FINANCIAL STATEMENTS

Half Yearly, 2021

As at June 30, 2021 (Un-audited) In Compliance to Bangladesh Securities and Exchange Commission Notification No. BSEC/CMRRCD/2006-158/208/Admin/81 dated June 20, 2018, we are pleased to present the following unaudited and provisional Financial Statements of the Bank for the half year ended June 30, 2021.







ONE Bank Limited and its Subsidiaries

			ONE Bank Limite	u an	u ns s	ubsidiar	ies				
Consolidated Balance	Sheet		Consolidated P	rofit & 1	Loss Accou	nt		Con	solidated Cash F	low Statement	
As at 30 June 2021	Direct		For the period from 01						eriod from 01 January		21
								p			int in Taka
		nt in Taka	_	January	Amount in	Taka April to June				Janus	ary to June
	30 June 2021	31 December 2020		2021	2020	2021 2020				2021	2020
PROPERTY AND ASSETS Cash			Interest income/proft on investment 8, Interest paid on deposits and borrowings etc. (6,	,705,532,820 .027,728,790)	10,555,907,911 4 (8,529,846,434) (2	,301,023,129 4,574,065, .878,157,413) (4.062,205,	642) Cash flo	ws from operating activit	ies		
Cash in hand (including foreign currencies)	2,997,817,765	3.099.564.869	Net interest income 2,	677,804,030	2,026,061,477 1	422,865,716 511,859,	884 Interes	t receipts in cash		8,369,685,067 (6,515,773,457	11,760,952,499
Balance with Bangladesh Bank and its agent bank(s)	2,771,011,103	3,077,204,007		,104,327,520 776,277,371		594,830,593 786,967, 393,251,598 112,623,	S21 Divide	t payments end receipts		98,479,923	11.525.913
(Including foreign currencies)	26,564,164,140	26,437,376,200		291,938,527		155,623,607 156,197, 566,571,513 1,567,647.		d commission receipts in o eries of loans previously w	ash	441,501,757 30,278,393	321,977,514 7,673,428
	29,561,981,905	29,536,941,069	Salaries and allowances 1,	850,347,448 ,423,125,774	1,509,322,054	713,589,668 765,019,	Cash j	sayments to employees	nuen on	(1,325,096,837	(1,417,158,124)
Balance with other Banks and Financial Institutions			Rent, taxes, insurance, electricity etc. Legal expenses	383,948,143	356,113,409	197,951,952 182,876,	R34 Cash j	ayments to suppliers e Taxes paid		(253,343,813 (509,546,011	(308,762,547)
In Bangladesh	4,963,896,296	2,637,146,008	Postage, stamps, telecommunication etc.	44,363,824	37,051,545	17,557,400 19,009,	S91 Receip	ts from other operating ac ent for other operating activ	ivities	669,563,407 (769,187,912	475,809,467 (562,248,467)
Outside Bangladesh	5,503,915,790	4,387,093,348	Directors' fees Auditors' fees	501,600 195,000	510,000 165,000	280,400 158, 107,500 77.	00 Cash	generated from operating	activities before changes in	(100)(101)	.,
	10,467,812,086	7,024,239,356	Stationery, printings, advertisements etc. Managing Director's salary and allowances (Bank only)	102,254,050 6,120,000	154,855,894 6,800,000	53,632,903 78,605, 3,453,750 3,837,	330 opera	ting assets and liabilities		236,560,516	81,286,204
Money at call on short notice	-		Depreciation, leasing expense and renair of bank's assets	344.207.733	316,737,221	174.393.542 168.864.	128 Incres	se/(decrease) in operatin	g assets and liabilities		
Investments Government	23,658,237,413	25,356,340,064		208,203,889	176,903,753 2,592,110,744 1	119,639,482 48,477, 301,719,149 1,284,989,		purchase) of trading secur	ities	1,356,445,733	2,319,007,963
Others	6,800,698,705	6,960,694,074	Profit/ (loss) before provision and tax (C=A-B) 2,	550,455,995 299,891,454		264,852,365 282,658,	363 Loans Other	and advances to customer		(2,429,844,090	
