

# 1st quarter Financial Statements (Un-audited)

## 31 March 2026



In Compliance to Bangladesh Securities and Exchange Commission Notification No. BSEC/CMRRCD/2006-158/208/Adm/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 2026 and Profit & Loss Statement and Cash Flow Statement for the three months ended on 31 March 2026.

Company Secretary Managing Director

### ONE Bank PLC and its Subsidiaries Condensed Consolidated Balance Sheet As at 31 March 2026

Notes	31.03.2026 Taka	31.12.2025 Taka
<b>PROPERTY AND ASSETS</b>		
6 (a)	4,808,227,973	4,148,443,074
<b>Balance with other banks and financial institutions</b>		
7 (a)	1,545,193,077	1,142,819,327
<b>Loans and Advances/Investments</b>		
8 (a)	47,670,185,415	47,488,390,976
<b>Fixed Assets including premises, furniture &amp; fixtures</b>		
9	59,089,575,736	58,866,530,167
<b>LIABILITIES AND CAPITAL</b>		
11 (a)	7,326,352,211	9,976,289,760
<b>Capital/Shareholders' Equity</b>		
12	11,427,500,000	11,480,000,000
<b>Other Liabilities</b>		
13 (a)	34,715,560,808	36,499,881,861
<b>Net Asset Value Per Share</b>		
19	22.85	22.46

Chief Financial Officer Company Secretary Managing Director Independent Director Chairman

### ONE Bank PLC and its Subsidiaries Condensed Consolidated Profit and Loss Account For the period from 01 January 2026 to 31 March 2026

Notes	January to March 2026 Taka	2025 Taka
14 (a)	6,616,556,662	6,145,597,766
15 (a)	(5,756,387,857)	(5,350,247,577)
<b>Net interest income</b>		
	860,217,806	798,409,319
<b>Investment income</b>		
	1,366,143,137	2,025,402,349
<b>Other operating income</b>		
	170,099,607	178,810,752
<b>Total operating income (A)</b>		
	2,739,008,801	3,559,011,948
<b>Salaries and allowances</b>		
	1,168,428,122	1,105,108,994
<b>Rent, taxes, insurance, electricity etc.</b>		
	223,721,683	208,042,851
<b>Legal expenses</b>		
	1,117,424	1,515,935
<b>Postage, stamps, telecommunication etc.</b>		
	35,611,449	27,450,570
<b>Directors' fees</b>		
	941,549	1,098,750
<b>Auditors' fees</b>		
	520,552	127,000
<b>Stationery, printing, advertisements etc.</b>		
	40,176,648	48,103,123
<b>Managing Director's salary and allowances (Bank only)</b>		
	6,850,000	6,850,000
<b>Depreciation, leasing expense and repair of bank's assets</b>		
	126,412,237	143,826,513
<b>Other expenses</b>		
	223,693,198	233,648,888
<b>Total operating expenses (B)</b>		
	1,830,232,862	1,774,019,660
<b>Profit/(loss) before provision and tax (C=A-B)</b>		
	908,775,939	1,784,992,288
<b>Provision for loans and advances</b>		
	495,361,360	984,131,654
<b>Specific provision</b>		
	(91,819)	(181,519)
<b>General provision</b>		
	495,269,541	983,950,135
<b>Provision for off-balance sheet items</b>		
	-	(47,855,553)
<b>Provision for diminution in value of share</b>		
	8,957,008	1,000,000
<b>Total Provision (D)</b>		
	504,226,548	937,094,582
<b>Profit/(loss) before taxes (E=C-D)</b>		
	404,549,391	847,897,706
<b>Provision for taxation</b>		
	64,322,019	354,276,966
<b>Current tax expense</b>		
	(19,660,142)	(151,570,901)
<b>Deferred tax expense/(income)</b>		
	44,661,877	202,706,066
<b>Net Profit after taxation</b>		
	359,887,514	645,191,640
<b>Attributable to:</b>		
	359,535,274	645,012,046
<b>Shareholders of the ONE Bank PLC</b>		
	352,240	179,594
<b>Non-controlling Interest</b>		
	359,887,514	645,191,640
<b>Retained surplus brought forward</b>		
	5,094,501,956	5,179,361,259
<b>Adit: Net profit after tax (attributable to shareholder of OBPLC)</b>		
	5,454,037,230	5,824,373,604
<b>Appropriations:</b>		
	73,111,086	168,154,081
<b>Statutory Reserve</b>		
	98,630,137	94,657,534
<b>Start up Fund</b>		
	3,281,312	6,400,880
<b>Retained Surplus</b>		
	175,022,535	269,212,495
<b>Earnings Per Share (EPS)</b>		
	5,279,014,695	5,555,161,109
	0.34	0.61

