ONE Bank PLC

Un-audited Financial Statements

As on 30 June 2026

ONE Bank PLC
Corporate HQ

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, 2026.

Company Secretary

Managing Director

ONE Bank PLC and its Subsidiaries
Condensed Consolidated Balance Sheet
As at 30 June 2026

	Notes	30.06.2026 Taka	31.12.2025 Taka
PROPERTY AND ASSETS			
Cash	6 (a)		
Cash in hand (including foreign currencies)		4,801,611,697	4,148,447,745
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		16,325,462,665	18,363,899,781
		21,127,074,362	**22,512,347,526**
Balance with other Banks and Financial Institutions	7 (a)		
In Bangladesh		2,093,354,879	1,142,819,327
Outside Bangladesh		5,071,698,874	5,571,041,559
		7,165,053,753	**6,713,860,885**
Money at call and short notice	8	**7,232,550,000**	**2,834,431,000**
Investments	9 (a)		
Government		59,890,785,023	47,488,390,976
Others		12,057,436,571	11,378,139,191
		71,948,221,594	**58,866,530,167**
Loans and Advances/Investments	10 (a)		
Loans, cash credit, overdraft etc./investments		244,335,057,125	240,424,671,307
Bills purchased and discounted		1,020,761,390	1,746,630,013
		245,355,818,515	**242,171,301,321**
Fixed Assets including premises, furniture & fixtures		**4,280,272,775**	**4,246,915,560**
Other Assets		**23,912,930,891**	**23,188,255,117**
Non-banking Assets		-	-
Total Assets		**381,021,921,889**	**360,533,641,575**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	11 (a)	**13,913,376,136**	**9,976,289,760**
Non-convertible subordinated bond and contingent-convertible perpetual bond	12	**11,200,000,000**	**11,480,000,000**
Deposits and other accounts	13(a)		
Current/Al-wadeeah current account and other account		35,466,989,373	36,499,881,861
Bills payable		1,997,292,119	1,488,390,758
Savings accounts/Mudaraba savings bank deposit		36,289,674,252	35,015,692,769
Fixed Deposit/Mudaraba fixed deposits		214,604,346,761	199,707,379,547
		288,358,302,504	**272,711,344,935**
Other Liabilities		**43,006,416,424**	**42,388,293,466**
Total Liabilities		**356,478,095,065**	**336,555,928,160**
Capital/Shareholders' Equity			
Paid-up Capital		10,658,218,870	10,658,218,870
Statutory Reserve		7,727,465,365	7,565,365,960
Capital Reserve		50,557,843	42,577,672
Surplus in profit & loss account		5,556,616,264	5,102,482,127
Start-up Equity Investment Fund		104,894,098	98,236,311
Revaluation reserve for securities		406,693,745	473,173,129
Total Shareholders' Equity		**24,504,446,185**	**23,940,054,069**
Non-controlling Interest		**39,380,639**	**37,659,345**
Total Liability and Shareholders' Equity		**381,021,921,889**	**360,533,641,575**
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances and Endorsements		21,763,292,957	20,592,851,602
Letters of Guarantee		19,283,579,808	18,743,155,761
Irrevocable Letters of Credit		16,717,083,145	17,661,848,660
Bills for Collection		51,692,802	179,757,014
Other Contingent Liabilities		8,219,531,390	6,623,821,971
		66,035,180,102	**63,801,435,009**
Other Commitments		1,597,050,000	-
Total off-Balance Sheet items including contingent liabilities		**67,632,230,102**	**63,801,435,009**
Net Asset Value Per Share	19	**22.99**	**22.46**

Chief Financial Officer | Company Secretary | Managing Director | Independent Director | Chairman

ONE Bank PLC and its Subsidiaries
Condensed Consolidated Profit & Loss Account
For the period from 01 January 2026 to 30 June 2026

	Notes	Amount in Taka			
		January to June		April to June	
		2026	2025	2026	2025
Interest income/profit on investment	14 (a)	12,935,977,907	12,662,216,923	6,319,021,245	6,513,560,027
Interest paid on deposits and borrowings etc.	15 (a)	(11,569,896,268)	(10,911,212,400)	(5,813,157,411)	(5,560,964,822)
Net interest income		**1,366,081,640**	**1,751,004,524**	**505,863,834**	**952,595,205**
Investment income		3,223,733,102	3,491,945,255	1,857,589,965	1,466,542,906
Commission, exchange and brokerage		659,558,299	978,401,091	317,010,048	422,011,563
Other operating income		358,939,101	376,191,937	188,839,494	197,381,185
Total operating income (A)		**5,608,312,142**	**6,597,542,807**	**2,869,303,341**	**3,038,530,859**
Salaries and allowances		2,342,190,176	2,207,483,434	1,173,762,054	1,102,374,440
Rent, taxes, insurance, electricity etc.		487,759,462	428,439,112	264,037,779	220,396,861
Legal expenses		3,195,867	3,784,313	2,078,443	2,268,378
Postage, stamps, telecommunication etc.		63,466,655	62,902,856	28,305,206	35,452,286
Directors' fees		2,481,399	1,576,000	1,539,850	477,250
Auditors' fees		1,061,104	335,000	530,552	167,500
Stationery, printings, advertisements etc.		91,301,578	99,761,547	51,124,930	51,658,424
Managing Director's salary and allowances (Bank only)		13,700,000	5,972,741	6,850,000	2,915,000
Depreciation, leasing expense and repair of bank's assets		250,175,470	267,441,579	123,763,233	123,615,066
Other expenses		453,623,704	447,272,436	226,730,506	211,624,152
Total operating expenses (B)		**3,708,955,415**	**3,524,969,018**	**1,878,722,552**	**1,750,949,358**
Profit/ (loss) before provision and tax (C=A-B)		**1,899,356,727**	**3,072,573,789**	**990,580,788**	**1,287,581,501**
Provision for loans and advances					
Specific provision		361,546,498	1,702,197,671	(133,814,862)	718,066,017
General provision		503,806,090	(247,818)	503,897,910	(66,299)
		865,352,589	**1,701,949,853**	**370,083,048**	**717,999,718**
Provision for off-balance sheet items		-	2,168,097	-	50,023,650
Provision for diminution in value of share		23,508,726	15,000,000	14,551,718	14,000,000
Provision for other		-	-	-	-
Total Provision (D)		**888,861,314**	**1,719,117,950**	**384,634,766**	**782,023,368**
Profit/(loss) before taxes (E=C-D)		**1,010,495,413**	**1,353,455,839**	**605,946,022**	**505,558,133**
Provision for taxation					
Current tax expense		210,070,559	327,210,957	145,748,540	(27,066,009)
Deferred tax expense /(income)		(30,524,104)	124,894,873	(10,863,962)	276,465,773
		179,546,455	452,105,830	134,884,578	249,399,764
Net Profit after taxation		**830,948,958**	**901,350,009**	**471,061,444**	**256,158,368**
Attributable to:					
Shareholders of the ONE Bank PLC		829,227,664	900,799,646	469,692,390	255,787,600
Non-controlling Interest		1,721,294	550,363	1,369,053	370,769
		830,948,958	**901,350,009**	**471,061,444**	**256,158,368**
Retained surplus brought forward		5,094,501,956	5,175,728,716	5,279,014,695	5,551,528,267
Add: Net profit after tax (attributable to shareholder of OBPLC)		829,227,664	900,799,646	469,692,390	255,787,600
		5,923,729,620	**6,076,528,362**	**5,748,707,085**	**5,807,315,867**
Appropriations:					
Statutory Reserve		162,099,405	327,796,895	88,988,318	159,642,813
Interest on perpetual bonds		198,356,164	198,356,164	99,726,027	103,698,630
Start up Fund		6,657,787	8,706,682	3,376,475	2,305,802
		367,113,356	534,859,741	192,090,821	265,647,246
Retained Surplus		**5,556,616,264**	**5,541,668,621**	**5,556,616,264**	**5,541,668,621**
Earnings Per Share (EPS)	20	**0.78**	**0.85**	**0.44**	**0.24**

