AUDITED FINANCIAL STATEMENTS 2025

ONE Bank

Independent Auditor's Report
To the Shareholders of ONE Bank PLC
Report on the Audit of the Consolidated and Separate Financial Statements

Opinion
We have audited the consolidated financial statements of ONE Bank PLC and its subsidiaries (the Group) as well as the separate financial statements of ONE Bank PLC(the Bank), which comprise the consolidated and separate balance sheets as at 31 December 2025, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) as explained in note # 2.

Basis for Opinion
We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' *International Code of Ethics for Professional Accountants (including International Independence Standards)* (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interested entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter
Without qualifying our opinion, we are drawing attention to the following matters:

1. The Bank has reported a Net Profit After Tax of BDT 21.68 crore, Earnings Per Share (EPS) of BDT 0.20, Net Asset Value (NAV) Per Share of BDT 21.92 and shareholders' equity BDT 2,336.73 crore. However, the Bank has not recognized provisions against Loans and Advances amounting to BDT 3,903.04 crore, as required under the relevant BRPD circulars. Had the Bank recognized the required provisions (did not defer recognition of provisions against Loans and Advances), the Net Profit After Tax, EPS, and NAV Per Share would have been BDT (3,340.21) crore, BDT (31.34), BDT (9.62) respectively and shareholders' equity BDT (1,025.15) crore (net of adjustments to deferred tax assets amounting to BDT 541.16 crore). The Bank has disclosed in Note #7.11 that the recognition of the BDT 3,903.04 crore provision has been deferred, in accordance with the permission granted by Bangladesh Bank via letter # BSD-1(WING-2)/2209/2026-312 dated 30 April 2026;
2. As at 31 December 2025, the Bank's total shareholders' equity stood at BDT 2,336.73 crore. Had the aforementioned provision of BDT 3,903.04 crore been recognized without deferral, as disclosed in Note # 7.11, the Bank's total shareholders' equity would have reduced to BDT (1,025.15) crore (net of adjustments to deferred tax assets amounting to BDT 541.16 crore), falling below the statutory minimum capital requirement of BDT 500.00 crore prescribed under Section 13 of the Bank Company Act 1991 (as amended on 15 June 2023 vide Bangladesh Bank letter # BRPD(R-1)(Law Review)/717/2023-4628);
3. Bangladesh Bank BRPD Circular No. 15 dated 27 November 2024 revised the guidelines on loan classification and provisioning. Paragraph 6(C)(i) of the Circular permits banks to apply qualitative judgment to assign a classification more adverse than that indicated by the objective criteria applicable to loans and advances, while Paragraph 7(a) requires that interest accrued on loans and advances classified as Substandard (SS) or Doubtful (DF) be transferred to an Interest Suspense Account rather than recognized as income. It was observed that the Bank applied qualitative judgment to retain certain loans and advances as unclassified, notwithstanding that those exposures met the objective criteria for adverse classification. Consequently, accrued interest on such exposures was recognized as income rather than being transferred to the Interest Suspense Account, as required under the said Circular. The quantum of interest so recognized as income during the reporting period could not be determined, as the requisite information was not made available to us. Nevertheless, we estimate the amount recognized as income in respect of such retained unclassified loans and advances to be few hundred crore Taka. Had those exposures been classified in accordance with the objective criteria, the related accrued interest would not have been recognized as income and would instead have been transferred to the Interest Suspense Account, resulting in a corresponding reduction in reported interest income. The consequential impact on provisioning requirements would depend on the applicable classification categories and the level of existing provision coverage. Accordingly, the overall effect on reported profit and shareholders' equity would reflect the combined impact of the income reversal and any resulting provisioning adjustments, together with the related tax effects, including deferred tax; and
4. In Note # 13.3 to the financial statements, the Bank reported the Capital to Risk-Weighted Assets Ratio. As per BRPD Circular No. 18 dated 21 December 2014, the Bank had to maintain Minimum Total Capital plus Capital Conversation Buffer @ 12.50% both in the cases of Solo and Consolidated basis. However, the Bank has maintained a Minimum Total Capital plus Capital Conversation Buffer of 11.12% and 11.33% in the cases of Solo and Consolidated basis respectively.

Key Audit Matters
Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

Description of key audit matters	*Our response to key audit matters*
1. *Measurement of provision for loans, advances and leases*	
The process for estimating the provision for loans and advances portfolio associated with credit risk is significant and complex. For the individual analysis, provisions consider the estimates of future business performance and the market value of the collaterals provided for credit transactions. For the collective analysis, these provisions are manually processed that deals with voluminous databases, assumptions and calculations for the provision estimates of complex design and implementation. At period end, the Group reported total gross loans and advances of BDT 242,171.30 million (2024: BDT 221,088.76 million) and provision for loans and advances of BDT 15,905.45 million (2024: BDT 14,476.16 million). On the other hand, the Bank reported loans and advances of BDT 242,029.12 million (2024: BDT 220,914.24 million) on a solo basis. We need to focus on the following significant judgements and estimates that may give rise to material misstatement or management bias: • Completeness and timing of recognition of loss events in accordance with criteria set out in relevant BRPD and other relevant Circulars issued by Bangladesh Bank; • For individually assessed provisions, the measurement of the provision may be dependent on the valuation of collateral, estimates of exit values and the timing of cash flows. • Loans and advances unclassified and provisions released based on the injunctions from the Honorable High Court Division of the Bangladesh Supreme Court; • Down payments when rescheduling the loans and advance since down payment is required under paragraphs 3(3), 3(4), and 4 of BRPD Circular #16 dated 18 July 2022; and • Assessment of compliance with conditions, including down payments, grace periods, and tenures, and determination of the required provisions for loans and advances rescheduled and restructured under BRPD Circular No. 07 dated 16 September 2025. Provision measurement is primarily dependent upon key assumptions relating to the probability of default, ability to repossess collateral, and recovery rates.	We tested the design and operating effectiveness of key controls focusing on the following: • Tested the credit appraisal, loan disbursement procedures, monitoring and provisioning process; • Identified the loss events, including early warning and default warning indicators; and • Reviewed the quarterly Classification of Loans (CL). Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: • Reviewed the adequacy of the Bank's general and specific provisions; • Assessed the methodologies on which the calculation of provision amounts is based, recalculated the provisions and tested the completeness and accuracy of the underlying information; • Assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines; • Regard has been employed to assess provision requirements, i.e., whether provisions shall be created as per BRPD circulars or Honorable High Court directive where prudent accounting policy and practices warrant ascertaining provisions in line with impairment (subject to BRPD circulars) under conservative principles. But as per the law of the country, the Honorable High Court directive is mandatory to be complied with. Thus, the same was taken into consideration; • We have reviewed BRPD Circular No. 16 dated 18 July 2022, which explicitly requires full receipt of down payment prior to rescheduling. However, as an exception, in accordance with IAS 10: Events after the Reporting Period, these events have been treated as adjusting, as they provide evidence of conditions that existed prior to the authorization of the Financial Statements for issuance; • Verified compliance with the conditions stipulated in the approval of Bangladesh Bank and the relevant circular, under which the Bank's Board of Directors made the final decisions regarding rescheduling; • We considered guidance given to the bank by Bangladesh Bank in this regard for this period; and • Finally, assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See note # 7, 12.4, and 12.5 to the financial statements	
2. *Recognition of interest income from loans and advances.*	
Recognition of interest income has significant and wide influence on Financial Statements; Recognition and measurement of interest income have followed circulars of Bangladesh Bank and also involvement of complex IT environment. We identify recognition of interest income from loan and advances as a key audit matter because this is one of the key performance indicators of the bank and therefore there is an inherent risk of fraud and error in recognition of interest income by managements to meet specific target and expectations.	We tested the design and operating effectiveness of key controls over recognition and measurement of interest on loan and advances: • We performed test of operating effectiveness on automated control in place to measure and recognize interest income; • We have also performed substantive procedure to check whether the interest income is recognized completely and accurately; and • Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See notes no 2.3.4, 2.9 (a), and 18 to the financial statements.	
3. *Valuation of Treasury Bills and Treasury Bonds*	
The classification and measurement of Treasury Bills and Treasury Bonds require judgment and complex estimates. In the absence of a quoted price in an active market, Treasury Bills and Treasury Bonds fair value is determined using Bangladesh Bank's guidelines and complex valuation techniques that may take into consideration direct or indirect unobservable market data and complex pricing models.	We assessed the processes and controls put in place by the Bank to identify and confirm the existence of Treasury Bills and Treasury Bonds. We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the Treasury Bills and Treasury Bonds valuation processes, including controls over market data inputs into valuation models, model governance, and valuation adjustments. We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data. Finally, we assessed the appropriateness and presentation of disclosures in accordance with the Bangladesh Bank guidelines.
See note # 6 to the financial statements	
4. *Measurement of deferred tax assets and liabilities*	
The Bank disclosed deferred tax assets and deferred tax liabilities of BDT 796.97 crore (BDT 534.64 crore in 2024) and BDT 54.48 crore, (BDT 52.17 in 2024) respectively as of 31 December 2025. Significant judgment is required in relation to deferred tax assets, and liabilities as their recoverability and adjustment are dependent on forecasts of future profitability over a number of periods.	We obtained an understanding, and evaluated the design, the operational effectiveness of the Bank's key controls over the recognition and measurement of deferred tax assets & liabilities and the assumptions used in estimating the Bank's future taxable income. We also assessed the completeness and accuracy of the data used for the estimations of future taxable income. We involved tax specialists in assessing key assumptions, controls, recognition, and measurement of deferred tax assets and liabilities. We also considered amendment to IAS 12 *Income Taxes* dated 5 May 2021 and effective from 1 January 2023 in recognizing and measuring Deferred Tax Assets, and Deferred Tax Liabilities. Besides, special consideration was given to provisions against loans and advances, provisions against off-balance sheet exposure, interest receivables, payables against financial instruments, and deferred tax assets for loss carry forward. We assessed the availability of future taxable profits against which the Bank may utilize carried-forward losses (deductible differences) under the Income Tax Act, 2023, given the estimated taxable loss for Assessment Year 2026–27. We have assessed the appropriateness and presentation of disclosures against IAS 12 *Income Taxes*.
See note # 2.8.6(l), 9.4 and 12.2 to the financial statements	
5. *Carrying value of investments in subsidiaries by the Bank*	
The Bank has invested in equity shares of its two subsidiaries, namely ONE Securities Limited and ONE Investments Limited. As at 31 December 2025 the carrying value of these investments were BDT 2,480.10 million. Operations of these two subsidiaries are mainly dealing with the investments in capital market. And by nature, the capital market of the country is not under stable position. Hence, the investments in these subsidiaries are subject to impairment. While impairment testing, the management is required to consider various guidelines of Bangladesh Bank, Bangladesh Securities and Exchanges Commission and other regulators. As the impairment testing is of complex and is significant to the Group's preparation of financial statements, we have considered it as a key audit matter.	We reviewed Management's analysis of impairment assessment and recoverable value calculation of the investments in accordance with IAS 36. In particular, our discussions with the management of the Bank were focused on the continued appropriateness of the value in use model, the key assumptions used in the model, the reasonably possible alternative assumptions, particularly where they had the most impact on the value in use calculation. We also checked mathematical accuracy of the model, recalculated discount rate used within the model, inputs used in the determination of assumptions within the model were challenged and corroborating information was obtained with reference to external market information, third-party sources.
See note # 9.1 to the financial statements	
6. *IT systems and controls*	
The Bank's key financial accounting and reporting processes are significantly dependent on the automated controls over the Bank's information systems. As such there exist risks that gaps in the IT control environment, including automated accounting procedures, IT dependent manual controls and controls preventing unauthorized access to systems and data could result in the financial accounting and reporting records being materially misstated. The IT systems and controls, as they impact the financial recording and reporting of transactions, is a key audit matter.	We performed audit procedures to assess IT systems and controls over financial reporting, which included the following: • Tested the sample of key controls operating over the information technology in relation to financial accounting and reporting systems, including system access, system change management and computer operations; • Assessed the management's evaluation of access rights granted to applicants relevant to financial accounting and reporting systems and tested resolution of a sample of exceptions; • Assessed the operating effectiveness of controls over granting, removal and appropriateness of access rights; • Tested the specific application controls for key financial reporting controls.
7. *Legal and regulatory matters*	
We focused on this area because the Bank and its subsidiaries (the "Group") operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict. These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities. Overall, the legal provision represents the Group's best estimate for existing legal matters that have a probable and estimable impact on the Group's financial position.	We obtained an understanding, evaluated the design and tested the operational effectiveness of the Group's key controls over the legal provision and contingencies process. We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters. We enquired of the Group's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information. We also assessed the Group's provisions and contingent liabilities disclosure.
8. Impairment assessment of unquoted shares	
In the absence of quoted price in an active market, the fair value of unquoted shares and securities, especially any impairment is calculated using valuation techniques which may take into consideration direct or indirect unobservable market data and hence requires an elevated level of judgment and assumption. Due to high level of judgment and assumption involved in evaluating the impairment assessment of unquoted shares, we considered this to be a key audit matter.	We assessed the process and controls put in place by the Bank to ensure all major investment decisions are undertaken through a proper due diligence process. We have tasted a sample of investment as at 31 December 2025 and compared our results to the recorded value. Finally, we have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See note #6.3 to the financial statements	
9. Ascertainment of potential liability against pending legal litigation re. Prolonged income tax assessment	
The income tax assessments for the income period 2005 to 2021 remains under disputes before respective appellate authorities resulting in prolonged uncertainty regarding the Bank's potential tax liabilities.	We have reviewed the current status of the long-outstanding tax assessment and undertaken an evaluation of the potential liability. In this context, we also sought an assessment from the bank's legal counsel. To address concerns regarding the prolonged delay in finalizing the assessment, we obtained a formal representation from management and recommended that their position be appropriately reflected in the relevant sections of the financial statements, in accordance with IFRIC 23.
See Annexure-F to the financial statements	

Other information
Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls
Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in Note # 2 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements
Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements
In accordance with the Companies Act 1994, the Bank Company Act 1991 and the rules and regulations issued by Bangladesh Bank, we also report that:

(i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
(ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
(iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
(iv) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;
(v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
(vi) as detailed in Note # 7.11 to the Financial Statements, the Bank did not recognize required provision amounting to BDT 3,903.04 crore against Loans and Advances as warranted under the relevant BRPD Circulars, since the deferment of recognition of said required provision (amounting to BDT 3,903.04 crore) has been permitted by Bangladesh Bank through letter # BSD-1(WING-2)/2209/2026-312 dated 30 April 2026;
(vii) as per Section 26(2) of the Bank Company Act, 1991 (as amended in 2023) and BRPD Circular No. 01 dated 16 January 2022, the Bank's total exposure (funded and non-funded) to a single borrower or group is restricted to 25% of its capital (maximum 15% funded and 10% non-funded). Multiple exposures were found to exceed the above regulatory thresholds;
(viii) under Paragraph 1(B)(iii) of BRPD Circular No. 01 dated 16 January 2022, a Large Loan is defined as exposure to a single person or group equal to or greater than 10% of capital. As per Paragraph 2(B)(i), the Bank is permitted to maintain large loans up to a specified percentage of total loans and advances. As of 30 September 2025, the Bank was permitted to maintain large loans up to 34% of total loans and advances. However, based on the auditor's classification of loans, the Bank's large loan portfolio exceeded this permissible limit, constituting a departure from the requirements of the aforementioned circular;
(ix) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:
  (a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;
  (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities;
(x) financial statements for the year ended 31 December 2025 of subsidiary companies of the Bank namely ONE Securities Limited and ONE Investment Limited have been audited by Mahamud Sabuj & Co., Chartered Accountants. These accounts have been properly reflected in the consolidated financial statements;
(xi) the information and explanations required by us have been received and found satisfactory;
(xii) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 11,220 person hours;
(xiii) Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;
(xiv) in Note # 13.3 to the financial statements, the Bank reported the Capital to Risk-Weighted Assets Ratio. As per BRPD Circular No. 18 dated 21 December 2014, the Bank had to maintain Minimum Total Capital plus Capital Conversation Buffer @ 12.50% both in the cases of Solo and Consolidated basis. However, the Bank has maintained a Minimum Total Capital plus Capital Conversation Buffer of 11.12% and 11.33% in the cases of Solo and Consolidated basis respectively;
(xv) as at 31 December 2025, the Bank's total shareholders' equity stood at BDT 2,336.73 crore. Had the aforementioned provision of BDT 3,903.04 crore been recognized without deferral, as disclosed in Note # 7.11, the Bank's total shareholders' equity would have reduced to BDT (1,025.15 crore) — falling below the statutory minimum capital requirement of BDT 500.00 crore prescribed under Section 13 of the Bank Company Act 1991 (as amended on 15 June 2023 vide Bangladesh Bank letter No. BRPD(R-1)(Law Review)/717/2023-4628);
(xvi) as part of our going concern assessment, we evaluated the maturity profile of the Bank's assets and liabilities to identify any structural mismatches that may have unfavorable impact its liquidity position. As at 31 December 2025, the assessment identified a net liquidity gap of BDT 8,204.26 crore over the succeeding 12-month period, indicating a short-term funding concern. However, a net liquidity buffer of BDT 1,776.44 crore was noted for the 13-month to 60-month horizon;
(xvii) Bangladesh Bank BRPD Circular No. 15 dated 27 November 2024 revised the guidelines on loan classification and provisioning. Paragraph 6(C)(i) of the Circular permits banks to apply qualitative judgment to assign a classification more adverse than that indicated by the objective criteria applicable to loans and advances, while Paragraph 7(a) requires that interest accrued on loans and advances classified as Substandard (SS) or Doubtful (DF) be transferred to an Interest Suspense Account rather than recognized as income. It was observed that the Bank applied qualitative judgment to retain certain loans and advances as unclassified, notwithstanding that those exposures met the objective criteria for adverse classification. Consequently, accrued interest on such exposures was recognized as income rather than being transferred to the Interest Suspense Account, as required under the said Circular. The quantum of interest so recognized as income during the reporting period could not be determined, as the requisite information was not made available to us. Nevertheless, we estimate the amount recognized as income in respect of such retained unclassified loans and advances to be few hundred crore Taka. Had those exposures been classified in accordance with the objective criteria, the related accrued interest would not have been recognized as income and would instead have been transferred to the Interest Suspense Account, resulting in a corresponding reduction in reported interest income. The consequential impact on provisioning requirements would depend on the applicable classification categories and the level of existing provision coverage. Accordingly, the overall effect on reported profit and shareholders' equity would reflect the combined impact of the income reversal and any resulting provisioning adjustments, together with the related tax effects, including deferred tax;
(xviii) non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.

For and on behalf of
Mahamud Sabuj & Co.
Chartered Accountants
FRC Enlistment No.: CAF-001-049

Moddassar Ahmed Siddique FCA
Partner
ICAB Enrollment No: 0722
DVC: 2604300722AS937915

Place: Dhaka, Bangladesh
Dated: 30 April 2026

ONE Bank PLC and its Subsidiaries

Consolidated Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 (Restated) Taka	01.01.2024 Taka
PROPERTY AND ASSETS				
Cash	3 (a)			
Cash in hand (including foreign currencies)		4,148,447,745	4,300,434,775	4,279,373,188
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		18,363,899,781	13,002,022,307	13,048,934,259
		22,512,347,526	**17,302,457,082**	**17,328,307,447**
Balance with other Banks and Financial Institutions	4 (a)			
In Bangladesh		1,142,819,327	1,842,273,946	1,856,579,773
Outside Bangladesh		5,571,041,559	10,181,945,607	2,245,511,364
		6,713,860,885	**12,024,219,553**	**4,102,091,137**
Money at call and short notice	5	**2,834,431,000**	**7,700,000,000**	**9,320,000,000**
Investments	6 (a)			
Government		47,488,390,976	45,249,739,979	33,943,354,855
Others		11,378,139,191	11,345,934,003	11,520,907,925
		58,866,530,167	**56,595,673,981**	**45,464,262,780**
Loans and Advances/Investments	7 (a)			
Loans, cash credit, overdraft etc./investments		240,424,671,307	219,441,414,108	222,501,865,195
Bills purchased and discounted		1,746,630,013	1,647,347,193	2,025,346,352
		242,171,301,320	**221,088,761,300**	**224,527,211,547**
Fixed Assets including premises, furniture & fixtures	8 (a)	**4,246,915,560**	**4,306,208,817**	**3,703,069,047**
Other Assets (Prior year's balance restated)	9 (a)	**23,188,255,117**	**19,634,294,906**	**17,551,457,106**
Non-banking Assets		-	-	
Total Assets		**360,533,641,575**	**338,651,615,641**	**321,996,399,063**
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other Banks, Financial Institutions and Agents	10 (a)	**9,976,289,760**	**11,072,597,634**	**10,511,326,588**
Non-convertible subordinated bond and contingent-convertible perpetual bond	10 (b)	**11,480,000,000**	**13,450,000,000**	**12,540,000,000**
Deposits and other accounts	11(a)			
Current/Al-wadeeah current account and other account		36,499,881,861	35,820,810,511	30,863,245,498
Bills payable		1,488,390,758	2,120,938,448	1,381,481,264
Savings accounts/Mudaraba savings bank deposit		35,015,692,769	31,363,461,635	31,513,708,136
Fixed Deposit/Mudaraba fixed deposits		199,707,379,548	181,378,330,453	177,487,877,415
		272,711,344,935	**250,683,541,046**	**241,246,312,313**
Other Liabilities (Prior year's balance restated)	12 (a)	**42,388,293,466**	**39,365,581,053**	**34,413,286,464**
Total Liabilities		**336,555,928,161**	**314,571,719,733**	**298,710,925,364**
Capital/Shareholders' Equity				
Paid-up Capital	13.2	10,658,218,870	10,658,218,870	10,297,796,010
Statutory Reserve	14	7,565,365,960	7,565,365,960	7,443,591,894
Capital Reserve		42,577,672	38,253,952	33,623,260
Surplus in profit & loss account (Prior year's balance restated)	16.1 (a)	5,102,482,127	5,212,688,987	5,150,813,829
Start-up Equity Investment Fund	15	98,236,311	96,068,250	83,270,399
Revaluation reserve for securities	17	473,173,129	472,895,104	240,818,530
Total Shareholders' Equity		**23,940,054,069**	**24,043,491,122**	**23,249,913,922**
Non-controlling Interest (Prior year's balance restated)	16.1 (c)	**37,659,345**	**36,404,786**	**35,559,777**
Total Liability and Shareholders' Equity		**360,533,641,575**	**338,651,615,641**	**321,996,399,063**
OFF BALANCE SHEET ITEMS				
Contingent Liabilities				
Acceptances and Endorsements		20,592,851,602	20,016,337,274	17,499,658,640
Letters of Guarantee	45	18,743,155,761	20,114,590,259	15,088,548,530
Irrevocable Letters of Credit		17,661,848,660	22,026,460,238	15,387,375,330
Bills for Collection		179,757,014	564,391,734	695,151,451
		57,177,613,038	**62,721,779,505**	**48,670,733,951**
Other Contingent Liabilities				
Claims lodged with but not recognized by the Bank		6,623,821,971	4,892,752,495	4,277,499,427
Other exchange contract		-	-	-
Total Contingent Liabilities		**63,801,435,009**	**67,614,532,000**	**52,948,233,378**
Other Commitments				
Documentary Credits and short term trade-related transactions		-	-	-
Forward assets purchased and forward deposits placed		-	1,126,908,881	7,926,815,828
Undrawn note issuance and revolving underwriting facilities		-	-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-	-
Total other commitments		**-**	**1,126,908,881**	**7,926,815,828**
Total off-Balance Sheet items including contingent liabilities		**63,801,435,009**	**68,741,440,881**	**60,875,049,205**
Net Asset Value Per Share	47	**22.46**	**22.56**	**21.81**

These Financial Statements should be read in conjunction with the annexed notes

Muhit Rahman, Managing Director | AMMM Aurangzeb Chowdhury, Independent Director | Zahur Ullah, Director | A.S.M. Shahidullah Khan, Chairman

Signed in terms of our separate report of the even date

Signed for & on behalf of
Mahamud Sabuj & Co.
Chartered Accountants

Dhaka, 30 April 2026

Moddassar Ahmed Siddique FCA
Partner
ICAB Enrollment No: 0722
DVC: 2604300722AS937915

Consolidated Profit & Loss Account
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Interest income/profit on investment	18 (a)	25,069,615,177	24,421,622,694
Interest paid on deposits and borrowings etc.	19 (a)	(22,504,182,247)	(18,277,130,804)
Net interest income		**2,565,432,930**	**6,144,491,890**
Investment income	20 (a)	6,821,579,841	5,921,772,466
Commission, exchange and brokerage	21 (a)	1,742,233,592	2,043,600,851
Other operating income	22 (a)	854,887,934	783,152,304
Total operating income (A)		**11,984,134,296**	**14,893,017,511**
Salaries and allowances	23 (a)	4,456,523,833	4,292,575,580
Rent, taxes, insurance, electricity etc.	24 (a)	376,491,267	366,005,643
Legal expenses	25 (a)	11,162,381	20,542,205
Postage, stamps, telecommunication etc.	26	119,951,696	96,375,247
Directors' fees	27 (a)	3,910,000	2,818,365
Auditors' fees		2,165,957	979,500
Stationery, printings, advertisements etc.	28 (a)	203,568,558	198,786,240
Managing Director's salary and allowances (Bank only)	29	12,679,407	16,540,000
Depreciation, leasing expense and repair of bank's assets	30 (a)	1,074,615,504	1,061,873,374
Other expenses	31 (a)	932,510,023	818,392,050
Total operating expenses (B)		**7,193,578,626**	**6,874,888,204**
Profit/ (loss) before provision and tax (C=A-B)		**4,790,555,669**	**8,018,129,306**
Provision for loans and advances	32.1		
Specific provision		6,257,262,971	7,134,792,230
General provision		1,750,858	1,175,475
		6,259,013,829	**7,135,967,705**
Provision for off-balance sheet items	12.8	41,222,657	23,340,963
Provision for diminution in value of share	33	207,781,682	116,915,947
Provision for other	34	-	61,314,000
Total Provision (D)		**6,508,018,168**	**7,337,538,615**
Profit/(loss) before taxes (E=C-D)		**(1,717,462,499)**	**680,590,691**
Provision for taxation	35 (a)		
Current tax expense		594,375,203	701,590,494
Deferred tax expense /(income)		(2,609,377,182)	(1,344,864,191)
		(2,015,001,979)	(643,273,696)
Net Profit after taxation		**297,539,481**	**1,323,864,388**
Attributable to:			
Shareholders of the ONE Bank PLC		296,284,922	1,323,019,378
Non-controlling Interest		1,254,559	845,009
		297,539,481	**1,323,864,388**
Retained surplus brought forward	16.1(b)	5,208,365,267	4,425,337,417
Add: Net profit after tax (attributable to shareholder of OBPLC)		296,284,922	1,323,019,378
		**

