## **ONE Bank Limited**

Un-audited Financial Statements As on 30 September 2023

## 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 2023 and Profit & Loss Account and Cash Flow Statement for the nine months ended on 30 September 2023.

John Sarkar

DMD & Company Secretary

Md. Mohzur Mofiz

Managing Director

## ONE Bank Limited and its Subsidiaries Consolidated Balance Sheet (Un-audited) As at 30 September 2023

	170	Amount in T	'aka
	Notes	30.09.2023	31.12.2022
PROPERTY AND ASSETS			2007 0000 0000 0000
Cash	6(a)		
Cash in hand (including foreign currencies)		3,692,278,988	3,969,948,244
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)			
(metading foreign currencies)		15,070,342,906	15,911,337,341
Balance with other Banks and Financial Institutions		18,762,621,894	19,881,285,586
In Bangladesh	7(a)		
Outside Bangladesh		2,022,920,308	3,636,316,299
Outside Bangladesii	<u></u>	5,519,623,195	6,342,762,869
Money at call on short notice		7,542,543,503	9,979,079,168
Investments	9/->	2,173,000,000	3,332,927,000
Government	8(a)	25 214 047 225	20.005.105
Others		35,214,947,225	29,007,107,350
		11,129,792,097	10,352,204,242
Loans and Advances/investments	9(a)	46,344,739,321	39,359,311,592
Loans, cash credit, overdraft etc./investments	9(a)	220 207 046 220	202 050 205 404
Bills purchased and discounted		220,207,046,220	223,978,287,684
parenased and discounted		1,724,045,762	1,887,383,931
Fixed Assets including premises, furnitures & fixtures		221,931,091,982	225,865,671,615
Other Assets		3,590,647,321	3,625,160,303
		13,804,431,785	13,049,886,817
Non-banking Assets Total Assets	7		146
	-	314,149,075,804	315,093,322,081
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and agents	10(a)	15,501,080,056	20,539,084,506
Non-convertible subordinated bond and contingent-convertible		12,395,000,000	12,800,000,000
Deposits and other accounts	12(a)		
Current/Al-wadeeah current account and other account		31,532,537,217	33,025,503,034
Bills payable		1,784,179,257	2,631,787,391
Savings accounts/Mudaraba savings bank deposit		31,612,286,785	31,569,929,660
Fixed Deposit/Mudaraba fixed deposits		167,798,206,562	158,252,109,229
0 - 10 - 10 - 10 - 10 - 10 - 10 - 10 -		232,727,209,821	225,479,329,314
Other Liabilities		34,362,225,370	37,456,465,838
Total Liabilities		294,985,515,247	296,274,879,659
Capital/Shareholders' Equity			
Paid-up Capital		10,297,796,010	9,807,424,780
Statutory Reserve	1	7,284,125,760	7,131,286,231
Capital Reserve		33,623,260	16,985,722
Surplus in profit & loss account		1,214,381,512	1,506,494,503
Revaluation reserve for securities		298,552,074	321,457,983
Total Shareholders' Equity	<del></del>	19,128,478,616	18,783,649,218
Non-controlling Interest		35,081,941	34,793,204
Total Liability and Shareholders' Equity	1	314,149,075,804	315,093,322,081
OFF BALANCE SHEET ITEMS	Ų.		
Contingent Liabilities			
Acceptances and Endorsements		15,225,784,348	30,622,760,241
Letters of Guarantee		14,859,154,250	16,643,750,675
Irrevocable Letters of Credit		16,907,396,175	13,546,646,550
Bills for Collection		623,275,191	1,088,679,115
Other Contingent Liabilities		13,765,602,114	1,000,075,115
	11-	61,381,212,078	61,901,836,582
Other Commitments		and a market of 18.18.	
Total off-Balance Sheet items including contingent liabilities	8	61,381,212,078	61,901,836,582
Net Asset Value Per Share	10	23001900	
/	10	10.50	18.24
Net Asset Value Per Share	18	18.58	1

Pankoj Suter FCA Chief Financial Officer John Sarkar Company Secretary Md. Monzur Mofiz Managing Director

AMMM Aurangzeb Chowdhury Independent Director A.S.M. Shahidullah Khan Chairman

## ONE Bank Limited and its Subsidiaries Consolidated Profit & Loss Account (Un-audited) For the period from 01 January 2023 to 30 September 2023

		Amount in Taka			
	Notes	January to S	September	July to Sep	tember
		2023	2022	2023	2022
Interest income/proft on investment	13(a)	13,242,816,212	12,653,690,526	4,913,942,021	4,576,630,831
Interest paid on deposits and borrowings etc.	14(a)	(10,466,888,325)	(8,802,347,436)	(3,733,698,302)	(3,028,605,349)
Net interest income		2,775,927,886	3,851,343,090	1,180,243,719	1,548,025,481
Investment income		2,370,684,204	2,076,306,888	912,438,457	745,086,031
Commission, exchange and brokerage		1,738,883,094	1,818,778,855	471,490,715	763,287,710
Other operating income		483,929,151	436,903,557	176,632,840	127,188,730
Total operating income (A)		7,369,424,336	8,183,332,390	2,740,805,731	3,183,587,953
Salaries and allowances		3,163,548,362	2,487,609,141	1,055,222,979	875,235,706
Rent, taxes, insurance, electricity etc.		622,880,480	603,549,370	214,792,117	209,671,544
Legal expenses		33,193,747	43,478,762	5,885,447	15,600,602
Postage, stamps, telecommunication etc.		65,391,084	67,088,675	16,608,883	18,186,609
Directors' fees		1,023,000	1,086,100	241,400	434,200
Auditors' fees		325,000	292,500	132,500	97,500
Stationery, printings, advertisements etc.		173,920,473	128,261,286	56,587,341	50,416,427
Managing Director's salary and allowances (Bank	only)	11,755,000	13,717,498	3,285,000	4,520,807
Depreciation, leasing expense and repair of bank's	assets	566,678,778	562,281,336	174,619,081	209,440,023
Other expenses		424,630,339	344,478,406	144,549,026	115,593,490
Total operating expenses (B)		5,063,346,264	4,251,843,075	1,671,923,773	1,499,196,907
Profit/ (loss) before provision and tax (C=A-B)	9	2,306,078,072	3,931,489,315	1,068,881,958	1,684,391,045
Provision for loans and advances			2,502,105,020	1,000,001,000	1,004,571,045
Specific provision		1,457,652,376	3,487,317,939	723,687,236	1,184,142,012
General provision including off-balance sheet it	ems	19,086,203	(1,402,054,569)	72,791,752	3,617,497
		1,476,738,579	2,085,263,370	796,478,988	1,187,759,510
Provision for others		44,997,585	61,943,762	34,997,585	61,943,762
Total Provision (D)		1,521,736,164	2,147,207,132	831,476,573	1,249,703,272
Profit/(loss) before taxes (E=C-D)		784,341,908	1,784,282,184	237,405,385	434,687,774
Provision for taxation			-,,,,,	207,100,000	454,007,774
Current tax expense	8	113,454,702	704,303,613	70,922,013	220,311,712
Deferred tax expense /(income)		1,031,413	(29,075,851)	2,711,999	19,885,084
	1	114,486,115	675,227,762	73,634,012	240,196,796
Net Profit after taxation		669,855,793	1,109,054,422	163,771,373	194,490,978
Attributable to:			2,202,000 1,122	100,771,070	174,470,770
Shareholders of the ONE Bank Ltd	)	669,567,056	1,108,778,915	163,752,467	194,783,517
Non-controlling Interest	N.	288,737	275,507	18,907	(292,539)
And coloring the state of the s	4	669,855,793	1,109,054,422	163,771,373	194,490,978
Retained surplus brought forward					See Selection Control Control
Add: Net profit after tax (attributable to shareholder of 0	ואמר	999,485,736	762,093,911	1,197,808,099	1,222,125,880
Add. Net profit after tax (attributable to snareholder of t	JBL)	669,567,056	1,108,778,915	163,752,467	194,783,517
Appropriations:		1,669,052,792	1,870,872,826	1,361,560,566	1,416,909,397
Statutory Reserve		150 000 500	250 622 205 1	10 (20 20 1	10021272 500
		152,839,528	350,033,205	48,628,796	92,522,411
Coupon/Dividend on Perpetual Bond		295,205,479	287,757,055	96,849,315	99,964,082
Start up Fund		6,626,272	10,947,132	1,700,943	2,287,468
Date! and Samuel		454,671,280	648,737,391	147,179,054	194,773,961
Retained Surplus	22000	1,214,381,512	1,222,135,435	1,214,381,512	1,222,135,435
Earnings per share (EPS)	19	0.65	1.08	0.16	0.19
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Pankoj Suter FCA
Chief Financial Officer