Olikes	30,458,936,117	32,317,034,138	Provision for loans and advances Specific provision (186,406,748)	8.045.993	83,312,768 6,059.	Depos 119	its from other banks/ Born	wings	1,671,465,349	(588,131,525) (462,943,213) (4.986,837,787)
Loans and Advances/investments	30,430,930,117	32,317,034,130	General provision	505,742,078 319,335,329	106,177,543 114,223,536	277,655,841 71,035, 360,968,608 77,094,	210 Other	liabilities		811,004,320	840,133,449
Loans, cash credit, overdraft etc./investments	220,825,454,316	218,405,027,866	Provision for off-balance sheet items	(41,680,230)	(34,268,449)	6,687,171 (130,316,		sh used in/ from operation flows from investing active	g activities	2,919,759,226	(8,379,743,606)
Bills purchased and discounted	2,033,109,830	2,023,692,190	Provision for diminution in value of share Provision for other	13,130,224	93,955,211	13.130.224	Sales/	purchase) of securities	ities	699,672,460	742,546,922
	222,858,564,146	220,428,720,056	Total Provision (D)	290,785,323		380,786,004 (53,222,	000) B Net ci	rchase/sale of fixed assets sh used in investing activ	ities	(153,038,237 546,634,223	(74,096,107) 668,450,815
Fixed Assets including premises, furnitures & fixtures	3,071,731,357	3,037,810,261	Profit/(loss) before taxes (E=C-D) 2.) Provision for taxation	009,106,130	1,459,131,085	884,066,361 335,880,		flows from financing acti			
Other Assets	12,081,083,888	11,323,733,040	Current tax expense	643,326,853	598,102,258	261,191,741 170,245,		ets from issue of ordinary s and paid			
Non-banking Assets	-	-		724,061 644,050,914	(3,985,413)	93,552 (3,281, 261,285,293 166,964,		sh used for financial acti	vities nd cash equivalent (A+B+C)	3,466,393,449	(7,711,292,790)
Total Assets	308,500,109,499	303,668,477,921	Net Profit after taxation 1.	365,055,216	865,014,240	622,781,068 168,916,	E Effect	of exchange rate changes	on cash and cash-equivalent	2.667.117	(5.716.013)
LIABILITIES AND CAPITAL			Shareholders of the ONE Bank Ltd 1,	,364,149,765		622,147,159 168,874,		ng cash and cash equivaler og cash and cash equivale	t este (D+E+E)	36,562,760,625	33,397,314,060 25,680,305,256
Liabilities			Non-controlling Interest	905,452 365,055,216	146,471 865,014,240	633,909 42,3 622,781,068 168,916	315 Closing	ash and eash equivalents		,,,	
Borrowings from other Banks, Financial Institutions and agents	22,544,259,252	21,322,835,943 6,900,000,000	Retained surplus brought forward 1.	314,460,106	1,601,772,114 1	,836,903,763 2,075,006,	006 Cash i	n hand (including foreign o vith Bangladesh Bank & it	urrencies)	2,997,817,765 26,564,164,140	2,735,268,385 19,137,525,705
Non-convertible subordinated bond and contingent-convertible perpetual b Denosits and other accounts	ond 6,900,000,000	6,900,000,000		,364,149,765 678,609,870		622,147,159 168,874, 459,050,922 2,243,880,	Cash y	vith other banks and finance	ial institutions	10,467,812,086	3,805,910,267
Current/Al-wadeeah current account and other account	26.485.504.820	25.600.825.688	Appropriations:				Mone	at call on short notice		2.027.200	1 600 900
Bills payable	2.884.035.856	2.561.617.392	General Reserve	381,254,001	290,257,952	161,695,053 67,498,				40,031,821,191	25,680,305,256
Savings accounts/Mudaraba savings bank deposit	28,754,048,068	26,768,261,590		381,254,001	290,257,952	161,695,053 67,498, 297 355 869 2 176 381		perating Cash Flow Per	Share	3.13	(8.97)
