

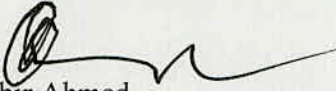
ONE Bank PLC

Un-audited Financial Statements

As on 30 September 2025

ONE Bank PLC
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 PLC is pleased to publish its 3rd quarter Financial Statements (Un-audited) showing Assets & Liabilities of the Bank as on 30 September 2025 and Profit & Loss Account and Cash Flow Statement for the nine months ended on 30 September 2025.

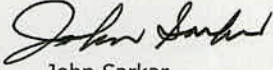


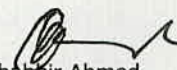
Shabbir Ahmed
Managing Director (Current Charge)

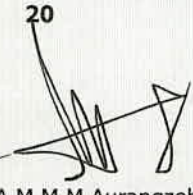
ONE Bank PLC and its Subsidiaries
Condensed Consolidated Balance Sheet
As at 30 September 2025

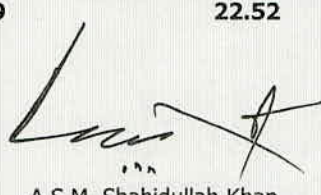
	Notes	30.09.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	6 (a)		
Cash in hand (including foreign currencies)		4,258,384,708	4,300,434,775
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		15,463,525,379	13,002,022,307
		19,721,910,087	17,302,457,082
Balance with other Banks and Financial Institutions	7 (a)		
In Bangladesh		1,355,406,260	1,842,273,946
Outside Bangladesh		9,137,578,376	10,181,945,607
		10,492,984,636	12,024,219,553
Money at call and short notice	8	5,993,451,500	7,700,000,000
Investments	9 (a)		
Government		46,041,835,735	45,249,739,978
Others		11,832,884,618	11,345,934,003
		57,874,720,353	56,595,673,980
Loans and Advances/Investments	10 (a)		
Loans, cash credit, overdraft etc./investments		233,569,328,434	219,441,414,108
Bills purchased and discounted		1,424,698,076	1,647,347,193
		234,994,026,510	221,088,761,301
Fixed Assets including premises, furniture & fixtures	11 (a)	4,060,640,078	4,306,208,817
Other Assets		20,132,190,010	19,598,646,495
Non-banking Assets		-	-
Total Assets		353,269,923,174	338,615,967,229
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	12 (a)	10,077,055,027	11,072,597,634
Non-convertible subordinated bond and contingent-convertible perpetual bond	13	12,127,500,000	13,450,000,000
Deposits and other accounts	14(a)		
Current/Al-wadeeah current account and other account		36,704,668,122	35,820,810,511
Bills payable		1,301,881,654	2,120,938,448
Savings accounts/Mudaraba savings bank deposit		33,489,848,379	31,363,461,635
Fixed Deposit/Mudaraba fixed deposits		195,075,338,640	181,378,330,453
		266,571,736,795	250,683,541,046
Other Liabilities		39,313,411,469	39,366,602,936
Total Liabilities		328,089,703,291	314,572,741,615
Capital/Shareholders' Equity			
Paid-up Capital		10,658,218,870	10,658,218,870
Statutory Reserve		7,929,858,876	7,565,365,960
Capital Reserve		38,910,642	34,954,014
Surplus in profit & loss account		5,645,531,536	5,179,685,344
Start-up Equity Investment Fund		107,114,059	96,068,250
Revaluation reserve for securities		763,767,912	472,895,104
Total Shareholders' Equity		25,143,401,894	24,007,187,542
Non-controlling Interest		36,817,990	36,038,071
Total Liability and Shareholders' Equity		353,269,923,174	338,615,967,229
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances and Endorsements		21,084,336,690	20,016,337,274
Letters of Guarantee		20,337,259,161	20,114,590,259
Irrevocable Letters of Credit		14,673,880,218	22,026,460,238
Bills for Collection		292,040,755	564,391,734
Other Contingent Liabilities		4,903,718,590	4,892,752,495
		61,291,235,414	67,614,532,000
Other Commitments		534,775,191	1,126,908,881
Total off-Balance Sheet items including contingent liabilities		61,826,010,605	68,741,440,881
Net Asset Value Per Share	20	23.59	22.52


Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary

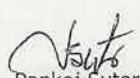

Shabbir Ahmed
Managing Director (CC)

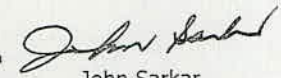

A M M M Aurangzeb Chowdhury
Independent Director

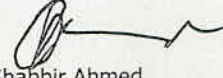

A.S.M. Shahidullah Khan
Chairman

ONE Bank PLC and its Subsidiaries
Condensed Consolidated Profit & Loss Account
For the period from 01 January 2025 to 30 September 2025

	Notes	Amount in Taka			
		January to September		July to September	
		2025	2024	2025	2024
Interest income/profit on investment	15 (a)	19,305,501,078	17,731,024,116	6,643,053,465	6,501,686,295
Interest paid on deposits and borrowings etc.	16 (a)	(16,618,009,584)	(13,160,759,981)	(5,706,566,495)	(4,750,728,176)
Net interest income		2,687,491,494	4,570,264,135	936,486,970	1,750,958,118
Investment income		5,281,292,323	4,609,975,211	1,789,347,068	1,226,095,671
Commission, exchange and brokerage		1,268,778,302	1,490,675,843	290,263,534	626,152,095
Other operating income		546,191,091	502,138,459	166,450,464	152,744,612
Total operating income (A)		9,783,753,211	11,173,053,647	3,182,548,037	3,755,950,496
Salaries and allowances		3,323,301,319	3,183,155,188	1,115,817,885	1,075,098,612
Rent, taxes, insurance, electricity etc.		351,145,550	328,179,061	260,791,088	240,194,926
Legal expenses		7,786,179	13,257,323	4,001,866	3,930,530
Postage, stamps, telecommunication etc.		89,517,608	71,662,175	26,614,753	19,229,047
Directors' fees		2,472,500	2,000,565	896,500	533,500
Auditors' fees		1,002,500	698,500	667,500	260,000
Stationery, printings, advertisements etc.		152,983,722	129,238,047	53,222,175	42,111,379
Managing Director's salary and allowances (Bank only)		8,372,741	11,755,000	2,400,000	3,285,000
Depreciation, leasing expense and repair of bank's assets		740,255,770	676,487,484	134,729,540	110,797,431
Other expenses		687,949,999	610,233,907	237,015,196	207,051,325
Total operating expenses (B)		5,364,787,887	5,026,667,251	1,836,156,503	1,702,491,749
Profit/ (loss) before provision and tax (C=A-B)		4,418,965,323	6,146,386,396	1,346,391,534	2,053,458,747
Provision for loans and advances					
Specific provision		2,516,285,535	3,516,630,528	814,087,864	933,399,089
General provision including off-balance sheet items		(16,835,662)	(27,164,138)	(18,755,941)	25,441,436
		2,499,449,873	3,489,466,390	795,331,923	958,840,526
Provision for diminution in value of share		28,751,266	82,266,533	13,751,266	37,022,878
Provision for other		-	140,068,373	-	140,068,373
Total Provision (D)		2,528,201,139	3,711,801,296	809,083,189	1,135,931,777
Profit/(loss) before taxes (E=C-D)		1,890,764,184	2,434,585,099	537,308,346	917,526,970
Provision for taxation					
Current tax expense		458,886,819	648,850,098	131,675,862	334,696,875
Deferred tax expense /(income)		286,577,821	23,368,855	161,682,949	16,942,184
		745,464,641	672,218,953	293,358,810	351,639,059
Net Profit after taxation		1,145,299,544	1,762,366,146	243,949,535	565,887,910
Attributable to:					
Shareholders of the ONE Bank PLC		1,144,519,625	1,761,848,820	243,719,980	565,921,950
Non-controlling Interest		779,918	517,326	229,555	(34,041)
		1,145,299,544	1,762,366,146	243,949,535	565,887,909
Retained surplus brought forward		5,175,728,716	5,116,813,705	5,541,668,621	5,809,525,571
Add: Net profit after tax (attributable to shareholder of OBPLC)		1,144,519,625	1,761,848,820	243,719,980	565,921,950
		6,320,248,342	6,878,662,525	5,785,388,601	6,375,447,521
Appropriations:					
Statutory Reserve		364,492,915	478,108,457	36,696,020	185,896,155
Coupon/Dividend on Perpetual Bond		299,178,082	300,273,973	100,821,918	100,821,918
Start-up Equity Investment Fund		11,045,809	17,362,957	2,339,127	5,812,311
		674,716,806	795,745,388	139,857,065	292,530,384
Retained Surplus		5,645,531,536	6,082,917,137	5,645,531,536	6,082,917,137
Earnings Per Share (EPS)	21	1.07	1.65	0.23	0.53


Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary

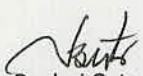

Shabbir Ahmed
Managing Director (CC)

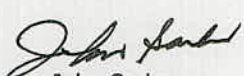

A M M Aurangzeb Chowdhury
Independent Director


A.S.M. Shahidullah Khan
Chairman

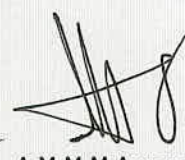
ONE Bank PLC and its Subsidiaries
Condensed Consolidated Cash Flow Statement
For the period from 01 January 2025 to 30 September 2025

Notes	Amount in Taka		
	January to September		
	2025	2024	
Cash flows from operating activities			
Interest receipts in cash	17 (a)	19,114,717,904	16,580,153,876
Interest payments	18 (a)	(16,005,975,475)	(12,289,599,702)
Dividend receipts		502,729,238	591,163,832
Fee and commission receipts in cash		475,016,798	441,067,637
Recoveries of loans previously written off		232,863,147	438,514,207
Cash payments to employees		(3,164,755,853)	(2,946,575,503)
Cash payments to suppliers		(284,608,628)	(257,994,558)
Income Taxes paid		(463,179,387)	(339,676,534)
Receipts from other operating activities		1,364,103,539	1,570,306,774
Payment for other operating activities		(1,384,755,808)	(1,275,440,847)
Cash generated from operating activities before changes in operating assets and liabilities		386,155,474	2,511,919,184
Increase/(decrease) in operating assets and liabilities			
Sales/ (purchase) of trading securities		2,034,736,696	(4,170,619,194)
Loans and advances to customers		(13,905,265,210)	(410,035,329)
Other current assets		(128,963,367)	(534,615,400)
Deposits from other banks/ Borrowings		(2,372,638,661)	(2,896,961,167)
Deposits from customers		15,044,924,298	7,198,160,009
Other liabilities		451,958,044	999,478,187
A Net cash used in/ from operating activities		1,510,907,274	2,697,326,288
Cash flows from investing activities			
Sales/ (purchase) of securities		(2,326,867,142)	2,358,861,970
Net Purchase/sale of fixed assets		(163,824,458)	(137,402,913)
B Net cash used in investing activities		(2,490,691,600)	2,221,459,057
Cash flows from financing activities			
Receipts from issue of ordinary shares		-	-
Dividend paid		-	(346,604,444)
C Net cash used for financial activities		-	(346,604,444)
D Net increase/(decrease) in cash and cash equivalent (A+B+C)		(979,784,326)	4,572,180,901
E Effects of exchange rate changes on cash and cash-equivalent		161,807,813	302,113,021
F Opening cash and cash equivalent		37,029,210,735	30,751,922,184
G Closing cash and cash equivalents (D+E+F)		36,211,234,223	35,626,216,107
Closing cash and cash equivalents			
Cash in hand (including foreign currencies)	6 (a)	4,258,384,708	4,448,378,179
Cash with Bangladesh Bank & its agent banks(s)	6 (a)	15,463,525,379	12,442,711,664
Cash with other banks and financial institutions	7 (a)	10,492,984,636	16,582,175,864
Money at call and short notice	8	5,993,451,500	2,150,000,000
Prize bonds		2,888,000	2,950,400
		36,211,234,223	35,626,216,107
Net Operating Cash Flow Per Share	22	1.42	2.53


Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (CC)


A M M Aurangzeb Chowdhury
Independent Director


A.S.M. Shahidullah Khan
Chairman

ONE Bank PLC and its Subsidiaries
Condensed Consolidated Statement of Changes in Equity
For the period from 01 January 2025 to 30 September 2025

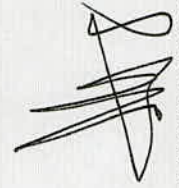
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Start-up Equity Investment Fund	Revaluation Reserve for Securities	Profit & Loss Account	Total	Non-Controlling Interest	Total
Balance as at 01 January 2025	10,658,218,870	7,565,365,960	34,954,014	96,068,250	472,895,104	5,179,685,344	24,007,187,542	36,038,071	24,043,225,613
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	10,658,218,870	7,565,365,960	34,954,014	96,068,250	472,895,104	5,179,685,344	24,007,187,542	36,038,071	24,043,225,613
Surplus of Revaluation of Reserve for Securities	-	-	-	-	1,919,116,318	-	1,919,116,318	-	1,919,116,318
Adjustment of Revaluation of Reserve for Securities	-	-	-	-	(1,628,243,510)	-	(1,628,243,510)	-	(1,628,243,510)
Net Profit after Tax for the period	-	-	-	-	-	1,144,519,625	1,144,519,625	779,918	1,145,299,544
Transferred to Capital Reserve	-	-	3,956,628	-	-	(3,956,628)	-	-	-
Profit transferred to Start up Fund	-	-	-	-	-	(11,045,809)	(11,045,809)	-	(11,045,809)
Profit transferred to Coupon/Dividend on Perpetual Bond	-	-	-	-	-	(299,178,082)	(299,178,082)	-	(299,178,082)
Profit transferred to Start-up Equity Investment Fund	-	-	-	11,045,809	-	-	11,045,809	-	11,045,809
Profit transferred to Statutory Reserve	-	364,492,915	-	-	-	(364,492,915)	-	-	-
Balance as at 30 September 2025	10,658,218,870	7,929,858,876	38,910,642	107,114,059	763,767,912	5,645,531,536	25,143,401,894	36,817,990	25,180,219,883
Balance as at 30 September 2024	10,658,218,871	7,921,700,351	34,954,014	-	302,098,642	5,254,358,474	24,171,330,352	35,747,099	24,207,077,450

