ONE Bank Limited

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Un-audited Financial Statements As on 30 September 2022

ONE Bank Limited Corporate HQ 2/F HRC Bhaban, 46 Kawran Bazar C.A., Dhaka-1215

In Compliance to Bangladesh Securities and Exchange Commission Notification No. BSEC/CMRRCD/2006-158/208/Admin/81 dated 20 June 2018, ONE Bank Limited is pleased to publish its 3rd quarter Financial Statements (Un-audited) showing Assets & Liabilities of the Bank as on 30 September 2022 and Profit & Loss Account and Cash Flow Statement for the nine months ended on 30 September 2022.

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John Sarkar DMD & Company Secretary

Md. Monzur Mofiz Managing Director

ONE Bank Limited and its Subsidiaries Consolidated Balance Sheet (Un-audited) As at 30 September 2022

| As at 30 September 2022 | | |
|-----------------------------------------------------------------------------------------|----------------------------|-----------------------------------------|
| | Amount in Ta 30.09.2022 | 31.12.2021 |
| PROPERTY AND ASSETS | | - 111 # V# 1 |
| Cash | | |
| Cash in hand (including foreign currencies) | 3,396,277,119 | 2,983,356,475 |
| Balance with Bangladesh Bank and its agent bank(s) | | |
| (Including foreign currencies) | 12,301,244,982 | 15,127,069,877 |
| | 15,697,522,101 | 18,110,426,352 |
| Balance with other Banks and Financial Institutions | | |
| In Bangladesh | 2,679,729,808 | 3,205,173,505 |
| Outside Bangladesh | 3,684,528,968 | 2,893,872,431 |
| | 6,364,258,776 | 6,099,045,936 |
| Money at call on short notice | 4,068,670,000 | 6,725,200,000 |
| Investments | | |
| Government | 28,189,878,640 | 31,624,490,473 |
| Others | 10,984,937,714 | 8,897,582,239 |
| | 39,174,816,354 | 40,522,072,712 |
| Loans and Advances/investments | 222 (44 150 071] | 221 026 076 270 |
| Loans, cash credit, overdraft etc./investments | 222,644,150,971 | 221,026,876,270 |
| Bills purchased and discounted | 2,198,470,963 | 1,820,269,099 |
| | 224,842,621,934 | 222,847,145,369 |
| Fixed Assets including premises, furnitures & fixtures | 3,638,226,807 | 3,686,317,659 |
| Other Assets | 13,387,462,299 | 12,645,526,383 |
| Non-banking Assets | | - |
| Total Assets | 307,173,578,271 | 310,635,734,412 |
| LIABILITIES AND CAPITAL | | |
| Liabilities | 00 500 000 400 | 10 544 953 005 |
| Borrowings from other Banks, Financial Institutions and agents | 22,533,392,482 | 19,744,872,097 |
| Non-convertible subordinated bond and contingent-convertible perpetual bond | 11,100,000,000 | 9,250,000,000 |
| Deposits and other accounts | 32,905,704,640 | 27,920,833,035 |
| Current/Al-wadeeah current account and other account | 2,416,979,057 | 2,834,030,974 |
| Bills payable | 33,118,935,336 | 31,887,111,950 |
| Savings accounts/Mudaraba savings bank deposit Fixed Deposit/Mudaraba fixed deposits | 151,115,431,541 | 167,945,242,159 |
| Unclaimed cash and fractional dividend account | 42,442,358 | 42,795,064 |
| | 219,599,492,931 | 230,630,013,182 |
| Other Liabilities | 35,472,057,363 | 33,265,322,760 |
| Total Liabilities | 288,704,942,776 | 292,890,208,039 |
| Capital/Shareholders' Equity | | _,_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| Paid-up Capital | 9,807,424,780 | 9,340,404,560 |
| Statutory Reserve | 7,071,448,115 | 6,721,414,910 |
| Capital Reserve | 16,985,722 | 8,106,441 |
| Surplus in profit & loss account | 1,233,082,567 | 1,237,993,412 |
| Revaluation reserve for securities | 306,487,097 | 404,675,341 |
| Total Shareholders' Equity | 18,435,428,279 | 17,712,594,664 |
| Non-controlling Interest | 33,207,216 | 32,931,709 |
| Total Liability and Shareholders' Equity | 307,173,578,271 | 310,635,734,412 |
| OFF BALANCE SHEET ITEMS | | |
| Contingent Liabilities | | |
| Acceptances and Endorsements | 31,826,810,219 | 20,436,351,850 |
| Letters of Guarantee | 16,399,852,974 | 13,777,812,760 |
| Irrevocable Letters of Credit | 18,702,349,729 | 22,033,819,992 |
| Bills for Collection | 889,430,986 | 1,664,810,820 |
| Other Contingent Liabilities | | · · · |
| - | 67,818,443,908 | 57,912,795,422 |
| Other Commitments | · · · · | - |
| Total off-Balance Sheet items including contingent liabilities | 67,818,443,908 | 57,912,795,422 |
| Net Asset Value Per Share | 18.80 | 18.06 |
| And Aussel Failed & Cr. Share | 1 | 10100 |
| | $\lambda $ / | |
| 120 | | |
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Parul Das FCA Chief Financial Officer

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for Jah 2 John Sarkar

John Sarkar Company Secretary Md. Monzur Mofiz Managing Director AMMM Aurangzeb Chowdhury

Zahur Ullah Vice Chairman

ONE Bank Limited and its Subsidiaries Consolidated Profit & Loss Account (Un-audited) For the period from 01 January 2022 to 30 September 2022