Fixed Deposit/Mudaraba fixed deposits	171,353,704,386	174,138,577,055	Retained Surplus Earnings per share (EPS)	297,355,869	2,176,381,931 2		.18				
	229,477,293,130	229,069,281,724	/ /	ΩI	-	1		Let 0		//	
Other Liabilities	31,084,178,911	29,246,923,110	VISION Julia Facher	Malau	2.54	Hunden	ced '	TSUK 🗡	an fush cola	- <i>I</i>	Furtures
Total Liabilities	290,005,731,293	286,539,040,777		M. Fakhrul A					hn Sarkar M. Fakhrui any Secretary Managing E		n Kazi Rukunuddin Ahmer Director
Capital/Shareholders' Equity			In-Charge, Finance Division Company Secretary	Managing Dire	ector Directo	r Director	1 m-cnarge	, Finance Division Comp	any secretary stantaging t.	nector Director	Director
Paid-up Capital	9,340,404,560	8,853,464,040			C	onsolidated Sta	tement of cha	nges in Equity			
Statutory Reserve Surplus in profit & loss account	6,812,052,086 2,297,355,869	6,430,798,085 1.801.400.626				For the period from	01 January 2021	to 30 June 2021			
Revaluation reserve for securities	11.793.968	11.908.123									Amount in Taka
Total Shareholders' Equity	18,461,606,483	17,097,570,873					Revaluation			Non-	
Non-controlling Interest	32,771,723	31,866,271	Particulars	Pai	id-up Capita	Statutory Reserve	Reserve for	Profit & Loss Account	Total	Controlling	Total
Total Liability and Shareholders' Equity	308,500,109,499	303,668,477,921					Securities			Interest	
OFF BALANCE SHEET ITEMS			Balance as at 01 January 2021	8	,853,464,040	6,430,798,085	11,908,123	1,801,400,626	17,097,570,873	31,866,271	17,129,437,144
Contingent Liabilities			Changes in accounting policy Restated balance		.853,464,040	6,430,798,085	11.908.123	1.801.400.626	17,097,570,873	31,866,271	17,129,437,144
Acceptances and Endorsements	25,486,295,838	30,449,543,760	Issue of Bonus Share for the year 20		,853,464,040	0,430,/98,085	11,908,123	1,801,400,626	17,097,570,873	31,800,2/1	17,129,437,144
Letters of Guarantee	13,253,624,808	13,082,189,159	(Transferred to Paid-up Capital)		486,940,520			(486,940,520)			
Irrevocable Letters of Credit	21,653,324,218	19,014,867,606	Surplus of Revaluation of Reserve	for	400,940,520	-	· ·	(486,940,520)	-	-	-
Bills for Collection	1,709,311,788	1,306,099,289	HTM Securities	101		-	-	-	-	-	-
Other Contingent Liabilities		<u> </u>	Adjustment of Revaluation of Reserv	e for			(114,155)		(114.155)		(114.155)
Other Commitments	62,102,556,652	63,852,699,814	HTM Securities		-	-	(114,155)	-	. , ,	-	. , ,
	62,102,556,652	63.852.699.814	Net Profit after Tax for the period			-	-	1,364,149,765	1,364,149,765	905,452	1,365,055,216
Total off-Balance Sheet items including contingent liabilities			Profit transferred to Statutory Reser Balance as at 30 June 2021		.340,404,560	381,254,001 6.812.052.086		(381,254,001)	18,461,606,483	32,771,723	18,494,378,206
Net Asset Value Per Share	19.77	18.30	Balance as at 30 June 2021 Balance as at 30 June 2020			6,812,052,086			18,461,606,483		18,494,378,206
	_		Damace as at 30 June 2020	0	,,1,0/0,320	0,3/2,/00,32/	2,007,403	2,1/0,361,930	10,770,040,381	30,923,130	17,020,707,310
Note Or July Al	/8	Hundred	√sate	Ω	lew forter		Calem		/s\		Hundred
Pankoj Suter, FCA John Sarkar M. Fakhrul Alam	Sharket Jaman	Kazi Rukunuddin Ahmed	Pankoi Suter, FCA		nhn Sarkar		M. Fakhrul Alam		Sharket Jaman		Kazi Rukunuddin Ahmed
Pankoj Suter, FCA John Sarkar M. Fakhrul Alam In-Charge, Finance Division Company Secretary Managing Director		Kazi Rukunuddin Ahmed Director	In-Charge, Finance Division		pany Secretary		Managing Director		Director		Director
			ONE Ra			-1					