AUDITED FINANCIAL STATEMENTS 2025

ONE Bank

ONE Bank PLC and its Subsidiaries

Consolidated Cash Flow Statement
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Cash flows from operating activities			
Interest receipts in cash	36(a)	26,072,648,159	25,288,427,152
Interest payments	37(a)	(22,351,463,150)	(18,024,223,904)
Dividend receipts		567,777,183	709,280,432
Fee and commission receipts in cash	38(a)	651,552,393	621,380,799
Recoveries of loans previously written off		383,665,127	525,035,471
Cash payments to employees		(4,473,241,655)	(4,129,039,083)
Cash payments to suppliers		(369,051,100)	(348,652,632)
Income Taxes paid		(720,133,117)	(498,027,603)
Receipts from other operating activities	41(a)	2,007,864,111	2,214,020,352
Payment for other operating activities	42(a)	(1,856,145,738)	(1,839,451,717)
Cash generated from operating activities before changes in operating assets and liabilities		**(86,527,787)**	**4,518,749,267**
Increase/(decrease) in operating assets and liabilities			
Sales/ (purchase) of trading securities		2,235,892,830	(10,265,734,854)
Loans and advances to customers		(21,082,540,020)	3,438,450,246
Other current assets	44(a)	(43,291,956)	40,303,056
Deposits from other banks/ Borrowings		(3,264,333,368)	(2,104,534,229)
Deposits from customers		21,738,579,305	12,642,860,484
Other liabilities	43(a)	1,283,348,450	(980,554,536)
A Net cash used in/ from operating activities		**781,127,453**	**7,289,539,434**
Cash flows from investing activities			
Proceeds from sale of securities		50,254,613,108	7,482,271,772
Payments for purchase of securities		(55,755,232,508)	(7,976,428,000)
Purchase of property, plant & equipment		(422,505,458)	(519,506,320)
Sale of property, plant & equipment		2,737,220	10,627,188
B Net cash used in investing activities		**(5,920,387,638)**	**(1,003,035,360)**
Cash flows from financing activities			
Receipts from issue of ordinary shares		-	-
Dividend paid		-	(311,181,072)
C Net cash used for financial activities		**-**	**(311,181,072)**
D Net increase/(decrease) in cash and cash equivalent (A+B+C)		(5,139,260,185)	5,975,323,002
E Effects of exchange rate changes on cash and cash-equivalent		173,736,661	301,965,550
F Opening cash and cash equivalent		37,029,210,735	30,751,922,184
G Closing cash and cash equivalents (D+E+F)		**32,063,687,211**	**37,029,210,735**
Closing cash and cash equivalents			
Cash in hand (including foreign currencies)	3(a)	4,148,447,745	4,300,434,775
Cash with Bangladesh Bank & its agent banks(s)	3(a)	18,363,899,781	13,002,022,307
Cash with other banks and financial institutions	4(a)	6,713,860,885	12,024,219,553
Money at call and short notice	5	2,834,431,000	7,700,000,000
Prize bonds	6	3,047,800	2,534,100
		32,063,687,211	**37,029,210,735**
Net Operating Cash Flow Per Share	49	**0.73**	**6.84**

These Financial Statements should be read in conjunction with the annexed notes

Muhit Rahman, Managing Director | AMMM Aurangzeb Chowdhury, Independent Director | Zahur Ullah, Director | A.S.M. Shahidullah Khan, Chairman

Dhaka, 30 April 2026

Consolidated Statement of Changes in Equity
For the year ended 31 December 2025

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 2025	**10,658,218,870**	**7,565,365,960**	**38,253,952**	**96,068,250**	**472,895,104**	**5,212,688,987**	**24,043,491,122**	**36,404,786**	**24,079,895,909**
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	**10,658,218,870**	**7,565,365,960**	**38,253,952**	**96,068,250**	**472,895,104**	**5,212,688,987**	**24,043,491,122**	**36,404,786**	**24,079,895,909**
Surplus of Revaluation of Reserve for Securities	-	-	-	-	2,094,424,750	-	2,094,424,750	-	2,094,424,750
Adjustment of Revaluation of Reserve for Securities	-	-	-	-	(2,094,146,725)	-	(2,094,146,725)	-	(2,094,146,725)
Net Profit after Tax for the year	-	-			-	296,284,922	296,284,922	1,254,559	297,539,481
Transferred to Capital Reserve	-	-	4,323,720		-	(4,323,720)	-	-	-
Profit transferred to Start up Fund	-	-	-	2,168,061	-	(2,168,061)	-	-	-
Profit transferred to Coupon/Dividend on Perpetual Bond	-	-	-	-	-	(400,000,000)	(400,000,000)		(400,000,000)
Profit transferred to Statutory Reserve	-	-			-	-	-	-	-
Balance as at 31 December 2025	**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**	**23,977,713,415**
Balance as at 31 December 2024	**10,658,218,870**	**7,565,365,960**	**38,253,952**	**96,068,250**	**472,895,104**	**5,212,688,987**	**24,043,491,122**	**36,404,786**	**24,079,895,909**

These Financial Statements should be read in conjunction with the annexed notes

Muhit Rahman, Managing Director | AMMM Aurangzeb Chowdhury, Independent Director | Zahur Ullah, Director | A.S.M. Shahidullah Khan, Chairman

Dhaka, 30 April 2026

ONE Bank PLC

Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)		4,148,443,074	4,300,420,362
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		18,363,899,781	13,002,022,307
		22,512,342,855	**17,302,442,669**
Balance with other Banks and Financial Institutions	4		
In Bangladesh		1,142,819,327	1,842,273,946
Outside Bangladesh		5,571,041,559	10,181,945,607
		6,713,860,885	**12,024,219,553**
Money at call and short notice	5	**2,834,431,000**	**7,700,000,000**
Investments	6		
Government		47,438,366,876	45,179,971,599
Others		9,190,177,485	8,947,583,939
		56,628,544,361	**54,127,555,538**
Loans and Advances/investments	7		
Loans, cash credit, overdraft etc./investments		240,282,490,459	219,266,890,520
Bills purchased and discounted		1,746,630,013	1,647,347,193
		242,029,120,473	**220,914,237,712**
Fixed Assets including premises, furniture & fixtures	8	**4,188,617,606**	**4,248,347,082**
Other Assets	9	**25,205,953,722**	**21,802,511,017**
Non-banking Assets		**-**	**-**
Total Assets		**360,112,870,901**	**338,119,313,572**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	10	**9,976,289,760**	**11,072,597,634**
Non-convertible subordinated bond and contingent-convertible perpetual bond	10 (b)	**11,480,000,000**	**13,450,000,000**
Deposits and other accounts	11		
Current/Al-wadeeah current account and other account		36,499,881,861	35,820,810,511
Bills payable		1,488,390,758	2,120,938,448
Savings accounts/Mudaraba savings bank deposit		35,015,692,769	31,363,461,635
Fixed Deposit/Mudaraba fixed deposits		200,493,935,546	181,893,449,360
		273,497,900,933	**251,198,659,953**
Other Liabilities	12	**41,791,349,330**	**38,847,809,239**
Total Liabilities		**336,745,540,023**	**314,569,066,826**
Capital/Shareholders' Equity			
Paid-up Capital	13.2	10,658,218,870	10,658,218,870
Statutory Reserve	14	7,565,365,960	7,565,365,960
Surplus in profit & loss account	16	4,572,336,608	4,757,698,562
Start-up Equity Investment Fund	15	98,236,311	96,068,250
Revaluation reserve for securities	17	473,173,129	472,895,104
Total Shareholders' Equity		**23,367,330,879**	**23,550,246,746**
Total Liability and Shareholders' Equity		**360,112,870,901**	**338,119,313,572**
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances and Endorsements		20,592,851,602	20,016,337,274
Letters of Guarantee	45	18,743,155,761	20,114,590,259
Irrevocable Letters of Credit		17,661,848,660	22,026,460,238
Bills for Collection		179,757,014	564,391,734
		57,177,613,038	**62,721,779,505**
Other Contingent Liabilities			
Claims lodged with but not recognized by the Bank		6,623,821,971	4,892,752,495
Other exchange contract		-	-
Total Contingent Liabilities		**63,801,435,009**	**67,614,532,000**
Other Commitments			
Documentary Credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	1,126,908,881
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total other commitments		**-**	**1,126,908,881**
Total off-Balance Sheet items including contingent liabilities		**63,801,435,009**	**68,741,440,881**
Net Asset Value Per Share	47	**21.92**	**22.10**

These Financial Statements should be read in conjunction with the annexed notes

Muhit Rahman, Managing Director | AMMM Aurangzeb Chowdhury, Independent Director | Zahur Ullah, Director | A.S.M. Shahidullah Khan, Chairman

Signed in terms of our separate report of the even date

Signed for & on behalf of
Mahamud Sabuj & Co.
Chartered Accountants

Moddassar Ahmed Siddique FCA
Partner
ICAB Enrollment No: 0722
DVC: 2604300722AS937915

Dhaka, 30 April 2026

ONE Bank PLC

Profit & Loss Account
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Interest income/profit on investment	18	25,041,694,533	24,393,488,287
Interest paid on deposits and borrowings etc.	19	(22,554,112,505)	(18,312,463,433)
Net interest income		**2,487,582,028**	**6,081,024,853**
Investment income	20	6,697,942,519	5,827,262,549
Commission, exchange and brokerage	21	1,710,870,108	2,017,584,357
Other operating income	22	853,582,409	780,564,195
Total operating income (A)		**11,749,977,064**	**14,706,435,954**
Salaries and allowances	23	4,404,160,738	4,242,590,194
Rent, taxes, insurance, electricity etc.	24	372,338,625	362,359,203
Legal expenses	25	10,925,881	20,308,705
Postage, stamps, telecommunication etc.	26	119,951,696	96,375,247
Directors' fees	27	3,772,000	2,647,865
Auditors' fees		2,022,207	690,000
Stationery, printings, advertisements etc.	28	203,194,040	198,122,608
Managing Director's salary and allowances	29	12,679,407	16,540,000
Depreciation, leasing expense and repair of bank's assets	30	1,062,165,764	1,051,208,816
Other expenses	31	920,681,339	807,207,415
Total operating expenses (B)		**7,111,891,698**	**6,798,050,053**
Profit/ (loss) before provision and tax (C=A-B)		**4,638,085,366**	**7,908,385,901**
Provision for loans and advances			
Specific provision	12.4	6,257,262,971	7,134,792,230
General provision	12.5 & 12.6	-	-
		6,257,262,971	**7,134,792,230**
Provision for off-balance sheet items	12.8	41,222,657	23,340,963
Provision for diminution in value of share	12.11	166,640,217	80,068,373
Provision for other	12.9	-	61,314,000
Total Provision (D)		**6,465,125,844**	**7,299,515,567**
Profit/ (loss) before taxes (E=C-D)		**(1,827,040,478)**	**608,870,334**
Provision for taxation	35		
Current tax expense		556,343,774	670,104,501
Deferred tax expense /(income)		(2,600,190,360)	(1,341,019,267)
		(2,043,846,586)	(670,914,766)
Net Profit after taxation		**216,806,107**	**1,279,785,100**
Retained surplus brought forward	16.1	4,757,698,562	4,013,581,270
		4,974,504,669	**5,293,366,371**
Appropriations:			
Statutory Reserve	14	-	121,774,067
Interest on perpetual bonds	19	400,000,000	401,095,891
Start up Fund	15	2,168,061	12,797,851
		402,168,061	535,667,809
Retained Surplus		**4,572,336,608**	**4,757,698,562**
Earnings Per Share (EPS)	48	**0.20**	**1.20**

These Financial Statements should be read in conjunction with the annexed notes

Muhit Rahman, Managing Director | AMMM Aurangzeb Chowdhury, Independent Director | Zahur Ullah, Director | A.S.M. Shahidullah Khan, Chairman

Signed in terms of our separate report of the even date

Signed for & on behalf of
Mahamud Sabuj & Co.
Chartered Accountants

Moddassar Ahmed Siddique FCA
Partner
ICAB Enrollment No: 0722
DVC: 2604300722AS937915

Dhaka, 30 April 2026

Cash Flow Statement
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Cash flows from operating activities			
Interest receipts in cash	36	26,050,339,247	25,268,805,428
Interest payments	37	(22,401,393,409)	(18,060,914,284)
Dividend receipts		505,013,298	632,447,216
Fee and commission receipts in cash	38	620,188,909	595,250,628
Recoveries of loans previously written off		383,665,127	525,035,471
Cash payments to employees	39	(4,473,241,655)	(4,129,039,083)
Cash payments to suppliers	40	(369,051,100)	(348,652,632)
Income taxes paid	9.3	(688,691,569)	(471,507,055)
Receipts from other operating activities	41	1,943,808,063	2,195,227,114
Payment for other operating activities	42	(1,782,999,389)	(1,763,804,380)
Cash generated from operating activities before changes in operating assets and liabilities		**(212,362,478)**	**4,442,848,421**
Increase/(decrease) in operating assets and liabilities			
Sales/ (purchase) of trading securities		2,005,760,191	(10,155,128,200)
Loans and advances to customers		(21,114,882,760)	3,420,483,746
Other current assets	44	(39,462,311)	76,595,652
Deposits from other banks/ Borrowings		(3,264,333,368)	(2,104,534,229)
Deposits from customers		22,010,016,395	12,584,992,819
Other liabilities	43	1,386,783,539	(985,819,329)
A Net cash used in/ from operating activities		**771,519,208**	**7,279,438,879**
Cash flow from investing activities			
Proceeds from sale of securities		50,254,613,108	7,482,271,772
Payments for purchase of securities		(55,755,232,508)	(7,976,428,000)
Purchase of property, plant & equipment		(412,887,471)	(509,415,948)
Sale of property, plant & equipment		2,737,220	10,627,188
B Net cash used in investing activities		**(5,910,769,651)**	**(992,944,988)**
Cash flow from financing activities			
Receipts from issue of ordinary shares		-	-
Dividend paid		-	(311,181,072)
C Net cash from financing activities		**-**	**(311,181,072)**
D Net increase/(decrease) in cash and cash equivalent (A+B+C)		(5,139,250,444)	5,975,312,819
E Effects of exchange rate changes on cash and cash-equivalent		173,736,661	301,965,550
F Opening cash and cash equivalent		37,029,196,322	30,751,917,951
G Closing cash and cash equivalents (D+E+F)		**32,063,682,540**	**37,029,196,322**
Closing cash and cash equivalents			
Cash in hand (including foreign currencies)	3.1	4,148,443,074	4,300,420,362
Cash with Bangladesh Bank & its agent banks(s)	3.2	18,363,899,781	13,002,022,307
Cash with other banks and financial institutions	4	6,713,860,885	12,024,219,553
Money at call and short notice	5	2,834,431,000	7,700,000,000
Prize bonds	6	3,047,800	2,534,100
		32,063,682,540	**37,029,196,322**
Net Operating Cash Flow Per Share	49	**0.72**	**6.83**

These Financial Statements should be read in conjunction with the annexed notes

Muhit Rahman, Managing Director | AMMM Aurangzeb Chowdhury, Independent Director | Zahur Ullah, Director | A.S.M. Shahidullah Khan, Chairman

Dhaka, 30 April 2026

Statement of Changes in Equity
For the year ended 31 December 2025

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 2025	**10,658,218,870**	**7,565,365,960**	**96,068,250**	**472,895,104**	**4,757,698,562**	**23,550,246,746**
Changes in accounting policy	-	-	-	-	-	-
Restated balance	**10,658,218,870**	**7,565,365,960**	**96,068,250**	**472,895,104**	**4,757,698,562**	**23,550,246,746**
Surplus of Revaluation of Reserve for Securities	-	-	-	2,094,424,750	-	2,094,424,750
Adjustment of Revaluation of Reserve for Securities	-	-	-	(2,094,146,725)	-	(2,094,146,725)
Net Profit after Tax for the year	-	-		-	216,806,107	216,806,107
Profit transferred to Start up Fund	-	-	2,168,061	-	(2,168,061)	-
Profit transferred to Coupon/Dividend on Perpetual Bond	-	-	-	-	(400,000,000)	(400,000,000)
Profit transferred to Statutory Reserve	-	-		-	-	-
Balance as at 31 December 2025	**10,658,218,870**	**7,565,365,960**	**98,236,311**	**473,173,129**	**4,572,336,608**	**23,367,330,879**
Balance as at 31 December 2024	**10,658,218,870**	**7,565,365,960**	**96,068,250**	**472,895,104**	**4,757,698,562**	**23,550,246,746**

These Financial Statements should be read in conjunction with the annexed notes

Muhit Rahman, Managing Director | AMMM Aurangzeb Chowdhury, Independent Director | Zahur Ullah, Director | A.S.M. Shahidullah Khan, Chairman

Dhaka, 30 April 2026

Liquidity Statement
(Assets & Liabilities Maturity Analysis)
As at 31 December 2025

Amount in Taka

	Up to 1 month	1 -3 months	3- 12 months	1-5 years	Above 5 years	Total
Assets:						
Cash	8,871,409,648	-	-	-	13,640,933,207	22,512,342,855
Balance with other banks and financial institutions	1,895,501,733	2,785,676,746	2,032,682,406	-	-	6,713,860,885
Money at call and short notice	2,834,431,000	-	-	-	-	2,834,431,000
Investment	4,442,641,860	1,949,992,000	6,187,074,928	14,749,448,373	29,299,387,200	56,628,544,361
Loans and Advances	12,915,557,976	44,183,857,354	57,329,694,092	86,619,620,744	40,980,390,307	242,029,120,473
Fixed Assets including premises, furniture & fixtures	-	-	57,613,169	86,419,754	4,044,584,683	4,188,617,606
Other Assets	1,665,826,701	-	2,379,752,430	3,807,603,888	17,352,770,704	25,205,953,722
Non-banking Assets	-	-	-	-	-	-
Total Assets	**32,625,368,918**	**48,919,526,100**	**67,986,817,024**	**105,263,092,758**	**105,318,066,100**	**360,112,870,901**
Liabilities:						
Borrowing from Bangladesh Bank, other banks, financial institutions and agents	1,097,391,874	2,347,046,645	5,118,490,109	8,347,361,133	4,546,000,000	21,456,289,760
Deposits and Other Accounts	45,014,164,268	73,848,191,146	72,828,118,701	70,664,088,309	11,143,338,509	273,497,900,933
Other Liabilities	3,918,134,933	15,672,539,732	13,713,472,265	8,487,202,399	-	41,791,349,330
Total Liabilities	**50,029,691,075**	**91,867,777,522**	**91,660,081,075**	**87,498,651,841**	**15,689,338,509**	**336,745,540,023**
Net Liquidity Gap	**(17,404,322,157)**	**(42,948,251,422)**	**(23,673,264,051)**	**17,764,440,917**	**89,628,727,591**	**23,367,330,879**

These Financial Statements should be read in conjunction with the annexed notes

Muhit Rahman, Managing Director | AMMM Aurangzeb Chowdhury, Independent Director | Zahur Ullah, Director | A.S.M. Shahidullah Khan, Chairman

Dhaka, 30 April 2026

AUDITED FINANCIAL STATEMENTS 2025

ONE Bank

Notes to the Financial Statements

As at and for the year ended 31 December 2025

1. The Bank and its activities

1.1 Status of the Bank

ONE Bank PLC (the "Bank") is a private sector commercial bank incorporated with the Registrar of Joint Stock Companies under the Companies Act 1994. The Bank commenced its banking operation on 14 July 1999 by obtaining license from the Bangladesh Bank on 2 June 1999 under section 31 of the Bank Company Act 1991(as amended up to date). As per the provisions of Bangladesh Bank license, the Bank has offered initially its shares to public by Pre-IPO and subsequently sold shares to the public through IPO in the year 2003. The shares of the Bank are listed with both Dhaka Stock Exchange PLC and Chittagong Stock Exchange PLC. As on 31 December 2025 the Bank has 114 branches (including 2 Islami Banking branches), 50 Sub-branches, 19 collection booths and 192 ATM/CRM. In addition, the Bank has 2 (two) Off-shore Banking units, one in Dhaka and another in Chattogram. The Bank has two subsidiary companies namely, ONE Securities Limited and ONE Investments Limited.

1.2 Principal activities

The principal activities of the Bank are to provide all kinds of conventional and Islami banking services 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 Units (OBU).

1.3 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 & regulations of Bangladesh Bank. A separate Balance Sheet and Profit and Loss Account of Islami Banking Unit are shown in Annexure- H and the figures appearing in the annexure have been converted into relevant heads of Financial Statements under conventional banking for consolidation and incorporation in these Financial Statements.

The Financial Statements of the Islami banking Unit have also been prepared as per the Bank Company Act, 1991

(as amended up to date), IFRS and other prevailing laws and regulations applicable in Bangladesh.

1.4 Off-Shore Banking Units

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. Financial Statements of Off-Shore Banking Unit are shown in Annexure-I.

1.5 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. The principal activities of the company are to buy, sell and deal in shares, stocks, debentures and other securities and undertake all the functions as a TREC Holder of Stock Exchanges.

1.6 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. The activities of the Company include services broadly classified as fees and commission based and fund-based services, such as underwriting of securities, issue management, portfolio management, corporate advisory services etc. The Company will apply to the Bangladesh Securities & Exchange Commission (BSEC) for its license to carrying out its operations formally and it will start its operation after getting the approval.

1.7 International Banking

International Banking activities of the Bank are being facilitated by the International Division with 18 ADs (Authorized Dealers), 02 Centralized Trade Processing Centers and 02 Offshore Banking Units in Dhaka and Chattogram respectively. The network of foreign correspondents is expanding over the years for ensuring smooth cross border trade and remittance inflow. Major relationship includes tie up with Standard Chartered Bank, Commerzbank, Mashreqbank etc.

Moreover, drawing arrangement with Placid NK Corporation, Ria Money Transfer, Western Union, MoneyGram International Inc, Aftab Currency Exchange Ltd., Nec Money Transfer Ltd. etc. are facilitating routing of foreign remittances through our Bank. In addition to facilitating cross border trade, foreign currency trade loan and other trade facilities are being regularly arranged from the foreign correspondents. As on 31st December 2025 our total no. of foreign correspondents and Nostro accounts stand at 262 and 28 (including 03 OBU accounts) respectively.

1.8 Treasury Functions

The Treasury Division has been discharging the principal responsibilities of the Treasury functions which include management of liquidity and market risks, mobilization of resources from domestic as well as from foreign banks. Further, it leveraged strong relationships with financial sector players to provide a wide range of banking services in addition to Bank's liability products.

The focus of the Treasury Division is to be active in a broad-based money market, Government securities and foreign exchange markets. There was a significant contribution in the volumes and profits from foreign exchange transactions in 2025.

1.9 Information Technology

ONE Bank PLC adopted the IT system at the outset of its operations. Over the past 26 years, the Bank has implemented numerous measures to enhance its services with a focus on information technology. Beginning with the launch of a world-class Core Banking Solution (CBS), the Bank has rolled out various services, including Internet Banking Services, Mobile Financial Services, Agent Banking Services, Islamic Banking Services, Visa Credit and Debit Cards, Pre-paid Hajj Cards, ATMs, CRMs, Mobile Apps (ONE App), Wallet (OK Wallet), and a range of web-based online payment systems. ONE Bank's systems are also linked with Q-Cash Network, Bangladesh Bank's NPSB (National Payment Switch of Bangladesh), the Automated Cheque Clearing System-BACH (Bangladesh Automated Clearing House), the RTGS (Real Time Gross Settlement) System, the BEFTN/NIKASH (Bangladesh Electronic Fund Transfer Network) System, and the eKYC System – a digital onboarding process for customers, to provide efficient banking services. The Bank has implemented sanction screening systems to ensure compliance with AML and CFT regulations, preventing money laundering through banking transactions.

Currently, the banking industry depends on information technology to meet the evolving banking needs of the country. Similarly, ONE Bank is committed to launching new IT-driven services, not only to manage business operations and compliance effectively but also to provide customers with improved service through the adoption of disruptive innovations in banking.

1.10 Strategic Directions and Challenges

The strategic directions of the Bank are provided and reviewed periodically by the Marketing Division in consultation with the Senior Management. At the time of planning deposit mobilization strategies, financing plan and the budget, priority is given on the bottom-up information sharing process. The Board of Directors approves the Budget and evaluates monthly performance in the Board Meeting for ensuring proper Budgetary Control and maximization of operating profit and optimization of business outcomes and provides guidelines to the Management for overcoming lapses, if identified. In keeping with the Vision and Mission of the Bank, the strategic direction of the Bank has been clearly identified and laid down in the Long-Term Corporate Plan and the Budget. Budget is prepared for each year by spelling out the goals and objectives for each major strategic business unit, such as Corporate Banking, SME Banking, Retail Banking, Treasury, General Banking, etc. and the detailed action plans for the achievement thereof along with specific time frame are set out and evaluated in the marketing meeting.

1.11 Staff Training

The Bank always keeps in mind the development of staff skills and knowledge through training. The staff training is presently pertaining through the outside Organizations, Bangladesh Bank and from Bank's own training Academy.

1.12 Resource Efficiency

Deposits and Shareholders' Equity represented the two biggest sources of funds. As at 31 December 2025, the amount of deposit was 75.95% of total liability and shareholders' equity & the amount of shareholders' equity was 6.49% of total liability and shareholders' equity. The Bank tries to procure deposits from low-cost sources and prudently invest the fund for raising the profitability of the Bank.

Through careful planning, the management of the Bank ensured a prudent dividend policy and investment portfolio and optimized Shareholders' Equity.

1.13 Corporate Governance

1.13.1 Board of Directors

a) Members of the Board

The Board of Directors of the Bank is constituted by 6 (Six) numbers of Directors and all of the Directors are Non-Executive Directors. Particulars of Directors have been included in the annual report **(please see Annexure-E)** Out of the 6 directors, 2 (two) directors are Independent Directors.

b) Board Meeting

The Chairman of the Board conducts the Board Meetings and ensures effective participation of all Directors, heeding to their concerns and maintaining balance of power. The Board is in full control of its affairs.

c) Information sharing system.

A well-streamlined Management Information System is in place. Accurate and relevant information on the matters referred to the Board are made available in advance. Whenever the Board finds that the information sent to them is insufficient, they call for additional information and the Chairman ensures that all Directors are properly briefed on the matters deliberated at the meetings.

d) Performance of Board

The Board has implemented a self-assessment exercise covering key functions under the following activities to assess the performance of the Board and carries out the evaluations annually.