John Sarkar Company Secretary Md. Monzur Mofiz Managing Director

AMMM Aurangzeb Chowdhury Independent Director A.S.M. Shahidullah Khan Chairman

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## ONE Bank Limited and its Subsidiaries Consolidated Cash Flow Statement (Un-audited) For the period from 01 January 2023 to 30 September 2023

	N	Amount in	enacountry
	Notes	January to Sep	
		2023	2022
Cash flows from operating activities			
Interest receipts in cash	15(a)	15,169,332,941	13,759,578,541
Interest payments	16(a)	(9,661,737,713)	(8,325,989,768)
Dividend receipts		416,914,253	421,633,275
Fee and commission receipts in cash		396,603,772	609,351,659
Recoveries of loans previously written off	- 1	76,050,847	79,783,596
Cash payments to employees	1	(3,013,229,778)	(2,562,915,216)
Cash payments to suppliers		(462,472,523)	(410,185,109)
Income Taxes paid	1	(378,224,640)	(585,908,767)
Receipts from other operating activities		2,061,443,104	2,275,543,160
Payment for other operating activities		(1,326,912,060)	(900,250,243)
Cash generated from operating activities before changes	-		
in operating assets and liabilities		3,277,768,203	4,360,641,130
Increase/(decrease) in operating assets and liabilities			
Sales/(purchase) of trading securities		(2,465,064,868)	(1,735,141,165)
Loans and advances to customers		235,844,044	(1,995,476,565)
Other current assets		(119,089,355)	22,166,939
Deposits from other banks/ Borrowings		(13,327,293,012)	3,839,463,205
Deposits from customers		14,769,754,369	(10,835,792,402)
Other liabilities		(2,226,341,845)	1,197,579,591
A Net cash used in/ from operating activities	_	145,577,537	(5,146,559,267)
Cash flows from investing activities			(0,110,000,207)
Sales/(purchase) of securities		(5,159,330,869)	(333,139,689)
Net Purchase/sale of fixed assets		(144,343,670)	(129,665,055)
B Net cash used in investing activities		(5,303,674,539)	(462,804,744)
Cash flows from financing activities			Secretarian tax
Receipts from issue of ordinary shares		2:	-
Dividend paid		<b>.</b>	-
C Net cash used for financial activities	- <del></del>		
D Net increase/(decrease) in cash and cash equivalent (A+B+C)		(5,158,097,003)	(5,609,364,011)
E Effects of exchange rate changes on cash and cash-equivalent		443,496,845	805,112,401
F Opening cash and cash equivalent		33,194,526,854	30,936,005,788
G Closing cash and cash equivalents (D+E+F)	-	28,479,926,696	26,131,754,177
Closing cash and cash equivalents			
Cash in hand (including foreign currencies)		3,692,278,988	3,396,277,119
Cash with Bangladesh Bank & its agent banks(s)		15,070,342,906	12,301,244,982
Cash with other banks and financial institutions		7,542,543,502	6,364,258,776
Money at call on short notice		2,173,000,000	4,068,670,000
Prize bonds		1,761,300	1,303,300
	_	28,479,926,696	26,131,754,177
Net Operating Cash Flow Per Share	20	0.14	(5.00)
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Pankoj Suter FCA Chief Financial Officer John Sarkar

Company Secretary

Managing Director

AMMM Aurangzeb Chowdhury Independent Director A.S.M. Shahidullah Khan

## ONE Bank Limited and its Subsidiaries Consolidated Statement of Changes in Equity (Un-audited) For the period from 01 January 2023 to 30 September 2023

## Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Revaluation Reserve for Securities	Profit & Loss Account	Total	Non- Controlling Interest	Total
Balance as at 01 January 2023	9,807,424,780	7,131,286,231	16,985,722	321,457,983	1,506,494,503	18,783,649,218	34,793,204	18,818,442,423
Changes in accounting policy	4	314	<b>4</b>	*		<u> </u>	·	
Restated balance	9,807,424,780	7,131,286,231	16,985,722	321,457,983	1,506,494,503	18,783,649,218	34,793,204	18,818,442,423
Issue of Bonus Share for the year 2022 (Transferred to Paid-up Capital)	490,371,230	=	4	( <b>7</b> )	(490,371,230)	-	ā	-
Surplus of Revaluation of Reserve for HTM Securities	<b>=</b> 0	:-		114,021,253	-	114,021,253	-:	114,021,253
Adjustment of Revaluation of Reserve for HTM Securities	=			(136,927,161)	N <del>e</del>	(136,927,161)	-	(136,927,161)
Net Profit after Tax for the period	4	141		<b>(47)</b>	669,567,056	669,567,056	288,737	669,855,793
Profit transferred to Start up Fund	-	. <del></del>			(6,626,272)	(6,626,272)		(6,626,272)
Transferred to Capital Reserve	2	(E)	16,637,538	-	(16,637,538)	-		-
Profit transferred to Coupon/Dividend on Perpetual Bond	-	,5	-	-	(295,205,479)	(295,205,479)	21	(295,205,479)
Profit transferred to Statutory Reserve	· ·	152,839,528		<u>-</u>	(152,839,528)	-		=
Balance as at 30 September 2023	10,297,796,010	7,284,125,760	33,623,260	298,552,074	1,214,381,512	19,128,478,615	35,081,941	19,163,560,557
Balance as at 30 September 2022	9,807,424,780	7,071,448,115	16,985,722	306,487,097	1,233,082,566	18,435,428,279	33,207,216	18,468,635,495