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 30 June 2026

	Notes	January to June 2026 Taka	January to June 2025 Taka
Cash flows from operating activities			
Interest receipts in cash	16 (a)	19,248,975,829	13,108,480,228
Interest payments	17 (a)	(12,030,105,693)	(10,830,795,356)
Dividend receipts		287,322,854	365,627,387
Fee and commission receipts in cash		333,868,926	297,569,682
Recoveries of loans previously written off		298,801,540	84,951,099
Cash payments to employees		(2,317,982,730)	(2,064,693,885)
Cash payments to suppliers		(151,387,843)	(190,085,544)
Income Taxes paid		(469,934,653)	(287,565,563)
Receipts from other operating activities		839,455,399	1,063,484,554
Payment for other operating activities		(1,340,215,782)	(1,200,219,050)
Cash generated from operating activities before changes in operating assets and liabilities		**4,698,797,847**	**346,753,550**
Increase/(decrease) in operating assets and liabilities			
Sales/ (purchase) of trading securities		(9,310,120,740)	3,823,864,992
Loans and advances to customers		(4,361,346,582)	(9,731,943,500)
Other current assets		(255,749,704)	(411,948,206)
Deposits from other banks/ Borrowings		(2,251,884,617)	(586,757,398)
Deposits from customers		16,263,362,899	9,001,334,141
Other liabilities		229,756,944	453,817,932
A Net cash used in/ from operating activities		**5,012,816,047**	**2,895,121,509**
Cash flows from investing activities			
Proceeds from sale of securities		7,128,473,095	28,100,150,866
Payments for purchase of securities		(8,572,784,419)	(28,970,721,250)
Purchase of property, plant & equipment		(130,866,320)	(87,494,666)
Sale of property, plant & equipment		467,000	2,737,220
B Net cash used in investing activities		**(1,574,710,644)**	**(955,327,830)**
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)		3,438,105,403	1,939,793,679
E Effects of exchange rate changes on cash and cash-equivalent		25,866,000	289,862,574
F Opening cash and cash equivalent		32,063,687,211	37,029,210,735
G Closing cash and cash equivalents (D+E+F)		**35,527,658,615**	**39,258,866,988**
Closing cash and cash equivalents			
Cash in hand (including foreign currencies)		4,801,611,697	4,308,120,779
Cash with Bangladesh Bank & its agent banks(s)		16,325,462,665	21,010,395,050
Cash with other banks and financial institutions		7,165,053,753	12,041,688,059
Money at call and short notice		7,232,550,000	1,895,671,400
Prize bonds		2,980,500	2,991,700
		35,527,658,615	**39,258,866,988**
Net Operating Cash Flow Per Share	21	**4.70**	**2.72**

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 30 June 2026

Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Start-up Equity Investment Fund	Revaluation Reserve for Securities	Profit & Loss Account	Total	Non-Controlling Interest	Total
Balance as at 01 January 2026	**10,658,218,870**	**7,565,365,960**	**42,577,672**	**98,236,311**	**473,173,129**	**5,102,482,127**	**23,940,054,069**	**37,659,345**	**23,977,713,414**
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	**10,658,218,870**	**7,565,365,960**	**42,577,672**	**98,236,311**	**473,173,129**	**5,102,482,127**	**23,940,054,069**	**37,659,345**	**23,977,713,414**
Surplus of Revaluation of Reserve for Securities	-	-	-	-	416,876,827	-	416,876,827	-	416,876,827
Adjustment of Revaluation of Reserve for Securities	-	-	-	-	(483,356,210)	-	(483,356,210)	-	(483,356,210)
Net Profit after Tax for the year	-	-			-	829,227,664	829,227,664	1,721,294	830,948,958
Transferred to Capital Reserve	-	-	7,980,171		-	(7,980,171)	-	-	-
Profit transferred to Start up Fund	-	-	-	6,657,787	-	(6,657,787)	-	-	-
Profit transferred to Coupon/Dividend on Perpetual Bond	-	-	-	-	-	(198,356,164)	(198,356,164)		(198,356,164)
Profit transferred to Statutory Reserve	-	162,099,405			-	(162,099,405)	-	-	-
Balance as at 30 June 2026	**10,658,218,870**	**7,727,465,365**	**50,557,843**	**104,894,098**	**406,693,745**	**5,556,616,264**	**24,504,446,185**	**39,380,639**	**24,543,826,824**
Balance as at 30 June 2025	**10,658,218,870**	**7,893,162,855**	**38,910,642**	**104,774,932**	**368,746,395**	**5,541,668,621**	**24,605,482,315**	**36,588,434**	**24,642,070,749**

