (current & deferred tax), gratuity fund and liquidity statements.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

2.6 Foreign currency transactions and translations

i) Functional and presentational currency

Financial statements of the Bank are presented in Taka, which is the Bank's functional and presentational currency. The functional currency for Off-Shore banking unit is US Dollar.

ii) Foreign currency translation

Foreign currency transactions are converted into equivalent Taka currency at the ruling exchange rates on the respective dates of such transactions as per IAS 21 "The effects of Changes in Foreign Exchange Rates"

In preparing solo financial statements, assets and liabilities in foreign currencies at 31 December 2025 have been converted into Taka currency at the revaluation rate determined by the Bank.

Differences arising through buying and selling transactions of foreign currencies on different dates of the year have been adjusted by debiting / crediting exchange gain or loss account.

iii) Commitments

Commitments for outstanding forward foreign exchange contracts disclosed in these financial statements are translated at contracted rates. Contingent liabilities/commitments for letter of credit, letter of guarantee and acceptance denominated in foreign currencies are expressed in Taka terms at the rates of exchange ruling on the date of balance sheet.

2.7 Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these consolidated financial statements of the group and those of the Bank have been applied consistently except otherwise instructed by Bangladesh Bank as the prime regulator. Certain comparative amounts in the financial statements have been reclassified and rearranged to conform to the current year's presentation.

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Accounting policies of subsidiaries

The financial statements of subsidiaries (ONE Securities Limited and ONE Investments Limited) which are included in the Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events of similar nature. There is no significant restriction on the ability of subsidiaries to transfer funds to the parent in the form of cash dividends or to repay loans and advances taken by the subsidiaries from the Bank.

2.7.1 Basis of consolidation

The consolidated financial statements include the financial statements of ONE Bank PLC and those of its two subsidiaries (ONE Securities Limited and ONE Investments Limited) prepared as at and for the year ended 31 December 2025. The consolidated financial statements have been prepared in accordance with IFRS 10 'Consolidated Financial Statements'.

Name of Subsidiary	Ownership	Date of incorporation	Regulator	Year Closing
ONE Securities Limited	98.9999%	May 04, 2011	BSEC, DSE, CSE	31 December
ONE Investments Limited	51.00%	April 26, 2018	BSEC, DSE, CSE	31 December

2.7.2 Transactions eliminated on consolidation.

Intra-group balances and income and expenses arising from intra-group transactions are eliminated in preparing these consolidated financial statements.

2.7.3 Going Concern

The Financial Statements have been prepared on a going concern principle which is the assumption that an entity will remain in business for the foreseeable future. Conversely, the Bank has neither any intention nor any legal or regulatory compulsion to halt operations and liquidate its assets in the near term at what may be very low fire-sale prices. The management is not aware of any material uncertainties that may cause to believe that significant doubt upon the Bank's ability to continue as a going concern.

2.8 Assets and the basis of their valuation

2.8.1 Cash and Cash Equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and highly liquid financial assets which are subject to insignificant risk of changes in their fair value and are used by the Bank Management for its short-term commitments.

2.8.2 Loans and Advances

- a) Loans and Advances are stated at gross amount and before off setting specific and general provisions against them.
- b) Interest on Loans and Advances is calculated on a daily product basis but charged and accounted for quarterly on an accrual basis.

Provision for Loans and Advances is made on the basis of year-end instructions contained in Bangladesh Bank BRPD Circular no. 15 dated 27.11.2024, BRPD Circular no. 16 dated 18.07.2022, BRPD Circular Letter no. 33 dated 03.08.2022, BRPD Circular no. 5 dated 25.06.2025, BRPD Circular no. 7 dated 16.09.2025 and BRPD Circular Letter No. 29 dt.21.12.2025 respectively at the following rates:

Notes to the Financial Statements
As at and for the year ended 31 December 2025

Category/status of Loans and Advances	Rates	
	Bangladesh Bank's Requirement	Maintained by the Bank
General provisions for unclassified loans and advances:		
All unclassified loans (Other than loans under small and medium enterprise and consumer financing, special mention account and staff loans)	1%	1%
Staff loan	0%	0%
Credit Card	1%	1%
Cottage Micro Small and Medium enterprise financing (CMSME)	0.5%	0.5%
Consumer Finance (House Financing)	1%	1%
Consumer financing (Other than housing financing)	1%	1%
Loan to Short-term Agricultural and Micro-Credits	0.5%	0.5%
General provision for Special mention account (SMA)		
Short-term Agricultural and Micro-Credits	0.5%	0.5%
Cottage Micro Small and Medium enterprise financing (CMSME)	0.5%	0.5%
All other Loan	5%	5%
Specific provision for classified loans and advances:		
Substandard	20%	20%
Doubtful	50%	50%
Bad/Loss	100%	100%

Reference may be made to note # 7.11.

- c) Loans and Advances are written off to the extent that (i) there is no realistic prospect of recovery and (ii) The status of the loan account to be classified as Bad & Loss. These write offs, however, will not undermine/affect the claim amount against the borrowers. Detailed memorandum records for all such written off accounts are meticulously maintained and followed up.

2.8.3 Investments

All investments in shares are initially recognized at cost, being fair value of the consideration given, including acquisition charges associated with the investment.

The valuation method of investments:

- a) **Held to Maturity (HTM):** Investments which are intended to be held till its maturity are classified as "Held to Maturity". These are measured at amortized cost at every year end by taking into account any discount or premium on acquisition. Amortized amount of such premium is booked into profit and loss statement or discount is booked to equity until maturity.
- b) **Held for Trading (HFT):** Investments classified in this category are acquired principally for the purpose of selling or repurchasing -in short-trading or if designated as such by the management. After initial recognition, investments are subsequently measured at fair value on weekly basis as per Bangladesh Bank Guideline and revaluation gain is shown in revaluation reserve account through profit and loss account and revaluation loss shown in the profit & loss Account. The gains/ (Loss) arising on maturity or sale are shown in profit or loss Account.

Notes to the Financial Statements

As at and for the year ended 31 December 2025

Value of investments has been enumerated as follows:

Investment Class	Initial Recognition	Measurement after recognition Recognition	Recording of changes
Government Treasury Bills (HFT)	Cost	Marked to Market/ fair value	Loss to Profit and Loss A/C, gain to revaluation reserve through Profit and Loss Account
Government Treasury Bills (HTM)	Cost	Amortized cost	Increased or decreased in value to equity.
Government Treasury Bonds (HFT)	Cost	Marked to Market/ fair value	Loss to Profit and Loss A/C, gain to revaluation reserve through Profit and Loss Account.
Government Treasury Bonds (HTM)	Cost	Amortized cost	Amortized gain/loss to revaluation Reserve
SUKUK Bond (Ijarah Sukuk) under OBPLC Islami Banking Banking	Cost	Cost	None
Bangladesh Bank Bill (HFT)	Cost	Marked to Market/ fair value	Loss to Profit and Loss A/C, gain to revaluation reserve through Profit and Loss Account
Bangladesh Bank Bill (HTM)		Amortized cost	Amortized gain/loss to revaluation Reserve
Zero Coupon Bond	Cost	None	None
Prize Bond & Other Bond	Cost	None	None
Subordinated Bond	Face Value	At Redemption Value	None
Un quoted Shares (ordinary)	Cost	Cost	None
Quoted shares (ordinary)	Cost	Cost	Loss to Profit and Loss A/C but no unrealized gain recorded.
Preference Share	Cost	Cost	Provision is kept @ 25%, 50% and 100% on outstanding balance for 1st, 2nd and 3rd year respectively following BB DOS circular no. 04/2019, if due dividend payment is not received.

- c) **Investment in Quoted Securities:** These securities are bought and held primarily for the purpose of selling them in future or hold for dividend income. These are reported at cost. Unrealized gains are not recognized in the profit and loss account. But provision for diminution in value of investment is provided in the financial statements for which market price is below the cost price of investment as per Bangladesh Bank guideline except Special Investment vide DOS Circular No 01 dated 10 February 2020.
- d) **Investment in Unquoted Securities:** Investment in unlisted securities is reported at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unlisted securities.
- e) **Investments in Subsidiary:** Investment in each subsidiaries is accounted for under the cost method of accounting in the Bank's Financial Statements in accordance with the International Accounting Standard 27 and IFRS 10. Accordingly, investments in subsidiaries are stated in the Bank's balance sheet at cost, less impairment losses if any.

Notes to the Financial Statements

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2.8.4 Non-Current Assets

a) Property, Plant and Equipment

All fixed assets are stated at cost less accumulated depreciation as per IAS-16 "Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the asset to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.

For additions during the year, depreciation is charged for the remaining days of the year and for disposal depreciation is charged up to the date of disposal. Capitalized expenditure and furniture facility to the executive of OBPLC are amortized within five years on conservative approach.

Depreciation

Depreciation on fixed assets is charged for the year at the following annual rates on a reducing balance method for furniture & fixture, office equipment and building and straight line method for motor vehicle :

Category of Fixed Assets	Rate of Depreciation per Annum
Furniture and Fixtures	10%
Office Equipment	18%
Motor Vehicles	20%
Building	2.50%

Right- of- use Assets are depreciated on a straight line basis over the lease term as per IFRS-16 (**Note 2.24**)

b) Intangible Assets

All intangible assets which have probable future inflows are stated as cost less the accumulated amortization. The intangible assets are amortized using estimated useful lives of five years.

c) Software

Software acquired by the Bank is stated at cost less accumulated amortization. Subsequent expenditure on software is capitalized only when it increases future economic benefits embodied in specific assets to which it relates. Amortization is recognized in profit and loss on a straight line basis over the estimated useful life of the software from the date it is available for use. The estimated useful life of software is five years. Useful life, residual value and impairment of status are reviewed at each financial year end and adjusted if applicable.

2.8.5 Other Assets

As per BRPD Circular No. 04 dated 12 April 2022 provision is to be maintained against other assets considering the recovery or unadjusted status thereof.

2.8.6 Liabilities and Provisions

a) Borrowings from Other Banks, Financial Institutions and Agents

Borrowed funds include call money deposits, borrowings, refinance borrowings and other term borrowings from banks. These are stated in the balance sheet at amounts payable. Interest paid / payable on these borrowings is charged to the Profit and Loss Account.

b) Subordinated Bond:

Subordinated Bond-III Tk. 4,000,000,000 (Outstanding as on December 31, 2025 of Tk. 280,000,000):

With the view to strengthen the capital base of the Bank, ONE Bank PLC again issued unsecured non-convertible subordinated floating rate bonds on 12th December, 2018 after obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BFIS) 661/14B(P)/2018/7655 dated October 11, 2018] and [# BSEC/CI/DS-46/2016/671 dated September 27, 2018] respectively. Interest rate of the Bond is calculated as Benchmark rate +2.00% Margin. However, the rate shall be kept 7.00% to 9.00% p.a. throughout the tenure of the bond. As of Balance Sheet date interest rate is applicable @ 9.00%.

Subordinated Bond-IV Tk. 4,000,000,000 (Outstanding as on December 31, 2025 of Tk. 3,200,000,000):

OBPLC got approval for issuance of a Non-Convertible Unsecured floating rate Subordinated bonds on 20th September, 2022 After obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BS) 661/14B(P)/2021/11922 dated December 20, 2021] and [# BSEC/CI/DS-177/2021/865 dated June 22, 2022] respectively. Interest rate of the Bond is calculated as Benchmark rate

Notes to the Financial Statements

As at and for the year ended 31 December 2025

+2.00% Margin. However, the rate shall be kept 7.00% to 9.00% p.a. throughout the tenure of the bond. As of Balance Sheet date interest rate is applicable @ 9.00%.

Subordinated Bond-V Tk. 4,000,000,000 (Outstanding as on December 31, 2025 of Tk. 4,000,000,000):

As on December 21, 2023 OBPLC got approval for issuance of a Non-Convertible, Unsecured, Fully Redeemable, Floating Rate ONE Bank Subordinated- Bond-V. After obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BS) 661/14B(P)/2023/6738 dated August 21, 2023] and [# BSEC/CFD/CRD/DS-234/2023/1410 dated September 27, 2023] respectively. Interest Rate of the Bond is calculated as Benchmark rate +3.00% Margin.

Contingent-Convertible Perpetual Bond-I Tk. 4,000,000,000:

To meet the Capital to Risk Weighted Assets Ratio of the Bank, ONE Bank PLC issued unsecured, Contingent-Convertible, Floating Rate Perpetual bonds on 30th December, 2020 after obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BFIS) 661/14B(P)/2020/8071 dated September 29, 2020] and [# BSEC/CI/DS-118/2020/296 dated December 23, 2020] respectively. Interest rate of the Bond is calculated as Benchmark rate +2.00% Margin. However, the rate shall be kept 6.00% to 10.00% p.a. throughout the tenure of the bond. As of Balance Sheet date interest rate is applicable @ 10.00%.

C) Deposits and Other Accounts

Deposits by customers and banks are recognized when the Bank enters into contractual agreement with the counterparties, which is generally on the trade date and initially measured at the consideration received.

d) Other Liabilities

Other liabilities comprises items such as Provision for Loans and Advanced, Provision for Taxes, Interest Suspense, Provision for Other Assets and Accrued Expenses. Other liability is recognized in the Balance Sheet according to the guidelines of Bangladesh Bank, Income Tax ACT 2023 and Internal Policies of the Bank. Provisions and accrued expenses are recognized in the financial statements when the Bank has a legal or constructive obligation as a result of past event and it is probable that an outflow of economic benefit will be required to settle the obligation and reliable estimate can be made of the amount of obligation.

e) Provision for Liabilities

Provision in respect of liability is recognized in the financial statements when the Bank has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligation, in accordance with the IAS 37 "Provision, Contingent Liabilities and Contingent Assets".

f) Provision for Loans and Advances:

Provision for classified loans and advances is made on the basis of quarter-end instructions contained in BRPD Circular no. 15 dated 27.11.2024, BRPD Circular no. 16 dated 18.07.2022, BRPD Circular Letter no. 33 dated 03.08.2022, BRPD Circular no. 5 dated 25.06.2025, BRPD Circular no. 7 dated 16.09.2025 and BRPD Circular Letter No. 29 dt.21.12.2025.

Details are stated in **Note 7.11** of these financial statements.

g) Provision against investment in Capital Market

Provision for diminution of value of quoted shares and mutual funds (closed-end), placed under other liability, has been made on portfolio basis by netting of unrealized gain and losses following DOS Circular No. 04 dated 24 November 2011 and DOS Circular Letter No. 03 dated 12 March 2015 respectively.

h) Provision for off-balance sheet exposures

Off balance sheet items have been disclosed under contingent liabilities and other commitments as per Bangladesh Bank guidelines. As per BRPD Circular No. 06 dated 25 April 2023 banks are advised to maintain provision against off balance sheet exposure.

i) Provision for other assets

Provision for other assets is made as per the instructions of the BRPD Circular No. 04 dated 12 April 2022.

Notes to the Financial Statements

As at and for the year ended 31 December 2025

j) Provision for nostro accounts

Provision for unsettled transactions in nostro accounts is made as per FEPD circular no. FEPD (FEMO) / 01/2005-677 dated 13 September 2005 of Foreign Exchange Policy Department (FEPD) of Bangladesh Bank. Detailed information on the reporting date is given in the **Note 12.12**.

k) Provision for liabilities and accrued expenses

In compliance with IAS 37, provisions for other liabilities and accrued expenses are recognized in the financial statements when the Bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

l) Taxation

1. Current Tax

Provision for current income tax has been made at 37.50% as per prescribed in the Income Tax Act 2023 on accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure and provisions as per Income Tax Act 2023.

2. Deferred Tax

Deferred Tax assets or liabilities are recognized by the bank on deductible or taxable temporary difference between the carrying amount of assets and liabilities used for financial reporting and the amount used for taxation purpose as required by IAS 12 Income Tax and BRPD Circular No.11 dated 12 December 2011. Deferred tax liabilities are generally recognized for all taxable temporary difference and deferred tax assets are recognized to the extent that it is probable that the taxable profits will be available against which the deductible temporary differences, unused tax losses and tax credits can be utilized. The Bank has made adequate provision for deferred tax and disclosed in the note no. 9.4 & 12.2.

2.8.7 Capital and Shareholders' Equity

Capital Management

The Bank has a capital management process in place to measure, deploy and monitor its available capital and assess its adequacy. This capital management process aims to achieve four major objectives: exceed regulatory thresholds and meet long term internal capital targets, maintain strong credit ratings, manage capital levels commensurate with the risk profile of the Bank and provide the Bank's shareholders with acceptable returns.

Capital is managed in accordance with the Board-approved Capital Management Planning from time to time. Senior Management develops the capital strategy and oversees the capital Management Planning of the Bank. The Bank's Finance, Treasury and Risk Management department are key in implementing the Bank's capital strategy and managing capital. Capital is managed using both regulatory capital measure and internal matrix.

a) Authorized and issued capital

The authorized capital of the Bank is the maximum amount of share capital that the Bank is authorized by its Memorandum and Articles of Association to issue (allocate) among shareholders. This amount can be changed by shareholders' approval upon fulfillment of relevant provisions of the Companies Act 1994. Part of the authorized capital usually remains unissued. The part of the authorized capital already issued to shareholders is referred to as the issued share capital of the Bank.

b) Paid up Share Capital

Paid up share capital represents total amount of shareholder capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding-up of the Company, ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation.

c) Share premium

The Share premium represents the excess amount received by the Bank from its shareholders over the nominal/par value of its share. The amount of share premium can be utilized as per the provision of section 57 of the Companies Act 1994. Currently, the Bank does not have any share premium.

Notes to the Financial Statements

As at and for the year ended 31 December 2025

d) Statutory Reserve

Transfer to the statutory reserve has been maintained @20% of Profit before Tax in accordance with provisions of section 24 of the Bank Company Act, 1991(as amended up to date). This is mandatory until such reserve is equal to the paid up capital together with amount in the share premium account, after this it is optional.

e) Reserve for amortization/ revaluation of securities

When the value of a government treasury security categorized as HTM increases as a result of amortization, the amount thus increased is recognized directly to equity as 'reserve for amortization'. However, any increase in the value of such securities categorized as HFT as a result of 'mark to market' is booked under equity as 'revaluation reserve' but any decrease is directly charged to profit and loss account as per Bangladesh Bank DOS Circular Letter No. 5 dated 26 May 2008 & DOS Circular Letter No. 5 dated 28 January 2009.

f) Non-Controlling (minority) interest

Non-controlling (minority) interest is that portion of the profit or loss and net assets of the subsidiary (ONE Securities Limited and ONE Investments Limited) attributable to equity interest that are not owned directly or indirectly through subsidiary, by the parent (ONE Bank PLC). Minority interest is reported on the consolidated profit and loss account as a share of profit belonging to the minority shareholders.

2.9 Revenue Recognition

a) Interest Income (Conventional Banking)

Interest income is recognized on accrual basis. Interest on unclassified loans and advances are calculated at the prescribed rates to be taken into income. Interest is ceased to be taken into income when such loans and advances are marked as classified as per criteria prescribed by the Bangladesh Bank. It is then kept in interest suspense account. Interest on classified advances is accounted for when it is realized in cash.

b) Investment Income

Interest income on investment is recognized on accrual basis. Capital gain on investments in shares and dividend on investment in shares are also included in investment income. Capital gain is recognized when it is realized.

c Fees, Commission and Other Income

Fees and Commission income arises from services provided by the Bank for DD, TT, and LBP etc. and recognized on receipt basis. Commission charged on Letters of Credit (LC) and Letters of Guarantee (LG) are credited to income at the time of effecting the transactions. The advance payment of tax on LC commission is duly deposited to the Tax Authority. Similarly, Income Tax and VAT are deducted and deposited to the Tax Authority as per their circulars.

d) Dividend income

Dividend income from investments is recognized at the time when it is declared, ascertained and right to receive the dividend is established.

e) Interest and Other Expenses

In terms of the provision of the International Accounting Standard (IAS) –1 "Presentation of Financial Statements", accrual basis is followed for interest payment and other expenses. The necessary disclosures are given in the notes in compliance with the provisions of BRPD Circular No. 14 dated 25 June 2003.

2.10 Cash Flow Statement

The Cash Flow Statement is presented by using the "Direct Method" of preparing cash flows in compliance with the provisions of the International Accounting Standard (IAS) - 7 and format provided by the Bangladesh Bank vide BRPD Circular No. 14 dated 25 June 2003 as applicable for preparation of Cash Flow Statements. To make the Cash Flow Statement more understandable and user friendly about the constitution of figures inserted into the Cash Flow Statement, a number of notes have been given in the notes to the accounts.

Notes to the Financial Statements

As at and for the year ended 31 December 2025

2.11 Liquidity Statement

The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per the following bases:

Particulars	Basis of Use
Cash, balance with other banks and financial institutions, money at call and short notice, etc.	Stated maturity/observed behavioral trend.
Investments	Residual maturity term.
Loans and advances	Repayment/maturity schedule and behavioral trend (non-maturity products).
Fixed assets	Useful life.
Other assets	Realization/amortization Basis.
Borrowing from other banks, financial institutions and agents	Maturity/ repayment term.
Deposits and other accounts	Maturity and behavioral trend (non-maturity products).
Provision and other liability	Settlement/adjustment schedule basis

2.12 Statement of Changes in Equity

Statement of changes in equity is prepared in accordance with IAS-1 "Presentation of Financial Statements" and under the guidelines of BRPD Circular No.14 dated 25 June 2003.

2.13 Events after Reporting Period

All known material events after the Balance Sheet date have been considered and appropriate adjustments/ disclosures have been made in the Financial Statements where necessary up to the date of preparation of Financial Statements as per IAS-10.

2.14 Earnings per Share

Earnings Per Share (EPS) has been computed by dividing the profit after tax by the number of ordinary shares outstanding as on 31 December 2025 as per IAS- 33 "Earnings Per Share". Diluted earnings per share were not required to calculate as there is no dilution possibilities occurred during the year.

2.15 Reconciliation of Inter-Bank/ Inter-Branch Account

Books of account in regard to inter-bank (in Bangladesh and outside Bangladesh) and inter-branch are reconciled on monthly basis and found no material differences which may affect the Financial Statements significantly.

2.16 Authorization of Financial Statements

The financial statements for the year ended 31 December 2025 have been authorized for issue in accordance with a resolution of the Board of Directors on 30 April 2026.

2.17 Materiality and Aggregation

Each material item as considered significant by the Management has been presented separately in the financial statements. No amount has been set off unless the Bank has a legal right to set off the amounts and intends to settle on net basis. Income and expenses are presented on a net basis when permitted by the relevant accounting standards.

2.18 Offsetting

Financial assets and financial liabilities are offset and the net amount presented in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability simultaneously.

Income and expenses are presented on a net basis only when permitted under IFRSs, or for gains and losses arising from a group of similar transactions such as in the Group's trading activity.

Notes to the Financial Statements

As at and for the year ended 31 December 2025

2.19 Operating Segments

The Group and the Bank have no identified operating segment and as such a presentation of segmental reporting is not made in the financial statements as per IFRS 8. However, geographical and business segments wise limited disclosures are furnished Segment Reporting in **Annexure-G**.

2.20 Reporting Period

These financial statements cover one calendar year from 01 January to 31 December 2025.

2.21 Number of Employees

The number of employees in employment in the Bank as on 31 December 2025 was 2,649 of which 2,085 were male and 564 were female. The number of employees per branch (including sub-branches and booths) was 14.14 (1,612/114) excluding 1037 employees in the Head Office of the Bank.

2.22 Employee Benefits

a) Provident Fund (Defined Contribution Plan)

"Defined Contribution Plan" is a post-employment benefit plan under which an entity pays fixed contribution to a separate entity and will have no legal or constructive obligation to pay further amounts. Provident Fund benefits are given to the staff of the Bank in accordance with the Provident Fund Rules. The Commissioner of Income Tax has approved the Provident Fund as a recognized fund within the meaning of section 2(52) read with the provisions of Part - B of the First Schedule of Income Tax Ordinance 1984. The recognition took effect from 27 February 2001. The Fund is operated by a Board of Trustees consisting of 5 (five) employees of the Bank. All confirmed employees of the Bank are contributing 10% of their Basic Salary as contribution to the fund. The Bank also contributes equal amount of the Employees' Contribution to the Fund. Interest earned from the investments is credited to the members' accounts on yearly basis. Members are eligible to get both the contributions after 02 (two) years of continuous service from the date of their Joining the Bank.

b) Gratuity Fund (Defined Benefit Plan)

Gratuity Fund benefits are given to the Staff of the Bank in accordance with the approved Gratuity Fund Rules. The National Board of Revenue approved the Gratuity Fund as a recognized Gratuity Fund on 28 February 2012. The fund is operated by a Board of Trustees consisting of 5 (five) employees of the Bank. Employees are entitled to Gratuity benefit after completion of minimum 05 (five) years of service in the Bank. The Gratuity is calculated on the basis of Last Drawn Basic Pay and is payable at the rate of one month's Last Drawn Basic Pay for every completed year of service and six months and above but less than one year are counted as one year.

c) Benevolent Fund

The objective of the Fund is to provide financial assistance to all the employees of the Bank for treatment (medical/surgical, physical/other disability, etc.) of the employees and or his/her dependent(s); damage or loss of his/her homestead by natural disaster/calamities. The Fund consists of monthly contributions by all the Employees of the Bank and benefits earned from the investments of the Fund. The fund is operated by a Board of Trustees consisting of 7 (seven) employees of the Bank.

d) Death cum Survival Superannuation Fund

The objective of the ONE Bank PLC Employees' Death cum Survival Superannuation Fund is to provide superannuation and other benefits to the employees of the Bank on their death, disability, retirement/or being incapacitated at any time or for any other cause that may be deemed fit by the Trustees as per Board's approved policy. This Fund consists of annual contributions of Tk.71 lac by the Bank as well as benefits earned from the investments of the Fund. The Income Tax Authority approved the Fund as a recognized Fund on 19 April 2012 as per the provisions of Part - A of the First Schedule of Income Tax Ordinance 1984. The Fund is operated by a Board of Trustees consisting of 5 (five) employees of the Bank.

Notes to the Financial Statements
As at and for the year ended 31 December 2025

e) Maternity Allowance

Amount in Taka

SL	Designation	Maternity Allowance
01	AMD – Officer (Grade-1)	- Cesarean : 75,000/- - Normal : 50,000/- - Miscarriage : 30,000/-
02	Support Staff (under HR Contract)	- Cesarean : 40,000/- - Normal : 25,000/- - Miscarriage : 15,000/-

* Maternity Allowance is given twice during the entire period of service of an employee in the Bank.

f) Annual Leave Fare Assistance

The provision for Leave Fare Assistance (LFA) represents the current outstanding liability to Employees at the Balance Sheet date. Leave Fare Assistance is a benefit for all permanent employees of the Bank who are entitled to annual leave. According to BRPD Circular No. 15 dated October 25, 2018 of Bangladesh Bank, all permanent employees have to avail 10 days annual leave at a stretch on mandatory basis and LFA is given on approval of the leave.

g) Staff Loan at Bank Rate

To assist the employees at emergency needs, the Board has introduced Staff Loan to the tune of maximum three months' Basic Pay at Bank Rate for the Permanent Employees repayable by 24 monthly installments.

h) Staff House Building Loan

A permanent staff equivalent to the rank of Principal Officer or above, after completion of 5 (five) years of service, can avail of a House Building Loan at Bank Rate as per Board's approved policy and approval from the appropriate Authority.

i) Staff Car Purchase Finance Scheme

All staff at job grades from AVP and above can avail of Car Loan under Staff Car Purchase Finance Scheme as per Board's approved policy and approval from the Competent Authority.

j) Honorarium for Banking Diploma (JAIBB & AIBB)

On successful completion of Junior Associate of the Institute of Bankers, Bangladesh (JAIBB) & Associate of the Institute of Bankers, Bangladesh (AIBB) or any other Institute of Bankers recognized by the Bank, an employee is entitled to the following honorarium:

1. For JAIBB Tk. 35,000/- (plus fees incurred by the incumbent)
2. For AIBB Tk. 50,000/- (plus fees incurred by the incumbent).

k) Festival Bonus

Employees who have completed at least the service of 6 (six) months with the Bank as on the date of Festival, is entitled to the Festival Bonus on the following basis:

1. All regular Staff including Staff on Contract having break-up of salary @ one month's Basic Pay.
2. Special Cadre Officer/ Cadre Officer/ Probationary Officer/ MTO/ Trainee Officer/ Casual/ Contractual Staff on consolidated pay @50% of monthly Consolidated Pay.
3. The Officers who have joined OBPLC from other banks and financial institutions but have not yet completed six months service with OBPLC @ one month's Basic Pay/ Contractual Staff on consolidated pay @ 50% of monthly Consolidated Pay.

Notes to the Financial Statements

As at and for the year ended 31 December 2025

l) Incentive Bonus

Incentive Bonus if declared, the employees who have completed continuous service of at least 6 (six) months with the Bank as on December 31 of the FY and are on the payroll on the date of disbursement, are entitled to the incentive Bonus on the basis of monthly Basic Pay/50% of monthly Consolidated Pay as of 31st December of the FY and Appraisal Rating.

m) Un-availed Earned Leave Encashment

Maximum 15 (fifteen) days un-availed Earned Leave can be encashed by an Employee.

n) Day Care Center Facilities for the children of OBPLC Employees:

ONE Bank PLC (OBPLC), in association with other Banks having Head Offices located at Gulshan, Dhaka, has made an Agreement with a Day Care Center namely "Wee Learn Day Care" and booked 02 (two) seats for the children of OBPLC Employees and has been paying for those 02 (two) seats since September 2014.

o) Furniture & Fixture Facility Scheme:

The executives of the Bank are entitled to a specific amount to meet the cost of furnishing of residence with furniture and fixture for a period of 05 years (amortization by 60 months), and after every five years subject to full amortization of existing facility, executives are entitled to avail a new facility under the scheme as applicable to respective designations.

2.23 Compliance report on International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs)

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) is to be formed and it is to issue financial reporting standards for public interest entities such as banks. The FRC has been formed but yet to issue any financial reporting standards as per the provisions of the FRA and hence International Financial Reporting Standards (IFRS), International Accounting Standard (IAS) as required by the Institute of Chartered Accountants of Bangladesh (ICAB) are still applicable. While preparing the financial statements, the Bank applied most of IAS and IFRS as adopted by ICAB. Details are given below:

Notes to the Financial Statements
As at and for the year ended 31 December 2025

Name of the Standards	IFRS/ IAS	Status of compliance
First time adoption of International Financial Reporting Standards	IFRS 1	N/A
Share Based Payment	IFRS 2	N/A
Business Combinations	IFRS 3	Applied
Insurance Contracts	IFRS-4	N/A
Non-current Assets Held for Sale and Discontinued Operations	IFRS 5	Applied
Exploration for and Evaluation of Mineral Resources	IFRS 6	N/A
Financial Instruments: Disclosures	IFRS 7	Applied with some departures
Operating Segments	IFRS 8	Applied
Financial Instruments: Recognition and Measurement	IFRS 9	Applied with some departures
Consolidated Financial Statements	IFRS 10	Applied
Joint arrangements	IFRS 11	N/A
Disclosure of interest in other entities	IFRS 12	Applied
Fair value measurement	IFRS 13	Applied with some departures
Regulatory Deferral Accounts	IFRS 14	N/A
Revenue from Contracts with Customers	IFRS 15	Applied
Leases	IFRS 16	Applied
Presentation of Financial Statements	IAS 1	Applied with some departures
Inventories	IAS 2	N/A
Statement of Cash Flows	IAS 7	Applied with some departures
Accounting Policies, Changes in Accounting Estimates and Errors	IAS 8	Applied
Events after the Reporting Period	IAS 10	Applied
Income Taxes	IAS 12	Applied
Property, Plant and Equipment	IAS 16	Applied
Employee Benefits	IAS 19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	IAS 20	N/A
The Effects of Changes in Foreign Exchange Rates	IAS 21	Applied
Borrowing Costs	IAS 23	N/A
Related Party Disclosures	IAS 24	Applied
Accounting and Reporting by Retirement Benefit Plans	IAS 26	N/A**
Separate Financial Statements	IAS 27	Applied
Investments in Associates and joint venture	IAS 28	N/A
Financial Instruments: Presentation	IAS 32	Applied with some departures
Earnings per share	IAS 33	Applied
Interim Financial Reporting	IAS 34	Applied ***
Impairment of Assets	IAS 36	Applied
Provisions, Contingent Liabilities and Contingent Assets	IAS 37	Applied with some departures
Intangible Assets	IAS 38	Applied
Financial Instruments: Recognition and Measurement	IAS 39	Applied (for Hedge Accounting)
Investment Property	IAS 40	N/A
Agriculture	IAS 41	N/A

* N/A=Not Applicable

* In order to comply with certain specific rules and regulations of the local Central Bank (Bangladesh Bank) which are different to IAS / IFRS, some of the requirements specified in these IAS / IFRSs are not applied which are described in **Note 2.3**.

** This Standard regards a retirement benefit plan as a reporting entity separate from the employers of the participants in the plan. Therefore, it is not applicable for the Bank's annual report as it is the employer and not the retirement benefit plan itself.

Notes to the Financial Statements

As at and for the year ended 31 December 2025

*** The objective of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for annual financial statements. However, The Bank is complying with IAS 34 regularly for publications of Interim Financial Report.

2.24 IFRS 16: Leases

IFRS 16 is effective from 01 January 2019 as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). IFRS 16 introduces a single lessee accounting model and requires a lessee to recognize assets and liabilities for all leases with a term of more than 12 months, unless the underlying asset is of low value. A lessee is required to recognize a right-of-use asset representing its right to use the underlying leased asset and a lease liability representing its obligation to make lease payments.

ONE Bank PLC has applied IFRS 16: "Leases" using modified retrospective approach where the bank measured the lease liability at the present value of the remaining lease payments and recognized a right-of-use asset at the date of the initial application on a lease by lease basis.

Upon lease commencement the bank recognizes a right-of-use asset and a lease liability. The right-of-use asset is initially measured at the amount of the lease liability plus any initial direct costs incurred by the Bank.

The lease liability is initially measured at present value of the future lease payments discounted using the discount rate implicit in the lease (i.e. weighted average cost of deposit). Subsequently, the lease liability is adjusted for interest and lease payments, as well as the impact of lease modifications, amongst others.

The Bank has elected not to recognize right-of-use assets and lease liabilities for leases of low value assets and short term lease, i.e; for which the lease term ends within 12 months of the date of initial application and ATM & Sub-branch rent (considering the same as low value assets). The Bank recognizes lease payments associated with these leases as expenses.

On the balance sheet, right-of-use assets have been included in the fixed assets and lease liabilities have been included in other liabilities.

2.25 BASEL III Implementation

Under the guideline of BASEL III Implementation plan issued by Bangladesh Bank vide BRPD Circular No.18, Dated December 21, 2014, OBPLC successfully managed to maintain all the requirements of phase wise BASEL III implementation. OBPLC maintained @11.12% against minimum capital requirement (MCR) @10% as at December 31, 2025.

2.26 Risk Management

ONE Bank PLC aims at the delivery of superior shareholder value by achieving the optimum trade-off between risk and return. Our risk management strategy is based on a clear understanding of various risks taken, well-developed risk-assessment and measurement procedures, effective risk-preventing/ minimizing, measures and continuous monitoring of the entire process at the very top level. The policies and procedures established for this purpose are being continuously improved to be in line with international best practices.

The ingredients of the risk management system at ONE Bank PLC is capital structure, complexity of functions, level of technical expertise, quality of MIS, etc. and it is structured to address the total risk, i.e. both banking as well as non-banking risks. It also covers both on-balance sheet and off-balance sheet exposures. The prime objective of this risk management system is to ensure that the Bank takes well-calculated business risks while safeguarding the Bank's capital, its financial resources, profitability from various risks and the reputation.

The risks are defined as the possibility of losses, financial or otherwise. The Risk Management of the Bank covers 6 (Six) Core Risk Areas of banking as defined by the Bangladesh Bank. The Areas are as follows:

- 1) Credit Risk Management;
- 2) Foreign Exchange Risk Management;
- 3) Asset Liability Management;
- 4) Prevention of Money Laundering;
- 5) Internal Control & Compliance Risk; and
- 6) Information and Communication Technology Security Risk.

In light of the Risk Management, Bank takes well calculative business risks for safeguarding its capital, financial resources, and profitability. In this context, the Bank took steps to implement the guidelines of Bangladesh Bank as under:

Notes to the Financial Statements

As at and for the year ended 31 December 2025

2.26.1 Credit Risk Management

Credit risk is the potential that a Bank Borrower or Counterparty fails to meet its obligation in accordance with agreed term. This includes non-repayment of principal and / or interest within the agreed time frame, at the agreed rate of interest and in the agreed currency. This may happen due to impairment in Client's ability to pay and or willingness to pay. The goal of credit risk management at the ONE Bank PLC. is to maximize the Bank's risk-adjusted rate of return by maintaining credit risk exposure within acceptable parameters.

Uncertainties or risks associated in credit activities need to be understood, evaluated and managed in a structured way to ensure growth and stability of the Bank. Thus, the Bank needs to have a robust credit risk management frame work as well as a culture for maintaining and reinforcing its credit standards.

Towards ensuring transparency and accountability, entire credit related activities in ONE Bank PLC. have been segregated into different segments. A separate Credit Risk Management Division has been established at Corporate Headquarters, which is entrusted with the responsibilities of managing all approval issues upon imparting due diligence and rigorous risk analysis, devising mitigates thereto and formulating policy/strategy for lending operations. An effective assessment is done before sanction of any credit facility at Credit Risk Management Unit, which includes borrower risk analysis, historical performance of the customer, security of the proposed credit facility etc. OBPLC meticulously addresses environmental risk issues in compliance with Bangladesh Bank Guideline. Compliance of upcoming Environmental and Social Risk Management issues are in the card as well.

Credit approval authority has been delegated to the individual executives. Credit limits beyond their delegation are approved /declined by the Executive Committee and the Management. In determining Single Borrower/ Large Loan limit, the instructions of Bangladesh Bank are strictly followed. Other units namely (a) Credit Risk Management Unit, (b) Credit Administration Unit, (c) Credit Monitoring and Recovery Unit are in place towards ensuring proper security documentation and maintaining asset quality.

2.26.2 Foreign Exchange Risk Management

Foreign Exchange Risk is defined as the potential change in earnings arising due to change in market prices. The front office of the Treasury Department of the Bank independently conducts the transactions and the back office is responsible of verification for the deals and passing of their entries in books of accounts. All foreign exchange transactions are revalued at Market rate as determined by Bangladesh Bank at the month end. The reconciliation of Nostro Accounts is done on monthly basis and reviewed outstanding entries beyond 30 days by the Management for its settlement.

2.26.3 Asset Liability Risk Management

The Bank has formed an Asset Liability Committee (ALCO) for monitoring Balance Sheet risk and Liquidity risk of the Bank. The Balance Sheet risk is defined as potential change in earnings due to change in rate of interest, foreign exchange rates which are not of trading nature. ALCO reviews Liquidity requirement of the bank, the maturity of assets and liabilities, deposit and lending pricing strategy and the liquidity contingency plan.

2.26.4 Prevention of Money Laundering and Combating Financing of Terrorism

ONE Bank PLC, as a reporting entity, remains unequivocally committed to combating Money Laundering (ML) and Terrorism Financing (TF), recognizing the significant threats these crimes pose to the stability, integrity, and reputation of the financial system. In strict compliance with applicable national regulations and international standards, the Bank has established a robust and comprehensive Anti-Money Laundering (AML) and Counter-Terrorism Financing (CFT) framework to prevent misuse of its products and services for illicit purposes

Reinforcing this steadfast commitment to AML & CFT compliance, the Bank upholds a strong program founded on the "Four Pillars" approach:

1. Internal Policies, Procedures, and Controls (First Line of Defense)

The Bank maintains comprehensive and risk-based internal policies, procedures, and control mechanisms designed to prevent, detect, and report ML/TF activities. These frameworks are periodically reviewed and updated to ensure continued alignment with evolving regulatory requirements and emerging risks.

2. Designated Compliance Function (Second Line of Defense)

A dedicated compliance structure, led by the Chief Anti-Money Laundering Compliance Officer (CAMLCO), oversees organization-wide AML & CFT compliance. Compliance personnel across branches and head office continuously monitor transactions, identify risks, and implement mitigation measures to ensure regulatory adherence.

Notes to the Financial Statements

As at and for the year ended 31 December 2025

3. Independent Audit Function (Third Line of Defense)

An independent audit function regularly evaluates the effectiveness, adequacy, and integrity of the AML & CFT framework, providing objective assurance to Senior Management and the Board.

4. Ongoing Employee Training and Awareness Programs

The Bank conducts continuous AML & CFT training programs for employees at all levels. Training modules include emerging risk areas such as Trade-Based Money Laundering (TBML) and Credit-Backed Money Laundering (CBML), ensuring staff are capable of identifying, escalating, and reporting suspicious activities effectively.

Risk-Based Policy Framework

As part of its risk management strategy, ONE Bank PLC has adopted:

- “Money Laundering and Terrorist Financing Risk Assessment Policy Guidelines”
- “Risk Management Policy Guidelines on Prevention of Money Laundering and Terrorist Financing”
- Dedicated Policy Guidelines on Prevention of Trade-Based Money Laundering (TBML)

These policies are reviewed annually to ensure consistency with regulatory developments and evolving risk landscapes.

The Bank’s Customer Acceptance Policy and Know Your Customer (KYC) Program form the foundation of its Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) processes, enabling systematic identification, assessment, and mitigation of ML/TF risks associated with customers and transactions.

Technology Enablement

To further strengthen its AML & CFT infrastructure, the Bank is adopting advanced Reg-Tech solutions. These systems will enhance automated monitoring, sanction screening, regulatory reporting, and risk analytics capabilities, enabling a more efficient and proactive response to emerging financial crime risks.

Governance and Organizational Structure

To ensure effective oversight, ONE Bank PLC has established a Central Compliance Committee (CCC), chaired by the CAMLCO, to supervise AML & CFT initiatives across the organization.

The Anti-Money Laundering Division (AMLDD), operating from the Corporate Headquarters, is supported by:

- Branch Anti-Money Laundering Compliance Officers (BAMLCOs)
- Divisional Anti-Money Laundering Compliance Officers (DAMLCOs)
- Branch Compliance Units (BCUs)

This structured governance model ensures uniform implementation of AML & CFT controls across all operational levels.

Monitoring and Reporting

The Bank maintains robust real-time sanctions screening and Suspicious Transaction/Activity Reporting (STR/SAR) mechanisms to promptly detect and report suspicious activities. Ongoing submission of Cash Transaction Reports (CTRs) and STRs keeps the Bank fully aligned with regulatory mandates.

Commitment to Compliance and Sustainable Growth

ONE Bank PLC remains steadfast in its commitment to maintaining the highest standards of regulatory compliance while pursuing sustainable business growth. By integrating strong governance, advanced technology, and a risk-based compliance culture, the Bank continues to reinforce its position as a responsible, ethical, and forward-looking financial institution.

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As at and for the year ended 31 December 2025

2.26.5 Internal Control and Compliance Risk

Internal Control is a control mechanism establishes in the operation of the Bank by introducing required policies and procedures to comply the tasks appropriately. A sound internal control function plays an important role in contributing to the effectiveness of the internal control system. ONE Bank PLC has a Board approved Guidelines on Internal Control & Compliance.