- Discharge of Statutory /Regulatory duties and Board responsibilities;
- Corporate Governance and Risk Management monitoring;
- Seeking and contributing views and opinions on strategic decision making;
- Leveraging the skills, expertise, contacts of individual Board Members in furtherance of business;
- Understanding and formulating the succession plans to ensure talent availability and address expectations of high potential and high-quality staffs, and
- Overall view of management of the business by the Management.

1.13.2 Appointment of Directors and Managing Director

a) Director

The Members of the Board are appointed in accordance with the provisions of the Companies Act 1994, the Memorandum and the Articles of Association of the Bank, provisions of the Bank Company Act 1991(as amended up to date), directives of BSEC and Bangladesh Bank's Circulars issued from time to time. The Board believes that the combined knowledge and experience of the Board matches the strategic demands required for the Bank.

b) Managing Director

The Managing Director (as CEO) is appointed by the Board on contractual basis with a provision of renewal according to the guidelines provided by the Bangladesh Bank and the provisions of the Bank Company Act. The Board sets financial and non-financial goals and objectives for the CEO in line with the short, medium and long-term goals of the Bank. The Managing Director is entrusted with the management of the Bank's operations and he is ultimately accountable to the Board. Managing Director's performance is assessed by the Chairman annually.

1.13.3 General Meeting

a) Shareholders Suggestions

The Bank always welcomes active participation of the shareholders at the General Meetings and solicits their views at all times, thus promoting a healthy dialogue. Whenever possible, the Bank implements their suggestions.

b) Notice of the General Meeting

Notice is given to the shareholders in terms of the provisions of the Companies Act 1994, Securities and Exchange Commission Act 1993, and the guidelines of Bangladesh Bank.

1.13.4 Accountability

Communicating Performance

The bank gives high priority to timely preparation and publication of annual, half-yearly and quarterly Financial Statements with comprehensive details of the statutory requirements, enabling both existing and prospective shareholders to make a timely and fair assessment of the Bank's performance. Media of publication includes printed materials, newspapers and the website of the Bank.

2. Significant accounting policies and basis of preparation of financial statements

2.1 Basis of Preparation of the Financial Statements

The separate financial statements of the Bank as at and for the year ended 31 December 2025 comprise those of Domestic Banking Units (Main operations) including Islami Banking Operation and Off-Shore Banking Units (OBU), and the consolidated financial statements of the group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial year.

2.2 Presentation of Financial Statements

IFRS: As per IAS 1, a complete set of financial statements comprises a statement of financial position, a statement of profit and loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 also requires the entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position.

Bangladesh Bank: The presentation of these financial statements in prescribed format (i.e. balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) and certain disclosures therein are guided by the First Schedule (section-38) of the Bank Company Act, 1991 (as amended up to date) and BRPD Circular No. 14 dated 25 June 2003 and subsequent guidelines of Bangladesh Bank. In the prescribed format there is no option to present assets and liabilities under current and non-current classification.

2.3 Statement of Compliance

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) is to be formed and it is to issue financial reporting standards for public interest entities such as banks. The Bank Companies Act 1991 has been amended to require banks to prepare their financial statements under such financial reporting standards. The FRC has been formed but yet to issue any financial reporting standards as per the provisions of the FRA and hence International Financial Reporting Standards (IFRS) as required by the Institute of Chartered Accountants of Bangladesh (ICAB) are still applicable.

Accordingly, the financial statements of the Bank are continued to be prepared in accordance with International Financial Reporting Standards (IFRS) and the requirements of the Bank Company Act 1991, the rules and regulations issued by Bangladesh Bank, the Companies Act 1994, Securities and Exchange Rules 2020. In case any requirement of the Bank Company Act 1991, and provisions and circulars issued by Bangladesh Bank differ with those of IFRS, the requirements of the Bank Company Act 1991, and provisions and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of IFRS are as follows:

2.3.1 Investment in Shares, Mutual Fund and Other Securities

IFRS: As per requirements of IFRS 9, classification and measurement of investment in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit or loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003, investments in quoted shares and unquoted shares are revalued at the end of the year at market price and as per book value of last audited balance sheet respectively. As per the instruction of another DOS Circular Letter No. 3 dated 12 March 2015, investment in mutual fund (close-end) is revalued at lower of cost and higher of market value and 85% of NAV and for open-end instruction to be follow DOS Circular No-1 dated May 24, 2023. Provision should be made for any loss arising from diminution in value of investment (portfolio basis); otherwise investments are recognized at cost.

2.3.2 Revaluation gains/losses on Government Securities

IFRS: As per the requirement of IFRS 9 where securities will fall under the category of fair value through profit or loss account, any change in the fair value of assets is recognised through the profit and loss account. Securities designated as amortised cost are measured at effective interest rate method and interest income is recognised through the profit and loss account.

Bangladesh Bank: As per the DOS Circular No.-05, dated May 26, 2008 and subsequent clarification in DOS Circular No-05, dated January 28, 2009 HFT (Held For Trading) securities are revalued on the basis of marking to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. Interest on HFT securities including amortization of discount is recognized in the profit and loss account. HTM (Held To Maturity) securities which have not matured as at the balance sheet date are amortized at the year end and gains or losses on amortization are recognized in other reserve as a part of equity.

2.3.3 Provision on Loans and Advances / Investments

IFRS: As per IFRS 9 an entity shall recognised an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 month expected credit losses that may result from default events on such loans and advances that are possible within 12 months after reporting date.

Bangladesh Bank: As per BRPD Circular no. 15 dated 27.11.2024, BRPD Circular no. 16 dated 18.07.2022, BRPD Circular Letter no. 33 dated 03.08.2022, BRPD Circular no. 5 dated 25.06.2025, BRPD Circular no. 7 dated 16.09.2025 and BRPD Circular Letter No. 29 dt.21.12.2025. These provisions are not specifically in line with those prescribed by IFRS 9.

2.3.4 Recognition of Interest in Suspense

IFRS: Loans and advances to customers are generally classified at amortised cost as per IFRS 9 and interest income is recognised by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently become credit-impaired, the entity shall apply the effective interest rate to the amortised cost of these loans and advances.

Bangladesh Bank: As per BRPD Circular No. 14 dated 23 September 2012, once a loan is classified, interest on such loans is not allowed to be recognized as income, rather the corresponding amount needs to be credited to interest suspense account which is presented as liability in the balance sheet.

2.3.5 Other Comprehensive Income

IFRS: As per the requirement of IAS 1, Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single Other Comprehensive Income statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which are to be followed by all banks in Bangladesh. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income as a component of financial statements. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

2.3.6 Financial Instruments – Presentation and Disclosure

In several cases Bangladesh Bank guidelines categories, recognize, measure and present financial instruments differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the financial statements.

2.3.7 Financial Guarantees

IFRS: As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognised less, income recognised in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per the requirement of BRPD Circular No. 14 dated 25 June 2003 financial guarantees such as letter of credit; letter of guarantee will be treated as off-balance sheet items. No liability is recognized for the guarantee except the cash margin.

2.3.8 Repo and Reverse Repo Transaction

IFRS: As per IFRS 9 when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo), the arrangement is treated as a loan and the underlying asset continues to be recognised at amortised cost in the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).

Bangladesh Bank: As per DOS Circular Letter No 2 dated 23 January 2013 and DOS Circular Letter No 6 dated 15 July 2010, when a bank sells a financial asset and simultaneously enters into agreement to repurchase the asset (or a similar asset) at a fixed price on future date (Repo or stock lending), the arrangement is accounted for as normal sales transactions and the financial asset is derecognised in the seller's book and recognised in the buyer's book.

2.3.9 Cash and Cash Equivalent

IFRS: As per the requirement of IAS 7, Cash and cash equivalent items should be reported as cash item.

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003, few highly liquid assets such as Money at call on Short Notice, Treasury Bills, Bangladesh Bank Bills and Prize Bonds are not shown as cash and cash equivalents items in the Balance Sheet rather these are shown in the face of the balance sheet as separate items. However, in the cash flow statement, these items are shown as cash equivalents besides cash in hand, balance with BB and other banks.

2.3.10 Non-Banking Asset

IFRS: No indication of Non-banking asset is found in any IFRS.

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003 there must exist a face item named Non-banking asset and the holding period of non-banking assets is mentioned in the Bank Company Act 1991 (as amended up to date).

2.3.11 Cash Flow Statement

IFRS: As per the requirement of IAS 7, the Statement of Cash Flows can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003 Cash Flow Statement is the mixture of direct and indirect methods.

2.3.12 Balance with Bangladesh Bank: (Cash Reserve Requirement)

IFRS: As per the requirement of IAS7, Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day-to-day operations.

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003 Balance with Bangladesh Bank is treated as cash and cash equivalents.

2.3.13 Presentation of Intangible Assets

IFRS: As per the requirement of IAS 38, an intangible asset must be identified and recognized, and the disclosure must be given in the Financial Statements.

Bangladesh Bank: As per BRPD Circular No 14 dated 25 June 2003 there is no regulation for treatment of intangible assets.

2.3.14 Off-Balance Sheet Items

IFRS: There is no concept of off-balance sheet items in any IFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003 off-balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of the balance sheet.

2.3.15 Loans and Advances/Investments Net of Provision

IFRS: Loans and advances/Investments should be presented net of provision.

Bangladesh Bank: As per BRPD Circular No.14 dated 25 June 2003 provision on loans and advances/investments are presented separately as liability and cannot be netted off against loans and advances.

2.3.16 Disclosure of appropriation of profit

IFRS: There is no requirement to show appropriation of profit in the face of statement of comprehensive income.

Bangladesh Bank: As per BRPD circular No. 14 dated 23 September 2012, an appropriation of profit should be disclosed in the face of profit and loss account.

Departure from BSEC Directive to comply with the rules and regulations of Bangladesh Bank:

As per BSEC Directive No. BSEC/CMRRCD/2021-386/03 dated 14 January 2021, unclaimed dividend is required to be presented as a separate line item in the statement of financial position but the financial statements of the Bank are prepared as per the "First Schedule" and Section 38 of the Banking Companies Act, 1991 (as amended up to date) and BRPD Circular No. 15 dated 09 November 2009. Therefore, the unclaimed dividend has been presented in the separate note no. 11.5 under the head of Unclaimed Dividend Account of the financial statements.

2.4 Basis of measurement

The consolidated financial statements of the Group and the separate financial statements of the Bank have been prepared on the historical cost basis except for the following material items:

- Government treasury bills and bonds designated as 'Held for Trading (HFT)' are marked-to-market weekly with resulting gain credited to revaluation reserve account but loss charged to profit and loss account.
- Government treasury bills and bonds designated as 'Held to Maturity (HTM)' are amortized yearly with resulting gain credited to amortization reserve account but loss charged to profit and loss account.

2.5 Use of Estimates and Judgments

The preparation of financial statements requires management's judgments, estimates and assumptions for which the application of accounting policies and the reported amounts of assets, liabilities, income and expenses may vary and actual results may differ from those estimates. The most significant areas where estimates and judgments have been made are provisions for loans and advances, provision for income tax (current & deferred tax), gratuity fund and liquidity statements.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

2.6 Foreign currency transactions and translations

i) Functional and presentational currency

Financial statements of the Bank are presented in Taka, which is the Bank's functional and presentational currency. The functional currency for Off-Shore banking unit is US Dollar.

ii) Foreign currency translation

Foreign currency transactions are converted into equivalent Taka currency at the ruling exchange rates on the respective dates of such transactions as per IAS 21 "The effects of Changes in Foreign Exchange Rates"

In preparing solo financial statements, aassets and liabilities in foreign currencies at 31 December 2025 have been converted into Taka currency at the revaluation rate determined by the Bank.

Differences arising through buying and selling transactions of foreign currencies on different dates of the year have been adjusted by debiting / crediting exchange gain or loss account.

iii)Commitments

Commitments for outstanding forward foreign exchange contracts disclosed in these financial statements are translated at contracted rates. Contingent liabilities/commitments for letter of credit, letter of guarantee and acceptance denominated in foreign currencies are expressed in Taka terms at the rates of exchange ruling on the date of balance sheet.

2.7 Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these consolidated financial statements of the group and those of the Bank have been applied consistently except otherwise instructed by Bangladesh Bank as the prime regulator. Certain comparative amounts in the financial statements have been reclassified and rearranged to conform to the current year's presentation.

Accounting policies of subsidiaries

The financial statements of subsidiaries (ONE Securities Limited and ONE Investments Limited) which are included in the Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events of similar nature. There is no significant restriction on the ability of subsidiaries to transfer funds to the parent in the form of cash dividends or to repay loans and advances taken by the subsidiaries from the Bank.

2.7.1 Basis of 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 year ended 31 December 2025. The consolidated financial statements have been prepared in accordance with IFRS 10 'Consolidated Financial Statements'.

Name of Subsidiary	Ownership	Date of incorporation	Regulator	Year Closing
ONE Securities Limited	98.9999%	May 04, 2011	BSEC, DSE, CSE	31 December
ONE Investments Limited	51.00%	April 26, 2018	BSEC, DSE, CSE	31 December

2.7.2 Transactions eliminated on consolidation.

Intra-group balances and income and expenses arising from intra-group transactions are eliminated in preparing these consolidated financial statements.

2.7.3 Going Concern

The Financial Statements have been prepared on a going concern principle which is the assumption that an entity will remain in business for the foreseeable future. Conversely, the Bank has neither any intention nor any legal or regulatory compulsion to halt operations and liquidate its assets in the near term at what may be very low fire-sale prices. The management is not aware of any material uncertainties that may cause to believe that significant doubt upon the Bank's ability to continue as a going concern.

2.8 Assets and the basis of their valuation

2.8.1 Cash and Cash Equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and highly liquid financial assets which are subject to insignificant risk of changes in their fair value and are used by the Bank Management for its short-term commitments.

2.8.2 Loans and Advances

a) Loans and Advances are stated at gross amount and before off setting specific and general provisions against them.

b) Interest on Loans and Advances is calculated on a daily product basis but charged and accounted for quarterly on an accrual basis.

Provision for Loans and Advances is made on the basis of year-end instructions contained in Bangladesh Bank BRPD Circular no. 15 dated 27.11.2024, BRPD Circular no. 16 dated 18.07.2022, BRPD Circular Letter no. 33 dated 03.08.2022, BRPD Circular no. 5 dated 25.06.2025, BRPD Circular no. 7 dated 16.09.2025 and BRPD Circular Letter No. 29 dt.21.12.2025 respectively at the following rates:

Category/status of Loans and Advances	Rates	
	Bangladesh Bank's Requirement	Maintained by the Bank
General provisions for unclassified loans and advances:		
All unclassified loans (Other than loans under small and medium enterprise and consumer financing, special mention account and staff loans)	1%	1%
Staff loan	0%	0%
Credit Card	1%	1%
Cottage Micro Small and Medium enterprise financing (CMSME)	0.5%	0.5%
Consumer Finance (House Financing)	1%	1%
Consumer financing (Other than housing financing)	1%	1%
Loan to Short-term Agricultural and Micro-Credits	0.5%	0.5%
General provision for Special mention account (SMA)		
Short-term Agricultural and Micro-Credits	0.5%	0.5%
Cottage Micro Small and Medium enterprise financing (CMSME)	0.5%	0.5%
All other Loan	5%	5%
Specific provision for classified loans and advances:		
Substandard	20%	20%
Doubtful	50%	50%
Bad/Loss	100%	100%

Reference may be made to note # 7.11.

c) Loans and Advances are written off to the extent that (i) there is no realistic prospect of recovery and (ii) The status of the loan account to be classified as Bad & Loss. These write offs, however, will not undermine/affect the claim amount against the borrowers. Detailed memorandum records for all such written off accounts are meticulously maintained and followed up.

2.8.3 Investments

All investments in shares are initially recognized at cost, being fair value of the consideration given, including acquisition charges associated with the investment.

The valuation method of investments:

a) Held to Maturity (HTM): Investments which are intended to be held till its maturity are classified as "Held to Maturity". These are measured at amortized cost at every year end by taking into account any discount or premium on acquisition. Amortized amount of such premium is booked into profit and loss statement or discount is booked to equity until maturity.

b) Held for Trading (HFT): Investments classified in this category are acquired principally for the purpose of selling or repurchasing -in short-trading or if designated as such by the management. After initial recognition, investments are subsequently measured at fair value on weekly basis as per Bangladesh Bank Guideline and revaluation gain is shown in revaluation reserve account through profit and loss account and revaluation loss shown in the profit & loss Account. The gains/ (Loss) arising on maturity or sale are shown in profit or loss Account.

Value of investments has been enumerated as follows:

Investment Class	Initial Recognition	Measurement after recognition Recognition	Recording of changes
Government Treasury Bills (HFT)	Cost	Marked to Market/ fair value	Loss to Profit and Loss A/C, gain to revaluation reserve through Profit and Loss Account
Government Treasury Bills (HTM)	Cost	Amortized cost	Increased or decreased in value to equity.
Government Treasury Bonds (HFT)	Cost	Marked to Market/ fair value	Loss to Profit and Loss A/C, gain to revaluation reserve through Profit and Loss Account.
Government Treasury Bonds (HTM)	Cost	Amortized cost	Amortized gain/loss to revaluation Reserve
SUKUK Bond (Ijarah Sukuk) under OBPLC Islami Banking Banking	Cost	Cost	None
Bangladesh Bank Bill (HFT)	Cost	Marked to Market/ fair value	Loss to Profit and Loss A/C, gain to revaluation reserve through Profit and Loss Account
Bangladesh Bank Bill (HTM)		Amortized cost	Amortized gain/loss to revaluation Reserve
Zero Coupon Bond	Cost	None	None
Prize Bond & Other Bond	Cost	None	None
Subordinated Bond	Face Value	At Redemption Value	None
Un quoted Shares (ordinary)	Cost	Cost	None
Quoted shares (ordinary)	Cost	Cost	Loss to Profit and Loss A/C but no unrealized gain recorded.
Preference Share	Cost	Cost	Provision is kept @ 25%, 50% and 100% on outstanding balance for 1st, 2nd and 3rd year respectively following BB DOS circular no. 04/2019, if due dividend payment is not received.

c) Investment in Quoted Securities: These securities are bought and held primarily for the purpose of selling them in future or hold for dividend income. These are reported at cost. Unrealized gains are not recognized in the profit and loss account. But provision for diminution in value of investment is provided in the financial statements for which market price is below the cost price of investment as per Bangladesh Bank guideline except Special Investment vide DOS Circular No 01 dated 10 February 2020.

d) Investment in Unquoted Securities: Investment in unlisted securities is reported at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unlisted securities.

e) Investments in Subsidiary: Investment in each subsidiaries is accounted for under the cost method of accounting in the Bank's Financial Statements in accordance with the International Accounting Standard 27 and IFRS 10. Accordingly, investments in subsidiaries are stated in the Bank's balance sheet at cost, less impairment losses if any.

2.8.4 Non-Current Assets

a) Property, Plant and Equipment

All fixed assets are stated at cost less accumulated depreciation as per IAS-16 "Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the asset to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.

For additions during the year, depreciation is charged for the remaining days of the year and for disposal depreciation is charged up to the date of disposal. Capitalized expenditure and furniture facility to the executive of OBPLC are amortized within five years on conservative approach.

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ONE Bank

Notes to the Financial Statements
As at and for the year ended 31 December 2025

Depreciation

Depreciation on fixed assets is charged for the year at the following annual rates on a reducing balance method for furniture & fixture, office equipment and building and straight line method for motor vehicle :

Category of Fixed Assets	Rate of Depreciation per Annum
Furniture and Fixtures	10%
Office Equipment	18%
Motor Vehicles	20%
Building	2.50%

Right- of- use Assets are depreciated on a straight line basis over the lease term as per IFRS-16 (**Note 2.24**)

b) Intangible Assets
All intangible assets which have probable future inflows are stated as cost less the accumulated amortization. The intangible assets are amortized using estimated useful lives of five years.

c) Software
Software acquired by the Bank is stated at cost less accumulated amortization. Subsequent expenditure on software is capitalized only when it increases future economic benefits embodied in specific assets to which it relates. Amortization is recognized in profit and loss on a straight line basis over the estimated useful life of the software from the date it is available for use. The estimated useful life of software is five years. Useful life, residual value and impairment of status are reviewed at each financial year end and adjusted if applicable.

2.8.5 Other Assets
As per BRPD Circular No. 04 dated 12 April 2022 provision is to be maintained against other assets considering the recovery or unadjusted status thereof.

2.8.6 Liabilities and Provisions

a) Borrowings from Other Banks, Financial Institutions and Agents
Borrowed funds include call money deposits, borrowings, refinance borrowings and other term borrowings from banks. These are stated in the balance sheet at amounts payable. Interest paid / payable on these borrowings is charged to the Profit and Loss Account.

b) Subordinated Bond:
Subordinated Bond-III Tk. 4,000,000,000 (Outstanding as on December 31, 2025 of Tk. 280,000,000):

With the view to strengthen the capital base of the Bank, ONE Bank PLC again issued unsecured non-convertible subordinated floating rate bonds on 12th December, 2018 after obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BFIS) 661/14B(P)/2018/7655 dated October 11, 2018] and [# BSEC/CI/DS-46/2016/671 dated September 27, 2018] respectively. Interest rate of the Bond is calculated as Benchmark rate +2.00% Margin. However, the rate shall be kept 7.00% to 9.00% p.a. throughout the tenure of the bond. As of Balance Sheet date interest rate is applicable @ 9.00%.

Subordinated Bond-IV Tk. 4,000,000,000 (Outstanding as on December 31, 2025 of Tk. 3,200,000,000):

OBPLC got approval for issuance of a Non-Convertible Unsecured floating rate Subordinated bonds on 20th September, 2022 After obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BS) 661/14B(P)/2021/11922 dated December 20, 2021] and [# BSEC/CI/DS-177/2021/865 dated June 22, 2022] respectively. Interest rate of the Bond is calculated as Benchmark rate +2.00% Margin. However, the rate shall be kept 7.00% to 9.00% p.a. throughout the tenure of the bond. As of Balance Sheet date interest rate is applicable @ 9.00%.

Subordinated Bond-V Tk. 4,000,000,000 (Outstanding as on December 31, 2025 of Tk. 4,000,000,000):

As on December 21,2023 OBPLC got approval for issuance of a Non-Convertible, Unsecured, Fully Redeemable, Floating Rate ONE Bank Subordinated- Bond-V. After obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BS) 661/14B(P)/2023/6738 dated August 21, 2023] and [# BSEC/CFD/CRD/DS-234/2023/1410 dated September 27, 2023] respectively. Interest Rate of the Bond is calculated as Benchmark rate +3.00% Margin.

Contingent-Convertible Perpetual Bond-I Tk. 4,000,000,000:

To meet the Capital to Risk Weighted Assets Ratio of the Bank, ONE Bank PLC issued unsecured ,Contingent-Convertible, Floating Rate Perpetual bonds on 30th December, 2020 after obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BFIS) 661/14B(P)/2020/8071 dated September 29, 2020] and [# BSEC/CI/DS-118/2020/296 dated December 23, 2020] respectively. Interest rate of the Bond is calculated as Benchmark rate +2.00% Margin. However, the rate shall be kept 6.00% to 10.00% p.a. throughout the tenure of the bond. As of Balance Sheet date interest rate is applicable @ 10.00%.

C) Deposits and Other Accounts
Deposits by customers and banks are recognized when the Bank enters into contractual agreement with the counterparties, which is generally on the trade date and initially measured at the consideration received.

d) Other Liabilities
Other liabilities comprises items such as Provision for Loans and Advanced, Provision for Taxes, Interest Suspense, Provision for Other Assets and Accrued Expenses. Other liability is recognized in the Balance Sheet according to the guidelines of Bangladesh Bank, Income Tax ACT 2023 and Internal Policies of the Bank. Provisions and accrued expenses are recognized in the financial statements when the Bank has a legal or constructive obligation as a result of past event and it is probable that an outflow of economic benefit will be required to settle the obligation and reliable estimate can be made of the amount of obligation.

e) Provision for Liabilities
Provision in respect of liability is recognized in the financial statements when the Bank has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligation, in accordance with the IAS 37 "Provision, Contingent Liabilities and Contingent Assets".

f) Provision for Loans and Advances:
Provision for classified loans and advances is made on the basis of quarter-end instructions contained in BRPD Circular no. 15 dated 27.11.2024, BRPD Circular no. 16 dated 18.07.2022, BRPD Circular Letter no. 33 dated 03.08.2022, BRPD Circular no. 5 dated 25.06.2025, BRPD Circular no. 7 dated 16.09.2025 and BRPD Circular Letter No. 29 dt.21.12.2025.

Details are stated in **Note 7.13** of these financial statements.

g) Provision against investment in Capital Market
Provision for diminution of value of quoted shares and mutual funds (closed-end), placed under other liability, has been made on portfolio basis by netting of unrealized gain and losses following DOS Circular No. 04 dated 24 November 2011 and DOS Circular Letter No. 03 dated 12 March 2015 respectively.

h) Provision for off-balance sheet exposures
Off balance sheet items have been disclosed under contingent liabilities and other commitments as per Bangladesh Bank guidelines. As per BRPD Circular No. 06 dated 25 April 2023 banks are advised to maintain provision against off balance sheet exposure.

i) Provision for other assets
Provision for other assets is made as per the instructions of the BRPD Circular No. 04 dated 12 April 2022.

j) Provision for nostro accounts
Provision for unsettled transactions in nostro accounts is made as per FEPD circular no. FEPD (FEMO) / 01/2005-677 dated 13 September 2005 of Foreign Exchange Policy Department (FEPD) of Bangladesh Bank. Detailed information on the reporting date is given in the **Note 12.12**.

k) Provision for liabilities and accrued expenses
In compliance with IAS 37, provisions for other liabilities and accrued expenses are recognized in the financial statements when the Bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

l) Taxation
1. Current Tax

Provision for current income tax has been made at 37.50% as per prescribed in the Income Tax ACT 2023 on accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure and provisions as per Income Tax ACT 2023.

2. Deferred Tax

Deferred Tax assets or liabilities are recognized by the bank on deductible or taxable temporary difference between the carrying amount of assets and liabilities used for financial reporting and the amount used for taxation purpose as required by IAS 12 Income Tax and BRPD Circular No.11 dated 12 December 2011. Deferred tax liabilities are generally recognized for all taxable temporary difference and deferred tax assets are recognized to the extent that it is probable that the taxable profits will be available against which the deductible temporary differences, unused tax losses and tax credits can be utilized. The Bank has made adequate provision for deferred tax and disclosed in the note no. 9.4 & 12.2.

