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

for Sarker

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	AS at 51 Plates			
PROPERTY AND ASSETS			31.03.2025	31.12.2024
Cash in hand (including foreign currencies) Cash in Bangladesh Bank and Financial Institutions Table 18,454,961,415 17,302,457,082 18,845,961,415 17,302,457,082 18,845,961,415 17,302,457,082 18,849,683,606,688 12,024,219,553 18,849,273,946 12,024,219,553 18,849,273,946 12,024,219,553 18,849,283,475 18,849,838,277 18,42,273,946 18,42,273,946 18,42,273,946 18,42,273,946 18,42,273,946 18,42,273,946 18,42,273,946 18,42,273,947,978 18,42,283,457 18,42,283,457 18,42,233		Notes	Taka	
Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) 14,658,340,011 13,002,022,307 18,458,4961,415 17,302,457,082 18,454,961,415 17,302,457,082 18,454,961,415 17,302,457,082 18,454,961,415 17,302,457,082 18,454,961,415 17,302,457,082 18,454,961,415 17,302,457,082 18,454,961,415 17,302,457,082 18,454,961,415 17,302,457,082 18,454,961,415 17,302,457,082 18,457,541,685 13,677,541,685 13,677,541,685 13,677,541,685 13,699,350,688 12,024,219,553 13,699,350,688 12,024,219,553 13,459,340,035 18,462,283,457 13,481,943,003 18,462,283,457 13,481,943,003 18,462,283,457 13,481,943,003 18,462,283,457 13,481,943,003 18,462,283,457 13,481,943,003 18,462,283,457 13,481,943,003 18,462,283,457 13,481,943,003 18,462,283,457 13,481,943,003 18,462,283,457 13,481,943,003 18,462,283,457 13,481,943,003 18,462,283,457 13,481,943,003 18,462,283,457 13,462,373,980 12,467,371,93 12,467,371,	PROPERTY AND ASSETS	L	1 41744	, aana
Cash in hand (Including foreign currencies) 3,796,621,401 1,500,434,775 Balance with ther Banks and its agent bank(s) (Including foreign currencies) 1,658,40,014 13,002,022,307 18,845,961,415 1,7302,437,938 1,842,233,946 13,875,841,858 1,7302,437,938 1,842,273,946 13,677,811,868 1,202,4219,553 1,642,273,946 13,677,811,868 1,202,4219,553 1,642,2419,553 1,642		6 (2)		
Balance with Bangladesh Bank and its agent bank(s) 14,658,340,014 13,002,022,307 18,454,961,415 17,302,457,082 18,815,003 18,454,961,415 17,302,457,082 18,815,003 18,454,961,415 17,302,457,082 18,815,003 18,454,961,415 17,302,457,082 18,815,003 18,454,961,415 17,302,457,082 18,815,003 18,454,961,415 17,302,457,082 15,696,360,688 12,024,219,553 15,696,360,688 12,024,219,553 15,696,360,688 12,024,219,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,553 18,402,419,414,108 18,402,419,419,419,419 19,402,419,419,419 19,402,419,419,419 19,402,419,419,419 19,402,419,419,419 19,402,419,419,419 19,402,419,419,419 19,402,419,419,419 19,402,419,419,419 19,402,419,419,419 19,402,419,419,419 19,402,419,419,419,419 19,402,419,419,419 19,402,419,419,419 19,402,419,419,419,419 19,402,419,419,419 19,402,419,419,419 19,402,419,419,419,419 19,402,419,419,419 19,402,419,419,419,419 19,402,419,419,419,419 19,402,419,419,419,419,419,419,419,419,419,419		(a) _[2 706 621 401	4 200 424 775
14,658,340,014 13,00,022,307 18,454,961,415 17,302,457,082 18,454,961,415 17,302,457,082 18,454,961,415 17,302,457,082 18,454,961,415 17,302,457,082 13,677,511,685 10,181,945,670 15,669,340,688 12,024,213,553 12,024,213,553 12,024,213,553 12,024,213,553 12,024,213,553 12,024,213,553 12,024,213,553 12,024,213,553 12,024,213,553 12,024,213,553 12,024,213,553 12,024,213,553 12,024,213,553 12,024,213,553 13,024,233,273 12,024,213,553 13,024,233,273 12,024,213,553 13,024,233,273 13,024,233,273 13,024,233,273,960 13,024,233,273,960 13,024,233,273,960 13,024,233,273,960 13,024,233,273,960 13,024,233,273,960 12,024,233,273,960 12,024,233,273,960 12,024,233,273,960 12,024,233,273,960 12,024,233,273,960 12,024,233,273,960 12,024,233,273,233 12,024,233,273,233 12,024,233,273,233 12,024,233,273,233 12,024,233,233,233 12,024,233,233,233 12,024,233,233,233 13,024,233,233,233,233 13,024,233,233,233,234 13,024,233,233,233,234 13,024,233,233,234 13,024,233,233,233,234 13,024,233,233,233,234 13,024,233,233,233,234 13,024,233,233,233,234 13,024,233,233,233,234 13,024,233,233,233,234 13,024,233,233,233,234 13,024,233,233,233,234 13,024,233,233,233,234 13,024,233,233,233,234 13,024,233,233,233,234 13,024,233,233,233,234 13,024,233,233,234,234 13,024,233,233,233,234 13,024,233,233,233,234 13,02			3,790,021,401	4,300,434,775
Balance with other Banks and Financial Institutions 1				
Balance with other Banks and Financial Institutions In Bangladesh 1,842,273,496 1,347,741,685 1,018,194,567 1,046,963,606,88 1,042,273,945 1,046,963,606,88 1,042,273,955 1,046,963,606,88 4,588,000,000 7,700,000,000	(Including foreign currencies)	L		13,002,022,307
Description 1,642,273,946 1,642,373,936 1,642,273,946 1,642,373,936 1,642,273,946 1,642,373,946			18,454,961,415	17,302,457,082
Money at call and short notice	· · · · · · · · · · · · · · · · · · ·	7 (a) _		
Money at call and short notice	In Bangladesh	Γ	2,018,819,003	1,842,273,946
Money at call and short notice	Outside Bangladesh	1		
Money at call and short notice 10 (a) 18,449,389,207 17,000,000,000 11,450,000 11,450,000 11,450,000 11,450,000 11,450,000 12,450,000 13,450,000,000 13,		_		
Second	Money at call and short notice	8		
