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	John Sarkar	Shabbir Ahmed	A M M M Aurangzeb Chowdhury	A.S.M. Shahidullah Khan
Chief Financial Officer	Company Secretary	Managing Director (CC)	Independent Director	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	John Sarkar	Shabbir Ahmed	A M M M Aurangzeb Chowdhury	A.S.M. Shahidullah Khan
Chief Financial Officer	Company Secretary	Managing Director (CC)	Independent Director	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 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

Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Start-up Equity Investment Fund	Revaluation Reserve for Securities	Profit & Loss Account	Total	Non-Controlling Interest	Total
Balance as at 01 January 2025	**10,658,218,870**	**7,565,365,960**	**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**

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
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
Total Shareholders' Equity		**24,646,522,337**	**23,550,246,746**
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**	**22.10**

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
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 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

		Notes	Amount in Taka January to September 2025	Amount in Taka January to September 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	22	**1.42**	**2.54**

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

Amount in Taka

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 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/Al-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