The Board established an Audit Committee of the Board and a Senior Management Team (SMT) to monitor the effectiveness of the internal control system. The Management established a professional and efficient working environment within the Bank by creating and maintaining adequate and effective internal control systems. Internal audit have been conducted on periodical interval to ensure appropriate compliance of Bank's and Regulatory Policies. The Senior Management Team (SMT) and Audit Committee of the Board have been reviewing the effectiveness of the internal control system and apprising the Board as and when necessary. In addition to the internal Audit Team, the Monitoring Team conducts surprise inspections at Branches and Divisions/Departments. On the other hand Compliance Team ensures meticulous compliance of internal and external audit and inspection reports.

External auditors regularly provide unbiased recommendations on the strengths or weaknesses of the Bank's internal control system. They examine records and transactions and evaluate the accounting policy, disclosure policy and methods of financial estimation. This allows the Board and the Management to independently view the Bank's overall control system. Bangladesh Bank and other regulatory agencies also conduct their regular inspections to ascertain control lapses within the system.

The Management recognizes and appreciates the value and significance of internal controls and ensures the presence of an efficient and effective control system by identifying control objectives, devising pertinent policies/procedures and establishing relevant control procedures covering all areas of activities, after approval of the competent authority.

2.26.6 Information and Communication Technology Security Risk

Nowadays, technology-driven concerns such as information privacy, information security, and data integrity have become critical and are at the forefront of policy priorities in the banking industry. ONE Bank, recognizing IT as a key business enabler, places strong emphasis on safeguarding information and information systems. The Bank has implemented a range of security measures, including EMV cards, Two-Factor Authentication (2FA), and SSL certificates, to ensure secure financial transactions across card services, internet banking, mobile app banking, and e-commerce platforms. To further protect financial transactions and customer data, additional advanced security controls have been deployed at the communication, application, and user levels, reflecting the Bank's commitment to technology-driven, secure, and reliable banking services.

ONE Bank has established a comprehensive Information Security Policy aligned with the latest ICT Security Guidelines of Bangladesh Bank and international best practices. All operational activities of the Bank are governed by this policy to ensure robust information and cybersecurity. The policy encompasses physical security, network security, system security, disaster recovery and business continuity planning, secure use of hardware and software, safe data disposal, and protection of copyrights and intellectual property rights. The Bank's IT systems are designed in accordance with industry standards and are continuously updated to address emerging cybersecurity threats.

In 2022, the IT Division successfully achieved ISO 27001 certification for its Information Security Management System (ISMS), demonstrating the Bank's commitment to maintaining the highest standards of information security. This certification assures customers that their data is well protected and that stringent security controls are in place. It also supports continuous monitoring and improvement of security practices. Furthermore, in 2024, the IT Division achieved PCI-DSS certification, reinforcing the Bank's capability to safeguard sensitive cardholder data and strengthening trust among customers and stakeholders in the payment card ecosystem.

2.27 Disclosure on fraud and forgeries committed by Bank Employees:

At ONE Bank PLC (OBPLC), we follow a stringent screening process while we recruit officers and staff. The prospective employee's family background/employment history/ association is checked/cross checked in terms of integrity, attitude, behavioral pattern and financial sanctions/money laundering through Sanction Screening Software of OBPLC (based on data provided by UNSCR, OFAC, HMT, EU and published by Local Authority of Bangladesh) electronically. The Copies of Passports of respective appointees are being taken during joining the Bank. In case someone doesn't have passport, he/she is advised to get passport and submit a copy of the same to HR Division, Corporate HQ within 3 months from the date of joining. Check with Bangladesh

Notes to the Financial Statements

As at and for the year ended 31 December 2025

Bank's Corporate Memory Management Systems (CMMS) for background check of experienced bankers, FI's employees and verify National ID online. Educational Certificates are verified from the respective Boards/ Universities and/or websites as applicable. As a result, the OBPLC since its inception has seen comparatively very few cases of fraud and forgeries. Moreover, our Internal Control and Compliance Division (ICCD) has been strengthened to remain ever vigilant. These have reduced the chances of fraudulent activities in OBPLC.

Despite all cautionary measures, in the year 2025, five cases of fraud and forgery were detected. The total embezzled amount involved in the fraud cases was Tk. 1,45,56,500.00 (Tk. 80,00,000.00 + Tk. 11,76,500.00 + Tk. 2,00,000.00 + Tk. 3,00,000.00 + Tk. 48,80,000) (Taka one crore forty-five lakh fifty-six thousand five hundred only). Total Tk. 11,76,500.00 was embezzled by one employee, which has been fully recovered. The related officer was given serious punishment i.e. Dismissal from the services of the Bank. It is worth mentioning that Tk. 1,33,80,000.00 (Taka one crore thirty-three lakh eighty thousand only) was embezzled by four different clients by producing fake and fabricated papers. The Bank has taken preventive measures to avoid such fraud in future and is pursuing all necessary steps including legal action to recover the embezzled amounts and ensure exemplary punishment to the criminals.

2.28 Regulatory Compliance

The Bank complied with the requirements of following regulatory and legal authorities:

- a. The Bank Company Act, 1991 (as amended up to date).
- b. The Companies Act, 1994.
- c. Rules and Regulations issued by Bangladesh Bank from time to time.
- d. The Securities and Exchange Ordinance 1969.
- e. The Securities and Exchange Rules 2020.
- f. Bangladesh Securities and Exchange Commission Act 1993.
- g. Bangladesh Securities and Exchange Commission (Public Issues) Rules 2015.
- h. The Income Tax Act 2023.
- i. Tax Deducted at Source Rules 2023.
- j. The Value Added Tax and Supplementary Duty Act, 2012.
- k. Dhaka Stock Exchange (DSE), Chittagong Stock Exchange (CSE) and Central Depository Bangladesh (CDBL) rules and regulations.

2.29 Rearrangement

Wherever considered necessary, prior year figures in the Financial Statements have been rearranged to confirm the current year's presentation.

2.30 Audited Financial Statements of the loanee

Bank collects latest audited financial statements for credit approval/renewal of the loanee as available and preserve in the loan file of the particular loan account in line with the instruction of BRPD letter no. 04 dated January 04 2021. In order to comply with the requirement of BRPD circular letter no. 35 dated July 06, 2021 Bank has verified DVC mentioned in the audited Financials with Document Verification System (DVS) developed by the Institute of Chartered Accountants of Bangladesh (ICAB) for all cases from the date of having access in the DVS system.

2.31 Implementation of IFRS 9- Expected Credit Loss (ECL) Framework

In line with BRPD circular Letter no. 03 dated 23 January 2025 issued by Bangladesh Bank, ONE Bank PLC has initiated steps toward implementing the ECL-based investment classification and provisioning framework under IFRS 9. In this regard, the bank has presented the circular to the Board and formed the necessary committee to implement IFRS 9. The Bank is committed to full compliance by the stipulated deadline of 2027 and is currently working on system enhancements, capacity building, and model development to ensure a smooth transition.

Assets under IFRS-9 and their applicability of ECL:

Name of items	ECL applicability	Remarks
Cash on hand (Including Foreign Currencies)	ECL will be applicable	Generally considered risk free
Balance with other banks & financial Institutions	ECL will be applicable	Counterparty bank may be in default
Investments in shares & Securities	ECL will not be applicable	Fair value through profit or loss
Investments (Loans & Advances)	ECL will be applicable	Measured at amortised cost
Profit Receivable	ECL will be applicable	Right to receive cash
Other receivables	ECL will be applicable	Right to receive cash
Off-Balance Sheet Items	ECL will be applicable	May lead to funded facility

2.32 General

- a) Figures appearing in these Financial Statements have been rounded off to the nearest Taka.
- b) Memorandum items like Stock of Travelers' Cheques, Shanchaya Patras, Investment bonds and Premium bonds are not reflected as off balance sheet items in the Financial Statements.

However, the stocks of such items are stated below:

Stocks of Items	2025 (Taka)	2024 (Taka)
Bangladesh Shanchaya Patras	1,917,145,000	1,966,223,144
US\$ Investment Bonds	68,520,000	68,520,000
US\$ Premium Bonds	84,540,000	84,540,000
Wage Earners Development Bond	20,000,000	22,000,000
Total	2,090,205,000	2,141,283,144

Wherever considered necessary, previous year's figures have been rearranged to conform to current year's presentation and for the purpose of comparison.

2.33 Audit Committee

The Audit Committee of the Board was duly constituted by the Board of Directors of the Bank in accordance with the Bank Company Act, 1991 (as amended up to 2023) and BRPD Circular No. 02 dated 11 February 2024. The Board of Directors at its 400th Board Meeting held on August 14, 2025 constituted the Audit Committee as under:

Sl. No.	Committee Members	Status with the Bank	Position in the Committee	Educational Qualification
1	Mr. Md. Azizul Haque	Independent Director	Chairman	M.Com (Marketing)
2	Mr. Shawket Jaman	Director	Member	Bachelor of Arts
3	Admiral AMMMAurangzeb Chowdhury (Retd)	Independent Director	Member	MBA, M.Phil, PhD

As per the aforementioned circulars issued by Bangladesh Bank, the Company Secretary of the Bank serves the Secretary of the Audit Committee.

The Audit Committee of the Board conducted 08 (eight) Meetings from 01 January to 31 December, 2025.

The Committee reviewed the Inspection Reports of Bangladesh Bank, Internal Audit and compliance thereof by the Management of the Bank. They have also reviewed the draft Financial Statements of the Bank and its subsidiary companies audited by the External Auditors.

Mr. Md. Azizul Haque, Independent Director is acting as Chairman of the Audit Committee of the Board of Directors.

Notes to the Financial Statements
As at and for the year ended 31 December 2025

2.34 Board's Risk Management Committee:

The Risk Management Committee of the Board was duly constituted by the Board of Directors of the Bank in accordance with Bangladesh Bank's BRPD Circular Letter No 02 dated 11 February 2024 and the Bank Company Act, 1991 (as amended up to 2023). The Board of Directors at its 400th Board Meeting held on August 14, 2025 constituted the Risk Management Committee as under:

Sl. No.	Committee Members	Status with the Bank	Position in the Committee
1	Mr. Zahur Ullah	Director	Chairman
2	Ms. Anannya Das Gupta	Director	Member
3	Admiral A M M M Aurangzeb Chowdhury (Retd)	Independent Director	Member

As per the aforementioned circulars issued by Bangladesh Bank, the Company Secretary of the Bank serves as the Secretary of the Risk Management Committee.

The Risk Management Committee of the Board conducted 04 (four) Meetings from 01 January to 31 December, 2025.

The Committee identifies/assesses Credit Risk, Market Risk, Liquidity Risk, Operation Risk, Internal Control and Compliance Risk, Money Laundering Risk, Reputation Risk etc. The activities of Risk Management Committee during the period from January 01, 2025 to December 31, 2025 were as follows:

- Reviewed and approved various Risk Management Policy of the Bank.
- Approved and reviewed Internal Capital Adequacy Assessment Process Guideline.
- Reviewed and discussed the various risk issues on Comprehensive Risk Management Report (CRMR) and Monthly Risk Management Report (RMR) of the Bank. The Committee also gave recommendations on the vulnerable areas identified in CRMR and RMR.

Mr. Zahur Ullah, Director is acting as Chairman of the Risk Management Committee of the Board of Directors.

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
3. Cash		
Cash in hand (Note-3.1)	4,148,443,074	4,300,420,362
Balance with Bangladesh Bank and its agent bank(s) (Note-3.2)	18,363,899,781	13,002,022,307
	22,512,342,855	17,302,442,669
3.1 Cash in hand (including foreign currencies)		
Conventional Banking:		
In local currency	4,029,677,878	4,190,299,217
In foreign currencies	70,661,270	71,287,112
	4,100,339,148	4,261,586,329
Islami Banking:		
In local currency	48,103,926	38,834,033
In foreign currencies	-	-
	48,103,926	38,834,033
	4,148,443,074	4,300,420,362
3.2 Balance with Bangladesh Bank and its agent bank(s)		
(including foreign currencies)		
Balance with Bangladesh Bank		
Conventional Banking:		
In local currency	14,047,986,965	10,590,923,374
In foreign currencies	3,002,929,298	1,100,194,475
	17,050,916,264	11,691,117,849
Islami Banking:		
In local currency	585,059,001	450,869,192
In foreign currencies	-	-
	585,059,001	450,869,192
Balance with Sonali Bank being an agent of Bangladesh Bank	727,924,516	860,035,266
	18,363,899,781	13,002,022,307

Reconciliation statements regarding Bangladesh Bank balance conventional banking are given in Annexure-B

3.3 Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) including Offshore Banking Operation:

Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with the Section 33 of the Bank Companies Act 1991 (as amended up to date), DOS circular No. 01 dated 19 January 2014, MPD Circular No. 01 dated 03 April 2018, DOS Circular No. 26 dated 19 August 2019, MPD Circular No. 03 dated 09 April 2020 and MPD Circular No. 01 dated 04 March 2025 issued by Bangladesh Bank.

The Cash Reserve Ratio on the basis of weekly average total time and demand liabilities at the rate of 3% for Conventional and Islami Banking on daily basis and 4% for Conventional and Islami Banking on bi-weekly basis has been calculated and maintained with Bangladesh Bank in current account and 13.00% (Conventional and Off-shore Banking) and 5.50% for Islami Banking of Statutory Liquidity Ratio on the same liabilities has also been maintained in the form of treasury bills, bonds, foreign currency & excess reserve of the Taka current account with Bangladesh Bank.

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
a) Cash Reserve Requirement (CRR) :		
Conventional and Offshore Banking:		
Required reserve daily basis		
Domestic Banking Operation	7,992,654,540	8,520,422,365
Offshore Banking Operation	-	-
Total	7,992,654,540	8,520,422,365
Reserve Held		
Balance with Bangladesh Bank in local currencies (Note-3.2)	14,047,986,965	10,590,923,374
Amount in reconciliation (Net)*	(338,799,957)	149,140,852
Reserve held with Bangladesh Bank in local currencies	13,709,187,008	10,740,064,226
Surplus/(Shortage)	5,716,532,468	2,219,641,861
* The balance of local currency account was duly reconciled as of 31 December 2025 and the above amount was matched accordingly.		
Required reserve bi-weekly basis		
Domestic Banking Operation	10,656,872,720	9,737,625,560
Offshore Banking Operation	-	-
Total	10,656,872,720	9,737,625,560
Reserve held with Bangladesh Bank in local currencies	13,709,187,008	10,740,064,226
Surplus/(Shortage)	3,052,314,288	1,002,438,666
Islami Banking:		
Required reserve daily basis	345,573,720	275,557,030
Reserve held with Bangladesh Bank in local currencies (a.1)	591,968,255	461,488,348
Surplus/(Shortage)	246,394,535	185,931,318
Required reserve bi-weekly basis	460,764,960	314,922,320
Reserve held with Bangladesh Bank in local currencies (a.1)	591,968,255	461,488,348
Surplus/(Shortage)	131,203,295	146,566,028
a.1 Reserve Held for Islami Banking:		
Balance with Bangladesh Bank in local currencies	585,059,001	450,869,192
Amount in reconciliation (Net)*	6,909,254	10,619,156
	591,968,255	461,488,348

* The balance of local currency account was duly reconciled as of 31 December 2025 and the above amount was matched accordingly.

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
b) Statutory Liquidity Ratio (Other than CRR):		
Conventional and Offshore Banking:		
Required reserve		
Domestic Banking Operation	34,634,836,340	31,647,283,070
Offshore Banking Operation	76,484,200	46,420,400
Total	34,711,320,540	31,693,703,470
Reserve held (b.1)	51,512,496,028	47,187,867,760
Surplus/(Shortage)	16,801,175,488	15,494,164,290
 b.1 Reserve held in SLR :		
Cash in hand including foreign currency	4,100,339,148	4,261,586,329
Balance with Sonali Bank being an agent of Bangladesh Bank	727,924,516	860,035,266
Treasury Bills	3,515,359,536	998,170,000
Treasury Bonds	40,116,558,539	40,065,637,499
Sub Total	48,460,181,740	46,185,429,094
Balance with Bangladesh Bank local currency (Surplus amount of CRR)	3,052,314,288	1,002,438,666
Total	51,512,496,028	47,187,867,760
 Islami Banking:		
Required reserve	633,551,820	433,018,190
Reserve held (b.2)	1,240,240,221	693,533,061
Surplus/(Shortage)	606,688,401	260,514,871
 b.2 Reserve held in SLR :		
Cash in hand including foreign currency	48,103,926	38,834,033
Balance with Bangladesh Bank local currency (Surplus amount of CRR)	131,203,295	146,566,028
Other securities	1,060,933,000	508,133,000
Total	1,240,240,221	693,533,061
 3 (a) Consolidated Cash		
i Cash in hand		
ONE Bank PLC	4,148,443,074	4,300,420,362
ONE Securities Limited	4,671	14,413
ONE Investments Limited	-	-
	4,148,447,745	4,300,434,775
 ii Balance with Bangladesh Bank and its agent bank(s)		
ONE Bank PLC	18,363,899,781	13,002,022,307
ONE Securities Limited	-	-
ONE Investments Limited	-	-
	18,363,899,781	13,002,022,307
	22,512,347,526	17,302,457,082

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
4. Balance with Other Banks and Financial Institutions		
In Bangladesh (Note-4.1)	1,142,819,327	1,842,273,946
Outside Bangladesh (Note-4.2)	5,571,041,559	10,181,945,607
	6,713,860,885	12,024,219,553
4.1 In Bangladesh		
In current accounts (Note-4.3)	268,008,659	213,802,252
Other deposit accounts (Note-4.4)	874,810,668	1,628,471,694
	1,142,819,327	1,842,273,946
Off-shore Banking Unit	-	-
	1,142,819,327	1,842,273,946
4.2 Outside Bangladesh		
In current accounts (Note-4.5)	5,570,729,625	10,180,279,125
Other deposit accounts	-	-
	5,570,729,625	10,180,279,125
Off-shore Banking Unit	311,934	1,666,482
	5,571,041,559	10,181,945,607
4.3 Current Accounts (In Bangladesh)		
AB Bank PLC	1,004,128	996,636
Sonali Bank PLC (Other than as agent of Bangladesh Bank)	55,995,865	8,948,473
Trust Bank Limited-Q Cash Settlement Account	15,041,237	73,921,676
Inter Bank Fund Transfer (IBFT) Settlement Account	195,199,359	121,170,979
Eastern Bank PLC	768,071	2,665,747
Standard Chartered Bank	-	6,098,741
	268,008,659	213,802,252
4.4 Other Deposit Accounts (In Bangladesh)		
ICB Islamic Bank Limited	59,719,000	59,719,000
AB Bank PLC	699,424	697,210
Eastern Bank PLC	110,303,500	110,303,500
Uttara Bank PLC	61,976,030	111,888,505
LankaBangla Finance PLC	640,000,000	920,000,000
Rupali Bank PLC	41,559	62,824
Prime Bank PLC	13,277	13,781,833
	872,752,789	1,216,452,871

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
Islami Banking:		
EXIM Bank PLC	643,628	410,622,506
Social Islami Bank PLC	151,827	149,476
Pubali Bank PLC	91,593	90,081
Jamuna Bank PLC	152,585	152,515
Mercantile Bank PLC	600,184	590,370
Midland Bank PLC	191,756	191,619
Agrani Bank PLC	226,307	222,256
	2,057,879	412,018,823
	874,810,668	1,628,471,694

4.5 Current Accounts (Outside Bangladesh)

(Name of the banks and financial institutions)

Standard Chartered Bank, London	123,905,749	97,029,940
Standard Chartered Bank, Pakistan	94,965,672	90,337,519
Standard Chartered Bank, Mumbai	54,488,845	93,142,567
Standard Chartered Bank, Tokyo	14,428,859	18,296,734
Standard Chartered Bank, Frankfurt	35,393,906	25,818,365
Standard Chartered Bank, New York	1,343,690,288	(58,615,836)
ICICI Bank Limited, Hong Kong	41,353,017	28,442,274
ICICI Bank Limited, Mumbai (ACUD)	63,578,427	73,992,046
ICICI Bank Limited, Mumbai (ACU EURO)	12,453,130	10,824,431
Commerzbank AG, Frankfurt (USD)	2,478,568,107	73,303,699
Commerzbank AG, Frankfurt (CAD)	5,043,581	22,129,267
Commerzbank AG, Frankfurt (EURO)	26,736,190	46,089,818
Zhejiang Chouzhou Commercial Bank, China, USD	46,163,987	80,260,494
HDFC Bank Limited, India ACU, USD	62,160,152	50,377,304
Mashreqbank Psc, New York	728,009,173	8,099,319,863
Mashreqbank Psc, India (ACUD)	76,067,877	63,155,222
Wells Fargo Bank N.A, New York	-	244,201,826
AB Bank Ltd, Mumbai	101,247,361	84,300,290
Habib Bank AG Zurich, Zurich	-	19,634,739
Nabil Bank, Nepal	7,284,588	7,180,861
Seylen Bank PLC, Colombo	2,278,627	2,235,859
Axis Bank Ltd, Kolkata	64,350,982	85,448,100
United Bank of India, Kolkata	67,678,855	26,879,088
Habib American Bank, USA	19,694,455	619,444,117
Riyad Bank	18,106,122	17,757,386
Kookmin Bank, South Korea	74,273,327	273,750,683
Zhejiang Chouzhou Commercial Bank Co. Ltd, China, CNY	8,808,348	(14,457,533)
	5,570,729,625	10,180,279,125

(For details of foreign currency amount and rate thereof see "Annexure - C")

Notes to the Financial Statements
As at and for the year ended 31 December 2025

- 4.6 As per Circular letter no. FEPD (FEMO)/01/2005-677 dated 13 September 2005, issued by Foreign Exchange Policy Department of Bangladesh Bank, the quarterly review of Nostro Accounts for the quarter ended 31 December 2025 reflect the true state of the Nostro Accounts entries recorded correctly and after review a separate audit certificate have also been given by the Auditor. The status of all outstanding unmatched entries are given below:

As at 31 December 2025

		Amount in US\$			
		As per Bank's Book		As per Correspondents' Book	
		Debit Entries	Credit Entries	Debit Entries	Credit Entries
		No. Amount	No. Amount	No. Amount	No. Amount
Less than 1 month		2 352,149.57	11 439,642.62	39 13,965,674.90	270 14,544,396.23
01 months or more but less than 03 months		-	-	2 352,149.57	38 9,623,500.76
03 months or more but less than 06 months		-	-	-	9 266,010.08
06 months or more but less than 09 months		-	-	-	-
09 months or more but less than 12 months		-	-	-	-
12 months or more		-	-	-	-
Total		2 352,149.57	11 439,642.62	43 23,210,795.40	317 24,433,907.07

As at 31 December 2024

		Amount in US\$			
		As per Bank's Book		As per Correspondents' Book	
		Debit Entries	Credit Entries	Debit Entries	Credit Entries
		No. Amount	No. Amount	No. Amount	No. Amount
Less than 1 month		5 1,400,000.00	21 701,160.11	36 74,105,140.45	257 11,409,507.30
01 months or more but less than 03 months		-	-	-	29 236,479.42
03 months or more but less than 06 months		-	-	-	5 16,558.81
06 months or more but less than 09 months		-	-	-	-
09 months or more but less than 12 months		-	-	-	-
12 months or more		-	-	-	1 18,610.43
Total		5 1,400,000.00	21 701,160.11	36 74,105,140.45	292 11,681,155.96

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
4.7 Maturity of balances with other banks and financial institutions		
Up to 1 month	1,895,501,733	3,467,343,727
More than 1 months to 3 months	2,785,676,746	5,091,806,044
More than 3 months to 1 year	2,032,682,406	3,465,069,781
More than 1 year to 5 years	-	-
More than 5 years	-	-
	6,713,860,885	12,024,219,553

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
4 (a) Consolidated Balance with Other Banks and Financial Institutions		
In Bangladesh		
ONE Bank PLC	1,142,819,327	1,842,273,946
ONE Securities Limited	333,766,233	184,919,238
ONE Investments Limited	64,170	43,513
	<u>1,476,649,730</u>	<u>2,027,236,697</u>
Less: Inter Company Balances	<u>(333,830,403)</u>	<u>(184,962,751)</u>
	<u>1,142,819,327</u>	<u>1,842,273,946</u>
Outside Bangladesh		
ONE Bank PLC	5,571,041,559	10,181,945,607
ONE Securities Limited	-	-
	<u>5,571,041,559</u>	<u>10,181,945,607</u>
	<u>6,713,860,885</u>	<u>12,024,219,553</u>
5. Money at call and short notice		
With Bank (Note-5.1)	2,834,431,000	7,700,000,000
With non- bank financial institutions (Note-5.2)	-	-
	<u>2,834,431,000</u>	<u>7,700,000,000</u>
5.1 With Bank		
The Premier Bank PLC	-	1,000,000,000
Janata Bank PLC	-	1,500,000,000
Mercantile Bank PLC	-	1,200,000,000
NRB Bank PLC	-	360,000,000
United Commercial Bank PLC	1,000,000,000	2,200,000,000
Southeast Bank PLC	733,772,400	600,000,000
Meghna Bank PLC	122,295,400	240,000,000
The City Bank PLC	978,363,200	600,000,000
	<u>2,834,431,000</u>	<u>7,700,000,000</u>
5.2 With non- bank financial institutions	-	-
	<u>-</u>	<u>-</u>
6. Investments		
In Government securities -- A		
Conventional Banking:		
Treasury bills (Note- 6.1)	3,515,359,536	998,170,000
Treasury bonds (Note-6.2)	40,116,558,539	40,065,637,499
Encumbered Securities	2,742,468,000	3,605,497,000
Prize Bonds	3,047,800	2,534,100
	<u>46,377,433,876</u>	<u>44,671,838,599</u>
Islami Banking:		
In Government securities (Note-6.10)	1,060,933,000	508,133,000
	<u>47,438,366,876</u>	<u>45,179,971,599</u>

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
Other Investment --B		
Conventional Banking:		
Shares (Quoted, Unquoted and Preference Shares) (Note-6.3)	3,388,295,985	2,844,198,939
Subordinated and Perpetual bonds (issued by other banks) [Note-6.4]	5,593,385,000	5,853,385,000
	<u>8,981,680,985</u>	<u>8,697,583,939</u>
Islami Banking:		
Islami Banking Sukuk _Private (BBML- Sukuk)	208,496,500	250,000,000
	<u>9,190,177,485</u>	<u>8,947,583,939</u>
Total Investment -- (A+B)	<u>56,628,544,361</u>	<u>54,127,555,538</u>

6.1 Treasury Bills

Treasury Bills (HTM) [(Note-6.1(a))]	964,629,676	-
Treasury Bills (HFT) [(Note-6.1(b))]	2,550,729,860	998,170,000
	<u>3,515,359,536</u>	<u>998,170,000</u>

6.1(a) Treasury Bills (HTM)

	Amortized Cost (Book Value)		Face value	
	31.12.2025	31.12.2024	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
182 days Treasury Bills	964,629,676	-	1,000,000,000	-
91 days Treasury Bills	-	-	-	-
	<u>964,629,676</u>	<u>-</u>	<u>1,000,000,000</u>	<u>-</u>

6.1(b) Treasury Bills (HFT)

	Marked to Market Value (Book Value)		Face value	
	31.12.2025	31.12.2024	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
364 days Treasury Bills	600,737,860	-	605,200,000	-
91 days Treasury Bills	1,949,992,000	998,170,000	2,000,000,000	1,000,000,000
	<u>2,550,729,860</u>	<u>998,170,000</u>	<u>2,605,200,000</u>	<u>1,000,000,000</u>

6.2 Treasury Bonds

Treasury Bonds (HTM) [(Note-6.2(a))]	32,398,096,293	30,578,763,550
Treasury Bonds (HFT) [(Note-6.2(b))]	7,718,462,247	9,486,873,949
	<u>40,116,558,539</u>	<u>40,065,637,499</u>

Notes to the Financial Statements
As at and for the year ended 31 December 2025

6.2 (a) Treasury Bonds (HTM)

	Amortized Cost (Book Value)		Face value	
	31.12.2025	31.12.2024	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
5 Years Treasury Bonds (Premium)	5,389,175,916	10,405,765,190	5,375,500,000	10,375,500,000
10 Years Treasury Bonds (Premium)	11,244,704,887	4,851,084,958	10,500,000,000	4,750,000,000
15 Years Treasury Bonds (Premium)	1,202,931,460	305,218,379	1,050,900,000	300,900,000
Sub-total	17,836,812,263	15,562,068,527	16,926,400,000	15,426,400,000
2 Years Treasury Bonds (Discount)	-	492,262,539	-	500,000,000
5 Years Treasury Bonds (Discount)	2,452,351,600	3,662,506,306	2,500,000,000	3,700,000,000
10 Years Treasury Bonds (Discount)	4,542,509,365	4,533,973,807	4,611,000,000	4,611,000,000
15 Years Treasury Bonds (Discount)	538,415,858	533,837,023	618,100,000	618,100,000
20 Years Treasury Bonds (Discount)	5,085,478,206	5,085,015,347	5,109,300,000	5,109,300,000
Sub-total	12,618,755,030	14,307,595,022	12,838,400,000	14,538,400,000
9 Years Treasury Bonds (At par)	108,166,000	-	108,166,000	-
10 Years Treasury Bonds (At par)	1,332,863,000	207,600,000	1,332,863,000	207,600,000
15 Years Treasury Bonds (At par)	444,300,000	444,300,000	444,300,000	444,300,000
20 Years Treasury Bonds (At par)	57,200,000	57,200,000	57,200,000	57,200,000
Sub-total	1,942,529,000	709,100,000	1,942,529,000	709,100,000
Total	32,398,096,293	30,578,763,550	31,707,329,000	30,673,900,000

6.2 (b) Treasury Bonds (HFT)

	Marked to Market Value (Book Value)		Face value	
	31.12.2025	31.12.2024	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
2 Years Treasury Bonds	2,162,878,747	3,470,820,749	2,133,800,000	3,468,800,000
3 Years Treasury Bonds	251,676,500	-	250,000,000	-
5 Years Treasury Bonds	806,955,250	1,704,006,800	750,000,000	1,800,000,000
10 Years Treasury Bonds	4,202,505,500	4,312,046,400	3,850,000,000	4,300,000,000
15 Years Treasury Bonds	294,446,250	-	250,000,000	-
	7,718,462,247	9,486,873,949	7,233,800,000	9,568,800,000

Investments in securities which are Held To Maturity (HTM) are incorporated at their amortized cost and investment held for trading (HFT) at their marked to market basis according to DOS Circular Letter No.05 dated 26 May of 2008 and subsequent clarification in DOS Circular no-05, dated 28 January 2009.

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
6.3 Other Investments -Shares		
In shares (quoted, Unquoted and Preference Shares)		
Quoted:		
Prime Bank PLC	219,577,603	219,577,603
IFIC Bank PLC	170,983,639	170,983,639
LankaBangla Finance PLC	122,379,546	122,379,546
Summit Alliance Port Limited	6,200	6,200
Eastern Bank PLC	1,983,900	1,983,900
Midland Bank PLC	3,250,000	3,250,000
Crown Cement PLC	5,533	5,533
	518,186,421	518,186,421
Quoted (Special Investment Account):		
Square Pharmaceuticals PLC	47,073,523	47,073,523
Prime Bank PLC	118,614,237	118,614,237
Eastern Bank PLC	9,620,184	9,620,184
Grameenphone Limited	33,275,840	33,275,840
Uttara Bank PLC	322,122,548	322,122,548
The City Bank PLC	110,011,381	110,011,381
	640,717,712	640,717,712
Unquoted:		
Industrial and Infrastructure Development Finance Company Limited	59,000,260	59,000,260
Central Depository Bangladesh Limited (CDBL)	1,569,450	1,569,450
LankaBangla Securities PLC	72,000,000	72,000,000
Investment in SWIFT	2,725,096	2,725,096
	135,294,806	135,294,806
Preference Shares:		
City Seed Crushing Industries Limited	500,000,000	750,000,000
Fair Electronics Limited	344,097,046	300,000,000
Max Infrastructure Limited	100,000,000	150,000,000
Sheltech Ceramics Limited	200,000,000	350,000,000
Super Petrochemical Limited	450,000,000	-
Ananta Apparels Limited	500,000,000	-
	2,094,097,046	1,550,000,000
Total Share Investment	3,388,295,985	2,844,198,939

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
6.4 Subordinated and Perpetual bonds (issued by other banks)		
City Bank 3rd Subordinated Bond	-	260,000,000
United Commercial Bank Limited 5th Subordinated Bond	2,000,000,000	2,000,000,000
Total Subordinated Bond	2,000,000,000	2,260,000,000
Premier Bank Perpetual Bond	1,800,000,000	1,800,000,000
Jamuna Bank Perpetual Bond	1,350,000,000	1,350,000,000
Pubali Bank Perpetual Bond	350,000,000	350,000,000
Total Perpetual Bond (Unquoted)	3,500,000,000	3,500,000,000
Premier Bank Perpetual Bond (Quoted)	93,385,000	93,385,000
	5,593,385,000	5,853,385,000

6.5 A. Comparison between cost and market price of quoted shares (excluding special investment account)

Investment in shares quoted and unquoted has been recorded at cost and adequate provision for probable future losses as per Bangladesh Bank guideline has been made. Market value of securities has been determined on the basis of the value of securities at the last trading date of the year.

Amount in Taka					
Name of the Company	No. of Shares including bonus shares	Market price per share	Market value at 31-12-2025	Cost	Surplus/ (Deficiency)
1	2	3	4=2*3	5	6=4-5
LankaBangla Finance PLC	20,362,737	12.30	250,461,665	122,379,546	128,082,119
IFIC Bank PLC	3,108,740	4.60	14,300,204	170,980,700	(156,680,496)
Summit Alliance Port Ltd	117	42.50	4,973	6,200	(1,228)
Prime Bank PLC	6,947,284	28.70	199,387,051	219,577,603	(20,190,552)
Crown Cement PLC	56	46.00	2,576	5,533	(2,957)
Eastern Bank PLC	105,741	24.30	2,569,506	1,983,900	585,606
IFIC Bank PLC	192	4.60	883	2,939	(2,056)
Midland Bank PLC	334,750	17.00	5,690,750	3,250,000	2,440,750
Total			472,417,608	518,186,421	(45,768,813)

B. Comparison between cost and book value of Unquoted Shares:

Amount in Taka					
Name of the Company	No. of Shares including bonus shares	Cost Value	Per Share (NAV)	Total Book Value	Unrealized Profit/ (Loss)
1	2	3	4	5= 2*4	6=5-3
IIDFC	13,380,903	59,000,260	(31.10)	(416,125,590)	(59,000,260)
CDBL	571,181	1,569,450	40.31	23,024,306	21,454,856
Lanka Bangla Securities PLC	1,408,730	72,000,000	21.16	29,808,727	(42,191,273)
Investment in SWIFT	20	2,725,096		2,725,096	-
Total		135,294,806		(360,567,461)	(79,736,677)

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
6.6 Residual Maturity of Investments		
Payable on demand	4,442,641,860	1,996,358,531
Up to 3 months	1,949,992,000	-
Above 3 months to 1 year	6,187,074,928	8,235,828,869
Above 1 year to 5 years	14,749,448,373	16,375,654,760
Above 5 years	29,299,387,200	27,519,713,378
	56,628,544,361	54,127,555,538

6.7 Disclosure regarding outstanding Repo

Counterparty name	Agreement date	Reversal date	Amount in Taka-2025	Amount in Taka-2024
Bangladesh Bank	17.12.2025	01.01.2026	946,768,000	969,789,000
Bangladesh Bank	17.12.2025	21.01.2026	2,418,177,500	1,045,360,380
Bangladesh Bank	23.12.2025	06.01.2026	1,485,532,500	487,295,000
Bangladesh Bank	23.12.2025	06.01.2026	1,464,957,000	2,749,176,000
Bangladesh Bank	30.12.2025	13.01.2026	55,630,427	980,733,000
Bangladesh Bank	30.12.2025	13.01.2026	112,167,755	985,333,000
Bangladesh Bank			-	498,526,885
Bangladesh Bank			-	709,937,753
Bangladesh Bank			-	2,041,210,283
Bangladesh Bank			-	483,984,500
Bangladesh Bank			-	473,259,500
Bangladesh Bank			-	991,674,000
Bangladesh Bank			-	978,426,000

6.8 Disclosure regarding outstanding Reverse Repo

Counterparty name	Agreement date	Reversal date	Amount in Taka-2025	Amount in Taka-2024
City Bank PLC	30.12.2025	05.01.2026	2,021,967,500	560,718,875
City Bank PLC	30.12.2025	04.01.2026	1,036,257,138	2,096,145,326
City Bank PLC	30.12.2025	04.01.2026	982,098,500	256,711,957
			-	923,159,702
			-	827,288,536

6.9 Disclosure regarding overall transaction of Repo and Reverse Repo

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year
Securities sold under repo:			
i) with Bangladesh Bank	55,630,427		704,577,240
ii) With other banks & FI	494,327,000		30,414,427
Securities purchased under Reverse Repo:			
i) with Bangladesh Bank	-		-
ii) With other banks & FI	28,183,372	2,513,464,200	33,368,314

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
6.10 Islami Banking:		
Government securities		
Bangladesh Government Investment Sukuk (Ijarah Sukuk)	1,060,933,000	208,133,000
Bangladesh Government Islamic Investment Bond	-	300,000,000
	<u>1,060,933,000</u>	<u>508,133,000</u>
6 (a) Consolidated Investments		
In Government securities		
ONE Bank PLC	47,438,366,876	45,179,971,599
ONE Securities Limited	50,024,100	69,768,380
	<u>47,488,390,976</u>	<u>45,249,739,979</u>
Other Investment		
ONE Bank PLC	9,190,177,485	8,947,583,939
ONE Securities Limited	2,626,651,697	2,715,396,175
ONE Investments Limited	14,035,603	13,110,045
Less: Inter Company Balances	(452,725,594)	(330,156,156)
	<u>11,378,139,191</u>	<u>11,345,934,003</u>
	<u>58,866,530,167</u>	<u>56,595,673,981</u>

Other investment by ONE Securities Limited includes Tk. 546,243,188 representing original investment cost for DSE and CSE memberships. As per the Exchange Demutualization Act 2013, the number of shares as on 31 December 2025 of DSE and CSE 5,411,329 and 3,215,497 respectively with a face value of Tk. 10 each for both. As there is no active market for these shares, the amounts have been shown at cost.

7. Loans and Advances/ investments		
Loans, cash credit, overdraft etc (Note-7.1)	240,282,490,459	219,266,890,520
Bills purchased and discounted (Note-7.2)	1,746,630,013	1,647,347,193
	<u>242,029,120,473</u>	<u>220,914,237,712</u>

7.1 Loans, cash credit, overdraft etc/ investments (Note-7.1.a)

Inside Bangladesh		
Loans	212,562,269,099	191,036,040,690
Cash Credit	4,727,033	-
Overdraft	27,715,494,328	28,230,849,830
	240,282,490,459	219,266,890,520
Outside Bangladesh	-	-
	<u>240,282,490,459</u>	<u>219,266,890,520</u>

7.1.a Loans, cash credit, overdraft etc/ investments

Inside Bangladesh		
Overdraft	27,715,494,328	28,230,849,830
Payment against Documents	4,347,941,174	4,683,846,590
Loan Against Trust Receipts	5,328,898,823	4,266,851,074
Time Loan	53,136,306,726	44,259,516,955
Export Development Fund (EDF)	5,545,933,036	6,053,661,157
Packing Credit	736,595,042	739,235,053
Term Loans	126,005,388,678	111,672,797,848
Lease Finance	1,500,644,060	3,001,784,068
Retail Loans	12,441,688,917	13,031,663,355
Credit Card	2,512,087,216	2,477,619,338
Staff Loan	1,011,512,459	849,065,253
	<u>240,282,490,459</u>	<u>219,266,890,520</u>
Outside Bangladesh	-	-
	<u>240,282,490,459</u>	<u>219,266,890,520</u>

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
7.2 Bills purchased and discounted		
Inside Bangladesh		
Local bill purchased and discounted	1,633,780,077	1,481,880,129
Foreign bill purchased and discounted	112,849,936	165,467,063
	1,746,630,013	1,647,347,193
Outside Bangladesh	-	-
	1,746,630,013	1,647,347,193
7.3 Residual Maturity grouping of loans and advances including bills purchased and discounted		
Payable on demand	12,915,557,976	12,712,826,563
Up to 3 months	44,183,857,354	40,273,267,014
Above 3 months to 1 year	57,329,694,092	51,696,180,719
Above 1 year to 5 years	86,619,620,744	86,694,943,539
Above 5 years	40,980,390,307	29,537,019,877
	242,029,120,473	220,914,237,712
7.4 Loans and Advances on the basis of significant concentration		
i. Advance to Directors	37,980	888,573
ii. Advance to Managing Director & Senior Executives	77,864,013	66,140,510
iii. Advance to Customer's group:	-	-
Commercial lending	37,757,063,680	42,064,552,832
Agricultural loan	3,149,770,842	2,897,262,781
Export financing	7,683,058,415	7,357,760,527
Consumer credit scheme	4,590,078,430	5,030,183,374
Small and medium enterprise financing	23,092,552,990	21,980,178,481
Staff loan (except Sl. No. ii)	933,619,229	782,924,744
House building loan (other than the employees)	7,641,202,041	8,864,351,607
Others	157,103,872,853	131,869,994,284
	242,029,120,473	220,914,237,712
7.5 Industry-wise outstanding of loans & advances including bills purchased and discounted		
Trade finance	19,174,599,580	21,135,484,094
Steel Re-Rolling	16,825,103,462	13,437,673,720
Readymade Garments	39,560,788,945	37,875,537,482
Textiles	25,656,446,776	24,040,782,472
Edible oil, Rice, Flour etc.	9,142,323,300	7,534,656,109
Power	5,979,314,994	6,767,713,639
Transport & Communication	2,384,953,337	2,051,508,787
Construction/Engineering	10,543,536,152	11,718,205,733
Personal	5,976,697,060	5,343,878,718
Pharmaceuticals	9,865,477,447	7,683,909,310
Real Estate	12,928,310,018	11,343,027,579
Cargo and Travel Services	154,469,001	196,438,183
Paper & Packaging	1,089,476,307	1,021,876,580
Agro based industry/ Dairy products/ Food & Beverage	9,460,043,118	7,852,961,066
Others	73,287,580,977	62,910,584,240
	242,029,120,473	220,914,237,712

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
7.6 Geographical Location-wise Loans and advances including bills purchased and discounted		
Urban		
Dhaka Division	171,835,326,610	156,272,500,885
Chattogram Division	50,718,204,074	45,375,914,032
Rajshahi Division	3,353,400,501	3,774,261,017
Khulna Division	7,414,373,071	6,125,513,913
Sylhet Division	118,382,861	111,788,416
Rangpur Division	806,706,162	890,639,706
Barishal Division	548,157,691	612,766,611
	234,794,550,970	213,163,384,580
Rural		
Dhaka Division	3,836,215,119	4,073,844,940
Chattogram Division	2,901,624,124	3,247,199,230
Rajshahi Division	-	-
Khulna Division	405,077,225	276,634,366
Sylhet Division	91,653,035	153,174,596
Rangpur Division	-	-
Barishal Division	-	-
	7,234,569,503	7,750,853,132
	242,029,120,473	220,914,237,712
7.7 Classified and unclassified loans and advances		
Unclassified		
Standard	179,165,787,000	176,994,172,459
Special Mention Account	14,391,886,083	4,483,400,000
Staff Loan	1,011,483,241	849,065,253
	194,569,156,324	182,326,637,712
Classified		
Substandard	1,770,448,304	936,900,000
Doubtful	2,427,785,938	528,700,000
Bad & Loss	43,261,729,908	37,122,000,000
	47,459,964,149	38,587,600,000
	242,029,120,473	220,914,237,713
7.8 Net loans and advances		
Gross loans and advances	242,029,120,473	220,914,237,712
Less: Interest suspense (Note-12.10)	12,734,407,009	11,343,203,446
Less: Provision for loans and advances (Note-12.4, 12.5 and 12.6)	15,905,453,825	14,476,164,969
	28,639,860,834	25,819,368,415
	213,389,259,638	195,094,869,297

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
7.9 Bills purchased and discounted		
Payable in Bangladesh	1,633,780,077	1,481,880,129
Payable outside Bangladesh	112,849,936	165,467,063
	1,746,630,013	1,647,347,193
7.10 Maturity of Bills purchased and discounted		
Upto 1 month	432,888,619	333,193,414
Above 1 month but less than 3 months	724,646,604	590,184,296
Above 3 months but less than 6 months	583,665,190	510,557,729
6 months or more	5,429,600	213,411,754
	1,746,630,013	1,647,347,193

7.11 Particulars of provision for Loans and Advances

	Rate (%)	Base for Provision Taka	Total Provision Taka
Agriculture Loan (Short Term)	1%	404,827,000	4,048,270
CMSME Loan	0.5%	13,993,344,000	69,966,720
Consumer Finance (Other than house finance)	1.0%	1,586,045,000	15,860,450
Credit Card	1.0%	2,176,789,000	21,767,890
House Financing	1.0%	5,388,045,000	53,880,450
Industrial Credit	1.0%	88,786,143,000	907,924,510
Service Sector Loan	1.0%	12,847,598,000	128,475,980
Trade and Commerce Loan	1%	4,373,103,000	43,731,030
Short Term Agriculture Loan	0.5%	2,751,876,000	13,759,380
Others Loan	1%	46,873,370,430	22,074,892,704
Special Mention Account			
Agriculture Loan (Short Term)	5%	551,000	27,550
CMSME Loan	0.5%	1,380,163,000	6,900,815
Consumer Finance (Other than house finance)	5%	176,440,000	8,822,000
Credit Card	5%	85,668,000	4,283,400
House Financing	5%	1,229,627,000	61,481,350
Industrial Credit	5%	8,713,038,000	435,651,900
Service Sector Loan	5%	421,330,000	21,066,500
Trade and Commerce Loan	5%	96,496,000	4,824,800
Short Term Agriculture Loan	0.5%	327,000	1,635
Others Loan	5%	2,291,392,816	114,569,641
Substandard	20%	952,134,136	190,426,827
Doubtful	50%	1,291,121,994	645,560,997
Bad & Loss	100%	29,500,160,048	29,500,160,048
Required provision for loans and advances			54,328,084,848
Required provision for off balance sheet items			607,741,539
Total provision required			54,935,826,387
Total provision maintained			15,905,453,825
Deferral Provision *			39,030,372,561

Notes to the Financial Statements
As at and for the year ended 31 December 2025

*As of 31 December 2025, we have maintained provisions of Tk. 1,590.55 crore for classified loans and advances. This is against the total required provision of Tk.5,493.58 crore for loans and advances and off balance sheet items, in accordance with Bangladesh Bank letter no. BSD-1 (Wing-2)/2209/2026-303 dated 28 April 2026. Provisions amounting to Tk. 3,903.03 crore have not been recognized, as Bangladesh Bank has permitted a deferment of provision recognition under letter no. BSD-1 (Wing-2)/2209/2026-312 dated 30 April 2026.