Others 33,49,393,227 45,249,739,978 Others 11,842,283,457 11,345,934,003 Loans and Advances/Investments 10 (a) 50,291,672,684 56,595,673,980 Loans, cash credit, overdraft etc./investments 10 (a) 229,197,182,489 219,441,414,108 Bills purchased and discounted 11 (a) 4,318,795,848 221,947,193 Other Assets 11 (a) 4,318,795,848 4,318,795,848 4,306,208,817 Non-banking Assets 20,679,985,072 19,598,646,495 17,006,208,817 Total Assets 344,470,037,156 338,615,967,229 LIABILITIES AND CAPITAL 11 13 13,627,500,000 13,450,000,000 Deposits and other accounts 14(a) 14(a) 13,627,500,000 13,450,000,000 Current/Al-wadeeah current account and other account 34,227,643,889 35,820,810,511 31,627,500,000 13,450,000,000 Deposits and other accounts/Mudaraba savings bank deposit 1,362,480,604 31,727,71,172 31,363,461,633 18,378,330,433 43,943,938,946 31,627,500,000 13,450,600,000 250,688,541,047 41,150,788,684			-1,500,500,500	777 0070007000
11,842,283,457 11,345,394,003		J (a)	30 440 390 227	4E 240 720 070
Loans and Advances/Investments 10 (a) 29,197,182,469 219,441,410,108 1,243,076,360 1,647,347,193 1,243,076,360 1,647,347,193 1,243,076,360 1,647,347,193 1,243,076,360 1,647,347,193 1,243,076,360 1,647,347,193 1,243,076,360 1,647,347,193 1,243,076,360 1,647,347,193 1,243,076,360 1,243,076,376				
Loans, cash redit, overdraft etc./investments 10 (a) 1.293,078,960 1.941,414,108 1.243,078,960 1.647,347,193 1.243,078,960 1.647,347,193 1.243,078,960 1.647,347,193 1.243,078,960 1.647,347,193 1.243,078,960 1.647,347,193 1.243,078,960 1.647,347,193 1.243,078,960 1.647,347,193 1.243,078,960 1.647,347,193 1.243,078,960 1.647,347,193 1.243,078,960 1.647,347,193 1.243,078,960 1.647,347,193 1.243,078,960 1.647,347,193 1.243,078,965 1.243,078,965 1.243,078,965 1.243,078,965 1.243,078,965 1.243,078,965 1.243,078,965 1.243,078,965 1.243,078,965 1.243,078,965 1.243,078,965 1.243,078,965 1.243,078,965 1.243,078,965 1.243,078,965 1.243,078,965 1.243,078,078,195 1.243,078,078,078,195 1.243,078,078,195 1.243,078,078,195 1.243,078,078,078,195 1.243,078,078,078,195 1.243,078,078,078,195 1.243,078,078,078,078,078,078,078,078,078,078	Ouleis	L		11,345,934,003
Dails purchased and discounted 129,197,182,489 119,441,410,108 1,243,078,960 1,647,347,193 1,647,347,347,193 1,647,347,347,347,347,347,347,347,347,347,3	1	45.63	50,291,672,684	56,595,673,980
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11 (a) 230,440,261,448 221,088,761,301 Other Assets Non-banking Assets Total Assets Sasets Sase				
Fixed Assets including premises, furniture & fixtures	Bills purchased and discounted			1,647,347,193
Cher Assets Chem			230,440,261,448	221,088,761,301
Other Assets Non-banking Assets Total Assets 20,679,985,072 19,598,646,495 Total Assets 344,470,037,156 338,615,967,229 LIABILITIES AND CAPITAL Liabilities Liabilities Borrowings from other Banks, Financial Institutions and Agents Non-convertible subordinated bond and contingent-convertible perpetual bond 12 (a) 11,017,954,281 11,072,597,634 Current/Al-wadeeah current accounts 14(a) 13,627,500,000 13,450,000,000 Current/Al-wadeeah current account and other account 34,227,843,889 35,820,810,511 31,229,710,172 31,363,461,635 12,233,725,569 2,120,938,448 31,729,710,172 31,363,461,635 12,433,729,710,172 31,363,461,635 12,433,7160,062 250,683,541,047 250,683,54	Fixed Assets including premises, furniture & fixtures	11 (a)	4,318,795,848	4,306,208,817
Non-banking Assets 344,470,037,156 338,615,967,229 1	Other Assets			
	Non-banking Assets		,-,-,-,-,-,-,-,-,-,-,-,-,-,-,-,-,-,-,	-
Deposits and other accounts 12 (a) 11,017,954,281 11,072,597,634		_	344 470 037 156	338 615 067 220
Borrowings from other Banks, Financial Institutions and Agents Non-convertible subordinated bond and contingent-convertible perpetual bond Deposits and other accounts		1	344,470,037,230	330,013,307,223
Non-convertible subordinated bond and contingent-convertible perpetual bond 13,450,000,000				
Deposits and other accounts		12 (a)	11,017,954,281	11,072,597,634
Deposits and other accounts	perpetual bond	13	13.627.500.000	13.450.000.000
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 deposits 31,729,710,172 31,363,461,635 Fixed Deposit/Mudaraba fixed deposits 186,105,880,431 181,378,330,453 Other Liabilities 254,387,160,062 250,683,541,047 Other Liabilities 320,183,398,946 314,668,809,865 Capital/Shareholders' Equity 10,658,218,870 10,658,218,870 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 39,11,119,292 Non-controlling Interest 36,217,666 36,038,071 Total Liabilities 344,470,037,156 338,615,967,229 OFF BALANCE SHEET ITEMS 25,202,646,0238 Contingent Liabilities 17,78	• •	_		
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Savings accounts/Mudaraba savings bank deposits 31,729,710,172 31,363,461,635 Fixed Deposit/Mudaraba fixed deposits 186,105,880,431 181,378,330,453 Other Liabilities 254,387,160,062 250,683,541,047 Total Liabilities 320,183,398,946 314,668,809,865 Capital/Shareholders' Equity 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 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		i		
Fixed Deposit/Mudaraba fixed deposits 186,105,880,431 181,378,330,453 254,387,160,062 250,683,541,047 39,462,671,186 320,183,398,946 314,668,809,865 314,049,045 314,0		i		
Other Liabilities 254,387,160,062 250,683,541,047 Total Liabilities 320,183,398,946 314,668,809,865 Capital/Shareholders' Equity 10,658,218,870 10,658,218,870 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 344,770,037,156 338,615,967,229 OFF BALANCE SHEET ITEMS 200,16,337,274 200,16,337,274 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 Other Commitments 1,126,908,881 </th <th></th> <th></th> <td></td> <td></td>				