Chief Financial Officer   Company Secretary   Managing Director   Independent Director   Chairman

ONE Bank PLC

Condensed Balance Sheet

As at 30 June 2026

	Notes	30.06.2026 Taka		31.12.2025 Taka	
PROPERTY AND ASSETS					
Cash	6				
Cash in hand (including foreign currencies)		4,801,575,336		4,148,443,074	
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		16,325,462,665		18,363,899,781	
			21,127,038,001		**22,512,342,855**
Balance with other Banks and Financial Institutions	7				
In Bangladesh		2,093,354,879		1,142,819,327	
Outside Bangladesh		5,071,698,874		5,571,041,559	
			7,165,053,753		**6,713,860,885**
Money at call and short notice	8		**7,232,550,000**		**2,834,431,000**
Investments	9				
Government		59,640,972,723		47,438,366,876	
Others		9,695,952,825		9,190,177,485	
			69,336,925,548		**56,628,544,361**
Loans and Advances/investments	10				
Loans, cash credit, overdraft etc./investments		244,201,939,150		240,282,490,459	
Bills purchased and discounted		1,020,761,390		1,746,630,013	
			245,222,700,540		**242,029,120,473**
Fixed Assets including premises, furniture & fixtures			**4,224,976,639**		**4,188,617,606**
Other Assets			**25,978,041,618**		**25,205,953,722**
Non-banking Assets			-		-
Total Assets			**380,287,286,099**		**360,112,870,901**
LIABILITIES AND CAPITAL					
Liabilities					
Borrowings from other Banks, Financial Institutions and Agents	11		**13,913,376,136**		**9,976,289,760**
Non-convertible subordinated bond and contingent-convertible perpetual bond	12		**11,200,000,000**		**11,480,000,000**
Deposits and other accounts	13				
Current/Al-wadeeah current account and other account		35,466,989,373		36,499,881,861	
Bills payable		1,997,292,119		1,488,390,758	
Savings accounts/Mudaraba savings bank deposit		36,289,674,252		35,015,692,769	
Fixed Deposit/Mudaraba fixed deposits		215,379,561,313		200,493,935,546	
			289,133,517,057		**273,497,900,933**
Other Liabilities			**42,272,118,867**		**41,791,349,330**
Total Liabilities			**356,519,012,060**		**336,745,540,023**
Capital/Shareholders' Equity	18				
Paid-up Capital		10,658,218,870		10,658,218,870	
Statutory Reserve		7,727,465,365		7,565,365,960	
Surplus in profit & loss account		4,871,001,960		4,572,336,608	
Start-up Equity Investment Fund		104,894,098		98,236,311	
Revaluation reserve for securities		406,693,745		473,173,129	
Total Shareholders' Equity			**23,768,274,038**		**23,367,330,879**
Total Liability and Shareholders' Equity			**380,287,286,099**		**360,112,870,901**
OFF BALANCE SHEET ITEMS					
Contingent Liabilities					
Acceptances and Endorsements			21,763,292,957		20,592,851,602
Letters of Guarantee			19,283,579,808		18,743,155,761
Irrevocable Letters of Credit			16,717,083,145		17,661,848,660
Bills for Collection			51,692,802		179,757,014
Other Contingent Liabilities			8,219,531,390		6,623,821,971
			66,035,180,102		**63,801,435,009**
Other Commitments			1,597,050,000		-
Total off-Balance Sheet items including contingent liabilities			**67,632,230,102**		**63,801,435,009**
Net Asset Value Per Share	19		**22.30**		**21.92**

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 30 June 2026

	Notes	Amount in Taka			
		January to June		April to June	
		2026	2025	2026	2025
Interest income/profit on investment	14	12,914,557,329	12,648,014,838	6,307,780,876	6,506,417,072
Interest paid on deposits and borrowings etc.	15	(11,598,353,874)	(10,934,464,188)	(5,828,888,119)	(5,574,002,096)
Net interest income		**1,316,203,455**	**1,713,550,650**	**478,892,756**	**932,414,976**
Investment income		3,027,096,269	3,440,625,981	1,699,342,146	1,420,798,163
Commission, exchange and brokerage		628,157,852	969,872,129	296,622,940	418,089,221
Other operating income		358,711,035	375,417,231	188,672,956	197,196,045
Total operating income (A)		**5,330,168,610**	**6,499,465,990**	**2,663,530,798**	**2,968,498,406**
Salaries and allowances		2,309,316,593	2,179,931,706	1,157,952,548	1,088,719,973
Rent, taxes, insurance, electricity etc.		480,849,041	422,975,918	260,272,349	217,421,167
Legal expenses		3,086,617	3,651,313	2,026,693	2,208,628
Postage, stamps, telecommunication etc.		63,466,655	62,902,856	28,305,206	35,452,286
Directors' fees		2,412,399	1,518,500	1,493,850	448,500
Auditors' fees		1,011,104	300,000	505,552	150,000
Stationery, printings, advertisements etc.		91,085,186	99,574,748	50,995,920	51,552,297
Managing Director's salary and allowances		13,700,000	5,972,741	6,850,000	2,915,000
Depreciation, leasing expense and repair of		248,176,656	265,232,505	122,803,782	122,492,092
Other expenses		445,020,839	443,008,436	221,198,169	209,184,551
Total operating expenses (B)		**3,658,125,090**	**3,485,068,722**	**1,852,404,068**	**1,730,544,495**
Profit/ (loss) before provision and tax (C=A-B)		**1,672,043,521**	**3,014,397,269**	**811,126,730**	**1,237,953,911**
Provision for loans and advances					
Specific provision		361,546,498	1,701,041,592	(133,814,862)	717,513,088
General provision		500,000,000	-	500,000,000	-
		861,546,498	**1,701,041,592**	**366,185,138**	**717,513,088**
Provision for off-balance sheet items		-	2,168,097	-	50,023,650
Provision for diminution in value of share		-	-	-	-
Provision for other		-	-	-	-
Total Provision (D)		**861,546,498**	**1,703,209,689**	**366,185,138**	**767,536,738**
Profit/ (loss) before taxes (E=C-D)		**810,497,023**	**1,311,187,579**	**444,941,592**	**470,417,172**
Provision for taxation					
Current tax expense		168,050,749	315,386,798	113,716,173	(36,782,825)
Deferred tax expense/ (income)		(23,332,435)	125,132,619	(6,422,109)	276,619,795
		144,718,314	440,519,417	107,294,063	239,836,970
Net Profit after taxation		**665,778,708**	**870,668,162**	**337,647,529**	**230,580,203**
Retained surplus brought forward		4,572,336,608	4,757,698,562	4,725,445,253	5,128,574,026
		5,238,115,316	**5,628,366,724**	**5,063,092,781**	**5,359,154,229**
Appropriations:					
Statutory Reserve		162,099,405	327,796,895	88,988,318	159,642,813
Interest on perpetual bonds		198,356,164	198,356,164	99,726,027	103,698,630
Start up Fund		6,657,787	8,706,682	3,376,475	2,305,802
		367,113,356	534,859,741	192,090,821	265,647,246
Retained Surplus		**4,871,001,960**	**5,093,506,983**	**4,871,001,960**	**5,093,506,983**
Earnings Per Share (EPS)	20	**0.62**	**0.82**	**0.32**	**0.22**