2.8.7 Capital and Shareholders' Equity
Capital Management

The Bank has a capital management process in place to measure, deploy and monitor its available capital and assess its adequacy. This capital management process aims to achieve four major objectives: exceed regulatory thresholds and meet long term internal capital targets, maintain strong credit ratings, manage capital levels commensurate with the risk profile of the Bank and provide the Bank's shareholders with acceptable returns.

Capital is managed in accordance with the Board-approved Capital Management Planning from time to time. Senior Management develops the capital strategy and oversees the capital Management Planning of the Bank. The Bank's Finance, Treasury and Risk Management department are key in implementing the Bank's capital strategy and managing capital. Capital is managed using both regulatory capital measure and internal matrix.

a) Authorized and issued capital
The authorized capital of the Bank is the maximum amount of share capital that the Bank is authorized by its Memorandum and Articles of Association to issue (allocate) among shareholders. This amount can be changed by shareholders' approval upon fulfillment of relevant provisions of the Companies Act 1994. Part of the authorized capital usually remains unissued. The part of the authorized capital already issued to shareholders is referred to as the issued share capital of the Bank.

b) Paid up Share Capital
Paid up share capital represents total amount of shareholder capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding-up of the Company, ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation.

c) Share premium
The Share premium represents the excess amount received by the Bank from its shareholders over the nominal/ par value of its share. The amount of share premium can be utilized as per the provision of section 57 of the Companies Act 1994. Currently, the Bank does not have any share premium.

d) Statutory Reserve
Transfer to the statutory reserve has been maintained @20% of Profit before Tax in accordance with provisions of section 24 of the Bank Company Act, 1991(as amended up to date). This is mandatory until such reserve is equal to the paid up capital together with amount in the share premium account, after this it is optional.

e) Reserve for amortization/ revaluation of securities
When the value of a government treasury security categorized as HTM increases as a result of amortization, the amount thus increased is recognized directly to equity as 'reserve for amortization'. However, any increase in the value of such securities categorized as HFT as a result of 'mark to market' is booked under equity as 'revaluation reserve' but any decrease is directly charged to profit and loss account as per Bangladesh Bank DOS Circular Letterr No. 5 dated 26 May 2008 & DOS Circular Letterr No. 5 dated 28 January 2009.

f) Non-Controlling (minority) interest
Non-controlling (minority) interest is that portion of the profit or loss and net assets of the subsidiary (ONE Securities Limited and ONE Investments Limited) attributable to equity interest that are not owned directly or indirectly through subsidiary, by the parent (ONE Bank PLC). Minority interest is reported on the consolidated profit and loss account as a share of profit belonging to the minority shareholders.

2.9 Revenue Recognition

a) Interest Income (Conventional Banking)
Interest income is recognized on accrual basis. Interest on unclassified loans and advances are calculated at the prescribed rates to be taken into income. Interest is ceased to be taken into income when such loans and advances are marked as classified as per criteria prescribed by the Bangladesh Bank. It is then kept in interest suspense account. Interest on classified advances is accounted for when it is realized in cash.

b) Investment Income
Interest income on investment is recognized on accrual basis. Capital gain on investments in shares and dividend on investment in shares are also included in investment income. Capital gain is recognized when it is realized.

c Fees, Commission and Other Income
Fees and Commission income arises from services provided by the Bank for DD, TT, and LBP etc. and recognized on receipt basis. Commission charged on Letters of Credit (LC) and Letters of Guarantee (LG) are credited to income at the time of effecting the transactions. The advance payment of tax on LC commission is duly deposited to the Tax Authority. Similarly, Income Tax and VAT are deducted and deposited to the Tax Authority as per their circulars.

d) Dividend income
Dividend income from investments is recognized at the time when it is declared, ascertained and right to receive the dividend is established.

e) Interest and Other Expenses
In terms of the provision of the International Accounting Standard (IAS) –1 "Presentation of Financial Statements", accrual basis is followed for interest payment and other expenses. The necessary disclosures are given in the notes in compliance with the provisions of BRPD Circular No. 14 dated 25 June 2003.

2.10 Cash Flow Statement
The Cash Flow Statement is presented by using the "Direct Method" of preparing cash flows in compliance with the provisions of the International Accounting Standard (IAS) - 7 and format provided by the Bangladesh Bank vide BRPD Circular No. 14 dated 25 June 2003 as applicable for preparation of Cash Flow Statements. To make the Cash Flow Statement more understandable and user friendly about the constitution of figures inserted into the Cash Flow Statement, a number of notes have been given in the notes to the accounts.

2.11 Liquidity Statement
The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per the following bases:

Particulars	Basis of Use
Cash, balance with other banks and financial institutions, money at call and short notice, etc.	Stated maturity/observed behavioral trend.
Investments	Residual maturity term.
Loans and advances	Repayment/maturity schedule and behavioral trend (non-maturity products).
Fixed assets	Useful life.
Other assets	Realization/amortization Basis.
Borrowing from other banks, financial institutions and agents	Maturity/ repayment term.
Deposits and other accounts	Maturity and behavioral trend (non-maturity products).
Provision and other liability	Settlement/adjustment schedule basis

2.12 Statement of Changes in Equity
Statement of changes in equity is prepared in accordance with IAS-1" Presentation of Financial Statements" and under the guidelines of BRPD Circular No.14 dated 25 June 2003.

2.13 Events after Reporting Period
All known material events after the Balance Sheet date have been considered and appropriate adjustments/ disclosures have been made in the Financial Statements where necessary up to the date of preparation of Financial Statements as per IAS-10.

2.14 Earnings per Share
Earnings Per Share (EPS) has been computed by dividing the profit after tax by the number of ordinary shares outstanding as on 31 December 2025 as per IAS– 33 "Earnings Per Share". Diluted earnings per share were not required to calculate as there is no dilution possibilities occurred during the year.

2.15 Reconciliation of Inter-Bank/ Inter-Branch Account
Books of account in regard to inter-bank (in Bangladesh and outside Bangladesh) and inter-branch are reconciled on monthly basis and found no material differences which may affect the Financial Statements significantly.

2.16 Authorization of Financial Statements
The financial statements for the year ended 31 December 2025 have been authorized for issue in accordance with a resolution of the Board of Directors on 30 April 2026.

2.17 Materiality and Aggregation
Each material item as considered significant by the Management has been presented separately in the financial statements. No amount has been set off unless the Bank has a legal right to set off the amounts and intends to settle on net basis. Income and expenses are presented on a net basis when permitted by the relevant accounting standards.

2.18 Offsetting
Financial assets and financial liabilities are offset and the net amount presented in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability simultaneously.

Income and expenses are presented on a net basis only when permitted under IFRSs, or for gains and losses arising from a group of similar transactions such as in the Group's trading activity.

2.19 Operating Segments
The Group and the Bank have no identified operating segment and as such a presentation of segmental reporting is not made in the financial statements as per IFRS 8. However, geographical and business segments wise limited disclosures are furnished Segment Reporting in **Annexure-G**.

2.20 Reporting Period
These financial statements cover one calendar year from 01 January to 31 December 2025.

2.21 Number of Employees
The number of employees in employment in the Bank as on 31 December 2025 was 2,649 of which 2,085 were male and 564 were female. The number of employees per branch (including sub-branches and booths) was 14.14 (1,612/114) excluding 1037 employees in the Head Office of the Bank.

2.22 Employee Benefits

a) Provident Fund (Defined Contribution Plan)
"Defined Contribution Plan" is a post-employment benefit plan under which an entity pays fixed contribution to a separate entity and will have no legal or constructive obligation to pay further amounts. Provident Fund benefits are given to the staff of the Bank in accordance with the Provident Fund Rules. The Commissioner of Income Tax has approved the Provident Fund as a recognized fund within the meaning of section 2(52) read with the provisions of Part - B of the First Schedule of Income Tax Ordinance 1984. The recognition took effect from 27 February 2001. The Fund is operated by a Board of Trustees consisting of 5 (five) employees of the Bank. All confirmed employees of the Bank are contributing 10% of their Basic Salary as contribution to the fund. The Bank also contributes equal amount of the Employees' Contribution to the Fund. Interest earned from the investments is credited to the members' accounts on yearly basis. Members are eligible to get both the contributions after 02 (two) years of continuous service from the date of their Joining the Bank.

b) Gratuity Fund (Defined Benefit Plan)
Gratuity Fund benefits are given to the Staff of the Bank in accordance with the approved Gratuity Fund Rules. The National Board of Revenue approved the Gratuity Fund as a recognized Gratuity Fund on 28 February 2012. The fund is operated by a Board of Trustees consisting of 5 (five) employees of the Bank. Employees are entitled to Gratuity benefit after completion of minimum 05 (five) years of service in the Bank. The Gratuity is calculated on the basis of Last Drawn Basic Pay and is payable at the rate of one month's Last Drawn Basic Pay for every completed year of service and six months and above but less than one year are counted as one year.

c) Benevolent Fund
The objective of the Fund is to provide financial assistance to all the employees of the Bank for treatment (medical/ surgical, physical/other disability, etc.) of the employees and or his/her dependent(s); damage or loss of his/her homestead by natural disaster/calamities. The Fund consists of monthly contributions by all the Employees of the Bank and benefits earned from the investments of the Fund. The fund is operated by a Board of Trustees consisting of 7 (seven) employees of the Bank.

d) Death cum Survival Superannuation Fund
The objective of the ONE Bank PLC Employees' Death cum Survival Superannuation Fund is to provide superannuation and other benefits to the employees of the Bank on their death, disability, retirement/or being incapacitated at any time or for any other cause that may be deemed fit by the Trustees as per Board's approved policy. This Fund consists of annual contributions of Tk.71 lac by the Bank as well as benefits earned from the investments of the Fund. The Income Tax Authority approved the Fund as a recognized Fund on 19 April 2012 as per the provisions of Part - A of the First Schedule of Income Tax Ordinance 1984. The Fund is operated by a Board of Trustees consisting of 5 (five) employees of the Bank.

e) Maternity Allowance

Amount in Taka

SL	Designation	Maternity Allowance
01	AMD – Officer (Grade-1)	• Cesarean : 75,000/- • Normal : 50,000/- • Miscarriage : 30,000/-
02	Support Staff (under HR Contract)	• Cesarean : 40,000/- • Normal : 25,000/- • Miscarriage : 15,000/-

* Maternity Allowance is given twice during the entire period of service of an employee in the Bank.

f) Annual Leave Fare Assistance
The provision for Leave Fare Assistance (LFA) represents the current outstanding liability to Employees at the Balance Sheet date. Leave Fare Assistance is a benefit for all permanent employees of the Bank who are entitled to annual leave. According to BRPD Circular No. 15 dated October 25, 2018 of Bangladesh Bank, all permanent employees have to avail 10 days annual leave at a stretch on mandatory basis and LFA is given on approval of the leave.

g) Staff Loan at Bank Rate
To assist the employees at emergency needs, the Board has introduced Staff Loan to the tune of maximum three months' Basic Pay at Bank Rate for the Permanent Employees repayable by 24 monthly installments.

h) Staff House Building Loan
A permanent staff equivalent to the rank of Principal Officer or above, after completion of 5 (five) years of service, can avail of a House Building Loan at Bank Rate as per Board's approved policy and approval from the appropriate Authority.

i) Staff Car Purchase Finance Scheme
All staff at job grades from AVP and above can avail of Car Loan under Staff Car Purchase Finance Scheme as per Board's approved policy and approval from the Competent Authority.

j) Honorarium for Banking Diploma (JAIBB & AIBB)
On successful completion of Junior Associate of the Institute of Bankers, Bangladesh (JAIBB) & Associate of the Institute of Bankers, Bangladesh (AIBB) or any other Institute of Bankers recognized by the Bank, an employee is entitled to the following honorarium:

1. For JAIBB Tk. 35,000/- (plus fees incurred by the incumbent)
2. For AIBB Tk. 50,000/- (plus fees incurred by the incumbent).

k) Festival Bonus
Employees who have completed at least the service of 6 (six) months with the Bank as on the date of Festival, is entitled to the Festival Bonus on the following basis:

1. All regular Staff including Staff on Contract having break-up of salary @ one month's Basic Pay.
2. Special Cadre Officer/ Cadre Officer/ Probationary Officer/ MTO/ Trainee Officer/ Casual/ Contractual Staff on consolidated pay @50% of monthly Consolidated Pay.
3. The Officers who have joined OBPLC from other banks and financial institutions but have not yet completed six months service with OBPLC @ one month's Basic Pay/ Contractual Staff on consolidated pay @ 50% of monthly Consolidated Pay.

l) Incentive Bonus
Incentive Bonus if declared, the employees who have completed continuous service of at least 6 (six) months with the Bank as on December 31 of the FY and are on the payroll on the date of disbursement, are entitled to the incentive Bonus on the basis of monthly Basic Pay/50% of monthly Consolidated Pay as of 31st December of the FY and Appraisal Rating.

m) Un-availed Earned Leave Encashment
Maximum 15 (fifteen) days un-availed Earned Leave can be encashed by an Employee.

n) Day Care Center Facilities for the children of OBPLC Employees:
ONE Bank PLC (OBPLC), in association with other Banks having Head Offices located at Gulshan, Dhaka, has made an Agreement with a Day Care Center namely "Wee Learn Day Care" and booked 02 (two) seats for the children of OBPLC Employees and has been paying for those 02 (two) seats since September 2014.

o) Furniture & Fixture Facility Scheme:
The executives of the Bank are entitled to a specific amount to meet the cost of furnishing of residence with furniture and fixture for a period of 05 years (amortization by 60 months), and after every five years subject to full amortization of existing facility, executives are entitled to avail a new facility under the scheme as applicable to respective designations.

2.23 Compliance report on International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs)
The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) is to be formed and it is to issue financial reporting standards for public interest entities such as banks. The FRC has been formed but yet to issue any financial reporting standards as per the provisions of the FRA and hence International Financial Reporting Standards (IFRS), International Accounting Standard (IAS) as required by the Institute of Chartered Accountants of Bangladesh (ICAB) are still applicable. While preparing the financial statements, the Bank applied most of IAS and IFRS as adopted by ICAB. Details are given below:

Name of the Standards	IFRS/ IAS	Status of compliance
First time adoption of International Financial Reporting Standards	IFRS 1	N/A
Share Based Payment	IFRS 2	N/A
Business Combinations	IFRS 3	Applied
Insurance Contracts	IFRS-4	N/A
Non-current Assets Held for Sale and Discontinued Operations	IFRS 5	Applied
Exploration for and Evaluation of Mineral Resources	IFRS 6	N/A
Financial Instruments: Disclosures	IFRS 7	Applied with some departures
Operating Segments	IFRS 8	Applied
Financial Instruments: Recognition and Measurement	IFRS 9	Applied with some departures
Consolidated Financial Statements	IFRS 10	Applied
Joint arrangements	IFRS 11	N/A
Disclosure of interest in other entities	IFRS 12	Applied
Fair value measurement	IFRS 13	Applied with some departures
Regulatory Deferral Accounts	IFRS 14	N/A
Revenue from Contracts with Customers	IFRS 15	Applied
Leases	IFRS 16	Applied
Presentation of Financial Statements	IAS 1	Applied with some departures
Inventories	IAS 2	N/A
Statement of Cash Flows	IAS 7	Applied with some departures
Accounting Policies, Changes in Accounting Estimates and Errors	IAS 8	Applied
Events after the Reporting Period	IAS 10	Applied
Income Taxes	IAS 12	Applied
Property, Plant and Equipment	IAS 16	Applied
Employee Benefits	IAS 19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	IAS 20	N/A
The Effects of Changes in Foreign Exchange Rates	IAS 21	Applied
Borrowing Costs	IAS 23	N/A
Related Party Disclosures	IAS 24	Applied
Accounting and Reporting by Retirement Benefit Plans	IAS 26	N/A**
Separate Financial Statements	IAS 27	Applied
Investments in Associates and joint venture	IAS 28	N/A
Financial Instruments: Presentation	IAS 32	Applied with some departures
Earnings per share	IAS 33	Applied
Interim Financial Reporting	IAS 34	Applied ***
Impairment of Assets	IAS 36	Applied
Provisions, Contingent Liabilities and Contingent Assets	IAS 37	Applied with some departures
Intangible Assets	IAS 38	Applied
Financial Instruments: Recognition and Measurement	IAS 39	Applied (for Hedge Accounting)
Investment Property	IAS 40	N/A
Agriculture	IAS 41	N/A

*** N/A=Not Applicable**

* In order to comply with certain specific rules and regulations of the local Central Bank (Bangladesh Bank) which are different to IAS / IFRS, some of the requirements specified in these IAS / IFRSs are not applied which are described in **Note 2.3**.

** This Standard regards a retirement benefit plan as a reporting entity separate from the employers of the participants in the plan. Therefore, it is not applicable for the Bank's annual report as it is the employer and not the retirement benefit plan itself.

*** The objective of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for annual financial statements. However, The Bank is complying with IAS 34 regularly for publications of Interim Financial Report.

2.24 IFRS 16: Leases
IFRS 16 is effective from 01 January 2019 as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). IFRS 16 introduces a single lessee accounting model and requires a lessee to recognize assets and liabilities for all leases with a term of more than 12 months, unless the underlying asset is of low value. A lessee is required to recognize a right-of-use asset representing its right to use the underlying leased asset and a lease liability representing its obligation to make lease payments.

ONE Bank PLC has applied IFRS 16: "Leases" using modified retrospective approach where the bank measured the lease liability at the present value of the remaining lease payments and recognized a right-of-use asset at the date of the initial application on a lease by lease basis.

Upon lease commencement the bank recognizes a right-of-use asset and a lease liability. The right-of-use asset is initially measured at the amount of the lease liability plus any initial direct costs incurred by the Bank.

The lease liability is initially measured at present value of the future lease payments discounted using the discount rate implicit in the lease (i.e. weighted average cost of deposit). Subsequently, the lease liability is adjusted for interest and lease payments, as well as the impact of lease modifications, amongst others.

The Bank has elected not to recognize right-of-use assets and lease liabilities for leases of low value assets and short term lease, i.e; for which the lease term ends within 12 months of the date of initial application and ATM & Sub-branch rent (considering the same as low value assets). The Bank recognizes lease payments associated with these leases as expenses.

On the balance sheet, right-of-use assets have been included in the fixed assets and lease liabilities have been included in other liabilities.

2.25 BASEL III Implementation
Under the guideline of BASEL III Implementation plan issued by Bangladesh Bank vide BRPD Circular No.18, Dated December 21, 2014, OBPLC successfully managed to maintain all the requirements of phase wise BASEL III implementation. OBPLC mmaintained @11.12% against minimum capital requirement (MCR) @10% as at December 31, 2025.

2.26 Risk Management
ONE Bank PLC aims at the delivery of superior shareholder value by achieving the optimum trade-off between risk and return. Our risk management strategy is based on a clear understanding of various risks taken, well-developed risk-assessment and measurement procedures, effective risk-preventing/ minimizing, measures and continuous monitoring of the entire process at the very top level. The policies and procedures established for this purpose are being continuously improved to be in line with international best practices.

The ingredients of the risk management system at ONE Bank PLC is capital structure, complexity of functions, level of technical expertise, quality of MIS, etc. and it is structured to address the total risk, i.e. both banking as well as non-banking risks. It also covers both on-balance sheet and off-balance sheet exposures. The prime objective of this risk management system is to ensure that the Bank takes well-calculated business risks while safeguarding the Bank's capital, its financial resources, profitability from various risks and the reputation.

The risks are defined as the possibility of losses, financial or otherwise. The Risk Management of the Bank covers 6 (Six) Core Risk Areas of banking as defined by the Bangladesh Bank. The Areas are as follows:

1) Credit Risk Management;
2) Foreign Exchange Risk Management;
3) Asset Liability Management;
4) Prevention of Money Laundering;
5) Internal Control & Compliance Risk; and
6) Information and Communication Technology Security Risk.

In light of the Risk Management, Bank takes well calculative business risks for safeguarding its capital, financial resources, and profitability. In this context, the Bank took steps to implement the guidelines of Bangladesh Bank as under:

2.26.1 Credit Risk Management
Credit risk is the potential that a Bank Borrower or Counterparty fails to meet its obligation in accordance with agreed term. This includes non-repayment of principal and / or interest within the agreed time frame, at the agreed rate of interest and in the agreed currency. This may happen due to impairment in Client's ability to pay and or willingness to pay. The goal of credit risk management at the ONE Bank PLC. is to maximize the Bank's risk-adjusted rate of return by maintaining credit risk exposure within acceptable parameters.

Uncertainties or risks associated in credit activities need to be understood, evaluated and managed in a structured way to ensure growth and stability of the Bank. Thus, the Bank needs to have a robust credit risk management frame work as well as a culture for maintaining and reinforcing its credit standards.

Towards ensuring transparency and accountability, entire credit related activities in ONE Bank PLC. have been segregated into different segments. A separate Credit Risk Management Division has been established at Corporate Headquarters, which is entrusted with the responsibilities of managing all approval issues upon imparting due diligence and rigorous risk analysis, devising mitigates thereto and formulating policy/strategy for lending operations. An effective assessment is done before sanction of any credit facility at Credit Risk Management Unit, which includes borrower risk analysis, historical performance of the customer, security of the proposed credit facility etc. OBPLC meticulously addresses environmental risk issues in compliance with Bangladesh Bank Guideline. Compliance of upcoming Environmental and Social Risk Management issues are in the card as well.

Credit approval authority has been delegated to the individual executives. Credit limits beyond their delegation are approved /declined by the Executive Committee and the Management. In determining Single Borrower/Large Loan limit, the instructions of Bangladesh Bank are strictly followed. Other units namely (a) Credit Risk Management Unit, (b) Credit Administration Unit, (c) Credit Monitoring and Recovery Unit are in place towards ensuring proper security documentation and maintaining asset quality.

2.26.2 Foreign Exchange Risk Management
Foreign Exchange Risk is defined as the potential change in earnings arising due to change in market prices. The front office of the Treasury Department of the Bank independently conducts the transactions and the back office is responsible of verification for the deals and passing of their entries in books of accounts. All foreign exchange transactions are revalued at Market rate as determined by Bangladesh Bank at the month end. The reconciliation of Nostro Accounts is done on monthly basis and reviewed outstanding entries beyond 30 days by the Management for its settlement.

2.26.3 Asset Liability Risk Management
The Bank has formed an Asset Liability Committee (ALCO) for monitoring Balance Sheet risk and Liquidity risk of the Bank. The Balance Sheet risk is defined as potential change in earnings due to change in rate of interest, foreign exchange rates which are not of trading nature. ALCO reviews Liquidity requirement of the bank, the maturity of assets and liabilities, deposit and lending pricing strategy and the liquidity contingency plan.

2.26.4 Prevention of Money Laundering and Combating Financing of Terrorism
ONE Bank PLC, as a reporting entity, remains unequivocally committed to combating Money Laundering (ML) and Terrorism Financing (TF), recognizing the significant threats these crimes pose to the stability, integrity, and reputation of the financial system. In strict compliance with applicable national regulations and international standards, the Bank has established a robust and comprehensive Anti-Money Laundering (AML) and Counter-

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Terrorism Financing (CFT) framework to prevent misuse of its products and services for illicit purposes

Reinforcing this steadfast commitment to AML & CFT compliance, the Bank upholds a strong program founded on the "Four Pillars" approach:

1. Internal Policies, Procedures, and Controls (First Line of Defense)

The Bank maintains comprehensive and risk-based internal policies, procedures, and control mechanisms designed to prevent, detect, and report ML/TF activities. These frameworks are periodically reviewed and updated to ensure continued alignment with evolving regulatory requirements and emerging risks.

2. Designated Compliance Function (Second Line of Defense)

A dedicated compliance structure, led by the Chief Anti-Money Laundering Compliance Officer (CAMLCO), oversees organization-wide AML & CFT compliance. Compliance personnel across branches and head office continuously monitor transactions, identify risks, and implement mitigation measures to ensure regulatory adherence.

3. Independent Audit Function (Third Line of Defense)

An independent audit function regularly evaluates the effectiveness, adequacy, and integrity of the AML & CFT framework, providing objective assurance to Senior Management and the Board.

4. Ongoing Employee Training and Awareness Programs

The Bank conducts continuous AML & CFT training programs for employees at all levels. Training modules include emerging risk areas such as Trade-Based Money Laundering (TBML) and Credit-Backed Money Laundering (CBML), ensuring staff are capable of identifying, escalating, and reporting suspicious activities effectively.

Risk-Based Policy Framework

As part of its risk management strategy, ONE Bank PLC has adopted:

- "Money Laundering and Terrorist Financing Risk Assessment Policy Guidelines"
- "Risk Management Policy Guidelines on Prevention of Money Laundering and Terrorist Financing"
- Dedicated Policy Guidelines on Prevention of Trade-Based Money Laundering (TBML)

These policies are reviewed annually to ensure consistency with regulatory developments and evolving risk landscapes.

The Bank's Customer Acceptance Policy and Know Your Customer (KYC) Program form the foundation of its Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) processes, enabling systematic identification, assessment, and mitigation of ML/TF risks associated with customers and transactions.

Technology Enablement

To further strengthen its AML & CFT infrastructure, the Bank is adopting advanced Reg-Tech solutions. These systems will enhance automated monitoring, sanction screening, regulatory reporting, and risk analytics capabilities, enabling a more efficient and proactive response to emerging financial crime risks.

Governance and Organizational Structure

To ensure effective oversight, ONE Bank PLC has established a Central Compliance Committee (CCC), chaired by the CAMLCO, to supervise AML & CFT initiatives across the organization.

The Anti-Money Laundering Division (AMLD), operating from the Corporate Headquarters, is supported by:

- Branch Anti-Money Laundering Compliance Officers (BAMLCOs)
- Divisional Anti-Money Laundering Compliance Officers (DAMLCOs)
- Branch Compliance Units (BCUs)

This structured governance model ensures uniform implementation of AML & CFT controls across all operational levels.

Monitoring and Reporting

The Bank maintains robust real-time sanctions screening and Suspicious Transaction/Activity Reporting (STR/SAR) mechanisms to promptly detect and report suspicious activities. Ongoing submission of Cash Transaction Reports (CTRs) and STRs keeps the Bank fully aligned with regulatory mandates.

Commitment to Compliance and Sustainable Growth

ONE Bank PLC remains steadfast in its commitment to maintaining the highest standards of regulatory compliance while pursuing sustainable business growth. By integrating strong governance, advanced technology, and a risk-based compliance culture, the Bank continues to reinforce its position as a responsible, ethical, and forward-looking financial institution.