Pankoj Suter FCA Chief Financial Officer

John Sarkar Company Secretary Managing Director

AMMM Aurangzeb Chowdhury Independent Director A.S.M. Shahidullah Khan

## ONE Bank Limited Balance Sheet (Un-audited) As at 30 September 2023

Substitution   Subs		Notes	Amount in	Taka
Cash in hand ( including foreign currencies)         3,692,240,073         3,969,940,55           Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)         15,070,342,906         15,911,337,34           Balance with other Banks and Financial Institutions In Bangladesh         7         18,762,582,980         19,881,277,81           Outside Bangladesh         2,022,920,308         3,636,316,22         5,519,623,195         6,342,762,88           Money at call on short notice         3,521,494,74,225         29,007,107,33         2,079,979,107,10         6,342,762,88           Investments         8         35,214,947,4225         29,007,107,33         3,668,93,32         2,070,00,000         3,332,927,00         3,766,3804,33         3,766,3804,33         4,022,334,190         37,063,804,33         3,766,3804,33         4,022,334,190         37,063,804,33         3,566,3604,33         3,571,494,7622         2,000,007,30         3,566,3604,33         3,571,494,7622         2,000,007,30         3,571,494,7622         2,000,007,30         3,571,494,7622         2,000,007,30         3,571,494,7622         2,000,007,30         3,571,494,7622         2,000,00         2,000,00         3,571,352,342         2,21,757,252,342         2,21,757,252,342         2,21,757,252,342         2,21,757,252,342         2,21,757,252,342         2,21,757,252,342         2,21,757,252,342         2	PROPERTY AND ACCESS	Tioles	30.09.2023	31.12,2022
Cash in hand (including foreign currencies)   3,692,240,073   3,969,940,55   Balance with other Bank and its agent bank(s) (including foreign currencies)   15,070,342,906   15,911,337,34   18,762,582,980   19,881,277,86   18,981,277,86   18,981,277,86   19,881,277,86   18,981,277,86   18,981,277,86   19,881,277,87   19,881,277,87		¥1		
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)  Balance with other Banks and Financial Institutions In Bangladesh Outside Bangladesh Outside Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others  Bolance with other Banks and Financial Institutions In Bangladesh Outside Bangladesh Out		6	2 (02 240 052	
Salance with other Banks and Financial Institutions   18,702,342,906   15,911,337,348	Balance with Bangladesh Bank and its agent bank(s)		3,692,240,073	3,969,940,519
Balance with other Banks and Financial Institutions In Bangladesh   2,022,903,038   3,636,316,22   0,04156 Bangladesh   5,519,623,195   6,342,762.86   7,542,543,502   9,779,079,107,33   7,542,543,502   9,779,079,107,33   7,542,543,502   9,779,079,107,33   7,542,543,502   9,779,079,107,33   7,542,543,502   9,779,079,107,33   7,542,543,502   9,779,079,107,33   7,542,543,502   2,779,000,000   3,332,927,00   1,799,000,000   3,332,927,00   1,799,000,000   3,769,965   8,807,376,965   8,807,376,965   9,766,3804,38   1,724,045,762   1,887,383,93   1,724,045,762   1,887,383,93   1,724,045,762   1,887,383,93   1,779,045,762   1,887,383,93   1,724,045,762   1,887,383,93   1,779,104,045,762   1,887,383,93   1,779,104,045,762   1,887,383,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,779,104,045,762   1,789,783,93   1,789,793,104   1,789	(Including foreign currencies)		15 070 342 006	15 011 227 241
Balance with other Banks and Financial Institutions In Bangladesh Outside Bangladesh				
In Bangladesh		7	10,702,302,900	19,001,2//,001
Outside Bangladesh		*	2,022,920,308	3,636,316,299
T,542,543,502   9,979,079,16	Outside Bangladesh			
Money at call on short notice   1,73,000,000   3,332,927,00				
Investments   S   S   S   S   S   S   S   S   S				
Cothers		8	ELECTRONICATION TO THE CONTRACTOR OF THE CONTRACTOR	-343
S,001,376,965   S,056,697,12   S,0			35,214,947,225	29,007,107,350
Loans, cash redit, overdraft etc./investments   9	Others		8,807,376,965	8,056,697,037
Loans, cash credit, overdraft etc./investments   220,033,206,580   1,724,045,762   1,887,383,92		X	44,022,324,190	37,063,804,387
Bills purchased and discounted  1,724,045,762 1,887,383,935 Fixed Assets including premises, furnitures & fixtures Other Assets Other Assets Non-banking Assets Total Assets 16,023,927,290 15,287,016,6 Total Assets ABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and agents Non-convertible subordinated bond and contingent- convertible perpetual bond 11 12,395,000,000 12,800,000,00 12,800,000 12,800,000,00 12,800,000,00 12,800,000,00 12,800,000,00 12,800,000,00 12,800,000,00 12,800,000,00 12,800,000,00 12,800,000,00 12,800,000,00 12,800,000,00 12,800,000,00 12,800,000,00 12,800,0		9		
1,724,045,762			220,033,206,580	223,821,903,008
Fixed Assets including premises, furnitures & fixtures Other Assets Non-banking Assets Total Assets Total Assets Total Assets  Liabilities Borrowings from other Banks, Financial Institutions and agents Non-convertible subordinated bond and contingent-convertible perpetual bond Deposits and other accounts Liability Borrowings from other Banks, Financial Institutions and agents Non-convertible subordinated bond and contingent-convertible perpetual bond Liability Current/Al-wadeeah current account and other account Bills payable Current/Al-wadeeah current account and other account Bills payable Savings accounts/Mudaraba savings bank deposit Fixed Deposit/Mudaraba fixed deposits  Other Liabilities Labilities Lability Labilit	Bills purchased and discounted		1,724,045,762	1,887,383,931
Price   Assets including premises, furnitures & fixtures   3.546,664,304   3,587,931,45			221,757,252,342	225,709,286,939
16,023,927,290   15,287,016,68			3,546,664,304	3,587,931,497
Non-banking Assets Total Assets Total Assets  ABILITIES AND CAPITAL  Liabilities  Borrowings from other Banks, Financial Institutions and agents Non-convertible subordinated bond and contingent- convertible perpetual bond Deposits and other accounts Current/Al-wadeeah current account and other account Bills payable Current/Al-wadeeah current account and other account Bills payable Fixed Deposit/Mudaraba savings bank deposit Fixed Deposit/Mudaraba fixed deposit  Total Liabilities  Total Liabilities  Total Liabilities  Total Liabilities  Total Shareholders' Equity Paid-up Capital Statutory Reserve Surplus in profit & loss account Revaluation reserve for securities  Total Liability and Shareholders' Equity  Total Liability and Shareholders' Equity  Total Liability and Shareholders' Equity  Total Liabilities  Acceptances and Endorsements  Acceptances and Endorsements  Acceptances and Endorsements  Letters of Guarantee  Acceptances and Endorsements  Letters of Granatee  Letters of Credit  Bills for Collection Other Contingent Liabilities  Total off-Balance Sheet items including contingent liabilities  Total Contingent Liabilities  Total Contingent Liabilities  Total Contingent Liabilities  Total off-Balance Sheet items including contingent liabilities  Total off-Balance Sheet items including contingent liabilities  Total Contingent Liabi			16,023,927,290	15,287,016,687
ABILITIES AND CAPITAL   Liabilities   Borrowings from other Banks, Financial Institutions and agents   Non-convertible subordinated bond and contingent-convertible perpetual bond   11   12,395,000,000   12,800,000,000   12,80				1872 W. 1. 180-213
Liabilities Borrowings from other Banks, Financial Institutions and agents Non-convertible subordinated bond and contingent- convertible perpetual bond  Deposits and other accounts Bills payable Current/Al-wadecah current account and other account Bills payable Savings accounts/Mudaraba savings bank deposit Fixed Deposit/Mudaraba fixed deposits  Other Liabilities  Total Liabilities  Total Capital/Shareholders' Equity  Total Liability and Shareholders' Equity  Total Liabilities  Acceptances and Endorsements  Acceptances and Endorsements  Letters of Guarantee Intelled Intell		×	313,828,294,609	314,841,323,539
Borrowings from other Banks, Financial Institutions and agents Non-convertible subordinated bond and contingent-convertible subordinated bond and contingent-convertible perpetual bond   11   12,395,000,000   12,800,000   12,800,000,000   12,800,000,000   12,800,000,000   12,800,000,000   12,800,000,000   12,800,000,000   12,800,000,000   12,800,000,000   12,800,000   12,800,000,000   12,800,000   12,800,000   12,800,000   12,800,000   12,800,000   12,800,000   12,800,000   12,800,000   12,800,000   12,800,000   12,800,000   12,800,000   12,800,000   12,800,000   12,800,000   12,800,000   12,8		25		
Non-convertible subordinated bond and contingent-convertible perpetual bond 11 12,395,000,000 12,800,000,000  Deposits and other accounts 12  Current/Al-wadeeah current account and other account Bills payable 1,784,179,257 2,631,787,35  Savings accounts/Mudaraba savings bank deposit 31,612,286,785 168,396,590,126 158,832,262,24  Other Liabilities 233,325,593,384 226,059,482,33  Other Liabilities 233,388,932,814 37,062,957,86  Total Liabilities 295,110,606,256 296,461,524,76  Capital/Shareholders' Equity 17  Paid-up Capital 10,297,796,010 9,807,424,78  Statutory Reserve 7,284,125,760 7,131,286,22  Surplus in profit & loss account 837,214,509 1,119,629,83  Revaluation reserve for securities 298,552,074 321,457,98  Total Liability and Shareholders' Equity 18,717,688,353 18,379,798,83  Total Liability and Shareholders' Equity 313,828,294,609 314,841,323,53  OFF BALANCE SHEET ITEMS  Contingent Liabilities 15,225,784,348 30,622,760,24  Letters of Guarantee 14,859,154,250 16,643,750,67  Irrevocable Letters of Credit 16,907,396,175 13,546,646,55  Bills for Collection 623,275,191 1,088,679,11  Other Contingent Liabilities 13,765,602,114  Total Contingent Liabilities 61,381,212,078 61,901,836,551				
Deposits and other accounts	Non-convertible subordinated bond and contingent-	10	15,501,080,056	20,539,084,506
Deposits and other accounts   12	convertible perpetual bond	11	12,395,000,000	12.800.000.000
Bills payable Savings accounts/Mudaraba savings bank deposit Fixed Deposit/Mudaraba fixed deposits  Other Liabilities Other Liabilities  Total Liabilities  Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Surplus in profit & loss account Revaluation reserve for securities  Total Liability and Shareholders' Equity  Total Liability and Shareholders' Equity  Total Liabilities  Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities  Total Off-Balance Sheet items including contingent liabilities		12	2 5 %	200200000
Savings accounts/Mudaraba savings bank deposit   1,784,179,257   31,612,286,785   31,569,929,66   158,832,262,24   2233,325,593,384   226,059,482,33   233,325,593,384   226,059,482,33   233,325,593,384   226,059,482,33   233,325,593,384   226,059,482,33   233,325,593,384   226,059,482,33   235,059,384   226,059,482,33   235,059,384   236,059,482,33   236,059,482,33   236,059,482,476   236,059,476   236,05			31,532,537,217	33,025,503,034
