

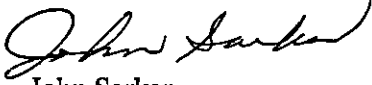
ONE Bank PLC

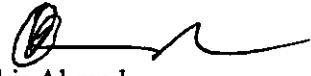
Un-audited Financial Statements

As on 31 March 2025

ONE Bank PLC
Corporate HQ
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 1st quarter Financial Statements (Un-audited) showing Assets & Liabilities of the Bank as on 31 March 2025 and Profit & Loss Statement and Cash Flow Statement for the three months ended on 31 March 2025.


John Sarkar
DMD & Company Secretary


Shabbir Ahmed
Managing Director (Current Charge)

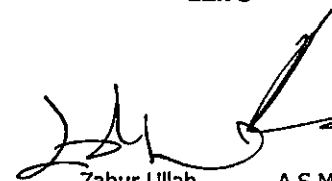
ONE Bank PLC and its Subsidiaries
Condensed Consolidated Balance Sheet
As at 31 March 2025

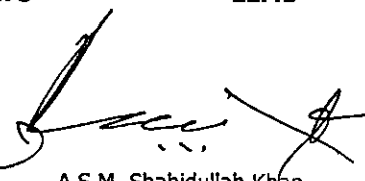
	Notes	31.03.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	6 (a)		
Cash in hand (including foreign currencies)		3,796,621,401	4,300,434,775
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		14,658,340,014	13,002,022,307
		18,454,961,415	17,302,457,082
Balance with other Banks and Financial Institutions	7 (a)		
In Bangladesh		2,018,819,003	1,842,273,946
Outside Bangladesh		13,677,541,685	10,181,945,607
		15,696,360,688	12,024,219,553
Money at call and short notice	8	4,588,000,000	7,700,000,000
Investments	9 (a)		
Government		38,449,389,227	45,249,739,978
Others		11,842,283,457	11,345,934,003
		50,291,672,684	56,595,673,980
Loans and Advances/Investments	10 (a)		
Loans, cash credit, overdraft etc./investments		229,197,182,489	219,441,414,108
Bills purchased and discounted		1,243,078,960	1,647,347,193
		230,440,261,448	221,088,761,301
Fixed Assets including premises, furniture & fixtures	11 (a)	4,318,795,848	4,306,208,817
Other Assets		20,679,985,072	19,598,646,495
Non-banking Assets		-	-
Total Assets		344,470,037,156	338,615,967,229
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	12 (a)	11,017,954,281	11,072,597,634
Non-convertible subordinated bond and contingent-convertible perpetual bond	13	13,627,500,000	13,450,000,000
Deposits and other accounts	14(a)		
Current/Al-wadeeah current account and other account		34,227,843,889	35,820,810,511
Bills payable		2,323,725,569	2,120,938,448
Savings accounts/Mudaraba savings bank deposit		31,729,710,172	31,363,461,635
Fixed Deposit/Mudaraba fixed deposits		186,105,880,431	181,378,330,453
		254,387,160,062	250,683,541,047
Other Liabilities		41,150,784,604	39,462,671,186
Total Liabilities		320,183,398,946	314,668,809,865
Capital/Shareholders' Equity			
Paid-up Capital		10,658,218,870	10,658,218,870
Statutory Reserve		7,733,520,042	7,565,365,960
Capital Reserve		35,277,800	34,954,014
Surplus in profit & loss account		5,561,561,988	5,179,685,344
Revaluation reserve for securities		261,841,844	472,895,104
Total Shareholders' Equity		24,250,420,544	23,911,119,292
Non-controlling Interest		36,217,666	36,038,071
Total Liability and Shareholders' Equity		344,470,037,156	338,615,967,229
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances and Endorsements		17,881,988,638	20,016,337,274
Letters of Guarantee		19,799,574,553	20,114,590,259
Irrevocable Letters of Credit		17,770,369,568	22,026,460,238
Bills for Collection		640,432,619	564,391,734
Other Contingent Liabilities		4,945,279,257	4,892,752,495
		61,037,644,634	67,614,532,000
Other Commitments		-	1,126,908,881
Total off-Balance Sheet items including contingent liabilities		61,037,644,634	68,741,440,881
Net Asset Value Per Share	20	22.75	22.43


Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (Current Charge)


Zahur Ullah
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 31 March 2025


	Notes	January to March	
		2025 Taka	2024 Taka
Interest income/profit on investment	15 (a)	6,148,690,286	5,373,614,004
Interest paid on deposits and borrowings etc.	16 (a)	(5,350,280,967)	(4,063,292,080)
Net interest income		798,409,319	1,310,321,924
Investment income		2,025,402,349	1,023,848,856
Commission, exchange and brokerage		556,503,205	250,291,747
Other operating income		181,087,608	166,491,050
Total operating income (A)		3,561,402,481	2,750,953,577
Salaries and allowances		1,105,108,994	1,048,694,679
Rent, taxes, insurance, electricity etc.		208,042,251	202,607,632
Legal expenses		1,515,935	4,218,004
Postage, stamps, telecommunication etc.		27,450,570	26,775,611
Directors' fees		1,098,750	409,500
Auditors' fees		167,500	328,500
Stationery, printings, advertisements etc.		48,103,123	42,953,792
Managing Director's salary and allowances (Bank only)		3,057,741	4,235,000
Depreciation, leasing expense and repair of bank's assets		143,826,513	111,681,615
Other expenses		238,038,817	191,049,147
Total operating expenses (B)		1,776,410,193	1,632,953,478
Profit/ (loss) before provision and tax (C=A-B)		1,784,992,288	1,118,000,099
Provision for loans and advances			
Specific provision		984,131,654	652,093,706
General provision		(181,519)	(13,607)
		983,950,135	652,080,099
Provision for off-balance sheet items		(47,855,553)	(7,345,316)
Provision for diminution in value of share		1,000,000	1,000,000
Provision for other		-	-
Total Provision (D)		937,094,582	645,734,783
Profit/(loss) before taxes (E=C-D)		847,897,706	472,265,316
Provision for taxation			
Current tax expense		354,276,966	61,555,468
Deferred tax expense /(income)		(151,570,901)	(583,590)
		202,706,066	60,971,879
Net Profit after taxation		645,191,640	411,293,437
Attributable to:			
Shareholders of the ONE Bank PLC		645,012,046	411,207,060
Non-controlling Interest		179,594	86,377
		645,191,640	411,293,437
Retained surplus brought forward		5,179,361,559	5,116,813,705
Add: Net profit after tax (attributable to shareholder of OBPLC)		645,012,046	411,207,060
		5,824,373,604	5,528,020,764
Appropriations:			
Statutory Reserve		168,154,081	93,442,530
Coupon/Dividend on Perpetual Bond		94,657,534	99,726,028
Start up Fund		-	4,079,454
		262,811,615	197,248,011
Retained Surplus		5,561,561,988	5,330,772,753
Earnings Per Share (EPS)	21	0.61	0.39


Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (Current Charge)


Zahur Ullah
Director

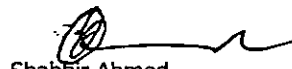

A.S.M. Shahidullah Khan
Chairman

ONE Bank PLC and its Subsidiaries
Condensed Consolidated Cash Flow Statement
For the period from 01 January 2025 to 31 March 2025

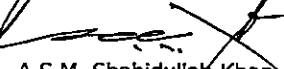
Notes	January to March	
	2025 Taka	2024 Taka
Cash flows from operating activities		
Interest receipts in cash	17 (a) 5,725,533,423	4,621,259,609
Interest payments	18 (a) (4,491,566,027)	(3,271,201,526)
Dividend receipts	38,213,373	89,947,550
Fee and commission receipts in cash	173,499,722	177,515,332
Recoveries of loans previously written off	16,471,496	279,159,420
Cash payments to employees	(1,086,073,345)	(1,004,752,075)
Cash payments to suppliers	(107,662,443)	(87,198,580)
Income Taxes paid	(103,216,158)	(63,140,458)
Receipts from other operating activities	563,844,516	240,957,162
Payment for other operating activities	(456,178,757)	(525,195,885)
Cash generated from operating activities before changes in operating assets and liabilities	272,865,801	457,350,548
Increase/(decrease) in operating assets and liabilities		
Sales/ (purchase) of trading securities	6,601,650,855	598,232,523
Loans and advances to customers	(9,351,500,147)	(572,989,350)
Other current assets	(645,473,648)	(128,640,847)
Deposits from other banks/ Borrowings	(24,776,135)	(1,191,309,596)
Deposits from customers	3,881,122,083	1,281,432,546
Other liabilities	560,551,003	(376,929,829)
A Net cash used in/ from operating activities	1,294,439,810	67,145,994
Cash flows from investing activities		
Sales/ (purchase) of securities	336,978,616	(2,026,101,531)
Net Purchase/sale of fixed assets	(106,771,442)	(30,297,852)
B Net cash used in investing activities	230,207,174	(2,056,399,383)
Cash flows from financing activities		
Receipts from issue of ordinary shares	-	-
Dividend paid	-	-
C Net cash used for financial activities	-	-
D Net increase/(decrease) in cash and cash equivalent (A+B+C)	1,524,646,984	(1,989,253,389)
E Effects of exchange rate changes on cash and cash-equivalent	188,481,784	(9,114,247)
F Opening cash and cash equivalent	37,029,210,735	30,751,922,184
G Closing cash and cash equivalents (D+E+F)	38,742,339,504	28,753,554,549
Closing cash and cash equivalents		
Cash In hand (including foreign currencies)	3,796,621,401	4,276,606,225
Cash with Bangladesh Bank & its agent banks(s)	14,658,340,014	13,154,376,077
Cash with other banks and financial institutions	15,696,360,688	9,124,463,647
Money at call and short notice	4,588,000,000	2,195,000,000
Prize bonds	3,017,400	3,108,600
	38,742,339,504	28,753,554,549
Net Operating Cash Flow Per Share	22	1.21
		0.06


Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (Current Charge)



Zahur Ullah
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 31 March 2025


Amount in Taka

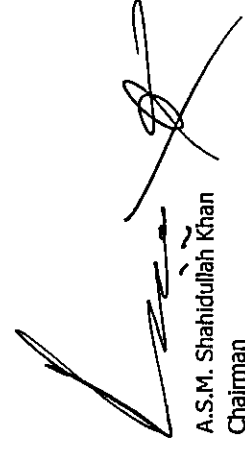
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Revaluation Reserve for Securities	Profit & Loss Account	Total	Non-Controlling Interest	Total
Balance as at 01 January 2025	10,658,218,870	7,565,365,960	34,954,014	472,895,104	5,179,685,344	23,911,119,292	36,038,071	23,947,157,363
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	10,658,218,870	7,565,365,960	34,954,014	472,895,104	5,179,685,344	23,911,119,292	36,038,071	23,947,157,363
Surplus of Revaluation of Reserve for Securities	-	-	-	977,403,043	-	977,403,043	-	977,403,043
Adjustment of Revaluation of Reserve for Securities	-	-	-	(1,188,456,303)	-	(1,188,456,303)	-	(1,188,456,303)
Net Profit after Tax for the period	-	-	-	-	645,012,046	645,012,046	179,594	645,191,640
Transferred to Capital Reserve	-	-	323,785	-	(323,785)	-	-	-
Profit transferred to Start up Fund	-	-	-	-	-	-	-	-
Profit transferred to Coupon/Dividend on Perpetual Bond	-	-	-	-	(94,657,534)	(94,657,534)	-	(94,657,534)
Profit transferred to Statutory Reserve	-	168,154,081	-	-	(168,154,081)	-	-	-
Balance as at 31 March 2025	10,658,218,870	7,733,520,042	35,277,800	261,841,844	5,561,561,988	24,250,420,544	36,217,666	24,286,638,209
Balance as at 31 March 2024	10,297,796,010	7,537,034,424	34,954,014	239,698,623	5,330,772,754	23,440,255,825	35,316,150	23,475,571,975


Parikoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (Current Charge)


Zahur Ullah
Director



A.S.M. Shahidullah Khan
Chairman

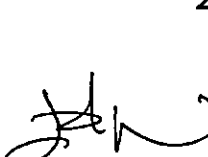
ONE Bank PLC
Condensed Balance Sheet
As at 31 March 2025

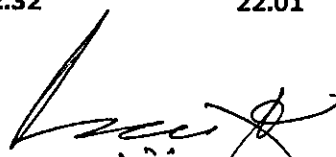
	Notes	31.03.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	6		
Cash in hand (including foreign currencies)		3,796,589,826	4,300,420,362
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		14,658,340,014	13,002,022,307
		18,454,929,840	17,302,442,669
Balance with other Banks and Financial Institutions	7		
In Bangladesh		2,018,819,003	1,842,273,946
Outside Bangladesh		13,677,541,685	10,181,945,607
		15,696,360,688	12,024,219,553
Money at call and short notice	8	4,588,000,000	7,700,000,000
Investments	9		
Government		38,379,620,847	45,179,971,598
Others		9,439,000,939	8,947,583,939
		47,818,621,786	54,127,555,537
Loans and Advances/investments	10		
Loans, cash credit, overdraft etc./investments		229,040,937,024	219,266,890,520
Bills purchased and discounted		1,243,078,960	1,647,347,193
		230,284,015,983	220,914,237,712
Fixed Assets including premises, furniture & fixtures	11	4,261,978,318	4,248,347,082
Other Assets		22,875,656,842	21,802,511,017
Non-banking Assets		-	-
Total Assets		343,979,563,458	338,119,313,571
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	12	11,017,954,281	11,072,597,634
Non-convertible subordinated bond and contingent- convertible perpetual bond	13	13,627,500,000	13,450,000,000
Deposits and other accounts	14		
Current/AI-wadeeah current account and other account		34,227,843,889	35,820,810,511
Bills payable		2,323,725,569	2,120,938,448
Savings accounts/Mudaraba savings bank deposit		31,729,710,172	31,363,461,635
Fixed Deposit/Mudaraba fixed deposits		186,633,834,698	181,893,449,360
		254,915,114,329	251,198,659,953
Other Liabilities		40,630,439,186	38,943,877,489
Total Liabilities		320,191,007,797	314,665,135,076
Capital/Shareholders' Equity	19		
Paid-up Capital		10,658,218,870	10,658,218,870
Statutory Reserve		7,733,520,042	7,565,365,960
Surplus in profit & loss account		5,134,974,906	4,757,698,562
Revaluation reserve for securities		261,841,844	472,895,104
Total Shareholders' Equity		23,788,555,662	23,454,178,496
Total Liability and Shareholders' Equity		343,979,563,458	338,119,313,571
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances and Endorsements		17,881,988,638	20,016,337,274
Letters of Guarantee		19,799,574,553	20,114,590,259
Irrevocable Letters of Credit		17,770,369,568	22,026,460,238
Bills for Collection		640,432,619	564,391,734
Other Contingent Liabilities		4,945,279,257	4,892,752,495
		61,037,644,634	67,614,532,000
Other Commitments		-	1,126,908,881
Total off-Balance Sheet items including contingent liabilities		61,037,644,634	68,741,440,881
Net Asset Value Per Share	20	22.32	22.01


Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (Current Charge)


Zahur Ullah
Director

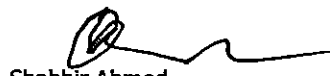

A.S.M. Shahidullah Khan
Chairman

ONE Bank PLC
Condensed Profit & Loss Account
For the period from 01 January 2025 to 31 March 2025

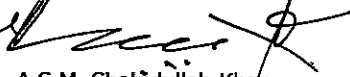
	Notes	January to March	
		2025 Taka	2024 Taka
Interest income/profit on investment	15	6,141,631,155	5,366,653,436
Interest paid on deposits and borrowings etc.	16	(5,360,495,481)	(4,068,859,691)
Net interest income		781,135,674	1,297,793,745
Investment income		2,019,827,818	1,022,445,215
Commission, exchange and brokerage		551,782,908	241,206,279
Other operating income		180,498,041	166,421,586
Total operating income (A)		3,533,244,440	2,727,866,825
Salaries and allowances		1,091,211,732	1,036,636,421
Rent, taxes, insurance, electricity etc.		205,554,751	200,520,295
Legal expenses		1,442,685	4,144,754
Postage, stamps, telecommunication etc.		27,450,570	26,775,611
Directors' fees		1,070,000	382,000
Auditors' fees		150,000	100,000
Stationery, printings, advertisements etc.		48,022,451	42,758,814
Managing Director's salary and allowances		3,057,741	4,235,000
Depreciation, leasing expense and repair of bank's assets		142,740,413	110,849,770
Other expenses		236,100,741	189,503,119
Total operating expenses (B)		1,756,801,082	1,615,905,785
Profit/ (loss) before provision and tax (C=A-B)		1,776,443,358	1,111,961,040
Provision for loans and advances			
Specific provision		983,528,504	652,093,706
General provision		-	-
		983,528,504	652,093,706
Provision for off-balance sheet items		(47,855,553)	(7,345,316)
Provision for diminution in value of share		-	-
Provision for other		-	-
Total Provision (D)		935,672,951	644,748,390
Profit/ (loss) before taxes (E=C-D)		840,770,407	467,212,650
Provision for taxation			
Current tax expense		352,169,623	60,000,000
Deffered tax expense/ (income)		(151,487,176)	(732,733)
		200,682,447	59,267,267
Net Profit after taxation		640,087,959	407,945,383
Retained surplus brought forward		4,757,698,562	4,734,426,991
		5,397,786,521	5,142,372,374
Appropriations:			
Statutory Reserve		168,154,081	93,442,530
Coupon/Dividend on Perpetual Bond		94,657,534	99,726,028
Start up Fund		-	4,079,454
		262,811,615	197,248,011
Retained Surplus		5,134,974,906	4,945,124,362
Earnings Per Share (EPS)	21	0.60	0.38