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
7.12 Number of clients with outstanding amount and classified loans and advances exceeding 10% of total capital of the Bank.		
Number of clients (Annexure-D)	20	11
Amount of outstanding loans & advances *	Tk. 80,378,736,366	43,503,449,931
Amount of classified loans and advances	Tk. 11,321,877,864	7,190,011,091

* The amount of outstanding loans & advances represents the sum of total loans and advances (both funded and non funded) to each customer exceeding 10% of total capital of the Bank as at 31 December 2025. The classification status is shown as per the CL prepared by the Bank as at 31 December 2025 and submitted to Bangladesh Bank.

* Total capital of the Bank was Taka 2,502.77 Crore as at 31 December 2025 (Tk 3,008.89 Crore in 2024).

7.13 Particulars of Loans and Advances

i) Loans considered good in respect of which the bank is fully secured	155,199,920,833	109,000,422,800
ii) Loans considered good against which the bank holds no security other than the debtor's personal guarantee	40,500,771,466	77,013,926,852
iii) Loans considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	46,328,428,174	34,899,888,061
iv) Loans adversely classified; provision not maintained there against	-	-
	<u>242,029,120,473</u>	<u>220,914,237,712</u>
v) Loans due by directors or officers of the banking company or any of them either separately or jointly with any other persons	1,011,512,459	849,065,253
vi) Loans due from companies or firms in which the directors of the bank have interest as directors, partners or managing agents or in case of private companies as members	-	-
vii) Maximum total amount of advances, including temporary advances made at any time during the year to directors or managers or officers of the banking company or any of them either separately or jointly with any other persons	1,011,512,459	849,065,253
viii) Maximum total amount of advances, including temporary advances granted during the year to the companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or, in case of private companies as members	-	-
ix) Due from other banking companies (Bills purchased and discounted)	1,746,630,013	1,647,347,193
x) Classified loans and advances		
a) Classified loans and advances on which interest has not been charged to income (Note-7.7)	47,459,964,149	38,587,600,000
b) Provision on classified loans and advances (Note-12.4)	15,905,453,825	13,938,094,709

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025	31.12.2024
	Taka	Taka
c) Provision kept against loans and advances classified as bad debts	15,069,466,001	13,732,745,709
d) Increase/(Decrease) of Specific Provision	1,967,359,117	3,673,864,025
e) Interest credited to Interest Suspense Account (Note-12.10)	12,734,407,009	11,343,203,446
xi) Cumulative amount of written off loans and advances		
Opening balance	20,723,773,943	13,594,141,946
Written off during the year	7,527,813,239	7,129,631,997
Closing balance	28,251,587,183	20,723,773,943
Cumulative amount realised against loans previously written off	1,461,513,528	1,077,848,401
The amount of written off loans for which law suits has been filed	28,201,028,044	20,676,767,589

7.14 Details of pledged collaterals received against Loans and Advances

Collateral of movable /immovable assets	125,648,103,283	91,952,842,309
Local banks and financial institutions guarantee	1,751,111,336	1,526,168,207
Government guarantee	-	2,650,347
Foreign banks guarantee	-	4,538,786
Export documents	10,631,193,615	7,212,944,265
Fixed Deposit Receipts (FDR)	53,498,879,414	8,209,292,133
FDR of other banks	-	91,986,752
Government bonds	-	-
Personal guarantee	5,601,561,672	77,013,926,852
Other securities	44,898,271,153	34,899,888,061
	242,029,120,473	220,914,237,712

7.15 Restructure of large loan

There was no restructure of large loan occurred during the year 2025 (Restructure refers BRPD Circular 04/2015 and large loans are as defined in BRPD Circular 02/2014.)

7.16 Financial Statements review and maintained in the clients loan files

Bank collects audited Financial Statements of the loanees and preserve the same in the loan file of the particular loan account in line with the instruction of BRPD Circular Letter No. 04 dated 04 January 2021 and BRPD Circular Letter No. 35 dated 06 July 2021. As per letter No. 178/FRC/APR/2021/27(45) dated 09 December 2021 issued by the Financial Reporting Council (FRC) regarding the compliance of the mentioned Bangladesh Bank BRPD Circular. The current status of the Bank is as follows:

Particulars	Compliance BRPD Circular Letter # 04	Compliance BRPD Circular Letter # 35
Audited Financial Statements preserved in the loan file	324	324
Total Files	391	324
Percentage of Compliance	83%	100%

Notes to the Financial Statements
As at and for the year ended 31 December 2025

7.17 Cluster Financing under Cottage, Micro, Small & Medium Enterprises:

Cluster financing is a recognized strategy to strengthen and consolidate SMEs through connectivity, competition, and cooperation. Policy makers has given high priority in the cluster based SME development because of the evidences that SMEs may enjoy competitive advantage and economies of scale by sharing and cooperating.

By following the directives of Bangladesh bank, as a part of continuous support to CMSME Sector, ONE Bank PLC has already published "Cluster Financing Policy" to finance the CMSMEs. The Bank has already identified & financed in high priority clusters like Agro/Food processing cluster & light engineering cluster in different areas of the county. In addition to that, ONE Bank PLC has also financed in Home Textile Clusters and Stone Crushing Clusters.

ONE Bank PLC is strongly committed to take part in economic development through the development of the clusters country wide, as per directive & guidance of the Central Bank.

7.18 Implementation of Bangladesh Bank Guidelines on Willful Defaulter Identification:

Banking Regulations & Policy Department (BRPD) of Bangladesh Bank issued circular no-06 dated March 12, 2024, on "ইচ্ছাকৃত খেলাপী ঋণ গ্রহীতা সনাক্তকরণ ও চূড়ান্তকরণ এবং তাদের বিরুদ্ধে গৃহীতব্য ব্যবস্থা প্রসঙ্গে"/Identification & Finalization of Willful Defaulters and Measures to be Taken Against Them."

In accordance with the circular, ONE Bank PLC (OBPLC) has constituted a unit called "Detection of Willful Defaulter Unit" (DWDU) on April 23, 2024 and the unit is working since then. This Unit evaluates relevant customers' loan accounts against the specific criteria(s) set forth by Bangladesh Bank to determine instances of willful default. These criteria address situations including, but not limited to, borrowers having the capacity but lacking the willingness to repay, diversion of sanctioned funds, fraudulent disposal of secured assets, or obtaining credit through misrepresentation or forged documentation.

DWDU conveyed regular meetings on monthly basis since inception. Until 31.12.2025, this Unit has identified total 53 borrowers having total liability of Tk.1,176.11 crore, following the due process stipulated in the said circular. Customers, identified by the banks as willful defaulter, has been reported to Bangladesh Bank properly.

The Bank will proceed with the next course of action as per Sections 6(6) and 6(7) of BRPD Circular No. 06, dated March 12, 2024, subject to Bangladesh Bank's decision regarding the appeals submitted by the respective willful defaulters."

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
7 (a) Consolidated Loans and Advances		
Loans, cash credit, overdraft etc.		
ONE Bank PLC	240,282,490,459	219,266,890,520
ONE Securities Limited	142,180,848	180,971,366
Less: Inter unit/company elimination	-	(6,447,778)
	<u>240,424,671,307</u>	<u>219,441,414,108</u>
Bills purchased and discounted		
ONE Bank PLC	1,746,630,013	1,647,347,193
ONE Securities Limited	-	-
	<u>1,746,630,013</u>	<u>1,647,347,193</u>
	<u>242,171,301,320</u>	<u>221,088,761,300</u>
8. Fixed Assets including premises, furniture & fixtures		
Conventional and Islami Banking:		
Furniture & Fixtures	2,063,740,922	1,957,002,566
Work in progress (Furniture and Fixture)	177,243,405	296,091,319
Office Equipment	1,621,090,799	1,759,797,288
Motor Vehicles	262,100,147	224,353,710
Building	332,559,123	332,559,123
Right of use Assets as per IFRS-16	4,386,191,091	3,951,622,020
Land	279,366,295	279,366,295
	<u>9,122,291,783</u>	<u>8,800,792,320</u>
Intangible Assets	288,065,845	269,989,095
Work in progress (Intangible Assets)	33,574,776	18,997,000
Non-Current Asset Held for Sale	292,499,035	-
	<u>9,736,431,439</u>	<u>9,089,778,415</u>
Less: Accumulated depreciation	<u>5,547,813,833</u>	<u>4,841,431,333</u>
Balance as on 31 December	<u>4,188,617,606</u>	<u>4,248,347,082</u>

(For details please refer to Annexure- A)

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
8 (a) Consolidated Fixed Assets including premises, furniture & fixtures		
ONE Bank PLC	4,188,617,606	4,248,347,082
ONE Securities Limited	58,297,954	57,861,735
ONE Investments Limited	-	-
	<u>4,246,915,560</u>	<u>4,306,208,817</u>
9. Other Assets		
i Income generating		
Investment in shares of subsidiary companies		
In Bangladesh (Note-9.1)	2,480,099,170	2,480,099,170
Outside Bangladesh		-
ii Non- income generating		
Stock of stationery	32,108,892	29,006,947
Stock of stamps	7,175,421	6,274,280
Security deposits	11,571,441	8,542,000
Advance rent for office premises	5,651,364	19,269,061
Prepayments	201,238,645	99,030,047
Suspense account (Note-9.5)	32,685,783	26,626,735
Receivable from Bangladesh Bank (Note-9.8)	228,639,302	228,384,270
Interest and dividend receivables (Note-9.7)	1,142,951,901	1,094,923,470
Advance Income Tax (Note-9.3)	12,989,551,508	12,300,859,938
Deferred Tax Assets (Note-9.4)	7,969,707,213	5,346,449,905
Protested bill	8,554,393	8,554,393
Sundry receivables	26,308,196	65,762,499
Receivable ATM acquiring	66,006,870	79,797,999
Branch Adjustment Account (Note-9.2)	3,682,381	8,909,458
	<u>25,205,932,479</u>	<u>21,802,490,173</u>
Off-shore Banking Unit	21,243	20,844
	<u>25,205,953,722</u>	<u>21,802,511,017</u>
9.1 Investment in shares of subsidiary companies		
ONE Securities Limited (98.9999% owned subsidiary company of OBPLC)	2,474,999,170	2,474,999,170
ONE Investments Limited (51.00% owned subsidiary company of OBPLC)	5,100,000	5,100,000
	<u>2,480,099,170</u>	<u>2,480,099,170</u>

9.2 Branch Adjustment Account

Branch adjustments account represents outstanding Inter-branch and Head Office transactions (Net) originated but yet to be responded at the balance sheet date. However, the Bank has no non-responded pending entry maximum for more than 10 days. The status of unresponded entries of 31 December 2025 are given below:

	Number of Unresponded entries		Unresponded entries (Amount-Taka)	
	Dr	Cr	Dr	Cr
Up to 3 months	18	4	3,697,151	14,770
Over 3 months but within 6 months	-	-	-	-
Over 6 months but within 1 year	-	-	-	-
Over 1 year but within 5 years	-	-	-	-
	<u>18</u>	<u>4</u>	<u>3,697,151</u>	<u>14,770</u>
Branch Adjustment Account (Net)			<u>3,682,381</u>	

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
9.3 Advance income tax		
Opening balance on 1 January	12,300,859,938	11,829,352,884
Add: Tax paid as advance	688,691,569	471,507,055
Less: Advance income tax adjusted during the year	-	-
Balance on 31 December	<u>12,989,551,508</u>	<u>12,300,859,938</u>

9.4 Deferred tax assets:		
Opening balance	5,346,449,905	3,911,374,291
Addition/(reverse) during the year (Note-12.2.a)	2,623,257,308	1,435,075,614
Closing balance	<u>7,969,707,213</u>	<u>5,346,449,905</u>

Deferred tax is accounted for using the balance sheet liability method in respect of temporary differences arising from differences in the carrying amount with tax base.

9.5 Suspense account includes advance against TA/DA, advance against petty cash, Legal expense and suspense others etc.

9.6 Particulars of required provision for other assets

	Base for Prov.	Taka-2025	Taka-2024
Protested bill	8,554,393	8,554,393	8,554,393
Legal Expense	50,353,313	32,257,112	11,809,703
Others	52,136,403	51,265,746	71,124,366
Required provision for other assets		92,077,251	91,488,462
Total provision maintained (Note-12.9.a, 12.9.b and 12.9.c)		106,843,545	106,843,545
Excess/(short) provision as on 31, December		<u>14,766,294</u>	<u>15,355,083</u>

9.7 Interest and dividend receivables

Interest receivables on placement	6,661,225	15,582,032
Interest receivables on government securities	1,033,395,048	978,550,427
Interest receivables on non-government securities	2,426,027	3,328,356
Dividend receivables	100,469,600	97,462,656
	<u>1,142,951,901</u>	<u>1,094,923,470</u>

9.8 Receivable from Bangladesh Bank

Receivable against encashment - Shanchaya Patras	3,743,186	2,339,500
Interest Receivable from Bangladesh Bank	224,550,352	224,550,352
Receivable against Wage Earners Remittance	345,764	1,494,418
	<u>228,639,302</u>	<u>228,384,270</u>

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
9 (a) Consolidated Other Assets		
ONE Bank PLC	25,205,953,722	21,802,511,017
ONE Securities Limited	460,891,414	310,681,411
ONE Investments Limited	1,509,151	1,201,648
Investment in ONE Securities Ltd by ONE Bank PLC	(2,474,999,170)	(2,474,999,170)
Investment in ONE Investments Ltd by ONE Bank PLC	(5,100,000)	(5,100,000)
Less: Inter unit/company elimination	-	-
	23,188,255,117	19,634,294,906
10. Borrowings from other Banks, financial institutions and Agents.		
Borrowing Inside Bangladesh (Note-10.1)	9,976,289,760	11,072,597,634
Borrowing Outside Bangladesh	-	-
	9,976,289,760	11,072,597,634
10.1 Borrowing Inside Bangladesh		
Borrowing from Bangladesh Bank [Note-10.1(a)]	9,975,930,258	11,064,720,302
Refinance Scheme from SME Foundation_COVID-19	359,502	4,641,332
Refinance Scheme from Joyeeta Foundation_COVID-19	-	3,236,000
Borrowing from other bank -Payable on demand	-	-
	9,976,289,760	11,072,597,634
10.1(a) Borrowing from Bangladesh Bank		
Export Development Fund (EDF)	4,676,678,482	5,222,917,594
Refinance against SME, Agriculture loan, Green finance and Pre-Shipment Credit	229,646,045	235,811,786
Stimulus Package for COVID19	1,096,399,809	415,213,859
Assured Repo Support	2,742,468,000	3,605,497,000
Investment Promotion and Financing Facility II (IPFF II)	727,643,523	776,024,056
Financial Sector Support Project (FSSP)	503,094,399	809,256,008
	9,975,930,258	11,064,720,302
10.2 Security against borrowings from other banks, financial institutions and agents		
Secured	2,742,468,000	3,605,497,000
Unsecured	7,233,821,760	7,467,100,634
	9,976,289,760	11,072,597,634
10 (a) Consolidated Borrowings from other banks, financial institutions and agents.		
ONE Bank PLC	9,976,289,760	11,072,597,634
ONE Securities Limited	-	6,447,778
ONE Investment Limited	-	-
Less: Inter unit/company elimination	-	(6,447,778)
	9,976,289,760	11,072,597,634
10 (b) Non-convertible subordinated bond and contingent-convertible perpetual bond		
Subordinated Bond - III	280,000,000	1,680,000,000
Subordinated Bond - IV	3,200,000,000	4,000,000,000
Subordinated Bond - V	4,000,000,000	3,770,000,000
Perpetual Bond	4,000,000,000	4,000,000,000
	11,480,000,000	13,450,000,000

Notes to the Financial Statements

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Subordinated Bond-III Tk. 4,000,000,000 (Outstanding as on December 31, 2025 of Tk. 280,000,000)

With the view to strength the capital base of the Bank, ONE Bank PLC again issued unsecured non-convertible subordinated floating rate bonds on 12th December, 2018 after obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BFIS) 661/14B(P)/2018/7655 dated October 11, 2018] and [# BSEC/CI/DS-46/2016/671 dated September 27, 2018] respectively. Interest rate of the Bond is calculated as Benchmark rate +2.00% Margin. However, the rate shall be kept 7.00% to 9.00% p.a. throughout the tenure of the bond. As of Balance Sheet date interest rate is applicable @ 9.00%.

Main Features of the Bond:

Issuer	ONE Bank PLC
Trustee	MTB Capital Limited
Lead Arranger	RSA Advisory Limited
Tenor	7 years
Total Face Value	BDT 4,000 Million
Number of Bonds	400

List of Investors:

Name of the Investor	No of Bonds	Bond Issued Taka	Outstanding- 31.12.2025
Sonali Bank PLC	80	800,000,000	-
Dhaka Bank PLC	30	300,000,000	-
Jamuna Bank PLC	130	1,300,000,000	-
Pubali Bank PLC	30	300,000,000	52,500,000
NRB Commercial Bank PLC	50	500,000,000	87,500,000
LankaBangla Finance PLC	80	800,000,000	140,000,000
Total	400	4,000,000,000	280,000,000

Subordinated Bond-IV Tk. 4,000,000,000 (Outstanding as on December 31, 2025 of Tk. 3,200,000,000)

OBPLC got approval for issuance of a Non-Convertible Unsecured floating rate Subordinated bonds on 20th September, 2022 After obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BS) 661/14B(P)/2021/11922 dated December 20, 2021] and [# BSEC/CI/DS-177/2021/865 dated June 22, 2022] respectively. Interest rate of the Bond is calculated as Benchmark rate +2.00% Margin. However, the rate shall be kept 7.00% to 9.00% p.a. throughout the tenure of the bond. As of Balance Sheet date interest rate is applicable @ 9.00%.

Main Features of the Bond:

Issuer	ONE Bank PLC
Trustee	Sena Insurance PLC
Lead Arranger	Standard Chartered Bank
Tenor	7 years
Total Face Value	BDT 4,000 Million
Number of Bonds	400

Notes to the Financial Statements
As at and for the year ended 31 December 2025

List of Investors:

Name of the Investor	No of Bonds	Bond Issued Taka	Outstanding-31.12.2025
Janata Bank PLC	150	1,500,000,000	1,200,000,000
Agrani Bank PLC	250	2,500,000,000	2,000,000,000
Total	400	4,000,000,000	3,200,000,000

Subordinated Bond-V Tk. 4,000,000,000 (Outstanding as on December 31, 2025 of Tk. 4,000,000,000)

As on December 21, 2023 OBPLC got approval for issuance of a Non-Convertible, Unsecured, Fully Redeemable, Floating Rate ONE Bank Subordinated Bond-V. After obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [BRPD (BS) 661/14B(P)/2023/6738 dated August 21, 2023] and [BSEC/CFD/CRD/DS-234/2023/1410 dated September 27, 2023] respectively. Interest Rate of the Bond is calculated as Benchmark rate +3.00% Margin.

Main Features of the Bond:

Issuer	ONE Bank PLC
Trustee	Green Delta Capital Limited
Lead Arranger	UCB Investment Limited
Tenor	7 years
Total Face Value	BDT 4,000 Million
Number of Bonds	4000

List of Investors:

Name of the Investor	No of Bonds	Bond Issued Taka	Outstanding-31.12.2025
List of Investors (Bank/NBFI):			
Dutch Bangla Bank PLC	1000	1,000,000,000	1,000,000,000
Dutch Bangla Bank PLC	1000	1,000,000,000	1,000,000,000
List of Investors (Corporate):			
DBBL Employees' Provident Fund	255	255,000,000	255,000,000
DBBL Employees' Provident Fund -ADC	125	125,000,000	125,000,000
DBBL Employees' Provident Fund -FID	120	120,000,000	120,000,000
Impress-Newtex Composite Ltd	100	100,000,000	100,000,000
Shafiul Alam Steel Mills Ltd	200	200,000,000	200,000,000
Fair Electronics Ltd	100	100,000,000	100,000,000
Sheltech Pvt. Ltd.	100	100,000,000	100,000,000
Bangladesh Extension Education Services (BEES)	150	150,000,000	150,000,000
SETU	60	60,000,000	60,000,000
Socio Economic Health Education Organization (SEHEO)	50	50,000,000	50,000,000
Development initiative For Social Advancement (DISA)	50	50,000,000	50,000,000
Confidence Infrastructure LTD	100	100,000,000	100,000,000
Arunima Sports Wear Ltd	100	100,000,000	100,000,000
Tanveer Paper Mills Limited	200	200,000,000	200,000,000
Tusuka Jeans Limited	60	60,000,000	60,000,000
Everlife Battery Recycling & Manufacturing CO. LTD.	30	30,000,000	30,000,000
Khulna City Medical College & Hospital Limited	200	200,000,000	200,000,000
Total	4000	4,000,000,000	4,000,000,000

Notes to the Financial Statements
As at and for the year ended 31 December 2025

Contingent-Convertible Perpetual Bond-I Tk. 4,000,000,000

To meet the Capital to Risk Weighted Assets Ratio of the Bank, ONE Bank PLC issued unsecured ,Contingent-Convertible,Floating Rate Perpetual bonds on 30th December, 2020 after obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BFIS) 661/14B(P)/2020/8071 dated September 29, 2020] and [# BSEC/CI/DS-118/2020/296 dated December 23, 2020] respectively. Interest rate of the Bond is calculated as Benchmark rate +2.00% Margin. However, the rate shall be kept 6.00% to 10.00% p.a. throughout the tenure of the bond. As of Balance Sheet date interest rate is applicable @ 10.00%.

Main Features of the Bond:

Issuer	ONE Bank PLC
Trustee	EBL Investment Limited
Lead Arranger	City Bank Capital Resources Limited
Total Face Value	BDT 4,000 Million
Number of Bonds	4,000

List of Investor:

Name of the Investor	No of Bonds	Bond Issued Taka	Outstanding- 31.12.2025
LankaBangla Finance PLC	500	500,000,000	500,000,000
Trust Bank PLC	500	500,000,000	500,000,000
NCC Bank PLC	950	950,000,000	950,000,000
AB Bank PLC	1050	1,050,000,000	1,050,000,000
AB Bank PLC	650	650,000,000	650,000,000
Trust Bank PLC	350	350,000,000	350,000,000
Total	4000	4,000,000,000	4,000,000,000

31.12.2025 31.12.2024
Taka Taka

10. (b).1 Residual Maturity grouping of borrowings from other banks, financial institutions and agents and Non-convertible subordinated bond and contingent-convertible perpetual bond

Payable on demand	1,097,391,874	1,771,615,621
Up to 3 months	2,347,046,645	1,602,663,669
Above 3 months to 1 year	5,118,490,109	9,898,318,344
Above 1 year to 5 years	8,347,361,133	6,042,000,000
Above 5 years	4,546,000,000	5,208,000,000
	21,456,289,760	24,522,597,634

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
11. Deposits and other accounts		
i Current/Al-wadeeah current account and other account	35,912,567,202	35,306,119,710
Unclaimed cash and fractional dividend account (Note-11.5)	23,853,541	49,241,788
Off-shore Banking Unit	563,461,118	465,449,014
	36,499,881,861	35,820,810,511
ii Bills payable		
Payment Order (Issued)	1,488,050,111	2,120,597,906
Demand Draft	340,648	340,542
	1,488,390,758	2,120,938,448
iii Savings accounts/Mudaraba savings bank deposit	35,015,692,769	31,363,461,635
iv Fixed Deposit/Mudaraba fixed deposits		
Fixed Deposit/Mudaraba fixed deposits	147,657,905,432	124,368,427,915
Special Notice Deposits/ Mudaraba special notice deposit	38,958,313,900	44,656,201,298
Scheme Deposits/ Mudaraba scheme deposit	13,747,050,054	12,774,093,552
Non-resident Foreign Currency Deposits	130,666,160	94,726,594
	200,493,935,546	181,893,449,360
Off-shore Banking Unit	-	-
	200,493,935,546	181,893,449,360
	273,497,900,933	251,198,659,953
11.1 Payable on demands		
Current deposits and others	20,195,832,669	17,478,934,680
Privilege creditor	958,701,342	940,515,232
Foreign Currency Deposits	9,449,715,064	9,912,365,871
Sundry Deposits	5,895,632,785	7,488,994,728
	36,499,881,861	35,820,810,511
Bills payable	1,488,390,758	2,120,938,448
10% of Savings accounts	3,501,569,277	3,136,346,163
	41,489,841,896	41,078,095,122
11.2 Break down of deposits and other accounts		
11.2 (a) Current Account and SND Account		
i Deposits from banks	78,183,943	276,209,437
ii Other than banks	41,411,657,953	40,801,885,685
	41,489,841,896	41,078,095,122
11.2 (b) Other Deposits		
Deposits from banks	-	-
Other than banks	232,008,059,038	210,120,564,831
	232,008,059,038	210,120,564,831
Total deposits [11.2(a) + 11.2(b)]	273,497,900,933	251,198,659,953

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
11.3 Remaining maturity grouping of deposits		
Repayable on demand	10,503,304,996	10,281,461,352
Repayable within 1 month	34,510,859,272	33,781,944,442
Over 1 month but within 6 months	111,126,200,000	104,473,000,000
Over 6 months but within 1 year	35,550,109,847	38,704,389,406
Over 1 year but within 5 years	70,664,088,309	55,701,849,601
Over 5 years but within 10 years	11,143,338,509	8,256,015,152
	<u>273,497,900,933</u>	<u>251,198,659,953</u>

11.4 Total Unclaimed deposit for 10 years or more held by the bank is Tk.19,465,945 as on 31 December 2025 and Tk.6,976,019 as on 31 December 2024, respectively.

11.5 Unclaimed dividend

As per Bangladesh Securities and Exchange Commission directive no. BSEC/CMRRCD/2021-386/03 dated January 14, 2021, year wise unclaimed dividend information given below:

Year	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
2023	23,853,541	49,241,788
	<u>23,853,541</u>	<u>49,241,788</u>

To comply with Bangladesh Securities and Exchange Commission (BSEC) vide letter No. SEC/SRMIC/165-2020/part-1/166 dated July 06, 2021, SEC/SRMIC/165-2020/Part-1/182 dated July 19, 2021 and SEC/SRMIC/165-2020/142 dated May 25, 2023 the unclaimed Dividend in Cash and Fraction for the year 2003 to 2020 and also non-refunded IPO money totaling Tk. 7,31,97,198.73 had been transferred/deposited to the Capital Market Stabilization Fund (CMSF).

We have also transferred 30,45,758 number of unclaimed/undistributed/unsettled shares for the year 2004 to 2020 and 1,02,180 number of Bonus shares for the year 2022 & 2023 totaling 31,47,938 number of shares to the respective BO Account of Capital Market Stabilization Fund (CMSF) in compliance with the Bangladesh Securities and Exchange (BSEC) letter No. SEC/SRMIC/165-2020/306 dated November 24, 2021, SEC/SRMIC/165-2020/110 dated March 22, 2022 and subsequent letter of Dhaka Stock Exchange Limited (DSE) under reference No. DSE-Listing/161/2022/2181 dated March 23, 2022.

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
11 (a) Consolidated Deposits and other accounts		
Current/AI-wadeeah current account and other account		
ONE Bank PLC	36,499,881,861	35,820,810,511
ONE Securities Limited	-	-
	<u>36,499,881,861</u>	<u>35,820,810,511</u>
Bills payable		
ONE Bank PLC	1,488,390,758	2,120,938,448
ONE Securities Limited	-	-
	<u>1,488,390,758</u>	<u>2,120,938,448</u>
Savings accounts/Mudaraba savings bank deposit		
ONE Bank PLC	35,015,692,769	31,363,461,635
ONE Securities Limited	-	-
	<u>35,015,692,769</u>	<u>31,363,461,635</u>
Fixed Deposit/Mudaraba fixed deposits		
ONE Bank PLC	200,493,935,546	181,893,449,360
Less: Inter Company Balances	(786,555,997)	(515,118,907)
	<u>199,707,379,548</u>	<u>181,378,330,453</u>
Total Consolidated Deposit	<u>272,711,344,935</u>	<u>250,683,541,046</u>

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
12. Other liabilities		
Provision for Income Tax (Note-12.1)	9,917,257,927	9,360,914,153
Deferred tax liability (Note-12.2)	544,778,173	521,711,224
Provision for gratuity (Note-12.3)	-	-
Provision for loans and advances (Note-12.4 & 12.5)	15,905,453,825	14,476,164,969
Special general provision COVID-19 (Note-12.6)	-	-
Provision for off balance sheet items (Note-12.8)	-	566,518,882
Risk fund of Consumer Credit and Rider	953,858	1,053,858
Provision for other (Note-12.9)	166,562,545	166,562,545
Interest suspense account (Note-12.10)	12,734,407,009	11,343,203,446
Provision for diminution value of share (Note-12.11)	246,708,590	80,068,373
Sinking fund	89,430,522	71,671,463
Climate Risk Fund	12,000,000	7,000,000
Interest Payable on Subordinated and Perpetual Bond	171,324,843	190,640,360
Interest payable on borrowings	185,719,895	193,483,461
Other payable	10,867,994	4,291,894
Lease liabilities as per IFRS-16	1,805,884,149	1,864,524,611
	41,791,349,330	38,847,809,239
Off-shore Banking Unit	-	-
	41,791,349,330	38,847,809,239
12.1 Provision for current income tax		
Opening balance on 1 January	9,360,914,153	8,690,809,652
Provision adjusted during the year	-	-
	9,360,914,153	8,690,809,652
Add: Provision made during the year (Note-12.1 (a))	556,343,774	670,104,501
Balance on 31 December	9,917,257,927	9,360,914,153
12.1 (a) Provision for Current Tax made during the year		
Income tax on estimated taxable Business Income/(Loss)	-	201,306,511
Income tax @ 20% on Dividend Income	101,604,048	120,687,956
Income tax @ 15% on Capital Gain on sales of Shares	-	153,028
Income tax @ 15% on Gain on sale of Govt. securities	454,739,725	347,957,006
Previous year shortfall	-	-
	556,343,774	670,104,501
12.1 (b) Computation of Taxable Business Income/ (Loss):		
Profit before income tax as per profit and loss account	(1,827,040,478)	608,870,334
Add: Inadmissible expenditures	7,495,578,846	8,283,480,735
Less: Separate consideration for tax exempted and reduce tax rate	3,539,618,411	2,924,173,338
Less: Allowable expenditure	7,044,264,266	5,431,360,368
	(4,915,344,309)	536,817,363
12.2 Deferred tax liability		
Opening balance	521,711,224	427,654,877
Addition during the year (Note-12.2.a)	23,066,949	94,056,347
Closing balance	544,778,173	521,711,224

Notes to the Financial Statements
As at and for the year ended 31 December 2025

12.2.a Deferred tax assets and liability calculation:

Items	Carrying Value	Tax Base	Temp. Difference deductible/ (Taxable)	Deff. Tax Asset	Deff. Tax Liability
Furniture & Fixture	1,019,837,396	789,499,727	(230,337,669)	-	86,376,626
Asset Held for Sale	27,781,978	25,003,780	(2,778,198)	-	416,730
Office equipment	487,051,611	687,539,583	200,487,972	75,182,989	-
Motor Vehicle	68,608,209	51,016,235	(17,591,975)	-	6,596,990
Building	263,544,615	146,822,578	(116,722,036)	-	43,770,764
Lease liability	1,805,884,149	-	1,805,884,149	677,206,556	-
Right of use asset	1,777,604,126	-	(1,777,604,126)	(666,601,547)	-
Interest Receivable	1,033,395,048	-	(1,033,395,048)	-	387,523,143
Dividend Receivable	100,469,600	-	(100,469,600)	-	20,093,920
Loan Loss Provision	15,905,453,825	-	15,905,453,825	5,964,545,185	-
Deferred tax for loss carry forward	(4,915,344,309)	-	4,915,344,309	1,843,254,116	-
Provision for share	246,708,590	-	246,708,590	37,006,288	-
Intangibles Assets	54,005,194	158,308,198	104,303,004	39,113,627	-
Total	17,875,000,033	1,858,190,102	19,899,283,197	7,969,707,213	544,778,173

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
12.3 Provision for gratuity		
Opening balance on 1 January	-	-
Provision made during the year	162,077,808	169,059,727
Transferred/Payment made during the year	162,077,808	169,059,727
Balance on 31 December	<u>-</u>	<u>-</u>

12.4 Specific provision against loans and advances

Opening balance on 1 January	13,938,094,709	10,264,230,683
Provision written off	(5,819,380,781)	(3,985,963,676)
Recoveries of amounts previously written off	383,665,127	525,035,471
Provision after written off	8,502,379,055	6,803,302,478
Specific provision made during the year	6,257,262,971	7,134,792,230
Provisions recovered and no longer required written back	-	-
Net charge to profit & loss account	6,257,262,971	7,134,792,230
	14,759,642,026	13,938,094,709
Specific provision transfer from General provision and off Balance sheet items (Note No-12.5 & 12.8)	1,145,811,800	-
Balance on 31 December	<u>15,905,453,825</u>	<u>13,938,094,709</u>

To comply with Bangladesh Bank vide letter no. BSD-1 (Wing-2)/2209/2026-312 dated 30 April 2026 we have shifted of Tk.114.58 Crore from General Provision for loans and advances and provision for off balance sheet items to Specific Provision.

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
12.5 General provision against loans and advances		
Opening balance on 1 January	538,070,261	204,270,261
Provision made during the year	-	-
Provision no longer required	-	-
Net charge to profit & loss account	-	-
	538,070,261	204,270,261
General provision transfer from Special General Provision for COVID-19	-	333,800,000
Balance on 31 December	538,070,261	538,070,261
General provision transfer to Specific provision	538,070,261	-
	-	538,070,261
Total Specific and General Provision except COVID-19	15,905,453,825	14,476,164,969

As of 31 December 2025, we have maintained provisions of Tk. 1,590.55 crore for classified loans and advances. This is against the total required provision of Tk.5,493.58 crore for loans and advances and off balance sheet items, in accordance with Bangladesh Bank letter no. BSD-1 (Wing-2)/2209/2026-303 dated 28 April 2026. Provisions amounting to Tk. 3,903.03 crore have not been recognized, as Bangladesh Bank has permitted a deferment of provision recognition under letter no. BSD-1 (Wing-2)/2209/2026-312 dated 30 April 2026.

12.6 Special general provision COVID-19

Opening balance on 1 January	-	333,800,000
Special general provision made during the year	-	-
Provisions no longer required	-	-
Net charge to profit & loss account	-	-
	-	333,800,000
Special General provision for COVID-19 transfer to General Provision	-	(333,800,000)
Balance on 31 December	-	-

12.7 Details information for special general provision COVID-19

In accordance with BRPD letter no. 58, dated December 31, 2024, we have transferred Tk 333,800,000 from the special general provision for COVID-19 to the general provision against loans and advances during the year 2024.

12.8 Provision for off- balance sheet items

Balance on 1 January	566,518,882	543,177,919
Provision made during the year	41,222,657	23,340,963
	607,741,539	566,518,882
Off balance sheet provision transfer to Specific provision	607,741,539	-
Balance on 31 December	-	566,518,882

We have maintained provision for off balance sheets as per BRPD Circular No 06 dated April 25, 2023.

12.9 Provision for Other

Balance on 1 January	166,562,545	105,248,545
Provision made during the year/(recovery) (Note-12.9.a, 12.9.b, 12.9.c and 12.9.d)	-	61,314,000
Balance on 31 December	166,562,545	166,562,545

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
12.9. a Provision for protested bill		
Balance on 1 January	8,554,393	8,554,393
Provision recovered during the year	-	-
Balance on 31 December	8,554,393	8,554,393
12.9. b Provision for legal expenses		
Balance on 1 January	9,571,778	9,571,778
Adjusted with recoverable legal expenses	-	-
Provision made during the year	-	-
Balance on 31 December	9,571,778	9,571,778
12.9. c Provision for other assets		
Balance on 1 January	88,717,374	87,122,374
Adjusted during the year	-	-
Provision made during the year	-	1,595,000
Balance on 31 December	88,717,374	88,717,374
12.9. d Provision for balance with other bank		
Balance on 1 January	59,719,000	-
Adjusted during the year	-	-
Provision made during the year	-	59,719,000
Balance on 31 December	59,719,000	59,719,000
12.10 Interest suspense account		
Balance on 1 January	11,343,203,446	11,701,008,050
Interest suspense charged during the year	5,577,041,876	6,516,457,814
Add back as per Bangladesh Bank instruction	1,359,900,000	80,322,000
Interest suspense realized during the year	(3,819,068,081)	(3,797,661,196)
Amount written off during the year	(1,708,432,459)	(3,144,946,842)
Amount waiver during the year	(18,237,772)	(11,976,381)
Balance on 31 December	12,734,407,009	11,343,203,446
12.11 Provision for diminution value of share		
Balance on 1 January	80,068,373	-
Provision made/ (recovered) during the year	166,640,217	80,068,373
Balance on 31 December	246,708,590	80,068,373
12.11.a Consolidated Provision made for diminution value of share		
ONE Bank PLC	166,640,217	80,068,373
ONE Securities Limited:	210,922,741	169,781,275
	377,562,957	249,849,648

Notes to the Financial Statements
As at and for the year ended 31 December 2025

12.12 Provision for Nostro Reconciliation

No provision is required as per Circular Letter No. FEPD (FEMO)/01/2005-677 dated 13 September 2005 for unreconciled Nostro debit entries as there is no outstanding entry over 03 months (Note-4.6)

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
12 (a) Consolidated Other liabilities		
ONE Bank PLC	41,791,349,330	38,847,809,239
ONE Securities Limited	595,405,044	516,554,776
ONE Investments Limited	1,539,092	1,217,038
Less: Inter unit/company elimination	-	-
	42,388,293,466	39,365,581,053

13. Share Capital

13.1 Authorized Capital	18,500,000,000	18,500,000,000
1,850,000,000 (2024:1,850,000,000) ordinary shares of Tk 10 each		
13.2 Issued, Subscribed and fully paid-up Capital	10,658,218,870	10,658,218,870
1,065,821,887 (2024:1,065,821,887) ordinary shares of Tk 10 each		
Sponsors	30.94%	30.94%
General Public (Including Institutes 33.60% and Foreign 0.06%)	69.06%	69.06%
Total	100.00%	100.00%

The issued, subscribed and fully paid up capital of the Bank is as follows:

Shareholders	No. of Shareholders	No. of Shares	31.12.2025 Taka	31.12.2024 Taka
Sponsors & Directors	17	329,713,681	3,297,136,810	3,297,136,820
Institutes	344	358,149,383	3,581,493,830	3,710,731,140
Foreign	57	670,300	6,703,000	16,278,310
General Public	22,754	377,288,523	3,772,885,230	3,634,072,600
Total	23,172	1,065,821,887	10,658,218,870	10,658,218,870

Notes to the Financial Statements
As at and for the year ended 31 December 2025

History of paid up capital:

Year	Declaration	No of Share	Value of Capital	Cumulative
1999	Opening Capital	20,250,000	202,500,000	202,500,000
2001	9% Stock Dividend	1,822,500	18,225,000	220,725,000
2002	19% Stock Dividend	4,193,780	41,937,800	262,662,800
2003	Right issue	4,333,720	43,337,200	306,000,000
2003	Initial Public Offer (IPO)	29,400,000	294,000,000	600,000,000
2003	15% Stock Dividend	9,000,000	90,000,000	690,000,000
2004	17% Stock Dividend	11,730,000	117,300,000	807,300,000
2005	10% Stock Dividend	8,073,000	80,730,000	888,030,000
2006	17% Stock Dividend	15,096,510	150,965,100	1,038,995,100
2007	25% Stock Dividend	25,974,870	259,748,700	1,298,743,800
2008	20% Stock Dividend	25,974,870	259,748,700	1,558,492,500
2009	32% Stock Dividend	49,871,760	498,717,600	2,057,210,100
2010	55% Stock Dividend	113,146,550	1,131,465,500	3,188,675,600
2011	30% Stock Dividend	95,660,268	956,602,680	4,145,278,280
2012	15% Stock Dividend	62,179,174	621,791,740	4,767,070,020
2013	10% Stock Dividend	47,670,700	476,707,000	5,243,777,020
2014	12.50% Stock Dividend	65,547,212	655,472,120	5,899,249,140
2015	12.50% Stock Dividend	73,740,614	737,406,140	6,636,655,280
2016	10% Stock Dividend	66,366,552	663,665,520	7,300,320,800
2017	5% Stock Dividend	36,501,604	365,016,040	7,665,336,840
2018	10% Stock Dividend	76,653,368	766,533,680	8,431,870,520
2019	5% Stock Dividend	42,159,352	421,593,520	8,853,464,040
2020	5.5% Stock Dividend	48,694,052	486,940,520	9,340,404,560
2021	5% Stock Dividend	46,702,022	467,020,220	9,807,424,780
2022	5% Stock Dividend	49,037,123	490,371,230	10,297,796,010
2023	3.5% Stock Dividend	36,042,286	360,422,860	10,658,218,870
2024	No Dividend	-	-	10,658,218,870
		1,065,821,887	10,658,218,870	

Face value of paid up capital per share was split into Taka 10 from Taka 100 during the year 2011, we have considered face value of per share of Taka 10 from the inception of the bank for this statement.