Other Liabilities 41,150,784,604 39,462,671,186 Total Liabilities 320,183,398,946 314,668,809,865 Capital/Shareholders' Equity 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 TIEMS 344,470,037,156 338,615,967,229 OFF BALANCE SHEET TIEMS 2 2 Contingent Liabilities 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	rixed Deposit/Mudalaba fixed deposits	Ł		
Total Liabilities	A-1 44 1 100-1			
Capital/Shareholders' Equity Pald-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 20,016,337,274 Contingent Liabilities 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 Other Commitments 61,037,644,634 67,614,532,000 Other Commitments 61,037,644,634 68,741,440,881				
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 5,561,561,561,988 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 344,470,037,156 338,615,967,229 OFF Guarantee 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 Other Commitments 61,037,644,634 67,614,532,000 Other Commitments 61,037,644,634 68,741,440,881			320,183,398,946	314,668,809,865
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 20,016,337,274 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 Other Commitments 61,037,644,634 67,614,532,000 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881	Capital/Shareholders' Equity			
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 20,016,337,274 Contingent Liabilities 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 Other Commitments 61,037,644,634 67,614,532,000 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881	Paid-up Capital	Γ	10,658,218,870	10,658,218,870
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 20,016,337,274 Contingent Liabilities 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 Other Commitments 61,037,644,634 67,614,532,000 Other Commitments 61,037,644,634 68,741,440,881 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881	Statutory Reserve			
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 Other Commitments 61,037,644,634 67,614,532,000 Other Commitments 61,037,644,634 68,741,440,881			U	· · · · · · · · · · · · · · · · · ·
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 20,016,337,274 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 Other Commitments - 1,126,908,881 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881				
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 17,881,988,638 20,016,337,274 Acceptances and Endorsements 17,799,574,553 20,114,590,259 Irrevocable 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 Other Commitments - 1,126,908,881 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881				
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 Other Commitments 1,126,908,881 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881	· · · · · · · · · · · · · · · · · · ·	L		
Total Liability and Shareholders' Equity 344,470,037,156 338,615,967,229 OFF BALANCE SHEET ITEMS Contingent Liabilities 17,881,988,638 20,016,337,274 Acceptances and Endorsements 19,799,574,553 20,114,590,259 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 Other Commitments 1,126,908,881 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881				
OFF BALANCE SHEET ITEMS Contingent Liabilities 17,881,988,638 20,016,337,274 Acceptances and Endorsements 19,799,574,553 20,114,590,259 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 Other Commitments 1,126,908,881 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881		_		
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 Other Commitments 61,037,644,634 67,614,532,000 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881	Total Liability and Shareholders' Equity	_	344,470,037,156	338,615,967,229
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 Other Commitments 61,037,644,634 67,614,532,000 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881	OFF BALANCE SHEET ITEMS	_		
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 Other Commitments 61,037,644,634 67,614,532,000 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881	Contingent Liabilities			
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 Other Commitments 61,037,644,634 67,614,532,000 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881			17 881 988 638	20 016 337 274
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 Other Commitments 61,037,644,634 67,614,532,000 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881				
Bills for Collection 640,432,619 564,391,734 Other Contingent Liabilities 4,945,279,257 4,892,752,495 Other Commitments 61,037,644,634 67,614,532,000 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881				
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				
Other Commitments 61,037,644,634 67,614,532,000 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881				
Other Commitments - 1,126,908,881 Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881	Other Contingent Liabilides	_		
Total off-Balance Sheet items including contingent liabilities 61,037,644,634 68,741,440,881			61,037,644,634	
		_	<u> </u>	
Net Asset Value Per Share 20 22.75 22.43	Total off-Balance Sheet items including contingent liabilities	_	61,037,644,634	68,741,440,881
Mak Auduk Vallag FGI Gildle	Net Asset Value Per Share	70 –	77 7 5	22.42
	THE PRODUCTION OF WHATE	20	££./ 3	/

