

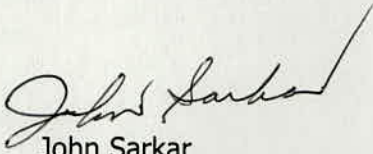
ONE Bank PLC

Un-audited Financial Statements

As on 30 June 2025

ONE Bank PLC
Corporate HQ
2/F HRC Bhaban, 46 Kawran Bazar C.A., Dhaka-1215

In Compliance to Bangladesh Securities and Exchange Commission Notification No. BSEC/CMRRCD/2006-158/208/Admin/81 dated June 20, 2018, we are pleased to present the following un-audited and provisional Financial Statements of the Bank for the half year ended June 30, 2025.



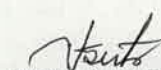
John Sarkar
DMD & Company Secretary

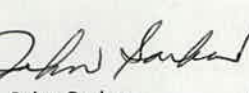



Shabbir Ahmed
Managing Director (CC)


ONE Bank PLC and its Subsidiaries
Condensed Consolidated Balance Sheet
As at 30 June 2025

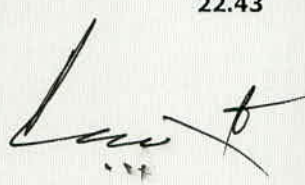
	Notes	30.06.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)	6 (a)	4,308,120,779	4,300,434,775
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		21,010,395,050	13,002,022,307
		25,318,515,829	17,302,457,082
Balance with other Banks and Financial Institutions	7 (a)		
In Bangladesh		1,667,549,207	1,842,273,946
Outside Bangladesh		10,374,138,852	10,181,945,607
		12,041,688,059	12,024,219,553
Money at call and short notice	8	1,895,671,400	7,700,000,000
Investments	9 (a)		
Government		42,091,440,638	45,249,739,978
Others		11,435,671,018	11,345,934,003
		53,527,111,656	56,595,673,980
Loans and Advances/Investments	10 (a)		
Loans, cash credit, overdraft etc./investments		229,522,793,009	219,441,414,108
Bills purchased and discounted		1,297,911,792	1,647,347,193
		230,820,704,801	221,088,761,301
Fixed Assets including premises, furniture & fixtures	11 (a)	4,336,437,032	4,306,208,817
Other Assets		20,078,444,706	19,598,646,495
Non-banking Assets		-	-
Total Assets		348,018,573,483	338,615,967,229
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	12 (a)	11,168,733,468	11,072,597,634
Non-convertible subordinated bond and contingent-convertible perpetual bond	13	12,980,000,000	13,450,000,000
Deposits and other accounts	14 (a)		
Current/Al-wadeeah current account and other account		34,478,380,150	35,820,810,511
Bills payable		3,562,725,269	2,120,938,448
Savings accounts/Mudaraba savings bank deposit		33,127,980,018	31,363,461,635
Fixed Deposit/Mudaraba fixed deposits		188,489,673,099	181,378,330,453
		259,658,758,536	250,683,541,046
Other Liabilities		39,673,785,663	39,462,671,186
Total Liabilities		323,481,277,666	314,668,809,865
Capital/Shareholders' Equity			
Paid-up Capital		10,658,218,870	10,658,218,870
Statutory Reserve		7,893,162,855	7,565,365,960
Capital Reserve		38,910,642	34,954,014
Surplus in profit & loss account		5,541,668,621	5,179,685,344
Revaluation reserve for securities		368,746,395	472,895,104
Total Shareholders' Equity		24,500,707,383	23,911,119,292
Non-controlling Interest		36,588,434	36,038,071
Total Liability and Shareholders' Equity		348,018,573,483	338,615,967,229
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances and Endorsements		20,212,156,067	20,016,337,274
Letters of Guarantee		19,910,470,185	20,114,590,259
Irrevocable Letters of Credit		13,938,657,618	22,026,460,238
Bills for Collection		246,216,511	564,391,734
Other Contingent Liabilities		4,945,677,481	4,892,752,495
		59,253,177,862	67,614,532,000
Other Commitments		539,360,177	1,126,908,881
Total off-Balance Sheet items including contingent liabilities		59,792,538,039	68,741,440,881
Net Asset Value Per Share	20	22.99	22.43


Pankaj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary

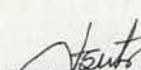

Shabbir Ahmed
Managing Director (CC)



A M M M Aurangzeb Chowdhury
Independent Director



A.S.M. Shahidullah Khan
Chairman


ONE Bank PLC and its Subsidiaries
Condensed Consolidated Profit & Loss Account
For the period from 01 January 2025 to 30 June 2025


Notes	Amount in Taka			
	January to June		April to June	
	2025	2024	2025	2024
Interest income/profit on investment	15 (a) 12,662,447,613	11,229,337,822	6,513,757,328	5,855,723,817
Interest paid on deposits and borrowings etc.	16 (a) (10,911,443,090)	(8,410,031,805)	(5,561,162,123)	(4,346,739,725)
Net interest income	1,751,004,524	2,819,306,017	952,595,205	1,508,984,093
Investment income	3,491,945,255	3,383,879,540	1,466,542,906	2,360,030,684
Commission, exchange and brokerage	978,514,768	864,523,748	422,011,563	614,232,001
Other operating income	379,740,627	349,393,847	198,653,019	182,902,797
Total operating income (A)	6,601,205,174	7,417,103,151	3,039,802,692	4,666,149,574
Salaries and allowances	2,207,483,434	2,108,056,576	1,102,374,440	1,059,361,897
Rent, taxes, insurance, electricity etc.	428,439,112	420,495,862	220,396,861	217,888,231
Legal expenses	3,784,313	9,326,793	2,268,378	5,108,789
Postage, stamps, telecommunication etc.	62,902,856	52,433,129	35,452,286	25,657,518
Directors' fees	1,576,000	1,467,065	477,250	1,057,565
Auditors' fees	335,000	438,500	167,500	110,000
Stationery, printings, advertisements etc.	99,761,547	87,126,668	51,658,424	44,172,876
Managing Director's salary and allowances (Bank only)	5,972,741	8,470,000	2,915,000	4,235,000
Depreciation, leasing expense and repair of bank's assets	267,441,579	233,178,326	123,615,066	121,496,711
Other expenses	450,934,803	403,182,582	212,895,986	212,133,436
Total operating expenses (B)	3,528,631,385	3,324,175,500	1,752,221,192	1,691,222,022
Profit/ (loss) before provision and tax (C=A-B)	3,072,573,789	4,092,927,651	1,287,581,501	2,974,927,552
Provision for loans and advances				
Specific provision	1,702,197,671	2,583,231,439	718,066,017	1,931,137,733
General provision	(247,818)	(26,753)	(66,299)	(13,145)
	1,701,949,853	2,583,204,686	717,999,718	1,931,124,587
Provision for off-balance sheet items	2,168,097	(52,578,822)	50,023,650	(45,233,506)
Provision for diminution in value of share	15,000,000	45,243,655	14,000,000	44,243,655
Provision for other	-	-	-	-
Total Provision (D)	1,719,117,950	2,575,869,519	782,023,368	1,930,134,736
Profit/(loss) before taxes (E=C-D)	1,353,455,839	1,517,058,132	505,558,133	1,044,792,816
Provision for taxation				
Current tax expense	327,210,957	314,153,223	(27,066,009)	252,597,755
Deferred tax expense /(income)	124,894,873	6,426,671	276,465,773	7,010,261
	452,105,830	320,579,894	249,399,764	259,608,015
Net Profit after taxation	901,350,009	1,196,478,237	256,158,368	785,184,800
Attributable to:				
Shareholders of the ONE Bank PLC	900,799,646	1,195,926,870	255,787,600	784,719,810
Non-controlling Interest	550,363	551,367	370,769	464,990
	901,350,009	1,196,478,237	256,158,368	785,184,800
Retained surplus brought forward	5,175,728,716	5,116,813,705	5,557,929,146	5,330,772,753
Add: Net profit after tax (attributable to shareholder of OBPLC)	900,799,646	1,195,926,870	255,787,600	784,719,810
	6,076,528,362	6,312,740,575	5,813,716,746	6,115,492,563
Appropriations:				
Statutory Reserve	327,796,895	292,212,302	159,642,813	198,769,772
Coupon/Dividend on Perpetual Bond	198,356,164	199,452,055	103,698,630	99,726,028
Start up Fund	8,706,682	11,550,647	8,706,682	7,471,193
	534,859,741	503,215,004	272,048,125	305,966,992
Retained Surplus	5,541,668,621	5,809,525,571	5,541,668,621	5,809,525,571
Earnings Per Share (EPS)	21 0.85	1.12	0.24	0.74