Shareholding structure of the Bank as at 31-12-2025 is given below:

Range of Holdings	Number of Shareholders	No. of Shares	% of holding of shares
Upto 500	5,397	859,457	0.08
501 to 5,000	10,192	20,902,352	1.96
5,001 to 10,000	2,870	19,899,381	1.87
10,001 to 20,000	2,043	28,539,992	2.68
20,001 to 30,000	835	20,349,309	1.91
30,001 to 40,000	377	13,145,035	1.23
40,001 to 50,000	244	11,106,247	1.04
50,001 to 100,000	577	40,454,605	3.80
100,001 to 1,000,000	542	142,705,109	13.39
Over 1,000,000	95	767,860,400	72.04
Total	23,172	1,065,821,887	100.00

Notes to the Financial Statements
As at and for the year ended 31 December 2025

- a) Authorised Capital of the Bank has been raised to Tk. 18,500,000,000 from Tk. 10,000,000,000 during the year 2021. This was approved by Bangladesh Bank and also at the Extra Ordinary General Meeting of the Shareholders of the Bank held on December 23, 2021:
- b) The Shares of the company are listed at Dhaka Stock Exchange PLC and Chittagong Stock Exchange PLC.

13.3 Capital to Risk Weighted Assets Ratio:

In terms of section 13 (2) of the Bank Companies Act, 1991 and Bangladesh Bank BRPD Circular no. 18 dated 21 December 2014, capital of the Bank (Solo) at the close of business on 31 December 2025 is Taka 25,027,744,684 comprised of core capital of Taka 18,303,632,875 and supplementary capital of Taka 6,724,111,809 thereby showing a surplus capital/equity of Taka 2,521,823,410 against the required capital. Details are shown below:

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
<u>Solo Basis:</u>		
Common Equity Tier-1 Capital (CET-1)		
Paid-up capital (Note-13.2)	10,658,218,870	10,658,218,870
Statutory Reserve (Note-14)	7,565,365,960	7,565,365,960
Retained Earnings (Note-16)	4,572,336,608	4,757,698,562
	22,795,921,439	22,981,283,392
Regulatory Adjustments/ Deduction from CET-1:		
Deferred Tax Assets on loan loss prov and loss carry forward (Note-12.2.a)	7,807,799,300	5,226,785,515
Goodwill and all other intangible assets	54,005,194	54,542,153
Reciprocal Crossholdings in the CET-1 Capital of Banking, Financial and Insurance Entities.	6,372,260	5,683,310
	7,868,176,754	5,287,010,979
Total Common Equity Tier-1 Capital	14,927,744,684	17,694,272,414
Additional Tier- 1 Capital		
Perpetual bond	3,375,888,191	4,000,000,000
Total Tier 1 Capital	18,303,632,875	21,694,272,414
Tier -2 Capital		
General Provision (Note-12.5, 12.6 & 12.8)	-	1,104,589,143
Subordinated bond	6,100,000,000	7,290,000,000
Others (Remaining part of Perpetual bond)	624,111,809	-
Total Tier-2 Capital	6,724,111,809	8,394,589,143
A Total Regulatory Capital	25,027,744,684	30,088,861,557
Total Assets including Off Balance Sheet items	423,914,305,910	405,733,845,572
B Total Risk Weighted Assets	225,059,212,745	221,314,352,415
C Minimum Required capital based on risk weighted assets (10% on B)	22,505,921,275	22,131,435,241
D Surplus (A-C)	2,521,823,410	7,957,426,315
Capital to Risk Weighted Assets Ratio:	11.12%	13.60%
Common Equity Tier 1 Ratio	6.63%	8.00%
Tier 1 Capital Ratio	8.13%	9.80%
Tier-2 Capital Ratio	2.99%	3.79%

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
Leverage Ratio of the solo basis		
A Tier 1 Capital considering all regulatory adjustment	18,303,632,875	21,694,272,414
B On-balance sheet exposure	344,207,417,076	324,181,218,864
C Off-balance sheet exposure	33,559,474,925	33,639,967,836
D Deduction from on and off balance sheet exposure/ Regulatory adjustments made to Tier 1 capital	7,868,176,754	5,287,010,979
E Total exposure (B+C-D)	369,898,715,246	352,534,175,721
Leverage ratio (A/E)	4.95%	6.15%
Consolidated Basis:		
Common Equity Tier-1 Capital (CET-1)		
Paid-up capital (Note-13.2)	10,658,218,870	10,658,218,870
Statutory Reserve (Note-14)	7,565,365,960	7,565,365,960
Capital Reserve	42,577,672	38,253,952
Retained Earnings [Note-16.1 (a)]	5,102,482,127	5,212,688,987
Minority Interest in Subsidiaries [Note-16.1 (c)]	37,659,345	36,404,786
	23,406,303,974	23,510,932,555
Regulatory Adjustments/ Deduction from CET-1:		
Deferred Tax Assets on loan loss prov and loss carry forward {Note-12.2.a}	7,807,799,300	5,226,785,515
Goodwill and all other intangible assets	54,030,197	54,595,156
Reciprocal Crossholdings in the CET-1 Capital of Banking, Financial and Insurance Entities.	69,175,270	68,895,220
	7,931,004,767	5,350,275,892
Total Common Equity Tier-1 Capital	15,475,299,207	18,160,656,663
Additional Tier- 1 Capital		
Perpetual bond	3,387,603,277	4,000,000,000
Total Tier 1 Capital	18,862,902,484	22,160,656,663
Tier -2 Capital		
General Provision	1,421,808	1,106,398,857
Sub-ordinated debt	6,100,000,000	7,290,000,000
Others (Remaining part of Perpetual bond)	612,396,723	-
Total Tier-2 Capital	6,713,818,531	8,396,398,857
A Total Regulatory Capital	25,576,721,016	30,557,055,520
Total Assets including Off Balance Sheet items	424,335,076,583	407,393,056,523
B Total Risk Weighted Assets	225,840,218,469	222,002,001,815
C Minimum Required capital based on risk weighted assets (10% on B)	22,584,021,847	22,200,200,181
D Surplus (A-C)	2,992,699,169	8,356,855,339
Capital to Risk Weighted Assets Ratio:	11.33%	13.76%
Common Equity Tier 1 Ratio	6.85%	8.18%
Tier 1 Capital Ratio	8.35%	9.98%
Tier-2 Capital Ratio	2.97%	3.78%

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
Leverage Ratio of the Consolidated basis		
A Tier 1 Capital considering all regulatory adjustment	18,862,902,484	22,160,656,663
B On-balance sheet exposure	344,628,187,749	324,713,520,932
C Off-balance sheet exposure	33,559,474,925	33,639,967,836
D Deduction from on and off balance sheet exposure/ Regulatory adjustments made to Tier 1 capital	7,931,004,767	5,350,275,892
E Total exposure (B+C-D)	370,256,657,907	353,003,212,876
Leverage ratio (A/E)	5.09%	6.28%

14. Statutory Reserve

Balance brought forward from previous year	7,565,365,960	7,443,591,894
Addition during the year	-	121,774,067
Balance on 31 December	7,565,365,960	7,565,365,960

As per Section 24 of the Bank Company Act 1991 and amendment thereon, every scheduled bank is required to build up statutory reserve and before declaring dividend, will transfer profit equivalent to not less than 20% of PBT to the said reserve until the sum of the said reserve and share premium account becomes equal to the paid up capital.

15. Start-up Equity Investment Fund

Balance on 1 January	96,068,250	83,270,399
Provision made during the period	2,168,061	12,797,851
	98,236,311	96,068,250

As per SMESPD circular no. 04 dated March 29, 2021 and SMESPD circular letter no. 05 dated April 26, 2021, Bank has kept start up fund under other liabilities for financing potential start up initiatives in Bangladesh to make a significant contribution to the progress of the country's economy, including employment. This fund is to be built up by transferring 1% of net profit after tax of audited financial statements.

In compliance to further SMESPD Circular No. 02 dated 09 July 2025, the entire amount of the Start-up Fund has been presented under Equity instead of Other Liabilities

16. Retained earnings/ movement of profit and loss account

Balance on 1 January	4,757,698,562	4,734,426,991
Addition during the year	216,806,107	1,279,785,100
Transfer to statutory reserve	-	(121,774,067)
Interest on Perpetual Bond	(400,000,000)	(401,095,891)
Transfer to Start up Fund	(2,168,061)	(12,797,851)
Issue of Bonus Share	-	(360,422,860)
Cash dividend paid	-	(360,422,860)
Balance on 31 December	4,572,336,608	4,757,698,562

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
16.1 Retained earnings brought forward from previous year		
Retained Earning of previous Year	4,757,698,562	4,734,426,991
Bonus share issued	-	(360,422,860)
Cash dividend paid	-	(360,422,860)
Retained Earnings brought forward	<u>4,757,698,562</u>	<u>4,013,581,270</u>
16.1 (a) Consolidated retained earnings/ movement of profit and loss account		
Retained Earning of ONE Bank PLC	4,572,336,608	4,757,698,562
Retained Earning of ONE Securities Limited	533,834,203	458,356,213
Retained Earning of ONE Investments Limited	4,069,831	3,138,167
Transfer to Capital Reserve	-	-
Attributable to Non-Controlling Interest	(7,758,516)	(6,503,957)
Balance on 31 December	<u>5,102,482,127</u>	<u>5,212,688,987</u>
16.1(b) Consolidated retained earnings brought forward from previous year		
Retained Earning of previous Year	5,212,688,987	5,150,813,829
Bonus share issued	-	(360,422,860)
Transfer to Capital Reserve	(4,323,720)	(4,630,692)
Cash Dividend Paid	-	(360,422,860)
Retained Earnings brought forward	<u>5,208,365,267</u>	<u>4,425,337,417</u>
16.1(c) Non-controlling Interest		
ONE Securities Limited		
Paid up capital	2,500,000,000	2,500,000,000
Capital Reserve	42,577,672	38,253,952
Retained earnings	533,834,203	458,356,213
Total net assets	<u>3,076,411,874</u>	<u>2,996,610,165</u>
Non-controlling interest 1.00003% (2024:1.00003%) of net assets (A)	<u>30,765,128</u>	<u>29,967,085</u>
ONE Investments Limited		
Paid up capital	10,000,000	10,000,000
Retained earnings	4,069,831	3,138,167
Total net assets	<u>14,069,831</u>	<u>13,138,167</u>
Non-controlling interest 49% (2024: 49%) of net assets (B)	<u>6,894,217</u>	<u>6,437,702</u>
Total non-controlling Interest (A+B)	<u>37,659,345</u>	<u>36,404,786</u>
17. Revaluation Reserve		
HTM Securities (Note-17.1)	89,943,952	85,478,039
HFT Securities (Note-17.2)	383,229,177	387,417,064
	<u>473,173,129</u>	<u>472,895,104</u>

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
17.1 Revaluation reserve on HTM securities		
Opening Balance	85,478,039	61,673,730
Addition during the year	33,769,118	32,068,232
Adjustment made during the year	(29,303,206)	(8,263,922)
Closing balance	<u>89,943,952</u>	<u>85,478,039</u>
17.2 Revaluation reserve on HFT securities		
Opening Balance	387,417,064	179,144,800
Addition during the year	2,060,655,632	665,522,221
Adjustment made during the year	(2,064,843,519)	(457,249,957)
Closing balance	<u>383,229,177</u>	<u>387,417,064</u>
	2025 <u>Taka</u>	2024 <u>Taka</u>
18. Interest and discount income/ Profit on investments		
Interest on loans and advances (Conventional Banking):		
From clients against loans and advances	21,940,843,194	21,828,874,572
Lease finance	340,558,543	457,496,357
Discount from bills purchased & discounted	89,788,953	151,355,383
From banks and financial institutions in Bangladesh	734,006,048	374,470,158
From foreign banks	407,809,598	356,867,364
	<u>23,513,006,336</u>	<u>23,169,063,833</u>
Off-shore Banking Unit	409,205,671	506,960,826
	<u>23,922,212,006</u>	<u>23,676,024,659</u>
Profit on investment (Islami Banking):		
Profit on investments	1,119,482,527	717,463,628
Profit on placement with other banks	-	-
	<u>1,119,482,527</u>	<u>717,463,628</u>
	<u>25,041,694,533</u>	<u>24,393,488,287</u>
18 (a) Consolidated Interest and discount income/ Profit on investment		
ONE Bank PLC	25,041,694,533	24,393,488,287
ONE Securities Limited	78,010,380	64,039,156
ONE Investments Limited	1,537,517	1,251,109
Less: Inter Company Transaction	(51,627,253)	(37,155,857)
	<u>25,069,615,177</u>	<u>24,421,622,694</u>
19. Interest paid/profit shared on deposits and borrowings		
Interest paid on deposits (Conventional Banking):		
A. Interest paid/profit shared on deposits:		
Short term deposits	2,942,287,381	2,671,888,038
Savings deposits	937,899,372	851,022,341
Term deposits	13,378,367,190	10,614,944,993
Scheme deposits	1,096,749,635	1,020,546,063
	<u>18,355,303,578</u>	<u>15,158,401,434</u>

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
B. Interest paid for borrowings:		
Borrowings from banks and financial institutions	331,672,776	290,062,398
Interest on money at call and short notice	5,889,953	19,177,639
Interest on re-finance and pre-finance from Bangladesh Bank	381,523,126	395,138,393
Interest on repurchase agreement (REPO)	1,474,919,769	1,021,296,257
Interest expenses for leased liability as per IFRS-16	80,400,679	62,555,536
Interest on Subordinated Bond	955,046,450	807,660,730
Interest on Perpetual Bond	400,000,000	401,095,891
	3,629,452,753	2,996,986,844
Off-shore Banking Unit	29,325,757	7,795,363
	22,014,082,088	18,163,183,642
Profit shared on deposits (Islami Banking):		
Profit paid on deposits	940,030,417	550,375,682
Profit on borrowings	-	-
	940,030,417	550,375,682
	22,954,112,505	18,713,559,324
Less: Interest on Perpetual Bond transfer to Appropriation head in Profit and Loss Account	(400,000,000)	(401,095,891)
	22,554,112,505	18,312,463,433
19 (a) Consolidated Interest paid/profit shared on deposits and borrowings		
ONE Bank PLC	22,554,112,505	18,312,463,433
ONE Securities Limited	1,696,995	1,823,228
ONE Investments Limited	-	-
Less: Inter Company Transaction	(51,627,253)	(37,155,857)
	22,504,182,247	18,277,130,804
20. Income from Investments		
Interest on treasury bills	134,747,551	133,264,725
Interest on treasury bond (Net)	2,631,968,545	2,529,013,677
Income from government Islamic Bond	72,852,471	24,151,818
Income from private Sukuk Bond	25,645,995	26,760,000
Gain on sale of government Securities	3,031,598,168	2,319,713,372
Interest on Reverse Repo	15,604,205	4,017,223
Dividend on Investment	508,020,242	603,439,782
Gain on sale of Shares	-	1,020,184
Interest on subordinated bond	277,505,342	185,881,767
	6,697,942,519	5,827,262,549

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025 <u>Taka</u>	2024 <u>Taka</u>
20 (a) Consolidated Income from Investments		
ONE Bank PLC	6,697,942,519	5,827,262,549
ONE Securities Limited	123,637,321	94,509,917
ONE Investments Limited	-	-
Less: Inter Company Transaction	-	-
	<u>6,821,579,841</u>	<u>5,921,772,466</u>
21. Commission, exchange and brokerage		
Letter of credit	100,826,210	94,409,908
Letter of credit-Export Back to Back	148,974,614	165,291,519
Letter of guarantees	127,185,733	130,154,589
Acceptances	89,919,761	49,848,059
Acceptances-Export Back to Back LC	88,057,682	88,232,842
Bills for collection	997,848	446,202
Bills for collection-Export Back to Back LC	14,149,016	10,617,991
Remittances (PO, DD, TT etc.)	4,468,321	4,517,016
Remittances-Export Back to Back LC (PO, DD, TT etc.)	59,500	93,700
Export bills	32,966,187	40,604,408
PRC Issuance Charges-Export Back to Back LC	461,550	530,000
Underwriting Commission on T. Bill & Bond Buy	1,370,647	1,584,920
Cash Assistance Handling Charges	7,948,000	6,694,919
Import Related Certificates	161,300	138,400
Import Related Certificates-Export Back to Back LC	767,600	105,000
Others	1,424,051	1,367,618
	<u>619,738,020</u>	<u>594,637,092</u>
Profit on exchange trading	1,090,681,198	1,422,333,729
	<u>1,710,419,218</u>	<u>2,016,970,821</u>
Off-shore Banking Unit	450,890	613,536
	<u>1,710,870,108</u>	<u>2,017,584,357</u>
21 (a) Consolidated Commission, exchange and brokerage		
ONE Bank PLC	1,710,870,108	2,017,584,357
ONE Securities Limited	31,363,484	26,130,171
Less: Inter Company Transaction	-	(113,677)
	<u>1,742,233,592</u>	<u>2,043,600,851</u>

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
22. Other operating income		
Loan processing fees and other charges	93,336,847	116,446,771
Income from Credit and Debit Card Fee	369,456,690	298,563,608
Recoveries of postage, telex, telephone, fax etc.	6,292,045	6,074,948
Recoveries of postage, telex, telephone, fax etc-Export Back to Back LC	27,291,426	27,109,447
Letter of Credit miscellaneous charges	10,634,229	10,679,006
Letter of Credit miscellaneous charges-Export Back to Back	13,969,206	15,672,737
EXP Certification Charges-Export Back to Back LC	9,922,450	10,768,850
Import Payment Fees-Export Back to Back LC	67,971,953	63,065,368
Discrepancy and Other Charges-Export Back to Back LC	31,492,382	31,150,850
General Banking miscellaneous charges	133,401,601	123,075,187
Miscellaneous (Note-21.1)	50,723,286	36,335,680
Mobile Financial Services	10,483,879	11,111,203
Vessel and Container Tracking Charges	1,115,600	1,029,100
Vessel and Container Tracking Charges-Export Back to Back LC	20,001,613	16,897,300
Rent on locker	5,166,500	4,252,300
Forfeited fund (refund from OBPLC Employees' Provident Fund) [Note-21.2]	1,550,721	5,145,516
Gain on sale of fixed assets	455,544	2,525,294
	853,265,969	779,903,164
Off-shore Banking Unit	316,439	661,031
	853,582,409	780,564,195

22.1 Miscellaneous income include commission on sanchyapatra, cheque book issue charge, passport endorsement fees, certificate issuance charge etc.

22.2 Forfeited fund (refund from OBPLC Employees' Provident Fund)

As per Financial Reporting Council (FRC) notification reference #179/FRC/FRM/Notification/2020/2 dated July 07, 2020, we have received from ONE Bank PLC Employees' Provident Fund as considered the forfeited fund of Tk. 1,550,721/= for the year 2024.

22 (a) Consolidated Other operating income

ONE Bank PLC	853,582,409	780,564,195
ONE Securities Limited	1,305,525	2,588,110
	854,887,934	783,152,304

23. Salary & Allowances

Salary & Allowances	3,686,053,407	3,559,672,480
Provident Fund Contribution	201,561,104	188,458,165
Gratuity	162,077,808	169,059,727
Superannuation fund	19,675,000	18,870,000
Bonus	334,793,420	306,529,821
	4,404,160,738	4,242,590,194

23(a) Consolidated Salary & Allowances

ONE Bank PLC	4,404,160,738	4,242,590,194
ONE Securities Limited	52,180,192	49,985,386
ONE Investments Limited	182,903	-
	4,456,523,833	4,292,575,580

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
24. Rent, taxes, insurance, electricity etc.		
Rent (Note 24.1)	968,136	7,900,671
VAT on Rent	78,529,072	78,588,864
Taxes (Trade license renewal fee, land development/ holding tax etc.)	7,502,013	6,238,018
Electricity	101,354,243	94,559,145
Utilities	15,651,259	12,856,342
Insurance	168,333,903	162,216,164
	<u>372,338,625</u>	<u>362,359,203</u>

24.1 Rent

Rent	523,387,016	523,114,323
Transfer to depreciation and interest expenses under IFRS-16*	522,418,880	515,213,652
	<u>968,136</u>	<u>7,900,671</u>

* As per IFRS 16, rental expense is transferred to depreciation of Right of use Assets (RoU) and interest expenses of lease liabilities.

24(a) Consolidated Rent, taxes, insurance, electricity etc.

ONE Bank PLC	372,338,625	362,359,203
ONE Securities Limited	4,152,642	3,646,440
	<u>376,491,267</u>	<u>366,005,643</u>

25. Legal expenses

Legal and Professional fees	10,566,981	20,097,178
Fees, Court fees & stamps	358,900	211,527
	<u>10,925,881</u>	<u>20,308,705</u>
Off-shore Banking Unit	-	-
	<u>10,925,881</u>	<u>20,308,705</u>

25 (a) Consolidated Legal expenses/professional expenses

ONE Bank PLC	10,925,881	20,308,705
ONE Securities Limited	236,500	233,500
	<u>11,162,381</u>	<u>20,542,205</u>

26. Postage, stamps, telecommunication etc.

Telex/Telephone/Fax etc.	24,462,793	22,989,080
Courier/postage	13,600,152	14,118,400
Data Connectivity & Internet	42,725,730	43,227,726
SMS Alert Charge	32,667,164	10,320,403
Reuter	6,495,857	5,719,638
	<u>119,951,696</u>	<u>96,375,247</u>

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
27. Directors' Fees		
Directors' fees for attending the meeting	2,572,000	1,902,520
Remuneration of Independent Directors	1,200,000	745,345
	<u>3,772,000</u>	<u>2,647,865</u>
For attending the meeting of the Board and other committee meetings @ Tk. 10,000 per attendance per person as per BRPD circular no. 11 dated February 11, 2024. Other than the meeting attendance fees, no other financial benefit is being availed by the Directors. According to the same circular, the Independent Directors are eligible for a monthly remuneration of Tk. 50,000.		
27 (a) Consolidated Director's Fees		
ONE Bank PLC	3,772,000	2,647,865
ONE Securities Limited	138,000	170,500
	<u>3,910,000</u>	<u>2,818,365</u>
28. Stationery, Printing, advertisement etc.		
Printed and security stationery	30,372,966	31,244,423
Stationery	121,253,716	94,800,183
Business Promotion	51,567,358	72,078,002
	<u>203,194,040</u>	<u>198,122,608</u>
28 (a) Consolidated Stationery, Printing, advertisement etc.		
ONE Bank Limited	203,194,040	198,122,608
ONE Securities Limited	374,519	663,632
	<u>203,568,558</u>	<u>198,786,240</u>
29. Managing Director's Salary & Allowances		
Basic Salary	7,491,150	11,400,000
House rent allowance	702,097	600,000
Medical allowance	149,828	-
Other allowance	3,260,365	-
Provident Fund Contribution	45,968	1,140,000
Bonus (Including incentive bonus in 2024)	1,030,000	3,400,000
	<u>12,679,407</u>	<u>16,540,000</u>
30. Depreciation, leasing expense and repair of bank's assets		
Depreciation (A)		
Furniture and Fixtures	246,605,221	213,231,159
Office Equipment	97,781,738	97,409,720
Motor Vehicles	10,910,854	9,087,548
Building	6,757,560	6,930,828
Land	-	-
Right of use Assets (RoU) *	519,642,708	540,258,116
Intangibles Assets	18,613,709	12,715,686
	<u>900,311,790</u>	<u>879,633,057</u>
Repairs & Maintenance (B)	<u>161,853,975</u>	<u>171,575,759</u>
	<u>1,062,165,764</u>	<u>1,051,208,816</u>

* As per Note 2.24, in accordance with IFRS-16, the Bank has recognised Right of use Assets (RoU) and related depreciation is shown above.

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
30 (a) Consolidated Depreciation, leasing expense and repair of bank's assets		
ONE Bank PLC	1,062,165,764	1,051,208,816
ONE Securities Limited	12,449,740	10,664,559
	<u>1,074,615,504</u>	<u>1,061,873,374</u>
31. Other expenses		
Entertainment	49,740,533	41,776,575
Fuel for Car and Generator	20,627,113	22,224,981
Donation, Subscription and CSR	46,659,599	55,734,780
Conveyance Allowance	39,826,578	37,586,401
Computer & Printer expenses	18,330,951	18,804,877
Software Maintenance Charges	147,906,658	89,161,612
Staff training & Award	29,401,589	21,012,831
Debit and Credit Card expenses (Note-31.2)	122,132,429	98,536,496
Bank charges	9,608,526	5,705,710
Miscellaneous (Note-31.1)	17,439,084	14,788,438
ATM Booth Expenses	27,877,679	25,351,125
Services Outsourcing	305,088,788	287,380,329
Tax Reimbursement For OBPLC_PF	-	11,419,994
Call center operating expense	741,500	878,950
Issuance cost of Bond	75,000,000	65,000,000
Mobile Financial Services	8,661,172	10,780,745
Commission on Agent Banking	1,312,325	831,618
	<u>920,354,523</u>	<u>806,975,462</u>
Off-shore Banking Unit	326,816	231,953
	<u>920,681,339</u>	<u>807,207,415</u>

31.1 Miscellaneous expenses include uniform & liveries, retail loan recovery expenses, NID verification charge etc.

31.2 Debit and Credit Card expenses

VISA Credit Card Expenses	1,587,167	1,533,584
Information Technology Enabled Services for VISA Card	-	3,118,500
Purchase of EMV plastic cards	9,870,000	9,465,000
Subsidy against NPSB	6,328,055	2,926,640
Visa Fees and Charges	72,661,765	56,006,384
CIB Charges (Card)	806,355	882,310
Contact Point Verification Expense	4,397,660	4,610,754
Cash Reward Point	7,754,527	5,884,117
Lounge Visit Expenses	6,266,788	12,811,318
Others	12,460,113	1,297,889
	<u>122,132,429</u>	<u>98,536,496</u>

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
31 (a) Consolidated Other expenses		
ONE Bank PLC	920,681,339	807,207,415
ONE Securities Limited	11,773,788	11,204,486
ONE Investments Limited	54,896	93,826
Less: Inter Company Transaction	-	(113,677)
	<u>932,510,023</u>	<u>818,392,050</u>
32. Provision for loans, off balance sheet exposure, investment & other for the year		
Provision for classified loans and advances (Note-12.4)	6,257,262,971	7,134,792,230
Provision for unclassified loans and advances (Note-12.5 & 12.6)	-	-
Provision for off-balance sheet exposure (Note-12.8)	41,222,657	23,340,963
Provision for diminution in value of share (Note-12.11)	166,640,217	80,068,373
Provision for other (Note-12.9)	-	61,314,000
	<u>6,465,125,844</u>	<u>7,299,515,567</u>
32.1 Consolidated Provision for loans and advances		
Specific provision		
ONE Bank PLC	6,257,262,971	7,134,792,230
ONE Securities Limited	-	-
	<u>6,257,262,971</u>	<u>7,134,792,230</u>
General provision		
ONE Bank PLC	-	-
ONE Securities Limited	1,750,858	1,175,475
	<u>1,750,858</u>	<u>1,175,475</u>
	<u>6,259,013,829</u>	<u>7,135,967,705</u>
33. Consolidated provision for diminution in value of share for the year		
ONE Bank PLC	166,640,217	80,068,373
ONE Securities Limited	41,141,465	36,847,574
	<u>207,781,682</u>	<u>116,915,947</u>
34. Consolidated provision for other		
ONE Bank PLC	-	61,314,000
ONE Securities Limited	-	-
	<u>-</u>	<u>61,314,000</u>
35. Tax Expenses for the year		
Current Tax (Note-12.1)	556,343,774	670,104,501
Deferred tax (Note-9.4 and 12.2)	(2,600,190,360)	(1,341,019,267)
	<u>(2,043,846,586)</u>	<u>(670,914,766)</u>

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
35 (a) Consolidated Tax Expenses for the year		
Current Tax		
ONE Bank PLC	556,343,774	670,104,501
ONE Securities Limited	37,720,875	31,205,297
ONE Investments Limited	310,555	280,696
	594,375,203	701,590,494
Deferred Tax		
ONE Bank PLC	(2,600,190,360)	(1,341,019,267)
ONE Securities Limited	(9,186,823)	(3,844,923)
	(2,609,377,182)	(1,344,864,191)
	(2,015,001,979)	(643,273,696)
36. Interest receipts in cash		
Interest income on loans & advances	25,041,694,533	24,393,488,287
Income from Investments (excluding dividend income)	6,189,922,277	5,223,822,767
	31,231,616,810	29,617,311,053
(Increase)/ Decrease in interest receivable on loans & advances	(5,136,256,078)	(4,086,152,072)
(Increase)/ Decrease in interest receivable others	(45,021,486)	(262,353,553)
	26,050,339,247	25,268,805,428
36 (a) Consolidated Interest receipts in cash		
ONE Bank PLC	26,050,339,247	25,268,805,428
ONE Securities Limited	72,398,649	55,526,472
ONE Investments Limited	1,537,517	1,251,109
Interest on deposit paid by ONE Bank PLC to subsidiaries company	(51,627,253)	(37,155,857)
	26,072,648,159	25,288,427,152
37. Interest payments		
Total interest expenses	22,873,711,826	18,651,003,788
Add : Opening balance of interest payable	3,553,637,755	2,963,548,251
Less: Closing balance of interest payable	(4,025,956,172)	(3,553,637,755)
	22,401,393,409	18,060,914,284
37 (a) Consolidated Interest Payment		
ONE Bank PLC	22,401,393,409	18,060,914,284
ONE Securities Limited	1,696,995	465,477
Interest on deposit paid by ONE Bank PLC to subsidiaries company	(51,627,253)	(37,155,857)
	22,351,463,150	18,024,223,904
38. Fee and commission receipts in cash		
Fees and commission	620,188,909	595,250,628
Less : (Increase) / decrease in Commission receivable	-	-
	620,188,909	595,250,628

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
38 (a) Consolidated Fee and commission receipts in cash		
ONE Bank PLC	620,188,909	595,250,628
ONE Securities Limited	31,363,484	26,130,171
	<u>651,552,393</u>	<u>621,380,799</u>
39. Cash payments to employees		
Salary & Allowances	3,742,454,916	3,429,581,370
Provident Fund Contribution	201,561,104	188,458,165
Gratuity	162,077,808	169,059,727
Superannuation fund	19,675,000	18,870,000
Bonus	334,793,420	306,529,821
Managing Director's salary and allowances	12,679,407	16,540,000
	<u>4,473,241,655</u>	<u>4,129,039,083</u>
40. Cash payment to suppliers		
Stationery, Printings, advertisements etc.	207,197,125	204,964,449
Repair & Maintenance	161,853,975	143,688,182
	<u>369,051,100</u>	<u>348,652,632</u>
41. Cash receipts from other operating activities		
Other operating income	853,126,865	772,893,384
Exchange earnings	1,090,681,198	1,422,333,729
	<u>1,943,808,063</u>	<u>2,195,227,114</u>
41 (a) Consolidated Cash receipts from other operating activities		
ONE Bank PLC	1,943,808,063	2,195,227,114
ONE Securities Limited	64,056,048	18,793,238
	<u>2,007,864,111</u>	<u>2,214,020,352</u>
42. Cash payments for other operating activities		
Rent, taxes, insurance and electricity etc.	894,757,505	877,572,855
Legal expenses	10,925,881	20,308,705
Postage, stamps, telecommunication etc.	119,951,696	96,375,247
Directors fees	3,772,000	2,647,865
Auditors' fee	690,000	400,000
Other expenses	752,902,307	766,499,708
	<u>1,782,999,389</u>	<u>1,763,804,380</u>
42 (a) Consolidated Cash payments for other operating activities		
ONE Bank PLC	1,782,999,389	1,763,804,380
ONE Securities Limited	72,908,550	75,553,511
ONE Investments Limited	237,799	93,826
	<u>1,856,145,738</u>	<u>1,839,451,717</u>

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
43. Increase/(decrease) of other liabilities		
Closing balance:		
Sinking fund and risk fund	90,384,380	72,725,321
Interest payable on Subordinated debt	171,324,843	190,640,360
Interest payable on borrowings	185,719,895	193,483,461
Interest suspense account	12,734,407,009	11,343,203,446
Climate fund	12,000,000	7,000,000
	13,193,836,126	11,807,052,587
Less: Opening balance:		
Sinking fund and risk fund	72,725,321	65,794,370
Interest payable on Subordinated debt	190,640,360	148,844,559
Interest payable on borrowings	193,483,461	98,586,900
Interest suspense account	11,343,203,446	12,479,646,087
Climate fund	7,000,000	-
	11,807,052,587	12,792,871,916
	1,386,783,539	(985,819,329)
43 (a) Consolidated Increase/(decrease) of other liabilities		
ONE Bank PLC	1,386,783,539	(985,819,329)
ONE Securities Limited	(103,389,090)	5,264,792
ONE Investment Limited	(46,000)	-
	1,283,348,450	(980,554,536)
44. (Increase)/decrease of other assets		
Closing balance:		
Security deposits	11,571,441	8,542,000
Advance rent	381,509,371	395,127,068
Prepayments	201,238,645	99,030,047
Suspense account	32,685,783	26,626,735
Receivable from Bangladesh Bank	228,639,302	228,384,270
Sundry receivables	26,308,196	65,762,499
Receivable ATM acquiring	66,006,870	79,797,999
Protested bill	8,554,393	8,554,393
Branch Adjustment Account	3,682,381	8,909,458
	960,196,382	920,734,470
Off-shore banking unit	21,243	20,844
	960,217,625	920,755,314

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
Less: Opening balance:		
Security deposits	8,542,000	8,545,000
Advance rent	395,127,068	381,941,131
Prepayments	99,030,047	102,014,128
Suspense account	26,626,735	25,444,296
Receivable from Bangladesh Bank	228,384,270	344,773,082
Sundry receivables	65,762,499	5,858,121
Receivable ATM acquiring	79,797,999	117,042,751
Protested bill	8,554,393	8,554,393
Branch Adjustment Account	8,909,458	3,158,956
	920,734,470	997,331,859
Off-shore banking unit	20,844	19,107
	920,755,314	997,350,966
	(39,462,311)	76,595,652
44 (a) Consolidated (Increase)/decrease of other assets		
ONE Bank PLC	(39,462,311)	76,595,652
ONE Securities Limited	(3,829,645)	(36,292,596)
	(43,291,956)	40,303,056
45. Letters of Guarantee		
i) Claims against the Bank not acknowledged as debts	-	-
ii) Money for which the Bank is contingently liable in respect of guarantee given favoring:		
Directors	-	19,581,641
Government	187,502,744	933,376,944
Banks and other financial institutions	128,674,288	323,605,810
Others	18,426,978,728	18,838,025,864
	18,743,155,761	20,114,590,259
Total (i and ii)	18,743,155,761	20,114,590,259
46. Details break-up of Shareholders' Equity -Solo		
Paid-up Capital	10,658,218,870	10,658,218,870
Statutory Reserve	7,565,365,960	7,565,365,960
Surplus in Profit & Loss Account	4,572,336,608	4,757,698,562
Start-up Equity Investment Fund	98,236,311	96,068,250
Revaluation Reserve for HTM Securities	473,173,129	472,895,104
	23,367,330,879	23,550,246,746
47. Calculation of Net Asset Value (NAV) Per Share		
Total Shareholders' Equity -Solo	23,367,330,879	23,550,246,746
Total Shareholders' Equity -Consolidated	23,940,054,069	24,043,491,122
Weighted average number of outstanding Shares	1,065,821,887	1,065,821,887
Net Asset Value Per Share –Solo	21.92	22.10
Net Asset Value Per Share – Consolidated	22.46	22.56

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
48. Basic Earnings Per Share		
Attributable profit for the year -Solo	216,806,107	1,279,785,100
Attributable profit for the year -Consolidated	296,284,922	1,323,019,378
Weighted average number of outstanding Shares for the year:		
Opening balance	1,065,821,887	1,065,821,887
Bonus Share Issued during the year	-	-
	1,065,821,887	1,065,821,887
Basic Earnings Per Share -Solo	0.20	1.20
Basic Earnings Per Share - Consolidated	0.28	1.24

Earnings per share has been calculated in accordance with IAS-33:"Earnings Per Share (EPS)". The prior-year figures did not require restatement because there was no increase in the number of shares during 2025. No Diluted Earnings Per Share is required to be calculated for the year as there was no scope for dilution of share during the year (i.e. no right share was issued).

49. Calculation of Net Operating Cash Flow Per Shares (NOCFPS)

Net Operating Cash Flow- Solo	771,519,208	7,279,438,879
Net Operating Cash Flow- Consolidated	781,127,453	7,289,539,434
Weighted average number of outstanding Shares	1,065,821,887	1,065,821,887
Net Operating Cash Flow Per Share –Solo	0.72	6.83
Net Operating Cash Flow Per Share – Consolidated	0.73	6.84

The prior-year figures were not restated, as there was no increase in the number of shares during 2025.

50. Reconciliation of net profit after taxation and cash generated from operating activities before changes in operating assets and liabilities (Solo Basis):

Particulars	2025	2024
Net Profit after taxation	216,806,107	1,279,785,100
Provision for taxation	(2,043,846,586)	(670,914,766)
Provision for loans and advances & others	6,465,125,844	7,299,515,567
(Increase)/decrease in interest and dividend income receivable	(4,801,074,925)	(3,796,988,016)
Increase/(decrease) in interest expense payable	152,719,097	251,549,149
Depreciation expenses	403,254,515	367,262,518
Increase/ (decrease) in salaries and allowances expenses payable	(56,401,510)	130,091,111
Increase/(decrease) in other expenses payable	139,746,550	54,054,814
Income tax paid	(688,691,569)	(471,507,055)
Cash flows from operating activities before changes in operating assets and liabilities	(212,362,478)	4,442,848,421

Notes to the Financial Statements
As at and for the year ended 31 December 2025

51. Related Party Disclosures of the Bank

- i) Name of the directors together with a list of entities in which they have interest- **Annexure-E**
- ii) Significant contracts where Bank is a party and wherein Directors have interest during the year 2025

Name of Directors	Relationship with the Bank	Nature of Transaction	Sanctioned Amount	Outstanding Amount	Security Value (FDR)
Mr. Zahur Ullah	Director	Credit Card	1,500,000	-	2,999,345
Mrs. Anannya Das Gupta	Director	Credit Card	950,000	37,980	1,000,000

- iii) Shares issued to Directors and Executives without consideration or exercisable at discount: **Nil**
- iv) Nature, type and elements of transactions with the related party: As mentioned in SL# viii
- v) Lending policies in respect of related party:
 - a) Amount of transaction regarding loans and advances, deposits, guarantees and commitment as on 31.12.2025:
 - i) ONE Securities Limited maintains bank account with ONE Bank PLC of Tk.772,456,224.
 - ii) ONE Investments Limited maintains deposit account with ONE Bank PLC of Tk.14,099,773.
 - iii) ONE Bank PLC (OBPLC) maintains deposit account of Tk.64 Crore with LankaBangla Finance PLC and OBPLC has invested in share of LankaBangla Finance PLC of Tk.12.24 Crore (Cost Value). OBPLC issued subordinated and perpetual bond to Lanka Bangla Finance PLC of Tk. 14 Crore and Tk.50 Crore respectively.
 - b) Amount of transactions regarding principal items of deposits, expenses and commission : **Nil**
 - c) Amount of provision against loans and advances given to related party : Provision maintained @ 1% on loan amount as per regulatory requirement.
 - d) Amount of guarantees and commitments arising from other off-balance sheet exposures : **Nil**
- vi) Disclosure of transaction regarding Directors and their related concerns: **Nil**
- vii) Bank Guarantee amounting to Tk.84,000,000 issued to ONE Securities Limited in favor of Dhaka Stock Exchange PLC.
- viii) Business other than Banking business with any related concern of the Directors as per Section 18(2) of the Bank Company Act-1991 (as amended up to date):

Lease agreement made with the Director :

Nature of the contract	Branch / Office / Location	Name of Director and related by	Remarks
Lease Agreement	Off- Site Store & Contact Center 26 Tejgoan Industrial Area, Tejgoan Shilpanchol, Dhaka.	Mr. Zahur Ullah Director Shamah Enterprises Limited	Expiry Date of Lease 31.05.2031
Lease Agreement	Off- Site Store 26 Tejgoan Industrial Area, Tejgoan Shilpanchol, Dhaka.	Mr. Zahur Ullah Director Shamah Enterprises Limited	Expiry Date of Lease 31.07.2031

- ix) Investments in the Securities of Directors and their related concern: **Nil**

Notes to the Financial Statements

As at and for the year ended 31 December 2025

52. Workers Participation Fund and Welfare Fund

SRO-336-AIN/2010 dated October 5, 2010 issued by the 'Ministry for Labour and Employment' states the status of business of certain institutions and companies along with Bank and Insurance companies as "Industrial Undertakings" for the purposes of Chapter- XV of the Bangladesh Labour Act, 2006 (as amended up to date) which deals with the workers' participation in company's profit by way of 'Workers Participation Fund' and 'Welfare Fund'. This Act requires the "Industrial Undertakings" to maintain provision for workers' profit participation fund @ 5% on net profit.

Since this requirement contradicts with 'section 11' of the 'Bank Companies Act 1991 (as amended up to date)', Banks in Bangladesh took up the issue collectively through the 'Association of Bankers Bangladesh Limited (ABB)'. ABB wrote a letter to 'Ministry of Finance' of the Government of People's Republic of Bangladesh on 9th March, 2016 to draw attention of Honorable Finance Minister regarding relevance and applicability of Chapter XV of the Bangladesh Labour Act, 2006 (amended up to date) for Bank Companies and to obtain a directive on the issue. The 'Ministry of Finance' opined that the WPPF should not be relevant for Bank Companies and therefore, it should not be applied there.

The ABB also sought an opinion on this issue from Bangladesh Bank. Subsequently, Bangladesh Bank agreed on all the logic and legal opinion collected by the ABB and expressed their consensus with them on 29th November, 2016 i.e., irrelevance of Chapter XV of the Bangladesh Labour Act, 2006 (amended up to date) in Bank Companies. In this backdrop, the "Ministry of Finance" has given their instruction, vide letter no. 53.00.0000311.22.002.17.130 dated February 14, 2017 for not applying Chapter XV of the Bangladesh Labour Act, 2006 (amended up to date) in Bank Companies. Therefore, no provision in this regard has been made in the financial statements for the year ended on December 31, 2025.