Pankaj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (Current Charge)



Zahur Ullah
Director


A.S.M. Shahidullah Khan
Chairman

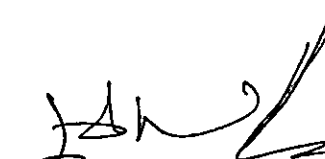
ONE Bank PLC
Condensed Cash Flow Statement
For the period from 01 January 2025 to 31 March 2025

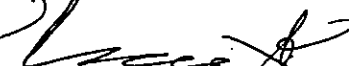
Notes	January to March		
	2025 Taka	2024 Taka	
Cash flows from operating activities			
Interest receipts in cash	17	5,728,151,270	4,620,545,327
Interest payments	18	(4,501,780,542)	(3,276,769,137)
Dividend receipts		28,938,991	80,577,096
Fee and commission receipts in cash		168,779,425	167,386,115
Recoveries of loans previously written off		16,471,496	279,159,420
Cash payments to employees		(1,086,073,345)	(1,004,752,075)
Cash payments to suppliers		(107,662,443)	(87,198,580)
Income taxes paid		(100,047,521)	(59,442,704)
Receipts from other operating activities		563,045,980	240,887,698
Payment for other operating activities		(435,815,961)	(503,863,638)
Cash generated from operating activities before changes in operating assets and liabilities		274,007,350	456,529,522
Increase/(decrease) in operating assets and liabilities			
Sales/ (purchase) of trading securities		6,606,583,309	671,440,100
Loans and advances to customers		(9,369,778,271)	(574,464,538)
Other current assets		(640,287,421)	(136,109,902)
Deposits from other banks/ Borrowings		(24,776,135)	(1,191,309,596)
Deposits from customers		3,893,957,443	1,184,690,114
Other liabilities		554,252,764	(328,295,022)
A Net cash used in/ from operating activities		1,293,959,039	82,480,678
Cash flow from investing activities			
Sales/ (purchase) of securities		336,978,616	(2,042,179,026)
Net Purchase/sale of fixed assets		(106,307,834)	(29,572,051)
B Net cash used in investing activities		230,670,782	(2,071,751,077)
Cash flow from financing activities			
Receipts from issue of ordinary shares		-	-
Dividend paid		-	-
C Net cash from financing activities		-	-
D Net increase/(decrease) in cash and cash equivalent (A+B+C)		1,524,629,821	(1,989,270,399)
E Effects of exchange rate changes on cash and cash-equivalent		188,481,784	(9,114,247)
F Opening cash and cash equivalent		37,029,196,322	30,751,917,951
G Closing cash and cash equivalents (D+E+F)		38,742,307,929	28,753,533,306
Closing cash and cash equivalents			
Cash in hand (including foreign currencies)	6.1	3,796,589,826	4,276,584,983
Cash with Bangladesh Bank & its agent banks(s)	6.2	14,658,340,014	13,154,376,077
Cash with other banks and financial institutions	7	15,696,360,688	9,124,463,647
Money at call and short notice	8	4,588,000,000	2,195,000,000
Prize bonds		3,017,400	3,108,600
		38,742,307,929	28,753,533,306
Net Operating Cash Flow Per Share	22	1.21	0.08


Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (Current Charge)



Zahur Ullah
Director

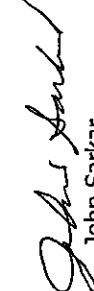

A.S.M. Shahidullah Khan
Chairman

ONE Bank PLC
Condensed Statement of Changes in Equity
For the period from 01 January 2025 to 31 March 2025


Amount in Taka


Particulars	Paid-up Capital	Statutory Reserve	Revaluation Reserve for Securities	Profit & Loss Account	Total Shareholders' Equity
Balance as at 01 January 2025	10,658,218,870	7,565,365,960	472,895,104	4,757,698,562	23,454,178,496
Changes in accounting policy	-	-	-	-	-
Restated balance	10,658,218,870	7,565,365,960	472,895,104	4,757,698,562	23,454,178,496
Surplus of Revaluation of Reserve for Securities	-	-	977,403,043	-	977,403,043
Adjustment of Revaluation of Reserve for Securities	-	-	(1,188,456,303)	-	(1,188,456,303)
Net Profit after Tax for the period	-	-	-	640,087,959	640,087,959
Profit transferred to Start up Fund	-	-	-	-	-
Profit transferred to Coupon/Dividend on Perpetual Bond	-	-	-	(94,657,534)	(94,657,534)
Profit transferred to Statutory Reserve	-	168,154,081	-	(168,154,081)	-
Balance as at 31 March 2025	10,658,218,870	7,733,520,042	261,841,844	5,134,974,906	23,788,555,662
Balance as at 31 March 2024	10,297,796,010	7,537,034,424	239,698,623	4,945,124,363	23,019,653,419


Pankaj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (Current Charge)


Zahur Ullah
Director


A.S.M. Shahidullah Khan
Chairman

Selected Explanatory Notes to the Financial Statements for the quarter ended on 31 March 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 31 March 2025 the Bank has 112 branches (including 2 Islami Banking branches), 48 Sub-branches, 19 collection booths and 181 ATM booths. The Bank has two subsidiary companies namely, ONE Securities Limited and ONE Investments Limited. At present the Bank has 2 (two) Off-shore Banking units, one in Dhaka and another in Chattogram.

2 Principal activities

The principal activities of the Bank are to provide all kind of conventional and Islami banking service to its customers which includes deposit, loans and advances, personal and commercial banking, cash management, treasury, brokerage services, export & import financing, local and international remittance facility etc. through its branches, SME centers, and vibrant alternative delivery channels (ATM booths, mobile banking, internet banking, Agent banking). The Bank also provides off-shore banking services through its Off-Shore Banking Unit (OBU).