| | | Amount | in Taka | |
|----------------------------------------------------------------|----------------------------------------------|-----------------|-----------------------------------------------------------------------------------------------------------------|----------------------|
| | January to Sep | | July to Se | otember |
| | 2022 | 2021 | 2022 | 2021 |
| Interest income/proft on investment | 12,653,690,526 | 12,978,378,725 | 4,576,630,831 | 4,272,845,904 |
| Interest paid on deposits and borrowings etc. | (8,802,347,436) | (8,841,673,149) | (3,028,605,349) | (2,836,231,330) |
| Net interest income | 3,851,343,090 | 4,136,705,576 | 1,548,025,481 | 1,436,614,575 |
| Investment income | 2,076,306,888 | 1,532,314,820 | 745,086,031 | 427,987,300 |
| Commission, exchange and brokerage | 1,818,778,855 | 1,184,048,946 | 763,287,710 | 407,771,574 |
| Other operating income | 436,903,557 | 407,516,934 | 127,188,730 | 115,578,407 |
| Total operating income (A) | 8,183,332,391 | 7,260,586,275 | 3,183,587,953 | 2,387,951,856 |
| Salaries and allowances | 2,487,609,141 | 2,128,272,943 | 875,235,706 | 705,147,169 |
| Rent, taxes, insurance, electricity etc. | 603,549,370 | 569,004,157 | 209,671,544 | 185,056,014 |
| Legal expenses | 43,414,873 | 54,203,018 | 15,536,713 | 16,662,036 |
| Postage, stamps, telecommunication etc. | 67,088,675 | 65,727,996 | 18,186,609 | 21,364,172 |
| Directors' fees | 1,086,100 | 766,100 | 434,200 | 264,500 |
| Auditors' fees | 292,500 | 492,500 | 97,500 | 297,500 |
| Stationery, printings, advertisements etc. | 128,261,286 | 153,319,545 | 50,416,427 | 51,065,496 |
| Managing Director's salary and allowances (Bank only) | 13,717,498 | 9,573,750 | 4,520,807 | 3,453,750 |
| Depreciation, leasing expense and repair of bank's assets | 562,281,336 | 531,230,467 | 209,440,023 | 187,022,734 |
| Other expenses | 344,542,297 | 292,200,257 | 115,657,379 | 84,001,369 |
| Total operating expenses (B) | 4,251,843,076 | 3,804,790,734 | 1,499,196,907 | 1,254,334,740 |
| Profit/ (loss) before provision and tax (C=A-B) | 3,931,489,315 | 3,455,795,541 | 1,684,391,045 | 1,133,617,116 |
| Provision for loans and advances | 0,201,102,010 | 0,100,190,011 | 1,001,091,010 | 1,100,017,110 |
| Specific provision | 3,487,317,939 | 985,200,000 | 1,184,142,012 | 1,171,606,748 |
| General provision including off-balance sheet items | (1,402,054,569) | 93,090,586 | 3,617,497 | (370,971,262 |
| | 2,085,263,370 | 1,078,290,585 | 1,187,759,510 | 800,635,486 |
| Provision for others | 61,943,762 | (22,191,627) | 61,943,762 | (35,321,851 |
| Total Provision (D) | 2,147,207,132 | 1,056,098,959 | 1,249,703,272 | 765,313,635 |
| Profit/(loss) before taxes (E=C-D) | 1,784,282,184 | 2,399,696,583 | 434,687,774 | 368,303,481 |
| Provision for taxation | 1,701,202,101 | 2,000,000,000 | 104,007,774 | 500,505,401 |
| Current tax expense | 704,303,613 | 841,828,370 | 220,311,712 | 190,173,903 |
| Deferred tax expense /(income) | (29,075,851) | 3,383,947 | 19,885,084 | 2,629,886 |
| | 675,227,762 | 845,212,317 | 240,196,796 | 192,803,789 |
| Net Profit after taxation | 1,109,054,422 | 1,554,484,266 | 194,490,978 | 175,499,693 |
| Attributable to: | | | | 1/0,100,000 |
| Shareholders of the ONE Bank Ltd | 1,108,778,915 | 1,552,732,713 | 194,783,517 | 174,653,591 |
| Non-controlling Interest | 275,507 | 1,751,553 | (292,539) | 846,101 |
| | 1,109,054,422 | 1,554,484,266 | 194,490,978 | 175,499,693 |
| Retained surplus brought forward | | | terre de la company de la c | |
| Add: Net profit after tax (attributable to shareholder of OBL) | 762,093,911 | 783,252,263 | 1,230,785,543 | 1,753,333,018 |
| Add. Net profit after tax (attributable to shareholder of OBL) | <u>1,108,778,915</u> 1,870,872,826 | 1,552,732,713 | 194,783,517 | 174,653,591 |
| Appropriations: | 1,0/0,0/2,020 | 2,335,984,976 | 1,425,569,060 | 1,927,986,610 |
| | 250 022 205 | 441 (01 241 | 02 522 411 | 55 0 (0 0 / / |
| Statutory Reserve | 350,033,205 | 441,681,341 | 92,522,411 | 55,969,946 |
| Coupon/Dividend on Perpetual Bond | 287,757,055 | 33,871,355 | 99,964,082 | 11,584,384 |
| General Reserve | | | - | - |
| Detained Constant | 637,790,260 | 475,552,696 | 192,486,494 | 67,554,330 |
| Retained Surplus | 1,233,082,567 | 1,860,432,280 | 1,233,082,567 | 1,860,432,280 |
| Earnings per share (EPS) | 1.13 | 1.58 | 0.20 | 0.18 |
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Parul Das FCA Chief Financial Officer

len X John Sarkar Company Secretary

Md. Monzur Mofiz

Managing Director

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C Zahur Ullah

AMMM Aurangzeb Chowdhury Independent Director

Vice Chairman

ONE Bank Limited and its Subsidiaries Consolidated Cash Flow Statement (Un-audited) For the period from 01 January 2022 to 30 September 2022