Amount in Taka


Pankaj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (CC)


A M M Aurangzeb Chowdhury
Independent Director


A.S.M. Shahidullah Khan
Chairman

ONE Bank PLC
Condensed Balance Sheet
As at 30 September 2025

	Notes	30.09.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	6		
Cash in hand (including foreign currencies)		4,258,359,004	4,300,420,362
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		15,463,525,379	13,002,022,307
		19,721,884,383	17,302,442,669
Balance with other Banks and Financial Institutions	7		
In Bangladesh		1,355,406,260	1,842,273,946
Outside Bangladesh		9,137,578,376	10,181,945,607
		10,492,984,636	12,024,219,553
Money at call and short notice	8	5,993,451,500	7,700,000,000
Investments	9		
Government		45,972,067,355	45,179,971,598
Others		9,450,177,485	8,947,583,939
		55,422,244,840	54,127,555,537
Loans and Advances/investments	10		
Loans, cash credit, overdraft etc./investments		233,405,255,105	219,266,890,520
Bills purchased and discounted		1,424,698,076	1,647,347,193
		234,829,953,181	220,914,237,712
Fixed Assets including premises, furniture & fixtures	11	4,002,420,384	4,248,347,082
Other Assets		22,304,212,889	21,802,511,017
Non-banking Assets		-	-
Total Assets		352,767,151,813	338,119,313,571
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	12	10,077,055,027	11,072,597,634
Non-convertible subordinated bond and contingent-convertible perpetual bond	13	12,127,500,000	13,450,000,000
Deposits and other accounts	14		
Current/Al-wadeeah current account and other account		36,704,668,122	35,820,810,511
Bills payable		1,301,881,654	2,120,938,448
Savings accounts/Mudaraba savings bank deposit		33,489,848,379	31,363,461,635
Fixed Deposit/Mudaraba fixed deposits		195,707,264,941	181,893,449,360
		267,203,663,097	251,198,659,953
Other Liabilities		38,712,411,353	38,847,809,239
Total Liabilities		328,120,629,476	314,569,066,826
Capital/Shareholders' Equity	19		
Paid-up Capital		10,658,218,870	10,658,218,870
Statutory Reserve		7,929,858,876	7,565,365,960
Surplus in profit & loss account		5,187,562,621	4,757,698,562
Start-up Equity Investment Fund		107,114,059	96,068,250
Revaluation reserve for securities		763,767,912	472,895,104
		24,646,522,337	23,550,246,746
Total Shareholders' Equity		352,767,151,813	338,119,313,571
Total Liability and Shareholders' Equity		352,767,151,813	338,119,313,571
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances and Endorsements		21,084,336,690	20,016,337,274
Letters of Guarantee		20,337,259,161	20,114,590,259
Irrevocable Letters of Credit		14,673,880,218	22,026,460,238
Bills for Collection		292,040,755	564,391,734
Other Contingent Liabilities		4,903,718,590	4,892,752,495
		61,291,235,414	67,614,532,000
Other Commitments		534,775,191	1,126,908,881
Total off-Balance Sheet items including contingent liabilities		61,826,010,605	68,741,440,881

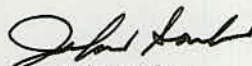
Net Asset Value Per Share

20

23.12

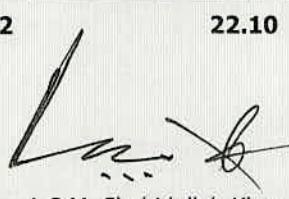
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Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary

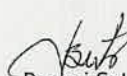

Shabbir Ahmed
Managing Director (CC)

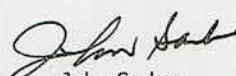

A M M Aurangzeb Chowdhury
Independent Director


A.S.M. Shahidullah Khan
Chairman

ONE Bank PLC
Condensed Profit & Loss Account
For the period from 01 January 2025 to 30 September 2025

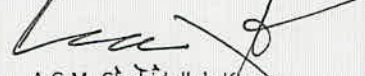
Notes	Amount in Taka				
	January to September		July to September		
	2025	2024	2025	2024	
Interest income/profit on investment	15	19,284,527,572	17,710,171,163	6,636,282,044	6,494,313,120
Interest paid on deposits and borrowings etc.	16	(16,652,956,241)	(13,183,974,831)	(5,718,261,363)	(4,758,021,612)
Net interest income		2,631,571,331	4,526,196,331	918,020,681	1,736,291,509
Investment income		5,203,360,336	4,529,821,070	1,762,734,355	1,206,125,336
Commission, exchange and brokerage		1,245,831,952	1,470,459,279	275,959,822	618,852,714
Other operating income		545,349,862	500,475,132	166,383,941	151,739,552
Total operating income (A)		9,626,113,480	11,026,951,812	3,123,098,800	3,713,009,112
Salaries and allowances		3,284,183,179	3,150,064,968	1,104,251,473	1,065,310,888
Rent, taxes, insurance, electricity etc.		348,755,414	326,058,162	263,864,147	242,566,227
Legal expenses		7,601,429	13,075,573	3,950,116	3,873,780
Postage, stamps, telecommunication etc.		89,517,608	71,662,175	26,614,753	19,229,047
Directors' fees		2,357,500	1,874,065	839,000	484,000
Auditors' fees		950,000	450,000	650,000	250,000
Stationery, printings, advertisements etc.		152,710,425	128,693,120	53,135,677	42,030,956
Managing Director's salary and allowances		8,372,741	11,755,000	2,400,000	3,285,000
Depreciation, leasing expense and repair of bank's assets		731,251,759	669,146,226	127,934,604	105,292,733
Other expenses		679,452,918	603,074,325	232,895,793	203,547,334
Total operating expenses (B)		5,305,152,973	4,975,853,614	1,816,535,562	1,685,869,965
Profit/ (loss) before provision and tax (C=A-B)		4,320,960,507	6,051,098,198	1,306,563,238	2,027,139,147
Provision for loans and advances					
Specific provision		2,515,162,612	3,516,630,528	814,121,020	933,399,089
General provision including off-balance sheet items		(16,666,681)	(28,387,914)	(18,834,778)	24,190,908
		2,498,495,931	3,488,242,614	795,286,242	957,589,997
Provision for diminution in value of share		-	32,244,924	-	-
Provision for other		-	140,068,373	-	140,068,373
Total Provision (D)		2,498,495,931	3,660,555,911	795,286,242	1,097,658,370
Profit/ (loss) before taxes (E=C-D)		1,822,464,576	2,390,542,286	511,276,997	929,480,776
Provision for taxation					
Current tax expense		431,820,297	630,512,411	116,433,499	330,811,768
Deffered tax expense/ (income)		286,063,414	23,734,133	160,930,795	17,437,943
		717,883,711	654,246,544	277,364,294	348,249,711
Net Profit after taxation		1,104,580,865	1,736,295,742	233,912,703	581,231,066
Retained surplus brought forward		4,757,698,562	4,734,426,991	5,093,506,983	5,386,276,663
		5,862,279,427	6,470,722,733	5,327,419,686	5,967,507,729
Appropriations:					
Statutory Reserve		364,492,915	478,108,457	36,696,020	185,896,155
Coupon/Dividend on Perpetual Bond		299,178,082	300,273,973	100,821,918	100,821,918
Start-up Equity Investment Fund		11,045,809	17,362,957	2,339,127	5,812,311
		674,716,806	795,745,388	139,857,065	292,530,384
Retained Surplus		5,187,562,621	5,674,977,345	5,187,562,621	5,674,977,345
Earnings Per Share (EPS)	21	1.04	1.63	0.22	0.55


Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (CC)


A M M Aurangzeb Chowdhury
Independent Director


A.S.M. Shahidullah Khan
Chairman

ONE Bank PLC
Condensed Cash Flow Statement
For the period from 01 January 2025 to 30 September 2025

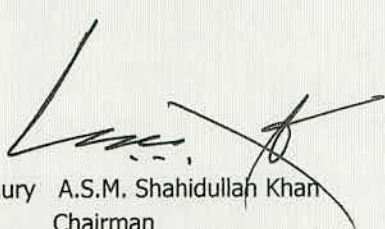
		Amount in Taka	
Notes		January to September	
		2025	2024
Cash flows from operating activities			
Interest receipts in cash	17	19,098,248,887	16,565,410,434
Interest payments	18	(16,041,852,749)	(12,313,592,906)
Dividend receipts		439,965,353	517,993,784
Fee and commission receipts in cash		452,070,448	419,807,325
Recoveries of loans previously written off		232,863,147	438,514,207
Cash payments to employees		(3,164,755,853)	(2,946,575,503)
Cash payments to suppliers		(284,608,628)	(257,994,558)
Income taxes paid		(435,611,310)	(317,865,280)
Receipts from other operating activities		1,338,655,822	1,553,692,541
Payment for other operating activities		(1,325,620,973)	(1,222,360,828)
Cash generated from operating activities before changes in operating assets and liabilities		309,354,143	2,437,029,216
Increase/(decrease) in operating assets and liabilities			
Sales/ (purchase) of trading securities		2,019,093,764	(4,098,022,045)
Loans and advances to customers		(13,915,715,469)	(399,247,687)
Other current assets		(146,873,046)	(537,484,047)
Deposits from other banks/ Borrowings		(2,372,638,661)	(2,896,961,167)
Deposits from customers		15,161,731,693	7,191,715,949
Other liabilities		455,357,951	1,006,718,008
A Net cash used in/ from operating activities		1,510,310,374	2,703,748,227
Cash flow from investing activities			
Sales/ (purchase) of securities		(2,326,867,142)	2,342,784,475
Net Purchase/sale of fixed assets		(163,238,850)	(127,750,370)
B Net cash used in investing activities		(2,490,105,992)	2,215,034,105
Cash flow from financing activities			
Receipts from issue of ordinary shares		-	-
Dividend paid		-	(346,604,444)
C Net cash from financing activities		-	(346,604,444)
D Net increase/(decrease) in cash and cash equivalent (A+B+C)		(979,795,618)	4,572,177,888
E Effects of exchange rate changes on cash and cash-equivalent		161,807,813	302,113,021
F Opening cash and cash equivalent		37,029,196,322	30,751,917,951
G Closing cash and cash equivalents (D+E+F)		36,211,208,518	35,626,208,860
Closing cash and cash equivalents			
Cash in hand (including foreign currencies)	6.1	4,258,359,004	4,448,370,933
Cash with Bangladesh Bank & its agent banks(s)	6.2	15,463,525,379	12,442,711,664
Cash with other banks and financial institutions	7	10,492,984,636	16,582,175,864
Money at call and short notice	8	5,993,451,500	2,150,000,000
Prize bonds		2,888,000	2,950,400
		36,211,208,518	35,626,208,860
Net Operating Cash Flow Per Share		1.42	2.54

 Pankoj Suter FCA
 Chief Financial Officer

 John Sarkar
 Company Secretary

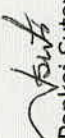
 Shabbir Ahmed
 Managing Director (CC)

 A M M Aurangzeb Chowdhury
 Independent Director

 A.S.M. Shahidullah Khan
 Chairman

ONE Bank PLC
Condensed Statement of Changes in Equity
For the period from 01 January 2025 to 30 September 2025

Particulars	Paid-up Capital	Statutory Reserve	Start-up Equity Investment Fund	Revaluation Reserve for Securities	Profit & Loss Account	Total Shareholders' Equity
Balance as at 01 January 2025	10,658,218,870	7,565,365,960	96,068,250	472,895,104	4,757,698,562	23,550,246,746
Changes in accounting policy	-	-	-	-	-	-
Restated balance	10,658,218,870	7,565,365,960	96,068,250	472,895,104	4,757,698,562	23,550,246,746
Surplus of Revaluation of Reserve for Securities	-	-	-	1,919,116,318	-	1,919,116,318
Adjustment of Revaluation of Reserve for Securities	-	-	-	(1,628,243,510)	-	(1,628,243,510)
Net Profit after Tax for the period	-	-	-	-	1,104,580,865	1,104,580,865
Profit transferred to Start up Fund	-	-	-	-	(11,045,809)	(11,045,809)
Profit transferred to Coupon/Dividend on Perpetual Bond	-	-	-	-	(299,178,082)	(299,178,082)
Profit transferred to Start-up Equity Investment Fund	-	-	11,045,809	-	-	11,045,809
Profit transferred to Statutory Reserve	-	364,492,915	-	-	(364,492,915)	-
Balance as at 30 September 2025	10,658,218,870	7,929,858,876	107,114,059	763,767,912	5,187,562,621	24,646,522,337
Balance as at 30 September 2024	10,658,218,871	7,921,700,351	-	302,098,642	4,846,418,681	23,728,436,544


Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (CC)


A M M Aurangzeb Chowdhury
Independent Director


A.S.M. Shahidullah Khan
Chairman

Selected Explanatory Notes to the Financial Statements for the quarter ended on 30 September 2025:

1 Status of the Bank

ONE Bank PLC (the "Bank") is a private sector commercial bank incorporated with the Registrar of Joint Stock Companies under the Companies Act 1994. The Bank commenced its banking operation on 14 July 1999 by obtaining license from the Bangladesh Bank on 2 June 1999 under section 31 of the Bank Company Act 1991(as amended up to date). As per the provisions of Bangladesh Bank license, the Bank has offered initially its shares to public by Pre-IPO and subsequently sold shares to the public through IPO in the year 2003. The shares of the Bank are listed with both Dhaka Stock Exchange PLC. and Chittagong Stock Exchange PLC. As on 30 September 2025 the Bank has 114 branches (including 2 Islami Banking branches), 50 Sub-branches, 19 collection booths and 190 ATM & CRM. 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 PLC. OSL was incorporated on May 04, 2011 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company. Subsequently, it was converted into Public Limited Company on 24 December 2014 after completion of due formalities with Registrar of Joint Stock Companies and Firms (RJSC). The Registered Office of the Company is situated at 45, Dilkusha C/A (4th Floor), Dhaka-1000.

2.3 ONE Investments Limited (Subsidiary of the Bank)

ONE Investments Limited (OIL) is a subsidiary of ONE Bank PLC. OIL was incorporated on April 26, 2018 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company after completion of the formalities with the Registrar of Joint Stock Companies and Firms (RJSC). The Registered Office of the Company is situated at HRC Bhaban, 46 Kawran Bazar C.A., Dhaka-1215.

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 PLC and those of its two subsidiaries (ONE Securities Limited and ONE Investments Limited) prepared as at and for the period ended 30 September 2025. 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.

	30.09.2025 Taka	31.12.2024 Taka
6 Cash		
Cash in hand (Note-6.1)	4,258,359,004	4,300,420,362
Balance with Bangladesh Bank and its agent bank(s) (Note-6.2)	15,463,525,379	13,002,022,307
	19,721,884,383	17,302,442,669
6.1 Cash in hand (including foreign currencies)		
In local currency	4,187,009,285	4,229,133,249
In foreign currencies	71,349,719	71,287,112
	4,258,359,004	4,300,420,362
6.2 Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		
Balance with Bangladesh Bank		
Conventional Banking:		
In local currency	13,772,602,472	11,041,792,566
In foreign currencies	1,277,620,426	1,100,194,475
	15,050,222,897	12,141,987,041
Balance with Sonali Bank being an agent of Bangladesh Bank	413,302,481	860,035,266
	15,463,525,379	13,002,022,307
6 (a) Consolidated Cash		
i Cash in hand		
ONE Bank PLC	4,258,359,004	4,300,420,362
ONE Securities Limited	25,704	14,413
ONE Investments Limited	-	-
	4,258,384,708	4,300,434,775
ii Balance with Bangladesh Bank and its agent bank(s)		
ONE Bank PLC	15,463,525,379	13,002,022,307
ONE Securities Limited	-	-
ONE Investments Limited	-	-
	15,463,525,379	13,002,022,307
	19,721,910,087	17,302,457,082
7 Balance with Other Banks and Financial Institutions		
In Bangladesh (Note-7.1)	1,355,406,260	1,842,273,946
Outside Bangladesh (Note-7.2)	9,137,578,376	10,181,945,607
	10,492,984,636	12,024,219,553
7.1 In Bangladesh		
In current accounts (Note-7.3)	380,098,677	213,802,252
Other deposit accounts (Note-7.4)	975,307,584	1,628,471,694
	1,355,406,260	1,842,273,946
7.2 Outside Bangladesh		
In current accounts (Note-7.5)	9,137,578,376	10,181,945,607
Other deposit accounts	-	-
	9,137,578,376	10,181,945,607
7.3 Current Accounts (In Bangladesh)		
AB Bank PLC	1,004,128	996,636
Sonali Bank PLC (Other than as agent of Bangladesh Bank)	171,195,865	8,948,473
Trust Bank Limited-Q Cash Settlement Account	15,545,777	73,921,676
Inter Bank Fund Transfer (IBFT) Settlement Account	193,771,173	121,170,979
Eastern Bank PLC- Settlement Account	(1,418,265)	2,665,747
Standard Chartered Bank (VISA Debit Card) Settlement Account	-	6,098,741
	380,098,677	213,802,252

	30.09.2025 Taka	31.12.2024 Taka
7.4 Other Deposit Accounts (In Bangladesh)		
ICB Islamic Bank Limited	59,719,000	59,719,000
AB Bank PLC	699,424	697,210
Eastern Bank PLC	110,303,500	110,303,500
Uttara Bank PLC	22,472,945	111,888,505
LankaBangla Finance PLC	780,000,000	920,000,000
Rupali Bank PLC	41,559	62,824
Prime Bank PLC	13,277	13,781,833
EXIM Bank PLC	643,628	410,622,506
Social Islami Bank PLC	151,827	149,476
Pubali Bank PLC	91,593	90,081
Jamuna Bank PLC	152,585	152,515
Mercantile Bank PLC	600,184	590,370
Midland Bank PLC	191,756	191,619
Agrani Bank PLC	226,307	222,256
	975,307,584	1,628,471,694
7.5 Current Accounts (Outside Bangladesh)		
Standard Chartered Bank, London	209,071,576	97,029,940
Standard Chartered Bank, Pakistan	98,324,465	90,337,519
Standard Chartered Bank, Mumbai	93,563,083	93,142,567
Standard Chartered Bank, Tokyo	14,999,606	18,296,734
Standard Chartered Bank, Frankfurt	111,053,480	25,818,365
Standard Chartered Bank, New York	1,301,319,615	(58,615,836)
ICICI Bank Limited, Hong Kong	39,503,451	28,442,274
ICICI Bank Limited, Mumbai (ACUD)	96,428,732	73,992,046
ICICI Bank Limited, Mumbai (ACU EURO)	12,327,905	10,824,431
Commerzbank AG, Frankfurt (USD)	3,714,886,132	73,303,699
Commerzbank AG, Frankfurt (CAD)	8,665,891	22,129,267
Commerzbank AG, Frankfurt (EURO)	60,301,605	46,089,818
Zhejiang Chouzhou Commercial Bank, China, USD	44,641,018	80,260,494
HDFC Bank Limited, India ACU, USD	28,598,257	50,377,304
Mashreqbank Psc, New York	2,602,141,382	8,099,319,863
Mashreqbank Psc, India (ACUD)	51,395,176	63,155,222
Wells Fargo Bank N.A, New York	(377,860,543)	244,201,826
AB Bank Ltd, Mumbai	102,222,776	84,300,290
Habib Bank AG Zurich, Zurich	-	19,634,739
Nabil Bank, Nepal	7,263,707	7,180,861
Seylen Bank PLC, Colombo	2,269,239	2,235,859
Axis Bank Ltd, Kolkata	53,915,526	85,448,100
United Bank of India, Kolkata	86,095,378	26,879,088
Habib American Bank, USA	345,683,440	619,444,117
Riyad Bank	18,032,214	17,757,386
Kookmin Bank, South Korea	75,035,314	273,750,683
Zhejiang Chouzhou Commercial Bank Co. Ltd, China, CNY	8,608,568	(14,457,533)
Mashreq Bank NY	329,053,322	390,360
Punjab National Bank	38,060	1,276,122
	9,137,578,376	10,181,945,607
7 (a) Consolidated Balance with Other Banks and Financial Institutions		
In Bangladesh		
ONE Bank PLC	1,355,406,260	1,842,273,946
ONE Securities Limited	186,299,860	184,919,238
ONE Investments Limited	245,476	43,513
	1,541,951,596	2,027,236,697
Less: Inter Company Balances	(186,545,336)	(184,962,751)
	1,355,406,260	1,842,273,946
Outside Bangladesh		
ONE Bank PLC	9,137,578,376	10,181,945,607
ONE Securities Limited	-	-
	9,137,578,376	10,181,945,607
	10,492,984,636	12,024,219,553