Chief Financial Officer Company Secretary Managing Director Independent Director Chairman

### ONE Bank PLC and its Subsidiaries Condensed Consolidated Cash Flow Statement For the period from 01 January 2026 to 31 March 2026

Notes	2026 Taka	2025 Taka
<b>Cash flows from operating activities</b>		
16 (a)	7,378,204,806	5,725,533,423
17 (a)	(5,310,015,227)	(4,491,566,027)
<b>Interest receipts in cash</b>		
	62,976,576	38,213,373
<b>Dividend receipts</b>		
	177,158,234	173,499,722
<b>Recoveries of loans previously written off</b>		
	164,906,578	16,471,496
<b>Cash payments to employees</b>		
	(1,209,755,827)	(1,086,073,345)
<b>Cash payments to suppliers</b>		
	(74,057,000)	(107,662,443)
<b>Income Taxes paid</b>		
	(183,268,537)	(103,216,158)
<b>Receipts from other operating activities</b>		
	375,385,711	563,849,716
<b>Payment for other operating activities</b>		
	(594,564,475)	(456,178,757)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>		
	785,030,940	272,865,801
<b>Increase/(decrease) in operating assets and liabilities</b>		
<b>Sales/ (purchase) of trading securities</b>		
	(28,148,261)	6,601,650,855
<b>Loans and advances to customers</b>		
	(5,732,166,853)	(9,351,500,147)
<b>Other current assets</b>		
	(201,739,338)	(645,473,648)
<b>Deposits from other banks/ Borrowings</b>		
	(2,890,742,030)	(24,776,135)
<b>Deposits from customers</b>		
	9,741,514,267	3,881,122,083
<b>Other liabilities</b>		
	270,231,465	560,551,003
<b>Net cash used in/ from operating activities</b>		
	1,949,980,191	1,294,439,810
<b>Cash flows from investing activities</b>		
	964,629,676	11,075,176,866
<b>Proceeds from sale of securities</b>		
	(988,814,000)	(10,738,198,250)
<b>Proceeds from sale of property, plant &amp; equipment</b>		
	(101,913,346)	(109,508,662)
<b>Net cash used in investing activities</b>		
	(125,097,670)	230,207,174
<b>Cash flows from financing activities</b>		
	-	-
<b>Dividend paid</b>		
	-	-
<b>Net cash used for financial activities</b>		
	1,824,882,521	1,524,646,984
<b>Effects of exchange rate changes on cash and cash equivalent</b>		
	27,492,823	188,481,784
<b>Opening cash and cash equivalent</b>		
	32,063,687,211	37,029,210,735
<b>Closing cash and cash equivalents (D+E+F)</b>		
	33,916,062,555	38,742,339,504
<b>Closing cash and cash equivalents</b>		
<b>Cash in hand (including foreign currencies)</b>		
	4,808,227,973	3,796,621,401
<b>Cash with Bangladesh Bank &amp; its agent bank(s)</b>		
	16,077,619,988	14,658,340,014
<b>Cash with other banks and financial institutions</b>		
	12,026,845,694	15,696,360,688
<b>Money at call and short notice</b>		
	1,000,000,000	4,588,000,000
<b>Prize bonds</b>		
	3,318,900	3,017,400
<b>Net Operating Cash Flow Per Share</b>		
	1.83	1.21

Chief Financial Officer Company Secretary Managing Director Independent Director Chairman

### ONE Bank PLC and its Subsidiaries Condensed Consolidated Statement of Changes in Equity For the period from 01 January 2026 to 31 March 2026