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 30 June 2026

		Notes	January to June 2026 Taka	January to June 2025 Taka
	Cash flows from operating activities			
	Interest receipts in cash	16	19,238,722,959	13,102,227,944
	Interest payments	17	(12,058,563,299)	(10,854,047,145)
	Dividend receipts		234,549,747	339,054,545
	Fee and commission receipts in cash		302,468,479	288,927,042
	Recoveries of loans previously written off		298,801,540	84,951,099
	Cash payments to employees		(2,317,982,730)	(2,064,693,885)
	Cash payments to suppliers		(151,387,843)	(190,085,544)
	Income taxes paid		(449,985,910)	(277,525,822)
	Receipts from other operating activities		687,802,309	1,059,455,463
	Payment for other operating activities		(1,292,797,685)	(1,161,096,855)
	Cash generated from operating activities before changes in operating assets and liabilities		**4,491,627,567**	**327,166,841**
	Increase/(decrease) in operating assets and liabilities			
	Sales/ (purchase) of trading securities		(8,936,810,500)	3,822,185,006
	Loans and advances to customers		(4,370,409,456)	(9,756,967,860)
	Other current assets		(298,381,783)	(422,255,755)
	Deposits from other banks/ Borrowings		(2,251,884,617)	(586,757,398)
	Deposits from customers		16,252,021,452	9,041,846,592
	Other liabilities		127,785,777	470,354,955
A	**Net cash used in/ from operating activities**		**5,013,948,442**	**2,895,572,382**
	Cash flow from investing activities			
	Proceeds from sale of securities		7,128,473,095	28,100,150,866
	Payments for purchase of securities		(8,572,784,419)	(28,970,721,250)
	Purchase of property, plant & equipment		(132,030,405)	(87,957,578)
	Sale of property, plant & equipment		467,000	2,737,220
B	**Net cash used in investing activities**		**(1,575,874,729)**	**(955,790,742)**
	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)		3,438,073,713	1,939,781,640
E	Effects of exchange rate changes on cash and cash-equivalent		25,866,000	289,862,574
F	Opening cash and cash equivalent		32,063,682,540	37,029,196,322
G	**Closing cash and cash equivalents (D+E+F)**		**35,527,622,254**	**39,258,840,537**
	Closing cash and cash equivalents			
	Cash in hand (including foreign currencies)		4,801,575,336	4,308,094,327
	Cash with Bangladesh Bank & its agent banks(s)		16,325,462,665	21,010,395,050
	Cash with other banks and financial institutions		7,165,053,753	12,041,688,059
	Money at call and short notice		7,232,550,000	1,895,671,400
	Prize bonds		2,980,500	2,991,700
			35,527,622,254	**39,258,840,537**
	Net Operating Cash Flow Per Share	21	**4.70**	**2.72**

Chief Financial Officer Company Secretary Managing Director Independent Director Chairman

ONE Bank PLC
Condensed Statement of Changes in Equity
For the period from 01 January 2026 to 30 June 2026

Amount in Taka

Particulars	Paid-up Capital	Statutory Reserve	Start-up Equity Investment Fund	Revaluation Reserve for Securities	Profit & Loss Account	Total Shareholders' Equity
Balance as at 01 January 2026	**10,658,218,870**	**7,565,365,960**	**98,236,311**	**473,173,129**	**4,572,336,608**	**23,367,330,879**
Changes in accounting policy	-	-	-	-	-	-
Restated balance	**10,658,218,870**	**7,565,365,960**	**98,236,311**	**473,173,129**	**4,572,336,608**	**23,367,330,879**
Surplus of Revaluation of Reserve for Securities	-	-	-	416,876,827	-	416,876,827
Adjustment of Revaluation of Reserve for Securities	-	-	-	(483,356,210)	-	(483,356,210)
Net Profit after Tax for the year	-	-		-	665,778,708	665,778,708
Profit transferred to Start up Fund	-	-	6,657,787	-	(6,657,787)	-
Profit transferred to Coupon/Dividend on Perpetual Bond	-	-	-	-	(198,356,164)	(198,356,164)
Profit transferred to Statutory Reserve	-	162,099,405		-	(162,099,405)	-
Balance as at 30 June 2026	**10,658,218,870**	**7,727,465,365**	**104,894,098**	**406,693,745**	**4,871,001,960**	**23,768,274,038**
Balance as at 30 June 2025	**10,658,218,870**	**7,893,162,855**	**104,774,932**	**368,746,395**	**5,093,506,983**	**24,118,410,035**

Chief Financial Officer | Company Secretary | Managing Director | Independent Director | Chairman

Selected Explanatory Notes to the Financial Statements for the quarter ended on 30 June 2026:

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 2026 the Bank has 114 branches (including 2 Islami Banking branches), 50 Sub-branches, 19 collection booths and 192 ATM & CRM. 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 2026. 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.