	30.09.2025 Taka	31.12.2024 Taka
8. Money at call and short notice		
With Bank (Note-8.1)	5,993,451,500	7,700,000,000
With non- bank financial institutions	-	-
	5,993,451,500	7,700,000,000
8.1 With Bank		
The Premier Bank PLC	1,000,000,000	1,000,000,000
Janata Bank PLC	-	1,500,000,000
Mercantile Bank PLC	-	1,200,000,000
NRB Bank PLC	-	360,000,000
United Commercial Bank PLC	1,826,872,500	2,200,000,000
Southeast Bank PLC	-	600,000,000
Meghna Bank PLC	243,583,000	240,000,000
The City Bank PLC	2,922,996,000	600,000,000
	5,993,451,500	7,700,000,000
9 Investments		
In Government securities -- A		
Treasury bills	2,640,122,014	998,170,000
Treasury bonds	38,947,747,341	40,065,637,498
Securities under -Reverse Repo	-	-
Encumbered Securities	3,605,497,000	3,605,497,000
Bangladesh Government Investment Sukuk (Ijarah Sukuk)	775,813,000	208,133,000
Bangladesh Government Islamic Investment Bond	-	300,000,000
Prize Bonds	2,888,000	2,534,100
	45,972,067,355	45,179,971,598
Other Investment --B		
Shares (Quoted, Unquoted and Preference Shares)	3,388,295,985	2,844,198,939
Subordinated and Perpetual bonds (issued by other banks)	5,853,385,000	5,853,385,000
Islami Banking Sukuk _Private (BBML- Sukuk)	208,496,500	250,000,000
	9,450,177,485	8,947,583,939
Total Investment -- (A+B)	55,422,244,840	54,127,555,537
9 (a) Consolidated Investments		
In Government securities		
ONE Bank PLC	45,972,067,355	45,179,971,598
ONE Securities Limited	69,768,380	69,768,380
	46,041,835,735	45,249,739,978
Other Investment		
ONE Bank PLC	9,450,177,485	8,947,583,939
ONE Securities Limited	2,814,368,057	2,715,396,175
ONE Investments Limited	13,720,042	13,110,045
Less: Inter Company Balances	(445,380,966)	(330,156,156)
	11,832,884,618	11,345,934,003
	57,874,720,353	56,595,673,980
10 Loans and Advances/ investments		
Loans, cash credit, overdraft etc. (Note-10.1)	233,405,255,105	219,266,890,520
Bills purchased and discounted (Note-10.2)	1,424,698,076	1,647,347,193
	234,829,953,181	220,914,237,712
10.1 Loans, cash credit, overdraft etc./ investments		
Inside Bangladesh		
Loans	203,643,453,012	191,036,040,690
Cash Credit	2,215,487	-
Overdraft	29,759,586,607	28,230,849,830
	233,405,255,105	219,266,890,520
Outside Bangladesh	-	-
	233,405,255,105	219,266,890,520

	30.09.2025 Taka	31.12.2024 Taka
10.1.a Loans, cash credit, overdraft etc./ investments		
Inside Bangladesh		
Overdraft	29,759,586,607	28,230,849,830
Payment against Documents	4,317,681,112	4,683,846,590
Loan Against Trust Receipts	6,760,605,710	4,266,851,074
Time Loan	48,161,151,451	44,259,516,955
Export Development Fund (EDF)	6,819,706,415	6,053,661,157
Packing Credit	582,941,125	739,235,053
Term Loans	119,636,393,862	111,672,797,848
Lease Finance	1,432,579,502	3,001,784,068
Retail Loans	12,617,784,882	13,031,663,355
Credit Card	2,464,570,564	2,477,619,338
Staff Loan	852,253,875	849,065,253
	233,405,255,105	219,266,890,520
Outside Bangladesh	-	-
	233,405,255,105	219,266,890,520
10.2 Bills purchased and discounted		
Inside Bangladesh		
Local bill purchased and discounted	1,205,224,239	1,481,880,129
Foreign bill purchased and discounted	219,473,837	165,467,063
	1,424,698,076	1,647,347,193
Outside Bangladesh	-	-
	1,424,698,076	1,647,347,193
10 (a) Consolidated Loans and Advances		
Loans, cash credit, overdraft etc.		
ONE Bank PLC	233,405,255,105	219,266,890,520
ONE Securities Limited	164,073,329	180,971,366
Less: Inter unit/company elimination	-	(6,447,778)
	233,569,328,434	219,441,414,108
Bills purchased and discounted		
ONE Bank PLC	1,424,698,076	1,647,347,193
ONE Securities Limited	-	-
	1,424,698,076	1,647,347,193
	234,994,026,510	221,088,761,301
11 Fixed Assets including premises, furniture & fixtures		
Conventional and Islami Banking:		
Furniture & Fixtures	2,087,616,151	1,957,002,566
Work in progress (Furniture and Fixture)	194,204,658	296,091,319
Office Equipment	1,603,814,309	1,759,797,288
Motor Vehicles	247,816,250	224,353,710
Building	332,559,123	332,559,123
Right of use Assets as per IFRS-16	3,957,874,841	3,951,622,020
Land	279,366,295	279,366,295
	8,703,251,626	8,800,792,320
Intangible Assets	288,065,845	269,989,095
Work in progress (Intangible Assets)	8,020,088	18,997,000
Non-Current Asset Held for Sale	292,499,035	-
	9,291,836,594	9,089,778,415
Less: Accumulated depreciation	5,289,416,210	4,841,431,333
Balance as on 30 September	4,002,420,384	4,248,347,082
11 (a) Consolidated Fixed Assets including premises, furniture & fixtures		
ONE Bank PLC	4,002,420,384	4,248,347,082
ONE Securities Limited	58,219,694	57,861,735
ONE Investments Limited	-	-
	4,060,640,078	4,306,208,817
12 Borrowings from other Banks, financial institutions and Agents.		
Borrowing Inside Bangladesh (Note-12.1)	10,077,055,027	11,072,597,634
Borrowing Outside Bangladesh	-	-
	10,077,055,027	11,072,597,634