Savings accounts/Mudaraba savings bank deposit         31,612,286,785         13,569,929,66           Fixed Deposit/Mudaraba fixed deposits         168,396,590,126         158,832,262,24           Other Liabilities         233,325,593,384         226,059,482,33           Total Liabilities         295,110,606,256         296,461,524,76           Capital/Shareholders' Equity         17           Paid-up Capital         10,297,796,010         9,807,424,78           Surplus in profit & loss account         837,214,509         1,119,629,83           Revaluation reserve for securities         298,552,074         321,457,98           Total Shareholders' Equity         18,717,688,353         18,379,798,83           Total Liability and Shareholders' Equity         313,828,294,609         314,841,323,53           OFF BALANCE SHEET ITEMS         50,000,000         314,841,323,53           Contingent Liabilities         15,225,784,348         30,622,760,24           Acceptances and Endorsements         15,225,784,348         30,622,760,24           Letters of Guarantee         14,859,154,250         16,643,750,67           Ilrevocable Letters of Credit         16,907,396,175         13,546,646,55           Bills for Collection         623,275,191         1,088,679,11           Other Commitments         13,765,				
168,396,590,126   158,832,262,24   233,325,593,384   226,059,482,33   33,888,932,814   37,062,957,86   33,888,932,814   37,062,957,86   295,110,606,256   296,461,524,76   295,110,606,256   296,461,524,76   295,110,606,256   296,461,524,76   295,110,606,256   296,461,524,76	Savings accounts/Mudaraba savings bank deposit		31,612,286,785	31,569,929,660
Other Liabilities         233,325,593,384         226,059,482,33           Total Liabilities         33,888,932,814         37,062,957,86           Capital/Shareholders' Equity         17           Paid-up Capital         10,297,796,010         9,807,424,78           Statutory Reserve         7,284,125,760         7,131,286,23           Surplus in profit & loss account         837,214,509         1,119,629,83           Revaluation reserve for securities         298,552,074         321,457,98           Total Shareholders' Equity         18,717,688,353         18,379,798,83           Total Liability and Shareholders' Equity         313,828,294,609         314,841,323,53           OFF BALANCE SHEET ITEMS         Contingent Liabilities         4	Fixed Deposit/Mudaraba fixed deposits		168,396,590,126	158,832,262,247
Other Liabilities         33,888,932,814         37,062,957,86           Total Liabilities         295,110,606,256         296,461,524,70           Capital/Shareholders' Equity         17           Paid-up Capital         10,297,796,010         9,807,424,78           Statutory Reserve         7,284,125,760         7,131,286,23           Surplus in profit & loss account         837,214,509         1,119,629,83           Revaluation reserve for securities         298,552,074         321,457,98           Total Shareholders' Equity         18,717,688,353         18,379,798,83           Total Liability and Shareholders' Equity         313,828,294,609         314,841,323,53           OFF BALANCE SHEET ITEMS         Contingent Liabilities         30,622,760,24           Cetters of Guarantee         14,859,154,250         16,643,750,67           Irrevocable Letters of Credit         16,907,396,175         13,546,646,55           Bills for Collection         623,275,191         1,088,679,17           Other Contingent Liabilities         61,381,212,078         61,901,836,55           Other Commitments         -         -           Total Off-Balance Sheet items including contingent liabilities         61,381,212,078         61,901,836,55		**	233,325,593,384	226,059,482,332
Total Liabilities	Other Liabilities		33,888,932,814	
Capital/Shareholders' Equity   17   Paid-up Capital   10,297,796,010   9,807,424,78   7,284,125,760   7,131,286,23   837,214,509   1,119,629,83   298,552,074   321,457,98   321,457,98   1,119,629,83   298,552,074   321,457,98   313,828,294,609   314,841,323,53   318,379,798,83   313,828,294,609   314,841,323,53   314,841,323,	Total Liabilities	-		- NAME OF THE PARTY OF T
Paid-up Capital         10,297,796,010         9,807,424,78           Statutory Reserve         7,284,125,760         7,131,286,23           Surplus in profit & loss account         837,214,509         1,119,629,83           Revaluation reserve for securities         298,552,074         321,457,98           Total Shareholders' Equity         18,717,688,353         18,379,798,83           Total Liability and Shareholders' Equity         313,828,294,609         314,841,323,53           OFF BALANCE SHEET ITEMS         Contingent Liabilities           Acceptances and Endorsements         15,225,784,348         30,622,760,22           Letters of Guarantee         14,859,154,250         16,643,750,67           Irrevocable Letters of Credit         16,907,396,175         13,546,646,55           Bills for Collection         623,275,191         1,088,679,11           Other Contingent Liabilities         13,765,602,114            Total Contingent Liabilities         61,381,212,078         61,901,836,58           Other Commitments             Total off-Balance Sheet items including contingent liabilities         61,381,212,078         61,901,836,58	Capital/Shareholders' Equity	17	-> -> -> -> -> -> -> -> -> -> -> -> -> -	270,401,524,700
Statutory Reserve		· · · ·	10 297 796 010	0 907 424 790
Surplus in profit & loss account       837,214,509       1,119,629,83         Revaluation reserve for securities       298,552,074       321,457,98         Total Shareholders' Equity       18,717,688,353       18,379,798,83         Total Liability and Shareholders' Equity       313,828,294,609       314,841,323,53         OFF BALANCE SHEET ITEMS       Contingent Liabilities         Acceptances and Endorsements       15,225,784,348       30,622,760,24         Letters of Guarantee       14,859,154,250       16,643,750,67         Irrevocable Letters of Credit       16,907,396,175       13,546,646,53         Bills for Collection       623,275,191       1,088,679,11         Other Contingent Liabilities       13,765,602,114       -         Total Contingent Liabilities       61,381,212,078       61,901,836,58         Other Commitments       -       -         Total off-Balance Sheet items including contingent liabilities       61,381,212,078       61,901,836,58				
Revaluation reserve for securities         298,552,074         321,457,98           Total Shareholders' Equity         18,717,688,353         18,379,798,83           Total Liability and Shareholders' Equity         313,828,294,609         314,841,323,53           OFF BALANCE SHEET ITEMS         200,024         30,622,760,24           Contingent Liabilities         15,225,784,348         30,622,760,24           Letters of Guarantee         14,859,154,250         16,643,750,67           Irrevocable Letters of Credit         16,907,396,175         13,546,646,55           Bills for Collection         623,275,191         1,088,679,11           Other Contingent Liabilities         13,765,602,114         -           Total Contingent Liabilities         61,381,212,078         61,901,836,58           Other Commitments         61,381,212,078         61,901,836,58	Surplus in profit & loss account	1		
Total Shareholders' Equity         18,717,688,353         18,379,798,83           Total Liability and Shareholders' Equity         313,828,294,609         314,841,323,53           OFF BALANCE SHEET ITEMS         Contingent Liabilities           Acceptances and Endorsements         15,225,784,348         30,622,760,24           Letters of Guarantee         14,859,154,250         16,643,750,67           Irrevocable Letters of Credit         16,907,396,175         13,546,646,55           Bills for Collection         623,275,191         1,088,679,11           Other Contingent Liabilities         61,381,212,078         61,901,836,58           Other Commitments         61,381,212,078         61,901,836,58           National Contingent Liabilities         61,381,212,078         61,901,836,58		f		
Total Liability and Shareholders' Equity  OFF BALANCE SHEET ITEMS  Contingent Liabilities  Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities  Total Contingent Liabilities  Total off-Balance Sheet items including contingent liabilities  Total off-Balance Sheet items including contingent liabilities  13,3828,294,609 314,841,323,53 30,622,760,24 30,622,760,24 15,225,784,348 30,622,760,24 16,643,750,67 16,907,396,175 13,546,646,55 13,765,602,114	Total Shareholders' Equity		A CONTRACTOR OF THE PARTY OF TH	
OFF BALANCE SHEET ITEMS  Contingent Liabilities  Acceptances and Endorsements  Letters of Guarantee  Irrevocable Letters of Credit  Bills for Collection  Other Contingent Liabilities  Total Contingent Liabilities  Total off-Balance Sheet items including contingent liabilities	Santa Caraca and America and Caraca and Cara	25		
Contingent Liabilities       15,225,784,348       30,622,760,24         Acceptances and Endorsements       14,859,154,250       16,643,750,67         Letters of Guarantee       14,859,154,250       16,643,750,67         Irrevocable Letters of Credit       16,907,396,175       13,546,646,55         Bills for Collection       623,275,191       1,088,679,11         Other Contingent Liabilities       13,765,602,114       -         Total Contingent Liabilities       61,381,212,078       61,901,836,58         Other Commitments       -       -         Total off-Balance Sheet items including contingent liabilities       61,381,212,078       61,901,836,58	2		313,020,294,009	314,041,323,339
Acceptances and Endorsements  Letters of Guarantee  Letters of Guarantee  It is possible 14,859,154,250  Irrevocable Letters of Credit  Bills for Collection  Other Contingent Liabilities  Other Commitments  Total Off-Balance Sheet items including contingent liabilities  15,225,784,348  16,642,750,67  16,907,396,175  13,546,646,55  13,765,602,114  13,765,602,114  61,901,836,58  61,381,212,078  61,901,836,58				
Letters of Guarantee       14,859,154,250       16,643,750,67         Irrevocable Letters of Credit       16,907,396,175       13,546,646,55         Bills for Collection       623,275,191       1,088,679,11         Other Contingent Liabilities       13,765,602,114       -         Total Contingent Liabilities       61,381,212,078       61,901,836,58         Other Commitments       -       -         Total off-Balance Sheet items including contingent liabilities       61,381,212,078       61,901,836,58			17.007.704.040	
Irrevocable Letters of Credit   16,907,396,175   13,546,646,555   13,546,646,555   13,546,646,555   13,765,602,114   1,088,679,115   1,088,6				23 07 70
Bills for Collection				
Other Contingent Liabilities  Total Contingent Liabilities  Other Commitments  Total off-Balance Sheet items including contingent liabilities  Other Commitments  Total off-Balance Sheet items including contingent liabilities  13,765,602,114  61,901,836,58  61,381,212,078  61,901,836,58				
Total Contingent Liabilities Other Commitments  Total off-Balance Sheet items including contingent liabilities  61,381,212,078 61,901,836,58				1,088,679,115
Other Commitments  Total off-Balance Sheet items including contingent liabilities  61,381,212,078  61,901,836,58		_		-
Total off-Balance Sheet items including contingent liabilities 61,381,212,078 / 61,901,836,58	A CONTRACT OF THE PROPERTY OF		61,381,212,078	61,901,836,582
No. 1 Page 1			24 403 433 113	-
Net Asset Value Per Share / 18 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			61,381,212,078	61,901,836,582
	Net Asset Value Per Share	18 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	18.18	17.85