Pankaj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary



Shabbir Ahmed
Managing Director (CC)



A M M Aurangzeb Chowdhury
Independent Director



A.S.M. Shahidullah Khan
Chairman

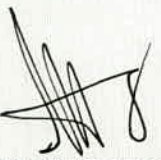
ONE Bank PLC and its Subsidiaries
Condensed Consolidated Cash Flow Statement
For the period from 01 January 2025 to 30 June 2025

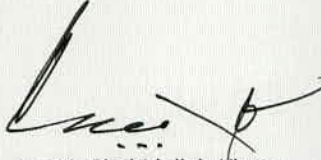
Notes	Amount in Taka		
	January to June		
	2025	2024	
Cash flows from operating activities			
Interest receipts in cash	17 (a)	13,108,480,228	11,984,552,398
Interest payments	18 (a)	(10,830,795,356)	(8,747,372,956)
Dividend receipts		365,627,387	466,814,087
Fee and commission receipts in cash		297,569,681	306,027,559
Recoveries of loans previously written off		84,951,099	371,913,297
Cash payments to employees		(2,064,693,885)	(1,925,746,214)
Cash payments to suppliers		(190,085,544)	(167,694,906)
Income Taxes paid		(287,565,563)	(189,128,019)
Receipts from other operating activities		1,063,484,554	911,137,158
Payment for other operating activities		(1,200,219,050)	(993,826,930)
Cash generated from operating activities before changes in operating assets and liabilities		346,753,550	2,016,675,472
Increase/(decrease) in operating assets and liabilities			
Sales/ (purchase) of trading securities		3,823,864,992	(3,474,719,561)
Loans and advances to customers		(9,731,943,500)	(252,039,260)
Other current assets		(411,948,206)	(380,727,817)
Deposits from other banks/ Borrowings		(586,757,398)	(2,205,314,711)
Deposits from customers		9,001,334,141	6,144,967,148
Other liabilities		453,817,931	60,840,270
A Net cash used in/ from operating activities		2,895,121,509	1,909,681,541
Cash flows from investing activities			
Sales/ (purchase) of securities		(870,570,384)	515,177,014
Net Purchase/sale of fixed assets		(84,757,446)	(103,833,705)
B Net cash used in investing activities		(955,327,830)	411,343,309
Cash flows from financing activities			
Receipts from issue of ordinary shares		-	-
Dividend paid		-	-
C Net cash used for financial activities		-	-
D Net increase/(decrease) in cash and cash equivalent (A+B+C)		1,939,793,679	2,321,024,850
E Effects of exchange rate changes on cash and cash-equivalent		289,862,574	237,432,456
F Opening cash and cash equivalent		37,029,210,735	30,751,922,184
G Closing cash and cash equivalents (D+E+F)		39,258,866,988	33,310,379,490
Closing cash and cash equivalents			
Cash in hand (including foreign currencies)		4,308,120,779	4,005,444,644
Cash with Bangladesh Bank & its agent banks(s)		21,010,395,050	13,971,232,611
Cash with other banks and financial institutions		12,041,688,059	14,858,517,335
Money at call and short notice		1,895,671,400	472,000,000
Prize bonds		2,991,700	3,184,900
		39,258,866,988	33,310,379,490
Net Operating Cash Flow Per Share	22	2.72	1.79


Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (CC)


A M M M Aurangzeb Chowdhury
Independent Director



A.S.M. Shahidullah Khan
Chairman

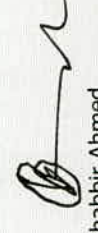
ONE Bank PLC and its Subsidiaries
Condensed Consolidated Statement of Changes in Equity
For the period from 01 January 2025 to 30 June 2025

Amount in Taka


Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Revaluation Reserve for Securities	Profit & Loss Account	Total	Non-Controlling Interest	Total
Balance as at 01 January 2025	10,658,218,870	7,565,365,960	34,954,014	472,895,104	5,179,685,344	23,911,119,292	36,038,071	23,947,157,363
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	10,658,218,870	7,565,365,960	34,954,014	472,895,104	5,179,685,344	23,911,119,292	36,038,071	23,947,157,363
Surplus of Revaluation of Reserve for Securities	-	-	-	1,211,400,670	-	1,211,400,670	-	1,211,400,670
Adjustment of Revaluation of Reserve for Securities	-	-	-	(1,315,549,379)	-	(1,315,549,379)	-	(1,315,549,379)
Net Profit after Tax for the period	-	-	-	-	900,799,646	900,799,646	550,363	901,350,009
Transferred to Capital Reserve	-	-	3,956,628	-	(3,956,628)	-	-	-
Profit transferred to Start up Fund	-	-	-	-	(8,706,682)	(8,706,682)	-	(8,706,682)
Profit transferred to Coupon/Dividend on Perpetual Bond	-	-	-	-	(198,356,164)	(198,356,164)	-	(198,356,164)
Profit transferred to Statutory Reserve	-	327,796,895	-	-	(327,796,895)	-	-	-
Balance as at 30 June 2025	10,658,218,870	7,893,162,855	38,910,642	368,746,395	5,541,668,621	24,500,707,383	36,588,434	24,537,295,817
Balance as at 30 June 2024	10,297,796,010	7,735,804,196	34,954,014	245,679,969	5,996,451,474	24,310,685,662	35,781,140	24,346,466,802


Pankaj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (CC)