| | Amount in | Taka |
|---------------------------------------------------------------------------------------|------------------|-----------------|
| | January to Se | otember |
| | 2022 | 2021 |
| Cash flows from operating activities | | |
| Interest receipts in cash | 13,759,578,541 | 12,401,935,235 |
| Interest payments | (8,325,989,768) | (8,612,012,431) |
| Dividend receipts | 421,633,275 | 105,058,090 |
| Fee and commission receipts in cash | 609,351,659 | 649,370,476 |
| Recoveries of loans previously written off | 79,783,596 | 52,760,376 |
| Cash payments to employees | (2,562,915,216) | (2,058,192,263) |
| Cash payments to suppliers | (410,185,109) | (396,177,522) |
| Income Taxes paid | (585,908,767) | (853,855,542) |
| Receipts from other operating activities | 2,275,543,160 | 1,013,670,669 |
| Payment for other operating activities | (900,250,243) | (880,604,828) |
| Cash generated from operating activities before changes in | (900,230,243) | (000,004,020) |
| operating assets and liabilities | 4,360,641,130 | 1,421,952,259 |
| Increase/(decrease) in operating assets and liabilities | | |
| | (1.725.141.165) | 1 002 691 767 |
| Sales/(purchase) of trading securities Loans and advances to customers | (1,735,141,165) | 1,903,681,767 |
| | (1,995,476,565) | (2,044,586,358) |
| Other current assets | 22,166,939 | (333,968,822) |
| Deposits from other banks/ Borrowings | 3,839,463,205 | (8,201,114,514) |
| Deposits from customers | (10,835,792,402) | 6,079,793,699 |
| Other liabilities | 1,197,579,591 | 1,388,171,679 |
| A Net cash used in/ from operating activities Cash flows from investing activities | (5,146,559,267) | 213,929,709 |
| Sales/(purchase) of securities | (333,139,689) | (1,537,436,859) |
| Net Purchase/sale of fixed assets | (129,665,055) | (210,458,675) |
| B Net cash used in investing activities | (462,804,744) | (1,747,895,534) |
| Cash flows from financing activities | (102;001;/11) | (1,747,075,554) |
| Receipts from issue of ordinary shares | | |
| Dividend paid | | (488,621,339) |
| C Net cash used for financial activities | | (488,621,339) |
| | | |
| D Net increase/(decrease) in cash and cash equivalent $(A+B+C)$ | (5,609,364,011) | (2,022,587,163) |
| E Effects of exchange rate changes on cash and cash-equivalent | 805,112,401 | 123,395,799 |
| F Opening cash and cash equivalent | 30,936,005,788 | 36,562,760,625 |
| G Closing cash and cash equivalents (D+E+F) | 26,131,754,177 | 34,663,569,260 |
| Closing cash and cash equivalents | | |
| Cash in hand (including foreign currencies) | 3,396,277,119 | 3,650,240,031 |
| Cash with Bangladesh Bank & its agent banks(s) | 12,301,244,982 | 17,657,269,149 |
| Cash with other banks and financial institutions | 6,364,258,776 | 13,354,772,780 |
| Money at call on short notice | 4,068,670,000 | - |
| Prize bonds | 1,303,300 | 1,287,300 |
| · | 26,131,754,177 | 34,663,569,260 |
| Net Operating Cash Flow Per Share | (5.25) | 0.22 |
| | | |

Parul Das FCA Chief Financial Officer

John Sarkar Company Secretary

Md. Monzur Mofiz Managing Director

AMMM Aurangzeb Chowdhury Independent Director

0 Zahur Ullah

Vice Chairman

For the period from 01 January 2022 to 30 September 2022 Consolidated Statement of Changes in Equity (Un-audited) **ONE** Bank Limited and its Subsidiaries

Amount in Taka

| | | | | | | | | 9 |
|----------------|---------------------------------|----------------|--------------------------|------------------------------------------|--------------------|----------------------|-----------------------------|-----------------------------------------|
| 10,094,001,000 | 33,017,023 | 18,000,433,/32 | 1,860,432,280 | 587,117,466 | 1 | 6,872,479,426 | 9,340,404,560 6,872,479,426 | Balance as at 30 September 2021 |
| 10,400,000,490 | 33,207,210 | 18,433,428,279 | 1,233,082,566 | 306,487,097 | 16,985,722 | 7,071,448,115 | 9,807,424,780 | Balance as at 30 September 2022 |
| 10 100 632 105 | | | (350,033,205) | | | 350,033,205 | 1 | Profit transferred to Statutory Reserve |
| | | (287,727,000) | (287,757,055) | 1 | 1 | 1 | 1 | on Perpetual Bond |
| (287,757,055) | | 1007 757 0551 | | | | | | Profit transferred to Coupon/Dividend |
| | - | 1 | (8,879,281) | 1 | 8,879,281 | | | Transferred to Capital Reserve |
| 1,109,034,422 | 275,507 | 1,108,//8,915 | 1,108,778,915 | I | | 1 | 1 | Net Profit after Tax for the period |
| 1 100 074 400 | 211 101 | | | | | | | for HTM Securities |
| (154,797,016) | 1 | (154,797,016) | 1 | (154,797,016) | | 1 | 1 | Adjustment of Revaluation of Reserve |
| | | | | | | | | HTM Securities |
| 56,608,771 | 1 | 56,608,771 | . 1 | 56,608,771 | | 1 | 1 | Surplus of Revaluation of Reserve for |
| | 1 | , | (467,020,220) | | 1 | 1 | 467,020,220 | (Transferred to Paid-up Capital) |
| ı | | | | | | | | Issue of Bonus Share for the year 2021 |
| 11,140,040,010 | 32,701,107 | 11,112,394,004 | 1,237,993,412 | 404,6/5,341 | 8,106,441 | 6,721,414,910 | 9,340,404,560 | Restated balance |
| 17 745 576 272 | | | | | | 1 | | Changes in accounting policy |
| 17,745,526,373 | 32,931,709 | 17,712,594,664 | 1,237,993,412 | 404,675,341 | 8,106,441 | 6,721,414,910 | 9,340,404,560 | Balance as at 01 January 2022 |
| Total | Non- Controlling Interest | Total | Profit & Loss Account | Revaluation Reserve for Securities | Capital Reserve | Statutory Reserve | Paid-up Capital | Particulars |
| | | | | | | | | |