Pankoj Suter FCA Chief Financial Officer John Sarkar Company Secretary Managing Director

AMMM Aurangzeb Chowdhury Independent Director A.S.M. Shahidullah Khan

# ONE Bank Limited Profit & Loss Account (Un-audited) For the period from 01 January 2023 to 30 September 2023

		Amount in Taka			
	Notes	January to	September	July to September	
		2023	2022	2023	2022
Interest income/proft on investment	13	13,225,565,295	12,639,809,697	4,907,773,740	4,572,076,942
Interest paid on deposits and borrowings etc.	14	(10,486,374,266)	(8,818,858,428)	(3,738,445,427)	(3,031,952,620)
Net interest income		2,739,191,029	3,820,951,269	1,169,328,313	1,540,124,322
Investment income		2,312,775,625	2,005,495,506	883,803,943	717,119,974
Commission, exchange and brokerage		1,713,188,380	1,777,478,118	463,216,903	748,411,787
Other operating income		482,863,889	435,433,799	175,772,582	126,248,264
Total operating income (A)		7,248,018,923	8,039,358,691	2,692,121,741	3,131,904,347
Salaries and allowances		3,128,703,666	2,462,660,448	1,044,911,418	866,499,502
Rent, taxes, insurance, electricity etc.		615,588,624	594,042,820	212,210,072	206,446,500
Legal expenses		32,905,719	43,259,623	5,705,919	15,548,852
Postage, stamps, telecommunication etc.		65,391,084	67,088,675	16,608,883	18,186,609
Directors' fees		880,000	981,600	186,400	379,200
Auditors' fees		300,000	262,500	125,000	87,500
Stationery, printings, advertisements etc.	1	173,540,563	127,857,123	56,473,990	50,340,055
Managing Director's salary and allowances		11,755,000	13,717,498	3,285,000	4,520,807
Depreciation, leasing expense and repair of bank's	assets	564,300,916	560,120,423	173,687,976	208,567,313
Other expenses		413,890,395	334,054,490	139,389,130	111,273,279
Total operating expenses (B)	\d	5,007,255,967	4,204,045,200	1,652,583,787	1,481,849,617
Profit/ (loss) before provision and tax (C=A-B)		2,240,762,957	3,835,313,492	1,039,537,954	1,650,054,729
Provision for loans and advances			5,055,515,472	1,039,337,934	1,030,034,729
Specific provision	Ĭ	1,457,652,376	3,487,317,939	723,687,236	1 194 142 012
General provision including off-balance sheet it	tems	18,912,938	(1,402,170,472)	72,706,740	1,184,142,012
<ul> <li>Constitution of the constitution of the constitution</li></ul>		1,476,565,314	2,085,147,468	796,393,976	3,300,660
Provision for others		-	2,005,147,400	190,393,970	1,187,442,673
Total Provision (D)		1,476,565,314	2,085,147,468	796,393,976	1 107 442 (72
Profit/ (loss) before taxes (E=C-D)	3.5	764,197,642	1,750,166,024	243,143,978	1,187,442,673
Provision for taxation		701,127,012	1,750,100,024	243,143,976	462,612,057
Current tax expense	Ï	100,000,000	683,958,624	70 000 000	212 020 952
Deffered tax expense/ (income)		1,570,461	(28,505,761)	70,000,000	213,030,873
	l	101,570,461	655,452,863	3,049,688 73,049,688	20,834,386
Net Profit after taxation	6	662,627,181	1,094,713,162	AACTAGEST (N.S.ACTRONISOS)	233,865,259
Retained surplus brought forward		629,258,608		170,094,290	228,746,798
F	9	1,291,885,789	540,146,571	814,299,273	952,149,505
Appropriations:		1,271,003,709	1,634,859,732	984,393,563	1,180,896,303
Statutory Reserve	1	152 820 520	250 022 205	49 (20 70)	00 500 111
Coupon/Dividend on Perpetual Bond		152,839,528 295,205,479	350,033,205	48,628,796	92,522,411
Start up Fund		6,626,272	287,757,055 10,947,132	96,849,315	99,964,082
	ļ			1,700,943	2,287,468
Retained Surplus	8	454,671,280 837,214,509	986,122,341	147,179,054	194,773,961
Earnings per share (EPS)	19	0.64		837,214,510	986,122,341
Bo ber surre (Dr. 9)	19	0.04	1.06	0.17	0.22