A M M Aurangzeb Chowdhury
Independent Director


A.S.M. Shahidullah Khan
Chairman

ONE Bank PLC
Condensed Balance Sheet
As at 30 June 2025


	Notes	30.06.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	6		
Cash in hand (including foreign currencies)		4,308,094,327	4,300,420,362
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		21,010,395,050	13,002,022,307
		25,318,489,378	17,302,442,669
Balance with other Banks and Financial Institutions	7		
In Bangladesh		1,667,549,207	1,842,273,946
Outside Bangladesh		10,374,138,852	10,181,945,607
		12,041,688,059	12,024,219,553
Money at call and short notice	8	1,895,671,400	7,700,000,000
Investments	9		
Government		42,021,672,258	45,179,971,598
Others		9,039,000,939	8,947,583,939
		51,060,673,196	54,127,555,537
Loans and Advances/investments	10		
Loans, cash credit, overdraft etc./investments		229,373,293,780	219,266,890,520
Bills purchased and discounted		1,297,911,792	1,647,347,193
		230,671,205,572	220,914,237,712
Fixed Assets including premises, furniture & fixtures	11	4,281,131,243	4,248,347,082
Other Assets		22,220,888,313	21,802,511,017
Non-banking Assets		-	-
Total Assets		347,489,747,162	338,119,313,571
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	12	11,168,733,468	11,072,597,634
Non-convertible subordinated bond and contingent-convertible perpetual bond	13	12,980,000,000	13,450,000,000
Deposits and other accounts	14		
Current/Al-wadeeah current account and other account		34,478,380,150	35,820,810,511
Bills payable		3,562,725,269	2,120,938,448
Savings accounts/Mudaraba savings bank deposit		33,127,980,018	31,363,461,635
Fixed Deposit/Mudaraba fixed deposits		189,045,304,457	181,893,449,360
		260,214,389,893	251,198,659,953
Other Liabilities		39,112,988,697	38,943,877,489
Total Liabilities		323,476,112,059	314,665,135,076
Capital/Shareholders' Equity	19		
Paid-up Capital		10,658,218,870	10,658,218,870
Statutory Reserve		7,893,162,855	7,565,365,960
Surplus in profit & loss account		5,093,506,983	4,757,698,562
Revaluation reserve for securities		368,746,395	472,895,104
		24,013,635,103	23,454,178,496
Total Shareholders' Equity		347,489,747,162	338,119,313,571
Total Liability and Shareholders' Equity		347,489,747,162	338,119,313,571
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances and Endorsements		20,212,156,067	20,016,337,274
Letters of Guarantee		19,910,470,185	20,114,590,259
Irrevocable Letters of Credit		13,938,657,618	22,026,460,238
Bills for Collection		246,216,511	564,391,734
Other Contingent Liabilities		4,945,677,481	4,892,752,495
		59,253,177,862	67,614,532,000
Other Commitments		539,360,177	1,126,908,881
Total off-Balance Sheet items including contingent liabilities		59,792,538,039	68,741,440,881

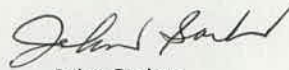
Net Asset Value Per Share

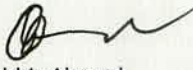
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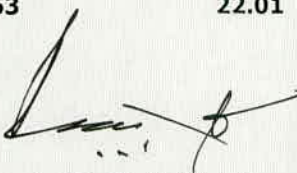
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Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary

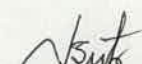

Shabbir Ahmed
Managing Director (CC)


A M M M Aurangzeb Chowdhury
Independent Director


A.S.M. Shahidullah Khan
Chairman

ONE Bank PLC
Condensed Profit & Loss Account
For the period from 01 January 2025 to 30 June 2025


Notes	Amount in Taka				
	January to June		April to June		
	2025	2024	2025	2024	
Interest income/profit on investment	15	12,648,245,528	11,215,858,042	6,506,614,373	5,849,204,606
Interest paid on deposits and borrowings etc.	16	(10,934,694,878)	(8,425,953,220)	(5,574,199,397)	(4,357,093,529)
Net interest income		1,713,550,650	2,789,904,822	932,414,976	1,492,111,077
Investment income		3,440,625,981	3,323,695,733	1,420,798,163	2,301,250,519
Commission, exchange and brokerage		969,872,129	851,606,564	418,089,221	610,400,286
Other operating income		378,965,920	348,735,580	198,467,879	182,313,994
Total operating income (A)		6,503,014,680	7,313,942,700	2,969,770,239	4,586,075,875
Salaries and allowances		2,179,931,706	2,084,754,080	1,088,719,973	1,048,117,659
Rent, taxes, insurance, electricity etc.		422,975,918	416,003,662	217,421,167	215,483,367
Legal expenses		3,651,313	9,201,793	2,208,628	5,057,039
Postage, stamps, telecommunication etc.		62,902,856	52,433,129	35,452,286	25,657,518
Directors' fees		1,518,500	1,390,065	448,500	1,008,065
Auditors' fees		300,000	200,000	150,000	100,000
Stationery, printings, advertisements etc.		99,574,748	86,662,164	51,552,297	43,903,350
Managing Director's salary and allowances		5,972,741	8,470,000	2,915,000	4,235,000
Depreciation, leasing expense and repair of bank's assets		265,232,505	231,341,766	122,492,092	120,491,995
Other expenses		446,557,125	399,526,990	210,456,385	210,023,871
Total operating expenses (B)		3,488,617,411	3,289,983,649	1,731,816,329	1,674,077,864
Profit/ (loss) before provision and tax (C=A-B)		3,014,397,269	4,023,959,051	1,237,953,911	2,911,998,011
Provision for loans and advances					
Specific provision		1,701,041,592	2,583,231,439	717,513,088	1,931,137,733
General provision		-	-	-	-
		1,701,041,592	2,583,231,439	717,513,088	1,931,137,733
Provision for off-balance sheet items		2,168,097	(52,578,822)	50,023,650	(45,233,506)
Provision for diminution in value of share		-	32,244,924	-	32,244,924
Provision for other		-	-	-	-
Total Provision (D)		1,703,209,689	2,562,897,541	767,536,738	1,918,149,151
Profit/ (loss) before taxes (E=C-D)		1,311,187,579	1,461,061,510	470,417,172	993,848,860
Provision for taxation					
Current tax expense		315,386,798	299,700,644	(36,782,825)	239,700,644
Deffered tax expense/ (income)		125,132,619	6,296,190	276,619,795	7,028,923
		440,519,417	305,996,834	239,836,970	246,729,567
Net Profit after taxation		870,668,162	1,155,064,676	230,580,203	747,119,293
Retained surplus brought forward		4,757,698,562	4,734,426,991	5,134,974,906	4,945,124,362
		5,628,366,724	5,889,491,667	5,365,555,109	5,692,243,655
Appropriations:					
Statutory Reserve		327,796,895	292,212,302	159,642,813	198,769,772
Coupon/Dividend on Perpetual Bond		198,356,164	199,452,055	103,698,630	99,726,028
Start up Fund		8,706,682	11,550,647	8,706,682	7,471,193
		534,859,741	503,215,004	272,048,125	305,966,992
Retained Surplus		5,093,506,983	5,386,276,663	5,093,506,983	5,386,276,663
Earnings Per Share (EPS)	21	0.82	1.08	0.22	0.70


Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (CC)


A M M Aurangzeb Chowdhury
Independent Director


A.S.M. Shahidullah Khan
Chairman

ONE Bank PLC
Condensed Cash Flow Statement
For the period from 01 January 2025 to 30 June 2025

Notes	Amount in Taka	
	January to June	
	2025	2024

Cash flows from operating activities

Interest receipts in cash	17	13,102,227,944	11,978,192,535
Interest payments	18	(10,854,047,145)	(8,763,294,371)
Dividend receipts		339,054,545	398,663,468
Fee and commission receipts in cash		288,927,042	292,066,627
Recoveries of loans previously written off		84,951,099	371,913,297
Cash payments to employees		(2,064,693,885)	(1,925,746,214)
Cash payments to suppliers		(190,085,544)	(167,694,906)
Income taxes paid		(277,525,822)	(171,507,289)
Receipts from other operating activities		1,059,455,463	910,478,891
Payment for other operating activities		(1,161,096,855)	(957,614,253)

Cash generated from operating activities before changes in operating assets and liabilities

327,166,841 1,965,457,785

Increase/(decrease) in operating assets and liabilities

Sales/ (purchase) of trading securities	3,822,185,006	(3,401,511,984)
Loans and advances to customers	(9,756,967,860)	(254,945,464)
Other current assets	(422,255,755)	(344,439,814)
Deposits from other banks/ Borrowings	(586,757,398)	(2,205,314,711)
Deposits from customers	9,041,846,592	6,083,875,478
Other liabilities	470,354,955	78,832,419

2,895,572,382 1,921,953,708

A Net cash used in/ from operating activities

Cash flow from investing activities

Sales/ (purchase) of securities	(870,570,384)	499,099,519
Net Purchase/sale of fixed assets	(85,220,358)	(100,039,180)

(955,790,742) 399,060,339

B Net cash used in investing activities

Cash flow from financing activities

Receipts from issue of ordinary shares	-	-
Dividend paid	-	-

C Net cash from financing activities

- D Net increase/(decrease) in cash and cash equivalent (A+B+C)
E Effects of exchange rate changes on cash and cash-equivalent
F Opening cash and cash equivalent

1,939,781,640 2,321,014,047
289,862,574 237,432,456
37,029,196,322 30,751,917,951

G Closing cash and cash equivalents (D+E+F)

39,258,840,537 33,310,364,455

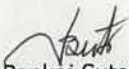
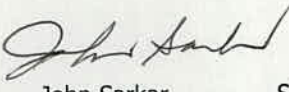
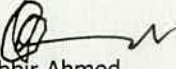
Closing cash and cash equivalents

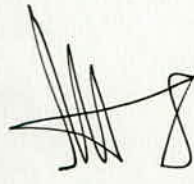
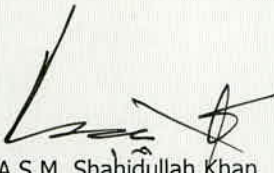
Cash in hand (including foreign currencies)	6.1	4,308,094,327	4,005,429,609
Cash with Bangladesh Bank & its agent banks(s)	6.2	21,010,395,050	13,971,232,611
Cash with other banks and financial institutions	7	12,041,688,059	14,858,517,335
Money at call and short notice	8	1,895,671,400	472,000,000
Prize bonds		2,991,700	3,184,900

39,258,840,537 33,310,364,455

Net Operating Cash Flow Per Share

22 2.72 1.80

 Pankoj Suter FCA
 John Sarkar
 Shabbir Ahmed
Chief Financial Officer Company Secretary Managing Director (CC)


 A M M Aurangzeb Chowdhury
Independent Director
 A.S.M. Shahidullah Khan
Chairman

ONE Bank PLC
Condensed Statement of Changes in Equity
For the period from 01 January 2025 to 30 June 2025

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Reserve for Securities	Profit & Loss Account	Total Shareholders' Equity
Balance as at 01 January 2025	10,658,218,870	7,565,365,960	472,895,104	4,757,698,562	23,454,178,496
Changes in accounting policy	-	-	-	-	-
Restated balance	10,658,218,870	7,565,365,960	472,895,104	4,757,698,562	23,454,178,496
Surplus of Revaluation of Reserve for Securities	-	-	1,211,400,670	-	1,211,400,670
Adjustment of Revaluation of Reserve for Securities	-	-	(1,315,549,379)	-	(1,315,549,379)
Net Profit after Tax for the period	-	-	-	870,668,162	870,668,162
Profit transferred to Start up Fund	-	-	-	(8,706,682)	(8,706,682)
Profit transferred to Coupon/Dividend on Perpetual Bond	-	-	-	(198,356,164)	(198,356,164)
Profit transferred to Statutory Reserve	-	327,796,895	-	(327,796,895)	-
Balance as at 30 June 2025	10,658,218,870	7,893,162,855	368,746,395	5,093,506,983	24,013,635,103
Balance as at 30 June 2024	10,297,796,010	7,735,804,196	245,679,969	5,573,202,566	23,852,482,741

Amount in Taka


Pankoj Suter FCA
Chief Financial Officer


John Sarkar
Company Secretary


Shabbir Ahmed
Managing Director (CC)


A M M Aurangzeb Chowdhury
Independent Director


A.S.M. Shahidullah Khan
Chairman

Selected Explanatory Notes to the Financial Statements for the quarter ended on 30 June 2025:

1 Status of the Bank

ONE Bank PLC (the "Bank") is a private sector commercial bank incorporated with the Registrar of Joint Stock Companies under the Companies Act 1994. The Bank commenced its banking operation on 14 July 1999 by obtaining license from the Bangladesh Bank on 2 June 1999 under section 31 of the Bank Company Act 1991(as amended up to date). As per the provisions of Bangladesh Bank license, the Bank has offered initially its shares to public by Pre-IPO and subsequently sold shares to the public through IPO in the year 2003. The shares of the Bank are listed with both Dhaka Stock Exchange PLC. and Chittagong Stock Exchange PLC. As on 30 June 2025 the Bank has 114 branches (including 2 Islami Banking branches), 48 Sub-branches, 19 collection booths and 182 ATM booths. The Bank has two subsidiary companies namely, ONE Securities Limited and ONE Investments Limited. At present the Bank has 2 (two) Off-shore Banking units, one in Dhaka and another in Chattogram.

2 Principal activities

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

2.1 Off-Shore Banking Unit

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

2.2 ONE Securities Limited (Subsidiary of the Bank)

ONE Securities Limited (OSL) is a subsidiary of ONE Bank PLC. OSL was incorporated on May 04, 2011 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company. Subsequently, it was converted into Public Limited Company on 24 December 2014 after completion of due formalities with Registrar of Joint Stock Companies and Firms (RJSC). The Registered Office of the Company is situated at 45, Dilkusha C/A (4th Floor), Dhaka-1000.