2.26.5 Internal Control and Compliance Risk

Internal Control is a control mechanism establishes in the operation of the Bank by introducing required policies and procedures to comply the tasks appropriately. A sound internal control function plays an important role in contributing to the effectiveness of the internal control system. ONE Bank PLC has a Board approved Guidelines on Internal Control & Compliance.

The Board established an Audit Committee of the Board and a Senior Management Team (SMT) to monitor the effectiveness of the internal control system. The Management established a professional and efficient working environment within the Bank by creating and maintaining adequate and effective internal control systems. Internal audit have been conducted on periodical interval to ensure appropriate compliance of Bank's and Regulatory Policies. The Senior Management Team (SMT) and Audit Committee of the Board have been reviewing the effectiveness of the internal control system and apprising the Board as and when necessary. In addition to the internal Audit Team, the Monitoring Team conducts surprise inspections at Branches and Divisions/Departments. On the other hand Compliance Team ensures meticulous compliance of internal and external audit and inspection reports.

External auditors regularly provide unbiased recommendations on the strengths or weaknesses of the Bank's internal control system. They examine records and transactions and evaluate the accounting policy, disclosure policy and methods of financial estimation. This allows the Board and the Management to independently view the Bank's overall control system. Bangladesh Bank and other regulatory agencies also conduct their regular inspections to ascertain control lapses within the system.

The Management recognizes and appreciates the value and significance of internal controls and ensures the presence of an efficient and effective control system by identifying control objectives, devising pertinent policies/procedures and establishing relevant control procedures covering all areas of activities, after approval of the competent authority.

2.26.6 Information and Communication Technology Security Risk

Nowadays, technology-driven concerns such as information privacy, information security, and data integrity have become critical and are at the forefront of policy priorities in the banking industry. ONE Bank, recognizing IT as a key business enabler, places strong emphasis on safeguarding information and information systems. The Bank has implemented a range of security measures, including EMV cards, Two-Factor Authentication (2FA), and SSL certificates, to ensure secure financial transactions across card services, internet banking, mobile app banking, and e-commerce platforms. To further protect financial transactions and customer data, additional advanced security controls have been deployed at the communication, application, and user levels, reflecting the Bank's commitment to technology-driven, secure, and reliable banking services.

ONE Bank has established a comprehensive Information Security Policy aligned with the latest ICT Security Guidelines of Bangladesh Bank and international best practices. All operational activities of the Bank are governed by this policy to ensure robust information and cybersecurity. The policy encompasses physical security, network security, system security, disaster recovery and business continuity planning, secure use of hardware and software, safe data disposal, and protection of copyrights and intellectual property rights. The Bank's IT systems are designed in accordance with industry standards and are continuously updated to address emerging cybersecurity threats.

In 2022, the IT Division successfully achieved ISO 27001 certification for its Information Security Management System (ISMS), demonstrating the Bank's commitment to maintaining the highest standards of information security. This certification assures customers that their data is well protected and that stringent security controls are in place. It also supports continuous monitoring and improvement of security practices. Furthermore, in 2024, the IT Division achieved PCI-DSS certification, reinforcing the Bank's capability to safeguard sensitive cardholder data and strengthening trust among customers and stakeholders in the payment card ecosystem.

2.27 Disclosure on fraud and forgeries committed by Bank Employees:

At ONE Bank PLC (OBPLC), we follow a stringent screening process while we recruit officers and staff. The prospective employee's family background/employment history/ association is checked/cross checked in terms of integrity, attitude, behavioral pattern and financial sanctions/money laundering through Sanction Screening Software of OBPLC (based on data provided by UNSCR, OFAC, HMT, EU and published by Local Authority of Bangladesh) electronically. The Copies of Passports of respective appointees are being taken during joining the Bank. In case someone doesn't have passport, he/she is advised to get passport and submit a copy of the same to HR Division, Corporate HQ within 3 months from the date of joining. Check with Bangladesh Bank's Corporate Memory Management Systems (CMMS) for background check of experienced bankers, FI's employees and verify National ID online. Educational Certificates are verified from the respective Boards/Universities and/or websites as applicable. As a result, the OBPLC since its inception has seen comparatively very few cases of fraud and forgeries. Moreover, our Internal Control and Compliance Division (ICCD) has been strengthened to remain ever vigilant. These have reduced the chances of fraudulent activities in OBPLC.

Despite all cautionary measures, in the year 2025, five cases of fraud and forgery were detected. The total embezzled amount involved in the fraud cases was Tk. 1,45,56,500.00 (Tk. 80,00,000.00 + Tk.11,76,500.00 + Tk. 2,00,000.00 + Tk. 3,00,000.00 + Tk. 48,80,000) (Taka one crore forty-five lakh fifty-six thousand five hundred only). Total Tk. 11,76,500.00 was embezzled by one employee, which has been fully recovered. The related officer was given serious punishment i.e. Dismissal from the services of the Bank. It is worth mentioning that Tk. 1,33,80,000.00 (Taka one crore thirty-three lakh eighty thousand only) was embezzled by four different clients by producing fake and fabricated papers. The Bank has taken preventive measures to avoid such fraud in future and is pursuing all necessary steps including legal action to recover the embezzled amounts and ensure exemplary punishment to the criminals.

2.28 Regulatory Compliance

The Bank complied with the requirements of following regulatory and legal authorities:

a. The Bank Company Act, 1991 (as amended up to date).
b. The Companies Act, 1994.
c. Rules and Regulations issued by Bangladesh Bank from time to time.
d. The Securities and Exchange Ordinance 1969.
e. The Securities and Exchange Rules 2020.
f. Bangladesh Securities and Exchange Commission Act 1993.
g. Bangladesh Securities and Exchange Commission (Public Issues) Rules 2015.
h. The Income Tax ACT 2023.
i. Tax Deducted at Source Rules 2023.
j. The Value Added Tax and Supplementary Duty Act, 2012.
k. Dhaka Stock Exchange (DSE), Chittagong Stock Exchange (CSE) and Central Depository Bangladesh (CDBL) rules and regulations.

2.29 Rearrangement

Wherever considered necessary, prior year figures in the Financial Statements have been rearranged to confirm the current year's presentation.

2.30 Audited Financial Statements of the loanee

Bank collects latest audited financial statements for credit approval/renewal of the loanee as available and preserve in the loan file of the particular loan account in line with the instruction of BRPD letter no. 04 dated January 04 2021. In order to comply with the requirement of BRPD circular letter no. 35 dated July 06, 2021 Bank has verified DVC mentioned in the audited Financials with Document Verification System (DVS) developed by the Institute of Chartered Accountants of Bangladesh (ICAB) for all cases from the date of having access in the DVS system.

2.31 Implementation of IFRS 9- Expected Credit Loss (ECL) Framework

In line with BRPD circular Letter no. 03 dated 23 January 2025 issued by Bangladesh Bank, ONE Bank PLC has initiated steps toward implementing the ECL-based investment classification and provisioning framework under IFRS 9. In this regard, the bank has presented the circular to the Board and formed the necessary committee to implement IFRS 9. The Bank is committed to full compliance by the stipulated deadline of 2027 and is currently working on system enhancements, capacity building, and model development to ensure a smooth transition.

Assets under IFRS-9 and their applicability of ECL:

Name of items	ECL applicability	Remarks
Cash on hand (Including Foreign Currencies)	ECL will be applicable	Generally considered risk free
Balance with other banks & financial Institutions	ECL will be applicable	Counterparty bank may be in default
Investments in shares & Securities	ECL will not be applicable	Fair value through profit or loss
Investments (Loans & Advances)	ECL will be applicable	Measured at amortised cost
Profit Receivable	ECL will be applicable	Right to receive cash
Other receivables	ECL will be applicable	Right to receive cash
Off-Balance Sheet Items	ECL will be applicable	May lead to funded facility

2.32 General

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

b) Memorandum items like Stock of Travelers' Cheques, Shanchaya Patras, Investment bonds and Premium bonds are not reflected as off balance sheet items in the Financial Statements.

However, the stocks of such items are stated below:

Stocks of Items	2025 (Taka)	2024 (Taka)
Bangladesh Shanchaya Patras	1,917,145,000	1,966,223,144
US$ Investment Bonds	68,520,000	68,520,000
US$ Premium Bonds	84,540,000	84,540,000
Wage Earners Development Bond	20,000,000	22,000,000
Total	**2,090,205,000**	**2,141,283,144**

Wherever considered necessary, previous year's figures have been rearranged to conform to current year's presentation and for the purpose of comparison.

2.33 Audit Committee

The Audit Committee of the Board was duly constituted by the Board of Directors of the Bank in accordance with the Bank Company Act, 1991 (as amended up to 2023) and BRPD Circular No. 02 dated 11 February 2024. The Board of Directors at its 400th Board Meeting held on August 14, 2025 constituted the Audit Committee as under:

Sl. No.	Committee Members	Status with the Bank	Position in the Committee	Educational Qualification
1	Mr. Md. Azizul Haque	Independent Director	Chairman	M.Com (Marketing)
2	Mr. Shawket Jaman	Director	Member	Bachelor of Arts
3	Mr. A M M Mohammad Aurangzeb Chowdhury	Independent Director	Member	MBA, M.Phil, PhD

As per the aforementioned circulars issued by Bangladesh Bank, the Company Secretary of the Bank serves the Secretary of the Audit Committee.

The Audit Committee of the Board conducted 08 (eight) Meetings from 01 January to 31 December, 2025.

The Committee reviewed the Inspection Reports of Bangladesh Bank, Internal Audit and compliance thereof by the Management of the Bank. They have also reviewed the draft Financial Statements of the Bank and its subsidiary companies audited by the External Auditors.

Mr. Md. Azizul Haque, Independent Director is acting as Chairman of the Audit Committee of the Board of Directors.

2.34 Board's Risk Management Committee:

The Risk Management Committee of the Board was duly constituted by the Board of Directors of the Bank in accordance with Bangladesh Bank's BRPD Circular Letter No 02 dated 11 February 2024 and the Bank Company Act, 1991 (as amended up to 2023). The Board of Directors at its 400th Board Meeting held on August 14, 2025 constituted the Risk Management Committee as under:

Sl. No.	Committee Members	Status with the Bank	Position in the Committee
1	Mr. Zahur Ullah	Director	Chairman
2	Ms. Anannya Das Gupta	Director	Member
3	Mr. A M M Mohammad Aurangzeb Chowdhury	Independent Director	Member

As per the aforementioned circulars issued by Bangladesh Bank, the Company Secretary of the Bank serves as the Secretary of the Risk Management Committee.

The Risk Management Committee of the Board conducted 04 (four) Meetings from 01 January to 31 December, 2025.

The Committee identifies/assesses Credit Risk, Market Risk, Liquidity Risk, Operation Risk, Internal Control and Compliance Risk, Money Laundering Risk, Reputation Risk etc. The activities of Risk Management Committee during the period from January 01, 2025 to December 31, 2025 were as follows:

- Reviewed and approved various Risk Management Policy of the Bank.
- Approved and reviewed Internal Capital Adequacy Assessment Process Guideline.
- Reviewed and discussed the various risk issues on Comprehensive Risk Management Report (CRMR) and Monthly Risk Management Report (RMR) of the Bank. The Committee also gave recommendations on the vulnerable areas identified in CRMR and RMR.

Mr. Zahur Ullah, Director is acting as Chairman of the Risk Management Committee of the Board of Directors.

		31.12.2025 Taka	31.12.2024 Taka
3. Cash			
	Cash in hand **(Note-3.1)**	4,148,443,074	4,300,420,362
	Balance with Bangladesh Bank and its agent bank(s) **(Note-3.2)**	18,363,899,781	13,002,022,307
		22,512,342,855	**17,302,442,669**
3.1	**Cash in hand (including foreign currencies)**		
	Conventional Banking:		
	In local currency	4,029,677,878	4,190,299,217
	In foreign currencies	70,661,270	71,287,112
		4,100,339,148	**4,261,586,329**
	Islami Banking:		
	In local currency	48,103,926	38,834,033
	In foreign currencies	-	-
		48,103,926	**38,834,033**
		4,148,443,074	**4,300,420,362**
3.2	**Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)**		
	Balance with Bangladesh Bank		
	Conventional Banking:		
	In local currency	14,047,986,965	10,590,923,374
	In foreign currencies	3,002,929,298	1,100,194,475
		17,050,916,264	**11,691,117,849**
	Islami Banking:		
	In local currency	585,059,001	450,869,192
	In foreign currencies	-	-
		585,059,001	**450,869,192**
	Balance with Sonali Bank being an agent of Bangladesh Bank	727,924,516	860,035,266
		18,363,899,781	**13,002,022,307**

Reconciliation statements regarding Bangladesh Bank balance conventional banking are given in Annexure-B

3.3 Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) including Offshore Banking Operation:

Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with the Section 33 of the Bank Companies Act 1991 (as amended up to date), DOS circular No. 01 dated 19 January 2014, MPD Circular No. 01 dated 03 April 2018, DOS Circular No. 26 dated 19 August 2019, MPD Circular No. 03 dated 09 April 2020 and MPD Circular No. 01 dated 04 March 2025 issued by Bangladesh Bank.

The Cash Reserve Ratio on the basis of weekly average total time and demand liabilities at the rate of 3% for Conventional and Islami Banking on daily basis and 4% for Conventional and Islami Banking on bi-weekly basis has been calculated and maintained with Bangladesh Bank in current account and 13.00% (Conventional and Off-shore Banking) and 5.50% for Islami Banking of Statutory Liquidity Ratio on the same liabilities has also been maintained in the form of treasury bills, bonds, foreign currency & excess reserve of the Taka current account with Bangladesh Bank.

a) Cash Reserve Requirement (CRR) :

Conventional and Offshore Banking:		
Required reserve daily basis		
Domestic Banking Operation	7,992,654,540	8,520,422,365
Offshore Banking Operation	-	-
Total	**7,992,654,540**	**8,520,422,365**
Reserve Held		
Balance with Bangladesh Bank in local currencies **(Note-3.2)**	14,047,986,965	10,590,923,374
Amount in reconciliation (Net)*	(338,799,957)	149,140,852
Reserve held with Bangladesh Bank in local currencies	**13,709,187,008**	**10,740,064,226**
Surplus/(Shortage)	**5,716,532,468**	**2,219,641,861**

* The balance of local currency account was duly reconciled as of 31 December 2025 and the above amount was matched accordingly.

Required reserve bi-weekly basis		
Domestic Banking Operation	10,656,872,720	9,737,625,560
Offshore Banking Operation	-	-
Total	10,656,872,720	9,737,625,560
Reserve held with Bangladesh Bank in local currencies	13,709,187,008	10,740,064,226
Surplus/(Shortage)	**3,052,314,288**	**1,002,438,666**
Islami Banking:		
Required reserve daily basis	345,573,720	275,557,030
Reserve held with Bangladesh Bank in local currencies **(a.1)**	591,968,255	461,488,348
Surplus/(Shortage)	**246,394,535**	**185,931,318**
Required reserve bi-weekly basis	460,764,960	314,922,320
Reserve held with Bangladesh Bank in local currencies **(a.1)**	591,968,255	461,488,348
Surplus/(Shortage)	**131,203,295**	**146,566,028**
a.1 Reserve Held for Islami Banking:		
Balance with Bangladesh Bank in local currencies	585,059,001	450,869,192
Amount in reconciliation (Net)*	6,909,254	10,619,156
	591,968,255	**461,488,348**

* The balance of local currency account was duly reconciled as of 31 December 2025 and the above amount was matched accordingly.

b) Statutory Liquidity Ratio (Other than CRR):

Conventional and Offshore Banking:		
Required reserve		
Domestic Banking Operation	34,634,836,340	31,647,283,070
Offshore Banking Operation	76,484,200	46,420,400
Total	**34,711,320,540**	**31,693,703,470**
Reserve held **(b.1)**	51,512,496,028	47,187,867,760
Surplus/(Shortage)	**16,801,175,488**	**15,494,164,290**
b.1 Reserve held in SLR :		
Cash in hand including foreign currency	4,100,339,148	4,261,586,329
Balance with Sonali Bank being an agent of Bangladesh Bank	727,924,516	860,035,266
Treasury Bills	3,515,359,536	998,170,000
Treasury Bonds	40,116,558,539	40,065,637,499
Sub Total	**48,460,181,740**	**46,185,429,094**
Balance with Bangladesh Bank local currency (Surplus amount of CRR)	3,052,314,288	1,002,438,666
Total	**51,512,496,028**	**47,187,867,760**
Islami Banking:		
Required reserve		
Domestic Banking Operation	1,142,819,327	1,842,273,946
Offshore Banking Operation	5,571,041,559	10,181,945,607
Total	**6,713,860,885**	**12,024,219,553**
Surplus/(Shortage)	**606,688,401**	**260,514,871**
b.2 Reserve held in SLR :		
Cash in hand including foreign currency	48,103,926	38,834,033
Balance with Bangladesh Bank local currency (Surplus amount of CRR)	131,203,295	146,566,028
Other securities	1,060,933,000	508,133,000
	1,240,240,221	**693,533,061**

		31.12.2025 Taka	31.12.2024 Taka
3 (a)	**Consolidated Cash**		
i	**Cash in hand**		
	ONE Bank PLC	4,148,443,074	4,300,420,362
	ONE Securities Limited	4,671	14,413
	ONE Investments Limited	-	-
		4,148,447,745	**4,300,434,775**
ii	**Balance with Bangladesh Bank and its agent bank(s)**		
	ONE Bank PLC	18,363,899,781	13,002,022,307
	ONE Securities Limited	-	-
	ONE Investments Limited	-	-
		18,363,899,781	**13,002,022,307**
		22,512,347,526	**17,302,457,082**
4.	**Balance with Other Banks and Financial Institutions**		
	In Bangladesh **(Note-4.1)**	1,142,819,327	1,842,273,946
	Outside Bangladesh **(Note-4.2)**	5,571,041,559	10,181,945,607
		6,713,860,885	**12,024,219,553**
4.1	**In Bangladesh**		
	In current accounts **(Note-4.3)**	268,008,659	213,802,252
	Other deposit accounts **(Note-4.4)**	874,810,668	1,628,471,694
		1,142,819,327	1,842,273,946
	Off-shore Banking Unit	-	-
		1,142,819,327	**1,842,273,946**
4.2	**Outside Bangladesh**		
	In current accounts **(Note-4.5)**	5,570,729,625	10,180,279,125
	Other deposit accounts	-	-
		5,570,729,625	10,180,279,125
	Off-shore Banking Unit	311,934	1,666,482
		5,571,041,559	**10,181,945,607**
4.3	**Current Accounts (In Bangladesh)**		
	AB Bank PLC	1,004,128	996,636
	Sonali Bank PLC (Other than as agent of Bangladesh Bank)	55,995,865	8,948,473
	Trust Bank Limited-Q Cash Settlement Account	15,041,237	73,921,676
	Inter Bank Fund Transfer (IBFT) Settlement Account	195,199,359	121,170,979
	Eastern Bank PLC	768,071	2,665,747
	Standard Chartered Bank	-	6,098,741
		268,008,659	**213,802,252**
4.4	**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	61,976,030	111,888,505
	LankaBangla Finance PLC	640,000,000	920,000,000
	Rupali Bank PLC	41,559	62,824
	Prime Bank PLC	13,277	13,781,833
		872,752,789	**1,216,452,871**
	Islami Banking:		
	EXIM Bank PLC	643,628	410,622,506
	Social Islami Bank PLC	151,827	149,476
	Pubali Bank PLC	91,593	90,081
	Jamuna Bank PLC	152,585	152,515
	Mercantile Bank PLC	600,184	590,370
	Midland Bank PLC	191,756	191,619
	Agrani Bank PLC	226,307	222,256
		2,057,879	**412,018,823**
		874,810,668	**1,628,471,694**
4.5	**Current Accounts (Outside Bangladesh)**		
	(Name of the banks and financial institutions)		
	Standard Chartered Bank, London	123,905,749	97,029,940
	Standard Chartered Bank, Pakistan	94,965,672	90,337,519
	Standard Chartered Bank, Mumbai	54,488,845	93,142,567
	Standard Chartered Bank, Tokyo	14,428,859	18,296,734
	Standard Chartered Bank, Frankfurt	35,393,906	25,818,365
	Standard Chartered Bank, New York	1,343,690,288	(58,615,836)
	ICICI Bank Limited, Hong Kong	41,353,017	28,442,274
	ICICI Bank Limited, Mumbai (ACUD)	63,578,427	73,992,046
	ICICI Bank Limited, Mumbai (ACU EURO)	12,453,130	10,824,431
	Commerzbank AG, Frankfurt (USD)	2,478,568,107	73,303,699
	Commerzbank AG, Frankfurt (CAD)	5,043,581	22,129,267
	Commerzbank AG, Frankfurt (EURO)	26,736,190	46,089,818
	Zhejiang Chouzhou Commercial Bank,China,USD	46,163,987	80,260,494
	HDFC Bank Limited, India ACU, USD	62,160,152	50,377,304
	Mashreqbank Psc, New York	728,009,173	8,099,319,863
	Mashreqbank Psc, India (ACUD)	76,067,877	63,155,222
	Wells Fargo Bank N.A, New York	-	244,201,826
	AB Bank Ltd, Mumbai	101,247,361	84,300,290
	Habib Bank AG Zurich, Zurich	-	19,634,739
	Nabil Bank, Nepal	7,284,588	7,180,861
	Seylen Bank PLC, Colombo	2,278,627	2,235,859
	Axis Bank Ltd, Kolkata	64,350,982	85,448,100
	United Bank of India, Kolkata	67,678,855	26,879,088
	Habib American Bank, USA	19,694,455	619,444,117
	Riyad Bank	18,106,122	17,757,386
	Kookmin Bank,South Korea	74,273,327	273,750,683
	Zhejiang Chouzhou Commercial Bank Co. Ltd, China, CNY	8,808,348	(14,457,533)
		5,570,729,625	**10,180,279,125**

(For details of foreign currency amount and rate thereof see "Annexure - C")

4.6 As per Circular letter no. FEPD (FEMO)/01/2005-677 dated 13 September 2005, issued by Foreign Exchange Policy Department of Bangladesh Bank, the quarterly review of Nostro Accounts for the quarter ended 31 December 2025 reflect the true state of the Nostro Accounts entries recorded correctly and after review a separate audit certificate have also been given by the Auditor. The status of all outstanding unmatched entries are given below:

As at 31 December 2025

Amount in US$

	As per Bank's Book				As per Correspondents' Book			
	Debit Entries		Credit Entries		Debit Entries		Credit Entries	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Less than 1 month	2	352,149.57	11	439,642.62	39	13,965,674.90	270	14,544,396.23
01 months or more but less than 03 months		-		-	2	352,149.57	38	9,623,500.76
03 months or more but less than 06 months		-		-		-	9	266,010.08
06 months or more but less than 09 months		-		-		-		-
09 months or more but less than 12 months		-		-		-		-
12 months or more		-		-		-		-
Total	2	352,149.57	11	439,642.62	43	23,210,795.40	317	24,433,907.07

As at 31 December 2024

Amount in US$

	As per Bank's Book				As per Correspondents' Book			
	Debit Entries		Credit Entries		Debit Entries		Credit Entries	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Less than 1 month	5	1,400,000.00	21	701,160.11	36	74,105,140.45	257	11,409,507.30
01 months or more but less than 03 months		-		-		-	29	236,479.42
03 months or more but less than 06 months		-		-		-	5	16,558.81
06 months or more but less than 09 months		-		-		-		-
09 months or more but less than 12 months		-		-		-		-
12 months or more		-		-		-	1	18,610.43
Total	5	1,400,000.00	21	701,160.11	36	74,105,140.45	292	11,681,155.96

		31.12.2025 Taka	31.12.2024 Taka
4.7	**Maturity of balances with other banks and financial institutions**		
	Up to 1 month	1,895,501,733	3,467,343,727
	More than 1 months to 3 months	2,785,676,746	5,091,806,044
	More than 3 months to 1 year	2,032,682,406	3,465,069,781
	More than 1 year to 5 years	-	-
	More than 5 years	-	-
		6,713,860,885	**12,024,219,553**
4 (a)	**Consolidated Balance with Other Banks and Financial Institutions**		
	In Bangladesh		
	ONE Bank PLC	1,142,819,327	1,842,273,946
	ONE Securities Limited	333,766,233	184,919,238
	ONE Investments Limited	64,170	43,513
		1,476,649,730	2,027,236,697
	Less: Inter Company Balances	(333,830,403)	(184,962,751)
		1,142,819,327	**1,842,273,946**
	Outside Bangladesh		
	ONE Bank PLC	5,571,041,559	10,181,945,607
	ONE Securities Limited	-	-
		5,571,041,559	**10,181,945,607**
		6,713,860,885	**12,024,219,553**
5.	**Money at call and short notice**		
	With Bank **(Note-5.1)**	2,834,431,000	7,700,000,000
	With non- bank financial institutions **(Note-5.2)**	-	-
		2,834,431,000	**7,700,000,000**
5.1	**With Bank**		
	The Premier Bank PLC	-	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	1,000,000,000	2,200,000,000
	Southeast Bank PLC	733,772,400	600,000,000
	Meghna Bank PLC	122,295,400	240,000,000
	The City Bank PLC	978,363,200	600,000,000
		2,834,431,000	**7,700,000,000**
5.2	**With non- bank financial institutions**	-	-
		-	**-**

AUDITED FINANCIAL STATEMENTS 2025

ONE Bank

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 Taka	31.12.2024 Taka
6. Investments		
In Government securities -- A		
Conventional Banking:		
Treasury bills **(Note- 6.1)**	3,515,359,536	998,170,000
Treasury bonds **(Note-6.2)**	40,116,558,539	40,065,637,499
Encumbered Securities	2,742,468,000	3,605,497,000
Prize Bonds	3,047,800	2,534,100
	46,377,433,876	**44,671,838,599**
Islami Banking:		
In Government securities **(Note-6.10)**	1,060,933,000	508,133,000
	47,438,366,876	**45,179,971,599**
Other Investment --B		
Conventional Banking:		
Shares (Quoted, Unquoted and Preference Shares) **(Note-6.3)**	3,388,295,985	2,844,198,939
Subordinated and Perpetual bonds (issued by other banks)**[Note-6.4]**	5,593,385,000	5,853,385,000
	8,981,680,985	**8,697,583,939**
Islami Banking:		
Islami Banking Sukuk _Private (BBML- Sukuk)	**208,496,500**	**250,000,000**
	9,190,177,485	**8,947,583,939**
Total Investment -- (A+B)	**56,628,544,361**	**54,127,555,538**
6.1 Treasury Bills		
Treasury Bills (HTM) **[(Note-6.1(a)]**	964,629,676	-
Treasury Bills (HFT) **[(Note-6.1(b)]**	2,550,729,860	998,170,000
	3,515,359,536	**998,170,000**