Pankoj Suter FCA Chief Financial Officer

John Sarkar Company Secretary Managing Director

AMMM Aurangzeb Chowdhury Independent Director A.S.M. Shahidullah Khan

## **ONE Bank Limited** Cash Flow Statement (Un-audited) For the period from 01 January 2023 to 30 September 2023

		Amount i	n Taka
	Notes	January to S	September
		2023	2022
Cash flows from operating activities			
Interest receipts in cash	15	15,133,775,431	13,730,103,804
Interest payments	16	(9,661,394,409)	(8,325,636,399)
Dividend receipts	7/7/59	355,253,324	354,867,514
Fee and commission receipts in cash		370,909,059	568,050,921
Recoveries of loans previously written off	1	76,050,847	79,783,596
Cash payments to employees		(3,013,229,778)	(2,562,915,216)
Cash payments to suppliers		(462,472,523)	(410,185,109)
Income taxes paid	1	(354,272,845)	(550,192,356)
Receipts from other operating activities		2,058,739,730	2,266,148,317
Payment for other operating activities		(1,272,291,206)	(854,815,749)
Cash generated from operating activities before changes in	L	(1,2/2,2)1,200)	(034,013,749)
operating assets and liabilities		3,231,067,629	4,295,209,325
Increase/(decrease) in operating assets and liabilities			
Sales/ (purchase) of trading securities		(2,438,156,941)	(1,776,998,335)
Loans and advances to customers		253,299,008	(1,983,634,844)
Other current assets		(117,781,974)	MANUAL III III III
Deposits from other banks/ Borrowings		(13,327,293,012)	(18,117,096)
Deposits from customers		14,787,984,915	3,839,463,205
Other liabilities		(2,252,548,852)	(10,701,371,358)
A Net cash used in/ from operating activities	-	136,570,774	1,168,478,332
Cash flow from investing activities		130,370,774	(5,176,970,771)
Sales/ (purchase) of securities	Γ	(5,159,330,869)	(303,139,689)
Net Purchase/sale of fixed assets		(135,368,097)	
B Net cash used in investing activities	100	(5,294,698,966)	(129,244,334) (432,384,023)
Cash flow from financing activities		(0,251,050,500)	(432,304,023)
Receipts from issue of ordinary shares	Ť.		
Dividend paid			-
C Net cash from financing activities	L		
D Net increase/(decrease) in cash and cash equivalent (A+B+C)		(5,158,128,192)	(5,609,354,794)
E Effects of exchange rate changes on cash and cash-equivalent		443,496,845	
F Opening cash and cash equivalent		33,194,519,130	805,112,401
G Closing cash and cash equivalents (D+E+F)	-	28,479,887,782	30,935,995,547
	=	20,479,007,702	26,131,753,154
Closing cash and cash equivalents  Cash in hand (including foreign currencies)		2 (02 240 072	
		3,692,240,073	3,396,276,096
Cash with Bangladesh Bank & its agent banks(s)		15,070,342,906	12,301,244,982
Cash with other banks and financial institutions		7,542,543,502	6,364,258,776
Money at call and short notice		2,173,000,000	4,068,670,000
Prize bonds	_	1,761,300	1,303,300
		28,479,887,782	26,131,753,154
Net Operating Cash Flow Per Share	20	0.13	(5.03)

Pankoj Suter FCA

John Sarkar

Chief Financial Officer Company Secretary Managing Director

Monzur Mofiz

AMMM Aurangzeb Chowdhury

Independent Director

A.S.M. Shahidullah Khan

# ONE Bank Limited Statement of Changes in Equity (Un-audited) For the period from 01 January 2023 to 30 September 2023

## Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Reserve for Securities	Profit & Loss Account	Total Shareholders' Equity
Balance as at 01 January 2023	9,807,424,780	7,131,286,231	321,457,983	1,119,629,837	18,379,798,831
Changes in accounting policy	##		-		*
Restated balance	9,807,424,780	7,131,286,231	321,457,983	1,119,629,837	18,379,798,831
Issue of Bonus Share for the year 2022 (Transferred to Paid-up Capital)	490,371,230			(490,371,230)	
Surplus of Revaluation of Reserve for HTM Securities	6	, -	114,021,253	=	114,021,253
Adjustment of Revaluation of Reserve for HTM Securities	=	-	(136,927,161)	7EV	(136,927,161)
Net Profit after Tax for the period	<u> </u>		<u> </u>	662,627,181	662,627,181
Profit transferred to Start up Fund		-	-	(6,626,272)	(6,626,272)
Profit transferred to Coupon/Dividend on Perpetual Bond		<b>.</b>	-	(295,205,479)	(295,205,479)
Profit transferred to Statutory Reserve		152,839,528	. <del>.</del>	(152,839,528)	
Balance as at 30 September 2023	10,297,796,010	7,284,125,760	298,552,074	837,214,509	18,717,688,353
Balance as at 30 September 2022	9,807,424,780	7,071,448,115	306,487,097	997,069,472	18,182,429,464

Pankoj Suter FCA Chief Financial Officer John Sarkar Company Secretary Managing Director

AMMM Aurangzeb Chowdhury Independent Director A.S.M. Shahidullah Khan

## Selected Explanatory Notes to the Financial Statements for the quarter ended on 30 September 2023:

#### 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 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 Ltd. and Chittagong Stock Exchange Ltd. As on 30 September 2023 the Bank has 111 branches (including 2 Islami Banking branches), 39 Sub-branches, 17 collection booths and 172 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 2023. 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 up to date), 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.

		Amount	n Taka
6 Cash		30-Sep-2023	31-Dec-2022
	sh in hand (note-6.1)		
		3,692,240,073	3,969,940,519
Da	lance with Bangladesh Bank and its agent bank (note-6.2)	15,070,342,906	15,911,337,341
6.1 Ca	sh in hand (including foreign currencies)	18,762,582,980	19,881,277,861
	전 전 전 전 전 전 전 전 전 전 전 전 전 전 전 전 전 전 전		
	Conventional Banking:		
	n local currency	3,630,475,950	3,891,810,848
I	n foreign currencies	21,960,671	18,899,583
12		3,652,436,621	3,910,710,430
	slami Banking:	, , , , , , , , , , , , , , , , , , , ,	5,710,710,150
	n local currency	39,803,453	59,230,089
I	n foreign currencies	_	-
		39,803,453	59,230,089
		3,692,240,073	3,969,940,519
6.2 Bal	lance with Bangladesh Bank and its agent bank (including foreign currencies)		
Co	nventional Banking:		
	n local currency	11,051,734,469	10 5/1 7/7 750
I	n foreign currencies		12,561,767,759
		2,868,690,623	1,833,705,386
Isla	ami Banking:	13,920,425,092	14,395,473,144
	n local currency	202 220 010	105 050 200
	n foreign currencies	203,338,818	105,850,399
	and the second s	202 220 010	105 950 200
F	Balance with Sonali Bank being an agent of Bangladesh Bank	203,338,818	105,850,399
	- Dungindon Dunk	946,578,996 15,070,342,906	1,410,013,798
6 (a) Co	nsolidated Cash	13,070,342,900	15,911,337,341
	sh in hand		
C	NE Bank Limited	2 602 240 072	2 040 040 510
	ONE Securities Limited	3,692,240,073 38,914	3,969,940,519
	ONE Investments Limited	30,914	7,725
		3,692,278,988	3,969,948,244
Bal	lance with Bangladesh Bank and its agent bank	3,072,270,900	3,909,940,244
	NE Bank Limited	15,070,342,906	15,911,337,341
	ONE Securities Limited	15,070,542,500	15,511,557,541
C	ONE Investments Limited		-
	autorio in autorio de constituire de la constitu	15,070,342,906	15,911,337,341
		18,762,621,894	19,881,285,586
	÷	10,702,021,024	17,001,200,000
7 Balance w	evith Other Banks and Financial Institutions	10,702,021,024	27,001,205,500
	vith Other Banks and Financial Institutions Bangladesh (note-7.1)		
In I		2,022,920,308 5,519,623,195	3,636,316,299 6,342,762,869