2.3 ONE Investments Limited (Subsidiary of the Bank)

ONE Investments Limited (OIL) is a subsidiary of ONE Bank PLC. OIL was incorporated on April 26, 2018 under the Companies Act (Act XVIII) of 1994 as a Private Limited Company after completion of the formalities with the Registrar of Joint Stock Companies and Firms (RJSC). The Registered Office of the Company is situated at HRC Bhaban, 46 Kawran Bazar C.A., Dhaka-1215.

2.4 Islami Banking Operation

The Bank obtained permission from Bangladesh Bank to operate Islami Banking operation vide letter no. BRPD (P-3)/745(72)/2020-3978 dated 15 June 2020. The Bank commenced operation from 15 December 2020. The Islami Banking operation is governed under the rules and regulations of Bangladesh Bank.

3 Presentation of Financial Statements

The financial statements are presented in compliance with the provisions of the International Accounting Standards IAS 1 "Presentation of Financial Statements", IAS 7 "Statement of Cash Flow". As per BRPD circular No. 14 dated 25 June 2003, Bangladesh Bank provides guidelines, forms and formats for the presentation of Financial Statements.

4 Basis of Preparation

The 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 Compliance to Bangladesh Securities and Exchange Commission Notification No. BSEC/CMRRCD/2006-158/208/Admin/81 dated 20 June 2018.

5 Basis for Consolidation

The consolidated financial statements include the financial statements of ONE Bank PLC and those of its two subsidiaries (ONE Securities Limited and ONE Investments Limited) prepared as at and for the period ended 30 June 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.

6 Cash

Cash in hand (Note-6.1)

Balance with Bangladesh Bank and its agent bank(s) (Note-6.2)

30.06.2025

Taka

31.12.2024

Taka

4,308,094,327	4,300,420,362
21,010,395,050	13,002,022,307
25,318,489,378	17,302,442,669

6.1 Cash in hand (including foreign currencies)

Conventional Banking:

In local currency

In foreign currencies

4,173,152,129	4,190,299,217
76,140,366	71,287,112
4,249,292,496	4,261,586,329

Islami Banking:

In local currency

In foreign currencies

58,801,832	38,834,033
-	-
58,801,832	38,834,033
4,308,094,327	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

In foreign currencies

12,067,242,227	10,590,923,374
7,560,723,275	1,100,194,475
19,627,965,502	11,691,117,849

Islami Banking:

In local currency

In foreign currencies

522,279,219	450,869,192
-	-
522,279,219	450,869,192

Balance with Sonali Bank being an agent of Bangladesh Bank

860,150,329	860,035,266
21,010,395,050	13,002,022,307

6 (a) Consolidated Cash

i Cash in hand

ONE Bank PLC

ONE Securities Limited

ONE Investments Limited

4,308,094,327	4,300,420,362
26,451	14,413
-	-
4,308,120,779	4,300,434,775

ii Balance with Bangladesh Bank and its agent bank(s)

ONE Bank PLC

ONE Securities Limited

ONE Investments Limited

21,010,395,050	13,002,022,307
-	-
-	-
21,010,395,050	13,002,022,307
25,318,515,829	17,302,457,082

7 Balance with Other Banks and Financial Institutions

In Bangladesh (Note-7.1)

Outside Bangladesh (Note-7.2)

1,667,549,207	1,842,273,946
10,374,138,852	10,181,945,607
12,041,688,059	12,024,219,553

7.1 In Bangladesh

In current accounts (Note-7.3)

Other deposit accounts (Note-7.4)

287,551,375	213,802,252
1,379,997,833	1,628,471,694
1,667,549,207	1,842,273,946
-	-
1,667,549,207	1,842,273,946

Off-shore Banking Unit

7.2 Outside Bangladesh

In current accounts (Note-7.5)

Other deposit accounts

10,373,956,974	10,180,279,125
-	-
10,373,956,974	10,180,279,125
181,878	1,666,482
10,374,138,852	10,181,945,607

Off-shore Banking Unit

	30.06.2025 Taka	31.12.2024 Taka
7.3 Current Accounts (In Bangladesh)		
AB Bank PLC	1,000,201	996,636
Sonali Bank PLC (Other than as agent of Bangladesh Bank)	4,197,998	8,948,473
Trust Bank Limited-Q Cash Settlement Account	74,505,671	73,921,676
Inter Bank Fund Transfer (IBFT) Settlement Account	187,267,107	121,170,979
Eastern Bank PLC	22,732,993	2,665,747
Standard Chartered Bank (VISA Debit Card) Settlement Account	(2,152,596)	6,098,741
	287,551,375	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	17,191,874	111,888,505
LankaBangla Finance PLC	780,000,000	920,000,000
Rupali Bank PLC	42,134	62,824
Prime Bank PLC	1,802	13,781,833
	967,957,734	1,216,452,871
Islami Banking:		
Mudaraba Special Notice Deposit	412,040,099	412,018,823
	1,379,997,833	1,628,471,694
7.5 Current Accounts (Outside Bangladesh)		
Standard Chartered Bank, London	297,198,501	97,029,940
Standard Chartered Bank, Pakistan	91,277,817	90,337,519
Standard Chartered Bank, Mumbai	23,231,459	93,142,567
Standard Chartered Bank, Tokyo	19,030,149	18,296,734
Standard Chartered Bank, Frankfurt	38,701,309	25,818,365
Standard Chartered Bank, New York	559,001,700	(58,615,836)
ICICI Bank Limited, Hong Kong	29,696,441	28,442,274
ICICI Bank Limited, Mumbai (ACUD)	11,152,377	73,992,046
ICICI Bank Limited, Mumbai (ACU EURO)	12,452,654	10,824,431
Commerzbank AG, Frankfurt (USD)	5,213,312,527	73,303,699
Commerzbank AG, Frankfurt (CAD)	13,911,302	22,129,267
Commerzbank AG, Frankfurt (EURO)	24,520,248	46,089,818
Zhejiang Chouzhou Commercial Bank, China, USD	54,900,035	80,260,494
HDFC Bank Limited, India ACU, USD	54,342,978	50,377,304
Mashreqbank Psc, New York	2,628,719,939	8,099,319,863
Mashreqbank Psc, India (ACUD)	68,520,435	63,155,222
Wells Fargo Bank N.A, New York	(389,343,009)	244,201,826
AB Bank Ltd, Mumbai	79,059,044	84,300,290
Habib Bank AG Zurich, Zurich	16,897,081	19,634,739
Nabil Bank, Nepal	7,335,196	7,180,861
Seylen Bank PLC, Colombo	2,288,694	2,235,859
Axis Bank Ltd, Kolkata	84,594,205	85,448,100
United Bank of India, Kolkata	48,831,526	26,879,088
Habib American Bank, USA	1,283,219,729	619,444,117
Riyad Bank	18,196,575	17,757,386
Kookmin Bank, South Korea	74,280,271	273,750,683
Zhejiang Chouzhou Commercial Bank Co. Ltd, China, CNY	8,627,789	(14,457,533)
	10,373,956,974	10,180,279,125
7 (a) Consolidated Balance with Other Banks and Financial Institutions		
In Bangladesh		
ONE Bank PLC	1,667,549,207	1,842,273,946
ONE Securities Limited	124,403,190	184,919,238
ONE Investments Limited	259,841	43,513
	1,792,212,238	2,027,236,697
Less: Inter Company Balances	(124,663,031)	(184,962,751)
	1,667,549,207	1,842,273,946
Outside Bangladesh		
ONE Bank PLC	10,374,138,852	10,181,945,607
ONE Securities Limited	-	-
	10,374,138,852	10,181,945,607
	12,041,688,059	12,024,219,553