6.1(a) Treasury Bills (HTM)

	Amortized Cost (Book Value)		Face value	
	31.12.2025 Taka	31.12.2024 Taka	31.12.2025 Taka	31.12.2024 Taka
182 days Treasury Bills	964,629,676	-	1,000,000,000	-
91 days Treasury Bills	-	-	-	-
	964,629,676	**-**	**1,000,000,000**	**-**

6.1(b) Treasury Bills (HFT)

	Marked to Market Value (Book Value)		Face value	
	31.12.2025 Taka	31.12.2024 Taka	31.12.2025 Taka	31.12.2024 Taka
364 days Treasury Bills	600,737,860	-	605,200,000	-
91 days Treasury Bills	1,949,992,000	998,170,000	2,000,000,000	1,000,000,000
	2,550,729,860	**998,170,000**	**2,605,200,000**	**1,000,000,000**

6.2 Treasury Bonds		
Treasury Bonds (HTM) **[(Note-6.2(a)]**	32,398,096,293	30,578,763,550
Treasury Bonds (HFT) **[(Note-6.2(b)]**	7,718,462,247	9,486,873,949
	40,116,558,539	**40,065,637,499**

6.2 (a) Treasury Bonds (HTM)

	Amortized Cost (Book Value)		Face value	
	31.12.2025 Taka	31.12.2024 Taka	31.12.2025 Taka	31.12.2024 Taka
5 Years Treasury Bonds (Premium)	5,389,175,916	10,405,765,190	5,375,500,000	10,375,500,000
10 Years Treasury Bonds (Premium)	11,244,704,887	4,851,084,958	10,500,000,000	4,750,000,000
15 Years Treasury Bonds (Premium)	1,202,931,460	305,218,379	1,050,900,000	300,900,000
Sub-total	**17,836,812,263**	**15,562,068,527**	**16,926,400,000**	**15,426,400,000**

	Amortized Cost (Book Value)		Face value	
	31.12.2025 Taka	31.12.2024 Taka	31.12.2025 Taka	31.12.2024 Taka
2 Years Treasury Bonds (Discount)	-	492,262,539	-	500,000,000
5 Years Treasury Bonds (Discount)	2,452,351,600	3,662,506,306	2,500,000,000	3,700,000,000
10 Years Treasury Bonds (Discount)	4,542,509,365	4,533,973,807	4,611,000,000	4,611,000,000
15 Years Treasury Bonds (Discount)	538,415,858	533,837,023	618,100,000	618,100,000
20 Years Treasury Bonds (Discount)	5,085,478,206	5,085,015,347	5,109,300,000	5,109,300,000
Sub-total	**12,618,755,030**	**14,307,595,022**	**12,838,400,000**	**14,538,400,000**
9 Years Treasury Bonds (At par)	108,166,000	-	108,166,000	-
10 Years Treasury Bonds (At par)	1,332,863,000	207,600,000	1,332,863,000	207,600,000
15 Years Treasury Bonds (At par)	444,300,000	444,300,000	444,300,000	444,300,000
20 Years Treasury Bonds (At par)	57,200,000	57,200,000	57,200,000	57,200,000
Sub-total	**1,942,529,000**	**709,100,000**	**1,942,529,000**	**709,100,000**
Total	**32,398,096,293**	**30,578,763,550**	**31,707,329,000**	**30,673,900,000**

6.2 (b) Treasury Bonds (HFT)

	Marked to Market Value (Book Value)		Face value	
	31.12.2025 Taka	31.12.2024 Taka	31.12.2025 Taka	31.12.2024 Taka
2 Years Treasury Bonds	2,162,878,747	3,470,820,749	2,133,800,000	3,468,800,000
3 Years Treasury Bonds	251,676,500	-	250,000,000	-
5 Years Treasury Bonds	806,955,250	1,704,006,800	750,000,000	1,800,000,000
10 Years Treasury Bonds	4,202,505,500	4,312,046,400	3,850,000,000	4,300,000,000
15 Years Treasury Bonds	294,446,250	-	250,000,000	-
	7,718,462,247	**9,486,873,949**	**7,233,800,000**	**9,568,800,000**

Investments in securities which are Held To Maturity (HTM) are incorporated at their amortized cost and investment held for trading (HFT) at their marked to market basis according to DOS Circular Letter No.05 dated 26 May of 2008 and subsequent clarification in DOS Circular no-05, dated 28 January 2009.

	31.12.2025 Taka	31.12.2024 Taka
6.3 Other Investments -Shares		
In shares (quoted, Unquoted and Preference Shares)		
Quoted:		
Prime Bank PLC	219,577,603	219,577,603
IFIC Bank PLC	170,983,639	170,983,639
LankaBangla Finance PLC	122,379,546	122,379,546
Summit Alliance Port Limited	6,200	6,200
Eastern Bank PLC	1,983,900	1,983,900
Midland Bank PLC	3,250,000	3,250,000
Crown Cement PLC	5,533	5,533
	518,186,421	**518,186,421**
Quoted (Special Investment Account):		
Square Pharmaceuticals PLC	47,073,523	47,073,523
Prime Bank PLC	118,614,237	118,614,237
Eastern Bank PLC	9,620,184	9,620,184
Grameenphone Limited	33,275,840	33,275,840
Uttara Bank PLC	322,122,548	322,122,548
The City Bank PLC	110,011,381	110,011,381
	640,717,712	**640,717,712**
Unquoted:		
Industrial and Infrastructure Development Finance Company Limited	59,000,260	59,000,260
Central Depository Bangladesh Limited (CDBL)	1,569,450	1,569,450
LankaBangla Securities PLC	72,000,000	72,000,000
Investment in SWIFT	2,725,096	2,725,096
	135,294,806	**135,294,806**
Preference Shares:		
City Seed Crushing Industries Limited	500,000,000	750,000,000
Fair Electronics Limited	344,097,046	300,000,000
Max Infrastructure Limited	100,000,000	150,000,000
Sheltech Ceramics Limited	200,000,000	350,000,000
Super Petrochemical Limited	450,000,000	-
Ananta Apparels Limited	500,000,000	-
	2,094,097,046	**1,550,000,000**
Total Share Investment	**3,388,295,985**	**2,844,198,939**
6.4 Subordinated and Perpetual bonds (issued by other banks)		
City Bank 3rd Subordinated Bond	-	260,000,000
United Commercial Bank Limited 5th Subordinated Bond	2,000,000,000	2,000,000,000
Total Subordinated Bond	**2,000,000,000**	**2,260,000,000**
Premier Bank Perpetual Bond	1,800,000,000	1,800,000,000
Jamuna Bank Perpetual Bond	1,350,000,000	1,350,000,000
Pubali Bank Perpetual Bond	350,000,000	350,000,000
Total Perpetual Bond (Unquoted)	**3,500,000,000**	**3,500,000,000**
Premier Bank Perpetual Bond (Quoted)	93,385,000	93,385,000
	5,593,385,000	**5,853,385,000**

6.5 A. Comparison between cost and market price of quoted shares (excluding special investment account)

Investment in shares quoted and unquoted has been recorded at cost and adequate provision for probable future losses as per Bangladesh Bank guideline has been made. Market value of securities has been determined on the basis of the value of securities at the last trading date of the year.

Amount in Taka

Name of the Company	No. of Shares including bonus shares	Market price per share	Market value at 31-12-2025	Cost	Surplus/(Deficiency)
1	2	3	4=2*3	5	6=4-5
LankaBangla Finance PLC	20,362,737	12.30	250,461,665	122,379,546	128,082,119
IFIC Bank PLC	3,108,740	4.60	14,300,204	170,980,700	(156,680,496)
Summit Alliance Port Ltd	117	42.50	4,973	6,200	(1,228)
Prime Bank PLC	6,947,284	28.70	199,387,051	219,577,603	(20,190,552)
Crown Cement PLC	56	46.00	2,576	5,533	(2,957)
Eastern Bank PLC	105,741	24.30	2,569,506	1,983,900	585,606
IFIC Bank PLC	192	4.60	883	2,939	(2,056)
Midland Bank PLC	334,750	17.00	5,690,750	3,250,000	2,440,750
Total			**472,417,608**	**518,186,421**	**(45,768,813)**

B. Comparison between cost and book value of Unquoted Shares:

Amount in Taka

Name of the Company	No. of Shares including bonus shares	Cost Value	Per Share (NAV)	Total Book Value	Unrealized Profit/ (Loss)
1	2	3	4	5= 2*4	6=5-3
IIDFC	13,380,903	59,000,260	(31.10)	(416,125,590)	(59,000,260)
CDBL	571,181	1,569,450	40.31	23,024,306	21,454,856
Lanka Bangla Securities PLC	1,408,730	72,000,000	21.16	29,808,727	(42,191,273)
Investment in SWIFT	20	2,725,096		2,725,096	-
Total		**135,294,806**		**(360,567,461)**	**(79,736,677)**

	31.12.2025 Taka	31.12.2024 Taka
6.6 Residual Maturity of Investments		
Payable on demand	4,442,641,860	1,996,358,531
Up to 3 months	1,949,992,000	-
Above 3 months to 1 year	6,187,074,928	8,235,828,869
Above 1 year to 5 years	14,749,448,373	16,375,654,760
Above 5 years	29,299,387,200	27,519,713,378
	56,628,544,361	**54,127,555,538**

6.7 Disclosure regarding outstanding Repo

Counterparty name	Agreement date	Reversal date	Amount in Taka-2025	Amount in Taka-2024
Bangladesh Bank	17.12.2025	01.01.2026	946,768,000	969,789,000
Bangladesh Bank	17.12.2025	21.01.2026	2,418,177,500	1,045,360,380
Bangladesh Bank	23.12.2025	06.01.2026	1,485,532,500	487,295,000
Bangladesh Bank	23.12.2025	06.01.2026	1,464,957,000	2,749,176,000
Bangladesh Bank	30.12.2025	13.01.2026	55,630,427	980,733,000
Bangladesh Bank	30.12.2025	13.01.2026	112,167,755	985,333,000
Bangladesh Bank			-	498,526,885
Bangladesh Bank			-	709,937,753
Bangladesh Bank			-	2,041,210,283
Bangladesh Bank			-	483,984,500
Bangladesh Bank			-	473,259,500
Bangladesh Bank			-	991,674,000
Bangladesh Bank			-	978,426,000

6.8 Disclosure regarding outstanding Reverse Repo

Counterparty name	Agreement date	Reversal date	Amount in Taka-2025	Amount in Taka-2024
City Bank PLC	30.12.2025	05.01.2026	2,021,967,500	560,718,875
City Bank PLC	30.12.2025	04.01.2026	1,036,257,138	2,096,145,326
City Bank PLC	30.12.2025	04.01.2026	982,098,500	256,711,957
			-	923,159,702
			-	827,288,536

6.9 Disclosure regarding overall transaction of Repo and Reverse Repo

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year
Securities sold under repo:			
i) with Bangladesh Bank	55,630,427	3,959,815,716	704,577,240
ii) With other banks & FI	494,327,000	1,498,344,000	30,414,427
Securities purchased under Reverse Repo:			
i) with Bangladesh Bank	-	-	-
ii) With other banks & FI	28,183,372	2,513,464,200	33,368,314

	31.12.2025 Taka	31.12.2024 Taka
6.10 Islami Banking:		
Government securities		
Bangladesh Government Investment Sukuk (Ijarah Sukuk)	1,060,933,000	208,133,000
Bangladesh Government Islamic Investment Bond	-	300,000,000
	1,060,933,000	**508,133,000**
6 (a) Consolidated Investments		
In Government securities		
ONE Bank PLC	47,438,366,876	45,179,971,599
ONE Securities Limited	50,024,100	69,768,380
	47,488,390,976	**45,249,739,979**
Other Investment		
ONE Bank PLC	9,190,177,485	8,947,583,939
ONE Securities Limited	2,626,651,697	2,715,396,175
ONE Investments Limited	14,035,603	13,110,045
Less: Inter Company Balances	(452,725,594)	(330,156,156)
	11,378,139,191	**11,345,934,003**
	58,866,530,167	**56,595,673,981**

Other investment by ONE Securities Limited includes Tk. 546,243,188 representing original investment cost for DSE and CSE memberships. As per the Exchange Demutualization Act 2013, the number of shares as on 31 December 2025 of DSE and CSE 5,411,329 and 3,215,497 respectively with a face value of Tk. 10 each for both. As there is no active market for these shares, the amounts have been shown at cost.

7. Loans and Advances/ investments		
Loans, cash credit, overdraft etc **(Note-7.1)**	240,282,490,459	219,266,890,520
Bills purchased and discounted **(Note-7.2)**	1,746,630,013	1,647,347,193
	242,029,120,473	**220,914,237,712**
7.1 Loans, cash credit, overdraft etc/ investments (Note-7.1.a)		
Inside Bangladesh		
Loans	212,562,269,099	191,036,040,690
Cash Credit	4,727,033	-
Overdraft	27,715,494,328	28,230,849,830
	240,282,490,459	219,266,890,520
Outside Bangladesh	-	-
	240,282,490,459	**219,266,890,520**
7.1.a Loans, cash credit, overdraft etc/ investments		
Inside Bangladesh		
Overdraft	27,715,494,328	28,230,849,830
Payment against Documents	4,347,941,174	4,683,846,590
Loan Against Trust Receipts	5,328,898,823	4,266,851,074
Time Loan	53,136,306,726	44,259,516,955
Export Development Fund (EDF)	5,545,933,036	6,053,661,157
Packing Credit	736,595,042	739,235,053
Term Loans	126,005,388,678	111,672,797,848
Lease Finance	1,500,644,060	3,001,784,068
Retail Loans	12,441,688,917	13,031,663,355
Credit Card	2,512,087,216	2,477,619,338
Staff Loan	1,011,512,459	849,065,253
	240,282,490,459	**219,266,890,520**
Outside Bangladesh	-	-
	240,282,490,459	**219,266,890,520**
7.2 Bills purchased and discounted		
Inside Bangladesh		
Local bill purchased and discounted	1,633,780,077	1,481,880,129
Foreign bill purchased and discounted	112,849,936	165,467,063
	1,746,630,013	**1,647,347,193**
Outside Bangladesh	-	-
	1,746,630,013	**1,647,347,193**
7.3 Residual Maturity grouping of loans and advances including bills purchased and discounted		
Payable on demand	12,915,557,976	12,712,826,563
Up to 3 months	44,183,857,354	40,273,267,014
Above 3 months to 1 year	57,329,694,092	51,696,180,719
Above 1 year to 5 years	86,619,620,744	86,694,943,539
Above 5 years	40,980,390,307	29,537,019,877
	242,029,120,473	**220,914,237,712**
7.4 Loans and Advances on the basis of significant concentration		
i. Advance to Directors	37,980	888,573
ii. Advance to Managing Director & Senior Executives	77,864,013	66,140,510
iii. Advance to Customer's group:	-	-
Commercial lending	37,757,063,680	42,064,552,832
Agricultural loan	3,149,770,842	2,897,262,781
Export financing	7,683,058,415	7,357,760,527
Consumer credit scheme	4,590,078,430	5,030,183,374
Small and medium enterprise financing	23,092,552,990	21,980,178,481
Staff loan (except Sl. No. ii)	933,619,229	782,924,744
House building loan (other than the employees)	7,641,202,041	8,864,351,607
Others	157,103,872,853	131,869,994,284
	242,029,120,473	**220,914,237,712**
7.5 Industry-wise outstanding of loans & advances including bills purchased and discounted		
Trade finance	19,174,599,580	21,135,484,094
Steel Re-Rolling	16,825,103,462	13,437,673,720
Readymade Garments	39,560,788,945	37,875,537,482
Textiles	25,656,446,776	24,040,782,472
Edible oil, Rice, Flour etc.	9,142,323,300	7,534,656,109
Power	5,979,314,994	6,767,713,639
Transport & Communication	2,384,953,337	2,051,508,787
Construction/Engineering	10,543,536,152	11,718,205,733
Personal	5,976,697,060	5,343,878,718
Pharmaceuticals	9,865,477,447	7,683,909,310
Real Estate	12,928,310,018	11,343,027,579
Cargo and Travel Services	154,469,001	196,438,183
Paper & Packaging	1,089,476,307	1,021,876,580
Agro based industry/ Dairy products/ Food & Beverage	9,460,043,118	7,852,961,066
Others	73,287,580,977	62,910,584,240
	242,029,120,473	**220,914,237,712**
7.6 Geographical Location-wise Loans and advances including bills purchased and discounted		
Urban		
Dhaka Division	171,835,326,610	156,272,500,885
Chattogram Division	50,718,204,074	45,375,914,032
Rajshahi Division	3,353,400,501	3,774,261,017
Khulna Division	7,414,373,071	6,125,513,913
Sylhet Division	118,382,861	111,788,416
Rangpur Division	806,706,162	890,639,706
Barishal Division	548,157,691	612,766,611
	234,794,550,970	**213,163,384,580**
Rural		
Dhaka Division	3,836,215,119	4,073,844,940
Chattogram Division	2,901,624,124	3,247,199,230
Rajshahi Division	-	-
Khulna Division	405,077,225	276,634,366
Sylhet Division	91,653,035	153,174,596
Rangpur Division	-	-
Barishal Division	-	-
	7,234,569,503	7,750,853,132
	242,029,120,473	**220,914,237,712**
7.7 Classified and unclassified loans and advances		
Unclassified		
Standard	179,165,787,000	176,994,172,459
Special Mention Account	14,391,886,083	4,483,400,000
Staff Loan	1,011,483,241	849,065,253
	194,569,156,324	**182,326,637,712**
Classified		
Substandard	1,770,448,304	936,900,000
Doubtful	2,427,785,938	528,700,000
Bad & Loss	43,261,729,908	37,122,000,000
	47,459,964,149	**38,587,600,000**
	242,029,120,473	**220,914,237,713**
7.8 Net loans and advances		
Gross loans and advances	242,029,120,473	220,914,237,712
Less: Interest suspense **(Note-12.10)**	12,734,407,009	11,343,203,446
Less: Provision for loans and advances **(Note-12.4, 12.5 and 12.6)**	15,905,453,825	14,476,164,969
	28,639,860,834	25,819,368,415
	213,389,259,638	**195,094,869,297**

	31.12.2025 Taka	31.12.2024 Taka
7.9 Bills purchased and discounted		
Payable in Bangladesh	1,633,780,077	1,481,880,129
Payable outside Bangladesh	112,849,936	165,467,063
	1,746,630,013	**1,647,347,193**
7.10 Maturity of Bills purchased and discounted		
Upto 1 month	432,888,619	333,193,414
Above 1 month but less than 3 months	724,646,604	590,184,296
Above 3 months but less than 6 months	583,665,190	510,557,729
6 months or more	5,429,600	213,411,754
	1,746,630,013	**1,647,347,193**

7.11 Particulars of provision for Loans and Advances

	Rate (%)	Base for Provision Taka	Total Provision Taka
Agriculture Loan (Short Term)	1%	404,827,000	4,048,270
CMSME Loan	0.5%	13,993,344,000	69,966,720
Consumer Finance (Other than house finance)	1.0%	1,586,045,000	15,860,450
Credit Card	1.0%	2,176,789,000	21,767,890
House Financing	1.0%	5,388,045,000	53,880,450
Industrial Credit	1.0%	88,786,143,000	907,924,510
Service Sector Loan	1.0%	12,847,598,000	128,475,980
Trade and Commerce Loan	1%	4,373,103,000	43,731,030
Short Term Agriculture Loan	0.5%	2,751,876,000	13,759,380
Others Loan	1%	46,873,370,430	22,074,892,704
Special Mention Account			
Agriculture Loan (Short Term)	5%	551,000	27,550
CMSME Loan	0.5%	1,380,163,000	6,900,815
Consumer Finance (Other than house finance)	5%	176,440,000	8,822,000
Credit Card	5%	85,668,000	4,283,400
House Financing	5%	1,229,627,000	61,481,350
Industrial Credit	5%	8,713,038,000	435,651,900
Service Sector Loan	5%	421,330,000	21,066,500
Trade and Commerce Loan	5%	96,496,000	4,824,800
Short Term Agriculture Loan	0.5%	327,000	1,635
Others Loan	5%	2,291,392,816	114,569,641
Substandard	20%	952,134,136	190,426,827
Doubtful	50%	1,291,121,994	645,560,997
Bad & Loss	100%	29,500,160,048	29,500,160,048
Required provision for loans and advances			54,328,084,848
Required provision for off balance sheet items			607,741,539
Total provision required			54,935,826,387
Total provision maintained			15,905,453,825
Deferral Provision *			**39,030,372,561**

As of 31 December 2025, we have maintained provisions of Tk. 1,590.55 crore for classified loans and advances. This is against the total required provision of Tk.5,493.58 crore for loans and advances and off balance sheet items, in accordance with Bangladesh Bank letter no. BSD-1 (Wing-2)/2209/2026-303 dated 28 April 2026. Provisions amounting to Tk. 3,903.03 crore have not been recognized, as Bangladesh Bank has permitted a deferment of provision recognition under letter no. BSD-1 (Wing-2)/2209/2026-312 dated 30 April 2026.

		31.12.2025 Taka	31.12.2024 Taka
7.12 Number of clients with outstanding amount and classified loans and advances exceeding 10% of total capital of the Bank.			
Number of clients (Annexure-D)		20	11
Amount of outstanding loans & advances *	Tk.	80,378,736,366	43,503,449,931
Amount of classified loans and advances	Tk.	11,321,877,864	7,190,011,091

* The amount of outstanding loans & advances represents the sum of total loans and advances (both funded and non funded) to each customer exceeding 10% of total capital of the Bank as at 31 December 2025. The classification status is shown as per the CL prepared by the Bank as at 31 December 2025 and submitted to Bangladesh Bank.

* Total capital of the Bank was Taka 2,502.77 Crore as at 31 December 2025 (Tk 3,008.89 Crore in 2024).

7.13 Particulars of Loans and Advances			
i)	Loans considered good in respect of which the bank is fully secured	155,199,920,833	109,000,422,800
ii)	Loans considered good against which the bank holds no security other than the debtor's personal guarantee	40,500,771,466	77,013,926,852
iii)	Loans considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	46,328,428,174	34,899,888,061
iv)	Loans adversely classified; provision not maintained there against	-	-
		242,029,120,473	**220,914,237,712**
v)	Loans due by directors or officers of the banking company or any of them either separately or jointly with any other persons	1,011,512,459	849,065,253
vi)	Loans due from companies or firms in which the directors of the bank have interest as directors, partners or managing agents or in case of private companies as members	-	-
vii)	Maximum total amount of advances, including temporary advances made at any time during the year to directors or managers or officers of the banking company or any of them either separately or jointly with any other persons	1,011,512,459	849,065,253
viii)	Maximum total amount of advances, including temporary advances granted during the year to the companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or, in case of private companies as members	-	-
ix)	Due from other banking companies (Bills purchased and discounted)	1,746,630,013	1,647,347,193
x)	Classified loans and advances		
a)	Classified loans and advances on which interest has not been charged to income **(Note-7.7)**	47,459,964,149	38,587,600,000
b)	Provision on classified loans and advances **(Note-12.4)**	15,905,453,825	13,938,094,709
c)	Provision kept against loans and advances classified as bad debts	15,069,466,001	13,732,745,709
d)	Increase/(Decrease) of Specific Provision	1,967,359,117	3,673,864,025
e)	Interest credited to Interest Suspense Account **(Note-12.10)**	12,734,407,009	11,343,203,446
xi)	Cumulative amount of written off loans and advances		
	Opening balance	20,723,773,943	13,594,141,946
	Written off during the year	7,527,813,239	7,129,631,997
	Closing balance	28,251,587,183	20,723,773,943
	Cumulative amount realised against loans previously written off	1,461,513,528	1,077,848,401
	The amount of written off loans for which law suits has been filed	28,201,028,044	20,676,767,589

7.14 Details of pledged collaterals received against Loans and Advances

Collateral of movable /immovable assets	125,648,103,283	91,952,842,309
Local banks and financial institutions guarantee	1,751,111,336	1,526,168,207
Government guarantee	-	2,650,347
Foreign banks guarantee	-	4,538,786
Export documents	10,631,193,615	7,212,944,265
Fixed Deposit Receipts (FDR)	53,498,879,414	8,209,292,133
FDR of other banks	-	91,986,752
Government bonds	-	-
Personal guarantee	5,601,561,672	77,013,926,852
Other securities	44,898,271,153	34,899,888,061
	242,029,120,473	**220,914,237,712**

7.15 Restructure of large loan

There was no restructure of large loan occurred during the year 2025 (Restructure refers BRPD Circular 04/2015 and large loans are as defined in BRPD Circular 02/2014.)

7.16 Financial Statements review and maintained in the clients loan files

Bank collects audited Financial Statements of the loanees and preserve the same in the loan file of the particular loan account in line with the instruction of BRPD Circular Letter No. 04 dated 04 January 2021 and BRPD Circular Letter No. 35 dated 06 July 2021. As per letter No. 178/FRC/APR/2021/27(45) dated 09 December 2021 issued by the Financial Reporting Council (FRC) regarding the compliance of the mentioned Bangladesh Bank BRPD Circular. The current status of the Bank is as follows:

Particulars	Compliance BRPD Circular Letter # 04	Compliance BRPD Circular Letter # 35
Audited Financial Statements preserved in the loan file	324	324
Total Files	391	324
Percentage of Compliance	**83%**	**100%**

7.17 Cluster Financing under Cottage, Micro, Small & medium Enterprises:

Cluster financing is a recognized strategy to strengthen and consolidate SMEs through connectivity, competition, and cooperation. Policy makers has given high priority in the cluster based SME development because of the evidences that SMEs may enjoy competitive advantage and economies of scale by sharing and cooperating.

By following the directives of Bangladesh bank, as a part of continuous support to CMSME Sector, ONE Bank PLC has already published "Cluster Financing Policy" to finance the CMSMEs. The Bank has already identified & financed in high priority clusters like Agro/Food processing cluster & light engineering cluster in different areas of the county. In addition to that, ONE Bank PLC has also financed in Home Textile Clusters and Stone Crushing Clusters.

ONE Bank PLC is strongly committed to take part in economic development through the development of the clusters country wide, as per directive & guidance of the Central Bank.