Chief Financial Officer

John Sarkar

Company Secretary

Shabbir Ahmed Managing Director (Current Charge)

Zahur Ullah

Director

A.S.M. Shahidullah Khan

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

Notes 15 (a)	January to 2025 Taka	2024 Taka
15 (a)	Taka	
15 (a)		
	6,148,690,286	5,373,614,004
16 (a)	(5,350,280,967)	(4,063,292,080)
()	798,409,319	1,310,321,924
	2,025,402,349	1,023,848,856
		250,291,747
		166,491,050
		2,750,953,577
		1,048,694,679
		202,607,632
	- 11	4,218,004
	. 11	
	· · · · · · · · · · · · · · · · · · ·	26,775,611
		409,500
	- II	328,500
		42,953,792
		4,235,000
		111,681,615
L		191,049,147
_		1,632,953,478
	1,784,992,288	1,118,000,099
_	*	
l	• • • • • • • • • • • • • • • • • • • •	652,093,706
Ĺ		(13,607)
		652,080,099
*	(47,855,553)	(7,345,316)
	1,000,000	1,000,000
_		_
	937,094,582	645,734,783
_	847,897,706	472,265,316
	354,276,966	61,555,468
		(583,590)
<u>L</u>	<u>```</u>	60,971,879
-		411,293,437
-		
	645 012 046	411,207,060
1		•
		86,377 411,293,437
_		
		5,116,813,705
		411,207,060
	5,824,373,604	5,528,020,764
_		
	168,154,081	93,442,530
	94,657,534	99,726,028
	-	4,079,454
_	262,811,615	197,248,011
<u> </u>	5,561,561,988	5,330,772,753
	,	\$56,503,205 181,087,608 3,561,402,481 1,105,108,994 208,042,251 1,515,935 27,450,570 1,098,750 167,500 48,103,123 3,057,741 143,826,513 238,038,817 1,776,410,193 1,784,992,288 984,131,654 (181,519) 983,950,135 (47,855,553) 1,000,000 937,094,582 847,897,706 354,276,966 (151,570,901) 202,706,066 645,191,640 5,179,361,559 645,012,046 5,824,373,604

Pankoj Šuter FCA Chief Financial Officer John Sarkar

Company Secretary

Shahhir Ahmad

Managing Director (Current Charge)

Zahur Ullah Director A.S.M. Shahidullah Khan

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

		January to	March
	Notes	2025	2024
	L	Taka	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	1	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	ŀ	563,844,516	240,957,162
Payment for other operating activities	Ĺ	(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	Į	(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	i	-	-
Dividend paid	Į	-	
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

Chief Financial Officer

John Sarkar

Company Secretary

Shabbir Ahmed

Managing Director (Current Charge)

Zahur Ullah

Director

A.S.M. Shahidullah Khan

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	•		•	-	-	-	1	
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	•	3		(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	1	(323,785)	-	9	1
Profit transferred to Start up Fund	-	_	-	. 1		•	•	1
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)	-	1	•
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

		31,03,2025	31.12.2024
	Notes	Taka	Taka
PROPERTY AND ASSETS			
Cash Cash in hand (including females garmen star)	6	2 700 500 005	
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)		3,796,589,826	4,300,420,362
(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
Money at call and short notice	8	15,696,360,688 4,588,000,000	12,024,219,553 7,700,000,000
Investments	9	4,300,000,000	7,700,000,000
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 Bills purchased and discounted		229,040,937,024	219,266,890,520
onia parchasca ana discounted		1,243,078,960 230,284,015,983	1,647,347,193 220,914,237,71 2
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	11 017 054 201	11 072 E07 624
Non-convertible subordinated bond and contingent-		11,017,954,281	11,072,597,634
convertible perpetual bond	13	13,627,500,000	13,450,000,000
Deposits and other accounts Current/Al-wadeeah current account and other account	14	54 997 048 999 I	
Bills payable		34,227,843,889	35,820,810,511
Savings accounts/Mudaraba savings bank deposit		2,323,725,569 31,729,710,172	2,120,938,448 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 Paid-up Capital	19	10.650.040.000	
Statutory Reserve		10,658,218,870	10,658,218,870
Surplus in profit & loss account		7,733,520,042 5,134,974,906	7,565,365,960 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
Other Commitments		61,037,644,634	67,614,532,000
Total off-Balance Sheet items including contingent liabilities	•	61,037,644,634	1,126,908,881 68,741,440,881
•	30		
Net Asset Value Per Share	20	22.32	/ 22.01

Pankoj Suter FCA Chief Financial Officer

John Sarkar

Company Secretary

Shabbir Ahmed Zahur Ullah Managing Director (Current Charge) Director

A.S.M. Shahidullah Khah

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

•		January to	March
	Notes	2025	2024
		Taka	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)	<u>-</u>	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	1		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

Chief Financial Officer

John Sarkar Company Secretary Shabbir Ahmed

Managing Director (Current Charge) Director

Zahur Ullah

A.S.M. Shahidullah Khan Chairman

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

		January t	o March
•	Notes	2025	2024
		Taka	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	_		<u> </u>
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	Γ	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	Г	-	-
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
Not Opporating Cook Flour Day Street	==		
Net Operating Cash Flow Per Share	22	1.21	0.08

Chief Financial Officer

Shabbir Ahmed

Company Secretary Managing Director (Current Charge) Director

Zahur Ullah

A.S.M. Shahidullah Khan

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	1	1	1		
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	ı	1	977,403,043	1	977,403,043
Adjustment of Revaluation of Reserve for Securities	·	,	(1,188,456,303)	1	(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

Pankoj Suter FCA Chief Financial Officer

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Shabbir Ahmed Managing Director (Current Charge)

ん Zahur Ullah Director

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A.S.M. Shahidullah Khan Chairman