ONE Bank Limited

			ONE I	Bank I	Limited						
Balance Sheet As at 30 June 2021			Profit For the period from	and Loss A					Cash Flow Statemen I from 01 January 2021 to		
PROPERTY AND ASSETS	Amoun 30 June 2021	t in Taka 31 December 2020		January 2021	Amount in Taka to June April to Ju 2020 2021	ne 2020			E	Amount January 2021	
Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)	2,997,806,591	3,099,551,672	Interest income/proft on investment Interest paid on deposits and borrowings etc. Net interest income	(6,040,763,208) 2,660,844,907	(8,539,019,350) (2,888,853,262) (4,0 2,010,573,824 1,410,372,700 5	70,967,102 167,663,298) 103,303,805	Interest n Interest p Dividend	receipts		8,350,342,389 (6,512,014,232) 41,592,943	11,745,466,332 (9,596,801,152) 1,428,009
(Including foreign currencies) Balance with other Banks and Financial Institutions	26,564,164,140 29,561,970,731	26,437,376,200 29,536,927,872	Commission, exchange and brokerage Other operating income Total operating income (A) Solving and allowances	742,451,796 291,669,555 4,720,634,862	329,929,806 155,528,964 1 4,194,402,277 2,476,838,313 1,5	12,341,895 56,191,847 58,416,191	Recoverie Cash pay	ommission receipts in cash es of loans previously written of ments to employees ments to suppliers	er	407,676,182 30,278,393 (1,325,096,837) (253,343,813) (490,148,470)	312,055,171 7,673,428 (1,417,158,124) (308,762,547) (606,899,226)
In Bangladesh Outside Bangladesh	4,963,896,296 5,503,915,790 10,467,812,086	2,637,146,008 4,387,093,348 7,024,239,356	Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Directors' fees	379,973,717 37,369,982 44,363,824 413,600	33,548,368 21,060,802	81,281,320 18,010,892 19,009,691 136,000	Receipts Payment Cash ge	from other operating activities for other operating activities nerated from operating act g assets and liabilities	ivities before changes in	643,755,435 (744,582,849)	475,718,187 (540,973,089) 71,746,988
Money at call on short notice Investments Government	23,658,237,413	25,356,340,064	Auditors' fees Stationery, printings, advertisements etc. Managing Director's salary and allowances Depreciation, leasing expense and repair of bank's	175,000 102,018,794 6,120,000 342,888,829	6,800,000 3,453,750 315,466,957 173,713,955 1	75,000 78,572,695 3,837,500 68,233,933	Increase Sales/ (pu Loans an	(decrease) in operating asset irchase) of trading securities d advances to customers rent assets	s and liabilities	1,493,449,928 (2,520,173,647) (334,004,316)	2,319,007,963 (5,582,553,906) (589,961,514)
Others Loans and Advances/investments	4,330,642,500 27,988,879,912	4,627,642,064 29,983,982,128	Other expenses Total operating expenses (B) Profit (loss) before provision and tax (C=A-B) Provision for losms and advances	201,774,015 2,523,911,786	2,569,202,217 1,287,909,296 1,2	47,602,987 74,147,563 84,268,628	Deposits Other lial A Net cash	used in/ from operating activ	vities	1,671,465,349 1,671,319,475 785,529,285 2,916,045,215	(462,943,213) (4,982,749,757) 839,357,328 (8,388,096,111)
Loans, cash credit, overdraft etc./investments Bills purchased and discounted	220,828,610,252 2,033,109,830 222,861,720,081	218,317,854,244 2,023,692,190 220,341,546,434	Specific provision General provision Provision for off-balance sheet items	(186,406,748) 505,409,825 319,003,077 (41,680,230)	114,223,536 369,636,356 (34,268,449) 6,687,171 (1	6,059,419 71,035,210 77,094,629 30,316,629)	Sales/ (pu Net Purch B Net cash	w from investing activities rehase) of securities asse/sale of fixed assets used in investing activities w from financing activities		699,672,460 (149,322,203) 550,350,257	750,856,144 (74,047,316) 676,808,828
Fixed Assets including premises, furnitures & fixtures Other Assets Non-banking Assets	3,040,167,272 14,389,831,846	3,008,695,706 13,621,469,800	Provision for diminution in value of share Provision for other Total Provision (D) Profit (loss) before taxes (E=C-D)	13,130,224 290,453,071 1,906,270,005		(53,222,000) (37,490,628	Receipts Dividend C Net cash	from issue of ordinary shares	Company (ALP) (Co	3.466.395.472	(7.711.287.283)