Chief Financial Officer Parul Das FCA

Company Secretary John Sarkar

Md. Monzur Mofiz

Managing Director

AMMM Aurangzeb Chowdhury

Vice Chairman Zahur Ullah

Independent Director

ONE Bank Limited Balance Sheet (Un-audited) As at 30 September 2022

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| Balance with Bangladesh Bank and its agent bunk(s) (Including foreign currencies) 15.127.069.87 Balance with other Banks and Financial Institutions in Bangladesh Outside Bangladesh 15.127.069.87 Outside Bangladesh Outside Bangladesh 2,679.729,308 3.205,173.50 Outside Bangladesh 2,679.729,308 3.205,173.50 Outside Bangladesh 2,679.729,308 3.205,173.50 Outside Bangladesh 2,679.729,308 3.205,173.50 Outside Bangladesh 5.461.283,776 6.6099045.93 Others 5.461.283,776 6.599.996.44 Covernment 0.681,600.057 0.21,696.68 Const and Advances/Investments 222,479,311,053 220,473,878.07 Loans, cash credit, overdraft etc./investments 3.585,208,195 3.631,900,81 Dom-banking Assets 3.664,13.22 3.631,900,81 Non-banking Assets 3.06,917,910,478 310,366,413.22 IBILTITES AND CAPITAL 1.100,000,000 9.250,000,00 Deposits and other account 22,050,704,460 2.7920,833,02 Statusy and free date and fractional dividend account 22,050,704,460 2.7920,833,02 Dep | As at 30 September 202 | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|-------------------|----------------|
| Cosh Cash Cash Cash Cash Dalance with Bangladesh Bank and its agent bank(s) (including foreign currencies) 3,396,276,096 2,983,346,23 12,301,244,982 2,983,346,23 15,127,069,87 Balance with other Banks and Financial Institutions In Bangladesh Outside Bangladesh 3,396,276,096 2,098,332,445,398 2,983,346,23 15,127,069,87 Balance with other Banks and Financial Institutions In Bangladesh 2,679,729,008 3,205,173,50 Outside Bangladesh 2,649,288,776 6,699,045,39 Outside Dampladesh 2,649,288,776 6,699,045,39 Loans, and Advances/investments 2,8189,378,640 31,624,490,47 Others 28,189,378,640 31,624,490,47 Others 28,189,378,640 1,624,490,47 Doans, and Advances/investments 22,479,417,103 1,222,490,147,11 Doans, and Advances/investments 22,193,410,03 222,479,147,11,63 Doans-banking Assets 3,652,194,04,132 14,888,816,31 Total Assets 306,917,910,478 310,366,413,22 Dills purcheased and discount 22,533,392,482 19,744,872,00 Other Assets 30,6917,910,478 310,366,413,22 Dills purcheased and advances and gaeoust 11,000,000,00 2,25,903,00 Ourserifile aubordinat | | | | |
| Cash 3,396,276,096 2,983,346,23 Balance with Bangladesh Bank and its agent bank(s) 1,2,301,244,982 15,127,069,87 It Bangladesh 2,679,729,808 3,205,173,50 Outside Bangladesh 2,679,729,808 3,205,173,50 Outside Bangladesh 2,679,729,808 3,205,173,50 Outside Bangladesh 2,679,729,808 3,205,173,50 Outside Bangladesh 2,645,782,76 6,899,9045,33 Others 3,645,78,766 6,899,9045,33 Coverment 0,645,879,0000 6,725,200,00 Others 2,818,878,640 1,162,4490,47 Solition prenises, furnituret & fixtures 3,688,1487,697 38,216,886,88 Datas and Advances/investments 222,479,311,053 220,873,878,07 Loans, cash credit, overdraft etc./investments 316,917,910,478 3103,366,413,27 Dial Assets 1,400,000,000 2,253,313,246,22 1,97,44,872,07 Non-convertible subordinated bord and contagent-convertible subordinated bord and contagent-convertible subordinated bord and contagent-convertible subordinated bord and contagent-convertible subordinated bord account 32,905,704,640 27,920,833,50 318,813,811111 | ROPERTY AND ASSETS | | • • • • • • • • • | |
| Balance with Bangladesh Bank and its agent bunk(s) (Including foreign currencies) 15.127.069.87 Balance with other Banks and Financial Institutions in Bangladesh Outside Bangladesh 15.127.069.87 Outside Bangladesh Outside Bangladesh 2,679.729,308 3.205,173.50 Outside Bangladesh 2,679.729,308 3.205,173.50 Outside Bangladesh 2,679.729,308 3.205,173.50 Outside Bangladesh 2,679.729,308 3.205,173.50 Outside Bangladesh 5.461.283,776 6.6099045.93 Others 5.461.283,776 6.599.996.44 Covernment 0.681,600.057 0.21,696.68 Const and Advances/Investments 222,479,311,053 220,473,878.07 Loans, cash credit, overdraft etc./investments 3.585,208,195 3.631,900,81 Dom-banking Assets 3.664,13.22 3.631,900,81 Non-banking Assets 3.06,917,910,478 310,366,413.22 IBILTITES AND CAPITAL 1.100,000,000 9.250,000,00 Deposits and other account 22,050,704,460 2.7920,833,02 Statusy and free date and fractional dividend account 22,050,704,460 2.7920,833,02 Dep | | | | |
| (Including foreign currencies) 12,301,244,982 15,127,092,98 Balance with other Banks and Financial Institutions 18,116,416,11 In Bangladesh 2,659,752,1078 18,116,416,11 Outside Bangladesh 2,659,725,808 2,893,872,43 Outside Bangladesh 3,684,528,976 6,999,965,33 Money at call on short notice 2,659,725,200,00 6,752,200,00 Investments 36,681,487,607 38,216,886,88 Loans, cash credit, overfault etc./investments 22,479,311,053 220,873,878,01 Dills purchased and discounted 22,479,311,053 220,873,878,01 Total Assets 366,917,910,478 310,366,413,22 Non-banking Assets 366,917,910,478 310,366,413,22 Total Assets 366,917,910,478 310,366,413,22 Assets including premises, furnitures & fixtures 32,905,704,640 22,928,041,043 Other Ascets 36,917,910,478 310,366,413,22 Italibities 22,905,704,640 22,928,043,030 Other Ascets 32,905,704,640 22,928,043,030 Savings accounts/Mudaraba fixed deposits 11,100,000,000 9,228,0000,00 Stattory Reserve | Cash in hand (including foreign currencies) | 3,396,276,096 | 2,983,346,234 | |
| Balance with other Banks and Financial Institutions 15,697,521,078 18,110,416,11 Balance with other Banks and Financial Institutions 2,679,729,808 2,205,173,50 Outside Bangladesh 3,684,528,766 2,803,872,43 Outside Bangladesh 6,644,528,776 6,099,9045,33 Money at call on short notice 2,879,778,010 31,624,490,47 Investments 20,883,670,000 6,725,200,000 Others 28,189,875,640 31,624,490,47 State orcelit, overdraft etc./nvestments 22,477,738,016 222,479,311,053 220,873,878,00 Loans, cash credit, overdraft etc./nvestments 31,624,490,47 3,585,208,195 3,631,900,81 Non-banking Assets 36,641,322 3,644,613,22 3,631,900,81 Total Assets 306,917,910,478 310,366,413,22 Deposits and other account 22,905,704,640 27,920,833,0 Other Liabilities 22,905,704,640 27,920,833,0 Outside all rational dividend account 31,18,935,346 24,142,735 Current/Al-wadcaft current account and other account 32,905,704,640 27,920,833,0 Deposits and ot | | · · · · · · · · · · · · · · · · · · · | a | |