	30.06.2025 Taka	31.12.2024 Taka
8. Money at call and short notice		
With Bank (Note-8.1)	1,745,671,400	7,700,000,000
With non- bank financial institutions (Note-8.2)	150,000,000	-
	1,895,671,400	7,700,000,000
8.1 With Bank		
The Premier Bank PLC	1,000,000,000	1,000,000,000
Janata Bank PLC	-	1,500,000,000
Mercantile Bank PLC	-	1,200,000,000
NRB Bank PLC	-	360,000,000
United Commercial Bank PLC	-	2,200,000,000
Southeast Bank PLC	-	600,000,000
Midland Bank PLC	500,000,000	-
Meghna Bank PLC	245,671,400	240,000,000
The City Bank PLC	-	600,000,000
	1,745,671,400	7,700,000,000
8.2 With non- bank financial institutions		
LankaBangla Finance PLC	150,000,000	-
IDLC Finance PLC	-	-
	150,000,000	-
9 Investments		
In Government securities -- A		
Conventional Banking:		
Treasury bills	1,836,433,000	998,170,000
Treasury bonds	35,800,937,558	40,065,637,498
Encumbered Securities	3,605,497,000	3,605,497,000
Prize Bonds	2,991,700	2,534,100
	41,245,859,258	44,671,838,598
Islami Banking:		
In Government securities	775,813,000	508,133,000
	42,021,672,258	45,179,971,598
Other Investment --B		
Conventional Banking:		
Shares (Quoted, Unquoted and Preference Shares)	2,944,198,939	2,844,198,939
Subordinated and Perpetual bonds (issued by other banks)	5,853,385,000	5,853,385,000
	8,797,583,939	8,697,583,939
Islami Banking:		
Islami Banking Sukuk _Private (BBML- Sukuk)	241,417,000	250,000,000
	9,039,000,939	8,947,583,939
Total Investment -- (A+B)	51,060,673,196	54,127,555,537
9 (a) Consolidated Investments		
In Government securities		
ONE Bank PLC	42,021,672,258	45,179,971,598
ONE Securities Limited	69,768,380	69,768,380
	42,091,440,638	45,249,739,978
Other Investment		
ONE Bank PLC	9,039,000,939	8,947,583,939
ONE Securities Limited	2,814,226,831	2,715,396,175
ONE Investments Limited	13,411,576	13,110,045
Less: Inter Company Balances	(430,968,327)	(330,156,156)
	11,435,671,018	11,345,934,003
	53,527,111,656	56,595,673,980

	30.06.2025 Taka	31.12.2024 Taka
10 Loans and Advances/ investments		
Loans, cash credit, overdraft etc (Note-10.1)	229,373,293,780	219,266,890,520
Bills purchased and discounted (Note-10.2)	1,297,911,792	1,647,347,193
	230,671,205,572	220,914,237,713
10.1 Loans, cash credit, overdraft etc/ investments		
Inside Bangladesh		
Loans	201,426,768,187	191,036,040,690
Cash Credit	2,397,100	-
Overdraft	27,944,128,493	28,230,849,830
	229,373,293,780	219,266,890,520
Outside Bangladesh	-	-
	229,373,293,780	219,266,890,520
10.1.a Loans, cash credit, overdraft etc/ investments		
Inside Bangladesh		
Overdraft	27,944,128,493	28,230,849,830
Payment against Documents	3,635,808,272	4,683,846,590
Loan Against Trust Receipts	4,805,124,791	4,266,851,074
Time Loan	49,285,996,172	44,259,516,955
Export Development Fund (EDF)	6,948,518,183	6,053,661,157
Packing Credit	539,844,849	739,235,053
Term Loans	117,805,230,417	111,672,797,848
Lease Finance	2,057,352,335	3,001,784,068
Retail Loans	13,043,285,005	13,031,663,355
Credit Card	2,456,231,490	2,477,619,338
Staff Loan	851,773,774	849,065,253
	229,373,293,780	219,266,890,520
Outside Bangladesh	-	-
	229,373,293,780	219,266,890,520
10.2 Bills purchased and discounted		
Inside Bangladesh		
Local bill purchased and discounted	1,120,787,059	1,481,880,129
Foreign bill purchased and discounted	177,124,733	165,467,063
	1,297,911,792	1,647,347,193
Outside Bangladesh	-	-
	1,297,911,792	1,647,347,193
10 (a) Consolidated Loans and Advances		
Loans, cash credit, overdraft etc.		
ONE Bank PLC	229,373,293,780	219,266,890,520
ONE Securities Limited	156,189,599	180,971,366
Less: Inter unit/company elimination	(6,690,371)	(6,447,778)
	229,522,793,009	219,441,414,108
Bills purchased and discounted		
ONE Bank PLC	1,297,911,792	1,647,347,193
ONE Securities Limited	-	-
	1,297,911,792	1,647,347,193
	230,820,704,801	221,088,761,301
11 Fixed Assets including premises, furniture & fixtures		
Conventional and Islami Banking:		
Furniture & Fixtures	2,176,697,387	1,957,002,566
Work in progress (Furniture and Fixture)	123,147,822	296,091,319
Office Equipment	1,804,472,812	1,759,797,288
Motor Vehicles	238,081,250	224,353,710
Building	332,559,123	332,559,123
Right of use Assets as per IFRS-16	3,951,622,020	3,951,622,020
Land	279,366,295	279,366,295
	8,905,946,708	8,800,792,320
Intangible Assets	279,389,095	269,989,095
Work in progress (Intangible Assets)	20,906,250	18,997,000
	9,206,242,053	9,089,778,415
Less: Accumulated depreciation	4,925,110,811	4,841,431,333
Balance as on 31 December	4,281,131,243	4,248,347,082