7.18 Implementation of Bangladesh Bank Guidelines on Willful Defaulter Identification:

Banking Regulations & Policy Department (BRPD) of Bangladesh Bank issued circular no-06 dated March 12, 2024, on "ইচ্ছাকৃত খেলাপী ঋন গ্রহীতা সনাক্তকরন ও চূড়ান্তকরণ এবং তাদের বিরুদ্ধে গৃহীতব্য ব্যবস্থা প্রসংগে" /Identification & Finalization of Willful Defaulters and Measures to be Taken Against Them."

In accordance with the circular, ONE Bank PLC (OBPLC) has constituted a unit called "Detection of Willful Defaulter Unit" (DWDU) on April 23, 2024 and the unit is working since then. This Unit evaluates relevant customers' loan accounts against the specific criteria(s) set forth by Bangladesh Bank to determine instances of willful default. These criteria address situations including, but not limited to, borrowers having the capacity but lacking the willingness to repay, diversion of sanctioned funds, fraudulent disposal of secured assets, or obtaining credit through misrepresentation or forged documentation.

DWDU conveyed regular meetings on monthly basis since inception. Until 31.12.2025, this Unit has identified total 53 borrowers having total liability of Tk.1,176.11 crore, following the due process stipulated in the said circular. Customers, identified by the banks as willful defaulter, has been reported to Bangladesh Bank properly.

The Bank will proceed with the next course of action as per Sections 6(6) and 6(7) of BRPD Circular No. 06, dated March 12, 2024, subject to Bangladesh Bank's decision regarding the appeals submitted by the respective willful defaulters."

	31.12.2025 Taka	31.12.2024 Taka
7 (a) Consolidated Loans and Advances		
Loans, cash credit, overdraft etc.		
ONE Bank PLC	240,282,490,459	219,266,890,520
ONE Securities Limited	142,180,848	180,971,366
Less: Inter unit/company elimination	-	(6,447,778)
	240,424,671,307	**219,441,414,108**
Bills purchased and discounted		
ONE Bank PLC	1,746,630,013	1,647,347,193
ONE Securities Limited	-	-
	1,746,630,013	**1,647,347,193**
	242,171,301,320	**221,088,761,300**
8. Fixed Assets including premises, furniture & fixtures		
Conventional and Islami Banking:		
Furniture & Fixtures	2,063,740,922	1,957,002,566
Work in progress (Furniture and Fixture)	177,243,405	296,091,319
Office Equipment	1,621,090,799	1,759,797,288
Motor Vehicles	262,100,147	224,353,710
Building	332,559,123	332,559,123
Right of use Assets as per IFRS-16	4,386,191,091	3,951,622,020
Land	279,366,295	279,366,295
	9,122,291,783	8,800,792,320
Intangible Assets	288,065,845	269,989,095
Work in progress (Intangible Assets)	33,574,776	18,997,000
Non-Current Asset Held for Sale	292,499,035	-
	9,736,431,439	**9,089,778,415**
Less: Accumulated depreciation	**5,547,813,833**	**4,841,431,333**
Balance as on 31 December	**4,188,617,606**	**4,248,347,082**
(For details please refer to Annexure- A)		
8 (a) Consolidated Fixed Assets including premises, furniture & fixtures		
ONE Bank PLC	4,188,617,606	4,248,347,082
ONE Securities Limited	58,297,954	57,861,735
ONE Investments Limited	-	-
	4,246,915,560	**4,306,208,817**

AUDITED FINANCIAL STATEMENTS 2025

ONE Bank

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 Taka	31.12.2024 Taka
9. Other Assets		
i Income generating		
Investment in shares of subsidiary companies		
In Bangladesh **(Note-9.1)**	2,480,099,170	2,480,099,170
Outside Bangladesh		-
ii Non- income generating		
Stock of stationery	32,108,892	29,006,947
Stock of stamps	7,175,421	6,274,280
Security deposits	11,571,441	8,542,000
Advance rent for office premises	5,651,364	19,269,061
Prepayments	201,238,645	99,030,047
Suspense account **(Note-9.5)**	32,685,783	26,626,735
Receivable from Bangladesh Bank **(Note-9.8)**	228,639,302	228,384,270
Interest and dividend receivables **(Note-9.7)**	1,142,951,901	1,094,923,470
Advance Income Tax **(Note-9.3)**	12,989,551,508	12,300,859,938
Deferred Tax Assets **(Note-9.4)**	7,969,707,213	5,346,449,905
Protested bill	8,554,393	8,554,393
Sundry receivables	26,308,196	65,762,499
Receivable ATM acquiring	66,006,870	79,797,999
Branch Adjustment Account **(Note-9.2)**	3,682,381	8,909,458
	25,205,932,479	21,802,490,173
Off-shore Banking Unit	21,243	20,844
	25,205,953,722	**21,802,511,017**

9.1 Investment in shares of subsidiary companies

ONE Securities Limited (98.9999% owned subsidiary company of OBPLC)	2,474,999,170	2,474,999,170
ONE Investments Limited (51.00% owned subsidiary company of OBPLC)	5,100,000	5,100,000
	2,480,099,170	**2,480,099,170**

9.2 Branch Adjustment Account

Branch adjustments account represents outstanding Inter-branch and Head Office transactions (Net) originated but yet to be responded at the balance sheet date. However, the Bank has no non-responded pending entry maximum for more than 10 days. The status of unresponded entries of 31 December 2025 are given below:

	Number of Unresponded entries		Unresponded entries (Amount-Taka)	
	Dr	Cr	Dr	Cr
Up to 3 months	18	4	3,697,151	14,770
Over 3 months but within 6 months	-	-	-	-
Over 6 months but within 1 year	-	-	-	-
Over 1 year but within 5 years	-	-	-	-
	18	4	3,697,151	14,770
Branch Adjustment Account (Net)			**3,682,381**	

9.3 Advance income tax

Opening balance on 1 January	12,300,859,938	11,829,352,884
Add: Tax paid as advance	688,691,569	471,507,055
Less: Advance income tax adjusted during the year	-	-
Balance on 31 December	**12,989,551,508**	**12,300,859,938**

9.4 Deferred tax assets:

Opening balance	5,346,449,905	3,911,374,291
Addition/(reverse) during the year **(Note-12.2.a)**	2,623,257,308	1,435,075,614
Closing balance	**7,969,707,213**	**5,346,449,905**

Deferred tax is accounted for using the balance sheet liability method in respect of temporary differences arising from differences in the carrying amount with tax base.

9.5 Suspense account includes advance against TA/DA, advance against petty cash, Legal expense and suspense others etc.

9.6 Particulars of required provision for other assets

	Base for Prov.	Taka-2025	Taka-2024
Protested bill	8,554,393	8,554,393	8,554,393
Legal Expense	50,353,313	32,257,112	11,809,703
Others	52,136,403	51,265,746	71,124,366
Required provision for other assets		92,077,251	91,488,462
Total provision maintained **(Note-12.9.a, 12.9.b and 12.9.c)**		106,843,545	106,843,545
Excess/(short) provision as on 31, December		**14,766,294**	**15,355,083**

	31.12.2025 Taka	31.12.2024 Taka
9.7 Interest and dividend receivables		
Interest receivables on placement	6,661,225	15,582,032
Interest receivables on government securities	1,033,395,048	978,550,427
Interest receivables on non-government securities	2,426,027	3,328,356
Dividend receivables	100,469,600	97,462,656
	1,142,951,901	**1,094,923,470**
9.8 Receivable from Bangladesh Bank		
Receivable against encashment - Shanchaya Patras	3,743,186	2,339,500
Interest Receivable from Bangladesh Bank	224,550,352	224,550,352
Receivable against Wage Earners Remittance	345,764	1,494,418
	228,639,302	**228,384,270**
9 (a) Consolidated Other Assets		
ONE Bank PLC	25,205,953,722	21,802,511,017
ONE Securities Limited	460,891,414	310,681,411
ONE Investments Limited	1,509,151	1,201,648
Investment in ONE Securities Ltd by ONE Bank PLC	(2,474,999,170)	(2,474,999,170)
Investment in ONE Investments Ltd by ONE Bank PLC	(5,100,000)	(5,100,000)
Less: Inter unit/company elimination	-	-
	23,188,255,117	**19,634,294,906**
10. Borrowings from other Banks, financial institutions and Agents.		
Borrowing Inside Bangladesh **(Note-10.1)**	9,976,289,760	11,072,597,634
Borrowing Outside Bangladesh	-	-
	9,976,289,760	**11,072,597,634**
10.1 Borrowing Inside Bangladesh		
Borrowing from Bangladesh Bank **[Note-10.1(a)]**	9,975,930,258	11,064,720,302
Refinance Scheme from SME Foundation_COVID-19	359,502	4,641,332
Refinance Scheme from Joyeeta Foundation_COVID-19	-	3,236,000
Borrowing from other bank -Payable on demand	-	-
	9,976,289,760	**11,072,597,634**
10.1(a) Borrowing from Bangladesh Bank		
Export Development Fund (EDF)	4,676,678,482	5,222,917,594
Refinance against SME, Agriculture loan, Green finance and Pre-Shipment Credit	229,646,045	235,811,786
Stimulus Package for COVID19	1,096,399,809	415,213,859
Assured Repo Support	2,742,468,000	3,605,497,000
Investment Promotion and Financing Facility II (IPFF II)	727,643,523	776,024,056
Financial Sector Support Project (FSSP)	503,094,399	809,256,008
	9,975,930,258	**11,064,720,302**
10.2 Security against borrowings from other banks, financial institutions and agents		
Secured	2,742,468,000	3,605,497,000
Unsecured	7,233,821,760	7,467,100,634
	9,976,289,760	**11,072,597,634**
10 (a) Consolidated Borrowings from other banks, financial institutions and agents.		
ONE Bank PLC	9,976,289,760	11,072,597,634
ONE Securities Limited	-	6,447,778
ONE Investment Limited	-	-
Less: Inter unit/company elimination	-	(6,447,778)
	9,976,289,760	**11,072,597,634**
10 (b) Non-convertible subordinated bond and contingent-convertible perpetual bond		
Subordinated Bond - III	280,000,000	1,680,000,000
Subordinated Bond - IV	3,200,000,000	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
	11,480,000,000	**13,450,000,000**

Subordinated Bond-III Tk. 4,000,000,000 (Outstanding as on December 31, 2025 of Tk. 280,000,000)

With the view to strength the capital base of the Bank, ONE Bank PLC again issued unsecured non-convertible subordinated floating rate bonds on 12th December, 2018 after obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BFIS) 661/14B(P)/2018/7655 dated October 11, 2018] and [# BSEC/CI/DS-46/2016/671 dated September 27, 2018] respectively. Interest rate of the Bond is calculated as Benchmark rate +2.00% Margin. However, the rate shall be kept 7.00% to 9.00% p.a. throughout the tenure of the bond. As of Balance Sheet date interest rate is applicable @ 9.00%.

Main Features of the Bond:

Issuer	ONE Bank PLC
Trustee	MTB Capital Limited
Lead Arranger	RSA Advisory Limited
Tenor	7 years
Total Face Value	BDT 4,000 Million
Number of Bonds	400

List of Investors:

Name of the Investor	No of Bonds	Bond Issued Taka	Outstanding-31.12.2025
Sonali Bank PLC	80	800,000,000	-
Dhaka Bank PLC	30	300,000,000	-
Jamuna Bank PLC	130	1,300,000,000	-
Pubali Bank PLC	30	300,000,000	52,500,000
NRB Commercial Bank PLC	50	500,000,000	87,500,000
LankaBangla Finance PLC	80	800,000,000	140,000,000
Total	**400**	**4,000,000,000**	**280,000,000**

Subordinated Bond-IV Tk. 4,000,000,000 (Outstanding as on December 31, 2025 of Tk. 3,200,000,000)

OBPLC got approval for issuance of a Non-Convertible Unsecured floating rate Subordinated bonds on 20th September, 2022 After obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BS) 661/14B(P)/2021/11922 dated December 20, 2021] and [# BSEC/CI/DS-177/2021/865 dated June 22, 2022] respectively. Interest rate of the Bond is calculated as Benchmark rate +2.00% Margin. However, the rate shall be kept 7.00% to 9.00% p.a. throughout the tenure of the bond. As of Balance Sheet date interest rate is applicable @ 9.00%.

Main Features of the Bond:

Issuer	ONE Bank PLC
Trustee	Sena Insurance PLC
Lead Arranger	Standard Chartered Bank
Tenor	7 years
Total Face Value	BDT 4,000 Million
Number of Bonds	400

List of Investors:

Name of the Investor	No of Bonds	Bond Issued Taka	Outstanding-31.12.2025
Janata Bank PLC	150	1,500,000,000	1,200,000,000
Agrani Bank PLC	250	2,500,000,000	2,000,000,000
Total	**400**	**4,000,000,000**	**3,200,000,000**

Subordinated Bond-V Tk. 4,000,000,000 (Outstanding as on December 31, 2025 of Tk. 4,000,000,000)

As on December 21,2023 OBPLC got approval for issuance of a Non-Convertible, Unsecured, Fully Redeemable, Floating Rate ONE Bank Subordinated Bond-V. After obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BS) 661/14B(P)/2023/6738 dated August 21, 2023] and [# BSEC/CFD/CRD/DS-234/2023/1410 dated September 27, 2023] respectively. Interest Rate of the Bond is calculated as Benchmark rate +3.00% Margin.

Main Features of the Bond:

Issuer	ONE Bank PLC
Trustee	Green Delta Capital Limited
Lead Arranger	UCB Investment Limited
Tenor	7 years
Total Face Value	BDT 4,000 Million
Number of Bonds	4000

List of Investors:

Name of the Investor	No of Bonds	Bond Issued Taka	Outstanding-31.12.2025
List of Investors (Bank/NBFI):			
Dutch Bangla Bank PLC	1000	1,000,000,000	1,000,000,000
Dutch Bangla Bank PLC	1000	1,000,000,000	1,000,000,000
List of Investors (Corporate):			
DBBL Employees' Provident Fund	255	255,000,000	255,000,000
DBBL Employees' Provident Fund -ADC	125	125,000,000	125,000,000
DBBL Employees' Provident Fund -FID	120	120,000,000	120,000,000
Impress-Newtex Composite Ltd	100	100,000,000	100,000,000
Shafiul Alam Steel Mills Ltd	200	200,000,000	200,000,000
Fair Electronics Ltd	100	100,000,000	100,000,000
Sheltech Pvt. Ltd.	100	100,000,000	100,000,000
Bangladesh Extension Education Services (BEES)	150	150,000,000	150,000,000
SETU	60	60,000,000	60,000,000
Socio Economic Health Education Organization (SEHEO)	50	50,000,000	50,000,000
Development initiative For Social Advancement (DISA)	50	50,000,000	50,000,000
Confidence Infrastructure LTD	100	100,000,000	100,000,000
Arunima Sports Wear Ltd	100	100,000,000	100,000,000
Tanveer Paper Mills Limited	200	200,000,000	200,000,000
Tusuka Jeans Limited	60	60,000,000	60,000,000
Everlife Battery Recycling & Manufacturing CO. LTD.	30	30,000,000	30,000,000
Khulna City Medical College & Hospital Limited	200	200,000,000	200,000,000
Total	**4000**	**4,000,000,000**	**4,000,000,000**

Contingent-Convertible Perpetual Bond-I Tk. 4,000,000,000

To meet the Capital to Risk Weighted Assets Ratio of the Bank, ONE Bank PLC issued unsecured ,Contingent-Convertible,Floating Rate Perpetual bonds on 30th December, 2020 after obtaining approval from Bangladesh Bank and Securities and Exchange Commission vide their letters [#BRPD (BFIS) 661/14B(P)/2020/8071 dated September 29, 2020] and [# BSEC/CI/DS-118/2020/296 dated December 23, 2020] respectively. Interest rate of the Bond is calculated as Benchmark rate +2.00% Margin. However, the rate shall be kept 6.00% to 10.00% p.a. throughout the tenure of the bond. As of Balance Sheet date interest rate is applicable @ 10.00%.

Main Features of the Bond:

Issuer	ONE Bank PLC
Trustee	EBL Investment Limited
Lead Arranger	City Bank Capital Resources Limited
Total Face Value	BDT 4,000 Million
Number of Bonds	4,000

List of Investor:

Name of the Investor	No of Bonds	Bond Issued Taka	Outstanding-31.12.2025
LankaBangla Finance PLC	500	500,000,000	500,000,000
Trust Bank PLC	500	500,000,000	500,000,000
NCC Bank PLC	950	950,000,000	950,000,000
AB Bank PLC	1050	1,050,000,000	1,050,000,000
AB Bank PLC	650	650,000,000	650,000,000
Trust Bank PLC	350	350,000,000	350,000,000
Total	**4000**	**4,000,000,000**	**4,000,000,000**

	31.12.2025 Taka	31.12.2024 Taka
10. (b).1 Residual Maturity grouping of borrowings from other banks, financial institutions and agents and Non-convertible subordinated bond and contingent-convertible perpetual bond		
Payable on demand	1,097,391,874	1,771,615,621
Up to 3 months	2,347,046,645	1,602,663,669
Above 3 months to 1 year	5,118,490,109	9,898,318,344
Above 1 year to 5 years	8,347,361,133	6,042,000,000
Above 5 years	4,546,000,000	5,208,000,000
	21,456,289,760	**24,522,597,634**
11. Deposits and other accounts		
i Current/Al-wadeeah current account and other account	35,912,567,202	35,306,119,710
Unclaimed cash and fractional dividend account **(Note-11.5)**	23,853,541	49,241,788
Off-shore Banking Unit	563,461,118	465,449,014
	36,499,881,861	**35,820,810,511**
ii Bills payable		
Payment Order (Issued)	1,488,050,111	2,120,597,906
Demand Draft	340,648	340,542
	1,488,390,758	**2,120,938,448**
iii Savings accounts/Mudaraba savings bank deposit	**35,015,692,769**	**31,363,461,635**
iv Fixed Deposit/Mudaraba fixed deposits		
Fixed Deposit/Mudaraba fixed deposits	147,657,905,432	124,368,427,915
Special Notice Deposits/ Mudaraba special notice deposit	38,958,313,900	44,656,201,298
Scheme Deposits/ Mudaraba scheme deposit	13,747,050,054	12,774,093,552
Non-resident Foreign Currency Deposits	130,666,160	94,726,594
	200,493,935,546	181,893,449,360
Off-shore Banking Unit	-	-
	200,493,935,546	**181,893,449,360**
	273,497,900,933	**251,198,659,953**
11.1 Payable on demands		
Current deposits and others	20,195,832,669	17,478,934,680
Privilege creditor	958,701,342	940,515,232
Foreign Currency Deposits	9,449,715,064	9,912,365,871
Sundry Deposits	5,895,632,785	7,488,994,728
	36,499,881,861	**35,820,810,511**
Bills payable	1,488,390,758	2,120,938,448
10% of Savings accounts	3,501,569,277	3,136,346,163
	41,489,841,896	**41,078,095,122**
11.2 Break down of deposits and other accounts		
11.2 (a) Current Account and SND Account		
i Deposits from banks	78,183,943	276,209,437
ii Other than banks	41,411,657,953	40,801,885,685
	41,489,841,896	**41,078,095,122**
11.2 (b) Other Deposits		
Deposits from banks	-	-
	-	**-**
Other than banks	**232,008,059,038**	**210,120,564,831**
	232,008,059,038	**210,120,564,831**
Total deposits [11.2(a) + 11.2(b)]	**273,497,900,933**	**251,198,659,953**
11.3 Remaining maturity grouping of deposits		
Repayable on demand	10,503,304,996	10,281,461,352
Repayable within 1 month	34,510,859,272	33,781,944,442
Over 1 month but within 6 months	111,126,200,000	104,473,000,000
Over 6 months but within 1 year	35,550,109,847	38,704,389,406
Over 1 year but within 5 years	70,664,088,309	55,701,849,601
Over 5 years but within 10 years	11,143,338,509	8,256,015,152
	273,497,900,933	**251,198,659,953**

11.4 Total Unclaimed deposit for 10 years or more held by the bank is Tk.19,465,945 as on 31 December 2025 and Tk.6,976,019 as on 31 December 2024, respectively.

11.5 Unclaimed dividend

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

Year	31.12.2025 Taka	31.12.2024 Taka
2023	23,853,541	49,241,788
	23,853,541	**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.

	31.12.2025 Taka	31.12.2024 Taka
11 (a) Consolidated Deposits and other accounts		
Current/Al-wadeeah current account and other account		
ONE Bank PLC	36,499,881,861	35,820,810,511
ONE Securities Limited	-	-
	36,499,881,861	**35,820,810,511**
Bills payable		
ONE Bank PLC	1,488,390,758	2,120,938,448
ONE Securities Limited	-	-
	1,488,390,758	**2,120,938,448**
Savings accounts/Mudaraba savings bank deposit		
ONE Bank PLC	35,015,692,769	31,363,461,635
ONE Securities Limited	-	-
	35,015,692,769	**31,363,461,635**
Fixed Deposit/Mudaraba fixed deposits		
ONE Bank PLC	200,493,935,546	181,893,449,360
Less: Inter Company Balances	(786,555,997)	(515,118,907)
	199,707,379,548	**181,378,330,453**
Total Consolidated Deposit	**272,711,344,935**	**250,683,541,046**

	31.12.2025 Taka	31.12.2024 Taka
12. Other liabilities		
Provision for Income Tax **(Note-12.1)**	9,917,257,927	9,360,914,153
Deferred tax liability **(Note-12.2)**	544,778,173	521,711,224
Provision for gratuity **(Note-12.3)**	-	-
Provision for loans and advances **(Note-12.4 & 12.5)**	15,905,453,825	14,476,164,969
Special general provision COVID-19 **(Note-12.6)**	-	-
Provision for off balance sheet items **(Note-12.8)**	-	566,518,882
Risk fund of Consumer Credit and Rider	953,858	1,053,858
Provision for other **(Note-12.9)**	166,562,545	166,562,545
Interest suspense account **(Note-12.10)**	12,734,407,009	11,343,203,446
Provision for diminution value of share **(Note-12.11)**	246,708,590	80,068,373
Sinking fund	89,430,522	71,671,463
Climate Risk Fund	12,000,000	7,000,000
Interest Payable on Subordinated and Perpetual Bond	171,324,843	190,640,360
Interest payable on borrowings	185,719,895	193,483,461
Other payable	10,867,994	4,291,894
Lease liabilities as per IFRS-16	1,805,884,149	1,864,524,611
	41,791,349,330	**38,847,809,239**
Off-shore Banking Unit	-	-
	41,791,349,330	**38,847,809,239**
12.1 Provision for current income tax		
Opening balance on 1 January	9,360,914,153	8,690,809,652
Provision adjusted during the year	-	-
	9,360,914,153	8,690,809,652
Add: Provision made during the year **{Note-12.1 (a)}**	556,343,774	670,104,501
Balance on 31 December	**9,917,257,927**	**9,360,914,153**
12.1 (a) Provision for Current Tax made during the year		
Income tax on estimated taxable Business Income/(Loss)	-	201,306,511
Income tax @ 20% on Dividend Income	101,604,048	120,687,956
Income tax @ 15% on Capital Gain on sales of Shares	-	153,028
Income tax @ 15% on Gain on sale of Govt. securities	454,739,725	347,957,006
Previous year shortfall	-	-
	556,343,774	**670,104,501**
12.1 (b) Computation of Taxable Business Income/ (Loss):		
Profit before income tax as per profit and loss account	(1,827,040,478)	608,870,334
Add: Inadmissible expenditures	7,495,578,846	8,283,480,735
Less: Separate consideration for tax exempted and reduce tax rate	3,539,618,411	2,924,173,338
Less: Allowable expenditure	7,044,264,266	5,431,360,368
	(4,915,344,309)	**536,817,363**
12.2 Deferred tax liability		
Opening balance	521,711,224	427,654,877
Addition during the year **(Note-12.2.a)**	23,066,949	94,056,347
Closing balance	**544,778,173**	**521,711,224**

12.2.a Deferred tax assets and liability calculation:

Items	Carrying Value	Tax Base	Temp. Difference deductible/(Taxable)	Deff. Tax Asset	Deff. Tax Liability
Furniture & Fixture	1,019,837,396	789,499,727	(230,337,669)	-	86,376,626
Asset Held for Sale	27,781,978	25,003,780	(2,778,198)	-	416,730
Office equipment	487,051,611	687,539,583	200,487,972	75,182,989	-
Motor Vehicle	68,608,209	51,016,235	(17,591,975)	-	6,596,990
Building	263,544,615	146,822,578	(116,722,036)	-	43,770,764
Lease liability	1,805,884,149	-	1,805,884,149	677,206,556	-
Right of use asset	1,777,604,126	-	(1,777,604,126)	(666,601,547)	-
Interest Receivable	1,033,395,048	-	(1,033,395,048)	-	387,523,143
Dividend Receivable	100,469,600	-	(100,469,600)	-	20,093,920
Loan Loss Provision	15,905,453,825	-	15,905,453,825	5,964,545,185	-
Deferred tax for loss carry forward	(4,915,344,309)	-	4,915,344,309	1,843,254,116	-
Provision for share	246,708,590	-	246,708,590	37,006,288	-
Intangibles Assets	54,005,194	158,308,198	104,303,004	39,113,627	-
Total	**17,875,000,033**	**1,858,190,102**	**19,899,283,197**	**7,969,707,213**	**544,778,173**

	31.12.2025 Taka	31.12.2024 Taka
12.3 Provision for gratuity		
Opening balance on 1 January	-	-
Provision made during the year	162,077,808	169,059,727
Transferred/Payment made during the year	162,077,808	169,059,727
Balance on 31 December	**-**	**-**
12.4 Specific provision against loans and advances		
Opening balance on 1 January	13,938,094,709	10,264,230,683
Provision written off	(5,819,380,781)	(3,985,963,676)
Recoveries of amounts previously written off	383,665,127	525,035,471
Provision after written off	8,502,379,055	6,803,302,478
Specific provision made during the year	6,257,262,971	7,134,792,230
Provisions recovered and no longer required written back	-	-
Net charge to profit & loss account	6,257,262,971	7,134,792,230
	14,759,642,026	**13,938,094,709**
Specific provision transfer from General provision and off Balance sheet items (Note No-12.5 & 12.8)	1,145,811,800	**-**
Balance on 31 December	**15,905,453,825**	**13,938,094,709**

To comply with Bangladesh Bank vide letter no. BSD-1 (Wing-2)/2209/2026-312 dated 30 April 2026 we have shifted of Tk.114.58 Crore from General Provision for loans and advances and provision for off balance sheet items to Specific Provision.