| Balance with other Banks and Financial Institutions 2,679,729,808 3,208,173,50 In Bangladesh 2,679,729,808 3,208,173,50 Outside Bangladesh 3,684,528,976 6,099,04539 Money at call on short notice 6,364,258,976 6,099,04539 Investments 6,090,04539 4,008,670,000 6,725,200,00 Others 36,881,487,697 38,216,886,88 Leans and Advances/Investments 222,479,311,053 220,873,878,07 Dams, cash credit, overdraft etc./investments 212,4677,782,016 222,469,4147,13 Ditts purchased and discounted 224,4677,782,016 222,469,4147,13 Viter Assets 3,585,208,195 3,631,900,31 Fixed Assets 36,691,7910,478 310,366,413,22 IABLIFTIES AND CAPITAL Liabilities 22,533,392,482 19,744,872,00 Borrowings from other Banks, Financial Institutions and agents 30,118,393,333 31,318,303,313 31,318,303,313 31,318,303,313 31,318,303,313 31,318,311,312,346,46 Other Liabilities 22,905,704,640 27,920,833,0 27,920,833,0 31,826,810,219 32,416,970,937 <td< td=""><td>(Including foreign currencies)</td><td></td><td></td></td<> | (Including foreign currencies) | | | |
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| Other Assets15,642,982,71514,888,816,33Non-banking Assets306,917,910,478310,366,413,22IABILITIES AND CAPITAL306,917,910,478310,366,413,22LiabilitiesBorrowings from other Banks, Financial Institutions and agents22,533,392,48219,744,872,05Non-convertible subordinated bond and contingent- convertible perpetual bond11,100,000,0009,250,000,00Deposits and other accounts32,905,704,64027,920,833,0Current/Al-wadeach current account and other account32,905,704,6402,834,030,9Jiks payable31,18,935,33631,18,711,19Savings accounts/Mudaraba fixed deposits11,1742,700,028168,438,089,6Unclaimed cash and fractional dividend account220,226,761,419231,122,860,6Other Liabilities34,875,327,113327,750,182,9Total Liabilities288,735,481,014292,892,751,6Capital/Shareholders' Equity9,807,424,7809,340,404,5Yaidup Capital9,807,424,7809,340,404,5Statutory Reserve9,807,424,7809,340,404,5Surplus in profit & loss account9,97,069,4731,007,166,7Surplus in profit & loss account31,826,810,21920,436,351,4Contingent Liabilities31,826,810,21920,436,351,4Cottal Charlies16,399,852,97413,777,812,7Total Ashreholders' Equity316,26,810,21920,436,351,4Total Cottingent Liabilities67,818,443,90857,912,795,7Ohre Contingent Liabilities67,818,443,90857,912,795,7 | Fixed Assets including premises, furnitures & fixtures | | 3,631,900,815 | |
| Total Assets306,917,910,478310,366,413,22JABILITIES AND CAPITALLiabilitiesBorrowings from other Banks, Financial Institutions and agentsNon-convertible perpetual bond22,533,392,48219,744,872,09Deposits and other accounts22,533,392,48219,744,872,09Current/Al-wadecah current accounts32,905,704,6402,7920,833,0Bills payable31,18,935,53631,887,53272,834,030,9Savings accounts/Mudaraba savings bank deposit31,18,935,53631,887,53272,834,030,9Fixed Deposit/Mudaraba fixed deposits15,1742,700,02842,442,35842,795,0Unclaimed cash and fractional dividend account228,735,481,014229,2892,751,6Other Liabilities34,875,327,11332,775,018,9Total Liabilities288,735,481,014292,892,751,6Capital/Shareholders' Equity99,069,4731,007,166,7Paid-up Capital997,069,4731,007,166,7Statutory Reserve31,826,810,21920,436,551,4Surplus in profit & loss account31,826,810,21920,436,551,4Contingent Liabilities31,826,810,21920,436,551,21Acceptances and Endorsements31,826,810,21920,436,551,21Acceptances and Endorsements31,826,810,21920,436,551,21Letters of Credit18,702,349,70222,033,819,2Bills for Collection889,430,9861,664,810,30Other Contingent Liabilities67,818,443,90857,912,795,70 | | 15,642,982,715 | 14,888,816,377 | |
| IABIL ITIES AND CAPITALLiabilitiesBorrowings from other Banks, Financial Institutions and agentsNon-convertible subordinated bond and contingent- convertible perpetual bondConvertible perpetual bondDeposits and other accountsCurrent/Al-wadeeah current account and other accountBills payableSavings accounts//Mudaraba savings bank depositUnclaimed cash and fractional dividend accountDirectionOther LiabilitiesOther LiabilitiesCapital/Shareholders' EquityPaid-up CapitalSurgustion reserve for securitiesTotal LiabilitiesCorrigent LiabilitiesAcceptances and EndorsementsAcceptances | Non-banking Assets | | | |
| Liabilities22,533,392,48219,744,872,09Borrowings from other Banks, Financial Institutions and agents Non-convertible subordinated bond and contingent- convertible perpetual bond11,100,000,0009,250,000,00Deposits and other accounts32,905,704,6401 (2,834,030,927,920,833,0027,920,833,00Bills payable33,118,935,336 (31,887,111,9)31,189,35,336 (42,442,358)31,887,111,9Fixed Deposit/Mudaraba fixed deposits Unclaimed cash and fractional dividend account151,742,700,028 (42,442,358)168,438,089,6 (42,442,358)Other Liabilities34,875,327,113 (32,775,018,9)32,775,018,9Total Liabilities9,807,424,780 (9,340,404,57)9,340,404,5Surplus in profit & loss account Surplus in profit & loss account (Total Liability and Shareholders' Equity9,807,424,780 (9,97,069,473) (1,007,1667, (306,487,007)9,340,404,55Total Shareholders' Equity18,182,429,464 (17,473,661,417,473,661,4Total Shareholders' Equity18,182,429,464 (17,473,661,417,473,661,4Contingent Liabilities31,826,810,219 (8,79,912,778,42,780) (16,398,852,974)20,436,351,4Acceptances and Endorsements Letters of Cucdit Bills for Collection Other Constites31,826,810,219 (8,989,852,974)20,436,351,9Bills for Collection Other Constites67,818,443,908 (57,912,795,704,795,704,795,704,795,704,795,704,795,704,795,704,795,704,795,704,795,704,795,704,795,704,795,704,795,704,795,704,795,704,795,704,795,704,775,812,715,812,715,705,704,795,704,775,812,715,812,715,705,704,775,812,715,812,715,705,704,775,812,715,705,704,795,704,775,812,715,71 | Total Assets | 306,917,910,478 | 310,366,413,296 | |
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| (Not Assort Value Par Share) A 1854 17 | | / | | |
| Net Asset value i el Share | Net Asset Value Per Share | 18.54 | 17.8 | |
| | | MA P | | |
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John Sarkar Company Secretary Md. Monzur Mofiz Managing Director