	30.06.2026 Taka	31.12.2025 Taka
6. Cash		
Cash in hand **(Note-6.1)**	4,801,575,336	4,148,443,074
Balance with Bangladesh Bank and its agent bank(s) **(Note-6.2)**	16,325,462,665	18,363,899,781
	21,127,038,001	**22,512,342,855**
6.1 Cash in hand (including foreign currencies)		
Conventional Banking:		
In local currency	4,678,122,497	4,029,677,878
In foreign currencies	60,682,450	70,661,270
	4,738,804,947	**4,100,339,148**
Islami Banking:		
In local currency	62,770,389	48,103,926
In foreign currencies	-	-
	62,770,389	**48,103,926**
	4,801,575,336	**4,148,443,074**
6.2 Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		
Balance with Bangladesh Bank		
Conventional Banking:		
In local currency	12,587,194,343	14,047,986,965
In foreign currencies	2,130,367,562	3,002,929,298
	14,717,561,905	**17,050,916,264**
Islami Banking:		
In local currency	848,689,226	585,059,001
In foreign currencies	-	-
	848,689,226	**585,059,001**
Balance with Sonali Bank being an agent of Bangladesh Bank	759,211,533	727,924,516
	16,325,462,665	**18,363,899,781**
6 (a) Consolidated Cash		
i Cash in hand		
ONE Bank PLC	4,801,575,336	4,148,443,074
ONE Securities Limited	36,361	4,671
ONE Investments Limited	-	-
	4,801,611,697	**4,148,447,745**
ii Balance with Bangladesh Bank and its agent bank(s)		
ONE Bank PLC	16,325,462,665	18,363,899,781
ONE Securities Limited	-	-
ONE Investments Limited	-	-
	16,325,462,665	**18,363,899,781**
	21,127,074,362	**22,512,347,526**
7. Balance with Other Banks and Financial Institutions		
In Bangladesh **(Note-7.1)**	2,093,354,879	1,142,819,327
Outside Bangladesh **(Note-7.2)**	5,071,698,874	5,571,041,559
	7,165,053,753	**6,713,860,885**
7.1 In Bangladesh		
In current accounts **(Note-7.3)**	383,134,049	268,008,659
Other deposit accounts **(Note-7.4)**	1,710,220,830	874,810,668
	2,093,354,879	1,142,819,327
Off-shore Banking Unit	-	-
	2,093,354,879	**1,142,819,327**
7.2 Outside Bangladesh		
In current accounts **(Note-7.5)**	5,070,394,214	5,570,729,625
Other deposit accounts	-	-
	5,070,394,214	5,570,729,625
Off-shore Banking Unit	1,304,660	311,934
	5,071,698,874	**5,571,041,559**
7.3 Current Accounts (In Bangladesh)		
AB Bank PLC	1,007,726	1,004,128
Sonali Bank PLC (Other than as agent of Bangladesh Bank)	75,345,290	55,995,865
Trust Bank Limited-Q Cash Settlement Account	29,047,378	15,041,237
Inter Bank Fund Transfer (IBFT) Settlement Account	281,299,287	195,199,359
Eastern Bank PLC-Settlement Account	(3,565,632)	768,071
Standard Chartered Bank	-	-
	383,134,049	**268,008,659**

		30.06.2026 Taka	31.12.2025 Taka
7.4	**Other Deposit Accounts (In Bangladesh)**		
	ICB Islamic Bank Limited	59,719,000	59,719,000
	AB Bank PLC	699,424	699,424
	Eastern Bank PLC	110,303,500	110,303,500
	Uttara Bank PLC	37,403,812	61,976,030
	LankaBangla Finance PLC	500,000,000	640,000,000
	United Commercial Bank PLC	1,000,000,000	-
	Rupali Bank PLC	20,754	41,559
	Prime Bank PLC	2,012	13,277
		1,708,148,502	**872,752,789**
	Islami Banking:		
	EXIM Bank PLC	652,629	643,628
	Social Islami Bank PLC	153,105	151,827
	Pubali Bank PLC	91,941	91,593
	Jamuna Bank PLC	152,702	152,585
	Mercantile Bank PLC	601,550	600,184
	Midland Bank PLC	191,948	191,756
	Agrani Bank PLC	228,455	226,307
		2,072,328	**2,057,879**
		1,710,220,830	**874,810,668**
7.5	**Current Accounts (Outside Bangladesh)**		
	(Name of the banks and financial institutions)		
	Standard Chartered Bank, London	175,496,507	123,905,749
	Standard Chartered Bank, Pakistan	91,045,730	94,965,672
	Standard Chartered Bank, Mumbai	101,617,432	54,488,845
	Standard Chartered Bank, Tokyo	6,969,715	14,428,859
	Standard Chartered Bank, Frankfurt	16,226,045	35,393,906
	Standard Chartered Bank, New York	480,716,798	1,343,690,288
	ICICI Bank Limited, Hong Kong	42,891,371	41,353,017
	ICICI Bank Limited, Mumbai (ACUD)	101,536,708	63,578,427
	ICICI Bank Limited, Mumbai (ACU EURO)	12,138,762	12,453,130
	Commerzbank AG, Frankfurt (USD)	787,913,528	2,478,568,107
	Commerzbank AG, Frankfurt (CAD)	950,168	5,043,581
	Commerzbank AG, Frankfurt (EURO)	60,748,594	26,736,190
	Zhejiang Chouzhou Commercial Bank,China,USD	37,734,886	46,163,987
	HDFC Bank Limited, India ACU, USD	80,108,935	62,160,152
	Mashreqbank Psc, New York	2,009,513,909	728,009,173
	Mashreqbank Psc, India (ACUD)	70,934,113	76,067,877
	AB Bank Ltd, Mumbai	120,442,021	101,247,361
	Nabil Bank, Nepal	2,388,267	7,284,588
	Seylen Bank PLC, Colombo	2,288,961	2,278,627
	Axis Bank Ltd, Kolkata	76,270,809	64,350,982
	United Bank of India, Kolkata	84,848,023	67,678,855
	Habib American Bank, USA	597,851,395	19,694,455
	Riyad Bank	18,169,314	18,106,122
	Kookmin Bank,South Korea	82,465,491	74,273,327
	Zhejiang Chouzhou Commercial Bank Co. Ltd, China, CNY	9,126,732	8,808,348
		5,070,394,214	**5,570,729,625**
7 (a)	**Consolidated Balance with Other Banks and Financial Institutions**		
	In Bangladesh		
	ONE Bank PLC	2,093,354,879	1,142,819,327
	ONE Securities Limited	285,868,377	333,766,233
	ONE Investments Limited	128,399	64,170
		2,379,351,656	1,476,649,730
	Less: Inter Company Balances	(285,996,777)	(333,830,403)
		2,093,354,879	**1,142,819,327**
	Outside Bangladesh		
	ONE Bank PLC	5,071,698,874	5,571,041,559
	ONE Securities Limited	-	-
		5,071,698,874	**5,571,041,559**
		7,165,053,753	**6,713,860,885**