2.1 Off-Shore Banking Unit

The bank has obtained permission for Off-shore Banking business vide letter no. BRPD (P-3) 744 (115)/2010-2337 dated 26 May, 2010. The Bank commenced the operation of its Off-shore Banking Unit from 12 December, 2010. At present the Bank has 2 (two) Off-shore Banking units one in Dhaka and another in Chattogram. The principal activities of the units are to provide all kinds of commercial banking services in foreign currency.

2.2 ONE Securities Limited (Subsidiary of the Bank)

ONE Securities Limited (OSL) is a subsidiary of ONE Bank 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 31 March 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.

	31.03.2025 Taka	31.12.2024 Taka
6 Cash		
Cash in hand (Note-6.1)	3,796,589,826	4,300,420,362
Balance with Bangladesh Bank and its agent bank(s) (Note-6.2)	14,658,340,014	13,002,022,307
	18,454,929,840	17,302,442,669
6.1 Cash in hand (Including foreign currencies)		
Conventional Banking:		
In local currency	3,686,580,124	4,190,299,217
In foreign currencies	72,796,813	71,287,112
	3,759,376,937	4,261,586,329
Islami Banking:		
In local currency	37,212,889	38,834,033
In foreign currencies	-	-
	37,212,889	38,834,033
	3,796,589,826	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	11,673,091,969	10,590,923,374
In foreign currencies	1,957,420,988	1,100,194,475
	13,630,512,957	11,691,117,849
Islami Banking:		
In local currency	447,832,682	450,869,192
In foreign currencies	-	-
	447,832,682	450,869,192
Balance with Sonali Bank being an agent of Bangladesh Bank	579,994,375	860,035,266
	14,658,340,014	13,002,022,307
6 (a) Consolidated Cash		
i Cash in hand		
ONE Bank PLC	3,796,589,826	4,300,420,362
ONE Securities Limited	31,575	14,413
ONE Investments Limited	-	-
	3,796,621,401	4,300,434,775
ii Balance with Bangladesh Bank and its agent bank(s)		
ONE Bank PLC	14,658,340,014	13,002,022,307
ONE Securities Limited	-	-
ONE Investments Limited	-	-
	14,658,340,014	13,002,022,307
	18,454,961,415	17,302,457,082
7 Balance with Other Banks and Financial Institutions		
In Bangladesh (Note-7.1)	2,018,819,003	1,842,273,946
Outside Bangladesh (Note-7.2)	13,677,541,685	10,181,945,607
	15,696,360,688	12,024,219,553
7.1 In Bangladesh		
In current accounts (Note-7.3)	495,085,682	213,802,252
Other deposit accounts (Note-7.4)	1,523,733,322	1,628,471,694
	2,018,819,003	1,842,273,946
Off-shore Banking Unit	-	-
	2,018,819,003	1,842,273,946
7.2 Outside Bangladesh		
In current accounts (Note-7.5)	13,606,647,833	10,180,279,125
Other deposit accounts	-	-
	13,606,647,833	10,180,279,125
Off-shore Banking Unit	70,893,852	1,666,482
	13,677,541,685	10,181,945,607

	31.03.2025 Taka	31.12.2024 Taka
7.3 Current Accounts (In Bangladesh)		
AB Bank PLC	1,000,546	996,636
Sonali Bank PLC (Other than as agent of Bangladesh Bank)	101,697,998	8,948,473
Trust Bank Limited-Q Cash Settlement Account	87,131,345	73,921,676
Inter Bank Fund Transfer (IBFT) Settlement Account	310,560,258	121,170,979
Eastern Bank PLC	24,902,867	2,665,747
Standard Chartered Bank (VISA Debit Card) Settlement Account	(30,207,332)	6,098,741
	495,085,682	213,802,252
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	20,927,363	111,888,505
LankaBangla Finance PLC	920,000,000	920,000,000
Rupali Bank PLC	42,134	62,824
Prime Bank PLC	1,802	13,781,833
	1,111,693,223	1,216,452,871
Islami Banking:		
Mudaraba Special Notice Deposit	412,040,099	412,018,823
	1,523,733,322	1,628,471,694
7.5 Current Accounts (Outside Bangladesh)		
Standard Chartered Bank, London	93,632,174	97,029,940
Standard Chartered Bank, Pakistan	112,302,342	90,337,519
Standard Chartered Bank, Mumbai	107,773,892	93,142,567
Standard Chartered Bank, Tokyo	17,975,952	18,296,734
Standard Chartered Bank, Frankfurt	31,872,259	25,818,365
Standard Chartered Bank, New York	295,727,423	(58,615,836)
ICICI Bank Limited, Hong Kong	32,323,843	28,442,274
ICICI Bank Limited, Mumbai (ACUD)	27,858,099	73,992,046
ICICI Bank Limited, Mumbai (ACU EURO)	11,094,531	10,824,431
Commerzbank AG, Frankfurt (USD)	27,053,271	73,303,699
Commerzbank AG, Frankfurt (CAD)	15,947,791	22,129,267
Commerzbank AG, Frankfurt (EURO)	30,546,809	46,089,818
Zhejiang Chouzhou Commercial Bank, China, USD	68,393,897	80,260,494
HDFC Bank Limited, India ACU, USD	81,003,509	50,377,304
Mashreqbank Psc, New York	8,463,228,127	8,099,319,863
Mashreqbank Psc, India (ACUD)	76,002,373	63,155,222
Wells Fargo Bank N.A, New York	216,543,540	244,201,826
AB Bank Ltd, Mumbai	112,324,058	84,300,290
Habib Bank AG Zurich, Zurich	15,415,085	19,634,739
Nabil Bank, Nepal	7,294,442	7,180,861
Seylen Bank PLC, Colombo	2,273,124	2,235,859
Axis Bank Ltd, Kolkata	100,146,199	85,448,100
United Bank of India, Kolkata	72,658,828	26,879,088
Habib American Bank, USA	3,487,537,796	619,444,117
Riyad Bank	18,076,014	17,757,386
Kookmin Bank, South Korea	73,173,325	273,750,683
Zhejiang Chouzhou Commercial Bank Co. Ltd, China, CNY	8,469,133	(14,457,533)
	13,606,647,833	10,180,279,125
7 (a) Consolidated Balance with Other Banks and Financial Institutions		
In Bangladesh		
ONE Bank PLC	2,018,819,003	1,842,273,946
ONE Securities Limited	135,676,227	184,919,238
ONE Investments Limited	32,013	43,513
	2,154,527,244	2,027,236,697
Less: Inter Company Balances	(135,708,240)	(184,962,751)
	2,018,819,003	1,842,273,946
Outside Bangladesh		
ONE Bank PLC	13,677,541,685	10,181,945,607
ONE Securities Limited	-	-
	13,677,541,685	10,181,945,607
	15,696,360,688	12,024,219,553