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AMMM Aurangzeb Chowdhury OZahur Ullah Independent Director

Vice Chairman

ONE Bank Limited Profit & Loss Account (Un-audited) For the period from 01 January 2022 to 30 September 2022

| | | | t in Taka | |
|------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|
| | January to S | | July to Se | |
| | 2022 | 2021 | 2022 | 2021 |
| Interest income/proft on investment | 12,639,809,697 | 12,970,604,982 | 4,572,076,942 | 4,268,996,867 |
| Interest paid on deposits and borrowings etc. | (8,818,858,428) | (8,857,434,665) | (3,031,952,620) | (2,838,958,428) |
| Net interest income | 3,820,951,269 | 4,113,170,317 | 1,540,124,322 | 1,430,038,439 |
| Investment income | 2,005,495,506 | 1,420,293,094 | 717,119,974 | 394,624,490 |
| Commission, exchange and brokerage | 1,777,478,118 | 1,120,463,964 | 748,411,787 | 378,012,168 |
| Other operating income | 435,433,799 | 406,399,053 | 126,248,264 | 114,729,498 |
| Total operating income (A) | 8,039,358,691 | 7,060,326,429 | 3,131,904,347 | 2,317,404,595 |
| Salaries and allowances | 2,462,660,448 | 2,105,767,539 | 866,499,502 | 696,953,513 |
| Rent, taxes, insurance, electricity etc. | 594,042,820 | | 206,446,500 | |
| Legal expenses | | 562,891,228 | | 182,917,511 |
| | 43,259,623 | 53,985,268 | 15,548,852 | 16,615,286 |
| Postage, stamps, telecommunication etc. Directors' fees | 67,088,675 | 65,727,996 | 18,186,609 | 21,364,172 |
| Auditors' fees | 981,600 | 661,600 | 379,200 | 248,000 |
| | 262,500 | 462,500 | 87,500 | 287,500 |
| Stationery, printings, advertisements etc. | 127,857,123 | 153,016,011 | 50,340,055 | 50,997,218 |
| Managing Director's salary and allowances | 13,717,498 | 9,573,750 | 4,520,807 | 3,453,750 |
| Depreciation, leasing expense and repair of bank's | 560,120,423 | 529,146,119 | 208,567,313 | 186,257,290 |
| Other expenses | 334,054,490 | 280,163,406 | 111,273,279 | 78,389,391 |
| Total operating expenses (B) | 4,204,045,200 | 3,761,395,417 | 1,481,849,617 | 1,237,483,631 |
| Profit/ (loss) before provision and tax (C=A-B) | 3,835,313,492 | 3,298,931,012 | 1,650,054,729 | 1,079,920,964 |
| Provision for loans and advances | | | | 5 |
| Specific provision | 3,487,317,939 | 985,200,000 | 1,184,142,012 | 1,171,606,748 |
| General provision including off-balance sheet items | (1,402,170,472) | 92,194,080 | 3,300,660 | (371,535,515 |
| | 2,085,147,468 | 1,077,394,080 | 1,187,442,673 | 800,071,233 |
| Provision for others | - | 13,130,224 | - | - |
| Total Provision (D) | 2,085,147,468 | 1,090,524,304 | 1,187,442,673 | 800,071,233 |
| Profit/ (loss) before taxes (E=C-D) | 1,750,166,024 | 2,208,406,707 | 462,612,057 | 279,849,730 |
| Provision for taxation | l . | | | |
| Current tax expense | 683,958,624 | 812,065,965 | 213,030,873 | 181,504,970 |
| Deffered tax expense/ (income) | (28,505,761) | 2,615,947 | 20,834,386 | 1,891,886 |
| с | 655,452,863 | 814,681,912 | 233,865,259 | 183,396,856 |
| Net Profit after taxation | 1,094,713,162 | 1,393,724,795 | 228,746,798 | 96,452,874 |
| Retained surplus brought forward | 540,146,571 | 632,408,776 | 960,809,168 | 1,521,682,330 |
| - | 1,634,859,732 | 2,026,133,571 | 1,189,555,966 | 1,618,135,204 |
| Appropriations: | | | | |
| Statutory Reserve | 350,033,205 | 441,681,341 | 92,522,411 | 55,969,940 |
| Coupon/Dividend on Perpetual Bond | 287,757,055 | 33,871,355 | 99,964,082 | 11,584,384 |
| General Reserve | - | - | | - |
| L | 637,790,260 | 475,552,696 | 192,486,494 | 67,554,330 |
| Retained Surplus | 997,069,473 | 1,550,580,874 | 997,069,473 | 1,550,580,874 |
| = Earnings per share (EPS) | 1.12 | 1.42 | 0.23 | 0.10 |
| | | | / | |

hand Sand John Sarkar

Parul Das FCA Chief Financial Officer

John Sarkar Company Secretary

Md. Monzur Mofiz

Md. Monzur Mofiz Managing Director AMMM Aurangzeb Chowdhury

Zahur Ullah

Vice Chairman

ONE Bank Limited Cash Flow Statement (Un-audited) For the period from 01 January 2022 to 30 September 2022