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- 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, 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 <u>Taka</u>	31.12.2024 <u>Taka</u>
Cash			
	Cash in hand (Note-6.1) Balance with Bangladesh Bank and its agent bank(s) (Note-6.2)	3,796,589,826	4,300,420,362
	balance with ballyladesh ballk and its agent ballk(s) (Note-0.2)	14,658,340,014 18,454,929,840	13,002,022,307 17,302,442,669
6.1	Cash in hand (including foreign currencies) Conventional Banking:		17/002/1142/003
	In local currency	3,686,580,124	4,190,299,217
	In foreign currencles	72,796,813	71,287,112
	Islami Banking:	3,759,376,937	4,261,586,329
	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 In foreign currencies	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		
	balance with Sorian bank being an agent of bangladesh bank	579,994,375 14,658,340,014	860,035,266 13,002,022,307
6 (a)	Consolidated Cash i Cash in hand ONE Bank PLC ONE Securities Limited ONE Investments Limited	3,796,589,826 31,575 -	4,300,420,362 14,413
		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
Balanc	e 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
	Off-shore Banking Unit	2,018,819,003	1,842,273,946
	-	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	<u> </u>	
	Off share Parking Linit	13,606,647,833	10,180,279,125
	Off-shore Banking Unit	70,893,852 13,677,541,685	1,666,482 10,181,945,607
		20,077,042,003	TO1 TO 1 2 4 2 1 0 0 1

		31.03.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
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 1m 1*	1,111,693,223	1,216,452,871
	Islami Banking:	413.040.000	440 040 000
	Mudaraba Special Notice Deposit	412,040,099 1,523,733,322	412,018,823 1,628,471,694
7.5	Current Accounts (Outside Bangladesh)	1,323,733,322	1,028,471,034
7.5	Standard Chartered Bank, London	02 622 174	07 020 040
	Standard Chartered Bank, Pakistan	93,632,174 112,302,342	97,029,940
	Standard Chartered Bank, Numbai ,	• •	90,337,519
	Standard Chartered Bank, Tokyo	107,773,892 17,975,952	93,142,567
	Standard Chartered Bank, Frankfurt	31,872,259	18,296,734 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)
7 (2)	Consolidated Balance with Other Banks and Cinamial Variations	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 ONE Investments Limited	135,676,227	184,919,238
	ONE THACSTHELTS THURSA	32,013	43,513
	Less: Inter Company Balances	2,154,527,244 (135,708,240)	2,027,236,697
		2,018,819,003	(184,962,751) 1,842,273,946
	Outside Bangladesh		±10-12,273,340
	ONE Bank PLC	13,677,541,685	10,181,945,607
	ONE Securities Limited		,,- (0,007
		13,677,541,685	10,181,945,607
		15,696,360,688	12,024,219,553

8. Mon	ney at call and short notice	31.03.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
	With Don't /State O 43		
	With Bank (Note-8.1) With non- bank financial institutions (Note-8.2)	4,488,000,000	7,700,000,000
	with non- bank initalical institutions (Note-8.2)	100,000,000 4,588,000,000	7 700 000 000
8.1	With Bank	4,388,000,000	7,700,000,000
0.1			
	The Premier Bank PLC Janata Bank PLC	1,000,000,000	1,000,000,000
	Mercantile Bank PLC	1,500,000,000	1,500,000,000
	NRB Bank PLC	744.000.000	1,200,000,000
	United Commercial Bank PLC	744,000,000	360,000,000
	Southeast Bank PLC	1,000,000,000	2,200,000,000
	Meghna Bank PLC	344 000 000	600,000,000
	The City Bank PLC	244,000,000	240,000,000
	The day ballet ad	4,488,000,000	7,700,000,000
8.2	With non- bank financial institutions		7,700,000,000
-	The same individual indications		
	LankaBangla Finance PLC	100,000,000	-
	IDLC Finance PLC	- 100 000 000	<u> </u>
Invest	mante	100,000,000	
THACSC	In Government securities A		
	Conventional Banking:		
	Treasury bills	499,422,000	009 170 000
	Treasury bonds	33,181,261,447	998,170,000 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:		11,072,000,000
	In Government securities	1,090,423,000	508,133,000
		38,379,620,847	45,179,971,598
	Other InvestmentB		
	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 ONE Investments Limited	2,782,116,969	2,715,396,175
	Less: Inter Company Balances	13,411,576	13,110,045
	according outputy outputed	(392,246,026) 11,842,283,457	(330,156,156) 11,345,934,003
		50,291,672,684	56,595,673,980