	31.03.2025 Taka	31.12.2024 Taka
8. Money at call and short notice		
With Bank (Note-8.1)	4,488,000,000	7,700,000,000
With non- bank financial institutions (Note-8.2)	100,000,000	-
	4,588,000,000	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	1,500,000,000
Mercantile Bank PLC	-	1,200,000,000
NRB Bank PLC	744,000,000	360,000,000
United Commercial Bank PLC	1,000,000,000	2,200,000,000
Southeast Bank PLC	-	600,000,000
Meghna Bank PLC	244,000,000	240,000,000
The City Bank PLC	-	600,000,000
	4,488,000,000	7,700,000,000
8.2 With non- bank financial institutions		
LankaBangla Finance PLC	100,000,000	-
IDLC Finance PLC	-	-
	100,000,000	-
9 Investments		
In Government securities -- A		
Conventional Banking:		
Treasury bills	499,422,000	998,170,000
Treasury bonds	33,181,261,447	40,065,637,498
Encumbered Securities	3,605,497,000	3,605,497,000
Prize Bonds	3,017,400	2,534,100
	37,289,197,847	44,671,838,598
Islami Banking:		
In Government securities	1,090,423,000	508,133,000
	38,379,620,847	45,179,971,598
Other Investment --B		
Conventional Banking:		
Shares (Quoted, Unquoted and Preference Shares)	3,344,198,939	2,844,198,939
Subordinated and Perpetual bonds (Issued by other banks)	5,853,385,000	5,853,385,000
	9,197,583,939	8,697,583,939
Islami Banking:		
Islami Banking Sukuk _Private (BBML- Sukuk)	241,417,000	250,000,000
	9,439,000,939	8,947,583,939
Total Investment -- (A+B)	47,818,621,786	54,127,555,537
9 (a) Consolidated Investments		
In Government securities		
ONE Bank PLC	38,379,620,847	45,179,971,598
ONE Securities Limited	69,768,380	69,768,380
	38,449,389,227	45,249,739,978
Other Investment		
ONE Bank PLC	9,439,000,939	8,947,583,939
ONE Securities Limited	2,782,116,969	2,715,396,175
ONE Investments Limited	13,411,576	13,110,045
Less: Inter Company Balances	(392,246,026)	(330,156,156)
	11,842,283,457	11,345,934,003
	50,291,672,684	56,595,673,980

	31.03.2025 Taka	31.12.2024 Taka
10 Loans and Advances/ investments		
Loans, cash credit, overdraft etc (Note-10.1)	229,040,937,024	219,266,890,520
Bills purchased and discounted (Note-10.2)	1,243,078,960	1,647,347,193
	230,284,015,983	220,914,237,713
10.1 Loans, cash credit, overdraft etc/ investments (Note-10.1.a)		
Inside Bangladesh		
Loans	200,788,566,182	191,036,040,690
Cash Credit	2,497,517	-
Overdraft	28,249,873,325	28,230,849,830
	229,040,937,024	219,266,890,520
Outside Bangladesh		
	229,040,937,024	219,266,890,520
10.1.a Loans, cash credit, overdraft etc/ investments		
Inside Bangladesh		
Overdraft	28,249,873,325	28,230,849,830
Payment against Documents	4,190,409,954	4,683,846,590
Loan Against Trust Receipts	5,959,329,383	4,266,851,074
Time Loan	49,612,855,271	44,259,516,955
Export Development Fund (EDF)	6,542,708,266	6,053,661,157
Packing Credit	633,407,814	739,235,053
Term Loans	113,881,681,401	111,672,797,848
Lease Finance	2,921,556,122	3,001,784,068
Retail Loans	13,723,097,480	13,031,663,355
Credit Card	2,483,394,445	2,477,619,338
Staff Loan	842,623,563	849,065,253
	229,040,937,024	219,266,890,520
Outside Bangladesh		
	229,040,937,024	219,266,890,520
10.2 Bills purchased and discounted		
Inside Bangladesh		
Local bill purchased and discounted	1,160,933,384	1,481,880,129
Foreign bill purchased and discounted	82,145,575	165,467,063
	1,243,078,960	1,647,347,193
Outside Bangladesh		
	1,243,078,960	1,647,347,193
10 (a) Consolidated Loans and Advances		
Loans, cash credit, overdraft etc.		
ONE Bank PLC	229,040,937,024	219,266,890,520
ONE Securities Limited	162,819,512	180,971,366
Less: Inter unit/company elimination	(6,574,047)	(6,447,778)
	229,197,182,489	219,441,414,108
Bills purchased and discounted		
ONE Bank PLC	1,243,078,960	1,647,347,193
ONE Securities Limited	-	-
	1,243,078,960	1,647,347,193
	230,440,261,448	221,088,761,301
11 Fixed Assets including premises, furniture & fixtures		
Conventional and Islami Banking:		
Furniture & Fixtures	2,216,885,523	1,957,002,566
Work in progress (Furniture and Fixture)	68,391,132	296,091,319
Office Equipment	1,777,452,871	1,759,797,288
Motor Vehicles	217,179,250	224,353,710
Building	332,559,123	332,559,123
Right of use Assets as per IFRS-16	3,951,622,020	3,951,622,020
Land	279,366,295	279,366,295
	8,843,456,214	8,800,792,320
Intangible Assets	274,189,095	269,989,095
Work in progress (Intangible Assets)	18,997,000	18,997,000
	9,136,642,309	9,089,778,415
Less: Accumulated depreciation	4,874,663,991	4,841,431,333
Balance as on 31 December	4,261,978,318	4,248,347,082