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Reserve for Investment Fund	Reserve for Securities	Profit & Loss Account	Retained Surplus	Total
Balance at 01 January 2026	10,658,218,870	7,565,365,960	42,577,672	98,236,311	473,173,129	13,940,054,068	37,655,345	23,977,234,444
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	10,658,218,870	7,565,365,960	42,577,672	98,236,311	473,173,129	13,940,054,068	37,655,345	23,977,234,444
Profit/(loss) after tax for the year	-	-	-	-	-	224,237,870	-	224,237,870
Transfer to Statutory Reserve	-	7,880,171	-	-	-	(7,880,171)	-	-
Transfer to Investment Fund	-	-	-	3,281,312	-	-	-	3,281,312
Transfer to Securities Reserve	-	-	-	-	98,630,137	-	-	98,630,137
Transfer to Retained Surplus	-	-	-	-	-	(224,237,870)	224,237,870	-
Balance at 31 March 2026	10,658,218,870	7,565,365,960	42,577,672	98,236,311	473,173,129	14,164,296,208	37,979,583	24,332,487,223

Chief Financial Officer Company Secretary Managing Director Independent Director Chairman

### ONE Bank PLC Condensed Balance Sheet As at 31 March 2026

Notes	31.03.2026 Taka	31.12.2025 Taka
<b>PROPERTY AND ASSETS</b>		
6	4,808,227,610	4,148,443,074
<b>Balance with other banks and financial institutions</b>		
7	1,545,193,077	1,142,819,327
<b>Loans and Advances/Investments</b>		
8	47,670,185,415	47,488,390,976
<b>Fixed Assets including premises, furniture &amp; fixtures</b>		
9	59,089,575,736	58,866,530,167
<b>LIABILITIES AND CAPITAL</b>		
11	7,326,352,211	9,976,289,760
<b>Capital/Shareholders' Equity</b>		
12	11,427,500,000	11,480,000,000
<b>Other Liabilities</b>		
13	34,715,560,808	36,499,881,861
<b>Net Asset Value Per Share</b>		
19	22.85	22.46

Chief Financial Officer Company Secretary Managing Director Independent Director Chairman

### ONE Bank PLC Condensed Profit and Loss Account For the period from 01 January 2026 to 31 March 2026

Notes	2026 Taka	2025 Taka
14	6,606,776,454	6,145,597,766
15	(5,756,387,857)	(5,350,462,092)
<b>Net interest income</b>		
	837,311,699	781,135,674
<b>Investment income</b>		
	1,327,754,124	2,019,827,818
<b>Other operating income</b>		
	331,534,911	551,782,908
<b>Total operating income (A)</b>		
	2,666,637,812	3,530,967,584
<b>Salaries and allowances</b>		
	1,151,364,045	1,091,211,732
<b>Rent, taxes, insurance, electricity etc.</b>		
	220,766,693	205,554,651
<b>Legal expenses</b>		
	1,059,924	1,442,685
<b>Postage, stamps, telecommunication etc.</b>		
	35,161,449	27,450,570
<b>Directors' fees</b>		
	918,549	1,070,000
<b>Auditors' fees</b>		
	505,552	150,000
<b>Stationery, printing, advertisements etc.</b>		
	40,089,266	48,022,741
<b>Managing Director's salary and allowances</b>		
	6,850,000	6,850,000
<b>Depreciation, leasing expense and repair of bank's assets</b>		
	125,372,874	142,740,413
<b>Other expenses</b>		
	223,822,670	233,823,885
<b>Total operating expenses (B)</b>		
	1,805,721,022	1,754,524,226
<b>Profit/(loss) before provision and tax (C=A-B)</b>		
	860,916,790	1,776,443,358
<b>Provision for loans and advances</b>		
	495,361,360	983,528,504
<b>Specific provision</b>		
	(91,819)	(181,519)
<b>General provision</b>		
	495,269,541	983,347,015
<b>Provision for off-balance sheet items</b>		
	-	(47,855,553)
<b>Provision for diminution in value of share</b>		
	8,957,008	1,000,000
<b>Total Provision (D)</b>		
	495,361,360	935,672,951
<b>Profit/(loss) before taxes (E=C-D)</b>		
	365,555,430	840,770,407
<b>Provision for taxation</b>		
	54,334,576	352,169,623
<b>Current tax expense</b>		
	(16,910,325)	(151,487,176)
<b>Deferred tax expense/(income)</b>		
	37,424,251	200,682,447
<b>Net Profit after taxation</b>		
	328,131,179	640,087,959
<b>Proceeds from sale of securities</b>		
	4,572,336,608	4,757,698,562
<b>Proceeds from sale of property, plant &amp; equipment</b>		
	4,725,445,253	5,397,786,521
<b>Appropriations:</b>		
	73,111,086	168,154,081
<b>Statutory Reserve</b>		
	98,630,137	94,657,534
<b>Start up Fund</b>		
	3,281,312	6,400,880
<b>Retained Surplus</b>		
	175,022,535	269,212,495
<b>Earnings Per Share (EPS)</b>		
	4,725,445,253	5,128,574,026
	0.31	0.60