			31.03.2025	31.12.2024
10 Lo	ans a	and Advances/ investments	<u>Taka</u>	<u>Taka</u>
		Loans, cash credit, overdraft etc (Note-10.1)	229,040,937,024	210 256 000 520
		Bills purchased and discounted (Note-10.2)	1,243,078,960	219,266,890,520
		,	230,284,015,983	1,647,347,193 220,914,237,713
1	.0.1	Loans, cash credit, overdraft etc/ investments (Note-10.1.a)		220/524/237/723
		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		-
		Language and the second	229,040,937,024	219,266,890,520
1(J.L.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 Time Loan	5,959,329,383	4,266,851,074
		Export Development Fund (EDF)	49,612,855,271	44,259,516,955
		Packing Credit	6,542,708,266	6,053,661,157
		Term Loans	633,407,814	739,235,053
		Lease Finance	113,881,681,401	111,672,797,848
		Retail Loans	2,921,556,122	3,001,784,068
		Credit Card	13,723,097,480	13,031,663,355
		Staff Loan	2,483,394,445	2,477,619,338
		State Estate	842,623,563 229,040,937,024	849,065,253 219,266,890,520
		Outside Bangladesh	-	219,200,890,320
		•	229,040,937,024	219,266,890,520
1	0.2	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	-	
			<u>1,243,078,960</u>	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)
		Dilla musahanna anad dianamana	<u>229,197,182,489</u>	219,441,414,108
		Bills purchased and discounted ONE Bank PLC	1 242 070 060	4 647 247 402
		ONE Securities Limited	1,243,078,960	1,647,347,193
		CHE DOWNROO ENTINGE	1,243,078,960	1,647,347,193
			230,440,261,448	221,088,761,301
11 Fix	ed A	ssets 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 Pight of use Assets as per IEBS 15	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
		Intangible Assets	8,843,456,214 274,189,095	8,800,792,320
		Work in progress (Intangible Assets)	18,997,000	269,989,095 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 <u>Taka</u>	31.12.2024 - <u>Taka</u>
• •	Consolidated Fixed Assets including premises, furniture & fixtures	4 264 272 242	4 242 242 202
:	ONE Bank PLC	4,261,978,318	4,248,347,082
	ONE Securities Limited ONE Investments Limited	56,817,530	57,861,735 -
	ONE tivesurients diritted	4,318,795,848	4,306,208,817
12 Parrer	inns from other Banks financial inclinations and Agents		
12 BOLLON	ings from other Banks, financial institutions and Agents. Borrowing Inside Bangladesh (Note-12.1)	. 11,017,954,281	11,072,597,634
•	Borrowing Outside Bangladesh	,11,017,554,201	-
		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 3,605,497,000	415,213,859 3,605,497,000
	Assured Repo Support 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 agent	S.	
22 (0)	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 ,44 7,778)
		11,017,954,281	11,072,597,634
13 Non-ce	nvertible subordinated bond and contingent-convertible perpetual bond Subordinated Bond - III	1,627,500,000	1,680,000,000
		4,000,000,000	4,000,000,000
	Subordinated Bond - IV	4,000,000,000	3,770,000,000
	Subordinated Bond - V		
	Perpetual Bond	4,000,000,000	4,000,000,000
	·	13,627,500,000	13,450,000,000
14 Depos	ts 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
	1	34,227,843,889	35,820,810,511
	ii Bills payable		0 400 505 006
	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
	lii 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
	AM 1 B 11 11 11	100,033,034,030	101,033,113,300
	Off-shore Banking Unit	<u> </u>	<u> </u>
	Off-shore Banking Unit	186,633,834,698 254,915,114,329	181,893,449,360 251,198,659,953

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		
Part 1.1	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	<u>250,683,541,047</u>
	Jan to Mar-2025	Jan to Mar-2024
	<u>Taka</u>	<u>Taka</u>
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	247,700,301	130,732,370
From on placement with outer banks	247,786,561	138,752,348
	247/100/301	¥30,732,340
	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	12,44 3,562
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