| | Amount in | Taka |
|--------------------------------------------------------------------------------|------------------|-----------------|
| | January to Se | |
| | 2022 | 2021 |
| Cash flows from operating activities | | |
| Interest receipts in cash | 13,730,103,804 | 12,374,632,473 |
| Interest payments | (8,325,636,399) | (8,607,072,225) |
| Dividend receipts | 354,867,514 | 42,200,229 |
| Fee and commission receipts in cash | 568,050,921 | 585,785,495 |
| Recoveries of loans previously written off | 79,783,596 | 52,760,376 |
| Cash payments to employees | (2,562,915,216) | (2,058,192,263) |
| Cash payments to suppliers | (410,185,109) | (396,177,522) |
| Income taxes paid | (550,192,356) | (827,597,762) |
| Receipts from other operating activities | 2,266,148,317 | 959,621,859 |
| Payment for other operating activities | (854,815,749) | (839,928,474) |
| Cash generated from operating activities before changes in | 4 205 200 225 | 1 00(030 10(|
| operating assets and liabilities | 4,295,209,325 | 1,286,032,186 |
| Increase/(decrease) in operating assets and liabilities | | |
| Sales/ (purchase) of trading securities | (1,776,998,335) | 1,675,067,571 |
| Loans and advances to customers | (1,983,634,844) | (1,955,911,251) |
| Other current assets | (18,117,096) | (223,167,581) |
| Deposits from other banks/ Borrowings | 3,839,463,205 | (8,201,114,514) |
| Deposits from customers | (10,701,371,358) | 6,315,757,073 |
| Other liabilities | 1,168,478,332 | 1,313,697,646 |
| A Net cash used in/ from operating activities | (5,176,970,771) | 210,361,130 |
| Cash flow from investing activities | | |
| Sales/ (purchase) of securities | (303,139,689) | (1,537,436,859) |
| Net Purchase/sale of fixed assets | (129,244,334) | (206,880,231) |
| B Net cash used in investing activities Cash flow from financing activities | (432,384,023) | (1,744,317,090) |
| Receipts from issue of ordinary shares | | |
| Dividend paid | | (488,621,339) |
| C Net cash from financing activities | - - | (488,621,339) |
| D Net increase/(decrease) in cash and cash equivalent (A+B+C) | (5,609,354,794) | (2,022,577,298) |
| E Effects of exchange rate changes on cash and cash-equivalent | 805,112,401 | 123,395,799 |
| F Opening cash and cash equivalent | 30,935,995,547 | 36,562,747,428 |
| G Closing cash and cash equivalents (D+E+F) | 26,131,753,154 | 34,663,565,929 |
| Closing cash and cash equivalents | | |
| Cash in hand (including foreign currencies) | 3,396,276,096 | 3,650,236,700 |
| Cash with Bangladesh Bank & its agent banks(s) | 12,301,244,982 | 17,657,269,149 |
| Cash with other banks and financial institutions | 6,364,258,776 | 13,354,772,780 |
| Money at call and short notice | 4,068,670,000 | - |
| Prize bonds | 1,303,300 | 1,287,300 |
| | 26,131,753,154 | 34,663,565,929 |
| | | |
| Net Operating Cash Flow Per Share | (5.28) | 0.21 |

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Company Secretary

Chief Financial Officer

Md. Monzur Mofiz

Managing Director

AMMM Aurangzeb Chowdhury Independent Director

Zahur Ullah

Vice Chairman

| For the period from 01 January 2022 to 30 September 2022 | Statement of Changes in Equity (Un-audited) | ONE Bank Limited |
|----------------------------------------------------------|---------------------------------------------|------------------|
|----------------------------------------------------------|---------------------------------------------|------------------|

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| Particulars | Paid-up Capital | Statutory Reserve | Revaluation Reserve for Securities | Profit & Loss Account | Total Shareholders' Equity |
|------------------------------------------------------------|-----------------|-------------------|------------------------------------------|--------------------------|-------------------------------|
| Balance as at 01 January 2022 | 9,340,404,560 | 6,721,414,910 | 404,675,341 | 1,007,166,790 | 17,473,661,601 |
| Changes in accounting policy | | 1 | - 1 | 1 | 1 |
| Restated balance | 9,340,404,560 | 6,721,414,910 | 404,675,341 | 1,007,166,790 | 17,473,661,601 |
| Issue of Bonus Share for the year 2021 | | | | | |
| (Transferred to Paid-up Capital) | 467,020,220 | | | (467,020,220) | |
| Surplus of Revaluation of Reserve for HTM Securities | 1 | ſ | 56,608,771 | ı | 56,608,771 |
| Adjustment of Revaluation of Reserve for HTM Securities | I | r | (154,797,016) | 1 | (154,797,016) |
| Net Profit after Tax for the period | 1 | 1 | 1 | 1,094,713,162 | 1,094,713,162 |
| Profit transferred to Coupon/Dividend on | 1 | 1 | Ţ | (287,757,055) | (287,757,055) |
| Profit transferred to Statutory Reserve | 1 | 350,033,205 | 1 | (350,033,205) | 1 |
| Balance as at 30 September 2022 | 9,807,424,780 | 7,071,448,115 | 306,487,097 | 997,069,472 | 18,182,429,464 |
| Balance as at 30 September 2021 | 9,340,404,560 | 6,872,479,426 | 587,117,466 | 1,550,580,874 | 18,350,582,326 |



John Sarkar Company Secretary

Managing Director

8

Vice Chairman Zahur Ullah

Independent Director AMMM Aurangzeb Chowdhury

Md. Monzur Mofiz

Selected Explanatory Notes to the Financial Statements for the quarter ended on 30 September 2022:

1. Status of the Bank

ONE Bank Limited (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 in 2018). 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 Ltd. and Chittagong Stock Exchange Ltd. As on 30 September 2022 the Bank has 107 branches (including 2 Islami Banking branches), 34 Subbranches, 17 collection booths and 165 ATM booths. The Bank has two subsidiary companies namely, ONE Securities Limited and ONE Investments Limited. At present the Bank has 2 (two) Off-shore Banking units, one in Dhaka and another in Chattogram.

2. Principal activities

The principal activities of the Bank are to provide all kind of conventional and Islami banking service 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 Unit (OBU).

2.1 Off-Shore Banking Unit

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.

2.2 ONE Securities Limited (Subsidiary of the Bank)

ONE Securities Limited (OSL) is a subsidiary of ONE Bank Limited. 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.

2.3 ONE Investments Limited (Subsidiary of the Bank)

ONE Investments Limited (OIL) is a subsidiary of ONE Bank Limited. 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.

2.4 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 and regulations of Bangladesh Bank.

3. Presentation of Financial Statements

The financial statements are presented in compliance with the provisions of the International Accounting Standards IAS 1 "Presentation of Financial Statements", IAS 7 "Statement of Cash Flow". As per BRPD circular No. 14 dated 25 June 2003, Bangladesh Bank provides guidelines, forms and formats for the presentation of Financial Statements.

4. Basis of Preparation

The quarterly financial statements are being prepared in condensed form in accordance with the requirements of International Accounting Standards IAS 34 "Interim Financial Reporting" and Compliance to Bangladesh Securities and Exchange Commission Notification No. BSEC/CMRRCD/2006-158/208/Admin/81 dated 20 June 2018.

5. Basis for Consolidation

The consolidated financial statements include the financial statements of ONE Bank Limited and those of its two subsidiaries (ONE Securities Limited and ONE Investments Limited) prepared as at and for the period ended 30 September 2022. The consolidated financial statements have been prepared in accordance with IFRS 10 'Consolidated Financial Statements'.