	30.09.2025 Taka	31.12.2024 Taka
12.1 Borrowing Inside Bangladesh		
Borrowing from Bangladesh Bank [Note-12.1(a)]	10,074,962,035	11,064,720,302
Refinance Scheme from SME Foundation_COVID-19	2,092,992	4,641,332
Refinance Scheme from Joyeeta Foundation_COVID-19	-	3,236,000
Borrowing from other bank -Payable on demand	-	-
	10,077,055,027	11,072,597,634
12.1(a) Borrowing from Bangladesh Bank		
Export Development Fund (EDF)	4,599,522,235	5,222,917,594
Refinance against SME, Agriculture loan, Green finance and Pre-Shipment Credit	204,629,775	235,811,786
Stimulus Package for COVID19	361,252,116	415,213,859
Assured Repo Support	3,605,497,000	3,605,497,000
Investment Promotion and Financing Facility II (IPFF II)	740,805,749	776,024,056
Financial Sector Support Project (FSSP)	563,255,159	809,256,008
	10,074,962,035	11,064,720,302
12 (a) Consolidated Borrowings from other banks, financial institutions and agents.		
ONE Bank PLC	10,077,055,027	11,072,597,634
ONE Securities Limited	-	6,447,778
ONE Investment Limited	-	-
Less: Inter unit/company elimination	-	(6,447,778)
	10,077,055,027	11,072,597,634
13 Non-convertible subordinated bond and contingent-convertible perpetual bond		
Subordinated Bond - III	927,500,000	1,680,000,000
Subordinated Bond - IV	3,200,000,000	4,000,000,000
Subordinated Bond - V	4,000,000,000	3,770,000,000
Perpetual Bond	4,000,000,000	4,000,000,000
	12,127,500,000	13,450,000,000
14 Deposits and other accounts		
i Current/Al-wadeeah current account and other account	36,680,789,198	35,771,568,723
Unclaimed cash and fractional dividend account (Note-14.1)	23,878,924	49,241,788
	36,704,668,122	35,820,810,511
ii Bills payable		
Payment Order (Issued)	1,301,541,030	2,120,597,906
Demand Draft	340,624	340,542
	1,301,881,654	2,120,938,448
iii Savings accounts/Mudaraba savings bank deposit	33,489,848,379	31,363,461,635
iv Fixed Deposit/Mudaraba fixed deposits		
Fixed Deposit/Mudaraba fixed deposits	145,372,659,288	124,368,427,915
Special Notice Deposits/ Mudaraba special notice deposit	36,821,088,656	44,656,201,298
Scheme Deposits/ Mudaraba scheme deposit	13,387,033,345	12,774,093,552
Non-resident Foreign Currency Deposits	126,483,652	94,726,594
	195,707,264,941	181,893,449,360
	267,203,663,097	251,198,659,953
14.1 Unclaimed dividend		
As per Bangladesh Securities and Exchange Commission directive no. BSEC/CMRRCD/2021-386/03 dated January 14, 2021, year wise unclaimed dividend information given below:		
Year	30.09.2025 Taka	31.12.2024 Taka
2023	23,878,924	49,241,788
	23,878,924	49,241,788

To comply with Bangladesh Securities and Exchange Commission (BSEC) vide letter No. SEC/SRMIC/165-2020/part-1/166 dated July 06, 2021, SEC/SRMIC/165-2020/Part-1/182 dated July 19, 2021 and SEC/SRMIC/165-2020/142 dated May 25, 2023 the unclaimed Dividend in Cash and Fraction for the year 2003 to 2020 and also non- refunded IPO money totaling Tk. 7,31,97,198.73 had been transferred/deposited to the Capital Market Stabilization Fund (CMSF).

We have also transferred 30,45,758 number of unclaimed/undistributed/unsettled shares for the year 2004 to 2020 and 1,02,180 number of Bonus shares for the year 2022 & 2023 totaling 31,47,938 number of shares to the respective BO Account of Capital Market Stabilization Fund (CMSF) in compliance with the Bangladesh Securities and Exchange (BSEC) letter No. SEC/SRMIC/165-2020/306 dated November 24, 2021, SEC/SRMIC/165-2020/110 dated March 22, 2022 and subsequent letter of Dhaka Stock Exchange Limited (DSE) under reference No. DSE-Listing/161/2022/2181 dated March 23, 2022.

	30.09.2025 Taka	31.12.2024 Taka
14 (a) Consolidated Deposits and other accounts		
Current/AI-wadeeah current account and other account		
ONE Bank PLC	36,704,668,122	35,820,810,511
ONE Securities Limited	-	-
	36,704,668,122	35,820,810,511
Bills payable		
ONE Bank PLC	1,301,881,654	2,120,938,448
ONE Securities Limited	-	-
	1,301,881,654	2,120,938,448
Savings accounts/Mudaraba savings bank deposit		
ONE Bank PLC	33,489,848,379	31,363,461,635
ONE Securities Limited	-	-
	33,489,848,379	31,363,461,635
Fixed Deposit/Mudaraba fixed deposits		
ONE Bank PLC	195,707,264,941	181,893,449,360
Less: Inter Company Balances	(631,926,301)	(515,118,907)
	195,075,338,640	181,378,330,453
Total Consolidated Deposit	266,571,736,795	250,683,541,046
	Jan to Sept-2025 Taka	Jan to Sept-2024 Taka
15 Interest and discount income/ Profit on investments		
Interest on loans and advances (Conventional Banking):		
From clients against loans and advances	17,802,044,595	16,557,385,335
Lease finance	269,846,234	344,265,998
Discount from bills purchased & discounted	109,797,916	123,434,167
From banks and financial institutions in Bangladesh	761,915,336	443,122,541
From foreign banks	340,923,490	241,963,122
	19,284,527,572	17,710,171,163
15 (a) Consolidated Interest and discount income/ Profit on investment		
ONE Bank PLC	19,284,527,572	17,710,171,163
ONE Securities Limited	55,992,051	44,359,755
ONE Investments Limited	1,140,350	837,995
Less: Inter Company Transaction	(36,158,895)	(24,344,797)
	19,305,501,078	17,731,024,116
16 Interest paid/profit shared on deposits and borrowings		
A. Interest paid/profit shared on deposits:		
Short term deposits	2,165,848,317	1,940,866,602
Savings deposits	709,297,354	642,777,457
Term deposits	10,469,833,970	8,022,600,554
Scheme deposits	804,534,418	768,193,148
	14,149,514,060	11,374,437,761
B. Interest paid for borrowings and others:		
Borrowings from banks and financial institutions	215,727,557	212,514,999
Interest on money at call and short notice	5,685,092	17,139,444
Interest on re-finance and pre-finance from Bangladesh Bank	300,718,486	281,022,385
Interest on repurchase agreement (REPO)	1,186,823,284	641,776,008
Interest expenses for leased liability as per IFRS-16	60,300,000	65,700,000
Interest on Subordinated Bond	734,187,762	591,384,234
Interest on Perpetual Bond	299,178,082	300,273,973
	2,802,620,263	2,109,811,043
	16,952,134,323	13,484,248,804
Less: Interest on Perpetual Bond transfer to Appropriation head in Profit and Loss Account	(299,178,082)	(300,273,973)
	16,652,956,241	13,183,974,831
16 (a) Consolidated Interest paid/profit shared on deposits and borrowings		
ONE Bank PLC	16,652,956,241	13,183,974,831
ONE Securities Limited	1,212,238	1,129,947
ONE Investments Limited	-	-
Less: Inter Company Transaction	(36,158,895)	(24,344,797)
	16,618,009,584	13,160,759,981