			Amount	in Taka
	7.1	In Daniel desk	30-Sep-2023	31-Dec-2022
	7.1	In Bangladesh In current accounts		
		Other deposit accounts	244,216,015	100,776,860
		Other deposit accounts	1,778,704,293	3,535,539,439
	7.2	Outside Bangladesh	2,022,920,308	3,636,316,299
	0.20	In current accounts	figure (a) the first of the fir	
		Other deposit accounts	5,513,588,803	6,328,740,283
		a more deposit decounts		3
		Off-shore Banking Unit	5,513,588,803	6,328,740,283
		Statement and and the analysis and the participation	6,034,392 5,519,623,195	14,022,586
	Caraci Caraci di		3,319,023,193	6,342,762,869
	7 (a)	Consolidated Balance with Other Banks and Financial Institutions		
		In Bangladesh		
		ONE Bank Limited	2,022,920,308	3,636,316,299
		ONE Securities Limited ONE Investments Limited	348,725,324	339,106,813
		ONE investments Limited	178,297	3,633
		Less: Inter Company Transaction	2,371,823,929	3,975,426,745
		Less. Intel Company Transaction	(348,903,621)	(339,110,445)
			2,022,920,308	3,636,316,299
		Outside Bangladesh		
		ONE Bank Limited	5 510 500 104	
		ONE Securities Limited	5,519,623,195	6,342,762,869
			5,519,623,195	
			7,542,543,502	9,979,079,168
8	Invest	ments	7,542,545,502	3,379,079,108
		In Government securities		
		Treasury bills	3,961,248,500	2,874,423,679
		Treasury bonds	30,931,297,425	26,010,808,571
		Bangladesh Bank Bill	-	20,010,000,571
		Prize Bonds	1,761,300	1,235,100
		Bangladesh Government Islamic Bond-Sukuk	320,640,000	120,640,000
			35,214,947,225	29,007,107,350
		Other Investment		
		Shares (Quoted and Unquoted)	3,527,376,965	2,851,697,037
		Subordinated Bond	1,530,000,000	1,705,000,000
		Perpetual Bond	3,500,000,000	3,500,000,000
		Islami Banking Sukuk _Private (BBML- Sukuk)	250,000,000	16
			8,807,376,965	8,056,697,037
	8 (a)	Consolidated Investments	44,022,324,190	37,063,804,387
	- (-)	In Government securities		
		ONE Bank Limited	25 214 047 225	20 007 107 250
		ONE Securities Limited	35,214,947,225	29,007,107,350
			35,214,947,225	29,007,107,350
		Other Investment	00,211,717,220	27,007,107,330
		ONE Bank Limited	8,807,376,965	8,056,697,037
		ONE Securities Limited	2,559,901,914	2,524,850,679
		ONE Investments Limited	11,993,160	11,699,098
		Less, Inter Company Transaction	(249,479,942)	(241,042,572)
			11,129,792,097	10,352,204,242
			46,344,739,321	39,359,311,592
0	Loone	and Advances/investments		
,	Loans	and Advances/myestifichts		
		Loans, cash credit, overdraft etc (note-9.1)	220 022 204 550	222 821 002 000
		Bills purchased and discounted (note-9.2)	220,033,206,580 1,724,045,762	223,821,903,008 1,887,383,931
		en anticologia de la compania de la	221,757,252,342	225,709,286,939
				220,707,200,737

		Amount	n Taka
		30-Sep-2023	31-Dec-2022
9.1	Loans, cash credit, overdraft etc.		
	Conventional Banking:		
	Loans	188,124,045,577	179,180,063,47
	Cash Credit	104,926,213	179,180,003,47
	Overdraft	25,367,213,024	35,008,160,74
		213,596,184,814	214,188,224,21
	Off-shore Banking Unit	4,795,072,338	8,386,275,18
	DOWN CONTROL STOCK	218,391,257,152	222,574,499,40
	Islami Banking:	210,551,257,152	222,374,499,40
	Loans	1,641,949,428	1 247 402 60
		220,033,206,580	1,247,403,60 223,821,903,00
9.2	Bills purchased and discounted		223,821,903,00
	Local bill purchased and discounted	845,802,387	1,193,242,43
	Foreign bill purchased and discounted	411,940,684	
			432,951,14
	Off-shore Banking Unit	1,257,743,071	1,626,193,584
		466,302,690	261,190,34
9 (a)	Consolidated Loans and Advances	1,724,045,762	1,887,383,93
()	ONE Bank Limited	1022 222 221 221 2321	
	ONE Securities Limited	220,033,206,580	223,821,903,00
	Less: Inter unit/company elimination	180,190,980	162,864,49
	Less. Their unit/company elimination	(6,351,341)	(6,479,81
	Constitution 1 1 1 1	220,207,046,220	223,978,287,68
	Consolidated Bills purchased and discounted		
	ONE Bank Limited	1,724,045,762	1,887,383,93
	ONE Securities Limited	9	-
		1,724,045,762	1,887,383,93
		221,931,091,982	225,865,671,615
0 Borro	owings from other Banks, financial institutions and Agents.		
	Borrowing Inside Bangladesh	14,398,580,056	17,819,043,75
	Borrowing Outside Bangladesh	1,102,500,000	2,720,040,750
	835 <del></del>	15,501,080,056	20,539,084,500
10 (a)	Consolidated Borrowings from other banks, financial institutions and Agents.	15,501,000,050	20,339,064,300
	ONE Bank Limited	15 501 000 056	20 520 004 50
	ONE Securities Limited	15,501,080,056	20,539,084,50
	Less: Inter unit/company elimination	6,351,341	6,479,81
	2005. Inter unit company cimination	(6,351,341)	(6,479,81
		15,501,080,056	20,539,084,500
1 Non-c	convertible subordinated bond and contingent-convertible perpetual bond		
	Subordinated Bond - II	800,000,000	800,000,000
	Subordinated Bond - III	3,595,000,000	4,000,000,00
			,
	Subordinated Bond - IV	4,000,000,000	4,000,000,000
		4,000,000,000 4,000,000,000	4,000,000,000

	30-Sep-2023	31-Dec-2022
Deposits and other accounts		
Current/Al-wadeeah current account and other account		
Current/Al-wadeeah current account and other account	31,488,919,986	32,979,293,994
Unclaimed cash and fractional dividend account (note-12.1)	38,087,438	42,437,25
Off-shore Banking Unit	5,529,793	3,771,78
	31,532,537,217	33,025,503,03
Bills payable		
Payment Order (Issued)	1,783,839,163	2,631,447,61
Demand Draft	340,094	339,77
	1,784,179,257	2,631,787,39
Savings accounts/Mudaraba savings bank deposit	31,612,286,785	31,569,929,66
Fixed Deposit/Mudaraba fixed deposits		
Fixed Deposit/Mudaraba fixed deposits	112,367,336,760	103,341,002,46
Special Notice Deposits/ Mudaraba special notice deposit	42,416,154,362	42,114,259,75
Scheme Deposits/ Mudaraba scheme deposit	13,242,398,915	13,003,647,67
Non-resident Foreign Currency Deposits	370,700,088	373,352,35
	168,396,590,126	158,832,262,24
	233,325,593,384	226,059,482,33
12.1 Unclaimed Dividend:		

Amount in Taka

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	30-Sep-2023	31-Dec-2022
2020	38,087,438	38,119,894
2019		4,317,364
Total	38,087,438	42,437,258