Total Assets LIABILITIES AND CAPITAL Liabilities	308,310,381,929	303,516,861,297	Provision for taxation Current tax expense Deffered tax expense/(income)	622,203,381 724,061 622,927,442	(3,985,413) 93,552 592,197,461 244,565,889 1	70,879,515 (3,281,804) 67,597,712	F Opening of Closing of	f exchange rate changes on cas cash and cash equivalent cash and cash equivalents (D-	h and cash-equivalent	2,667,117 36,562,747,428 40,031,810,017	(5,716,013) (5,716,013) 33,397,303,156 25,680,299,859
Borrowings from other Banks, Financial Institutions and agents Non-convertible subordinated bond and contingent- convertible perpetual bond	22,544,259,252 6,900,000,000	21,322,835,943	Net Profit after taxation Retained surplus brought forward Appropriations:		1,529,071,287 1,663,490,857 1,9 2,388,163,588 2,227,400,233 2,1	69,892,916 195,510,845 65,403,761	Cash in h Cash with Cash with	h and cash equivalents and (including foreign currenc Bangladesh Bank & its agent other bunks and financial inst call and short notice	banks(s)	2,997,806,591 26,564,164,140 10,467,812,086	2,735,262,987 19,137,525,705 3,805,910,267
Deposits and other accounts Current/Al-wadeeah current account and other account Bills rayable	26,485,504,820 2,884,035,856	25,600,825,688 2,561,617,392	Statutory Reserve General Reserve Retained Surplus		290,257,952 161,695,053 2,097,905,635 2,065,705,180 2,0	67,498,126 67,498,126 97,905,635	Prize bon		=	2,027,200 40,031,810,017 3.12	1,600,900 25,680,299,859 (8.98)
Savings accounts/Mudaraba savings bank deposit Fixed Deposit/Mudaraba fixed deposits	28,754,048,068 171,836,657,798 229,960,246,542	26,768,261,590 174,553,868,510 229,484,573,179	Earnings per share (EPS) Solow Louds	Jan Mam		rlund	\sim	set Den	Luci fallon	ASW 1	Lundanial
Other Liabilities Total Liabilities Capital Shareholders' Equity	30,675,920,341 290,080,426,135	28,862,724,790 286,570,133,912	Pankoj Suter, FCA John Sarkar In-Charge, Finance Division Company Secretary	M. Fakhrul A Managing Dire	ector Director D	inuddin Ahmed irector ment of cha	In-Charge, Fi		kar M. Fakhrul Alam St cretary Managing Director	hawket Jaman Ka Director	zi Rukunuddin Ahmed Director
Paid-up Capital Statutory Reserve Surplus in profit & loss account	9,340,404,560 6,812,052,086 2,065,705,180	8,853,464,040 6,430,798,085 1,650,557,138				d from 01 Janu				Amo	unt in Taka
Revaluation reserve for securities Total Shareholders' Equity Total Liability and Shareholders' Equity	11,793,968 18,229,955,794 308,310,381,929	11,908,123 16,946,727,385 303,516,861,297	Particulars		Paid-up Capital	Statutory		Revaluation Reserve for Securities	Profit & Loss Account	Total Sha Equ	uity
OFF BALANCE SHEET ITEMS Contingent Liabilities			Balance as at 01 January 202 Changes in accounting policy Restated balance Issue of Bonus Share for the years.		8,853,464,040 - 8,853,464,040		798,085 - 798,085	11,908,123 - 11,908,123	1,650,557,138 - 1,650,557,138		46,727,385
Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection	25,486,295,838 13,253,624,808 21,653,324,218 1,709,311,788	30,449,543,760 13,082,189,159 19,014,867,606 1,306,099,289	(Transferred to Paid-up Capita Surplus of Revaluation of Reser Securities	1)	486,940,520		-	-	(486,940,520)		-
Other Contingent Liabilities Total Contingent Liabilities Other Commitments	62,102,556,652	63,852,699,814	Adjustment of Revaluation of F HTM Securities Net Profit after Tax for the per		-		-	(114,155)	1.283.342.563	1.2	(114,155)
Other Commitments Total off-Balance Sheet items including contingent liabilities Net Asset Value Per Share	62,102,556,652 19.52	63,852,699,814 18.14	Profit transferred to Statutory I Balance as at 30 June 2021 Balance as at 30 June 2020		9,340,404,560 8,431,870,520	6,812,0	254,001 052,086 706,527	11,793,968 9,087,403	(381,254,001) 2,065,705,180 2,097,905,635	18,2	29,955,794
State Some forder Colombia	254	Hundard	Asite		lens fackas	El.		2,307,403	154 S	<i>y</i>	undoned
Pankoj Suter, FCA John Sarkar M. Fakhrul Alam In-Charge, Finance Division Company Secretary Managing Director		Kazi Rukunuddin Ahmed Director	Pankoj Suter, FCA In-Charge, Finance Division		hn Sarkar uny Secretary	M. Fakhru Managing I	ıl Alam	Si	naket Jaman Director	Kazi	Rukunuddin Ahmed Director