	30.06.2025 Taka	31.12.2024 Taka
11 (a) Consolidated Fixed Assets including premises, furniture & fixtures		
ONE Bank PLC	4,281,131,243	4,248,347,082
ONE Securities Limited	55,305,789	57,861,735
ONE Investments Limited	-	-
	4,336,437,032	4,306,208,817
12 Borrowings from other Banks, financial institutions and Agents.		
Borrowing Inside Bangladesh (Note-12.1)	11,168,733,468	11,072,597,634
Borrowing Outside Bangladesh	-	-
	11,168,733,468	11,072,597,634
12.1 Borrowing Inside Bangladesh		
Borrowing from Bangladesh Bank [Note-12.1(a)]	11,165,475,476	11,064,720,302
Refinance Scheme from SME Foundation_COVID-19	2,521,992	4,641,332
Refinance Scheme from Joyeeta Foundation_COVID-19	736,000	3,236,000
Borrowing from other bank -Payable on demand	-	-
	11,168,733,468	11,072,597,634
12.1(a) Borrowing from Bangladesh Bank		
Export Development Fund (EDF)	5,512,132,725	5,222,917,594
Refinance against SME, Agriculture loan, Green finance and Pre-Shipment Credit	252,561,263	235,811,786
Stimulus Package for COVID19	376,884,354	415,213,859
Assured Repo Support	3,605,497,000	3,605,497,000
Investment Promotion and Financing Facility II (IPFF II)	762,999,669	776,024,056
Financial Sector Support Project (FSSP)	655,400,466	809,256,008
	11,165,475,476	11,064,720,302
12 (a) Consolidated Borrowings from other banks, financial institutions and agents.		
ONE Bank PLC	11,168,733,468	11,072,597,634
ONE Securities Limited	6,690,371	6,447,778
ONE Investment Limited	-	-
Less: Inter unit/company elimination	(6,690,371)	(6,447,778)
	11,168,733,468	11,072,597,634
13 Non-convertible subordinated bond and contingent-convertible perpetual bond		
Subordinated Bond - III	980,000,000	1,680,000,000
Subordinated Bond - IV	4,000,000,000	4,000,000,000
Subordinated Bond - V	4,000,000,000	3,770,000,000
Perpetual Bond	4,000,000,000	4,000,000,000
	12,980,000,000	13,450,000,000
14 Deposits and other accounts		
i Current/AI-wadeeah current account and other account	33,931,891,594	35,306,119,710
Unclaimed cash and fractional dividend account (Note-14.1)	23,895,349	49,241,788
Off-shore Banking Unit	522,593,207	465,449,014
	34,478,380,150	35,820,810,511
ii Bills payable		
Payment Order (Issued)	3,562,384,597	2,120,597,906
Demand Draft	340,672	340,542
	3,562,725,269	2,120,938,448
iii Savings accounts/Mudaraba savings bank deposit	33,127,980,018	31,363,461,635
iv Fixed Deposit/Mudaraba fixed deposits		
Fixed Deposit/Mudaraba fixed deposits	139,599,952,732	124,368,427,915
Special Notice Deposits/ Mudaraba special notice deposit	36,179,634,857	44,656,201,298
Scheme Deposits/ Mudaraba scheme deposit	13,143,881,983	12,774,093,552
Non-resident Foreign Currency Deposits	121,834,885	94,726,594
	189,045,304,457	181,893,449,360
Off-shore Banking Unit	-	-
	189,045,304,457	181,893,449,360
	260,214,389,893	251,198,659,953

14.1 Unclaimed dividend

As per Bangladesh Securities and Exchange Commission directive no. BSEC/CMRRCD/2021-386/03 dated January 14, 2021, year wise unclaimed dividend information given below:

Year	30.06.2025	31.12.2024
	Taka	Taka
2023	23,895,349	49,241,788
2020	-	-
	23,895,349	49,241,788

To comply with Bangladesh Securities and Exchange Commission (BSEC) vide letter No. SEC/SRMIC/165-2020/part-1/166 dated July 06, 2021, SEC/SRMIC/165-2020/Part-1/182 dated July 19, 2021 and SEC/SRMIC/165-2020/142 dated May 25, 2023 the unclaimed Dividend in Cash and Fraction for the year 2003 to 2020 and also non-refunded IPO money totaling Tk. 7,31,97,198.73 had been transferred/deposited to the Capital Market Stabilization Fund (CMSF).

We have also transferred 30,45,758 number of unclaimed/undistributed/unsettled shares for the year 2004 to 2020 and 1,02,180 number of Bonus shares for the year 2022 & 2023 totaling 31,47,938 number of shares to the respective BO Account of Capital Market Stabilization Fund (CMSF) in compliance with the Bangladesh Securities and Exchange (BSEC) letter No. SEC/SRMIC/165-2020/306 dated November 24, 2021, SEC/SRMIC/165-2020/110 dated March 22, 2022 and subsequent letter of Dhaka Stock Exchange Limited (DSE) under reference No. DSE-Listing/161/2022/2181 dated March 23, 2022.

	30.06.2025 Taka	31.12.2024 Taka
14 (a) Consolidated Deposits and other accounts		
Current/Al-wadeeah current account and other account		
ONE Bank PLC	34,478,380,150	35,820,810,511
ONE Securities Limited	-	-
	34,478,380,150	35,820,810,511
Bills payable		
ONE Bank PLC	3,562,725,269	2,120,938,448
ONE Securities Limited	-	-
	3,562,725,269	2,120,938,448
Savings accounts/Mudaraba savings bank deposit		
ONE Bank PLC	33,127,980,018	31,363,461,635
ONE Securities Limited	-	-
	33,127,980,018	31,363,461,635
Fixed Deposit/Mudaraba fixed deposits		
ONE Bank PLC	189,045,304,457	181,893,449,360
Less: Inter Company Balances	(555,631,358)	(515,118,907)
	188,489,673,099	181,378,330,453
Total Consolidated Deposit	259,658,758,536	250,683,541,046
	Jan to June-2025 Taka	Jan to June-2024 Taka
15 Interest and discount income/ Profit on investments		
Interest on loans and advances (Conventional Banking):		
From clients against loans and advances	11,068,582,993	10,064,585,603
Lease finance	206,659,938	228,252,762
Discount from bills purchased & discounted	54,024,026	69,149,501
From banks and financial institutions in Bangladesh	351,935,812	142,685,920
From foreign banks	212,958,508	105,178,057
	11,894,161,276	10,609,851,844
Off-shore Banking Unit	241,426,602	304,890,510
	12,135,587,878	10,914,742,354
Profit on investment (Islami Banking):		
Profit on investments	512,657,649	301,115,688
Profit on placement with other banks	-	-
	512,657,649	301,115,688
	12,648,245,528	11,215,858,042
15 (a) Consolidated Interest and discount income/ Profit on investment		
ONE Bank PLC	12,648,245,528	11,215,858,042
ONE Securities Limited	36,941,700	29,154,274
ONE Investments Limited	754,767	477,839
Less: Inter Company Transaction	(23,494,382)	(16,152,334)
	12,662,447,613	11,229,337,822