	31.03.2025 Taka	31.12.2024 - Taka
11 (a) Consolidated Fixed Assets including premises, furniture & fixtures		
ONE Bank PLC	4,261,978,318	4,248,347,082
ONE Securities Limited	56,817,530	57,861,735
ONE Investments Limited	-	-
	4,318,795,848	4,306,208,817
12 Borrowings from other Banks, financial institutions and Agents.		
Borrowing Inside Bangladesh (Note-12.1)	11,017,954,281	11,072,597,634
Borrowing Outside Bangladesh	-	-
	11,017,954,281	11,072,597,634
12.1 Borrowing Inside Bangladesh		
Borrowing from Bangladesh Bank [Note-12.1(a)]	11,014,271,289	11,064,720,302
Refinance Scheme from SME Foundation_COVID-19	2,521,992	4,641,332
Refinance Scheme from Joyeeta Foundation_COVID-19	1,161,000	3,236,000
Borrowing from other bank -Payable on demand	-	-
	11,017,954,281	11,072,597,634
12.1(a) Borrowing from Bangladesh Bank		
Export Development Fund (EDF)	5,255,422,374	5,222,917,594
Refinance against SME, Agriculture loan, Green finance and Pre-Shipment Credit	244,123,816	235,811,786
Stimulus Package for COVID19	398,387,760	415,213,859
Assured Repo Support	3,605,497,000	3,605,497,000
Investment Promotion and Financing Facility II (IPFF II)	773,688,649	776,024,056
Financial Sector Support Project (FSSP)	737,151,690	809,256,008
	11,014,271,289	11,064,720,302
12 (a) Consolidated Borrowings from other banks, financial institutions and agents.		
ONE Bank PLC	11,017,954,281	11,072,597,634
ONE Securities Limited	6,574,047	6,447,778
ONE Investment Limited	-	-
Less: Inter unit/company elimination	(6,574,047)	(6,447,778)
	11,017,954,281	11,072,597,634
13 Non-convertible subordinated bond and contingent-convertible perpetual bond		
Subordinated Bond - III	1,627,500,000	1,680,000,000
Subordinated Bond - IV	4,000,000,000	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
	13,627,500,000	13,450,000,000
14 Deposits and other accounts		
i Current/Al-wadeeah current account and other account	33,686,192,345	35,306,119,710
Unclaimed cash and fractional dividend account (Note-14.1)	45,549,750	49,241,788
Off-shore Banking Unit	496,101,794	465,449,014
	34,227,843,889	35,820,810,511
ii Bills payable		
Payment Order (Issued)	2,323,384,935	2,120,597,906
Demand Draft	340,634	340,542
	2,323,725,569	2,120,938,448
iii Savings accounts/Mudaraba savings bank deposit	31,729,710,172	31,363,461,635
iv Fixed Deposit/Mudaraba fixed deposits		
Fixed Deposit/Mudaraba fixed deposits	133,565,618,907	124,368,427,915
Special Notice Deposits/ Mudaraba special notice deposit	40,302,259,763	44,656,201,298
Scheme Deposits/ Mudaraba scheme deposit	12,665,538,523	12,774,093,552
Non-resident Foreign Currency Deposits	100,417,506	94,726,594
	186,633,834,698	181,893,449,360
Off-shore Banking Unit	-	-
	186,633,834,698	181,893,449,360
	254,915,114,329	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	31.03.2025	31.12.2024
	Taka	Taka
2023	45,549,750	49,241,788
2020	-	-
	45,549,750	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.

14 (a) Consolidated Deposits and other accounts

Current/Al-wadeeah current account and other account

ONE Bank PLC	34,227,843,889	35,820,810,511
ONE Securities Limited	-	-
	34,227,843,889	35,820,810,511

Bills payable

ONE Bank PLC	2,323,725,569	2,120,938,448
ONE Securities Limited	-	-
	2,323,725,569	2,120,938,448

Savings accounts/Mudaraba savings bank deposit

ONE Bank PLC	31,729,710,172	31,363,461,635
ONE Securities Limited	-	-
	31,729,710,172	31,363,461,635

Fixed Deposit/Mudaraba fixed deposits

ONE Bank PLC	186,633,834,698	181,893,449,360
Less: Inter Company Balances	(527,954,267)	(515,118,907)
	186,105,880,431	181,378,330,453
Total Consolidated Deposit	254,387,160,062	250,683,541,047

Jan to Mar-2025
Taka

Jan to Mar-2024
Taka

15 Interest and discount income/ Profit on investments

Interest on loans and advances (Conventional Banking):

From clients against loans and advances	5,328,119,080	4,796,382,962
Lease finance	103,153,851	106,817,435
Discount from bills purchased & discounted	30,256,691	27,318,452
From banks and financial institutions in Bangladesh	192,544,062	88,254,227
From foreign banks	107,835,990	52,932,491
	5,761,909,673	5,071,705,568
Off-shore Banking Unit	131,934,921	156,195,521
	5,893,844,594	5,227,901,089

Profit on investment (Islami Banking):

Profit on investments	247,786,561	138,752,348
Profit on placement with other banks	-	-
	247,786,561	138,752,348
	6,141,631,155	5,366,653,436

15 (a) Consolidated Interest and discount income/ Profit on investment

ONE Bank PLC	6,141,631,155	5,366,653,436
ONE Securities Limited	17,023,001	12,443,562
ONE Investments Limited	376,914	199,064
Less: Inter Company Transaction	(10,340,784)	(5,682,058)
	6,148,690,286	5,373,614,004