Interest paid of deposits (Conventional Banking):		Jan to Mar-2025 <u>Taka</u>	Jan to Mar-2024 <u>Taka</u>
Short term deposits			
Savings deposits	· · · · · · · · · · · · · · · · · · ·		
Term deposits	,	738,719,923	676,732,682
Scheme deposits 255,096,612 272,949,097 275,0749,097 275	- ·	218,480,262	210,904,591
Borrowings from banks and financial institutions			2,283,004,484
Interest on repurchase agreement (REPO) 436,336,724 167,332,079 167,332,079 161,000 101,000	·	256,069,612	252,949,097
Interest expenses for leased liability as per IPRS-16	_		168,619,227
Interest on Subordinated Bood			
Interest on Perpetual Bond	·		
Off-shore Banking Unit			184,398,392
Profit shared on deposits (Islami Banking): Profit paid on deposits (Islami Banking): 198,862,605 102,825,669 198,862,605 102,825,669 198,862,605 102,825,669 198,862,605 102,825,669 198,862,605 102,825,669 198,862,605 102,825,669 198,862,605 102,825,669 198,862,605 102,825,60	Interest on Perpetual Bond		
Profit shared on deposits (Islami Banking): Profit paid on deposits (Islami Banking): Profit paid on deposits 198,862,605 102,825,069 Profit on borrowings 198,862,605 102,825,069 198,862,605 102,825,069 5,455,153,015 4,168,5887,719 Less: Interest on Perpetual Bond transfer to Appropriation head in Profit and Loss Account (94,657,531) 4,168,5887,719 Less: Account (94,657,531) (99,726,028) 16 (a) Consolidated Interest paid/profit shared on deposits and borrowings ONE Bank PLC ONE Enruestments Limited 126,069 114,447 ONE Investments Limited 126,069 4,068,859,691 ONE Investments Limited 126,069 4,063,292,080 17 Interest receipts in cash Interest income on loans & advances 1,894,066,079 899,718,001 Interest receipts in cash Interest income on loans & advances 1,894,066,079 899,718,001 (Increase)/ Decrease in interest receivable on loans & advances 2,271,755,159 1,614,079,575 (Increase)/ Decrease in interest receivable on loans & advances 3,5790,769 6,205,5088 (Increase)/ Decrease in interest receivable others 3,5790,769 6,205,508,509 17 (a) Consolidated Interest receivable others 5,728,151,270 4,620,545,327 ONE Bank PLC 5,728,151,270 4,620,545,327 ONE Securities Limited 3,76,914 199,064 ONE Bank PLC 5,725,533,423 4,621,259,609 18 Interest payments 1,646,501,028 3,535,637,755 2,963,548,251 18 Interest payments 1,646,501,028 3,535,637,755 2,963,548,251 18 (a) Consolidated Interest payable 4,501,780,542 3,276,769,137 18 (a) Consolidated Interest payable 4,501,780,542 3,276,769,137 19 Details break-up of Shareholders' Equity -Solo 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,870 1,668,218,8			4,065,587,480
Profit shared on deposits (Islami Banking): Profit paid on deposits 198,862,605 102,825,069 70,825,	Off-shore Banking Unit		
Profit and one deposits 102,825,069 198,862,605 102,825,069 198,862,605 102,825,069 198,862,605 102,825,069 198,862,605 102,825,069 102,825,069 102,825,069 102,825,069 102,825,0269 102,8		5,256,290,410	4,065,760,650
Profit on borrowings	· · · · · · · · · · · · · · · · · · ·		
198,862,605 102,825,066 5,455,153,015 4,168,7537,79 Less: Interest on Perpetual Bond transfer to Appropriation head in Profit and Loss Account (94,657,534) (99,726,028) 16 (a) Consolidated Interest paid/profit shared on deposits and borrowings ONE Bank PLC ONE Securities Limited 126,269 114,447 ONE Investments Limited 126,269 114,447 ONE Investments Limited 10,340,784 (5,682,058) 17 Interest receipts in cash	· · · · · · · · · · · · · · · · · · ·	198,862,605	102,825,069
	Profit on Dorrowings	-	
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 ONE Bank PLC One Dans & 4,068,859,691 (12,626) (114,474) (12,626) (114,474) (12,626) (114,474) (12,626) (114,474) (12,626) (114,474) (12,626) (114,474) (12,626) (114,474) (12,626) (
Class Account		5,455,153,015	4,168,585,719
16 (a) Consolidated Interest paid/profit shared on deposits and borrowings CNE Bank PLC		/A / 4== == //	/444 >
16 (a) Consolidated Interest paid/profit shared on deposits and borrowings ONE Searchites Limited 1.26,269 1.14,447 ONE Investments Limited 1.26,269 1.26,269 1.26,269 To Interest receipts in cash 1.26,269 1.26,269 1.26,269 Interest receipts in cash 1.26,269 2.27,205,206 Interest Income on loans & advances 6,141,631,155 5,370,832,856 1.26,269 1.26,269 2.27,550,888 Income from Investments (excluding dividend income) 8,035,697,234 6,270,550,888 (Increase)/ Decrease in interest receivable on loans & advances (2,277,55,195) (1,541,407,957) (Increase)/ Decrease in interest receivable others (2,277,54,151,270) (4,529,545,327) (Increase)/ Decrease in interest receivable others (2,277,54,151,270) (2,59,545,327) (Increase)/ Decrease in interest receivable others (2,277,54,151,270) (2,59,545,327) (Increase)/ Decrease in interest receivable others (2,277,54,151,270) (2,59,545,327,57) (Increase)/ Decrease in interest receivable others (2,277,54,151,270) (2,59,545,3	Loss Account		
ONE Bank PLC ONE Securities Limited 5,360,495,481 4,068,859,691 ONE Investments Limited Less: Inter Company Transaction (10,340,784) (5,682,085) Less: Inter Company Transaction 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 (Increase)/ Decrease in interest receivable on loans & advances (2,271,755,195) (1,541,407,957) (Increase)/ Decrease in interest receivable others 383,697,234 6,270,550,888 (Increase)/ Decrease in interest receivable others 35,728,151,270 4,620,545,327 17 (a) Consolidated Interest receipts in cash 35,728,151,270 4,620,545,327 ONE Bank PLC 5,728,151,270 4,620,545,327 ONE Securities Limited 37,346,023 6,197,276 ONE Investments Limited 37,691 199,064 Interest payments 310,347,891 4,621,596,09 1 Fortal interest expenses 5,435,053,015 4,621,197,13 Add : Openling balance of interest payable <t< td=""><td></td><td>5,360,495,481</td><td>4,068,859,691</td></t<>		5,360,495,481	4,068,859,691
ONE Securities Limited 126,269 114,447 ONE Investments Limited 126,269 15,200,280,280,280,280,280,280,280,280,280			
NNE Investments Limited		5,360,495,481	4,068,859,691
Less: Inter Company Transaction (10,340,784) (5,682,085) 7 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 Increase) Decrease in interest receivable on loans & advances (2,271,755,195) (154,407,957) (Increase)/ Decrease in interest receivable others 363,590,768 (10,597,058) (Increase)/ Decrease in interest receivable others (35,790,768) (10,597,050) (Increase)/ Decrease in interest receivable others 35,793,151,270 4,620,545,327 (Increase)/ Decrease in interest receivable others 5,728,151,270 4,620,545,237 (Increase)/ Decrease in interest receivable others 5,728,151,270 4,620,545,237 (NE Bank PLC 5,728,151,270 4,620,545,237 (NE Bank PLC 3,755,334,23 4,621,259,609 (NE Investments Limited 3,535,637,55 2,953,548,251 (Interest expenses 5,435,053,015 4,162,419,713 Add : Opening balance of interest payable 3,535,637,75 2,963,748,251 Less: Closing balance of interest payable <td>ONE Securities Limited .</td> <td>126,269</td> <td>114,447</td>	ONE Securities Limited .	126,269	114,44 7
17	ONE Investments Limited	-	-