FINANCIAL STATEMENTS

Half Yearly, 2021

As at June 30, 2021 (Un-audited)

Selected Explanatory Notes to the Financial Statements for the quarter ended on 30 June 2021:

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, Joans and advances, personal and commercial banking, cash management, treasury, brokerage services, export & import financing, Jocal and international remittance facility teet, through its branches, SME centers, and vibrant alternative delivery channels (ATM booths, mobile banking, internet banking, Agend 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 wide letter no. BRD0 (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. A present the Bank has 2 (two) Off-shore Banking units one in Dlaka and another in Chittagong. 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 Limited. OSL was incorporated on May 4, 2011 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company. Subsequently, it was converted into Public Limited Company of 24 December 2014 after completion of due formalities with Registrar of Joint Stock Companies and Firms (RISC). 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 Limited. 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 Registers of Joint Stock Companies and Frims (RICS). The Registered Office of the Company is situated at HRC Blaban, 46 Keavam Bazar C.A., Daha-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 1 "Statement of Cash Flow". As per BRPD circular No. 14 dated 25 June 2003, Bangladed Bank provides guidelines, forms and formats for the presentation of Financial Statements.

Time for Connecting to ONE

4. Basis of Preparation
The half-yearly financial statements are being prepared in condensed form in accordance
with the requirements of International Accounting Standards IAS 34 "Interim Financial
Reporting" and Rule 13 of the Securities and Exchange Rules 1987.

5. Basis for Consolidation

Dass for Consolutation

The consolidated financial statements include the financial statements of ONE Bank
Limited and those of its two subsidiaries (ONE Securities Limited and ONE Investments
Limited prepared as at and for the period ended 30 June 2021. The consolidated financial
statements have been prepared in accordance with IFRS 10 'Consolidated Financial

The Bank has complied the requirements of International Financial Reporting Standards (IRRS), International Accounting Standards (IAS), Bank Company Act 1991 (as amended in 2018), 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 Bangladers.

Figures appearing in Financial Statements have been rounded off to the nearest Taka.