	30.06.2026 Taka	31.12.2025 Taka
8. Money at call and short notice		
With Bank **(Note-8.1)**	7,232,550,000	2,834,431,000
With non- bank financial institutions **(Note-8.2)**	-	-
	7,232,550,000	**2,834,431,000**
8.1 With Bank		
Community Bank Bangladesh PLC	150,000,000	-
Modhumoti Bank PLC	300,000,000	-
Mutual Trust Bank PLC	1,500,000,000	-
BRAC Bank PLC	614,250,000	-
United Commercial Bank PLC	-	1,000,000,000
Southeast Bank PLC	614,250,000	733,772,400
Meghna Bank PLC	-	122,295,400
The City Bank PLC	4,054,050,000	978,363,200
	7,232,550,000	**2,834,431,000**
8.2 With non- bank financial institutions		
	-	-
	-	**-**
9. Investments		
In Government securities -- A		
Conventional Banking:		
Treasury bills	8,343,678,049	3,515,359,536
Treasury bonds	40,123,991,174	40,116,558,539
Encumbered Securities	-	2,742,468,000
Government Investment Sukuk	665,870,000	-
Prize Bonds	2,980,500	3,047,800
	49,136,519,723	**46,377,433,876**
Islami Banking:		
In Government securities	10,504,453,000	1,060,933,000
	59,640,972,723	**47,438,366,876**
Other Investment --B		
Conventional Banking:		
Shares (Quoted, Unquoted and Preference Shares)	3,838,295,985	3,388,295,985
Subordinated and Perpetual bonds (issued by other banks)	5,593,385,000	5,593,385,000
Equity Investment-Bangladesh Start-up Investment Company PLC.	88,695,840	-
	9,520,376,825	**8,981,680,985**
Islami Banking:		
Islami Banking Sukuk _Private (BBML- Sukuk)	**175,576,000**	**208,496,500**
	9,695,952,825	**9,190,177,485**
Total Investment -- (A+B)	**69,336,925,548**	**56,628,544,361**
9 (a) Consolidated Investments		
In Government securities		
ONE Bank PLC	59,640,972,723	47,438,366,876
ONE Securities Limited	249,812,300	50,024,100
	59,890,785,023	**47,488,390,976**
Other Investment		
ONE Bank PLC	9,695,952,825	9,190,177,485
ONE Securities Limited	2,836,707,078	2,626,651,698
ONE Investments Limited	13,994,443	14,035,603
Less: Inter Company Balances	(489,217,775)	(452,725,595)
	12,057,436,571	**11,378,139,191**
	71,948,221,594	**58,866,530,167**
10. Loans and Advances/ investments		
Loans, cash credit, overdraft etc. **(Note-10.1)**	244,201,939,150	240,282,490,459
Bills purchased and discounted **(Note-10.2)**	1,020,761,390	1,746,630,013
	245,222,700,540	**242,029,120,473**
10.1 Loans, cash credit, overdraft etc./ investments (Note-10.1.a)		
Inside Bangladesh		
Loans	216,774,902,725	212,562,269,099
Cash Credit	89,190,599	4,727,033
Overdraft	27,337,845,826	27,715,494,328
	244,201,939,150	240,282,490,459
Outside Bangladesh	-	-
	244,201,939,150	**240,282,490,459**

	30.06.2026 Taka	31.12.2025 Taka
10.1.a Loans, cash credit, overdraft etc./ investments		
Inside Bangladesh		
Overdraft	27,337,845,826	27,715,494,328
Payment against Documents	5,067,369,978	4,347,941,174
Loan Against Trust Receipts	5,372,320,609	5,328,898,823
Time Loan	45,534,035,313	53,136,306,726
Export Development Fund (EDF)	5,811,290,139	5,545,933,036
Packing Credit	690,726,775	736,595,042
Term Loans	135,903,547,350	126,005,388,678
Lease Finance	794,891,206	1,500,644,060
Retail Loans	14,122,060,333	12,441,688,917
Credit Card	2,545,978,763	2,512,087,216
Staff Loan	1,021,872,860	1,011,512,459
	244,201,939,150	**240,282,490,459**
Outside Bangladesh	-	-
	244,201,939,150	**240,282,490,459**
10.2 Bills purchased and discounted		
Inside Bangladesh		
Local bill purchased and discounted	978,842,002	1,633,780,077
Foreign bill purchased and discounted	41,919,388	112,849,936
	1,020,761,390	**1,746,630,013**
Outside Bangladesh	-	-
	1,020,761,390	**1,746,630,013**
10 (a) Consolidated Loans and Advances		
Loans, cash credit, overdraft etc.		
ONE Bank PLC	244,201,939,150	240,282,490,459
ONE Securities Limited	133,117,975	142,180,848
Less: Inter unit/company elimination	-	-
	244,335,057,125	**240,424,671,307**
Bills purchased and discounted		
ONE Bank PLC	1,020,761,390	1,746,630,013
ONE Securities Limited	-	-
	1,020,761,390	**1,746,630,013**
	245,355,818,515	**242,171,301,321**
11. Borrowings from other Banks, financial institutions and Agents.		
Borrowing Inside Bangladesh **(Note-11.1)**	13,913,376,136	9,976,289,760
Borrowing Outside Bangladesh	-	-
	13,913,376,136	**9,976,289,760**
11.1 Borrowing Inside Bangladesh		
Borrowing from Bangladesh Bank **[Note-11.1(a)]**	13,913,376,136	9,975,930,258
Refinance Scheme from SME Foundation_COVID-19	-	359,502
Borrowing from other bank -Payable on demand	-	-
	13,913,376,136	**9,976,289,760**
11.1(a) Borrowing from Bangladesh Bank		
Export Development Fund (EDF)	5,826,510,707	4,676,678,482
Refinance against SME, Agriculture loan, Green finance and Pre-Shipment Credit	219,190,598	229,646,045
Stimulus Package for COVID19	1,065,042,220	1,096,399,809
Assured Repo Support	-	2,742,468,000
Borrowing From Bangladesh Bank - IBLF	5,727,284,000	-
Investment Promotion and Financing Facility II (IPFF II)	697,403,593	727,643,523
Financial Sector Support Project (FSSP)	377,945,019	503,094,399
	13,913,376,136	**9,975,930,258**
11 (a) Consolidated Borrowings from other banks, financial institutions and agents.		
ONE Bank PLC	13,913,376,136	9,976,289,760
ONE Securities Limited	-	-
ONE Investment Limited	-	-
Less: Inter unit/company elimination	-	-
	13,913,376,136	**9,976,289,760**
12. Non-convertible subordinated bond and contingent-convertible perpetual bond		
Subordinated Bond - III	-	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
	11,200,000,000	**11,480,000,000**