Interest receipts in cash Interest income on loans & advances Interest income from Investments (excluding dividend income) Interest income on loans & advances Interest income on loans & Interest	Less: Inter Company Transaction		
Interest income on loans & advances 1,41,631,155 1,5370,832,856 1,894,066,079 899,718,031 89,066,079 899,718,031 89,066,079 899,718,031 89,066,079 899,718,031 89,035,697,234 6,270,555,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,888 (1,671,655,868 (1,671,655,868 (1,671,655,868 (1,671,655,868 (1,671,655,869 (1,671,655,		5,350,280,967	4,063,292,080
Interest income on loans & advances 1,41,631,155 1,5370,832,856 1,894,066,079 899,718,031 89,018,001 89,001 89,018,001	17 Interest receipts in cash		
Income from Investments (excluding dividend income)	-	6.141.631.155	5.370.832.856
Roys, 697,234 6,270,550,888 (Increase) Decrease in interest receivable on loans & advances (2,271,755,195) (1,514,407,957) (Increase) Decrease in interest receivable others (35,790,768) (10,8597,605)	Income from Investments (excluding dividend income)		
(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) 17 (a) Consolidated Interest receipts in cash 5,728,151,270 4,620,545,327 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) 18 Interest payments 70tal 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 4,501,780,542 3,276,769,137 18 (a) Consolidated Interest Payment 4,501,780,542 3,276,769,137 ONE Bank PLC 4,501,780,542 3,276,769,137 ONE Securities Limited 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 (10,340,78) (5,68			
(Increase)/ Decrease in interest receivable others (35,790,768) (108,597,607) 17 (a) Consolidated Interest receipts in cash 5,728,151,270 4,620,545,327 IT (a) Consolidated Interest receipts in cash 5,728,151,270 4,620,545,327 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) IS Interest payments 70tal 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 4,501,780,542 3,276,769,137 IS (a) Consolidated Interest Payment 4,501,780,542 3,276,769,137 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) 19 Details break-up of Shareholders' Equity - Solo 4,491,566,027 3,271,201,566 <	(Increase)/ Decrease in interest receivable on loans & advances		
17 (a) Consolidated Interest receipts in cash ONE Bank PLC ONE Bank PLC ONE Investments Limited ONE Investments Limited Interest on deposit paid by ONE Bank PLC to subsidiaries company Interest payments Total interest expenses Add: Opening balance of interest payable Less: Closing balance of interest payable Less: Closing balance of interest payable Less: Closing balance of interest payable Less: Interest payments 18 (a) Consolidated Interest Payment ONE Bank PLC ONE Securities Limited 1 (4,865)10,228) 1 (3,849,198,826) 1 (4,949,198,826) 1 (4,949,198,626) 1 (4,949,198,642)			
17 (a)			
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) 18 Interest payments 5,725,533,423 4,621,259,609 18 Interest payments 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) Less: Closing balance of interest payable 4,501,780,542 3,276,769,137 18 (a) Consolidated Interest Payment 4,501,780,542 3,276,769,137 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) 19 Details break-up of Shareholders' Equity - Solo 31.03.2025 31.12.2024 Paid-up Capital 10,658,218,870 10,658,218,870 Paid-up Capital 7,753,520,42 7,565,365,960	17 (a) Consolidated Interest receipts in cash		
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) 18 Interest payments 5,725,533,423 4,621,259,609 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) Less: Closing balance of interest payable 4,501,780,542 3,276,769,137 18 (a) Consolidated Interest Payment 4,501,780,542 3,276,769,137 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) 19 Details break-up of Shareholders' Equity -Solo 31.03.2025 31.12.2024 Paid-up Capital 10,658,218,870 10,658,218,870 Paid-up Capital 7,733,520,042 7,565,365,960	ONE Bank PLC	5,728,151,270	4,620,545,327
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 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) Less: Closing balance of interest payable 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 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 Particulars 31.03.2025 31.12.2024 Paid-up Capital 10,658,218,870 10,658,218,870 Statutory Reserve 7,733,520,042 7,555,365,960	ONE Securities Limited		
Interest on deposit paid by ONE Bank PLC to subsidiaries company (10,340,784) (5,682,058)	ONE Investments Limited		
17 17 17 17 17 17 17 17	Interest on deposit paid by ONE Bank PLC to subsidiaries company	-	
Total interest expenses		5,725,533,423	
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 ONE Bank PLC 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 5tatutory Reserve 7,733,520,042 7,565,365,960	18 Interest payments		
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	Total interest expenses	5,435,053,015	4,162,419,713
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	Add: Opening balance of interest payable	3,553,637,755	2,963,548,251
18 (a) Consolidated Interest Payment ONE Bank PLC ONE Securities Limited Less: Interest on deposit paid by ONE Bank PLC to subsidiaries company 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 Paid-up Capital 10,658,218,870 Statutory Reserve 7,733,520,042 7,565,365,960	Less: Closing balance of interest payable	(4,486,910,228)	(3,849,198,826)
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		4,501,780,542	3,276,769,137
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	18 (a) Consolidated Interest Payment		
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		4.501.780.542	3 276 769 137
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			-
4,491,566,027 3,271,201,526 19 Details break-up of Shareholders' Equity -Solo 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	Less: Interest on deposit paid by ONE Bank PLC to subsidiaries company		•
19 Details break-up of Shareholders' Equity -Solo Particulars Paid-up Capital Paid-up Reserve 31.03.2025 31.12.2024 10,658,218,870 10,658,218,870 7,733,520,042 7,565,365,960	, , ,		
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			
Paid-up Capital 10,658,218,870 10,658,218,870 Statutory Reserve 7,733,520,042 7,565,365,960			
Statutory Reserve 7,733,520,042 7,565,365,960			·
Cumbus in Brofit 9, Loca Account			
Surplus in Profit & Loss Account 5,134,974,906 4,757,698,562 Revaluation Reserve for HTM Securities 261,841,844 472,895,104			
Revaluation Reserve for HTM Securities 261,841,844 472,895,104			
	,		

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 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):

31.03.2025	31.03.2024
640,087,959	407,945,383
200,682,447	59,267,267
935,672,951	644,748,390
(2,388,352,760)	(1,424,422,523)
858,864,939	807,824,548
94,982,951	75,716,452
8,196,128	36,119,346
23,920,254	(91,226,638)
(100,047,521)	(59,442,704)
274,007,350	456,529,522
	640,087,959 200,682,447 935,672,951 (2,388,352,760) 858,864,939 94,982,951 8,196,128 23,920,254 (100,047,521)

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

Chief Financial Officer

John Sarkar

Company Secretary

Managing Director (Current Charge)

Zahur Ullah

Director