6. Shareholders' Equity -Solo

Particulars	30-Jun-2021	31-Dec-2020
Paid-up Capital (934,040,456 ordinary share of Tk 10 each)	9,340,404,560	8,853,464,040
Statutory Reserve	6,812,052,086	6,430,798,085
Surplus in Profit & Loss Account	2,065,705,180	1,650,557,138
Revaluation Reserve for Securities	11,793,968	11,908,123
Total Shareholders' Equity	18,229,955,794	16,946,727,385

Earnings per share (EPS):
 Earnings per share (EPS) has been calculated in accordance with IAS 33 " Earnings per share

Particulars	January to June 2021	January to June 2020	April to June 2021	April to June 2020
Profit after tax for the period -Solo	1,283,342,563	859,092,301	563,909,376	169,892,916
Profit after tax for the period -Consolidated	1,364,149,765	864,867,769	622,147,159	168,874,050
Weighted average number of shares outstanding	934,040,456	934,040,456	934,040,456	934,040,456
Basic Earnings per share (EPS)-Solo	1.37	0.92	0.60	0.18
Basic Earnings per share (EPS)- Consolidated	1.46	0.93	0.67	0.18

Particulars	30-Jun-2021	31-Dec-2020
Total Shareholders' Equity -Solo	18,229,955,794	16,946,727,385
Total Shareholders' Equity -Consolidated	18,461,606,483	17,097,570,873
Number of Ordinary Shares	934,040,456	934,040,456
Net Asset Value Per Share Solo	19.52	18.14
Net Asset Value Per Share - Consolidated	19.77	18.30

ONE Bank

Net Operating Cash Flow- Solo	2,916,045,215	
Net Operating Cash Flow- Consolidated	2,919,759,226	(8,379,743,606)
Number of Ordinary Shares	934,040,456	934,040,456
Net Operating Cash Flow Per Share -Solo	3.12	(8.98)
Net Operating Cash Flow Per Share - Consolidated	3.13	(8,97)

Particulars	30-Jun-2021	30-Jun-2020
Net Profit after taxation	1,283,342,563	859,092,301
Provision for taxation	622,927,442	592,197,461
Provision for loans and advances & others	290,453,071	173,910,298
(Increase)/decrease in interest income receivable	(1,287,752,729)	(390,906,927)
Increase/(decrease) in interest expense payable	(471,251,024)	(857,781,802)
Depreciation expenses	134,395,374	137,757,918
Increase/ (decrease) in salaries and allowances expenses payable	89,837,189	83,911,161
Increase/(decrease) in other expenses payable	(23,344,275)	80,465,804
Income tax paid	(490,148,470)	(606,899,226)
Cash flows from operating activities before changes in operating assets and liabilities	148,459,141	71,746,988

ONE Bank Limited has been rated by the Emerging Credit Rating Limited (ECRL) on the basis of Financial State- ments for the year ended on December 31, 2020. The summary of the rating is presented below:						
Date of Declaration	Valid Till	Ratings				
Date of Declaration	Vand I iii	Long Term	Short Term			
March 10, 2021	March 09, 2022	AA	ST-2			
March 10, 2020	March 09, 2021	AA	ST-2			

Mean to June American Deviation:

Interest income/proft on investment:
Interest income/proft on investment:
Interest income has been decreased significantly compare to half yearly financials of 2020
due to the effect of single digit rate of interest on loans and advances as well as the impact
of COVID-19 gandemic Situation.

Interest paid on deposits:
Interest on Deposit as disclosed in the half yearly financials of 2021 has been decreased significantly due to the effect of decling trend of cost of Deposit compare to corresponding period of 2020.

Operating profit and Earning per Share Significant deviation occurred in case of Operating profit and Earning per Share of half yearly financials of 2021 compare to corresponding period of 2020 due to the effect of reduced Interest Rate on Loams and advances as per directive of Central Bank and worldwide effect of COVID 19 Pandemics Situation.

Net Operating Cash Flow Per Share (NOCFPS): Net Operating Cash Flow Per Share (NOCFPS) has been significantly developed during the half yearly financials of 2021 compare to corresponding period 7020 due to the combined impact of net fund flow related with deposit and loans & advances.



Pankaj Sater, FCA

John Sarkar

M. Falkard Alam

Shaneker Jaman

Shaneker Jama