	Jan to June-2025 Taka	Jan to June-2024 Taka
16 Interest paid/profit shared on deposits and borrowings		
Interest paid on deposits (Conventional Banking):		
Short term deposits	1,498,929,959	1,304,081,493
Savings deposits	452,709,321	418,176,382
Term deposits	6,358,811,986	4,819,041,073
Scheme deposits	524,270,254	512,905,916
Borrowings from banks and financial institutions	335,685,682	341,083,331
Interest on repurchase agreement (REPO)	793,933,258	376,901,938
Interest expenses for leased liability as per IFRS-16	40,200,000	43,800,000
Interest on Subordinated Bond	493,408,487	385,332,666
Interest on Perpetual Bond	198,356,164	199,452,055
	10,696,305,110	8,400,774,853
Off-shore Banking Unit	13,715,290	466,623
	10,710,020,400	8,401,241,476
Profit shared on deposits (Islami Banking):		
Profit paid on deposits	423,030,642	224,163,799
Profit on borrowings	-	-
	423,030,642	224,163,799
	11,133,051,042	8,625,405,275
Less: Interest on Perpetual Bond transfer to Appropriation head in Profit and Loss Account	(198,356,164)	(199,452,055)
	10,934,694,878	8,425,953,220
16 (a) Consolidated Interest paid/profit shared on deposits and borrowings		
ONE Bank PLC	10,934,694,878	8,425,953,220
ONE Securities Limited	242,593	230,919
ONE Investments Limited	-	-
Less: Inter Company Transaction	(23,494,382)	(16,152,334)
	10,911,443,090	8,410,031,805
17 Interest receipts in cash		
Interest income on loans & advances	12,648,245,528	11,228,562,487
Income from Investments (excluding dividend income)	3,119,100,211	3,403,628,227
	15,767,345,739	14,632,190,714
(Increase)/ Decrease in interest receivable on loans & advances	(2,783,643,012)	(2,673,632,228)
(Increase)/ Decrease in interest receivable others	118,525,217	19,634,049
	13,102,227,944	11,978,192,535
17 (a) Consolidated Interest receipts in cash		
ONE Bank PLC	13,102,227,944	11,978,192,535
ONE Securities Limited	28,991,898	22,034,358
ONE Investments Limited	754,767	477,839
Interest on deposit paid by ONE Bank PLC to subsidiaries company	(23,494,382)	(16,152,334)
	13,108,480,228	11,984,552,398
18 Interest payments		
Total interest expenses	11,092,851,042	8,940,130,629
Add : Opening balance of interest payable	3,553,637,755	2,963,548,251
Less: Closing balance of interest payable	(3,792,441,652)	(3,140,384,509)
	10,854,047,145	8,763,294,371
18 (a) Consolidated Interest Payment		
ONE Bank PLC	10,854,047,145	8,763,294,371
ONE Securities Limited	242,593	230,919
Less: Interest on deposit paid by ONE Bank PLC to subsidiaries company	(23,494,382)	(16,152,334)
	10,830,795,356	8,747,372,956

19 Details break-up of Shareholders' Equity -Solo

Particulars	30.06.2025	31.12.2024
Paid-up Capital	10,658,218,870	10,658,218,870
Statutory Reserve	7,893,162,855	7,565,365,960
Surplus in Profit & Loss Account	5,093,506,983	4,757,698,562
Revaluation Reserve for HTM Securities	368,746,395	472,895,104
Total Shareholders' Equity	24,013,635,103	23,454,178,496

20 Calculation of Net Asset Value (NAV) Per Share

Particulars	30.06.2025	31.12.2024
Total Shareholders' Equity -Solo	24,013,635,103	23,454,178,496
Total Shareholders' Equity -Consolidated	24,500,707,383	23,911,119,292
Weighted average number of outstanding Shares	1,065,821,887	1,065,821,887
Net Asset Value Per Share –Solo	22.53	22.01
Net Asset Value Per Share – Consolidated	22.99	22.43

21 Basic Earnings Per Share

Particulars	January to June 2025	January to June 2024	April to June 2025	April to June 2024
Attributable profit for the year -Solo	870,668,162	1,155,064,676	230,580,203	747,119,293
Attributable profit for the year -Conso	900,799,646	1,195,926,870	255,787,600	784,719,810
Number of outstanding Shares	1,065,821,887	1,065,821,887	1,065,821,887	1,065,821,887
Basic Earnings Per Share -Solo	0.82	1.08	0.22	0.70
Basic Earnings Per Share - Conso	0.85	1.12	0.24	0.74

Earnings Per Share (EPS) has been calculated in accordance with IAS 33 "Earnings Per Share".

22 Calculation of Net Operating Cash Flow Per Shares (NOCFPS)

Particulars	30.06.2025	30.06.2024
Net Operating Cash Flow- Solo	2,895,572,382	1,921,953,708
Net Operating Cash Flow- Consolidated	2,895,121,509	1,909,681,541
Weighted average number of outstanding Shares	1,065,821,887	1,065,821,887
Net Operating Cash Flow Per Share –Solo	2.72	1.80
Net Operating Cash Flow Per Share – Consolidated	2.72	1.79

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

Particulars	30.06.2025	30.06.2024
Net Profit after taxation	870,668,162	1,155,064,676
Provision for taxation	440,519,417	305,996,834
Provision for loans and advances & others	1,703,209,689	2,562,897,541
(Increase)/decrease in interest and dividend income receivable	(2,563,093,464)	(2,211,289,646)
Increase/(decrease) in interest expense payable	80,347,733	21,184,204
Depreciation expenses	197,127,435	152,790,447
Increase/ (decrease) in salaries and allowances expenses payable	121,210,561	167,477,866
Increase/(decrease) in other expenses payable	(245,296,870)	(17,156,848)
Income tax paid	(277,525,822)	(171,507,289)
Cash flows from operating activities before changes in operating assets and liabilities	327,166,841	1,965,457,785

24 Significant Deviation:

Net Interest Income:

Net interest income has been decreased compare to half yearly financials of 2024 mainly due to impact of increased of Non Performing Loan as well as increased of cost of deposit.

Earnings Per Share (EPS):

Significant deviation occurred in case of decreased of Earnings Per Share (EPS) in comparison to previous period (Q2- 2024) mainly due to decreased of net interest income and increased of operating expenses due to increased of Branch and Sub-branches.

Net Operating Cash Flow Per Share (NOCFPS):

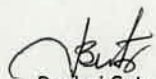
Net Operating Cash Flow Per Share (NOCFPS) increased compare to the same period of last year due to increase of deposit from customers.

25 Credit Rating:

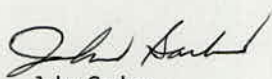
ONE Bank PLC has been rated by the Emerging Credit Rating Limited (ECRL) on the basis of Financial Statements for the year ended on December 31, 2023. The summary of the rating is presented below:

Valid Till	Rating	Rating	Outlook
July 31, 2025	AA	ST-2	Stable
March 09, 2024	AA	ST-2	Stable
March 09, 2023	AA	ST-2	Stable

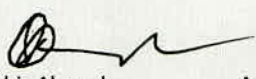
The above half yearly Financial Statements are also available in our web-site: www.onebank.com.bd



Pankoj Suter FCA
Chief Financial Officer



John Sarkar
Company Secretary



Shabbir Ahmed
Managing Director (CC)



A M M Aurangzeb Chowdhury
Independent Director



A.S.M. Shahidullah Khan
Chairman