Chief Financial Officer Company Secretary Managing Director Independent Director Chairman

### ONE Bank PLC Condensed Cash Flow Statement For the period from 01 January 2026 to 31 March 2026

Notes	2026 Taka	2025 Taka
<b>Cash flows from operating activities</b>		
16	7,378,204,806	5,725,533,423
17	(5,322,742,125)	(4,501,780,542)
<b>Interest receipts in cash</b>		
	56,027,777	28,938,991
<b>Dividend receipts</b>		
	166,148,896	

# 1st quarter Financial Statements (Un-audited)

## 31 March 2026



	31.03.2026	31.12.2025	31.03.2026	31.12.2025		Jan to Mar-2026	Jan to Mar-2025
	Taka	Taka	Taka	Taka		Taka	Taka
<b>7 (a) Consolidated Balance with Other Banks and Financial Institutions</b>							
<b>In Bangladesh</b>							
ONE Bank PLC	1,545,193,077	1,142,819,327	7,326,352,211	9,976,289,760			
ONE Securities Limited	239,155,166	333,766,233	-	-			
ONE Investments Limited	145,295	61,170	-	-			
Less: Inter Company Balances	(239,300,692)	(333,830,403)	-	-			
<b>Outside Bangladesh</b>	<b>1,545,193,077</b>	<b>1,142,819,327</b>	<b>7,326,352,211</b>	<b>9,976,289,760</b>			
ONE Bank PLC	10,481,652,617	5,571,041,559	-	-			
ONE Securities Limited	-	-	-	-			
	<b>10,481,652,617</b>	<b>5,571,041,559</b>					
	<b>12,026,845,694</b>	<b>6,713,860,885</b>					
<b>8. Money at call and short notice</b>							
With Bank (Note-8.1)	1,000,000,000	2,834,431,000					
With non-bank financial institutions (Note-8.2)	-	-					
	<b>1,000,000,000</b>	<b>2,834,431,000</b>					
<b>8.1 With Bank</b>							
Midland Bank PLC	500,000,000	-					
Bangladesh Krishi Bank	500,000,000	-					
United Commercial Bank PLC	-	1,000,000,000					
Southeast Bank PLC	-	733,772,400					
Meghna Bank PLC	-	122,295,400					
The City Bank PLC	-	978,363,200					
	<b>1,000,000,000</b>	<b>2,834,431,000</b>					
<b>8.2 With non-bank financial institutions</b>							
	-	-					
<b>9. Investments</b>							
<b>In Government securities -- A</b>							
<b>Conventional Banking:</b>							
Treasury	4,131,589,080	3,515,359,536					
Treasury bonds	39,206,372,135	40,116,558,539					
Encumbered Securities	-	2,742,468,000					
Prize Bonds	3,318,900	3,047,876					
	<b>43,341,280,115</b>	<b>46,377,433,876</b>					
<b>Islami Banking:</b>							
In Government securities	4,079,093,000	1,060,933,000					
	<b>47,420,373,115</b>	<b>47,438,366,876</b>					
<b>Other Investment -- B</b>							
<b>Conventional Banking:</b>							
Shares (Quoted, Unquoted and Preference Shares)	3,338,295,985	3,388,295,985					
Subordinated and Perpetual bonds (issued by other banks)	5,593,385,000	5,593,385,000					
Equity Investment-Bangladesh Startup Investment Company PLC	89,695,840	-					
	<b>9,020,376,825</b>	<b>8,981,680,985</b>					
<b>Islami Banking:</b>							
Islami Banking Sukuk (Private (BBML- Sukuk))	175,576,000	208,496,500					
	<b>9,195,952,825</b>	<b>9,190,177,485</b>					
<b>Total Investment -- (A+B)</b>	<b>56,616,325,940</b>	<b>56,628,544,361</b>					
<b>9 (a) Consolidated Investments</b>							
<b>In Government securities</b>							
ONE Bank PLC	47,420,373,115	47,438,366,876					
ONE Securities Limited	249,812,300	59,024,100					