## 12 (a

	,,	12, 101,200
a) Consolidated Deposits and other accounts		
Current/Al-wadeeah current account and other account		
ONE Bank Limited	31,532,537,217	33,025,503,034
ONE Securities Limited	- 1,002,007,217	-
	31,532,537,217	33,025,503,034
Bills payable		00,020,000,004
ONE Bank Limited	1,784,179,257	2,631,787,391
ONE Securities Limited	-	2,001,707,571
	1,784,179,257	2,631,787,391
Savings accounts/Mudaraba savings bank deposit		2,002,707,032
ONE Bank Limited	31,612,286,785	31,569,929,660
ONE Securities Limited	-	-
	31,612,286,785	31,569,929,660
Fixed Deposit/Mudaraba fixed deposits		
ONE Bank Limited	168,396,590,126	158,832,262,247
Less: Inter Company Transaction	(598,383,564)	(580,153,017)
	167,798,206,562	158,252,109,229
	232,727,209,821	225,479,329,315

Amount in Taka		
Jan to Sept-2023	Jan to Sept-2022	
11,981,797,909	11,438,192,915	
357,239,655	423,026,879	
74,858,091	83,125,703	
276,489,115	339,375,510	
123,015,766	51,378,018	
12,813,400,535	12,335,099,024	
152,412,254 12,965,812,789	235,840,953	
259,752,507	12,570,939,977	
13,225,565,295	68,869,720 12,639,809,697	
	12,000,000,000	
13,225,565,295	12,639,809,697	
36,413,015	30,286,271	
667,146	458,920	
(19,829,245)	(16,864,361	
13,242,816,212	12,653,690,526	
1,819,782,638 638,255,675	1,670,113,173 677,066,983	
5,738,168,078	4,752,462,092	
768,433,719	771,390,145	
853,821,207 60,300,000	367,102,875	
273,143,240	60,300,000	
10,151,904,558	303,801,534 8,602,236,802	
118,256,707	149,301,695	
10,270,161,265	8,751,538,497	
216,213,001	67,319,931	
	•	
216,213,001	67,319,931	
10,486,374,266	8,818,858,428	
10,486,374,266	8,818,858,428	
343,304	353,369	
4	E Commence of the Commence of	
(19,829,245)	(16,864,361	
10,466,888,325	8,802,347,436	
13,225,565,295	12 630 900 607	
The second secon	12,639,809,697	
1,895,742,262	1,649,610,106 14,289,419,802	
253,466,097	(372,597,271	
(240,998,223)	(186,718,728	

15,133,775,431

15,169,332,941

34,890,363

667,146

13,730,103,804

13,759,578,541

29,015,818

458,920

## 13 Interest and discount income/ Profit on investments

Interest on loans and advances (Conventional Banking):

From clients against loans and advances

Lease finance

Discount from bills purchased & discounted

From banks and financial institutions in Bangladesh

From foreign banks

Off-shore Banking Unit

Profit on investment (Islami Banking)

## 13 (a) Consolidated Interest and discount income/ Profit on investments

ONE Bank Limited

ONE Securities Limited

ONE Investments Limited

Less, Inter Company Transaction

## 14 Interest paid/profit shared on deposits and borrowings

## Interest paid on deposits (Conventional Banking):

Short term deposits

Savings deposits

Term deposits

Scheme deposits

Borrowings from banks and financial institutions

Interest expenses for leased liability

Interest on Subordinated and perpetual bond

Off-shore Banking Unit

## Profit shared on deposits (Islami Banking):

Profit paid on deposits

Profit on borrowings

## 14 (a) Consolidated Interest paid on deposits and borrowings

ONE Bank Limited

ONE Securities Limited

ONE Investments Limited

Less, Inter Company Transaction

#### 15 Interest receipts in cash

Interest income on loans & advances

Interest on Treasury Bills and Bonds

(Increase)/ Decrease in interest receivable on loans & advances

(Increase)/ Decrease in interest receivable others

## 15 (a) Consolidated Interest receipts in cash

ONE Bank Limited

ONE Securities Limited

ONE Investments Limited

# Amount in Taka Jan to Sept-2023 | Jan to Sept-2022

#### 16 Interest payments

Total interest expenses

Add: Opening balance of interest payable Less: Closing balance of interest payable

9,661,394,409	8,325,636,399
(3,489,380,123)	(2,928,137,436)
2,429,494,786	2,207,458,352
10,721,279,745	9,046,315,483

## 16 (a) Consolidated Interest Payment

ONE Bank Limited
ONE Securities Limited

9,661,394,409	8,325,636,399
343,304	353,369
9,661,737,713	8,325,989,768

## 17 Shareholders' Equity -Solo

Particulars	30-Sep-2023	31-Dec-2022
Paid-up Capital (1,029,779,601 ordinary share of Tk 10 each)	10,297,796,010	9,807,424,780
Statutory Reserve	7,284,125,760	7,131,286,231
Surplus in Profit & Loss Account	837,214,509	1,119,629,837
Revaluation Reserve for Securities	298,552,074	321,457,983
Total Shareholders' Equity	18,717,688,353	18,379,798,831

## 18 Net Asset Value (NAV) Per Share:

Particulars	30-Sep-2023	31-Dec-2022
Total Shareholders' Equity -Solo	18,717,688,353	18,379,798,831
Total Shareholders' Equity -Consolidated	19,128,478,616	18,783,649,218
Number of Ordinary Shares	1,029,779,601	1,029,779,601
Net Asset Value Per Share -Solo	18.18	17.85
Net Asset Value Per Share - Consolidated	18.58	18.24

## 19 Earnings per share (EPS):

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

Particulars	January to Sept. 2023	January to Sept. 2022	July to Sept. 2023	July to Sept. 2022
Profit after tax for the period -Solo	662,627,181	1,094,713,162	170,094,290	228,746,798
Profit after tax for the period -Consolidated	669,567,056	1,108,778,915	163,752,467	194,783,517
Weighted average number of shares outstanding	1,029,779,601	1,029,779,601	1,029,779,601	1,029,779,601
Basic Earnings per share (EPS)-Solo	0.64	1.06	0.17	0.22
Basic Earnings per share (EPS)-Consolidated	0.65	1.08	0.16	0.19

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).

## 20 Net Operating Cash Flow Per Shares (NOCFPS):

Particulars	30-Sep-2023	30-Sep-2022
Net Operating Cash Flow- Solo	136,570,774	(5,176,970,771)
Net Operating Cash Flow- Consolidated	145,577,537	(5,146,559,267)
Number of Ordinary Shares	1,029,779,601	1,029,779,601
Net Operating Cash Flow Per Share -Solo	0.13	(5.03)
Net Operating Cash Flow Per Share - Consolidated	0.14	(5.00)

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

Particulars	30-Sep-2023	30-Sep-2022
Net Profit after taxation	662,627,181	1,094,713,162
Provision for taxation	101,570,461	655,452,863
Provision for loans and advances & others	1,476,565,314	2,085,147,468
(Increase)/decrease in interest income receivable	260,335,201	140,737,034
Increase/(decrease) in interest expense payable	824,979,857	432,922,029
Depreciation expenses	206,736,658	193,030,664
Increase/ (decrease) in salaries and allowances expenses payable	127,228,887	(86,537,270)
Increase/(decrease) in other expenses payable	(74,703,086)	329,935,732
Income tax paid	(354,272,845)	(550,192,356)
Cash flows from operating activities before changes in operating assets and liabilities	3,231,067,629	4,295,209,325

#### 22 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, 2022. The summary of the rating is presented below:

Date of Declaration	Valid Till	Long Term Rating	Short Term Rating	Outlook
March 10, 2023	March 09, 2024	AA	ST-2	Stable
March 10, 2022	March 09, 2023	AA	ST-2	Stable

### 23 Significant Deviation:

#### Operating Profit:

Operating profit decreased for the corresponding period of last year mainly due to increased of deposit cost.

#### Earnings per share (EPS):

Significant deviation occurred in case of decreased of Earnings Per Share (EPS) in comparison to 3rd quarter financials 2023 and same period of 2022 mainly due to increased of cost of deposit.

#### Provision for current tax:

Provision for current tax expenses has decreased compare to same period for the 2022 due to decreased of operating profit and arising significant amount of allowable provision against taxable income from loan write off.

#### 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 2022 mainly due to increased of deposit from customers.

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

Chief Financial Officer

John Sarkar

Company Secretary

Mzur Mofiz

Managing Director

AMMM Aurangzeb Chowdhury

Independent Director

A.S.M. Shahidullah Khan