53. Number of employees of the Bank

The number of employees engaged for the whole year or part thereof who received a total remuneration of Tk. 36,000 p.a. or above were 2,649 for the year 2025.

54. Coverage of External Audit

The external auditors of the Bank, Mahamud Sabuj & Co., Chartered Accountants worked over 11,220 person hours. They have reviewed more than 80% of the Bank's risk weighted assets as at the Balance Sheet date.

55. Events after the balance sheet date

The Board of Directors in its 414th meeting held on 30 April 2026 approved the financial statements of the Bank for the year ended 31 December 2025.



Muhit Rahman
Managing Director



Admiral A M M Aurangzeb Chowdhury (Retd)
Independent Director



Zahur Ullah
Director



A.S.M. Shahidullah Khan
Chairman

Financial Highlights on the overall activities of the Bank
As at 31 December 2025

Solo Basis

SI No	Particulars	2025 Taka	2024 Taka
1	Paid up Capital	10,658,218,870	10,658,218,870
2	Total Capital	25,027,744,684	30,088,861,557
3	Capital Surplus/(deficit)	2,521,823,410	7,957,426,315
4	Total Assets	360,112,870,901	338,119,313,572
5	Total Deposits	273,497,900,933	251,198,659,953
6	Total Loans and Advances	242,029,120,473	220,914,237,712
7	Total Contingent Liabilities and Commitments	63,801,435,009	68,741,440,881
8	Credit Deposit ratio (%)*	84.02%	82.60%
9	Percentage of Classified Loans against total loans and advances	19.61%	17.47%
10	Profit after tax and provisions	216,806,107	1,279,785,100
11	Amount of classified loans and advances	47,459,964,149	38,587,600,000
12	Provision kept against classified loans	15,905,453,825	13,938,094,709
13	Provision surplus/(deficit)	(39,030,372,561)	(17,974,535,030)
14	Cost of fund	10.06%	10.09%
15	Interest earning Assets	270,159,246,621	261,010,504,197
16	Non-interest earning assets	89,953,624,280	77,108,809,376
17	Return on investment-ROI	12.09%	11.99%
18	Return on Assets-ROA (Net profit after taxation/average assets)	0.06%	0.39%
19	Income from Investment	6,697,942,519	5,827,262,549
20	Earnings per Share	0.20	1.20
21	Net Income per share	0.20	1.20
22	Price Earning Ratio (Times)	34.41	7.08

Consolidated Basis

1	Paid up Capital	10,658,218,870	10,658,218,870
2	Total Capital	25,576,721,016	30,557,055,520
3	Capital Surplus	2,992,699,169	8,356,855,339
4	Total Assets	360,533,641,575	338,651,615,641
5	Total Deposits	272,711,344,935	250,683,541,046
6	Total Loans and Advances	242,171,301,320	221,088,761,300
7	Profit after tax and provisions	297,539,481	1,323,864,388
8	Earnings per Share	0.28	1.24
9	Net Income per share	0.28	1.24

* As per Bangladesh Bank Reporting.

Schedule of Fixed Assets
As at 31 December 2025

[Referred to Note 8 of these Financial Statements]

Particulars	Cost (Taka)					Depreciation and Amortization (Taka)					Net book value at 31 December
	Balance on 1 January	Additions during the year	Disposal/ Transfer Amortization during the year	Transfer to Held for Sale	Balance at 31 December	Balance on 1 January	Charge for the year	Adjusted on disposal during the year	Transfer to Held for Sale	Balance at 31 December	
Furniture and Fixtures	1,957,002,565	355,768,286	185,248,963	63,782,966	2,063,740,922	1,032,179,919	246,605,221	53,780,323		1,043,903,526	1,019,837,396
Work in progress (Furniture and Fixture)	296,091,319	171,984,872	290,832,785	-	177,243,405	-	-	-		-	177,243,405
Office Equipment	1,759,797,288	93,248,209	3,238,629	228,716,069	1,621,090,799	1,253,284,799	97,781,738	217,027,349		1,134,039,188	487,051,611
Motor Vehicles	224,353,710	44,920,897	7,174,460	-	262,100,147	189,318,467	10,910,854	6,737,383		193,491,938	68,608,209
Building	332,559,123	-	-	-	332,559,123	62,256,948	6,757,560	-		69,014,508	263,544,615
Right of use Assets (RoU)	3,951,622,020	434,569,071	-	-	4,386,191,091	2,088,944,257	519,642,708	-		2,608,586,965	1,777,604,126
Land	279,366,295	-	-	-	279,366,295	-	-	-		-	279,366,295
Intangibles Assets	269,989,095	18,076,750	-	-	288,065,845	215,446,942	18,613,709	-		234,060,651	54,005,194
Work in progress (Intangibles Assets)	18,997,000	24,979,776	10,402,000	-	33,574,776	-	-	-		-	33,574,776
Asset Held for Sale	-	292,499,035	-	-	292,499,035	-	-	-	264,717,057	264,717,057	27,781,978
Total 2025	9,089,778,415	1,436,046,896	496,894,837	292,499,035	9,736,431,439	4,841,431,332	900,311,790	277,545,055	264,717,057	5,547,813,833	4,188,617,605
Total 2024	7,803,179,496	1,625,354,535	338,755,616	-	9,089,778,415	4,146,986,654	879,633,057	41,312,190	-	4,841,431,333	4,248,347,082

Annexure-B

Reconciliation Statement Regarding Balance with Bangladesh Bank

1) Balance with Bangladesh Bank-Taka account (Excluding Islami Banking)

Amount in Taka

	<u>Detail</u>	<u>Total</u>
Balance as per Bank ledger		14,047,986,965
Unrespond debit entries in:		
Bangladesh Bank Statement	388,399,550	
ONE Bank's ledger	4,873,567	393,273,117
		13,654,713,849
Unrespond credit entries in:		
Bangladesh Bank statement	34,017,474	
ONE Bank's ledger	20,455,685	54,473,159
Balance as per Bangladesh Bank Statement		13,709,187,008

2) Balance with Bangladesh Bank-Foreign currency

Amount in Taka

	<u>USD</u>	<u>EURO</u>	<u>GBP</u>	<u>Total</u>
A)Balance as per Bank ledger	3,023,444,095	14,442,139	9,018,560	3,046,904,794
B)Unrespond debit entries in:				
Bangladesh Bank Statement	3,420,865	-	-	3,420,865
ONE Bank's ledger	-	-	-	-
	3,420,865	-	-	3,420,865
C)Unrespond credit entries in:				
Bangladesh Bank statement	176,320,529	-	-	176,320,529
ONE Bank's ledger	36,688,620	-	-	36,688,620
	213,009,149	-	-	213,009,149
Balance as per Bangladesh Bank Statement (A-B+C)	3,233,032,379	14,442,139	9,018,560	3,256,493,078

RTGS Settlement A/C USD balance of Tk. 43,975,496 has been adjusted with Bangladesh Bank USD clg. account as the said settlement A/C is related with this account.

Financial Statements for the year ended 31 December 2025
Balance with other banks in foreign currency

[Referred to Note 4.5 of these Financial Statements]

Name of the Banks	Currency Name	2025			2024		
		Amount in Foreign Currency	Conversion rate per unit F.C.	Amount in BDT.	Amount in Foreign Currency	Conversion rate per unit F.C.	Amount in BDT.
Commerzbank AG, Frankfurt	USD	20,267,059.16	122.30	2,478,568,106.80	610,864.16	120.00	73,303,699.20
Mashreqbank Psc, New York	USD	5,952,874.54	122.30	728,009,173.02	67,494,332.19	120.00	8,099,319,862.80
ICICI Bank Limited, Hong Kong	USD	338,140.41	122.30	41,353,016.70	237,018.95	120.00	28,442,274.00
Standard Chartered Bank, New York	USD	10,987,251.26	122.30	1,343,690,287.86	(488,465.30)	120.00	(58,615,835.88)
Wells Fargo Bank N.A., New York	USD	-	-	-	2,035,015.22	120.00	244,201,826.40
Habib American Bank USA	USD	161,040.03	122.30	19,694,454.88	5,162,034.31	120.00	619,444,117.20
Kookmin Bank, South Korea	USD	607,327.23	122.30	74,273,326.52	2,281,255.69	120.00	273,750,682.80
		38,313,692.63		4,685,588,365.78	77,332,055.22		9,279,846,626.52
Standard Chartered Bank, London	GBP	749,606.00	165.29	123,905,748.97	642,650.48	150.98	97,029,940.07
AB Bank Ltd, Mumbai	ACUD	827,891.82	122.30	101,247,361.28	702,502.42	120.00	84,300,290.40
Mashreqbank Psc, India	ACUD	622,001.13	122.30	76,067,876.99	526,293.52	120.00	63,155,222.40
Standard Chartered Bank (Pakistan) Ltd, Karachi	ACUD	776,525.93	122.30	94,965,671.52	752,812.66	120.00	90,337,519.20
Nabil Bank, Nepal	ACUD	59,565.51	122.30	7,284,587.87	59,840.51	120.00	7,180,861.20
Seylan Bank PLC, Colombo	ACUD	18,632.16	122.30	2,278,627.46	18,632.16	120.00	2,235,859.20
Standard Chartered Bank, Mumbai	ACUD	445,551.06	122.30	54,488,845.10	776,188.06	120.00	93,142,567.20
Punjab National Bank, New Delhi	ACUD	553,404.75	122.30	67,678,855.26	223,992.40	120.00	26,879,088.00
Axis Bank Ltd, Kolkata	ACUD	526,192.99	122.30	64,350,982.19	712,067.50	120.00	85,448,100.00
HDFC Bank Limited, India	ACUD	508,278.74	122.30	62,160,151.82	419,810.87	120.00	50,377,304.40
Zhejiang Chouzhou Commercial Bank, China	ACUD	377,479.34	122.30	46,163,986.88	668,837.45	120.00	80,260,494.00
ICICI Bank Limited, Mumbai	ACUD	519,875.87	122.30	63,578,427.47	616,600.38	120.00	73,992,045.60
		5,235,399.30		640,265,373.84	5,477,577.93		657,309,351.60
Standard Chartered Bank, Tokyo	JPY	18,411,202.00	0.78	14,428,859.01	24,061,980.00	0.76	18,296,734.15
Standard Chartered Bank, Frankfurt	EURO	245,827.89	143.98	35,393,906.28	206,302.66	125.15	25,818,365.29
Commerzbank AG, Frankfurt	EURO	185,695.84	143.98	26,736,189.93	368,282.50	125.15	46,089,818.31
ICICI Bank Limited, Mumbai	ACU EURO	86,493.04	143.98	12,453,129.51	86,493.04	125.15	10,824,430.97
		518,016.77		74,583,225.72	661,078.20		82,732,614.57
Commerzbank AG, Frankfurt	CAD	56,458.90	89.33	5,043,580.81	265,680.43	83.29	22,129,266.92
Habib Bank AG Zurich, Zurich	CHF	-	-	-	147,538.65	133.08	19,634,738.62
Zhejiang Chouzhou Commercial Bank, China	CNY	504,579.77	17.46	8,808,348.13	(502,971.51)	28.74	(14,457,533.06)
Riyad Bank	SAR	555,585.00	32.59	18,106,122.47	555,585.00	31.96	17,757,385.54
Total				5,570,729,625			10,180,279,125

Annexure-D

Statement of large loan As at 31 December 2025

SL No	Group/ Client Name	Outstanding (Taka in crore)		
		Funded	Non-Funded	Total
1	GETCO Group	599.52	5.36	604.88
2	City Group	404.90	141.21	546.11
3	Globe Pharma Group	481.36	57.75	539.12
4	Panwin Group	516.80	0.63	517.43
5	Abul Khair Group	403.56	104.52	508.08
6	Habib Group	456.51	8.76	465.27
7	Navana Group	462.73	-	462.73
8	Popular Group	429.10	-	429.10
9	Provita Group	425.11	1.26	426.37
10	ANANDA Group	385.07	9.59	394.65
11	Evince Group	306.38	42.57	348.95
12	Impress Group	302.55	41.03	343.58
13	Mohammadi Group	278.46	59.86	338.32
14	Asian & DAF Group	259.44	76.06	335.50
15	Arunima Group	252.87	73.87	326.74
16	M M Builders & Engineers Ltd.	305.72	19.76	325.48
17	GPH Group	312.06	10.75	322.81
18	Clifton Group	244.09	54.46	298.55
19	Opex & Medlar Group	206.90	45.36	252.26
20	Unique Group	153.04	98.90	251.94
	Total	7,186.17	851.71	8,037.87

Note: More than 10% of the regulatory Capital and outstanding balance of the client.

Annexure-E

Name of the Directors and the entities in which they have interest

As at 31 December 2025

SL No	Name of the Director	Status with the Bank	Name of the Firms/Companies in which they are interested as proprietor, partner, Director, managing agent, Guarantor, Employee etc.	Percentage (%) of holding in the company	Remarks
1	Mr. A.S.M. Shahidullah Khan	Chairman	1 Media New Age Ltd. 2 Charuta Homes Ltd. 3 Securex Pvt. Ltd. 4 Eagle River Transport Ltd. 5 Karigar Holdings Ltd. 6 Mudys Corporation Ltd. 7 RBN Shipping Limited 8 SAS Navigation Limited 9 Petro-Bulk (Pvt.) Limited 10 Bengal Meat Processing Limited 11 Northpole Cold Storage Limited 12 CAL Investment Ltd. 13 NTC Housing Ltd.	30.00 12.00 2.50 28.58 25.00 28.58 26.00 3.96 28.58 3.27 27.10 8.92 12.50	Representing KSC Securities Limited
2.	Mr. Zahur Ullah	Director	1 Gtex Ltd. 2 Buttons & Trims Ltd 3 Lables & Trims Ltd. 4 Lamisa Ltd. 5 L-2 Knitting Ltd. 6 Shamah Enterprises Ltd 7 Holiday Publications Ltd. 8 Lamisa Food Products Ltd. 9 Everest Embroidery Limited 10 NTC Housing Ltd.	33.33 70.00 70.00 60.00 60.00 40.00 10.00 70.00 53.33 12.50	
3.	Mrs. Anannya Das Gupta	Director	-	-	-
4.	Mr. Shawket Jaman	Director	NTC Housing Ltd.	12.50	Representing M. R. Holdings & Securities Limited
5.	Admiral A M M M Aurangzeb Chowdhury (Retd)	Independent Director	-	-	-
6.	Mr. Md. Azizul Haque	Independent Director	-	-	-

Statement of Tax Position of the Bank

As at 31 December 2025

Accounting Year	Assessment Year	Status
2004	2005-2006	Honourable High Court Division of Supreme Court of Bangladesh has given verdict in favor of OBPLC in case of certain regulatory deductions for the Accounting year 2004, 2005, 2006, 2007, 2008, 2009, 2010 and 2011. The matter is now pending at the Appellate Division of Honourable Supreme Court of Bangladesh.
2005	2006-2007	
2006	2007-2008	
2007	2008-2009	
2008	2009-2010	
2009	2010-2011	
2010	2011-2012	
2011	2012-2013	
2012	2013-2014	The matter is pending at Honourable High Court Division of Supreme Court.
2013	2014-2015	
2014	2015-2016	
2015	2016-2017	
2016	2017-2018	
2017	2018-2019	
2018	2019-2020	
2019	2020-2021	
2020	2021-2022	
2021	2022-2023	
2022	2023-2024	DCT assessment in process.
2023	2024-2025	Tax return submitted.
2024	2025-2026	Tax return submitted.

Segment Reporting

As on 31 December 2025

Amount in Taka

Particulars	ONE Bank PLC					ONE Bank PLC and its subsidiaries		Inter company transaction	Consolidated
	ONE Bank PLC	Off-Shore Banking unit	Islamic Banking Unit	Inter transaction with DBO	Total	ONE Securities Ltd	ONE Investments Ltd		
Interest income/profit on investment	23,513,006,336	409,205,671	1,119,482,527	-	25,041,694,533	78,010,380	1,537,517	(51,627,253)	25,069,615,177
Interest paid on deposits and borrowings etc.	21,584,756,331	328,958,756	940,030,417	(299,632,999)	22,554,112,505	1,696,995	-	(51,627,253)	22,504,182,247
Net interest income	1,928,250,005	80,246,915	179,452,110	299,632,999	2,487,582,029	76,313,385	1,537,517	-	2,565,432,930
Investment income	6,599,444,053	-	98,498,466	-	6,697,942,519	123,637,321	-	-	6,821,579,841
Commission, exchange and brokerage	1,707,400,585	450,890	3,018,633	-	1,710,870,108	31,363,484	-	-	1,742,233,592
Other operating income	844,718,890	316,439	8,547,079	-	853,582,409	1,305,525	-	-	854,887,934
Total operating income (A)	11,079,813,533	81,014,244	289,516,288	299,632,999	11,749,977,064	232,619,715	1,537,517	-	11,984,134,296
Salaries and allowances	4,292,305,271	-	111,855,468	-	4,404,160,738	52,180,192	182,903	-	4,456,523,833
Rent, taxes, insurance, electricity etc.	341,483,677	-	30,854,947	-	372,338,625	4,152,642	-	-	376,491,267
Legal expenses	10,906,881	-	19,000	-	10,925,881	236,500	-	-	11,162,381
Postage, stamps, telecommunication etc.	119,600,525	-	351,171	-	119,951,696	-	-	-	119,951,696
Directors' fees	3,634,000	-	138,000	-	3,772,000	138,000	-	-	3,910,000
Auditors' fees	2,022,207	-	-	-	2,022,207	86,250	57,500	-	2,165,957
Stationery, printings, advertisements etc.	199,893,297	-	3,300,743	-	203,194,040	374,519	-	-	203,568,558
Managing Director's salary and allowances	12,679,407	-	-	-	12,679,407	-	-	-	12,679,407
Depreciation, leasing expense and repair of bank's assets	1,052,385,374	-	9,780,390	-	1,062,165,764	12,449,740	-	-	1,074,615,504
Other expenses	914,716,373	326,816	5,638,150	-	920,681,339	11,773,788	54,896	-	932,510,023
Total operating expenses (B)	6,949,627,012	326,816	161,937,870	-	7,111,891,698	81,391,630	295,299	-	7,193,578,626
Profit/ (loss) before provision and tax (C=A-B)	4,130,186,521	80,687,428	127,578,418	299,632,999	4,638,085,367	151,228,085	1,242,218	-	4,790,555,669
Provision for loans and advances	-	-	-	-	-	-	-	-	-
Specific provision	6,257,262,971	-	-	-	6,257,262,971	-	-	-	6,257,262,971
General provision	-	-	-	-	-	1,750,858	-	-	1,750,858
Provision for off-balance sheet items	41,222,657	-	-	-	41,222,657	-	-	-	41,222,657
Provision for diminution in value of share	166,640,217	-	-	-	166,640,217	41,141,465	-	-	207,781,682
Provision for other	-	-	-	-	-	-	-	-	-
Total Provision (D)	6,465,125,844	-	-	-	6,465,125,844	42,892,323	-	-	6,508,018,168
Profit/ (loss) before taxes (E=C-D)	(2,334,939,323)	80,687,428	127,578,418	299,632,999	(1,827,040,478)	108,335,761	1,242,218	-	(1,717,462,499)
Provision for taxation	(2,043,846,586)	-	-	-	(2,043,846,586)	28,534,052	310,555	-	(2,015,001,980)
Net Profit after taxation	(291,092,737)	80,687,428	127,578,418	299,632,999	216,806,108	79,801,709	931,664	-	297,539,481

Amount in Taka

Particulars	ONE Bank PLC						ONE Bank PLC and its subsidiaries		Inter company transaction	Consolidated
	ONE Bank PLC	Off-Shore Banking unit	Islamic Banking Unit	Inter transaction with DBO	Total		ONE Securities Ltd	ONE Investments Ltd		
PROPERTY AND ASSETS										
Cash	21,879,179,928	-	633,162,927	-	22,512,342,855	4,671	-	-	-	22,512,347,526
Balance with other Banks and Financial Institutions	6,713,548,951	311,934	4,181,399,546	(4,181,399,546)	6,713,860,885	333,766,233	64,170	(333,830,403)	-	6,713,860,885
Money at call and short notice	2,834,431,000	-	-	-	2,834,431,000	-	-	-	-	2,834,431,000
Investment	55,359,114,861	-	1,269,429,500	-	56,628,544,361	2,676,675,797	14,035,603	(452,725,594)	-	58,866,530,167
Loans and Advances	227,493,409,336	8,656,861,428	5,878,849,709	-	242,029,120,473	142,180,848	-	-	-	242,171,301,320
Fixed Assets including premises, furnitures & fixtures	4,165,316,548	-	23,301,058	-	4,188,617,606	58,297,954	-	-	-	4,246,915,560
Other Assets	25,120,248,115	21,243	85,684,364	-	25,205,953,722	460,891,414	1,509,151	(2,480,099,170)	-	23,188,255,117
Non-banking Assets	-	-	-	-	-	-	-	-	-	-
Total Assets	343,565,248,738	8,657,194,605	12,071,827,104	(4,181,399,546)	360,112,870,901	3,671,816,918	15,608,924	(3,266,655,167)	360,533,641,575	
LIABILITIES AND CAPITAL										
Borrowings from other Banks, Financial Institutions and agents and subordinated & perpetual bond	21,456,289,760	-	-	-	21,456,289,760	-	-	-	-	21,456,289,760
Deposits and other accounts	261,112,912,904	563,461,118	11,821,526,911	-	273,497,900,933	-	-	(786,555,997)	-	272,711,344,935
Other Liabilities	41,447,158,386	8,093,733,486	250,300,192	(7,999,842,735)	41,791,349,330	595,405,044	1,539,092	-	-	42,388,293,466
Total Liabilities	324,016,361,049	8,657,194,605	12,071,827,104	(7,999,842,735)	336,745,540,023	595,405,044	1,539,092	(786,555,997)	336,555,928,161	
Total Shareholders' Equity	23,367,330,879	-	-	-	23,367,330,879	3,076,411,874	14,069,831	(2,480,099,170)	-	23,977,713,414
Total Liability and Shareholders' Equity	347,383,691,928	8,657,194,605	12,071,827,104	(7,999,842,735)	360,112,870,901	3,671,816,918	15,608,924	(3,266,655,167)	360,533,641,575	





Islami Banking Unit

ONE Bank PLC
Islami Banking Unit
Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash in Hand	2		
Cash in hand (including foreign currencies)		48,103,926	38,834,033
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		585,059,001	450,869,192
		633,162,927	489,703,225
Balance with other Banks and Financial Institutions	3		
In Bangladesh		4,181,399,546	3,431,906,492
Outside Bangladesh		-	-
		4,181,399,546	3,431,906,492
Placement with other Banks and Financial Institutions		-	-
Investments in shares and securities	4		
Government		1,060,933,000	508,133,000
Others		208,496,500	250,000,000
		1,269,429,500	758,133,000
Investments	5		
General Investment etc.		5,873,248,518	3,833,936,815
Bills purchased and discounted		5,601,191	17,317,031
		5,878,849,709	3,851,253,846
Fixed Assets including premises, furniture & fixtures	6	23,301,058	28,693,960
Other Assets	7	85,684,364	88,422,193
Non-banking Assets		-	-
Total Assets		12,071,827,104	8,648,112,716
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks, financial institutions and agents		-	-
Deposits and other accounts	8		
Al-Wadeeah current and other deposits accounts		425,891,767	214,504,699
Bills payable		47,102,204	13,701,747
Mudaraba savings deposits		1,136,854,489	797,073,576
Mudaraba term deposits		10,211,678,452	7,540,887,792
		11,821,526,911	8,566,167,815
Other Liabilities	9	250,300,192	81,944,901
Total Liabilities		12,071,827,104	8,648,112,716
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances and Endorsements		-	-
Letters of Guarantee		56,369,080	38,069,080
Irrevocable Letters of Credit		307,978,098	129,287,345
Bills for Collection		-	-
Other Contingent Liabilities		-	-
Other Commitments		-	-
Total off-Balance Sheet items including contingent liabilities		364,347,178	167,356,425

ONE Bank PLC
Islami Banking Unit
Profit and Loss Account
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Profit on investment	10	1,119,482,527	717,463,628
Profit shared on deposits and borrowings etc.	11	(940,030,417)	(550,375,682)
Net investment income		179,452,110	167,087,945
Income from investment in Shares/ Securities	12	98,498,466	50,911,819
Commission, exchange and brokerage	13	3,018,633	4,553,308
Other operating income	14	8,547,079	7,781,315
Total operating income (A)		289,516,288	230,334,387
Salaries and allowances	15	111,855,468	103,962,341
Rent, taxes, insurance, electricity etc.	16	30,854,947	29,464,897
Legal & Professional Fees		19,000	-
Postage, stamps, telecommunication etc.	17	351,171	377,327
Shariah supervisory committee's fees and expenses		138,000	72,000
Stationery, printings, advertisements etc.	18	3,300,743	2,006,808
Depreciation, leasing expense and repair of bank's assets	19	9,780,390	8,606,001
Other expenses	20	5,638,150	4,084,601
Total operating expenses (B)		161,937,870	148,573,976
Profit/ (loss) before provision (C=A-B)		127,578,418	81,760,411
Provision for investments		-	-
Other provision		-	-
Total provision (D)		-	-
Total profit / (loss) before taxes (C-D)		127,578,418	81,760,411

Notes to the Financial Statements

As at and for the year ended 31 December 2025

1.1 Islami Banking Operations

Islami Banking are divinely sourced, Shari'ah compliant Banking system, rich with numerous financial concepts, Riba (usury), Gharar (uncertainty) & Mysir (gambling) free banking system, prohibits injustice and enjoys benevolence in transactions. The objectives of the Islami Banking system is not only to provide religiously acceptable financial products and services as alternatives to conventional financial products & services but it also aims to contribute to the economic development, facilitate the allocation of resources efficiently and ultimately attaining Social welfare. It brings equality in Society.

To achieve these objectives, ONE Bank PLC launched Islami Banking Operations in December 2020 with the brand name of "AL NOOR Islami Banking". ONE Bank PLC has been providing services of Islami Banking Products to the customers through 2 (Two) Islami Banking Branches in Dhaka and Chattogram since December 15, 2020 & December 17, 2020 respectively. As a part of expansion to meet the ongoing Customers demand & to reach the Islami Banking services at the door step of mass people, ONE Bank PLC has opened dedicated 14 Islami Banking Windows on 01.11.2022 and another 10 Islami Banking windows have been opened on 04.12.2025 all over the Country. All modern services like contact less Visa Dual Currency Islami Debit Card, SMS Alert, Internet Banking, ONE Bank Mobile App and MFS (OK Wallet) etc. are also available for Islami Banking customers.

1.2 Islami Banking Division in Head Office

To continue support, monitoring and supervision of smooth operation of Islami Banking activities, "Islami Banking Division" was established in 2020 as per the Guideline of Bangladesh Bank on Islami Banking vide BRPD Circular No.15 dated 09.11.2009. Since establishment, the division has been performing its Banking activities in consonance with the ethos and value system of Islam in all aspects of its operation.

1.3 Shari'ah Supervisory Committee

All our Islami Banking activities and products are strictly monitored by the Management under the supervision of the Shariah Supervisory Committee guided by the Board of Directors of the Bank. Our Shariah Supervisory Committee is independent & empowered for all the policy & products approval which is in light with the Islamic Shariah. The Shariah Supervisory Committee consists of the following eminent members, including distinguished jurists (Faqih experts in Islamic jurisprudence), renowned Islamic scholars and well-known professionals of the country having experience in Islami Banking.

Chairman

Prof. Dr. Abu Noman Md. Rafiqur Rahman

Faqih Members

Prof. Dr. Muhammad Abdur Rashid

Member Secretary

Prof. Dr. Muhammad Abdur Rashid

1.4 Islami Banking Business

In 2025, Islami Banking of ONE Bank PLC has witnessed a significant growth in deposit mobilization and investment compared to the year 2024. At the end of the year 2025, deposit and investment of OBPLC AL NOOR Islami Banking stood at Tk.1182.15 Crore with a growth of 38% & Tk.587.88 Crore registering 53% growth respectively as well as operating profit stood at Tk.12.76 Crore in 2025 with a growth of 56% compared to 2024.

1.5 Distribution of Profit under Islami Banking Operation

AL NOOR Islami Banking of ONE Bank PLC has been following Weighted Average Method of profit distribution with the Mudaraba Depositors as per Bangladesh Bank directives. In this module, the bank offers an provisional rate to Mudaraba Depositors at the time of Mudaraba Agreement. The actual profit is adjusted after calculation at the end of each year on the basis of income earned for the same period.

1.6 Islami Banking Products and services

Islami Banking Branches and Windows of OBPLC offers Deposit Products under 'Mudaraba' and 'Al-Wadiah' Principle. These products have been designed focusing on Market demand, adding new features and above all for the Customers' satisfaction.

It's not just business, AL NOOR Islami Banking always designs products focusing on Welfare and establishment of Justice & Equities in the Society with a view to achieve "Maqasid e Shari'ah".

Notes to the Financial Statements
As at and for the year ended 31 December 2025

Deposit Products of ONE Bank PLC AL NOOR Islami Banking:

1	Al Wadiah Current Deposit Account	13	Mudaraba Denmohor/Marriage Deposit Scheme
2	Mudaraba Saving Deposit Account	14	Mudaraba Aboshor Monthly Benefit Scheme
3	Mudaraba Special Notice Deposit Account	15	Foreign Currency Deposit Account
4	Mudaraba Saving Deposit Account - Staff	16	Mudaraba Diamond Savings Deposit Account
5	Mudaraba Term Deposit	17	Mudaraba Platinum Savings Deposit Account
6	Mudaraba Deposit Pension Scheme	18	Mudaraba Elegant Savings Deposit Account
7	Mudaraba School Banking Account	19	Mudaraba Womens Savings Deposit Account
8	Mudaraba Monthly Income Deposit Scheme	20	Mudaraba Youth Banking Account
9	Mudaraba Ratib Payroll Account	21	Retailers Account
10	Mudaraba Hajj Saving Scheme	22	Mudaraba Probashi Shonchoy Account
11	Mudaraba Imraah / Grehini Monthly Saving Scheme	23	Mudaraba Freedom Fighter Savings Deposit Account
12	Mudaraba Waqf Cash Deposit Account	24	Mudaraba Freedom Fighter Monthly Benefit Scheme

Investment Products of ONE Bank PLC AL NOOR Islami Banking:

Our Investment Products generally can be defined into 04 (Four) categories such as Corporate, CMSME, Retail & Agriculture considering nature of business as trading, participation and supporting principle. At present, OBPLC AL NOOR Islami Banking offers the following investment products to the customers:

Corporate:

1	Bai- Murabaha	9	Bai-As-Sarf (FDBP)
2	Murabaha Trust Receipt	10	Murabaha EDF Financing
3	Hire Purchase Musharaka Muntanaqisa - HPMM	11	Wakala Letter of Credit-EDF
4	Murabaha Import Bill-MIB	12	Bai-AL-Istisna
5	Cash Withdrawal against Mudaraba Deposit	13	Kafala Bank Guarantee
6	Musharaka Documentary Bill Purchase (MDBP)-Inland	14	Bai - As - Salam
7	Murabaha against Mudaraba Term & Scheme Deposit	15	Hire Purchase Shirkatul Melk - HPSM
8	Wakala Letter of Credit		

CMSME:

1	Bai-Murabaha	11	Murabaha EDF Financing
2	Hire Purchase MusharakaMuntanaqisa - HPMM	12	Wakala Letter of Credit-EDF
3	Murabaha Trust Receipt	13	Bai-AL-Istisna
4	Wakalah Letter of Credit – One Off	14	Kafala Bank Guarantee
5	Murabaha Import Bill-MIB	15	Bai - As Salam
6	Cash withdrawal against Mudaraba Deposit	16	Urban Welfare Investment Scheme
7	Musharaka Documentary Bill Purchase (MDBP) - Inland	17	Rural Welfare Investment Scheme
8	Murabaha against Mudaraba Term & Scheme Deposit	18	Sodesh Motorbike Investment Scheme
9	Wakala Letter of Credit	19	Hire Purchase Shirkatul Melk - HPSM
10	Bai-As-Sarf (FDBP)	20	AL NOOR Imarot - HPSM

Retail:

1	Home Investment Scheme	5	Scheme for Professional
2	Car Investment Scheme	6	Cash Withdrawal (Quard) against Mudaraba Deposit
3	Household Investment Scheme	7	Murabaha against Mudaraba Term & Scheme Deposit
4	AL NOOR Darus Salam (Apartment)	8	AL NOOR Shopno Neer

Notes to the Financial Statements

As at and for the year ended 31 December 2025

Agriculture:

1	AL NOOR - Bai Muajjal Poultry	4	AL NOOR - Bai Muajjal Gobadhi Poshu
2	AL NOOR - Bai Muajjal Uparjon	5	AL NOOR - Bai Muajjal Motsho
3	AL NOOR - Bai Muajjal Fashal	6	AL NOOR - HPSM Krishi Sharanjam (Hire Purchase Shirkatul Melk)

1.7 Shariah Supervisory Committee:

The Shariah Supervisory committee of OBPLC AL NOOR Islami Banking sit in 04 (Four) formal meetings and reviewed different operational issues of Islami Banking including various product PPGs, policy & guidelines.

1.8 Shariah Audit:

Shariah Audit in 02 Islami Banking Branches and 02 IBWs have been conducted accordingly.

1.9 Training:

- * OBPLC AL NOOR Islami Banking organized 04 Training Programs for 260 officials/executives during the year.
- * 05 Islami Banking Officials attended the Training Programs arranged by BIBM
- * 09 Nos. Training sessions for 30 Sales officers under AL NOOR Islami Banking have been conducted.
- * A Training class on Introduction of Islami Banking: products & services has been conducted regularly in various training courses arranged by OBPLC Training Institute, obviously in the foundation course, among others.

1.10 Recruitment of Executives / Officers in Islami Banking:

Total 04 Officers have been recruited in various Islami Banking windows for smooth operations of Islami Banking Services.

1.11 Recruitment of Sales Team:

Total 15 Sales officers have been recruited under AL NOOR Islami Banking and posted at various Islami Banking Branches & Islami Banking Windows to promote & accelerating Islami banking Business.

1.12 Marketing of Islami Banking:

- * 35000 Leaflet of AL NOOR Islami Banking has been printed after redesigning & distributed through Islami Banking Branches & Islami Banking Windows.
- * 10000 Brochure has been printed & distributed through Islami Banking Branches & Islami Banking Windows.
- * 20000 Ramadan Calendar has been printed & distributed through Islami Banking Branches & Islami Banking Windows.

1.13 Sukuk Investment

Fig. in Crore

i	Government Sukuk (Ijarah Sukuk)	106.09
ii	BBML Sukuk AL Ijarah	20.85
Total		126.94

1.14 Reporting Currency

The amount shown in this financial statements are presented in Bangladeshi currency (Taka), which have been rounded off to the nearest Taka except where indicated otherwise.

1.15 General

Previous year figures have been rearranged wherever considered necessary to conform to current years presentation.

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
2 Cash		
Cash in hand (Note-2.1)	48,103,926	38,834,033
Balance with Bangladesh Bank and it's agent banks (Note-2.2)	585,059,001	450,869,192
	633,162,927	489,703,225
2.1 Cash in hand		
In Local Currency	48,103,926	38,834,033
In Foreign Currencies	-	-
	48,103,926	38,834,033
2.2 Balance with Bangladesh Bank and it's agent bank(s)		
Bangladesh Bank:		
In Local Currency	585,059,001	450,869,192
In Foreign Currencies	-	-
	585,059,001	450,869,192
Balance with Sonali Bank being an agent of Bangladesh Bank	-	-
	585,059,001	450,869,192
2.3 Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR):		
Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with the Section 33 of the Bank Companies Act 1991 (as amended in 2018), DOS circular No. 01 dated 19 January 2014, MPD Circular No. 01 dated 03 April 2018, DOS Circular No. 26 dated 19 August 2019 and MPD Circular No. 03 dated 09 April 2020 issued by Bangladesh Bank.		
The Cash Reserve Ratio on the time and demand liabilities at the rate of 3.50% for Islami Banking on daily basis and 4% on bi-weekly basis has been calculated and maintained with Bangladesh Bank in current account and 5.50% for Islami Banking of Statutory Liquidity Ratio on the same liabilities has also been maintained in the form of treasury bills, bonds, Foreign Currency & excess reserve of the Taka current account with Bangladesh Bank.		
a) Cash Reserve Requirement (CRR) :		
Required reserve daily basis	345,573,720	275,557,030
Reserve held with Bangladesh Bank in local currencies (a.1)	591,968,255	461,488,348
Surplus/(Shortage)	246,394,535	185,931,318
Required reserve bi-weekly basis	460,764,960	314,922,320
Reserve held with Bangladesh Bank in local currencies (a.1)	591,968,255	461,488,348
Surplus/(Shortage)	131,203,295	146,566,028
a.1 Reserve Held in CRR		
Balance with Bangladesh Bank in local currencies	585,059,001	450,869,192
Amount in reconciliation (Net)*	6,909,254	10,619,156
Reserve held with Bangladesh Bank in local currencies	591,968,255	461,488,348

* The balance of local currency account was duly reconciled as of 31 December 2025 and the above amount was matched accordingly.