	<b>47,670,185,415</b>	<b>47,488,390,976</b>					
<b>Other Investment</b>							
ONE Bank PLC	9,195,952,825	9,190,177,485					
ONE Securities Limited	2,668,023,003	2,626,651,697					
ONE Investments Limited	13,994,443	14,035,603					
Less: Inter Company Balances	(458,579,950)	(452,725,594)					
	<b>11,419,390,321</b>	<b>11,378,139,191</b>					
	<b>59,089,575,736</b>	<b>58,866,530,167</b>					
<b>10. Loans and Advances/ investments</b>							
Loans, cash credit, overdraft etc (Note-10.1)	245,346,989,105	240,282,490,459					
Less: purchased and discounted (Note-10.2)	(1,244,313,682)	(1,746,630,013)					
	<b>246,591,302,787</b>	<b>242,029,120,473</b>					
<b>10.1 Loans, cash credit, overdraft etc/ investments (Note-10.1.a)</b>							
<b>Inside Bangladesh</b>							
Loans	217,835,899,507	212,562,269,099					
Cash Credit	4,193,014	4,727,033					
Overdraft	27,506,896,585	27,715,494,328					
	<b>245,346,989,105</b>	<b>240,282,490,459</b>					
<b>Outside Bangladesh</b>							
	<b>245,346,989,105</b>	<b>240,282,490,459</b>					
<b>10.1.a Loans, cash credit, overdraft etc/ investments</b>							
<b>Inside Bangladesh</b>							
Overdraft	27,506,896,585	27,715,494,328					
Payment against Documents	4,965,106,400	4,347,941,174					
Loan Against Trust Receipts	5,684,059,699	5,328,898,823					
Time Loan	51,064,031,110	53,136,306,726					
Export Development Fund (EDF)	5,022,784,120	5,545,933,036					
Packing Credit	653,075,103	736,595,042					
Term Loans	132,604,469,352	126,005,388,678					
Lease Finance	856,256,217	1,500,644,060					
Retail Loans	13,446,534,040	12,441,688,917					
Credit Card	2,511,095,476	2,512,087,216					
Staff Loan	1,030,681,004.39	1,011,512,459					
	<b>245,346,989,105</b>	<b>240,282,490,459</b>					
<b>Outside Bangladesh</b>							
	<b>245,346,989,105</b>	<b>240,282,490,459</b>					
<b>10.2 B/B purchased and discounted</b>							
<b>Inside Bangladesh</b>							
Local B/B purchased and discounted	1,152,826,576	1,633,780,077					
Foreign B/B purchased and discounted	91,487,105	112,849,936					
	<b>1,244,313,682</b>	<b>1,746,630,013</b>					
<b>Outside Bangladesh</b>							
	<b>1,244,313,682</b>	<b>1,746,630,013</b>					
<b>10 (a) Consolidated Loans and Advances</b>							
<b>Loans, cash credit, overdraft etc.</b>							
ONE Bank PLC	245,346,989,105	240,282,490,459					
ONE Securities Limited	135,335,999	142,180,848					
Less: Inter unit/company elimination	-	-					
	<b>245,482,325,104</b>	<b>240,424,671,307</b>					
<b>B/B purchased and discounted</b>							
ONE Bank PLC	1,244,313,682	1,746,630,013					
ONE Securities Limited	-	-					
	<b>1,244,313,682</b>	<b>1,746,630,013</b>					
	<b>246,726,638,786</b>	<b>242,171,301,321</b>					
<b>11. Borrowings from other Banks, financial institutions and Agents.</b>							
Borrowing Inside Bangladesh (Note-11.1)	7,326,352,211	9,976,289,760					
Borrowing Outside Bangladesh	-	-					
	<b>7,326,352,211</b>	<b>9,976,289,760</b>					
<b>11.1 Borrowing Inside Bangladesh</b>							
Borrowing from Bangladesh Bank (Note-11.1(a))	7,326,352,211	9,975,930,258					