	Jan to Mar-2025 Taka	Jan to Mar-2024 Taka
16 Interest paid/profit shared on deposits and borrowings		
Interest paid on deposits (Conventional Banking):		
Short term deposits	738,719,923	676,732,682
Savings deposits	218,480,262	210,904,591
Term deposits	3,068,664,408	2,283,004,484
Scheme deposits	256,069,612	252,949,097
Borrowings from banks and financial institutions	173,131,035	168,619,227
Interest on repurchase agreement (REPO)	436,536,724	167,352,979
Interest expenses for leased liability as per IFRS-16	20,100,000	21,900,000
Interest on Subordinated Bond	243,506,586	184,398,392
Interest on Perpetual Bond	94,657,534	99,726,028
	5,249,866,084	4,065,587,480
Off-shore Banking Unit	6,424,326	173,169
	5,256,290,410	4,065,760,650
Profit shared on deposits (Islami Banking):		
Profit paid on deposits	198,862,605	102,825,069
Profit on borrowings	-	-
	198,862,605	102,825,069
	5,455,153,015	4,168,585,719
Less: Interest on Perpetual Bond transfer to Appropriation head in Profit and Loss Account	(94,657,534)	(99,726,028)
	5,360,495,481	4,068,859,691
16 (a) Consolidated Interest paid/profit shared on deposits and borrowings		
ONE Bank PLC	5,360,495,481	4,068,859,691
ONE Securities Limited	126,269	114,447
ONE Investments Limited	-	-
Less: Inter Company Transaction	(10,340,784)	(5,682,058)
	5,350,280,967	4,063,292,080
17 Interest receipts in cash		
Interest income on loans & advances	6,141,631,155	5,370,832,856
Income from Investments (excluding dividend income)	1,894,066,079	899,718,031
	8,035,697,234	6,270,550,888
(Increase)/ Decrease in interest receivable on loans & advances	(2,271,755,195)	(1,541,407,957)
(Increase)/ Decrease in interest receivable others	(35,790,768)	(108,597,605)
	5,728,151,270	4,620,545,327
17 (a) Consolidated Interest receipts in cash		
ONE Bank PLC	5,728,151,270	4,620,545,327
ONE Securities Limited	7,346,023	6,197,276
ONE Investments Limited	376,914	199,064
Interest on deposit paid by ONE Bank PLC to subsidiaries company	(10,340,784)	(5,682,058)
	5,725,533,423	4,621,259,609
18 Interest payments		
Total interest expenses	5,435,053,015	4,162,419,713
Add : Opening balance of interest payable	3,553,637,755	2,963,548,251
Less: Closing balance of interest payable	(4,486,910,228)	(3,849,198,826)
	4,501,780,542	3,276,769,137
18 (a) Consolidated Interest Payment		
ONE Bank PLC	4,501,780,542	3,276,769,137
ONE Securities Limited	126,269	114,447
Less: Interest on deposit paid by ONE Bank PLC to subsidiaries company	(10,340,784)	(5,682,058)
	4,491,566,027	3,271,201,526
19 Details break-up of Shareholders' Equity -Solo		
Particulars	31.03.2025	31.12.2024
Paid-up Capital	10,658,218,870	10,658,218,870
Statutory Reserve	7,733,520,042	7,565,365,960
Surplus in Profit & Loss Account	5,134,974,906	4,757,698,562
Revaluation Reserve for HTM Securities	261,841,844	472,895,104
Total Shareholders' Equity	23,788,555,662	23,454,178,496

20 Calculation of Net Asset Value (NAV) Per Share

Particulars	31.03.2025	31.12.2024
Total Shareholders' Equity -Solo	23,788,555,662	23,454,178,496
Total Shareholders' Equity -Consolidated	24,250,420,544	23,911,119,292
Weighted average number of outstanding Shares	1,065,821,887	1,065,821,887
Net Asset Value Per Share –Solo	22.32	22.01
Net Asset Value Per Share – Consolidated	22.75	22.43

21 Basic Earnings Per Share

Particulars	31.03.2025	31.03.2024
Attributable profit for the year -Solo	640,087,959	407,945,383
Attributable profit for the year -Consolidated	645,012,046	411,207,060
Weighted average number of outstanding Shares	1,065,821,887	1,065,821,887
Basic Earnings Per Share -Solo	0.60	0.38
Basic Earnings Per Share - Consolidated	0.61	0.39

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	31.03.2025	31.03.2024
Net Operating Cash Flow- Solo	1,293,959,039	82,480,678
Net Operating Cash Flow- Consolidated	1,294,439,810	67,145,994
Weighted average number of outstanding Shares	1,065,821,887	1,065,821,887
Net Operating Cash Flow Per Share –Solo	1.21	0.08
Net Operating Cash Flow Per Share – Consolidated	1.21	0.06

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

Particulars	31.03.2025	31.03.2024
Net Profit after taxation	640,087,959	407,945,383
Provision for taxation	200,682,447	59,267,267
Provision for loans and advances & others	935,672,951	644,748,390
(Increase)/decrease in interest and dividend income receivable	(2,388,352,760)	(1,424,422,523)
Increase/(decrease) in interest expense payable	858,864,939	807,824,548
Depreciation expenses	94,982,951	75,716,452
Increase/ (decrease) in salaries and allowances expenses payable	8,196,128	36,119,346
Increase/(decrease) in other expenses payable	23,920,254	(91,226,638)
Income tax paid	(100,047,521)	(59,442,704)
Cash flows from operating activities before changes in operating assets and liabilities	274,007,350	456,529,522

24 Significant Deviation:

Operating Profit:

Operating profit increased for the corresponding period of last year mainly due to increase of investment income and commission income.

Earnings Per Share (EPS):

Significant deviation occurred in case of increased of Earnings Per Share (EPS) in comparison to previous period (Q1- 2024) mainly due to increased of investment as well as commission income.

Net Operating Cash Flow Per Share (NOCFPS):

Net Operating Cash Flow Per Share (NOCFPS) increased compare to the same period of last year due to increase of deposit from customers along with increase of interest income and investment income.


Provision for loans and advances:

Provision for loans and advances has increased compare to same period for the 2024 due to charging of deferred provision.


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 (Current Charge)


Zahur Ullah
Director


A.S.M. Shahidullah Khan
Chairman