	30.06.2026 Taka	31.12.2025 Taka
13. Deposits and other accounts		
i Current/Al-wadeeah current account and other account	34,830,788,714	35,912,567,202
Unclaimed cash and fractional dividend account	23,841,046	23,853,541
Off-shore Banking Unit	612,359,614	563,461,118
	35,466,989,373	**36,499,881,861**
ii Bills payable		
Payment Order (Issued)	1,996,951,446	1,488,050,111
Demand Draft	340,673	340,648
	1,997,292,119	**1,488,390,758**
iii Savings accounts/Mudaraba savings bank deposit	**36,289,674,252**	**35,015,692,769**
iv Fixed Deposit/Mudaraba fixed deposits		
Fixed Deposit/Mudaraba fixed deposits	158,783,190,088	147,657,905,432
Special Notice Deposits/ Mudaraba special notice deposit	41,683,433,738	38,958,313,900
Scheme Deposits/ Mudaraba scheme deposit	14,768,101,615	13,747,050,054
Non-resident Foreign Currency Deposits	144,835,872	130,666,160
	215,379,561,313	200,493,935,546
Off-shore Banking Unit	-	-
	215,379,561,313	**200,493,935,546**
	289,133,517,057	**273,497,900,933**

13.1 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	30.06.2026 Taka	31.12.2025 Taka
2023	23,841,046	23,853,541
	23,841,046	**23,853,541**

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.

13 (a) Consolidated Deposits and other accounts

Current/Al-wadeeah current account and other account		
ONE Bank PLC	35,466,989,373	36,499,881,861
ONE Securities Limited	-	-
	35,466,989,373	**36,499,881,861**
Bills payable		
ONE Bank PLC	1,997,292,119	1,488,390,758
ONE Securities Limited	-	-
	1,997,292,119	**1,488,390,758**
Savings accounts/Mudaraba savings bank deposit		
ONE Bank PLC	36,289,674,252	35,015,692,769
ONE Securities Limited	-	-
	36,289,674,252	**35,015,692,769**
Fixed Deposit/Mudaraba fixed deposits		
ONE Bank PLC	215,379,561,313	200,493,935,546
Less: Inter Company Balances	(775,214,552)	(786,555,998)
	214,604,346,761	**199,707,379,547**
Total Consolidated Deposit	**288,358,302,505**	**272,711,344,935**

	Jan to June-2026 Taka	Jan to June-2025 Taka
14. Interest and discount income/ Profit on investments		
Interest on loans and advances (Conventional Banking):		
From clients against loans and advances	11,782,578,800	11,068,352,303
Lease finance	71,126,997	206,659,938
Discount from bills purchased & discounted	20,339,212	54,024,026
From banks and financial institutions in Bangladesh	174,585,997	351,935,812
From foreign banks	118,995,760	212,958,508
	12,167,626,767	**11,893,930,586**
Off-shore Banking Unit	297,156,343	241,426,602
	12,464,783,110	**12,135,357,188**
Profit on investment (Islami Banking):		
Profit on investments	449,774,220	512,657,649
Profit on placement with other banks	-	-
	449,774,220	**512,657,649**
	12,914,557,329	**12,648,014,838**
14 (a) Consolidated Interest and discount income/ Profit on investment		
ONE Bank PLC	12,914,557,329	12,648,014,838
ONE Securities Limited	49,190,247	36,941,700
ONE Investments Limited	687,937	754,767
Less: Inter Company Transaction	(28,457,607)	(23,494,382)
	12,935,977,907	**12,662,216,923**
15. Interest paid/profit shared on deposits and borrowings		
Interest paid on deposits (Conventional Banking):		
A. Interest paid/profit shared on deposits:		
Short term deposits	1,699,431,808	1,498,699,268
Savings deposits	486,459,729	452,709,321
Term deposits	7,236,913,791	6,358,811,986
Scheme deposits	646,901,174	524,270,254
	10,069,706,502	**8,834,490,829**
B. Interest paid for borrowings:		
Borrowings from banks and financial institutions	-	125,831,739.00
Interest on money at call and short notice	3,027,250	1,900,369
Interest on re-finance and pre-finance from Bangladesh Bank	151,500,473	207,953,574
Interest on repurchase agreement (REPO)	347,591,337	793,933,258
Interest expenses for leased liability as per IFRS-16	40,200,000	40,200,000
Interest on Subordinated Bond	404,320,478	493,408,487
Interest on Perpetual Bond	198,356,164	198,356,164
	1,144,995,702	**1,861,583,591**
Off-shore Banking Unit	11,922,346	13,715,290
	11,226,624,549	**10,709,789,710**
Profit shared on deposits (Islami Banking):		
Profit paid on deposits	570,085,489	423,030,642
Profit on borrowings	-	-
	570,085,489	**423,030,642**
	11,796,710,039	**11,132,820,352**
Less: Interest on Perpetual Bond transfer to Appropriation head in Profit and Loss Account	(198,356,164)	(198,356,164)
	11,598,353,874	**10,934,464,188**
15 (a) Consolidated Interest paid/profit shared on deposits and borrowings		
ONE Bank PLC	11,598,353,874	10,934,464,188
ONE Securities Limited	-	242,593
ONE Investments Limited	-	-
Less: Inter Company Transaction	(28,457,607)	(23,494,382)
	11,569,896,268	**10,911,212,400**
16. Interest receipts in cash		
Interest income on loans & advances	12,914,557,329	12,648,245,528
Income from Investments (excluding dividend income)	2,786,638,264	3,119,100,211
	15,701,195,593	15,767,345,739
(Increase)/ Decrease in interest receivable on loans & advances	3,517,555,988	(2,783,643,012)
(Increase)/ Decrease in interest receivable others	19,971,378	118,525,217
	19,238,722,959	**13,102,227,944**