Refinance Scheme from SME Foundation_COVID-19	-	359,502					
Refinance Scheme from Joyeeta Foundation_COVID-19	-	-					
Borrowing from other bank - Payable on demand	-	-					
	<b>7,326,352,211</b>	<b>9,976,289,760</b>					
<b>11.1(a) Borrowing from Bangladesh Bank</b>							
Export Development Fund (EDF)	4,853,281,431	4,676,678,842					
Refinance against SME, Agriculture loan, Green finance and Pre-Shipment Credit	227,658,967	229,546,045					
Stimulus Package for COVID19	1,081,492,507	1,096,399,809					
Assured Repo Support	2,742,468,000	-					
Investment Promotion and Financing Facility II (IPFF II)	713,833,693	727,643,523					
Financial Sector Support Project (FSSP)	450,085,612	503,094,399					
	<b>7,326,352,211</b>	<b>9,975,930,258</b>					
<b>11 (a) Consolidated Borrowings from other banks, financial institutions and agents.</b>							
ONE Bank PLC	7,326,352,211	9,976,289,760					
ONE Securities Limited	-	-					
ONE Investment Limited	-	-					
Less: Inter unit/company elimination	-	-					
	<b>7,326,352,211</b>	<b>9,976,289,760</b>					
<b>12. Non-convertible subordinated bond and contingent-convertible perpetual bond</b>							
Subordinated Bond - III	227,500,000	280,000,000					
Subordinated Bond - IV	3,200,000,000	3,200,000,000					
Subordinated Bond - V	4,000,000,000	4,000,000,000					
Perpetual Bond	4,000,000,000	4,000,000,000					
	<b>11,427,500,000</b>	<b>11,480,000,000</b>					
<b>13. Deposits and other accounts</b>							
<b>i Current/Ak-wadeesh current account and other account</b>							
Unclaimed cash and fractional dividend account	34,120,921,972	35,912,567,202					
Off-shore Banking Unit	28,535,541	28,535,541					
	<b>34,149,457,513</b>	<b>35,941,102,743</b>					
<b>ii B/B payable</b>							
Payment Order (Issued)	1,538,524,374	1,488,050,111					
Demand Draft	340,669	340,648					
	<b>1,538,865,042</b>	<b>1,488,390,758</b>					
<b>iii Savings accounts/Mudaraba savings bank deposit</b>							
<b>Fixed Deposit/Mudaraba fixed deposits</b>							
Fixed Deposit/Mudaraba fixed deposits	151,468,184,295	147,657,905,432					
Special Notice Deposits/ Mudaraba special notice deposit	46,091,507,575	38,958,313,900					
Scheme Deposits/ Mudaraba scheme deposit	14,043,700,609	13,747,050,054					
Non-resident Foreign Currency Deposits	135,369,719	130,666,160					
Off-shore Banking Unit	211,738,762,198	200,493,335,546					
	<b>211,738,762,198</b>	<b>200,493,335,546</b>					
<b>13 (a) Consolidated Deposits and other accounts</b>							
<b>Current/Ak-wadeesh current account and other account</b>							
ONE Bank PLC	34,149,457,513	35,941,102,743					
ONE Securities Limited	-	-					
	<b>34,149,457,513</b>	<b>35,941,102,743</b>					
<b>B/B payable</b>							
ONE Bank PLC	1,538,865,042	1,488,390,758					
ONE Securities Limited	-	-					
	<b>1,538,865,042</b>	<b>1,488,390,758</b>					
<b>Savings accounts/Mudaraba savings bank deposit</b>							
ONE Bank PLC	34,940,547,474	35,015,692,769					
ONE Securities Limited	-	-					
	<b>34,940,547,474</b>	<b>35,015,692,769</b>					
<b>Fixed Deposit/Mudaraba fixed deposits</b>				</			