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
b) Statutory Liquidity Ratio (Other than CRR):		
Required reserve	633,551,820	433,018,190
Reserve held (b.1)	1,240,240,221	693,533,061
Surplus/(Shortage)	606,688,401	260,514,871
b.1 Reserve held in SLR :		
Cash in hand including foreign currency	48,103,926	38,834,033
Balance with Bangladesh Bank -local currency (Surplus amount of CRR)	131,203,295	146,566,028
Other securities	1,060,933,000	508,133,000
	1,240,240,221	693,533,061
3 Balance with other Banks and Financial Institutions		
In Bangladesh (Note-3.1)	4,181,399,546	3,431,906,492
Outside of Bangladesh (Note-3.2)	-	-
	4,181,399,546	3,431,906,492
3.1 In-Bangladesh		
Current account	4,179,341,667	3,019,887,669
Mudaraba Special Notice Deposit	2,057,879	2,018,823
Fixed Deposit receipt	-	410,000,000
	4,181,399,546	3,431,906,492
3.2 Outside of Bangladesh	-	-
4 Investment in share & securities		
Government securities (Note-4.1)	1,060,933,000	508,133,000
Others (Note-4.2)	208,496,500	250,000,000
	1,269,429,500	758,133,000
4.1 In Government securities		
Bangladesh Government Investment Sukuk (Ijarah Sukuk)	1,060,933,000	208,133,000
Bangladesh Government Islamic Investment Bond	-	300,000,000
	1,060,933,000	508,133,000
4.2 Others		
Shares in listed companies	-	-
Islami Banking Sukuk _Private (BBML- Sukuk)	208,496,500	250,000,000
	208,496,500	250,000,000
5 Investments		
General investment etc. (Note-5.1)	5,873,248,518	3,833,936,815
Bill purchased and discounted (Note-5.2)	5,601,191	17,317,031
	5,878,849,709	3,851,253,846

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
5.1 General investment etc.		
Cash Withdrawal (Quard)	-	-
HPSM-Retail Investment	137,954,846	154,045,987
HPSM-Term Investment General	3,777,333,776	2,580,897,430
Murabaha Investment	1,930,269,510	1,071,795,353
Murabaha Trust Receipt	-	-
Agricultural Investment	6,702,433	6,882,652
Staff Investment	20,987,953	20,315,393
	5,873,248,518	3,833,936,815
5.2 Bills purchased and Negotiated		
Inside Bangladesh	5,601,191	17,317,031
Outside Bangladesh	-	-
	5,601,191	17,317,031
6 Fixed Assets including premises, furniture & fixtures		
Furniture and fixture	17,064,946	18,088,423
Work in progress (Furniture and Fixture)	2,363,654	4,852,450
Office Equipment	8,412,651	8,948,851
Computer	4,169,350	3,360,950
Software	1,779,667	1,779,667
	33,790,267	37,030,341
Less: Accumulated depreciation		
Furniture and fixture	3,660,669	2,975,277
Office Equipment	4,453,693	3,801,905
Computer	1,692,642	1,232,927
Software	682,205	326,272
	10,489,209	8,336,381
	23,301,058	28,693,960
7 Other Assets		
Stationery, stamps, printing materials etc	7,633,721	7,364,108
Stock of stamps	154,350	92,790
Advance Income Tax	25,331,566	10,455,078
Profit accrued on investment but not collected	33,909,016	52,398,463
Advance rent	17,547,741	14,446,980
Prepayments	345,898	-
Sundry receivables	93,373	-
Branch Adjustment Account	-	3,664,774
Suspense account	668,700	-
	85,684,364	88,422,193

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
8 Deposits and other accounts		
Deposits from Banks	-	-
Deposits from customers	11,821,526,911	8,566,167,815
	11,821,526,911	8,566,167,815
a. Deposit from Banks		
Mudaraba savings deposits	-	-
Mudaraba special notice deposits	-	-
Mudaraba fixed deposits	-	-
	-	-
b. Customers Deposits		
i. Al- wadeeah current deposits and other accounts		
Al-wadeeah current deposits	362,696,031	155,489,271
Margin Deposit	39,993,475	43,330,680
Sundry deposits	23,202,261	15,684,748
	425,891,767	214,504,699
ii. Bills Payable		
Pay orders issued	47,102,204	13,701,747
Demand draft payable	-	-
	47,102,204	13,701,747
iii. Mudaraba savings deposits	1,136,854,489	797,073,576
iv. Mudaraba term deposits		
Mudaraba fixed deposits	9,571,504,996	6,911,145,563
Mudaraba special notice deposits	131,910,342	320,775,784
Non resident Taka deposits	-	-
Mudaraba special scheme deposits	508,263,114	308,966,445
	10,211,678,452	7,540,887,792
Total Customers Deposit	11,821,526,911	8,566,167,815
9 Other liabilities		
Profit suspense account	638,177	181,118
Accounts payable- Others	3,390,745	3,372
Profit/loss payable to head office	127,578,418	81,760,411
Branch adjustment account	118,692,852	-
	250,300,192	81,944,901

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
10 Profit on investment		
Profit/Fees on Cash Withdrawal (Quard)	-	79,786
Profit on HPSM- Term Investment	451,398,561	256,626,545
Profit on Time Investment	265,251,268	102,328,431
Profit on Agricultural Investment	49,552	12,069
Profit on Staff House Building Investment	33,370,535	26,730,723
Profit on Staff Investment	141,227	152,588
Profit on Local Bill Purchase & Discount	1,865,679	591,628
Profit from Other Bank Investment	367,405,706	330,941,858
	<u>1,119,482,527</u>	<u>717,463,628</u>
11 Profit shared on deposits and borrowings etc.		
Mudaraba Savings Deposits	21,697,973	12,774,969
Mudaraba Short Term Deposits	16,791,636	6,133,646
Mudaraba Fixed Term Deposits	901,540,809	529,286,516
Inter Branch Expenses	-	2,180,551
	<u>940,030,417</u>	<u>550,375,682</u>
12 Income from investment in Shares/ Securities		
Income from Government Securities	72,852,471	24,151,818
Income from Non-Government Securities	25,645,995	26,760,000
	<u>98,498,466</u>	<u>50,911,819</u>
13 Commission, exchange and brokerage		
Commission on Remittance	330,790	208,130
Commission on Guarantee	785,260	390,431
Commission on Letter of Credit	1,181,388	2,901,543
Commission on Letter of Credit- Export Back to Back L/C	39,750	15,750
PRC Issuance Charges-Export Back to Back L/C	500	500
Export bills	33,500	14,000
Exchange gain	647,445	1,022,955
	<u>3,018,633</u>	<u>4,553,308</u>
14 Other operating income		
Service and incidental charges	8,028,915	6,524,424
Recoveries of postage, telex, telephone, fax etc-Export Back to Back LC	13,500	-
Vessel and Container Tracking Charges-Export Back to Back LC	2,000	-
Fees & Charges-Investment	86,541	304,088
Miscellaneous income	416,124	952,803
	<u>8,547,079</u>	<u>7,781,315</u>

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025 Taka	2024 Taka
15 Salaries and allowances		
Salary & Allowances	104,987,170	97,628,095
Provident Fund Contribution	4,947,271	4,555,837
Gratuity	1,921,026	1,778,409
	111,855,468	103,962,341
16 Rent, taxes, insurance and electricity etc		
Rent	22,970,331	22,049,803
VAT on rent	3,296,398	3,307,470
Taxes	221,344	28,040
Utilities	137,721	145,364
Insurance	3,255,748	3,124,345
Electricity and lighting	973,405	809,875
	30,854,947	29,464,897
17 Postage, Stamps, Telecommunication etc.		
Postage	51,237	37,932
Telephone/ Telex	61,835	88,395
Radio Link	238,100	251,000
	351,171	377,327
18 Stationery, printings, advertisements etc		
General office stationery	276,517	232,895
Printing and security stationery	2,845,226	1,686,545
Publicity and advertisement	179,000	87,368
	3,300,743	2,006,808
19 Depreciation, leasing expenses and repair of bank's assets		
Depreciation:		
Furniture and Fixtures	6,953,282	5,971,238
Office appliance & equipments	1,366,683	1,338,684
Software	355,933	326,272
	8,675,898	7,636,194
Repairs & Maintenance	1,104,492	969,807
	9,780,390	8,606,001
20 Other expenses		
Entertainment	772,728	713,638
Donations, Subscriptions & others	6,380	13,728
Computer & Printer expenses	233,352	230,666
Software Maintenance Charges	939,056	491,114
Travelling and Conveyance	174,983	140,111
VISA Debit Card Expenses	848,700	-
Services Outsourcing	2,277,587	2,305,677
Recruitment & Training Expense	88,600	70,400
Bank Charges & Others	106,040	61,180
ATM Booth Expenses	1,760	2,376
Commission on Agent Banking	45,400	34,825
Sharing of Other Operating Expenses	-	-
Others operating expenses	143,564	20,886
	5,638,150	4,084,601

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Off-Shore Banking Unit

ONE Bank PLC
Off-Shore Banking Unit
Balance Sheet
As at 31 December 2025

PROPERTY AND ASSETS	Notes	31.12.2025		31.12.2024	
		USD	Taka	USD	Taka
CASH					
Cash in hand (including foreign currencies)		-	-	-	-
Cash with Bangladesh Bank and its agent bank(s)					
(Including foreign currencies)		-	-	-	-
		-	-	-	-
Balance with other Banks and Financial Institutions	3				
In Bangladesh		-	-	-	-
Outside Bangladesh		2,551	311,934	13,887	1,666,482
		2,551	311,934	13,887	1,666,482
Money at Call and Short Notice		-	-	-	-
Investment					
Government		-	-	-	-
Others		-	-	-	-
		-	-	-	-
Loan and Advances:	4				
Loans, cash credits, overdrafts etc.		60,896,010	7,447,301,870	47,436,182	5,692,341,864
Bills purchased and discounted		9,890,475	1,209,559,558	4,814,873	577,784,708
		70,786,484	8,656,861,428	52,251,055	6,270,126,572
Fixed Assets		-	-	-	-
Other Assets	5	174	21,243	174	20,844
Non Banking Assets		-	-	-	-
Total Assets		70,789,209	8,657,194,605	52,265,116	6,271,813,898
LIABILITIES AND CAPITAL					
Borrowings from other Banks, Financial Institutions and agents		-	-	-	-
Current deposits and other accounts	6				
Current accounts and other accounts		4,607,378	563,461,118	3,878,742	465,449,014
Bills payable		-	-	-	-
Savings bank deposits		-	-	-	-
Term deposits		-	-	-	-
		4,607,378	563,461,118	3,878,742	465,449,014
Other Liabilities	7	65,052,890	7,955,669,178	47,550,711	5,706,085,369
Total Liabilities		69,660,268	8,519,130,296	51,429,453	6,171,534,382
Capital/Shareholders' Equity					
Profit and loss account		1,128,941	138,064,309	835,663	100,279,516
Total Liabilities and Shareholders' Equity		70,789,209	8,657,194,605	52,265,116	6,271,813,898

ONE Bank PLC
Off-Shore Banking Unit
Balance Sheet
As at 31 December 2025

Notes	31.12.2025		31.12.2024	
	USD	Taka	USD	Taka
Off Balance Sheet Items				
Contingent Liabilities				
	8			
Acceptance and endorsements	-	-	-	-
Letter of Guarantee	-	-	-	-
Irrevocable Letters of Credit	-	-	-	-
Bills for Collection	-	-	-	-
	-	-	-	-
Other Contingent Liabilities				
Claims lodged with but not recognized by the Bank	477,888	58,443,467	477,888	57,346,524
Other exchange contract	-	-	-	-
Total Contingent Liabilities	477,888	58,443,467	477,888	57,346,524
Other Commitments				
Documentary Credits and short term trade-related transactions	-	-	-	-
Forward assets purchased and forward deposits placed	-	-	-	-
Undrawn note issuance and revolving undertaking facilities	-	-	-	-
Undrawn formal standby facilities, credit lies and other commitments	-	-	-	-
Total other commitments	-	-	-	-
Total off-Balance Sheet items including contingent Liabilities	477,888	58,443,467	477,888	57,346,524

ONE Bank PLC
Off- Shore Banking Unit
Profit & Loss Account
For the year ended 31 December 2025

	Notes	2025		2024	
		USD	Taka	USD	Taka
Interest income	9	3,346,043	409,205,671	4,224,674	506,960,826
Interest paid on deposits & borrowings	10	(2,689,870)	(328,958,756)	(3,374,477)	(404,937,238)
Net interest income		656,173	80,246,915	850,197	102,023,588
Income from investments		-	-	-	-
Commission, exchange and brokerage	11	3,687	450,890	5,113	613,536
Other operating income	12	2,588	316,439	5,509	661,031
Total operating income (A)		662,447	81,014,244	860,818	103,298,155
Salaries and allowances		-	-	-	-
Rent, taxes, insurance, electricity etc.		-	-	-	-
Legal & consultancy expenses		-	-	-	-
Postage, stamps, telecommunication etc.		-	-	-	-
Directors' fees		-	-	-	-
Stationery, printings, advertisements etc.		-	-	-	-
Depreciation, leasing expense and repair of bank's assets		-	-	-	-
Other expenses		2,672	326,816	1,933	231,953
Total operating expenses (B)		2,672	326,816	1,933	231,953
Profit before provision and tax (C=A-B)		659,775	80,687,428	858,885	103,066,202
Provision for loans and advances					
Specific provision		(672,069)	(82,190,951)	57,620	6,914,418
General provision		202,813	24,803,101	(34,796)	(4,175,520)
		(469,256)	(57,387,850)	22,824	2,738,898
Provision for off balance sheet items		90	10,969	398	47,789
Other provision		-	-	-	-
Total Provision (D)		(469,166)	(57,376,881)	23,222	2,786,686
Profit/(loss) before tax (C-D)		1,128,941	138,064,309	835,663	100,279,516
Current tax expenses		-	-	-	-
Deferred tax expense/(income)		-	-	-	-
Net profit after taxation		1,128,941	138,064,309	835,663	100,279,516

ONE Bank PLC
Off-Shore Banking Unit
Cash Flow Statement
For the year ended 31 December 2025

	2025		2024	
	USD	Taka	USD	Taka
Cash flows from operating activities				
Interest receipts in cash	3,346,043	409,205,671	4,224,674	506,960,826
Interest payments	(2,689,870)	(328,958,756)	(3,374,477)	(404,937,238)
Fee and commission receipts	3,687	450,890	5,113	613,536
Payment for other operating activities	(2,672)	(326,816)	(1,933)	(231,953)
Receipts from other operating activities	2,588	316,439	5,509	661,031
Operating profit before changes in current assets and liabilities	659,775	80,687,428	858,885	103,066,202
Increase/(decrease) in operating assets and liabilities				
Loans and advances to customers	(18,535,430)	(2,386,734,856)	8,474,540	409,688,895
Other assets	-	-	-	-
Borrowing from other banking companies, agencies etc.	-	-	-	-
Deposits from banks	-	-	-	-
Deposits from customers	728,636	98,012,105	3,826,268	459,676,931
Other liabilities	17,135,682	2,206,680,775	(13,147,717)	(970,975,705)
	(671,112)	(82,041,976)	(846,908)	(101,609,879)
A Net cash flows from operating activities	(11,337)	(1,354,548)	11,977	1,456,324
Cash flows from investing activities				
Payments for purchase of securities	-	-	-	-
Receipts from sale of securities	-	-	-	-
Net Purchase/sale of fixed assets	-	-	-	-
B Net cash used in investing activities	-	-	-	-
Cash flows from financial activities				
Receipts from issue of ordinary shares	-	-	-	-
Dividend paid	-	-	-	-
C Net cash used in financing activities	-	-	-	-
D Net increase in cash and cash equivalents (A+B+C)	(11,337)	(1,354,548)	11,977	1,456,324
Effect of exchange rate changes on cash and cash equivalents	-	-	-	-
E Opening cash and cash equivalents	13,887	1,666,482	1,911	210,158
F Closing cash and cash equivalents (D+E)	2,551	311,934	13,887	1,666,482
Closing cash and cash equivalents				
Cash in hand	-	-	-	-
Cash with Bangladesh Bank & its agent(s)	-	-	-	-
Cash with other banks and financial institutions	2,551	311,934	13,887	1,666,482
Money at call on short notice	-	-	-	-
Prize bonds	-	-	-	-
	2,551	311,934	13,887	1,666,482

Notes to the Financial Statements

As at and for the year ended 31 December 2025

1 Status of the units

Off-Shore Banking Unit (OBU) is a separate business unit of ONE Bank PLC, governed under the rules and guidelines of Bangladesh Bank. The Bank obtained the Off-Shore Banking Unit permission vide letter no. BRPD (P-3) 744 (115)/2010-2337 dated 26 May 2010. The Bank commenced the operation of its Off-Shore Banking Unit from 12 December 2010. At Present the Bank has 2 (Two) units one in Dhaka and another in Chattogram.

1.1 Principal activities

The principal activities of the units are to provide all kinds of commercial banking services to its customers through its Off-Shore Banking Units in Bangladesh.

1.2 Significant accounting policies and basis of preparation of financial statements

1.2.1 Basis of accounting

Financial statements are prepared on the basis of a going concern and represent the financial performance and financial position of the OBU. The financial statements of the OBU are prepared in accordance with the Bank Companies Act 1991, in particular Banking Regulation and Policy Department (BRPD) Circular No. 14 dated 25 June 2003, Other Bangladesh Bank Circulars, International Financial Reporting Standard (IFRSs) and other rules and regulation where necessary.

1.2.2 Use of estimates and judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

1.2.3 Foreign currency transaction

a) Foreign currencies translation

Foreign currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per IAS-21 "The Effects of Changes in Foreign Exchange Rates". Foreign currency balances held in US Dollar are converted into Taka at weighted average rate of inter-bank market as determined by Bangladesh Bank on the closing date of every month. Balances held in foreign currencies other than US Dollar are converted into equivalent US Dollar at buying rates of New York closing of the previous day and converted into Taka equivalent.

b) Commitments

Commitments for outstanding forward foreign exchange contracts disclosed in these financial statements are translated at contracted rates. Contingent liabilities / commitments for letter of credit and letter of guarantee denominated in foreign currencies are expressed in Taka terms at the rates of exchange ruling on the balance date.

1.2.4 Cash flow statement

Cash flow statement has been prepared in accordance with the International Accounting Standard-7 "Cash Flow Statement" under direct method as recommended in the BRPD Circular No. 14, dated 25 June 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank.

1.2.5 Reporting period

These financial statements cover from 01 January 2025 to 31 December 2025.

1.3 Assets and basis of their valuation

1.3.1 Cash and cash equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and highly liquid financial assets which are subject to insignificant risk of changes in their fair value, and are used by the unit management for its short-term commitments.

1.3.2 Loans and advances / investments

a) Loans and advances of Off-Shore Banking Units are stated in the balance sheet on gross basis.

b) Interest is calculated on a daily product basis but charged and accounted for on accrual basis. Interest is not charged on bad and loss loans as per guidelines of Bangladesh Bank. Records of such interest amounts are kept in separate memorandum accounts.

Notes to the Financial Statements

As at and for the year ended 31 December 2025

1.3.3 Fixed assets and depreciation

a) All fixed assets are stated at cost less accumulated depreciation as per IAS-16 "Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use inclusive of inward freight, duties and nonrefundable taxes.

b) Depreciation is charged for the year at the following rates on reducing balance method on all fixed assets.

Category of fixed assets	Rate of Depreciation
Furniture and fixtures	10%
Office equipment	18%
Vehicle	20%

c) For additions during the year, depreciation is charged for the remaining days of the year and for disposal depreciation is charged up to the date of disposal.

1.4 Basis for valuation of liabilities and provisions

A provision is recognized in the balance sheet when the unit has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with the IAS 37 "Provisions, Contingent Liabilities and Contingent Assets".

1.5 Revenue recognition

1.5.1 Interest income

Interest income is recognized on accrual basis.

1.5.2 Fees and commission income

Fees and commission income arises on services provided by the units are recognized on a cash receipt basis. Commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions.

1.5.3 Interest paid and other expenses

In terms of the provisions of the IAS - 1 "Presentation of Financial Statements" interest and other expenses are recognized on accrual basis.

2 General

a) These financial statements are presented in Taka, Which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.

b) Assets and liabilities & income and expenses have been converted into Taka currency @ US\$1 = Taka 122.2954 (Mid rate as at 31 December 2025).

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025		31.12.2024	
	USD	Taka	USD	Taka
3 Balance with other banks and financial institutions				
In Bangladesh	-	-	-	-
Outside Bangladesh (Note-3.1)	2,551	311,934	13,887	1,666,482
	2,551	311,934	13,887	1,666,482
3.1 Outside Bangladesh				
Mashreq Bank NY	2,307	282,098	3,253	390,360
Punjab National Bank	244	29,836	10,634	1,276,122
United Bank of India	-	-	-	-
	2,551	311,934	13,887	1,666,482
4 Loans and advances				
i) Loans, cash credits, overdrafts, etc.				
Term Loan	12,763,024	1,560,859,157	11,210,031	1,345,203,772
Time Loan	47,312,909	5,786,151,135	34,898,760	4,187,851,213
Loan against Trust Receipt	820,076	100,291,577	1,327,391	159,286,879
	60,896,010	7,447,301,870	47,436,182	5,692,341,864
ii) Bills purchased and discounted				
Local bill purchased and discounted	9,890,475	1,209,559,558	4,814,873	577,784,708
Foreign bills purchased and discounted	-	-	-	-
	9,890,475	1,209,559,558	4,814,873	577,784,708
	70,786,484	8,656,861,428	52,251,055	6,270,126,572
5 Other Assets				
Prepayment	-	-	-	-
Others	174	21,243	174	20,844
Interest receivable	-	-	-	-
	174	21,243	174	20,844
6 Current deposits and other accounts				
Current deposits	60	7,328	2,327	279,198
Foreign Currency Deposits	4,607,318	563,453,790	3,876,415	465,169,816
Sundry deposits	-	-	-	-
	4,607,378	563,461,118	3,878,742	465,449,014
7 Other liabilities				
Due to Head Office (Note-7.1)	63,572,509	7,774,625,378	46,069,511	5,528,341,332
Interest Suspense	767,737	93,890,751	276,784	33,214,108
General Provision against loans and advances	707,865	86,568,614	514,713	61,765,514
Specific Provision against loans and advances	-	-	684,925	82,190,951
General Provision for off balance sheet items	4,779	584,435	4,779	573,465
	65,052,890	7,955,669,178	47,550,711	5,706,085,369

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025		31.12.2024	
	USD	Taka	USD	Taka
7.1 Due to Head Office				
Payable to Head office (Transaction with DBU)	59,890,582	7,324,342,661	43,246,469	5,189,576,312
Payable to Head Office (Retained Earnings)	3,681,927	450,282,717	2,823,042	338,765,020
	63,572,509	7,774,625,378	46,069,511	5,528,341,332
8 Contingent liabilities				
Acceptance and Endorsements	-	-	-	-
Letter of Guarantee	-	-	-	-
Irrevocable Letter of Credit	-	-	-	-
Bills for Collection	-	-	-	-
Other Contingent Liabilities	477,888	58,443,467	477,888	57,346,524
	477,888	58,443,467	477,888	57,346,524
9 Interest income				
Bills purchased and discounted	451,591	55,227,526	160,550	19,265,988
Short Term Loan	401,730	49,129,746	994,695	119,363,392
Time Loan	2,372,094	290,096,216	2,846,405	341,568,606
Loan Against Trust Receipt	100,465	12,286,440	196,108	23,532,938
Overdraft	-	-	1,331	159,761
Others	20,162	2,465,742	25,585	3,070,141
Interest on loans and advances	3,346,043	409,205,671	4,224,674	506,960,826
Interest received from Head Office	-	-	-	-
Total Interest income	3,346,043	409,205,671	4,224,674	506,960,826
10 Interest paid on deposits & borrowings				
Interest paid to Head Office	2,450,076	299,632,999	3,309,516	397,141,874
Interest on FC Deposits	239,794	29,325,757	64,961	7,795,363
Interest expenses for borrowing	-	-	-	-
	2,689,870	328,958,756	3,374,477	404,937,238
11 Commission, exchange and brokerage				
Commission on L/C	-	-	20	2,400
Commission on acceptance	3,251	397,610	3,045	365,426
Export Bill Handling Charge	436	53,279	2,048	245,710
	3,687	450,890	5,113	613,536
12 Other operating income				
Fees & Charges	2,588	316,439	5,509	661,031
Commission on Remittance	-	-	-	-
	2,588	316,439	5,509	661,031

TOGETHER
AS **ONE**
WE **RISE**



A decorative graphic at the top of the page consisting of several overlapping, wavy, light blue lines that create a sense of motion and depth.

ONE Securities Limited

INDEPENDENT AUDITOR'S REPORT To the Shareholders of ONE Securities Limited

Opinion

We have audited the accompanying financial statement of ONE Securities Limited hereinafter referred to as "the Company" which comprises the statement of financial position as of 31 December 2025, the statement of profit or loss and other comprehensive income, the statement of changes in equity and statement of cash flows for the year ended 31 December 2025 and a summary of significant accounting policies and other explanatory information.

In our opinion, the financial statements presents fairly, in all material respects, the financial position of the company as at 31 December 2025, the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year ended 31 December 2025 together with the notes thereto for the year under reference has been prepared in accordance with the International Financial Reporting Standards (IFRS), and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and Bangladesh Securities and Exchange Commission (BSEC), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye-Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matters

Modifying our opinion, we are drawing attention to the following matter:

Refer to Note # 19.1 to the financial statements, which discloses that as at 31 December 2025, in accordance with the relevant circulars of the Bangladesh Securities and Exchange Commission, the required provision for diminution in the value of investments in shares amounted to BDT 536,630,067. However, the Company maintained a provision of only BDT 210,922,741, resulting in a shortfall of BDT 325,707,326.

In accordance with the action plan approved by the Bangladesh Securities and Exchange Commission vide letter # BSEC/SMMID/NE/AP/2025/108/675 dated 27 November 2025, the Company was allowed to build up the full provision by 31 December 2030. As per the approved action plan, the Company was required to maintain a provision for diminution in the value of investments in shares amounting to BDT 190,000,000 as at 31 December 2025, whereas it maintained a provision of BDT 210,922,741 as at that date.

Independence and Other Ethical Responsibilities

We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and ICAB by laws.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to cease operations of the Company, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Company's financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

We also report the following:

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) in our opinion, proper books of accounts as required by instructions have been kept by the Company so far as it appeared from our examination of these books; and
- c) the Company's statement of financial position and statement of profit or loss and other comprehensive income together with the Note # 1 to 34 dealt with by the report are in agreement with the books of account.
- d) the capital to total risk requirement ratio as required by Bangladesh Securities and Exchange Commission has been maintained adequately during the year.

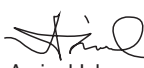
Dhaka, 27 April 2026


Moddassar Ahmed Siddique FCA
Partner
ICAB Enrollment No: 0722
DVC: 2604300722AS471644

ONE Securities Limited
Statement of Financial Position
As at 31 December 2025

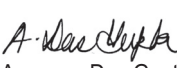
	Notes	31.12.2025 Taka	31.12.2024 (Restated) Taka	01.01.2024 Taka
Non-Current Assets				
Property, plant and equipment	3	58,297,954	57,861,735	46,876,204
Investment in DSE and CSE shares	4	546,243,188	546,243,188	562,320,683
Investment in Associates	5	30,000,000	30,000,000	30,000,000
Total Non- Current Assets		634,541,142	634,104,923	639,196,887
Current Assets				
Advance deposits and prepayments	6	720,767	697,108	650,211
Margin Loan to clients	7	142,180,848	180,971,366	198,958,048
Investment in shares and government securities	8	1,661,742,618	1,891,875,256	1,765,191,107
Accounts Receivable and others	9	137,421,633	27,556,156	22,807,599
Advance income tax	10	277,913,781	246,779,736	243,125,382
Deferred tax assets (Prior year's balance restated)	19.3	44,835,234	35,648,411	31,803,488
Cash and cash equivalents	11	772,460,895	501,979,762	560,626,438
Total Current Assets		3,037,275,775	2,885,507,794	2,823,162,273
Total Assets		3,671,816,917	3,519,612,717	3,462,359,160
Shareholders' Equity				
Share capital	12	2,500,000,000	2,500,000,000	2,500,000,000
Capital Reserve (Prior year's balance restated)	13	42,577,672	38,253,952	33,623,260
Retained earnings (Prior year's balance restated)	14	533,834,203	458,356,213	419,749,705
		3,076,411,874	2,996,610,164	2,953,372,965
Non-Current Liabilities				
Borrowing for special investment	15	-	6,447,778	6,467,959
Deferred tax liability	19.3	-	-	-
Lease liabilities as per IFRS-16 (Long Term)	16	15,014,701	13,432,095	-
Total Non-Current Liabilities		15,014,701	19,879,872	6,467,959
Current Liabilities				
Other payable	17	51,576,152	56,461,133	93,914,979
Audit fee payable	18	91,250	70,000	60,000
Lease liabilities as per IFRS-16 (Short Term)	16	6,951,354	5,433,160	14,115,114
Other liabilities and provision	19	521,771,586	441,158,388	394,428,143
Total Current Liabilities		580,390,342	503,122,681	502,518,236
Total Equity and Liabilities		3,671,816,917	3,519,612,717	3,462,359,160

These Financial Statements should be read in conjunction with the annexed notes


Aminul Islam
Chief Executive Officer


A.S.M. Salahuddin
Director


Shawket Jaman
Director


Anannya Das Gupta
Director

Signed in terms of our separate report of the even date

Dhaka, 27 April 2026

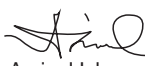
Signed for & on behalf of
Mahamud Sabuj & Co., Chartered Accountants


Moddassar Ahmed Siddique FCA
Partner
ICAB Enrollment No: 0722
DVC: 2604300722AS471644

ONE Securities Limited
Statement of Profit or Loss and other Comprehensive Income
For the year ended 31 December 2025

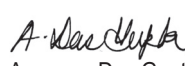
	Notes	2025 Taka	2024 Taka
Operating income (A)			
Commission and brokerage income	20	31,363,484	26,130,171
Interest income	21	78,010,380	64,039,156
Investment income	22	123,637,321	94,509,917
Other operating income	23	1,305,525	2,588,110
		234,316,710	187,267,353
Operating expenses (B)			
Salary & allowances	24	52,180,192	49,985,386
Rent, taxes, insurance, electricity etc.	25	4,152,642	3,646,440
Interest expenses	26	1,696,995	1,823,228
Auditors' fee		86,250	255,000
Directors' fees		138,000	170,500
Legal and Professional Fees		236,500	233,500
Bank charges	27	14,406	14,243
Printing & stationary		374,519	663,632
Repairs and maintenance		167,171	186,160
Depreciation	28	12,282,569	10,478,399
Fees and renewal	29	2,350,705	2,381,319
Direct expenses	30	2,572,274	2,593,296
Others expenses	31	6,836,404	6,215,628
Total		83,088,625	78,646,730
Profit before provision and tax (A-B)		151,228,085	108,620,623
Provision for diminution in value of share	19.1	41,141,465	36,847,574
Provision for margin loan	19.4 & 19.5	1,750,858	1,175,475
Profit/(Loss) before taxes		108,335,761	70,597,574
Current tax expense	19.2	37,720,875	31,205,297
Deferred tax expense/ (income)	19.3	(9,186,823)	(3,844,923)
		28,534,052	27,360,374
Net profit/(Loss) after taxation		79,801,709	43,237,200
Retained surplus brought forward		458,356,213	419,749,705
		538,157,923	462,986,905
Transferred to Capital Reserve	13	4,323,720	4,630,692
Retained surplus carried forward		533,834,203	458,356,213
Earnings Per Share (EPS)	33	0.32	0.17

These Financial Statements should be read in conjunction with the annexed notes


Aminul Islam
Chief Executive Officer


A.S.M. Salahuddin
Director

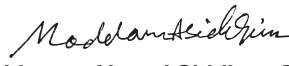

Shawket Jaman
Director


Anannya Das Gupta
Director

Signed in terms of our separate report of the even date

Dhaka, 27 April 2026

Signed for & on behalf of
Mahamud Sabuj & Co., Chartered Accountants


Moddassar Ahmed Siddique FCA
Partner
ICAB Enrollment No: 0722
DVC: 2604300722AS471644

ONE Securities Limited
Statement of Cash Flows
For the year ended 31 December 2025

	2025 Taka	2024 Taka
Cash Flows from Operating Activities		
Interest receipts in cash	72,398,649	55,526,472
Commission and brokerage receipts in cash	31,363,484	26,130,171
Interest payments	(1,696,995)	(465,477)
Dividend receipts	62,763,885	76,833,217
Income taxes paid	(31,134,045)	(26,152,456)
Advance to suppliers and others	(23,659)	(46,896)
Receipt from/ payment to exchanges	(103,389,090)	5,264,792
Receipt from/ payment to customers and others	(3,805,986)	(36,245,700)
Loan to clients	38,790,518	17,986,681
Receipts from other operating activities	64,056,048	18,793,238
Operating expenses	(72,908,550)	(75,553,511)
A) Net Cash used in Operating Activities	56,414,259	62,070,531
Cash Flows from Investing Activities		
Net purchase/sales of securities	230,132,639	(126,684,149)
Net proceed from sales of CSE Share	-	16,077,495
Net purchase/Sale of fixed assets	(9,617,987)	(10,090,372)
B) Net Cash used in Investing Activities	220,514,652	(120,697,026)
Cash Flows from Financing Activities		
Receipts from issue of shares	-	-
Payment of lease liability	-	-
Short term borrowing	(6,447,778)	(20,181)
C) Net Cash from Financing Activities	(6,447,778)	(20,181)
D) Net increase/ (decrease) in cash and cash equivalent (A+B+C)	270,481,134	(58,646,676)
Opening Cash and cash equivalents	501,979,761	560,626,438
Closing cash and cash equivalents	772,460,895	501,979,761

These Financial Statements should be read in conjunction with the annexed notes


Aminul Islam
Chief Executive Officer


A.S.M. Salahuddin
Director


Shawket Jaman
Director


Anannya Das Gupta
Director

Dhaka, 27 April 2026

ONE Securities Limited
Statement of Changes in Equity
For the year ended 31 December 2025

Amount in Taka

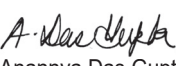
Particulars	Paid-up Capital	Capital Reserve	Retained Earnings	Total
Balance as at 01 January 2025	2,500,000,000	38,253,952	458,356,213	2,996,610,165
Net profit / (loss) during the period	-	-	79,801,709	79,801,709
Transferred to Capital Reserve	-	4,323,720	(4,323,720)	-
Interim Dividend	-	-	-	-
Balance as at 31 December 2025	2,500,000,000	42,577,672	533,834,203	3,076,411,874
Balance as at 31 December 2024	2,500,000,000	38,253,952	458,356,213	2,996,610,164

These Financial Statements should be read in conjunction with the annexed notes


Aminul Islam
Chief Executive Officer


A.S.M. Salahuddin
Director


Shawket Jaman
Director


Anannya Das Gupta
Director

Dhaka, 27 April 2026

Notes to the Financial Statements

For the period ended 31 December 2025

1 Status of the Company

1.1 Legal Form of the Company

ONE Securities Limited (OSL) is a subsidiary of ONE Bank PLC. OSL was incorporated on May 04, 2011 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company. Subsequently, it was converted into Public Limited Company on December 24, 2014 after completion of due formalities with Registrar of Joint Stock Companies and Firms (RJSC). The registered office of the Company is situated at 45, Dilkusha C/A (4th Floor), Dhaka-1000.

1.2 Nature of Business Activities

The principal activities of the company are to buy, sell and deal in shares, stocks, debentures and other securities and undertake all the functions as a TREC Holder of Stock Exchanges.

1.3 Components of the financial statements

The financial statements of the Company include the following components:

- a. Statement of Financial Position at the end of the period;
- b. Statement of Profit or Loss and Other Comprehensive Income for the period;
- c. Statement of Changes in Equity for the period;
- d. Statement of Cash Flows for the period;
- e. Notes, comprising a summary of significant accounting policies and other explanatory information; and
- f. Comparative information in respect of the preceding period.

1.4 Investment in Associates

ONE Securities Limited (OSL) has invested as equity investment in X-pert Fintech Limited for implementing own Order Management System (OMS). Investment is associates, where the company has significant influence but not control. Dividend income is recognized when the right to receive payment is established. Investment in associates are accounted for at cost value.

2 Significant Accounting Policies and basis of preparation of Financial Statements

2.1 Basis of presentation of financial statements

These financial statements have been prepared in accordance with International Accounting Standards (IAs) and International Financial Reporting Standards (IFRSs) and no adjustment has been made for inflationary factors affecting the financial statements. The accounting policies, unless otherwise stated, have been consistently applied by the Company.

2.2 Basis of measurement

The financial statements have been prepared based on historical cost convention basis. The accounting policies, unless otherwise stated, have been consistently applied by the Company and are consistent with those of the previous years.

2.3 Regulatory compliance

In preparation of the Financial Statements, ONE Securities Limited complies with the applicable provisions of the following major laws/ statutes:

- The Companies Act, 1994;
- The Income Tax ACT, 2023;
- Tax Deducted at Source Rules, 2023;
- The Value Added Tax and Supplementary Duty Act, 2012;
- The Negotiable Instruments Act, 1881;
- The Securities and Exchange Rules, 2020;
- The Securities and Exchange Commission Act, 1993;
- The Securities and Exchange Commission (Stock-Dealer, Stock-Broker and Authorized Representatives) Rules, 2000; and
- Other applicable laws and regulations.

Notes to the Financial Statements
For the period ended 31 December 2025

2.4 Compliance report on International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs)

While preparing the financial position, the Company applied most of IAS and IFRS as adopted by ICAB. Details are given below:

Name of the Standards	IFRS/ IAS	Status of compliance
First time adoption of International Financial Reporting Standards	IFRS 1	N/A
Share Based Payment	IFRS 2	N/A
Business Combinations	IFRS 3	N/A
Insurance Contracts	IFRS 4	N/A
Non-current Assets Held for Sale and Discontinued Operations	IFRS 5	N/A
Exploration for and Evaluation of Mineral Resources	IFRS 6	N/A
Financial Instruments: Disclosures	IFRS 7	Applied
Operating Segments	IFRS 8	N/A
Financial Instruments: Recognition and Measurement	IFRS 9	Applied with some departures
Consolidated Financial Statements	IFRS 10	N/A
Joint arrangements	IFRS 11	N/A
Disclosure of interest in other entities	IFRS 12	Applied
Fair value measurement	IFRS 13	Applied
Regulatory Deferral Accounts	IFRS 14	N/A
Revenue from Contracts with Customers	IFRS 15	Applied
Leases	IFRS 16	Applied
Presentation of Financial Statements	IAS 1	Applied
Inventories	IAS 2	N/A
Statement of Cash Flows	IAS 7	Applied
Accounting Policies, Changes in Accounting Estimates and Errors	IAS 8	Applied
Events after the Reporting Period	IAS 10	Applied
Income Taxes	IAS 12	Applied
Property, Plant and Equipment	IAS 16	Applied
Employee Benefits	IAS 19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	IAS 20	N/A
The Effects of Changes in Foreign Exchange Rates	IAS 21	N/A
Borrowing Costs	IAS 23	N/A
Related Party Disclosures	IAS 24	Applied
Accounting and Reporting by Retirement Benefit Plans	IAS 26	N/A
Separate Financial Statements	IAS 27	N/A
Investments in Associates and joint venture	IAS 28	N/A
Financial Instruments: Presentation	IAS 32	Applied
Earnings Per Share	IAS 33	Applied
Interim Financial Reporting	IAS 34	Applied **
Impairment of Assets	IAS 36	Applied
Provisions, Contingent Liabilities and Contingent Assets	IAS 37	Applied

Notes to the Financial Statements
For the period ended 31 December 2025

Name of the Standards	IFRS/ IAS	Status of compliance
Intangible Assets	IAS 38	Applied
Financial Instruments: Recognition and Measurement	IAS 39	N/A
Investment Property	IAS 40	N/A
Agriculture	IAS 41	N/A

* N/A=Not Applicable

** The objective of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for annual financial statements. However, The Company is complying with IAS 34 regularly for publications of Interim Financial Report.

2.5 Use of estimates and judgments

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. It also requires disclosures of contingent assets and liabilities at the year end.

Provisions and accrued expenses are recognized in the financial statements in line with International Accounting Standard (IAS) 37: "Provisions, Contingent Liabilities and Contingent Assets" when - the Company has a legal or constructive obligation as a result of past event; and

- i. It is probable that an outflow of economic benefit will be required to settle the obligation.
- ii. A reliable estimate can be made for the amount of the obligation.

2.6 Going concern

The Company has adequate resources to continue in operation for the foreseeable future. For this reason the Directors continue to adopt going concern basis in preparing the financial statements. The current credit facilities and adequate resources of the Company provide sufficient funds to meet the present requirements of its existing businesses and operations.

2.7 Statement of Cash flows

Statement of cash flows is prepared in accordance with the International Accounting Standard-7 "Statement of Cash Flows" and the cash flows from operating activities have been presented under direct method.

2.8 Fixed assets and depreciation

a) All fixed assets are stated at cost less accumulated depreciation as per IAS-16 "Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the asset to its working condition for its intended use inclusive of inward freight, duties and nonrefundable taxes.

b) Depreciation is charged for the year at the following rates on reducing balance method on all fixed assets.

Category of fixed assets	Rate of Depreciation per annum
Furniture and fixtures	10%
Office equipment	18%

Notes to the Financial Statements

For the period ended 31 December 2025

c) Software acquired by the company is stated at cost less accumulated amortization. Subsequent expenditure on software is capitalized only when it increases future economic benefits embodied in specific assets to which it relates. Amortization is recognized in profit and loss on a straight line basis over the estimated useful life of the software from the date it is available for use. The estimated useful life of software is five years. Useful life, residual value and impairment of status are reviewed at each financial year end and adjusted if applicable.

d) For additions during the year, depreciation is charged for the remaining days of the year and for disposal depreciation is charged up to the date of disposal.

2.9 IFRS 16: Leases

ONE Securities Limited has applied IFRS 16: "Leases" for the first time using modified retrospective approach, with effect from 01 January 2019, where the company measured the lease liability at the present value of the remaining lease payments and recognized a right-of-use asset the amount equal to the lease liability, adjusted by the amount of prepaid lease payments relating to that lease recognized in the statement of financial position immediately before the date of initial application, i.e., 01 January 2019 at the date of the initial application on a lease by lease basis.

Upon lease commencement the Company recognizes a right-of-use asset and a lease liability. The right-of-use asset is initially measured at the amount of the lease liability plus any initial direct costs incurred by the Company.

The lease liability is initially measured at present value of the future lease payments discounted using the discount rate implicit in the lease (i.e. incremental borrowing rate). Subsequently, the lease liability is adjusted for interest and lease payments, as well as the impact of lease modifications, amongst others.

The Company has elected not to recognize right-of-use assets and lease liabilities for leases of low value assets and short term lease i.e; for which the lease term ends within 12 months of the date of initial application. The Company recognizes lease payments associated with these leases as an expenses.

On the statement of financial position, right-of-use assets have been included under property plant and equipment and lease liabilities have been separated into lease liabilities as per IFRS-16 (Long Term) & lease liabilities as per IFRS-16 (Short Term) under Non-Current Liabilities and Current Liabilities respectively.

2.10 Investment in securities

Investment in marketable and non-marketable ordinary shares has been shown at cost. Provision for diminution in value of shares (Quoted) as on closing of the year on an aggregate portfolio basis has been made in the account.

2.11 Cash and cash equivalents

Cash and cash equivalents include notes and coins in hand, unrestricted balances held with banks and highly liquid financial assets which are subject to insignificant risk of changes in their fair value, and are used by the Company management for its short-term commitments.

2.12 Provision for taxation

As per the Income Tax ACT 2023, provision for income tax has been made by applying applicable rate.

2.13 Interest paid and other expenses

In terms of the provision of IAS-1 "Presentation of Financial Statements" interest and other expenses are recognized on accrual basis.

2.14 Dividend income

Dividend income from investments is recognized at the time when it is declared, ascertained and right to receive the dividend is established.

Notes to the Financial Statements

For the period ended 31 December 2025

2.15 Share capital

Ordinary shares are classified as equity when there is no contractual obligation to transfer cash or other financial assets.

2.16 Reporting period

These financial statements cover one year from January 01, 2025 to December 31, 2025, and January - December year is followed consistently.

2.17 Departures from IFRS

The Financial Reporting Council (FRC) has been formed in 2017, but no financial reporting standards have yet been issued as per the provisions of the Financial Reporting Act (FRA) 2015. Hence, the financial statements of the Company as at and for the year ended 31 December 2025 have been prepared in accordance with International Financial Reporting Standards (IFRSs) and as per the requirements of the provisions, circulars, rules and regulations issued by the Bangladesh Securities and Exchange Commission (BSEC) and the Income Tax Ordinance 1984. In case any requirements of the BSEC provisions, circulars, rules and regulations differ from those of IFRS, the requirements of BSEC provisions, circulars rules and regulations prevailed, and such departures from IFRS have been followed accordingly. In addition, there has been a departure from the provisions of IFRS 9 with regard to interest income. Material departures from the requirements of IFRS are as follows:

i) Provision for diminution in value of investment in shares and provision for margin loan

IFRS: In accordance with IFRS 9, an entity should recognize a loss allowance for expected credit losses on a financial asset and shall not reduce the carrying amount of the financial asset in the statement of financial position. The objective of the impairment requirements is to recognize lifetime expected credit losses for all financial instruments for which there have been significant increases in credit risk since initial recognition, whether assessed on an individual or collective basis considering all reasonable and supportable information, including that which is forward-looking. An entity shall directly reduce the gross carrying amount of a financial asset when the entity has no reasonable expectations of recovering a financial asset in its entirety or a portion thereof.

As per BSEC circular reference #BSEC/SMMID/NE/AP/2025/108/675 dated November 27, 2025, the provision for diminution in value of share can be deferred upto December 2030. Therefore, we have maintained provision 39.31% for the difference of cost price and market value.

Besides, general provision for margin exposures has been made for the year as mandatory provision as prescribed by part B of schedule C rule 5(2) of BSEC notification no. BSEC/CMRRCD/2017-357/221/admin/89 dated May 22, 2019.

ii) Valuation of shares of DSE and CSE

IFRS: As per Para-5.2.2 of IFRS-9, an entity shall apply the impairment requirements to financial assets that are measured at amortized cost and to financial assets that are measured at fair value through other comprehensive income.

Departure: There is no active market for shares of DSE and CSE and the sale price to Strategic Investor, Shenzhen Stock Exchange (SZSE), Shanghai Stock Exchange (SSE) and ABG Limited, has been determined through negotiation. The sale had to be made within the time limit as given in the Exchange Demutualization Act-2013 and approved by the Bangladesh Securities and Exchange Commission (BSEC).

2.18 Reporting Currency

The amount shown in this financial statements are presented in Bangladeshi currency (Taka), which have been rounded off to the nearest Taka except where indicated otherwise.

2.19 Directors' responsibility on Financial Statements

The Board of Directors of the Company is responsible for the preparation and presentation of these Financial Statements.

Notes to the Financial Statements

For the period ended 31 December 2025

2.20 Events after reporting period

All known material events after the reporting period date have been considered and appropriate adjustments/disclosures have been made in the Financial Statements, where necessary up to the date of preparation of Financial Statements as per IAS-10 "Events After the Reporting Period".

2.21 Date of authorization

The Board of Directors accorded its approval and authorized these financial statements on Dhaka, 27 April 2026.

2.22 Branch Details

The Company has a total 01 number of Branch office, two Extension Offices (excluding Head Office) and four Digital Booth as on 31 December 2025.

2.23 Earnings Per Share

Earnings Per Share (EPS) has been computed by dividing the profit after tax by the number of ordinary shares outstanding as on 31 December 2025 as per IAS-33 "Earnings Per Share".

2.24 General

Previous year figures have been rearranged wherever considered necessary to conform to current years presentation.