	Jan to June-2026 Taka	Jan to June-2025 Taka
16 (a) Consolidated Interest receipts in cash		
ONE Bank PLC	19,238,722,959	13,102,227,944
ONE Securities Limited	38,022,539	28,991,898
ONE Investments Limited	687,937	754,767
Interest on deposit paid by ONE Bank PLC to subsidiaries company	(28,457,607)	(23,494,382)
	19,248,975,829	**13,108,480,228**
17. Interest payments		
Total interest expenses	11,756,510,039	11,092,851,042
Add : Opening balance of interest payable	4,025,956,172	3,553,637,755
Less: Closing balance of interest payable	(3,723,902,911)	(3,792,441,652)
	12,058,563,299	**10,854,047,145**
17 (a) Consolidated Interest Payment		
ONE Bank PLC	12,058,563,299	10,854,047,145
ONE Securities Limited	-	242,593
Interest on deposit paid by ONE Bank PLC to subsidiaries company	(28,457,607)	(23,494,382)
	12,030,105,693	**10,830,795,356**

18. Details break-up of Shareholders' Equity -Solo

Particulars	30.06.2026	31.12.2025
Paid-up Capital	10,658,218,870	10,658,218,870
Statutory Reserve	7,727,465,365	7,565,365,960
Surplus in Profit & Loss Account	4,871,001,960	4,572,336,608
Start-up Equity Investment Fund	104,894,098	98,236,311
Revaluation Reserve for HTM Securities	406,693,745	473,173,129
	23,768,274,038	**23,367,330,879**

19. Calculation of Net Asset Value (NAV) Per Share

Particulars	30.06.2026	31.12.2025
Total Shareholders' Equity -Solo	23,768,274,038	23,367,330,879
Total Shareholders' Equity -Consolidated	24,504,446,185	23,940,054,069
Weighted average number of outstanding Shares	1,065,821,887	1,065,821,887
Net Asset Value Per Share –Solo	**22.30**	**21.92**
Net Asset Value Per Share – Consolidated	**22.99**	**22.46**

20. Basic Earnings Per Share

Particulars	January to June 2026	January to June 2025	April to June 2026	April to June 2025
Attributable profit for the year -Solo	665,778,708	870,668,162	337,647,529	230,580,203
Attributable profit for the year -Conso	829,227,664	900,799,646	469,692,390	255,787,600
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	**0.62**	**0.82**	**0.32**	**0.22**
Basic Earnings Per Share - Conso	**0.78**	**0.85**	**0.44**	**0.24**

21. Calculation of Net Operating Cash Flow Per Shares (NOCFPS)

Net Operating Cash Flow- Solo	5,013,948,442	2,895,572,382
Net Operating Cash Flow- Consolidated	5,012,816,047	2,895,121,509
Weighted average number of outstanding Shares	1,065,821,887	1,065,821,887
Net Operating Cash Flow Per Share –Solo	**4.70**	**2.72**
Net Operating Cash Flow Per Share – Consolidated	**4.70**	**2.72**

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

Particulars	30.06.2026	31.06.2025
Net Profit after taxation	665,778,708	870,668,162
Provision for taxation	144,718,314	440,519,417
Provision for loans and advances & others	861,546,498	1,703,209,689
(Increase)/decrease in interest and dividend income receivable	3,833,822,549	(2,563,093,464)
Increase/(decrease) in interest expense payable	(460,209,425)	80,347,733
Depreciation expenses	199,782,171	197,127,435
Increase/ (decrease) in salaries and allowances expenses payable	5,033,863	121,210,561
Increase/(decrease) in other expenses payable	(308,859,203)	(245,296,870)
Income tax paid	(449,985,910)	(277,525,822)
Cash flows from operating activities before changes in operating assets and liabilities	**4,491,627,567**	**327,166,841**

23. 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, 2025. The summary of the rating is presented below:

Valid From	Valid Till	Long Term Rating	Short Term Rating	Outlook
March 10, 2026	March 09, 2027	AA	ST-2	Developing
March 10, 2025	March 09, 2026	AA	ST-2	Developing
March 10, 2024	March 09, 2025	AA	ST-2	Stable

24. Significant Deviation:

Operating Profit:
Operating profit for the half yearly 2026 decreased compared to the corresponding period of the previous year, mainly due to decreased of investment income and commission income.

Earnings Per Share (EPS):

Significant deviation occurred in case of decreased of Earnings Per Share (EPS) in comparison to previous period (Q2- 2025) mainly due to decreased of investment as well as commission income.

Net Operating Cash Flows Per Share (NOCFPS)
Net Operating Cash Flows Per Share (NOCFPS) increased for the reported period mainly for higher deposit mobilization from customer compared to the same period of the previous year.

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

Chief Financial Officer | Company Secretary | Managing Director | Independent Director | Chairman