The Bank has complied the requirements of International Financial Reporting Standards (IFRS), International Accounting Standards (IAS), Bank Company Act 1991 (as amended in 2018), provision of the Companies Act 1994, the Securities and Exchange Rules 1987, BRPD Circular # 14 dated 25 June, 2003, other respective Circulars and other prevailing laws and rules applicable in Bangladesh.

Intra-group balances and income and expenses arising from intra-group transactions are eliminated in preparing these consolidated financial statements.

Figures appearing in Financial Statements have been rounded off to the nearest Taka.

6. Shareholders' Equity -Solo

| Particulars | 30-Sep-2022 | 31-Dec-2021 |
|------------------------------------------------------------|----------------|----------------|
| Paid-up Capital (980,742,478 ordinary share of Tk 10 each) | 9,807,424,780 | 9,340,404,560 |
| Statutory Reserve | 7,071,448,115 | 6,721,414,910 |
| Surplus in Profit & Loss Account | 997,069,473 | 1,007,166,790 |
| Revaluation Reserve for Securities | 306,487,097 | 404,675,341 |
| Total Shareholders' Equity | 18,182,429,464 | 17,473,661,601 |

7. Earnings per share (EPS):

Earnings per share (EPS) has been calculated in accordance with IAS 33 " Earnings per share".

| Particulars | January to Sept. 2022 | January to Sept. 2021 | July to Sept. 2022 | July to Sept. 2021 |
|-----------------------------------------------|--------------------------|--------------------------|--------------------|--------------------|
| Profit after tax for the period -Solo | 1,094,713,162 | 1,393,724,795 | 228,746,798 | 96,452,874 |
| Profit after tax for the period -Consolidated | 1,108,778,915 | 1,552,732,713 | 194,783,517 | 174,653,591 |
| Weighted average number of shares outstanding | 980,742,478 | 980,742,478 | 980,742,478 | 980,742,478 |
| Basic Earnings per share (EPS)-Solo | 1.12 | 1.42 | 0.23 | 0.10 |
| Basic Earnings per share (EPS)-Consolidated | 1.13 | 1.58 | 0.20 | 0.18 |

No Diluted Earnings Per Share is required to be calculated for the period as there was no scope for dilution of share during the period (i.e. no right share was issued).

8. Net Asset Value (NAV) Per Share:

| Particulars | 30-Sep-2022 | 31-Dec-2021 |
|------------------------------------------|----------------|----------------|
| Total Shareholders' Equity -Solo | 18,182,429,464 | 17,473,661,601 |
| Total Shareholders' Equity -Consolidated | 18,435,428,279 | 17,712,594,664 |
| Number of Ordinary Shares | 980,742,478 | 980,742,478 |
| Net Asset Value Per Share –Solo | 18.54 | 17.82 |
| Net Asset Value Per Share – Consolidated | 18.80 | 18.06 |

9. Net Operating Cash Flow Per Shares (NOCFPS):

| Particulars | 30-Sep-2022 | 30-Sep-2021 |
|--------------------------------------------------|-----------------|-------------|
| Net Operating Cash Flow- Solo | (5,176,970,771) | 210,361,130 |
| Net Operating Cash Flow- Consolidated | (5,146,559,267) | 213,929,709 |
| Number of Ordinary Shares | 980,742,478 | 980,742,478 |
| Net Operating Cash Flow Per Share –Solo | (5.28) | 0.21 |
| Net Operating Cash Flow Per Share – Consolidated | (5.25) | 0.22 |

10. Reconciliation of net profit after taxation and cash generated from operating activities before changes in operating assets and liabilities (Solo Basis):

| Particulars | 30-Sep-2022 | 30-Sep-2021 |
|-----------------------------------------------------------------------------------------|---------------|-----------------|
| Net Profit after taxation | 1,094,713,162 | 1,393,724,795 |
| Provision for taxation | 655,452,863 | 814,681,912 |
| Provision for loans and advances & others | 2,085,147,468 | 1,090,524,304 |
| (Increase)/decrease in interest income receivable | 140,737,034 | (1,902,760,663) |
| Increase/(decrease) in interest expense payable | 432,922,029 | 250,362,441 |
| Depreciation expenses | 193,030,664 | 203,949,389 |
| Increase/ (decrease) in salaries and allowances expenses payable | (86,537,270) | 57,149,026 |
| Increase/(decrease) in other expenses payable | 329,935,732 | 205,998,743 |
| Income tax paid | (550,192,356) | (827,597,762) |
| Cash flows from operating activities before changes in operating assets and liabilities | 4,295,209,325 | 1,286,032,186 |

11 Credit Rating:

ONE Bank Limited has been rated by the Emerging Credit Rating Limited (ECRL) on the basis of Financial Statements for the year ended on December 31, 2021. The summary of the rating is presented below:

| Date of Declaration | Valid Till | Ratings | |
|---------------------|----------------|-----------|------------|
| | | Long Term | Short Term |
| March 10, 2022 | March 09, 2023 | AA | ST-2 |
| March 10, 2021 | March 09, 2022 | AA | ST-2 |

12. Significant Deviation:

Net Interst Income:

Net interest income has been decreased by Tk.29 crore compare to financials of 2021 mainly due to impact of decrease in Yield Rate.

Operating Expenses:

Operating expenses increased by Tk. 44 crore compare to 3rd quarter financials of 2021 mainly due to increase of salaries and allowances for the effect of declaration promotion and restoration of earlier rationalized salary.

Earnings per share (EPS):

Significant deviation occurred in case of decreased of Earnings Per Share (EPS) in comparison to 3rd quarter financials 2022 and same period of 2021 mainly due to increased in requirement of loan loss provision.

Provision charged for loans and advances:

Total provision for loans and advances of Tk.209 crore has been charged upto 3rd quarter 2022 due to the effect of newly classified loans and status changed for classification. The bank has charged Tk. 30 crore against deferral loan loss provision for the year 2022 which is includes in Tk. 209 crore.

Net Operating Cash Flow Per Share (NOCFPS):

Main reason of significant deviation on Net Operating Cash Flow Per Share (NOCFPS) compare to 3rd quarter financials 2021 due to decrease of customer deposits.

The above quarterly Financial Statements are also available in our web-site: www.onebank.com.bd

Parul Das FCA Chief Financial Officer

John Sarkar Company Secretary

Md. Monzur Mofiz Managing Director

AMMM Aurangzeb Chowdhury Independent Director

Zahur Ullah Vice Chairman