	Jan to Sept-2025 Taka	Jan to Sept-2024 Taka		
17 Interest receipts in cash				
Interest income on loans & advances	19,284,527,572	17,710,171,163		
Income from Investments (excluding dividend income)	4,742,443,112	4,072,313,404		
	24,026,970,684	21,782,484,566		
(Increase)/ Decrease in interest receivable on loans & advances	(4,783,903,298)	(4,933,629,293)		
(Increase)/ Decrease in interest receivable others	(144,818,499)	(283,444,839)		
	19,098,248,887	16,565,410,434		
17 (a) Consolidated Interest receipts in cash				
ONE Bank PLC	19,098,248,887	16,565,410,434		
ONE Securities Limited	51,487,561	38,250,244		
ONE Investments Limited	1,140,350	837,995		
Interest on deposit paid by ONE Bank PLC to subsidiaries company	(36,158,895)	(24,344,797)		
	19,114,717,904	16,580,153,876		
18 Interest payments				
Total interest expenses	16,891,834,323	13,418,548,804		
Add : Opening balance of interest payable	3,553,637,755	2,963,548,251		
Less: Closing balance of interest payable	(4,403,619,329)	(4,068,504,148)		
	16,041,852,749	12,313,592,906		
18 (a) Consolidated Interest Payment				
ONE Bank PLC	16,041,852,749	12,313,592,906		
ONE Securities Limited	281,620	351,592		
Less: Interest on deposit paid by ONE Bank PLC to subsidiaries company	(36,158,895)	(24,344,797)		
	16,005,975,475	12,289,599,702		
19 Details break-up of Shareholders' Equity -Solo				
Particulars	30.09.2025	31.12.2024		
Paid-up Capital	10,658,218,870	10,658,218,870		
Statutory Reserve	7,929,858,876	7,565,365,960		
Surplus in Profit & Loss Account	5,187,562,621	4,757,698,562		
Start-up Equity Investment Fund	107,114,059	96,068,250		
Revaluation Reserve for HTM Securities	763,767,912	472,895,104		
Total Shareholders' Equity	24,646,522,337	23,550,246,746		
20 Calculation of Net Asset Value (NAV) Per Share				
Particulars	30.09.2025	31.12.2024		
Total Shareholders' Equity -Solo	24,646,522,337	23,550,246,746		
Total Shareholders' Equity -Consolidated	25,143,401,894	24,007,187,542		
Weighted average number of outstanding Shares	1,065,821,887	1,065,821,887		
Net Asset Value Per Share –Solo	23.12	22.10		
Net Asset Value Per Share – Consolidated	23.59	22.52		
21 Basic Earnings Per Share				
Particulars	Jan to Sept 2025	Jan to Sept 2024	July to Sept 2025	July to Sept 2024
Attributable profit for the year -Solo	1,104,580,865	1,736,295,742	233,912,703	581,231,066
Attributable profit for the year -Conso	1,144,519,625	1,761,848,820	243,719,980	565,921,950
Number of outstanding Shares	1,065,821,887	1,065,821,887	1,065,821,887	1,065,821,887
Basic Earnings Per Share -Solo	1.04	1.63	0.22	0.55
Basic Earnings Per Share - Conso	1.07	1.65	0.23	0.53
Earnings Per Share (EPS) has been calculated in accordance with IAS 33 " Earnings Per Share".				
22 Calculation of Net Operating Cash Flow Per Shares (NOCFPS)				
Particulars	30.09.2025	30.09.2024		
Net Operating Cash Flow- Solo	1,510,310,374	2,703,748,227		
Net Operating Cash Flow- Consolidated	1,510,907,274	2,697,326,288		
Weighted average number of outstanding Shares	1,065,821,887	1,065,821,887		
Net Operating Cash Flow Per Share –Solo	1.42	2.54		
Net Operating Cash Flow Per Share – Consolidated	1.42	2.53		

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

Particulars	30.09.2025	30.09.2024
Net Profit after taxation	1,104,580,865	1,736,295,742
Provision for taxation	717,883,711	654,246,544
Provision for loans and advances & others	2,498,495,931	3,660,555,911
(Increase)/decrease in interest and dividend income receivable	(4,717,266,064)	(4,781,073,806)
Increase/(decrease) in interest expense payable	611,103,492	870,381,925
Depreciation expenses	298,504,955	229,193,703
Increase/ (decrease) in salaries and allowances expenses payable	128,150,066	216,264,649
Increase/(decrease) in other expenses payable	103,512,497	169,029,828
Income tax paid	(435,611,310)	(317,865,280)
Cash flows from operating activities before changes in operating assets and liabilities	309,354,143	2,437,029,216

24 Significant Deviation:

Net Interest Income:

The decrease in net interest income compared to the same period last year was primarily due to higher non-performing loans and an increase in the cost of deposits.

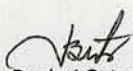
Earnings Per Share (EPS):

A significant deviation occurred due to decrease in Earnings Per Share (EPS) compared to the previous period (Q3 2024), mainly driven by lower net interest income and higher operating expenses arising from the expansion of branches and sub-branches.

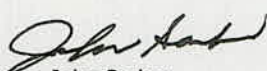
Net Operating Cash Flow Per Share (NOCFPS):

Net Operating Cash Flow Per Share (NOCFPS) decreased compared to the same period last year, mainly due to the net impact of cash inflows from deposits and cash outflows related to loans and advances.

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



Pankoj Suter FCA
Chief Financial Officer



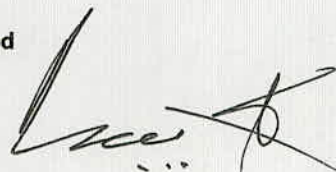
John Sarkar
Company Secretary



Shabbir Ahmed
Managing Director (CC)



A M M M Aurangzeb Chowdhury
Independent Director



A.S.M. Shahidullah Khan
Chairman