Notes to the Financial Statements
For the period ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
3 Property, plant and equipment		
Furniture & fixtures	38,375,843	38,375,843
Office equipment	21,651,099	21,001,891
Right of use Assets (RoU)	47,710,694	35,641,114
	107,737,636	95,018,848
Intangible Assets	1,850,000	1,850,000
	109,587,636	96,868,848
Less: Accumulated depreciation		
Furniture & fixtures	17,221,891	14,871,451
Office equipment	13,202,088	11,379,475
Right of use Assets (RoU)	19,040,705	10,959,189
Intangible Assets	1,824,997	1,796,997
	51,289,682	39,007,113
Closing balance	58,297,954	57,861,735

(For details please refer to Annexure-A)

4 Investment in DSE and CSE shares

Shares in DSE	282,320,683	282,320,683
Shares in CSE	263,922,505	263,922,505
	546,243,188	546,243,188

This represents our original investment cost for DSE and CSE memberships in exchange of which shares at a face value of Tk. 10 each have been allotted in favour of the company in November 2013 for DSE and in October 2013 for CSE. As per the provision of the Exchange Demutualization Act, 2013 and in accordance with the Bangladesh Securities and Exchange Commission's (BSEC) approved Demutualization Scheme, Dhaka Stock Exchange PLC. (DSE) allotted total 7,215,106 ordinary Shares at face value of Tk.10.00 each and Chittagong Stock Exchange PLC. (CSE) allotted total 4,287,330 ordinary Shares at face value of Tk. 10.00 each against the ownership as a TREC Holder of DSE and CSE respectively. Out of the above DSE transferred 2,886,042 shares and CSE transferred 1,714,932 shares directly to the credit of the Beneficiary Owner's account of the company. The rest shares were credited to blocked accounts as per provisions of the Exchange Demutualization Act, 2013. As there is no active market for transaction the shares of DSE and CSE, the amount of investment has been presented at cost. During the year 2018, ONE Securities Limited sold 25% of total DSE share (i.e; $7,215,106 \times 25\% = 1,803,777$) to Shenzhen Stock Exchange (SZSE) and Shanghai Stock Exchange (SSE) as per Share Purchase Agreement (SPA) executed between Dhaka Stock Exchange PLC. (DSE) and its strategic investors namely Shenzhen Stock Exchange (SZSE) and Shanghai Stock Exchange (SSE). During the year 2023, ONE Securities Limited has sold 25% of total CSE shares (i.e; $4,287,330 \times 25\% = 1,071,833$) to ABG Limited as per Share Purchase Agreement (SPA) executed between Chittagong Stock Exchange PLC. (CSE) and its strategic investors namely ABG Limited. Therefore as on 31 December 2025 we have total 5,411,329 shares of Dhaka Stock Exchange PLC. (DSE) and 3,215,497 shares of Chittagong Stock Exchange PLC. (CSE).

Notes to the Financial Statements
For the period ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
5 Investment in Associates	30,000,000	30,000,000

Dhaka Stock Exchange (DSE) letter no. DSE/PMDD/2020/34/3674 dated August 20, 2020 has allowed TREC Holders of Exchange to avail of Application Programming Interface (API) for implementing Own Order Management System (OMS). Subsequently, we invested Tk. 3,00,00,000.00 as equity investment in Xpert Fintech Ltd. for implementing Own OMS in ONE Securities Limited. It is mentionable that Xpert Fintech Ltd. is a company of consortium of ten institutional brokers which has been formed to get the OMS solution for brokerage services at a low cost investment to support our core business. This company will help us to ensure order management related efficiency in daily trading operation and broaden the technology driven trading facilities, thus to increase our operational efficiency and increase the investor base for us as well as capital market. This will be obviously helpful for our core business.

Xpert Fintech Ltd. also intimated about the function of this company mentioning the name of sponsor shareholder where OSL is one of them and subsequently BSEC did not raise any question on this matter.

Moreover, we have executed tripartite agreement among Dhaka Stock Exchange PLC., Xpert Fintech Ltd. and ONE Securities Limited for implementing OMS in ONE Securities Limited.

6 Advance deposits and prepayments

Amount paid to Chittagong Stock Exchange as deposit for clearing house.
Security Deposit to CDBL for depositary participant
Security Deposit for others
Prepaid insurance premium

50,000	50,000
200,000	200,000
25,000	25,000
445,767	422,108
720,767	697,108

7 Margin Loan to clients

142,180,848 **180,971,366**

7.1 Details of Margin Loan

Receivable to Clients having no margin or full erosion of Portfolio Value (e.g. No Portfolio Value against debit balance)
Receivable to clients fall under force sale condition(e.g Portfolio Value is >DB but <150% of DB)
Receivable to clients fall under margin call condition(e.g Portfolio Value is >150% of DB but <175% of DB)
Receivable to regular margin clients(e.g Portfolio Value is >175% of Debit balance)

7,759,798	7,856,822
42,831,591	56,627,960
32,981,043	26,200,452
58,608,416	90,286,132
142,180,848	180,971,366

This amount represents the margin loan balance with clients provided by the company at the reporting date, which includes principal amount and accrued interest on margin loan.

8 Investments

In Government securities

Treasury Bond (2 Years)

50,024,100	69,768,380
50,024,100	69,768,380

Other Investments

Investment in shares (Note no-8.1)
Investment in Corporate Bonds (Note no-8.2)
Investment in shares (Special Investment Account)

1,559,964,695	1,754,643,015
51,753,824	51,753,824
-	15,710,037
1,611,718,518	1,822,106,876
1,661,742,618	1,891,875,256

Notes to the Financial Statements
For the period ended 31 December 2025

8.1 The details of the investment in shares are as follows (as on December 31, 2025):

SI #	Company Name	Business Segments	Categories	No. of Shares	Cost of Shares	Market value
1	AB Bank PLC	Bank	B	2,706,325	56,618,593	11,095,933
2	Bank Asia PLC	Bank	A	5,595,014	106,015,495	101,829,255
3	BRAC Bank PLC	Bank	A	94,000	6,430,725	5,931,400
4	The City Bank PLC	Bank	A	17,079,707	367,461,201	416,744,851
5	Eastern Bank PLC	Bank	A	2,508,510	62,300,907	60,956,793
6	EXIM Bank PLC	Bank	A	1,145,420	20,339,382	3,436,260
7	Mercantile Bank PLC	Bank	A	8,434,814	154,143,211	63,261,105
8	National Bank Ltd	Bank	Z	27,812,737	314,074,144	89,000,758
9	NRB Bank Limited	Bank	A	800,556	9,245,154	4,803,336
10	Prime Bank PLC	Bank	A	8,819	226,936	253,105
11	Pubali Bank PLC	Bank	A	348	10,366	10,753
12	Rupali Bank PLC	Bank	B	80,408	1,761,926	1,391,058
13	Southeast Bank PLC	Bank	A	1,113,136	16,580,941	10,018,224
14	Southeast Bank PLC	Bank	A	1,063,078	15,710,037	9,567,702
15	Standard Bank PLC	Bank	B	1,120,339	13,115,297	5,489,661
16	Crown Cement PLC	Cement	A	24,391	2,267,084	1,121,986
17	LafargeHolcim Bangladesh PLC.	Cement	A	268,848	13,305,563	12,555,202
18	GPH Ispat Limited	Engineering	B	216,924	11,796,927	3,470,784
19	IFAD Autos PLC	Engineering	B	202,709	14,544,322	4,378,514
20	Navana CNG Limited	Engineering	A	38,622	1,561,276	811,062
21	Runner Automobiles PLC	Engineering	A	7,566	540,450	277,672
22	Investment Corporation of Bangladesh	Financial Institutions	B	31,595	4,494,930	1,143,739
23	LankaBangla Finance PLC	Financial Institutions	A	2,206,618	100,653,200	27,141,401
24	British American Tobacco Bangladesh Company Limited	Food & Allied	A	31,327	9,894,507	7,787,892
25	Jamuna Oil Company Limited	Fuel & Power	A	75,500	15,881,361	12,676,450
26	MJL Bangladesh PLC	Fuel & Power	A	469,526	53,705,099	42,492,103
27	Power Grid Company of Bangladesh Ltd	Fuel & Power	Z	136,200	7,140,784	3,636,540
28	Agni System Limited	IT Sector	B	472,814	12,623,666	9,787,250
29	Delta Life Insurance Com. Ltd	Insurance	A	112,794	8,843,676	7,669,992
30	Dhaka Insurance Limited	Insurance	A	3,627	128,105	129,847
31	Green Delta Insurance	Insurance	A	5,530	292,869	297,514
32	Meghna Life Insurance PLC	Insurance	A	4,424	209,988	219,873
33	Sena Insurance PLC	Insurance	A	70,538	3,692,356	3,724,406
34	Bangladesh Shipping Corporation	Miscellaneous	A	20,000	2,168,076	2,222,000
35	Square Pharmaceuticals PLC	Pharmaceuticals & Chemicals	A	142,951	31,507,465	28,390,069
36	Beximco Pharmaceuticals PLC	Pharmaceuticals & Chemicals	A	62,261	6,794,502	6,356,848
37	Orion Pharma Ltd	Pharmaceuticals & Chemicals	Z	300,000	26,100,847	8,220,000
38	Grameenphone Ltd	Telecommunication	A	230,695	85,891,102	59,496,241
39	Esquire Knit Composite PLC	Textile	A	60,890	1,892,225	1,236,067
					1,559,964,695	1,029,033,646

Notes to the Financial Statements
For the period ended 31 December 2025

					31.12.2025	31.12.2024
					<u>Taka</u>	<u>Taka</u>
8.2 Investment in Corporate Bonds						
SI #	Company Name	Business Segments	Categories	No. of Bonds	Cost of Bonds	Market value
1	Beximco Green Sukuk Al Istisna'a	Corporate Bond	A	72,965	6,848,925	4,159,005
2	Premier Bank Perpetual Bond	Corporate Bond	A	8,914	44,904,899	41,895,800
					51,753,824	46,054,805

9 Accounts Receivable and others

Receivable from DSE-Broker (Note- 9.1)	1,076,912	2,541,584
Receivable from CSE-Broker (Note- 9.2)	-	79,060
Receivable from DSE-Dealer (Note- 9.3)	107,674,715	-
Advance for Rent	-	-
Other Receivables	25,550	25,700
Interest receivable	21,083,158	15,471,427
Dividend receivable	7,561,297	9,438,384
	137,421,633	27,556,156

9.1 Receivable from DSE Broker (categorize as A, B, G, N, Z and DVP)

Receivable against A, B, G and N category	-	2,370,517
Receivable against Z category	1,076,912	171,067
Receivable against DVP category	-	-
	1,076,912	2,541,584

9.2 Receivable from CSE Broker (categorize as A, B, G, N, Z and DVP)

Receivable against A, B, G and N category	-	79,060
Receivable against Z category	-	-
Receivable against DVP category	-	-
	-	79,060

9.3 Receivable from DSE-Dealer (categorize as A, B, G, N, Z and DVP)

Receivable against A, B, G and N category	107,674,715	-
Receivable against Z category	-	-
Receivable against DVP category	-	-
	107,674,715	-

10 Advance income tax

Opening balance	246,779,736	243,125,382
Paid during the year (Note-10.1)	31,134,045	26,152,456
Less: Adjustment during the year	-	(22,498,102)
Closing balance	277,913,781	246,779,736

Notes to the Financial Statements
For the period ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
10.1 Paid during the year		
Advance Corporate Tax	5,715,574	1,005,559
Advance tax on FDR interest	7,973,470	4,066,957
Advance income tax deducted on Dividend	12,072,238	15,023,797
Advance income tax deducted by DSE on transaction	3,273,751	4,098,521
Advance income tax deducted by DSE on transaction for Dealer	391,915	145,268
Advance income tax deducted by CSE on transaction for Dealer	4,854	2,318
Advance income tax deducted by CSE on transaction	8,387	7,646
Advance Tax on Securities	899,435	213,405
Advance income tax deducted by Bank on Deposit	444,378	462,938
Advance income tax deducted by Bank on Deposit Dealer	350,043	1,126,047
	31,134,045	26,152,456

10.2 Year wise Payment for advance Income Tax are as follows:

Upto year 2014	13,126,282	13,126,282
Year 2015	2,597,900	2,597,900
Year 2016	19,470,659	19,470,659
Year 2017	28,499,887	28,499,887
Year 2018	43,932,638	43,932,638
Year 2019	12,962,691	12,962,691
Year 2020	21,861,882	21,861,882
Year 2021	33,513,015	33,513,015
Year 2022	39,749,873	39,749,873
Year 2023	4,912,453	4,912,453
Year 2024	26,152,456	26,152,456
Year 2025	31,134,045	-
	277,913,781	246,779,736

11 Cash and cash equivalents

Cash in Hand	4,671	14,413
Cash at Bank *	333,766,233	184,919,238
Investment in FDR *	438,689,991	317,046,111
	772,460,895	501,979,762

* For details please refer to Annexure- B

12 Share Capital

12.1 Authorized capital

40,00,00,000 Ordinary Shares of Taka 10/- each.	4,000,000,000	4,000,000,000
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12.2 Issued, Subscribed and Paid-up Capital

25,00,00,000 ordinary shares of Taka 10/- each fully paid.	2,500,000,000	2,500,000,000
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Notes to the Financial Statements
For the period ended 31 December 2025

12.3 Shareholding position of the company

<u>Name of Shareholders</u>	<u>Number of Shares</u>	<u>Amount in Taka</u>
ONE Bank PLC	247,499,917	2,474,999,170
NTC Housing Limited	2,499,987	24,999,870
Mr. Zahur Ullah	12	120
Mr. Asoke Das Gupta *	12	120
Mrs. Farzana Chowdhury	12	120
KHH Holdings Limited	12	120
M R Holdings & Securities Limited	12	120
Irfan International Limited	12	120
KSC Securities Limited	12	120
Master Holdings Limited	12	120
	250,000,000	2,500,000,000

* Expired on December 13, 2020.

12.4 Capital to regulatory capital requirement

A. Eligible Capital

(i) Core capital

Paid up capital (Note No-12.2)	2,500,000,000	2,500,000,000
Capital Reserve (Note No-13)	42,577,672	38,253,952
Retained earnings (Note No-14)	533,834,203	458,356,213
	3,076,411,874	2,996,610,165

(ii) Supplementary Capital

80% of General provision	1,137,447	1,447,771
70% of Specific provision	2,445,873	948,739
	3,583,320	2,396,510

B.Total Eligible capital (i+ii)

3,079,995,194	2,999,006,675
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C. Total risk requirement (Annexure- C)

208,489,775	226,182,710
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D. Required capital (120% of total risk requirement)

250,187,730	271,419,252
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E. Capital surplus (B-D)

2,829,807,464	2,727,587,423
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F. Capital adequacy ratio

1477.29%	1325.92%
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Core capital to total risk requirement

1475.57%	1324.86%
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Supplementary to total risk requirement

1.72%	1.06%
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G. Operational risk requirement

8,404,019	9,384,451
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H. Core capital to operational risk requirement (minimum 100%) Times

366	319
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The Detail Computation of Capital Adequacy has been shown "Annexure - C"

The computation of capital adequacy should be disclosed as a part of financial statements as per the requirement of Paragraph 9(8) of the BSEC (Risk Based Capital Adequacy) Rules, 2019.

Notes to the Financial Statements
For the period ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
12.5 Net Capital to aggregate liabilities Ratio		
A. Liquid Assets		
Cash in hand and at Bank	333,770,904	184,933,651
Customers' debit balances receivable within thirty days (Note No-6)	142,180,848	180,971,366
Interest, dividend or commission receivable within thirty days	28,644,455	24,909,811
Clearing house deposits	-	-
Amounts receivable in the ordinary course of business, but excluding amounts which are due to be settled against delivers of security and remain outstanding for more than five banking days	108,751,627	2,620,644
Market value of net investment in securities traded in a stock exchange	1,029,033,646	1,251,691,376
Market value of net investment in securities traded in a stock exchange (Special Investment Accounts)	-	9,567,702
Investment in treasury bills, bonds or certificates issued by the Government of Bangladesh	101,777,924	121,522,204
Value of investment in securities not traded in the Exchange with haircut of 30% of its face value	382,370,232	382,370,232
Total Liquid Assets	<u>2,126,529,635</u>	<u>2,158,586,985</u>
B. Designated Liabilities		
Amount payable in the ordinary course of dealing in securities	3,541,165	799,271
Overdraft & Loan from banks	-	6,447,778
Accrued Expenses	3,682,516	7,391,332
All other liabilities that are regarded as liabilities under generally accepted accounting principles in Bangladesh which are payable within thirty days.	44,443,721	48,340,530
Total Designated Liabilities	<u>51,667,402</u>	<u>62,978,911</u>
C. Net Capital Balance (A-B)	<u>2,074,862,233</u>	<u>2,095,608,074</u>
Aggregate Liabilities	51,667,402	62,978,911
Aggregate Indebtness Ratio	803	665
13 Capital Reserve		
Balance brought forward from previous year	38,253,952	33,623,260
Reserve made during the year *	4,323,720	4,630,692
Balance on 31 December	<u>42,577,672</u>	<u>38,253,952</u>
14 Retained earnings		
Net profit/(Loss) after provision	79,801,709	43,237,200
Retained surplus brought forward	458,356,213	419,749,705
	<u>538,157,923</u>	<u>462,986,905</u>
Less: Interim Dividend	-	-
Transferred to Capital Reserve *	4,323,720	4,630,692
Retained surplus carried forward	<u>533,834,203</u>	<u>458,356,213</u>

* The above Capital Reserve has been created @ 10% of profit after tax of last year as prescribed by Part "B" of Schedule "C" of BSEC's Risk Based Capital Adequacy Rules, 2019.

Notes to the Financial Statements
For the period ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
15 Borrowing for Special investment	-	6,447,778

The borrowing amount was taken from ONE Bank PLC, Principal Branch for special investment account purpose bearing interest @ 7.00% per annum of quarterly basis charged vide reference no. OBL/PB/CR/OSL/2020/44 dated August 04, 2020. The borrowing amount was fully settled during the year 2025.

16 Lease liabilities as per IFRS-16

Lease Liability as on 01 January 2025	18,865,255	14,115,114
Add: During the year	8,294,170	8,965,257
Less: Lease obligation released during the year	(5,193,369)	(4,215,117)
Closing Balance	21,966,056	18,865,255
Current portion of lease liabilities	6,951,354	5,433,160
Long-term portion of lease liabilities	15,014,701	13,432,095
	21,966,056	18,865,255

17 Other Payable

Leave fare assistance	1,327,781	1,272,265
Accrued performance bonus	390,596	3,500,000
VAT Payable	271,192	260,428
Payable for Security Service	74,865	74,865
Payable to service outsourcing	331,213	349,535
Payable to Dhaka Stock Exchanges-Broker	3,505,911	780,740
Payable to Dhaka Stock Exchanges-Dealer	35,253	-
Payable to Chittagong Stock Exchanges-Broker	-	18,531
Payable to CDBL	271,510	180,837
Payable for professional fees	51,750	51,750
Accrued for expenses (Note-17.1)	470,426	898,272
Payable to Client-Special investment account	25,550	25,700
Payable to Clients	44,418,171	48,314,830
Tax Payable	152,810	96,980
Investor protection fund & Clients	249,123	636,400
	51,576,152	56,461,133

17.1 Accrued for expenses

Accrued for Rent	277,426	278,106
Accrued for Utility Bill	193,000	139,500
Accrued for Commission & Contract Charges-CSE	-	480,666
	470,426	898,272

Notes to the Financial Statements
For the period ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
18 Audit fee payable		
Opening balance	70,000	60,000
Charge during the year	86,250	255,000
Less: Paid during the year	65,000	245,000
Closing balance	91,250	70,000

19 Other liabilities and provision

Provision for diminution in value of investment in shares (Note-19.1)	210,922,741	169,781,275
Provision for Income Tax (Note-19.2)	305,932,932	268,212,057
Provision for margin loan (Note-19.4 and 19.5)	4,915,913	3,165,055
	521,771,586	441,158,388

19.1 Provision for diminution in value of investment in shares

Opening balance	169,781,275	132,933,701
Provision for the year	41,141,465	36,847,574
Closing balance	210,922,741	169,781,275

As per action plan on provision which is approved in the meeting of Board of Directors of ONE Securities Limited and subsequently approved by BSEC vide circular reference # BSEC/SMMID/NE/AP/2025/108/675 dated November 27, 2025, the provision for diminution in value of share can be deferred upto December 31, 2030 and we have maintained provision 39.31% for the difference of cost price and market value.

19.2 Provision for Income Tax

Opening balance	268,212,057	259,504,862
Provision for the year	37,720,875	31,205,297
Less: Adjustment during the year	-	(22,498,102)
Closing balance	305,932,932	268,212,057

As per the Income Tax ACT 2023, provision for income tax has been made by applying applicable rate.

19.3 Deferred Tax

Deferred Tax Liability (for fixed assets items)

Carrying Amount	49,823,940	48,186,316
Tax Base	20,113,773	22,348,637
Temporary Difference	(29,710,167)	(25,837,679)
Deferred Tax Liability (@25%)	(7,427,542)	(6,459,420)

Notes to the Financial Statements
For the period ended 31 December 2025

	31.12.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
Deferred Tax Liability (for others items)		
Carrying Amount	28,644,455	24,909,811
Tax Base	-	-
Temporary Difference	(28,644,455)	(24,909,811)
Deferred Tax Liability (@25%)	(7,161,114)	(6,227,453)
Deferred Tax Asset		
(i) Deferred Tax Assets (for fixed asset items)		
Carrying Amount	8,474,014	9,675,419
Tax Base	11,858,967	12,560,311
Temporary Difference	3,384,954	2,884,892
Deferred Tax Asset @25%- (i)	846,238	721,223
(ii) Deferred Tax Assets (for others items)		
Carrying Amount	234,310,605	190,456,244
Tax Base	-	-
Temporary Difference	234,310,605	190,456,244
Deferred Tax Asset @25%- (ii)	58,577,651	47,614,061
Deferred Tax Asset (i+ii)	59,423,890	48,335,284
Deferred Tax Asset/ (Liability) (net)	44,835,234	35,648,411
Deferred Tax Expenses/ (Income)		
Deferred Tax Asset/ (Liability) at the Ending of the Year	44,835,234	35,648,411
Deferred Tax Asset/ (Liability) at the Beginning of the Year	35,648,411	31,803,488
	(9,186,823)	(3,844,923)
19.4 General provision for margin loan		
Opening balance	1,809,714	1,989,580
Provision for the period	(387,905)	(179,867)
Closing balance	1,421,808	1,809,714
General provision of Tk.1,421,808 being 1% of outstanding margin exposures has been made for the year as mandatory provision as prescribed by part B of schedule C rule 5(2) of BSEC notification no. BSEC/CMRRCD/2017-357/221/admin/89 dated May 22, 2019.		
19.5 Specific Provision on Negative Equity for Margin Loan Clients		
Opening balance	1,355,342	-
Provision for the period	2,138,763	1,355,342
Closing balance	3,494,105	1,355,342
As per Bangladesh Securities and Exchange Commission (BSEC) Circular No. BSEC/SMMID/NE/2023/840 dated 22 October 2023, the company has kept specific provision of Tk.3,494,105 against Negative Equity in the Portfolio account of the Margin Loan.		

Notes to the Financial Statements
For the period ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
20 Commission and brokerage income		
Commission income from Broker	27,174,065	24,984,380
Commission income from Dealer	4,189,419	1,145,791
	31,363,484	26,130,171
21 Interest income		
Interest income from margin loan	19,311,683	23,999,343
Interest on bank deposit (Except 25% of Investor Protection Fund)	3,972,103	7,944,928
Interest income on FDR	45,836,013	27,494,344
Interest income on Securities	917,513	1,068,937
Interest on treasury Bonds	7,973,068	3,531,604
	78,010,380	64,039,156
22 Investment income		
Dividend income	60,886,797	78,304,789
Gain on sale of shares	62,750,524	16,205,129
	123,637,321	94,509,917
23 Other Operating Income		
BO accounts opening fees	131,850	234,000
BO account maintenance fee	319,950	831,150
Documentation fees for margin loan	4,800	14,400
Transfer/Transmission In/Out Charges	187,268	37,164
Cheque Clearing and dishonor charges	2,225	4,545
Management fees- margin accounts	88,000	100,000
Miscellaneous	571,432	1,366,850
	1,305,525	2,588,110
24 Salary and allowances		
Salary & allowances	48,023,418	43,546,133
Bonus	4,156,774	6,439,253
	52,180,192	49,985,386
25 Rent, taxes, insurance, electricity etc.		
Rent (Note-25.1)	-	-
Service charge	830,371	740,844
VAT on Rent and service charge	1,435,791	1,198,310
Insurance premium	721,766	673,784
Electricity	1,084,308	979,000
Utilities	80,406	54,502
	4,152,642	3,646,440

Notes to the Financial Statements
For the period ended 31 December 2025

	2025 <u>Taka</u>	2024 <u>Taka</u>
25.1 Rent (Prior year's balance restated)		
Rent	8,741,443	7,247,808
Transfer to depreciation and interest expenses under IFRS-16	8,741,443	7,247,808
	-	-
26 Interest expenses		
Interest paid on short term loan	281,620	465,477
Interest expenses for leased liability as per IFRS-16	1,415,375	1,357,751
	1,696,995	1,823,228
27 Bank charges		
Bank charges	12,191	9,763
Cheque Clearing Charge	2,215	4,480
	14,406	14,243
28 Depreciation		
Furniture and Fixtures	2,350,440	2,173,137
Office Equipment	1,822,613	1,666,293
Intangibles Assets	28,000	28,000
Right of use Assets (RoU)	8,081,516	6,610,969
	12,282,569	10,478,399
29 Fees and renewal		
License and renewal fee	623,944	484,309
RJSC expenses	31,323	28,338
Authorized Representative Registration Fees	2,500	23,100
CDBL Charges	1,692,938	1,845,572
	2,350,705	2,381,319
30 Direct Expenses		
Transaction Fee -DSE	2,268,323	2,035,333
Transaction Fee-DSE-Dealer	293,508	72,634
Transaction Fee-CSE-Dealer	3,945	1,106
Transaction Fee-CSE	6,498	484,223
	2,572,274	2,593,296

Notes to the Financial Statements
For the period ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
31 Others expenses		
Messenger Service	1,403,544	1,157,556
Security guard expenses	898,380	882,105
Entertainment	728,344	594,164
Conveyance Allowance	54,231	46,164
Training Expenses	39,688	29,389
Postage, Stamp & Telecommunication (Note: 31.1)	1,970,493	1,780,963
Sundry Expenses	263,756	245,767
VAT Expenses	-	134,399
Govt. Excise Duty	405,000	338,150
Cleaning Service	493,770	441,684
Executive furniture allowance	39,996	39,996
Investor protection fund	9,302	11,542
Donation & Subscription-Others	175,000	137,500
Back office software maintenance charges	161,700	161,700
Bank guarantee charges	193,200	193,200
Tax Expenses on OSL PF and GF	-	18,849
Application Fee (Digital Booth)	-	2,500
	6,836,404	6,215,628

31.1 Postage, Stamp & Telecommunication

Telex/Telephone/Fax etc.	320,645	263,458
Stamps/postage	4,180	16,505
Internet/Link Charges	1,645,668	1,501,000
	1,970,493	1,780,963

32 Transactions with related parties (IAS-24)

The Company has carried out following transactions with related parties in the normal course of business.

SI #	Name of related parties	Relationship	Nature of Transaction	Balance as on 31.12.2025	Balance as on 31.12.2024
1	ONE Bank PLC	Parent Company	Borrowing for Special investment purpose	-	6,447,778
2	ONE Bank PLC	Parent Company	Bank Guarantee	84,000,000	84,000,000
3	ONE Bank PLC	Parent Company	Account maintain with OBPLC	772,456,224	501,965,348

Notes to the Financial Statements
For the period ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
33 Earnings Per Share		
Net profit/(Loss) after Tax	79,801,709	43,237,200
No of share	250,000,000	250,000,000
EPS	0.32	0.17

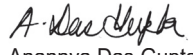
34 Events after the balance sheet date

The Board of Directors in its meeting held on Dhaka, 27 April 2026 approved the financial statements of the company for the year ended 31 December 2025 and authorized the same for issue.


Aminul Islam
Chief Executive Officer


A.S.M. Salahuddin
Director


Shawket Jaman
Director


Anannya Das Gupta
Director

ONE Securities Limited
Schedule of Fixed Assets
As at 31 December 2025

[Referred to Note 3 of these Financial Statements]

Particulars	Cost (Taka)				Depreciation (Taka)				Net book value at 31 December	Rate (%) of depreciation per annum (Reducing Balance Method)
	Balance on 1 January	Additions during the year	Disposal during the year	Balance at 31 December	Balance on 1 January	Charge for the year	Adjusted on disposal during the year	Balance at 31 December		
Furniture and Fixtures	38,375,843	-	-	38,375,843	14,871,451	2,350,440	-	17,221,891	21,153,952	10
Office Equipment	21,001,891	649,208	-	21,651,099	11,379,475	1,822,613	-	13,202,088	8,449,011	18
Right of use Assets (RoU)	35,641,114	12,069,580	-	47,710,694	10,959,189	8,081,516	-	19,040,705	28,669,989	
Sub-Total	95,018,848	12,718,788	-	107,737,636	37,210,116	12,254,569	-	49,464,685	58,272,951	
Intangibles Assets	1,850,000	-	-	1,850,000	1,796,997	28,000	-	1,824,997	25,003	20
Total 2025	96,868,848	12,718,788	-	109,587,636	39,007,113	12,282,569	-	51,289,682	58,297,954	
Total 2024	99,344,202	16,081,760	18,557,115	96,868,848	52,467,998	10,478,399	23,939,284	39,007,113	57,861,735	

ONE Securities Limited
Statements of Bank Balance & Investment in FDR
As on 31 December 2025

**Bank Balance:**

Particulars	Name of Bank Accounts	Name of the Bank	Branch Name	Account Number	Balance as on 31 December 2025	Balance as on 31 December 2024
Consolidated Customers Account	Short Notice Deposits (SND)	ONE Bank PLC	Principal Branch	0013000000762	122,879,820	127,825,901
Revenue A/C	Short Notice Deposits (SND)	ONE Bank PLC	Kawran Bazar Branch	0125086500002	8,478,727	10,537,641
Dealer Account	Short Notice Deposits (SND)	ONE Bank PLC	Principal Branch	0013000000773	192,129,178	46,289,039
Margin Financing Account	Short Notice Deposits (SND)	ONE Bank PLC	Principal Branch	00130000002815	9,996,333	-
Initial Public Offering (IPO)	Initial Public Offering (IPO)	ONE Bank PLC	Principal Branch	0013000000977	277,765	265,836
Govt. Securities Primary Auction	Current Deposits (CD)	ONE Bank PLC	Principal Branch	0011020011233	100	100
Special Investment Account 2020	Current Deposits (CD)	ONE Bank PLC	Principal Branch	00110200009035	4,310	-
Current Deposits (CD)	Current Deposits (CD)	ONE Bank PLC	Kawran Bazar Branch	01200865000019	-	721
					333,766,233	184,919,238

Investment in FDR:

Particulars	Name of Bank Accounts	Name of the Bank	Branch Name	Account Number	Balance as on 31 December 2025	Balance as on 31 December 2024
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014120020982	15,806,892	14,469,986
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Kawran Bazar Branch	0124140006045	14,494,476	13,430,070
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Gulshan Branch	0024140003062	14,515,808	13,449,822
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014140008819	14,647,132	13,471,629
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Kawran Bazar Branch	0124140006227	14,610,885	13,438,314
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Kawran Bazar Branch	0124140006293	29,284,272	26,934,074
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Kawran Bazar Branch	0124130002701	47,564,877	43,575,779
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Kawran Bazar Branch	0124130002714	14,552,337	13,335,602
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Kawran Bazar Branch	0124140006715	13,395,800	12,312,316
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Shantinagar Branch	1004140000087	13,374,510	12,301,940
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Gulshan Branch	0024140004145	13,348,473	12,288,817
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014140009673	12,739,786	11,718,554
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014140009895	12,739,786	11,718,554
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014140010063	12,125,343	11,153,808
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014140010049	24,256,588	22,313,040
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Kawran Bazar Branch	0124140007977	12,125,343	11,153,808
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014660000062	10,735,000	10,000,000
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014660000073	10,735,000	10,000,000
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014140010708	21,750,000	20,000,000
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014660000131	10,899,444	10,000,000
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014660000142	10,899,444	10,000,000
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014130003953	10,440,000	-
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014130003961	20,880,000	-
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Elephant Road Branch	0274650000089	20,884,444	-
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Kawran Bazar Branch	0124130003874	10,440,000	-
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014640000142	10,481,450	-
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014640000153	10,481,450	-
Fixed Deposit -1 year & above	Fixed Deposits (FDR)	ONE Bank PLC	Principal Branch	0014640000164	10,481,450	-
					438,689,991	317,046,111

Capital to regulatory capital requirement:

A. Eligible Capital

	Amount	Haircut %	Haircut Amount	Eligible Amount
Paid-up Capital	2,500,000,000	0%	-	2,500,000,000
Capital Reserve	42,577,672	0%	-	42,577,672
Retained Earnings	533,834,203	0%	-	533,834,203
Sum of Core Capital	3,076,411,874		-	3,076,411,874
General Provision	1,421,808	20%	284,362	1,137,447
Specific Provision	3,494,105	30%	1,048,231	2,445,873
Revaluation surplus or Un-realised Gain	-		-	-
Preference Share	-	25%	-	-
Sub-ordinated Debt @ 20% of total issued Value	-		-	-
Sum of Supplementary Capital	4,915,913		1,332,593	3,583,320
Total Capital	3,081,327,788		1,332,593	3,079,995,194

B. Total Risk Requirement

Particulars	Risk Factor	Applicable Amount
Operation Risk Requirement (ORR):		8,404,019
Based on Average Annual Gross Income [(see clause (b) of sub-rule (7.1) of rule 7)]	5%	8,404,019
Position Risk Requirement (PRR):		200,085,756
i. Proprietary positions in Equity securities:		188,336,754
Value of "A" category securities	10%	114,944,708
Value of "B/G/N/." category securities	12%	13,794,679
Value of "Z" category securities	15%	52,097,366
Value of Non Listed Instruments	25%	7,500,000
ii. Proprietary positions in MFs & CISs:		-
iii. Proprietary positions in Strategic Investments:		-
Value of listed strategic investment	10%	-
Value of non-listed strategic investment	25%	-
Counterparty Risk Requirement (CPRR):		11,374,468
Exposure of credit facilities to Clients (Margin Loan)	8%	11,374,468
Liability Risk Requirement (LRR)		374,535
Annual Revenue Reported in Last Year	0.20%	374,535
Total risk requirement		208,489,775

$$\begin{aligned}
 \text{C. Capital Adequacy Ratio (CAR)} &= \frac{\text{Total Capital (TC)}}{\text{Total Risk Requirement (TRR)}} \times 100 \\
 &= \frac{3,079,995,194 \times 100}{208,489,775} \\
 &= 1477.29\% \\
 &= \mathbf{14.77 \text{ Times}}
 \end{aligned}$$

ONE Securities Limited
Statement of Tax Position of the Company
As at 31 December 2025

Accounting Year	Assessment Year	Status
2011	2012-2013	The matter is pending at Honourable High Court Division of Supreme Court.
2012	2013-2014	
2013	2014-2015	
2014	2015-2016	Completed.
2015	2016-2017	Completed.
2016	2017-2018	The matter is pending at Honourable High Court Division of Supreme Court.
2017	2018-2019	
2018	2019-2020	
2019	2020-2021	
2020	2021-2022	
2021	2022-2023	Completed.
2022	2023-2024	DCT Assessment in process.
2023	2024-2025	Tax return submitted.
2024	2025-2026	Tax return submitted.

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ONE Investments Limited

INDEPENDENT AUDITOR'S REPORT To the Shareholders of ONE Investments Limited

Opinion

We have audited the accompanying financial statements of ONE Investments Limited which comprise the Statement of Financial Position as at 31 December 2025 and Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended and a summary of significant accounting policies and other explanatory information disclosed in Note # 1 to 13 to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at 31 December 2025, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in Note # 2 to the financial statements.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and Bangladesh Securities and Exchange Commission (BSEC), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye-Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

Management is responsible for the other information. The other information comprises the information included in the Board of Directors Report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon since we have not been provided with any such information.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

Independence and Other Ethical Responsibilities

We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and ICAB by laws.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Company is responsible for the preparation and fair presentation of these financial statements in accordance with the International Financial Reporting Standards (IFRSs), as explained in Note # 2 to the financial statements, and for such internal control as management determines it is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of financial statements

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

We also report that:

- a. we have obtained all the material information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b. in our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of those books; and
- c. the Company's statement of financial position and statement of profit or loss and other comprehensive income together with the Note # 1 to 13 dealt with by the report are in agreement with the books of account.
- d. the capital to total risk requirement ratio as required by Bangladesh Securities and Exchange Commission has been maintained adequately during the year.

Dated, 27 April 2026


Moddassar Ahmed Siddique FCA
Partner
ICAB Enrollment No: 0722
DVC: 2604300722AS261937

ONE Investments Limited
Statement of Financial Position
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
ASSETS			
Non current assets		-	-
Current Assets			
Cash and cash equivalents	3	64,170	43,513
Investment in FDR	4	14,035,603	13,110,045
Advance income tax	5	1,509,151	1,201,648
Total current assets		15,608,924	14,355,206
Total Assets		15,608,923	14,355,206
EQUITY AND LIABILITIES			
Capital and Reserve			
Share capital	6	10,000,000	10,000,000
General reserve		-	-
Retained earnings		4,069,831	3,138,167
Total Equity		14,069,831	13,138,167
Current Liabilities			
Provision for income tax	7	1,458,592	1,148,038
Other payable	8	80,500	69,000
Total Current Liabilities		1,539,092	1,217,038
Total Equity and Liabilities		15,608,923	14,355,206

These Financial Statements should be read in conjunction with the annexed notes


Mohammad Farhad Hossen Khan
Company Secretary


A.S.M. Salahuddin
Director


Shawket Jaman
Director


Anannya Das Gupta
Director

Signed in terms of our separate report of the even date

Dhaka, 27 April 2026

Signed for & on behalf of
Mahamud Sabuj & Co., Chartered Accountants


Moddassar Ahmed Siddique FCA
Partner
ICAB Enrollment No: 0722
DVC: 2604300722AS261937

ONE Investments Limited
Statement of Profit or Loss and other Comprehensive Income
For the year ended 31 December 2025

Notes	2025 Taka	2024 Taka
-------	--------------	--------------

Operating Income (A)

Interest income	9	1,537,517	1,251,109
Other operating income		-	-
		1,537,517	1,251,109

Operating Expenses (B)

Salary & allowances		182,903	-
Bank charges		7,731	31,358
Auditors' fee		57,500	34,500
Fees and renewal	10	14,365	58,336
Others expenses		32,800	4,132
Total		295,299	128,326
Net profit before provision and tax (A-B)		1,242,218	1,122,783
Provision for income tax		310,555	280,696
Net profit/(Loss) after provision		931,664	842,087
Retained surplus brought forward		3,138,167	2,296,080
Retained surplus carried forward		4,069,831	3,138,167
Earnings Per Share (EPS)	12	0.93	0.84

These Financial Statements should be read in conjunction with the annexed notes


Mohammad Farhad Hossen Khan
Company Secretary


A.S.M. Salahuddin
Director


Shawket Jaman
Director


Anannya Das Gupta
Director

Signed in terms of our separate report of the even date

Dhaka, 27 April 2026

Signed for & on behalf of
Mahamud Sabuj & Co., Chartered Accountants


Moddassar Ahmed Siddique FCA
Partner
ICAB Enrollment No: 0722
DVC: 2604300722AS261937

ONE Investments Limited
Statement of Cash Flows
For the year ended 31 December 2025

	2025 Taka	2024 Taka
Cash Flows from Operating Activities		
Interest receipts in cash	1,537,517	1,251,109
Income taxes paid	(307,503)	(368,092)
Other payable	(46,000)	-
Operating expenses	(237,799)	(93,826)
A) Net Cash used in Operating Activities	946,215	789,191
Cash Flows from Investing Activities		
Investment in FDR	(925,558)	(924,995)
Net purchase/Sale of fixed assets	-	-
B) Net Cash used in Investing Activities	(925,558)	(924,995)
Cash Flows from Financing Activities		
Receipts from issue of shares	-	-
C) Net Cash from Financing Activities	-	-
D) Net increase/ (decrease) in cash and cash equivalent (A+B+C)	20,657	(135,803)
Opening Cash and cash equivalents	43,513	179,316
Closing cash and cash equivalents	64,170	43,513

These Financial Statements should be read in conjunction with the annexed notes


Mohammad Farhad Hossen Khan
Company Secretary


A.S.M. Salahuddin
Director


Shawket Jaman
Director


Anannya Das Gupta
Director

Dhaka, 27 April 2026

ONE Investments Limited
Statement of Changes in Equity
For the year ended 31 December 2025

Amount in Taka

Particulars	Paid-up Capital	Retained Earnings	Total
Balance as at 01 January 2025	10,000,000	3,138,167	13,138,167
Share Capital issued	-	-	-
Net profit / (loss) during the period	-	931,664	931,664
Balance as at 31 December 2025	10,000,000	4,069,831	14,069,831
Balance as at 31 December 2024	10,000,000	3,138,167	13,138,167

These Financial Statements should be read in conjunction with the annexed notes


Mohammad Farhad Hossen Khan
Company Secretary


A.S.M. Salahuddin
Director


Shawket Jaman
Director


Anannya Das Gupta
Director

Dhaka, 27 April 2026

Notes to the Financial Statements

As at and for the year ended 31 December 2025

1 Status of the Company

1.1 Legal Form of the Company

ONE Investments Limited (OIL) is a subsidiary of ONE Bank PLC. OIL was incorporated on April 26, 2018 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company after completion of the formalities with the Registrar of Joint Stock Companies and Firms (RJSC). The registered office of the Company is situated at HRC Bhaban, 46 Kawran Bazar C/A., Dhaka-1215.

1.2 Nature of Business Activities:

The activities of the Company include services broadly classified as fees and commission based and fund based services, such as underwriting of securities, issue management, portfolio management, corporate advisory services etc. The Company will apply to the Bangladesh Securities & Exchange Commission (BSEC) for its license to carrying out its operations formally and it will start its operation after getting the approval.

1.3 Components of the financial statements

The financial statements of the Company include the following components:

- a. Statement of Financial Position at the end of the period;
- b. Statement of Profit or Loss and Other Comprehensive Income for the period;
- c. Statement of Changes in Equity for the period;
- d. Statement of Cash Flows for the period;
- e. Notes, comprising a summary of significant accounting policies and other explanatory information; and
- f. Comparative information in respect of the preceding period.

2 Significant Accounting Policies and basis of preparation of Financial Statements

2.1 Basis of presentation of financial statements

These financial statements have been prepared under the historical cost convention on a going concern basis in accordance with International Financial Reporting Standards (IFRSs), the Companies Act 1994 and other laws and rules applicable to securities company. Since the Company has limited user of its financial statements certain disclosures required by IFRS and the Company's Act 1994 have not been presented.

2.2 Regulatory compliance

In preparation of the Financial Statements, ONE Investments Limited complies with the applicable provisions of the following major laws/ statutes:

- The Companies Act, 1994;
- The Income Tax ACT, 2023;
- Tax Deducted at Source Rules, 2023;
- The Value Added Tax and Supplementary Duty Act, 2012;
- The Negotiable Instruments Act, 1881;
- The Securities and Exchange Rules, 2020;
- The Securities and Exchange Commission Act, 1993;
- The Securities and Exchange Commission (Stock-Dealer, Stock-Broker and Authorized Representatives) Rules, 2000; and
- Other applicable laws and regulations.

Notes to the Financial Statements
As at and for the year ended 31 December 2025

2.3 Compliance report on International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs)

While preparing the financial position, the Company applied most of IAS and IFRS as adopted by ICAB. Details are given below:

Name of the Standards	IFRS/ IAS	Status of compliance
First time adoption of International Financial Reporting Standards	IFRS 1	N/A
Share Based Payment	IFRS 2	N/A
Business Combinations	IFRS 3	N/A
Insurance Contracts	IFRS 4	N/A
Non-current Assets Held for Sale and Discontinued Operations	IFRS 5	N/A
Exploration for and Evaluation of Mineral Resources	IFRS 6	N/A
Financial Instruments: Disclosures	IFRS 7	Applied
Operating Segments	IFRS 8	N/A
Financial Instruments: Recognition and Measurement	IFRS 9	Applied with some departures
Consolidated Financial Statements	IFRS 10	N/A
Joint arrangements	IFRS 11	N/A
Disclosure of interest in other entities	IFRS 12	Applied
Fair value measurement	IFRS 13	Applied
Regulatory Deferral Accounts	IFRS 14	N/A
Revenue from Contracts with Customers	IFRS 15	N/A
Leases	IFRS 16	N/A
Presentation of Financial Statements	IAS 1	Applied
Inventories	IAS 2	N/A
Statement of Cash Flows	IAS 7	Applied
Accounting Policies, Changes in Accounting Estimates and Errors	IAS 8	Applied
Events after the Reporting Period	IAS 10	Applied
Income Taxes	IAS 12	Applied
Property, Plant and Equipment	IAS 16	Applied
Employee Benefits	IAS 19	N/A
Accounting for Government Grants and Disclosure of Government Assistance	IAS 20	N/A
The Effects of Changes in Foreign Exchange Rates	IAS 21	N/A
Borrowing Costs	IAS 23	N/A
Related Party Disclosures	IAS 24	Applied
Accounting and Reporting by Retirement Benefit Plans	IAS 26	N/A
Separate Financial Statements	IAS 27	N/A
Investments in Associates and joint venture	IAS 28	N/A
Financial Instruments: Presentation	IAS 32	Applied
Earnings Per Share	IAS 33	Applied
Interim Financial Reporting	IAS 34	Applied **
Impairment of Assets	IAS 36	Applied
Provisions, Contingent Liabilities and Contingent Assets	IAS 37	N/A
Intangible Assets	IAS 38	N/A
Financial Instruments: Recognition and Measurement	IAS 39	N/A
Investment Property	IAS 40	N/A
Agriculture	IAS 41	N/A

* N/A=Not Applicable

Notes to the Financial Statements

As at and for the year ended 31 December 2025

**The objective of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for annual financial statements. However, The Company is complying with IAS 34 regularly for publications of Interim Financial Report.

2.4 Statement of Cash flows

Statement of cash flows is prepared in accordance with the International Accounting Standard-7 "Statement of Cash Flows" and the cash flows from operating activities have been presented under direct method.

2.5 Fixed assets and depreciation

a) All fixed assets are stated at cost less accumulated depreciation as per IAS-16 "Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the asset to its working condition for its intended use inclusive of inward freight, duties and nonrefundable taxes.

b) Depreciation is charged for the year at the following rates on reducing balance method on all fixed assets.

Category of fixed assets	Rate of Depreciation per annum
Furniture and fixtures	10%
Office equipment	18%

c) For additions during the year, depreciation is charged for the remaining days of the year and for disposal depreciation is charged up to the date of disposal.

2.6 Cash and cash equivalents

Cash and cash equivalents include notes and coins in hand, unrestricted balances held with banks and highly liquid financial assets which are subject to insignificant risk of changes in their fair value, and are used by the company management for its short-term commitments.

2.7 Provision for taxation

As per the Income Tax ACT 2023, provision for income tax has been made by applying applicable rate.

2.8 Interest paid and other expenses

In terms of the provision of IAS-1 "Presentation of Financial Statements" interest and other expenses are recognized on accrual basis.

2.9 Share capital

Ordinary shares are classified as equity when there is no contractual obligation to transfer cash or other financial assets.

2.10 Reporting period

These financial statements cover period from 01 January 2025 to 31 December 2025, and January - December is followed consistently.

2.11 Reporting Currency

The amount shown in this financial statements are presented in Bangladeshi currency (Taka), which have been rounded off to the nearest Taka except where indicated otherwise.

2.12 Directors' responsibility on Financial Statements

The Board of Directors of the company is responsible for the preparation and presentation of these Financial Statements.

Notes to the Financial Statements

As at and for the year ended 31 December 2025

2.13 Events after reporting period

All known material events after the reporting period date have been considered and appropriate adjustments/disclosures have been made in the Financial Statements, where necessary up to the date of preparation of Financial Statements as per IAS-10 "Events After the Reporting Period".

2.14 Date of authorization

The Board of Directors accorded its approval and authorized these financial statements on Dhaka, 27 April 2026.

2.15 Earnings per Share

Earnings Per Share (EPS) has been computed by dividing the profit after tax by the number of ordinary shares outstanding as on 31 December 2025 as per IAS-33 "Earnings Per Share".

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
3 Cash and cash equivalents		
ONE Bank PLC, Kawran Bazar Branch (SND) A/C	64,170	43,513
4 Investment in FDR		
ONE Bank PLC, Kawran Bazar Branch (FDR No. 0124120029641)	14,035,603	13,110,045
5 Advance income tax		
Opening balance	1,201,648	833,556
Addition during the year (Note-5.1)	307,503	368,092
Closing balance	1,509,151	1,201,648
5.1 Addition during the year		
Advance tax on interest (Bank deposit)	731	680
Tax paid for assessment year 2024-2025	-	74,696
Advance tax on FDR interest	306,772	292,716
	307,503	368,092
6 Share Capital		
6.1 Authorized Capital		
1,00,00,000 Ordinary Shares of Taka 10/- each.	100,000,000	100,000,000
6.2 Issued, Subscribed and Paid-up Capital		
10,00,000 ordinary shares of Taka 10/- each fully paid.	10,000,000	10,000,000
6.3 Shareholding position of the company		
	Number of Shares	Amount in Taka
ONE Bank PLC	510,000	5,100,000
NTC Housing Limited	490,000	4,900,000
	1,000,000	10,000,000
7 Provision for income tax		
Opening balance	1,148,038	867,342
Addition during the year	310,555	280,696
Closing balance	1,458,592	1,148,038
8 Other payable		
Payable to ONE Bank PLC	-	-
Audit fee payable (Note-8.1)	80,500	69,000
	80,500	69,000
8.1 Audit fee payable		
Opening balance	69,000	34,500
Addition during the year	57,500	34,500
Paid during the year	46,000	-
Closing balance	80,500	69,000

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
9 Interest income		
Interest on Bank Deposit	3,655	3,398
Interest Income on FDR	1,533,862	1,247,711
	<u>1,537,517</u>	<u>1,251,109</u>
10 Fees and renewal		
Trade license fees	14,365	29,130
Registration fee	-	29,206
	<u>14,365</u>	<u>58,336</u>

11 Transactions with related parties (IAS-24)

SL #	Name of related parties	Relationship	Nature of Transaction	Balance as on 31.12.2025	Balance as on 31.12.2024
1	ONE Bank PLC	Parent Company	Account maintain with OBPLC	14,099,773	13,153,558
2	ONE Bank PLC	Parent Company	Inter Company Transaction	-	-

12 Earnings Per Share

Net profit/(Loss) after Tax	931,663.79	842,087.28
No of share	1,000,000	1,000,000
EPS	<u>0.93</u>	<u>0.84</u>

13 Events after the balance sheet date

The Board of Directors in its meeting held on Dhaka, 27 April 2026 approved the financial statements of the company for the year ended 31 December 2025 and authorized the same for issue.


Mohammad Farhad Hossen Khan
Company Secretary


A.S.M. Salahuddin
Director


Shawket Jaman
Director


Anannya Das Gupta
Director

Our Network of Branches

Corporate HQ: HRC Bhaban, 46 Kawran Bazar C. A., Dhaka, Bangladesh
Tel: +88 02 41010666, Fax: +88 02 41010673, Website: www.onebank.com.bd

DHAKA ZONE

Principal Branch 001

Yusuf Chamber, 20 Dilkusha C.A., Dhaka.
Tel : 88 02 223384249

Gulshan-1 Branch 002

Richmond Concord, CES-F8/A
Gulshan Avenue

Bir Uttam Mir Shawkat Road, Gulshan-1, Dhaka.
Tel : 88 02 222290138-40

Ganakbari (EPZ) Branch 005

Somser Plaza, Ganakbari Savar, Dhaka.
Tel : 88 02 996689653-54

Uttara Branch 006

House No.14, Road No.14B, Sector No. 4
Uttara Model Town, Dhaka.
Tel : 88 02 58955748, 58954264

Imamgonj Branch 008

18, Roy Iswar Chandra Shill Bahadur Street
Imamgonj, Dhaka.
Tel : 88 02 7316477, 7316488

Joypara Branch 010

Monowara Mansion, Joypara Bazar
Latakola, Raipara, Dohar, Dhaka.
Tel : 88 02 7768161, 01713005868

Mirpur Branch 011

RSH Tower
Plot: 23, Main Road-03, Block-A,
Section- 11, Pallabi, Mirpur, Dhaka.
Tel : 88 02 8035232, 8031406, 9012969

Kawran Bazar Branch 012

HRC Bhaban, 46 Kawran Bazar C. A., Dhaka.
Tel : 88 02 8189279, 8189280

Dhanmondi Branch 013

House No. 21, Road No. 8
Dhanmondi R. A., Dhaka.
Tel : 88 02 58155387, 58155383, 48112931,
48121622

Narayanganj Branch 017

TSN Plaza,
111 Bangabondhu Road,
Narayanganj City Corporation, Narayanganj.
Tel : 88 02 7648572-3

Banani Branch 018

Abedin Tower 35, Kemal Ataturk Avenue,
Banani C.A. Dhaka-1213.
Tel : 88 02 9822116-19

Motijheel Branch 020

Sharif Mansion
56-57, Motijheel C. A., Dhaka.
Tel : 88 02 223390544

Bijoy Nagar Branch 022

Sattar Bhaban
179 Shahid Syed Nazrul Islam Avenue
Bijoy Nagar, Dhaka-1000.
Tel : 88 02 586315364, 58315365, 58315366

Progoti Sharani Branch 025

GA-130/B, Middle Badda, Progoti Sharani
Badda, Dhaka.
Tel : 88 02 58814175, 58816648, 58613755

Elephant Road Branch 027

Globe Centre
216, Elephant Road, New Market, Dhaka.
Tel : 88 02 58611167-70

Jatrabari Branch 030

SA Tower
101, West Dholaiipar, Shyampur, Dhaka-1204.
Tel : 88 02 7540203, 223342961-963-966

Nawabgonj Branch 032

Sikdar Plaza
Bagmara Bazar, Nawabgonj, Dhaka.
Mobile : 01730082799

Bangshal Branch 033

Arzoo Mansion,
55/3 & 56 Bashi Chandra Sen Podder Street
Tati Bazar Moor, Noyabazar, Dhaka.
Tel : 88 02 47391582-83, 47391577

Banasree Branch 039

Al-Kauser Palace
House # 2, Road # 5, Block - D
Banasree R/A, Dhaka.
Tel : 88 02 55124058, 55124155

Jagannathpur Branch 042

Abdul Ali Plaza (1st floor), Ka 23
Progoti Sharani, Kuril, Dhaka-1229.
Tel : 88 02 8415612-14

Tongi SME/Agriculture Branch 043

Shahjalal Shopping Complex, 1/1-A
Sahajuddin Sarkar Road, Tongi, Gazipur.
Tel : 88 02 224411469-71

Basabo Branch 045

Bandhan Tower
House No.- 97/A & 97/A1
West Madartek Road, Basabo, Dhaka.
Tel : 88 02 47291336-38

Madhabdi Branch 047

355, Madhabdi Bazar (Bot Tola), Narsingdi.
Tel : 88 02 22 4457244, 4457245, 4457246
4457247

Moghbar Branch 050

Erra Tower, 1/B, Outer Circular Road
Moghbar Wireless, Ramna, Dhaka.
Tel : 88 02 48319562, 48319570, 48319584

Ring Road Branch 054

Shampa Super Market (1st Floor)
6/7 Adarsha Chayaneer
Ring Road, Shamoli, Dhaka.
Tel : 88 02 9104551, 9104552, 9104553

Lalbagh Branch 060

47, Horonath Ghosh Road
Lalbagh, Dhaka.
Tel : 88 02 223361748, 223369713, 223368939
223361748

Tipu Sultan Road Branch 066

50, Tipu Sultan Road, Nawabpur, Dhaka.
Tel : 88 02 2233 52609-612

Mawna Branch 079

Salam Fakir Super Market, Mawna Bazar
Sreepur, Gazipur.
Mobile: 01709646003, 01708136819,
01708136820

Nandipara Branch 080

34 Maddha Nandipara,
Dakshingon, Khilgaon, Dhaka.
Tel : 88 02 47291351-2, 01709646004

Zinzira Branch 081

Hazi Nuru Mia Tower
Purbabond Dakpara
Zinzira, Keranigonj, Dhaka.
Mobile : 01709646006

Sonargaon Janapath Branch 082

House # 02, Road #17/B, Sonargaon Janapath,
Sector - 12, Uttara, Dhaka.
Tel : 88 02 55086731-32

Faridpur Branch 083

Khan Trade Center (1st Floor)
98, Mujib Sarak, Faridpur-7800.
Tel : 88 02 478802483-85

Ashkona Branch 086

Sayed Tower, 432 Ashkona Bazar
Hazi Camp Road, Dakshinkhan, Dhaka.
Tel : 88 02 48954182, 48954183

Hemayetpur Branch 087

Madani Super Market, Hemayetpur Bus Stand
Savar, Dhaka.
Mobile : 01708136800, 01708136801

Sonargaon Branch 091

Ambia Plaza
Degree College Road, Mograpara Chowrasta
Sonargaon, Narayanganj.
Tel : 88 02 997748323-325
Mobile : 01708813158

Malibagh Branch 092

Tamij Uddin Tower, 01 DIT Road
Malibagh, Chowdhurypara, Dhaka.
Tel : 88 02 58316113, 58316117-8

Tanbazar Branch 093

SS Tower, 30/14 Loyal Tank Road
Tanbazar, Narayanganj.
Tel : 88 02 224434482-492,493

Ekuria Branch 095

Italy Tower
Container Port Road, Hasnabad, Ekuria
South Keranigonj, Dhaka.
Tel : 88 02 7762416, 7762485-6

Araihazar Branch 098

Madina Plaza, 675, Thana Road
Araihazar Bazar, Araihazar, Narayanganj.
Mobile : 01711218558

Bhawal Mirzapur Branch 099

Bristi Complex, 259, Bangla Bazar Road
Bhawal Mirzapur Bazar,
Gazipur Sadar, Gazipur.
Mobile : 01711218560

Shantinagar Branch 100

Conifer Tower
31, Shiddeshwari Circular Road
Shantinagar, Ramna, Dhaka.
Tel : 88 02 48311381-3

Jashore Branch 014

M. S. Orchid Centre, 44, M. K. Road, Jashore.
Tel : 88 02 477766843, 845, 842, 844

Satkhira Branch 046

Mehedi Super Market
480, Boro Bazar Sarak, Pransayer, Satkhira-9400.
Tel : 88 0471 63898, 63910, 63911

Khulna Branch 053

J.K. Tower, 79 Jashore Road
Picture Palace, Khulna.
Tel : 88 041 813339, 813351, 813378

Kushtia Branch 070

Khushi Plaza, 0258 NS Road
Kushtia Sadar, Kushtia.
Tel : 88 02 477782641-3

Poradaha Branch 078

Chairman Tower, Poradaha Bazar,
Mirpur, Kushtia.
Mobile : 01777734343-5

KHULNA ZONE

Gulshan North Branch 101

Gulshan Tower, Plot No. - 31,
Gulshan North Avenue, Road No - 53,
Gulshan Circle-2, Gulshan, Dhaka.
Tel : 88 02 8834062, 8834072, 8834438
Mobile : 01313799145

Kathgora Branch 105

Razzak Tower, Kathgora Bazar,
Ashulia, Dhaka.
Mobile : 01313799138

Gulshan Islami Banking Branch 106

97, Bir Uttam Mir Shawkat Sarak (Gulshan Aven
Gulshan, Dhaka.
Tel : 88 02 48812047-48, 01313799134

Mohakhali Branch 111

07 Green Trade Point
Bir Uttam AK Khandakar Road,
Mohakhali C/A, Dhaka-1212.
Mobile : 01313799220

Chinishpur Branch 114

Chinishpur, Narsingdi Sadar, Narsingdi
Mobile : 01332502676

Mongla Port Branch 102

Plot No. - 105(P),
Mongla Port Bypass Road,
Mongla Port compound area,
Mongla, Bagerhat.
Tel : 88 04662-75481, 75483, 75485
Mobile : 01313799146

Chowgacha Branch 103

Ali Tower, Holding No. - 345,
Chowgacha Bus Stand,
Chowgacha, Jashore.
Tel : 88 02 47777-1629, 1630, 1631
Mobile : 01313799148

CUMILLA ZONE

Laksham Branch 036

Mojumder Complex
972, Doulatgonj Bazar, Laksham, Cumilla.
Tel : 88 08032 51970, 51971, 01730319833

Cumilla Branch 044

Samatad KR Vivacity
349, Shahid Khaja Nizam Uddin Road
Badurtala, Kotwali, Cumilla.
Tel : 88 081 63001, 63004, 01730736289

Brahmanbaria

SME/Agriculture Branch 059
Alpona Plaza
Holding No.- 6223 & 3513, Court Road
Brahmanbaria Sadar, Brahmanbaria.
Tel : 88 02 3344 94284-86, 01755594066

Solimongj Branch 112

Siraj Market, Barail
Solimongj, Nobinagar, Brahmanbaria.
Mobile : 01332-547734

Chandpur Branch 113

Jewelry Plaza, Holding No.- 1117/00,
Late Abdul Karim Patwary Road (Cumilla Road)
Chandpur Sadar, Chandpur.
Mobile : 01332-502671

SYLHET ZONE

Sylhet Branch 007

Firoz Centre, 891/KA, Chouhatta, Sylhet.
Tel : 88 02 2926635593, 02 996635898

Islampur Branch 009

Kayum Complex
Islampur Bazar, Sylhet.
Tel : 88 02 996642025-27

Sherpur Branch 021

Rajendra Complex, Moulvibazar Road
Sherpur Bazar, Moulvibazar.
Mobile : 01713458183

Laldighirpar Branch 051

1578, Laldighirpar Main Road
Mohajonpotti, Kotwali, Sylhet.
Tel : 88 02 712778, 714284
Mobile : 01730353517

Our Network of Branches

CHATTOGRAM ZONE

Agrabad Branch 003

64-66 HRC Bhaban, Agrabad C/A
Chattoqram, Bangladesh.
Tel : 88 02 333331198

Khatungonj Branch 004

110-111, Khatungonj, Chattogram.
Tel : 88 02 33338845 1-4

Jubilee Road Branch 023

Kader Tower, 128, Jubilee Road, Chattogram.
Tel : 88 02 333353112-6

Cox's Bazar Branch 026

Monora Complex
East Laldighir Par, Court Hill Lane
Main Road, Cox's Bazar.
Tel : 88 0341 51113-4

CDA Avenue Branch 034

Avenue Center
787/A, CDA Avenue, East Nasirabad
Kotwali, Chattogram.
Tel : 88 031 2858152-3

Nanupur Bazar Branch 035

Central Plaza
Nanupur Bazar, Fatikchhari, Chattogram.
Mobile : 01730323092, 01708136798

Rangamati Branch 048

H. B. Plaza
72/Ma, Banarupa Bazar, Rangamati.
Tel : 88 02 333371554, 71552

Sitakunda Branch 049

BBC Steel Bhaban
South Shitalpur, Sitakunda
Chattogram.
Tel : 88 031 2780961-3

Boalkhali Branch 055

Joinab Tower (1st Floor)
Gomdondi, Boalkhali Sadar, Chattogram.
Tel : 88 02 334457504-6

Raozan Branch 056

RM Tower, Holding No.- 0406-00
Munshirghata Road, Raozan, Chattogram.
Tel : 88 03026 56474-76

Ranirhat Branch 057

Ferdous Shopping Complex
Raja Nagar, Rangunia, Ranirhat, Chattogram.
Mobile : 01755594064

Chandgaon Branch 058

ANFL King City, Holding # SC/A,
Road # 1, Block A, Chandgaon R/A, Chattogram.
Tel : 88 02 334470023-25

Dovashi Bazar Branch 062

Tayabia Madrasa Market
Chandraghona, Rangunia, Chattogram.
Mobile : 01755594073-74

Halishahar Branch 063

House # 2, Road # 3, Block # L
Halishahar Housing Estate, Boropole
Chattogram.
Tel : 88 02 333327712-15

Hathazari Branch 065

J & G Shopping Complex
Ramgor Road, Hathazari Bus Station
Hathazari, Chattogram.
Tel : 88 02 334460207-210

Anderkilla Branch 067

RAC Chamber
37 Raja Pukur Lane, Kotwali
Chattogram.
Tel : 88 02 333327712-15

Mithachara Branch 068

Mithachara Islamia Fazil Madrasa Market
Mithachara Bazar, Mirsarai, Chattogram.
Tel : 88 03024 56048-50, 01709813070

Anowara Branch 069

Mohsen Awlia Shopping Complex
Anowara Barkal Road,
Upazila Sadar Anowara, Chattogram.
Tel : 88 03029 56142-44

Station Road Branch 074

Asian SR Hotel
291 Station Road, Kotowali, Chattogram.
Tel : 88 02 333351840-43

Chattogram EPZ Branch 084

FGSI Plaza, Holding No.-3674/4299
Bandartila, Airport Road,
Chattogram EPZ Area, Chattogram.
Tel : 88 02 333340230-32

Bibirhat Branch 085

Al Macca Shopping Center
55, College Road, Bibirhat, Fatikchhari, Chattogram.
Tel : 88 02 334457258-59, 01324666319

Pahartali Branch 089

Al-Macca Complex, 556 Pahartali
Kaptai Road, Raozan, Chattogram.
Mobile : 01708136868

Muradpur Branch 090

S. N. Mim City, 83 Muradpur
Hathazari Road, Panchlaish, Chattogram.
Tel : 88 02 333336924, 02 333336925-27

Colonel Hat Branch 094

H # G-31, Road No. 01, CDA Residential Area
Akbar Shah, Colonel Hat, Chattogram.
Tel : 88 02 43151167-69, 01709813060

Oxygen Moor Branch 096

Ayesha Wazed Memorial Tower
77 Hathazari Road, Oxygen Moor
Bayazid Bostami, Chattogram.
Tel : 88 02 333375226-28
Mobile : 01711218556

Padua Branch 097

N. K. City Shopping Complex,
739-5 Padua Bazar, Cox's Bazar Main Road
Lohagara, Chattogram.
Mobile: 01711218557

NSEZ Branch 104

Administrative Building, BEZA
Mirsarai, Chattogram.
Mobile: 01313799100

Agrabad Islami Banking Branch 107

HRC Bhaban, 64-66 Agrabad C/A, Chattogram.
Tel : 88 02 333311167-69, 01313799135

Chawkbazar Branch 109

Marium Tower, 647/855,
Kapashgola Road, Chawkbazar,
Panchlaish, Chattogram.
Tel : 02- 41355991-93, 01313799223

Eidgaon Branch 110

Momtaj Shopping Complex, Arakan Road
Eidgaon, Cox's Bazar, Chattogram.
Mobile: 01313799224

Chowmuhuni Branch 015

Kiron Shopping Complex
1453-01 Karimpur Road, Chowmuhuni
Begumgonj, Noakhali.
Tel : 02 334493098

Chandragonj Branch 016

Chandragonj Bazar, Lakshmipur.
Mobile : 01713045518, 01713045519

Dagon Bhuiyan Branch 024

Khair Shopping Complex
Fazilaer Ghat Road
Dagon Bhuiyan, Feni.
Tel : 88 03323 79097-8, 01714109928

Feni Branch 028

Zulfikar Chamber,
244, Islampur Road, Feni.
Tel : 88 0331 62362, 62267, 62367

Raipur Branch 029

Sattar Complex
187, Thana Council Road
Raiapur, Lakshmipur.
Mobile : 01714134977

Ramgonj Branch 037

Nur Plaza
378/1, Uttar Bazar, Main Road
Ramgonj, Lakshmipur.
Tel : 88 02 334442541

Majidee Court Branch 038

Majidee Pouro Super Market, Main Road
Majidee Court, Shudharam, Noakhali.
Tel : 88 02 334491455

Mandari Bazar Branch 061

One Plaza, 281-282, Bank Road,
Mandari Bazar, Lakshmipur.
Phone: 01755594072

NOAKHALI ZONE

Amishapara Branch 071

Nurjahan Super Market
Moddham Bazar, Bhadragram
Amishapara, Sonaimuri, Noakhali.
Mobile : 0176667023-24

Lakshmipur SME/Agriculture Branch 072

Sky Touch Tower, 1305, Bank Road,
Lakshmipur Sadar Lakshmipur.
Mobile : 0176667022

Chaprashir Hat SME/ Agriculture Branch 073

Akash Shopping Center, Bank Road
Purbo Bazar, Chaprashir Hat
Companygonj, Noakhali.
Mobile : 0176667026

Subarnachar Branch 075

Bismillah Tower
Haris Chowdhury Bazar, West Char Jubilee
Char Jabbar, Subarnachar, Noakhali.
Mobile : 01777734335

Chaterpaiya Branch 076

Nurjahan Complex, Barogaon, Chaterpaiya Bazar
Sonaimuri, Noakhali.
Mobile : 01777734337, 01777734338

Chatkhil Branch 077

Dr. Bashar Plaza
4129 Chatkhil Bazar, Chatkhil, Noakhali.
Tel : 88 02 334495351-53, 01777734339

Bashurhat Branch 088

AG Tower, Kabirhat Road, Bashurhat,
Companigonj, Noakhali.
Tel : 88 03223 56284-5, 01717297575

RAJSHAHI ZONE

Bogura Branch 019

739/A, Rabu Tower
Bogura-Rangpur Sarak, Borogola, Bogura.
Tel : 88 02 589903567-68

Sirajgonj Branch 031

Mostofa Plaza
104, S. S. Road, Sirajgonj Sadar, Sirajgonj.
Tel : 88 02 588831031, 588831034

Rajshahi Branch 040

Unicity Ibrahim Tower
88-91 Station Road, Rani Bazar, Boalia, Rajshahi.
Tel : 88 02 588860495-96

Shahjadpur SME/Agriculture Branch 041

Mawlana Saifuddin Yahia Super Market
138, Monirampur Bazar, Shahjadpur, Sirajgonj.
Tel : 88 02 588833481-82

Rangpur Branch 052

Shah Bari Tower
286, Station Road, Guptapara, Rangpur.
Tel : 88 02 589965224-5226

BARISHAL ZONE

Barishal Branch 064

K Jahan Centre
106, Sadar Road, Kotwali, Barishal.
Tel : 88 02 478864710, 02 478864711,
02 478866466

Tekerhat Branch 108

Bismillah Tower
617, Sufi Janab Ali Road, Rajoir
Tekerhat, Madaripur.
Tel : 02 478812129, 32, 34
Mobile : 01313799225

Our Network of Sub-Branches

SUB-BRANCHES

Ahsanullah University Sub-Branch 001
(Under Kawan Bazar Branch)
141-142 Love Road, Tejgaon I/A, Dhaka.

Baghabari Sub-Branch 002
(Under Shahjadpur SME/Agri Branch)
Aziz Mansion, Baghabari Ghat,
Shahjadpur, Sirajgonj.

Motijheel Sub-Branch 003
(Under Principal Branch)
DSE Annex Building, 9/E Motijheel C/A, Dhaka.

Parbatipur Sub-Branch 004
(Under Rangpur Branch)
Parbatipur Depot Area,
Parbatipur-Dinajpur Main Road,
Parbatipur, Dinajpur.

Gotatkor Sub-Branch 005
(Under Sylhet Branch)
Beside Sylhet Regional Passport Office,
Mogla Bazar, Sylhet.

Mohammadpur Sub-Branch 006
(Under Ring Road Branch)
64/1, Nurjahan road,
Mohammadpur, Dhaka.

Shaheed Suhrawardy Hospital Sub-Branch 007
(Under Ring Road Branch)
Sher-E-Bangla Nagar, Dhaka- 1207.

Kamalapur ICD Sub-Branch 008
(Under Motijheel Branch)
Inland Container Depot, Outer Circular Road,
Shahjahanpur, Kamalapur, Dhaka.

Pangaon ICT Sub-Branch 009
(Under Ekuria Branch)
Pangaon Inland Container Terminal,
South Keranigonj, Dhaka.

Benapole Sub-Branch 010
(Under Jashore Branch)
Benapole Landport International
Passenger Terminal,
Jashore-Benapole Highway,
Sharsha, Jashore

Basundia Moor Sub-Branch 011
(Under Jashore Branch)
Shuvo Shopping Complex,
Jashore-Khulna Highway,
Basundia Moor, Kotwali, Jashore.

Kalir Bazar Sub-Branch 012
(Under Cumilla Branch)
Montaj Uddin Bhaban
868, Kalir Bazar Road, Cumilla.

Nikunja Sub-Branch 013
(Under Banani Branch)
Manha Villa, House-17, Road-05,
Kobi Faruque Sharoni,
Nikunja-2, Khilkhet, Dhaka-1229.

Rupnagar Sub-Branch 014
(Under Mirpur Branch)
Plot # 30/A, Road # 06, Rupnagar R/A,
Mirpur, Dhaka.

Pirerbag Sub-Branch 015
(Under Mirpur Branch)
House - 267/1/A, South Pirerbag,
Kamal Sharoni, Mirpur 60 Feet Road,
Mirpur, Dhaka.

Bangla Bazar Sub-Branch 016
(Under Subarnachar Branch)
Hasnat Super Market, Bangla Bazar,
Subarnachar, Noakhali.

Kashimpur Sub-Branch 017
(Under Ganakbari (EPZ) Branch)
Zitar Moor Sarker Market, 237/1,
Konabari Road, Kashimpur, Gazipur.

Dhamairhat Sub-Branch 018
(Under Ranirhat Branch)
H.A. Plaza, D.C. Road, Lalanagar, Rangunia,
Dhamairhat, Chattogram.

Rupatali Sub-Branch 019
(Under Barishal Branch)
Rayhan Monjil, House No.- 1028,
Road No.-08, Rupatali, Barishal..

Mirpur-1 Sub-Branch 020
(Under Mirpur Branch)
Sheikh Plaza, 5A, Darus Salam Road,
Mirpur - 1, Dhaka.

Zirani Bazar Sub-Branch 021
(Under Ganakbari EPZ Branch)
Mokter Tower, 405, Zirani Bazar-Shimulia Road,
Ashulia, Savar, Zirani Bazar, Dhaka.

Sataish Sub-Branch 022
(Under Tongi SME/Agri Branch)
Hazi Enam Uddin Khan Market, 145, Sataish Road,
Tongi West, Sataish Boro Bazar, Gazipur.

Senbagh Sub-Branch 023
(Under Dagonbhuiyan Branch)
Shah Alam Bhuiyan Market, 254,
Post Office Road, Senbagh, Noakhali.

Grihayan Bhaban Sub-Branch 024
(Under Mirpur Branch)
Grihayan Bhaban, 82 Segunbagicha, Dhaka.

Shohagpur Bazar Sub-Branch 025
(Under Ganakbari (EPZ) Branch)
Humayun Super Market, Shohagpur,
Mirzapur, Tangail.

P.K. Sen Hat Sub-Branch 026
(Under Raozan Branch)
West Gujra Tower, P.K. Sen Hat,
Noapara Sarak, Raozan, Chattogram.

Sonapur Sub-Branch 027
(Under Majidee Court Branch)
Bacchu Sir Super Market, Sonapur,
Old Bus Stand, Sudharam, Noakhali.

Jaldhaka Sub-Branch 028
(Under Rangpur Branch)
Chowdhury New Market, 0376-01,
Jaldhaka-Dimla Road, Zero Point Moor,
Jaldhaka Bazar, Jaldhaka, Nilphamari.

Khalishpur Sub-Branch 029
(Under Khulna Branch)
25/5, BIDC Road, Khalishpur Moor,
Daulatpur, Khulna.

Bhomra Sub-Branch 030
(Under Satkhira Branch)
Bhomra Land Port Main Road, Bhomra,
Satkhira Sadar, Satkhira.

Tanore Sub-Branch 031
(Under Rajshahi Branch)
Hazi Market, 899,
Tanore Thanar Moor, Tanore, Rajshahi.

Ullapara Sub-Branch 032
(Under Sirajgonj Branch)
696, Joydev Road,
Ullapara, Sirajgonj.

Rajgonj Sub-Branch 033
(Under Majidee Court Branch)
Jahangir Market, High School Road,
Begumgonj, Rajgonj Bazar, Noakhali.

Uttara Sector-12 Sub-Branch 034
(Under Uttara Branch)
Star Vila, Plot No-482, Road No-03, Sector-12,
Uttara Model Town, Uttara West, Dhaka.

Golondaz Road Sub-Branch 035
(Under Halishahar Branch)
Amity KAVIYU Islam Tower (C-01),
House # 1705/B (old), Road # Golondaz Road,
Block # J, Halishahar, Chattogram.

Paniala Bazar Sub-Branch 036
(Under Ramgonj Branch)
Patwary Bhaban, Paniala Bazar, Main Road,
Noagaon, Ramgonj, Lakshmipur.

Savar Sub-Branch 037
(Under Ganakbari (EPZ) Branch)
Babul Tower, D-114, Savar Thana Road,
Talbagh, Savar, Dhaka.

K.B. Aman Ali Road Sub-Branch 038
(Under Chandgaon Branch)
Sharif Rahman Tower, 1261,
K.B. Aman Ali Road, Bakalia, Chattogram.

DSE Sub-Branch 039
(Under Principal Branch)
Dhaka Stock Exchange (DSE) Tower, Plot - 46,
Road - 21, Nikunja-2, Khilkhet, Dhaka.

Zorargonj Sub-Branch 040
(Under Mithachara Branch)
Jafar Tower, Zorargonj Bazar,
Zorargonj, Mirsarai, Chattogram.

Mongla Bazar Sub-Branch 041
(Under Mongla Port Branch)
Alhaj Talukdar Abdul Khaleque Road,
Holding No.-0003-00
Mongla Bazar, Mongla, Bagerhat.

Gouripur Sub-Branch 042
(Under Cumilla Branch)
Suraj Zaman Tower, Gouripur,
Daudkandi, Cumilla.

Sonaimuri Sub-Branch 043
(Under Chowmuhuni Branch)
Ali Tower BSR Road, 892/01
Sonaimuri, Noakhali.

Baruakhali Sub-Branch 044
(Under Nawabgonj Branch)
Seaman Plaza
Baruakhali, Nawabgonj, Dhaka.

Shilakotha Sub-Branch 045
(Under Joypara Branch)
Shilakotha, kushumhati,
Dohar, Dhaka.

Shahapur Sub-Branch 046
(Under Chatkhil Branch)
Maa Babar Doa, Shahapur Bazar,
Chatkhil, Noakhali.

Mizan Road Sub-Branch 047
(Under Feni Branch)
Grand Huq Tower, Mizan Road, Feni.

KAFCO Center Sub-Branch 048
(Under Anowara Branch)
Ittadi Shopping Complex & Apartment
(Nobab Khan Market),
Bandor, Karnaphuli, Anowara, Chattogram.

Palli Bazar Sub-Branch 049
(Under Joypara Branch)
Palli Bazar, Muksudpur, Dohar, Dhaka.

Shafipur Sub-Branch 050
(Under Ganakbari EPZ Branch)
Nurul Complex, Joydebpur Tangail Highway
Shafipur Bazar, Kaliakair, Gazipur

Our Network of Collection Booths

COLLECTION BOOTHS

Chattogram Port Collection Booth

MPB Terminal Bhaban
Chattogram Port Authority,
Chattogram.

Chattogram Port Collection Booth

One Stop Service Centre-M Shed
Chattogram Port Authority,
Chattogram.

Chattogram Port Collection Booth

DTM Operation Office
General Cargo Berth Area,
Chattogram.

DPDC Shyampur Collection Booth

27, Alibahor, Shyampur Bazar,
Shyampur, Jatrabari, Dhaka.

Bangabandhu Bridge Toll Collection Booth

Western Plaza, Bangabandhu Bridge,
Sirajgong.

Narayangonj City Corporation Collection Booth

B.B. Road, City Corporation Bhaban,
Narayangonj.

DPDC Banglabazar Collection Booth

NOCS Banglabazar Circle Bhaban
1 Eignlish Road, Bangshal,
Dhaka.

BAPEX Collection Booth

BAPEX Bhaban
4 Kawran Bazar C/A, Dhaka.

Kashimpur Collection Booth

Kashimpur Palli Bidyut Zonal Office
482, Kashimpur Bazar Road,
Kashimpur, Gazipur.

DPDC Narayangonj Collection Booth

59, Isa Kha Road, Narayangonj.

Sreepur Bill Collection Booth

Dhaka Palli Bidyut Samity-1, Bhaban
Tetuibari, Mozar Mill, Kashimpur, Gazipur.

DPDC-NOCS Azimpur Collection Booth

31/1, Azimpur Road, Dhaka.

DPDC-NOCS Jigatola Collection Booth

House No. 73/1, Road # 5/A,
Dhanmondi R/A, Dhaka.

Dagonbhuiyan Palli Bidyut Collection Booth

Dagonbhuiyan Palli Bidyut Samity
Zonal Office Premises
Palli Bidyut Complex, Dagonbhuiyan, Feni.

Mongla Port Collection Booth

Mongla Port Bhaban,
Mongla Port, Mongla, Bagerhat.

DPDC Lalbagh Collection Booth

33/11 KV Sub-Station Bhaban (Islambagh)
Water Works Road, Lalbagh, Dhaka.

DMCH DPDC Collection Booth

33/11 KVGIS Sub-Station Bhaban
Jahir Raihan Sarak, Shahabagh Dhaka.

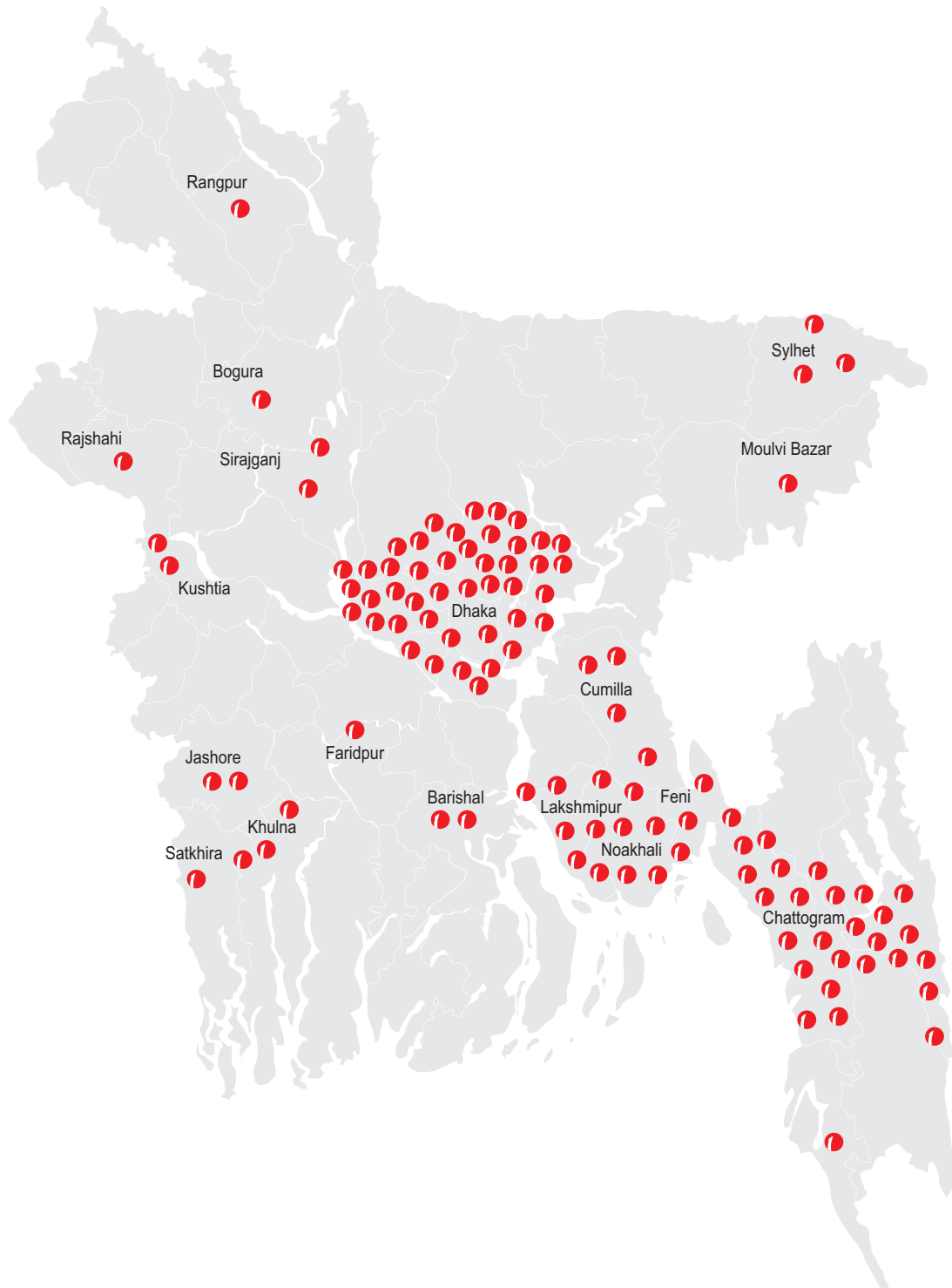
Bhomra Landport Collection Booth

Bhomra Landport Administrative
Building, Bhomra, Satkhira.

Zirani Palli Bidyut Office Collection Booth

DPBS-I, Zirani Bazar Sub Zonal Office
Zirani Bazar, BKSP, Ashulia, Dhaka.

Network of Branches



Proxy Form

I/We

of (Address).....

being a Member(s) of ONE Bank PLC and entitled to vote, hereby appoint Mr./Mrs./Ms/Miss

of (Address) as my/our

Proxy to attend and vote on my/our behalf at the 27th AGM of the Company to be held on Thursday, August 13, 2026 from 11:00 a.m. through hybrid system in combination of physical presence at Lakeshore Grand, House No. 46, Road No. 41, Gulshan 2, Dhaka-1212 and also Virtually by using Digital Platform through the link <https://obplc.bdvirtualagm.com>

Signed this day of, 2026.

Signature of Proxy

Revenue Stamp
Tk. 20/-

Signature of Member

Folio / BO No.

No. of Shares held

N.B: This Proxy Form, duly completed (as recorded with the Bank) and signed (in accordance with the specimen signature recorded with Bank/CDBL), must be deposited at the Registered Office of the Company at least 48 (forty eight) hours before the Meeting. Proxy is invalid if not signed and stamped as explained above.



Attendance Slip

I hereby record my attendance at the 27th AGM of the Company being held on Thursday, August 13, 2026 from 11:00 a.m. through hybrid system in combination of physical presence at Lakeshore Grand, House No. 46, Road No. 41, Gulshan 2, Dhaka-1212 and also Virtually by using Digital Platform through the link <https://obplc.bdvirtualagm.com>

Name of Member/ Proxy (In Block Letters)

Folio / BO No.

No. of Shares held

Signature of the Member/ Proxy

Date

- N.B: 1. Members attending the Meeting in person or by proxy are requested to record their attendance through the above link on the day of Meeting.
2. Please note that AGM can be attended only by the Members or properly constituted Proxy.





Corporate HQ:

HRC Bhaban, 46 Kawran Bazar C. A., Dhaka-1215, Bangladesh

Tel: +88 02 41010666, Fax: +88 02 41010673

Click: www.onebank.com.bd Call Centre: 16269