12.5 General provision against loans and advances

Opening balance on 1 January	538,070,261	204,270,261
Provision made during the year	-	-
Provision no longer required	-	-
Net charge to profit & loss account	-	-
	538,070,261	**204,270,261**
General provision transfer from Special General Provision for COVID-19	-	333,800,000
Balance on 31 December	**538,070,261**	**538,070,261**
General provision transfer to Specific provision	538,070,261	**-**
	-	**538,070,261**
Total Specific and General Provision except COVID-19	**15,905,453,825**	**14,476,164,969**

As of 31 December 2025, we have maintained provisions of Tk. 1,590.55 crore for classified loans and advances. This is against the total required provision of Tk.5,493.58 crore for loans and advances and off balance sheet items, in accordance with Bangladesh Bank letter no. BSD-1 (Wing-2)/2209/2026-303 dated 28 April 2026. Provisions amounting to Tk. 3,903.03 crore have not been recognized, as Bangladesh Bank has permitted a deferment of provision recognition under letter no. BSD-1 (Wing-2)/2209/2026-312 dated 30 April 2026.

12.6 Special general provision COVID-19

Opening balance on 1 January	-	333,800,000
Special general provision made during the year	-	-
Provisions no longer required	-	-
Net charge to profit & loss account	**-**	**-**
	-	**333,800,000**
Special General provision for COVID-19 transfer to General Provision	-	(333,800,000)
Balance on 31 December	**-**	**-**

12.7 Details information for special general provision COVID-19

In accordance with BRPD letter no. 58, dated December 31, 2024, we have transferred Tk 333,800,000 from the special general provision for COVID-19 to the general provision against loans and advances during the year 2024.

12.8 Provision for off- balance sheet items

Balance on 1 January	566,518,882	543,177,919
Provision made during the year	41,222,657	23,340,963
	607,741,539	**566,518,882**
Off balacne sheet provision transfer to Specific provision	607,741,539	
Balance on 31 December	**-**	**566,518,882**

We have maintained provision for off balance sheets as per BRPD Circular No 06 dated April 25, 2023.

12.9 Provision for Other

Balance on 1 January	166,562,545	105,248,545
Provision made during the year/(recovery) (Note-12.9.a, 12.9.b, 12.9.c and 12.9.d)	-	61,314,000
Balance on 31 December	**166,562,545**	**166,562,545**
12.9. a Provision for protested bill		
Balance on 1 January	8,554,393	8,554,393
Provision recovered during the year	-	-
Balance on 31 December	**8,554,393**	**8,554,393**
12.9. b Provision for legal expenses		
Balance on 1 January	9,571,778	9,571,778
Adjusted with recoverable legal expenses	-	-
Provision made during the year	-	-
Balance on 31 December	**9,571,778**	**9,571,778**
12.9. c Provision for other assets		
Balance on 1 January	88,717,374	87,122,374
Adjusted during the year	-	-
Provision made during the year	-	1,595,000
Balance on 31 December	**88,717,374**	**88,717,374**
12.9. d Provision for balance with other bank		
Balance on 1 January	59,719,000	-
Adjusted during the year	-	-
Provision made during the year	-	59,719,000
Balance on 31 December	**59,719,000**	**59,719,000**

12.10 Interest suspense account

Balance on 1 January	11,343,203,446	11,701,008,050
Interest suspense charged during the year	5,577,041,876	6,516,457,814
Add back as per Bangladesh Bank instruction	1,359,900,000	80,322,000
Interest suspense realized during the year	(3,819,068,081)	(3,797,661,196)
Amount written off during the year	(1,708,432,459)	(3,144,946,842)
Amount waiver during the year	(18,237,772)	(11,976,381)
Balance on 31 December	**12,734,407,009**	**11,343,203,446**
12.11 Provision for diminution value of share		
Balance on 1 January	80,068,373	-
Provision made/ (recovered) during the year	166,640,217	80,068,373
Balance on 31 December	**246,708,590**	**80,068,373**
12.11.a Consolidated Provision made for diminution value of share		
ONE Bank PLC	166,640,217	80,068,373
ONE Securities Limited:	210,922,741	169,781,275
	377,562,957	**249,849,648**

12.12 Provision for Nostro Reconciliation

No provision is required as per Circular Letter No. FEPD (FEMO)/01/2005-677 dated 13 September 2005 for unreconciled Nostro debit entries as there is no outstanding entry over 03 months (Note-4.6)

AUDITED FINANCIAL STATEMENTS 2025

ONE Bank

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	31.12.2025 Taka	31.12.2024 Taka
12 (a) Consolidated Other liabilities		
ONE Bank PLC	41,791,349,330	38,847,809,239
ONE Securities Limited	595,405,044	516,554,776
ONE Investments Limited	1,539,092	1,217,038
Less: Inter unit/company elimination	-	-
	42,388,293,466	**39,365,581,053**
13. Share Capital		
13.1 Authorized Capital	**18,500,000,000**	**18,500,000,000**
1,850,000,000 (2024:1,850,000,000) ordinary shares of Tk 10 each		
13.2 Issued, Subscribed and fully paid-up Capital	**10,658,218,870**	**10,658,218,870**
1,065,821,887 (2024:1,065,821,887) ordinary shares of Tk 10 each		
Sponsors	30.94%	30.94%
General Public (Including Institutes 33.60% and Foreign 0.06%)	69.06%	69.06%
Total	**100.00%**	**100.00%**

The issued, subscribed and fully paid up capital of the Bank is as follows:

Shareholders	No. of Shareholders	No. of Shares	31.12.2025 Taka	31.12.2024 Taka
Sponsors & Directors	17	329,713,681	3,297,136,810	3,297,136,820
Institutes	344	358,149,383	3,581,493,830	3,710,731,140
Foreign	57	670,300	6,703,000	16,278,310
General Public	22,754	377,288,523	3,772,885,230	3,634,072,600
Total	**23,172**	**1,065,821,887**	**10,658,218,870**	**10,658,218,870**

History of paid up capital:

Year	Declaration	No of Share	Value of Capital	Cumulative
1999	Opening Capital	20,250,000	202,500,000	202,500,000
2001	9% Stock Dividend	1,822,500	18,225,000	220,725,000
2002	19% Stock Dividend	4,193,780	41,937,800	262,662,800
2003	Right issue	4,333,720	43,337,200	306,000,000
2003	Initial Public Offer (IPO)	29,400,000	294,000,000	600,000,000
2003	15% Stock Dividend	9,000,000	90,000,000	690,000,000
2004	17% Stock Dividend	11,730,000	117,300,000	807,300,000
2005	10% Stock Dividend	8,073,000	80,730,000	888,030,000
2006	17% Stock Dividend	15,096,510	150,965,100	1,038,995,100
2007	25% Stock Dividend	25,974,870	259,748,700	1,298,743,800
2008	20% Stock Dividend	25,974,870	259,748,700	1,558,492,500
2009	32% Stock Dividend	49,871,760	498,717,600	2,057,210,100
2010	55% Stock Dividend	113,146,550	1,131,465,500	3,188,675,600
2011	30% Stock Dividend	95,660,268	956,602,680	4,145,278,280
2012	15% Stock Dividend	62,179,174	621,791,740	4,767,070,020
2013	10% Stock Dividend	47,670,700	476,707,000	5,243,777,020
2014	12.50% Stock Dividend	65,547,212	655,472,120	5,899,249,140
2015	12.50% Stock Dividend	73,740,614	737,406,140	6,636,655,280
2016	10% Stock Dividend	66,366,552	663,665,520	7,300,320,800
2017	5% Stock Dividend	36,501,604	365,016,040	7,665,336,840
2018	10% Stock Dividend	76,653,368	766,533,680	8,431,870,520
2019	5% Stock Dividend	42,159,352	421,593,520	8,853,464,040
2020	5.5% Stock Dividend	48,694,052	486,940,520	9,340,404,560
2021	5% Stock Dividend	46,702,022	467,020,220	9,807,424,780
2022	5% Stock Dividend	49,037,123	490,371,230	10,297,796,010
2023	3.5% Stock Dividend	36,042,286	360,422,860	10,658,218,870
2024	No Dividend	-	-	10,658,218,870
		1,065,821,887	**10,658,218,870**	

Face value of paid up capital per share was split into Taka 10 from Taka 100 during the year 2011, we have considered face value of per share of Taka 10 from the inception of the bank for this statement.

Shareholding structure of the Bank as at 31-12-2025 is given below:

Range of Holdings	Number of Shareholders	No. of Shares	%of holding of shares
Upto 500	5,397	859,457	0.08
501 to 5,000	10,192	20,902,352	1.96
5,001 to 10,000	2,870	19,899,381	1.87
10,001 to 20,000	2,043	28,539,992	2.68
20,001 to 30,000	835	20,349,309	1.91
30,001 to 40,000	377	13,145,035	1.23
40,001 to 50,000	244	11,106,247	1.04
50,001 to 100,000	577	40,454,605	3.80
100,001 to 1,000,000	542	142,705,109	13.39
Over 1,000,000	95	767,860,400	72.04
Total	**23,172**	**1,065,821,887**	**100.00**

a) Authorised Capital of the Bank has been raised to Tk. 18,500,000,000 from Tk. 10,000,000,000 during the year 2021. This was approved by Bangladesh Bank and also at the Extra Ordinary General Meeting of the Shareholders of the Bank held on December 23, 2021:

b) The Shares of the company are listed at Dhaka Stock Exchange PLC and Chittagong Stock Exchange PLC.

13.3 Capital to Risk Weighted Assets Ratio:

In terms of section 13 (2) of the Bank Companies Act, 1991 and Bangladesh Bank BRPD Circular no. 18 dated 21 December 2014, capital of the Bank (Solo) at the close of business on 31 December 2025 is Taka 25,027,744,684 comprised of core capital of Taka 18,303,632,875 and supplementary capital of Taka 6,724,111,809 thereby showing a surplus capital/equity of Taka 2,521,823,410 against the required capital. Details are shown below:

	31.12.2025 Taka	31.12.2024 Taka
Solo Basis:		
Common Equity Tier-1 Capital (CET-1)		
Paid-up capital (Note-13.2)	10,658,218,870	10,658,218,870
Statutory Reserve (Note-14)	7,565,365,960	7,565,365,960
Retained Earnings (Note-16)	4,572,336,608	4,757,698,562
	22,795,921,439	**22,981,283,392**
Regulatory Adjustments/ Deduction from CET-1:		
Deferred Tax Assets on loan loss prov and loss carry forward {Note-12.2.a}	7,807,799,300	5,226,785,515
Goodwill and all other intangible assets	54,005,194	54,542,153
Reciprocal Crossholdings in the CET-1 Capital of Banking, Financial and Insurance Entities.	6,372,260	5,683,310
	7,868,176,754	**5,287,010,979**
Total Common Equity Tier-1 Capital	**14,927,744,684**	**17,694,272,414**
Additional Tier- 1 Capital		
Perpetual bond	3,375,888,191	4,000,000,000
Total Tier 1 Capital	**18,303,632,875**	**21,694,272,414**
Tier -2 Capital		
General Provision (Note-12.5, 12.6 & 12.8)	-	1,104,589,143
Subordinated bond	6,100,000,000	7,290,000,000
Others (Remaining part of Perpetual bond)	624,111,809	-
Total Tier-2 Capital	**6,724,111,809**	**8,394,589,143**
A Total Regulatory Capital	**25,027,744,684**	**30,088,861,557**
Total Assets including Off Balance Sheet items	423,914,305,910	405,733,845,572
B Total Risk Weighted Assets	225,059,212,745	221,314,352,415
C Minimum Required capital based on risk weighted assets (10% on B)	22,505,921,275	22,131,435,241
D Surplus (A-C)	**2,521,823,410**	**7,957,426,315**
Capital to Risk Weighted Assets Ratio:	11.12%	13.60%
Common Equity Tier 1 Ratio	6.63%	8.00%
Tier 1 Capital Ratio	8.13%	9.80%
Tier-2 Capital Ratio	2.99%	3.79%
Leverage Ratio of the solo basis		
A Tier 1 Capital considering all regulatory adjustment	18,303,632,875	21,694,272,414
B On-balance sheet exposure	345,353,228,876	324,181,218,864
C Off-balance sheet	33,559,474,925	33,639,967,836
D Deduction from on and off balance sheet exposure/ Regulatory adjustments made to Tier 1 capital	7,868,176,754	5,287,010,979
E Total exposure (B+C-D)	**371,044,527,046**	**352,534,175,721**
Leverage ratio (A/E)	**4.93%**	**6.15%**
Consolidated Basis:		
Common Equity Tier-1 Capital (CET-1)		
Paid-up capital (Note-13.2)	10,658,218,870	10,658,218,870
Statutory Reserve (Note-14)	7,565,365,960	7,565,365,960
Capital Reserve	42,577,672	38,253,952
Retained Earnings [Note-16.1 (a)]	5,102,482,127	5,212,688,987
Minority Interest in Subsidiaries [Note-16.1 (c)]	37,659,345	36,404,786
	23,406,303,974	**23,510,932,555**
Regulatory Adjustments/ Deduction from CET-1:		
Deferred Tax Assets on loan loss prov and loss carry forward {Note-12.2.a}	7,807,799,300	5,226,785,515
Goodwill and all other intangible assets	54,030,197	54,595,156
Reciprocal Crossholdings in the CET-1 Capital of Banking, Financial and Insurance Entities.	69,175,270	68,895,220
	7,931,004,767	**5,350,275,892**
Total Common Equity Tier-1 Capital	**15,475,299,207**	**18,160,656,663**
Additional Tier- 1 Capital		
Perpetual bond	3,387,603,277	4,000,000,000
Total Tier 1 Capital	**18,862,902,484**	**22,160,656,663**
Tier -2 Capital		
General Provision	1,421,808	1,106,398,857
Sub-ordinated debt	6,100,000,000	7,290,000,000
Others (Remaining part of Perpetual bond)	612,396,723	-
Total Tier-2 Capital	**6,713,818,531**	**8,396,398,857**
A Total Regulatory Capital	**25,576,721,016**	**30,557,055,520**
Total Assets including Off Balance Sheet items	424,335,076,583	407,393,056,523
B Total Risk Weighted Assets	225,840,218,469	222,002,001,815
C Minimum Required capital based on risk weighted assets (10% on B)	22,584,021,847	22,200,200,181
D Surplus (A-C)	**2,992,699,169**	**8,356,855,339**
Capital to Risk Weighted Assets Ratio:	11.33%	13.76%
Common Equity Tier 1 Ratio	6.85%	8.18%
Tier 1 Capital Ratio	8.35%	9.98%
Tier-2 Capital Ratio	2.97%	3.78%
Leverage Ratio of the Consolidated basis		
A Tier 1 Capital considering all regulatory adjustment	18,862,902,484	22,160,656,663
B On-balance sheet exposure	345,773,999,549	324,713,520,932
C Off-balance sheet	33,559,474,925	33,639,967,836
D Deduction from on and off balance sheet exposure/ Regulatory adjustments made to Tier 1 capital	7,931,004,767	5,350,275,892
E Total exposure (B+C-D)	**371,402,469,706**	**353,003,212,876**
Leverage ratio (A/E)	**5.08%**	**6.28%**

14. Statutory Reserve

Balance brought forward from previous year	7,565,365,960	7,443,591,894
Addition during the year	-	121,774,067
Balance on 31 December	**7,565,365,960**	**7,565,365,960**

As per Section 24 of the Bank Company Act 1991 and amendment thereon, every scheduled bank is required to build up statutory reserve and before declaring dividend, will transfer profit equivalent to not less than 20% of PBT to the said reserve until the sum of the said reserve and share premium account becomes equal to the paid up capital.

	31.12.2025 Taka	31.12.2024 Taka
15. Start-up Equity Investment Fund		
Balance on 1 January	96,068,250	83,270,399
Provision made during the period	2,168,061	12,797,851
	98,236,311	**96,068,250**

As per SMESPD circular no. 04 dated March 29, 2021 and SMESPD circular letter no. 05 dated April 26, 2021, Bank has kept start up fund under other liabilities for financing potential start up initiatives in Bangladesh to make a significant contribution to the progress of the country's economy, including employment. This fund is to be built up by transferring 1% of net profit after tax of audited financial statements.

In compliance to further SMESPD Circular No. 02 dated 09 July 2025, the entire amount of the Start-up Fund has been presented under Equity instead of Other Liabilities

16. Retained earnings/ movement of profit and loss account		
Balance on 1 January	4,757,698,562	4,734,426,991
Addition during the year	216,806,107	1,279,785,100
Transfer to statutory reserve	-	(121,774,067)
Interest on Perpetual Bond	(400,000,000)	(401,095,891)
Transfer to Start up Fund	(2,168,061)	(12,797,851)
Issue of Bonus Share	-	(360,422,860)
Cash dividend paid	-	(360,422,860)
Balance on 31 December	**4,572,336,608**	**4,757,698,562**
16.1 Retained earnings brought forward from previous year		
Retained Earning of previous Year	4,757,698,562	4,734,426,991
Bonus share issued	-	(360,422,860)
Cash dividend paid	-	(360,422,860)
Retained Earnings brought forward	**4,757,698,562**	**4,013,581,270**
16.1 (a) Consolidated retained earnings/ movement of profit and loss account		
Retained Earning of ONE Bank PLC	4,572,336,608	4,757,698,562
Retained Earning of ONE Securities Limited	533,834,203	458,356,213
Retained Earning of ONE Investments Limited	4,069,831	3,138,167
Transfer to Capital Reserve	-	-
Attributable to Non-Controlling Interest	(7,758,516)	(6,503,957)
Balance on 31 December	**5,102,482,127**	**5,212,688,987**
16.1(b) Consolidated retained earnings brought forward from previous year		
Retained Earning of previous Year	5,212,688,987	5,150,813,829
Bonus share issued	-	(360,422,860)
Transfer to Capital Reserve	(4,323,720)	(4,630,692)
Cash Dividend Paid	-	(360,422,860)
Retained Earnings brought forward	**5,208,365,267**	**4,425,337,417**
16.1(c) Non-controlling Interest		
ONE Securities Limited		
Paid up capital	2,500,000,000	2,500,000,000
Capital Reserve	42,577,672	38,253,952
Retained earnings	533,834,203	458,356,213
Total net assets	3,076,411,874	2,996,610,165
Non-controlling interest 1.00003% (2024:1.00003%) of net assets (A)	30,765,128	29,967,085
ONE Investments Limited		
Paid up capital	10,000,000	10,000,000
Retained earnings	4,069,831	3,138,167
Total net assets	14,069,831	13,138,167
Non-controlling interest 49% (2024: 49%) of net assets (B)	6,894,217	6,437,702
Total non-controlling Interest (A+B)	**37,659,345**	**36,404,786**
17. Revaluation Reserve		
HTM Securities (Note-17.1)	89,943,952	85,478,039
HFT Securities (Note-17.2)	383,229,177	387,417,064
	473,173,129	**472,895,104**
17.1 Revaluation reserve on HTM securities		
Opening Balance	85,478,039	61,673,730
Addition during the year	33,769,118	32,068,232
Adjustment made during the year	(29,303,206)	(8,263,922)
Closing balance	**89,943,952**	**85,478,039**
17.2 Revaluation reserve on HFT securities		
Opening Balance	387,417,064	179,144,800
Addition during the year	2,060,655,632	665,522,221
Adjustment made during the year	(2,064,843,519)	(457,249,957)
Closing balance	**383,229,177**	**387,417,064**

	2025 Taka	2024 Taka
18. Interest and discount income/ Profit on investments		
Interest on loans and advances (Conventional Banking):		
From clients against loans and advances	21,940,843,194	21,828,874,572
Lease finance	340,558,543	457,496,357
Discount from bills purchased & discounted	89,788,953	151,355,383
From banks and financial institutions in Bangladesh	734,006,048	374,470,158
From foreign banks	407,809,598	356,867,364
	23,513,006,336	**23,169,063,833**
Off-shore Banking Unit	409,205,671	506,960,826
	23,922,212,006	**23,676,024,659**
Profit on investment (Islami Banking):		
Profit on investments	1,119,482,527	717,463,628
Profit on placement with other banks	-	-
	1,119,482,527	**717,463,628**
	25,041,694,533	**24,393,488,287**
18 (a) Consolidated Interest and discount income/ Profit on investment		
ONE Bank PLC	25,041,694,533	24,393,488,287
ONE Securities Limited	78,010,380	64,039,156
ONE Investments Limited	1,537,517	1,251,109
Less: Inter Company Transaction	(51,627,253)	(37,155,857)
	25,069,615,177	**24,421,622,694**
19. Interest paid/profit shared on deposits and borrowings		
Interest paid on deposits (Conventional Banking):		
A. Interest paid/profit shared on deposits:		
Short term deposits	2,942,287,381	2,671,888,038
Savings deposits	937,899,372	851,022,341
Term deposits	13,378,367,190	10,614,944,993
Scheme deposits	1,096,749,635	1,020,546,063
	18,355,303,578	**15,158,401,434**
B. Interest paid for borrowings:		
Borrowings from banks and financial institutions	331,672,776	290,062,398
Interest on money at call and short notice	5,889,953	19,177,639
Interest on re-finance and pre-finance from Bangladesh Bank	381,523,126	395,138,393
Interest on repurchase agreement (REPO)	1,474,919,769	1,021,296,257
Interest expenses for leased liability as per IFRS-16	80,400,679	62,555,536
Interest on Subordinated Bond	955,046,450	807,660,730
Interest on Perpetual Bond	400,000,000	401,095,891
	3,629,452,753	**2,996,986,844**
Off-shore Banking Unit	29,325,757	7,795,363
	22,014,082,088	**18,163,183,642**
Profit shared on deposits (Islami Banking):		
Profit paid on deposits	940,030,417	550,375,682
Profit on borrowings	-	-
	940,030,417	**550,375,682**
	22,954,112,505	**18,713,559,324**
Less: Interest on Perpetual Bond transfer to Appropriation head in Profit and Loss Account	(400,000,000)	(401,095,891)
	22,554,112,505	**18,312,463,433**
19 (a) Consolidated Interest paid/profit shared on deposits and borrowings		
ONE Bank PLC	22,554,112,505	18,312,463,433
ONE Securities Limited	1,696,995	1,823,228
ONE Investments Limited	-	-
Less: Inter Company Transaction	(51,627,253)	(37,155,857)
	22,504,182,247	**18,277,130,804**
20. Income from Investments		
Interest on treasury bills	134,747,551	133,264,725
Interest on treasury bond (Net)	2,631,968,545	2,529,013,677
Income from government Islamic Bond	72,852,471	24,151,818
Income from private Sukuk Bond	25,645,995	26,760,000
Gain on sale of government Securities	3,031,598,168	2,319,713,372
Interest on Reverse Repo	15,604,205	4,017,223
Dividend on Investment	508,020,242	603,439,782
Gain on sale of Shares	-	1,020,184
Interest on subordinated bond	277,505,342	185,881,767
	6,697,942,519	**5,827,262,549**
20 (a) Consolidated Income from Investments		
ONE Bank PLC	6,697,942,519	5,827,262,549
ONE Securities Limited	123,637,321	94,509,917
ONE Investments Limited	-	
Less: Inter Company Transaction	-	
	6,821,579,841	**5,921,772,466**
21. Commission, exchange and brokerage		
Letter of credit	100,826,210	94,409,908
Letter of credit-Export Back to Back	148,974,614	165,291,519
Letter of guarantees	127,185,733	130,154,589
Acceptances	89,919,761	49,848,059
Acceptances-Export Back to Back LC	88,057,682	88,232,842
Bills for collection	997,848	446,202
Bills for collection-Export Back to Back LC	14,149,016	10,617,991
Remittances (PO, DD, TT etc.)	4,468,321	4,517,016
Remittances-Export Back to Back LC (PO, DD, TT etc.)	59,500	93,700
Export bills	32,966,187	40,604,408
PRC Issuance Charges-Export Back to Back LC	461,550	530,000
Underwriting Commission on T. Bill & Bond Buy	1,370,647	1,584,920
Cash Assistance Handling Charges	7,948,000	6,694,919
Import Related Certificates	161,300	138,400
Import Related Certificates-Export Back to Back LC	767,600	105,000
Others	1,424,051	1,367,618
	619,738,020	594,637,092
Profit on exchange trading	1,090,681,198	1,422,333,729
	1,710,419,218	**2,016,970,821**
Off-shore Banking Unit	450,890	613,536
	1,710,870,108	**2,017,584,357**
21 (a) Consolidated Commission, exchange and brokerage		
ONE Bank PLC	1,710,870,108	2,017,584,357
ONE Securities Limited	31,363,484	26,130,171
Less: Inter Company Transaction	-	(113,677)
	1,742,233,592	**2,043,600,851**

	2025 Taka	2024 Taka
22. Other operating income		
Loan processing fees and other charges	93,336,847	116,446,771
Income from Credit and Debit Card Fee	369,456,690	298,563,608
Recoveries of postage, telex, telephone, fax etc.	6,292,045	6,074,948
Recoveries of postage, telex, telephone, fax etc-Export Back to Back LC	27,291,426	27,109,447
Letter of Credit miscellaneous charges	10,634,229	10,679,006
Letter of Credit miscellaneous charges-Export Back to Back	13,969,206	15,672,737
EXP Certification Charges-Export Back to Back LC	9,922,450	10,768,850
Import Payment Fees-Export Back to Back LC	67,971,953	63,065,368
Discrepancy and Other Charges-Export Back to Back LC	31,492,382	31,150,850
General Banking miscellaneous charges	133,401,601	123,075,187
Miscellaneous **(Note-21.1)**	50,723,286	36,335,680
Mobile Financial Services	10,483,879	11,111,203
Vessel and Container Tracking Charges	1,115,600	1,029,100
Vessel and Container Tracking Charges-Export Back to Back LC	20,001,613	16,897,300
Rent on locker	5,166,500	4,252,300
Forfeited fund (refund from OBPLC Employees' Provident Fund) **[Note-21.2]**	1,550,721	5,145,516
Gain on sale of fixed assets	455,544	2,525,294
	853,265,969	**779,903,164**
Off-shore Banking Unit	316,439	661,031
	853,582,409	**780,564,195**

22.1 Miscellaneous income include commission on sanchyapatra, cheque book issue charge, passport endorsement fees, certificate issuance charge etc.

22.2 Forfeited fund (refund from OBPLC Employees' Provident Fund)

As per Financial Reporting Council (FRC) notification reference #179/FRC/FRM/Notification/2020/2 dated July 07, 2020, we have received from ONE Bank PLC Employees' Provident Fund as considered the forfeited fund of Tk. 1,550,721/= for the year 2024.

22 (a) Consolidated Other operating income		
ONE Bank PLC	853,582,409	780,564,195
ONE Securities Limited	1,305,525	2,588,110
	854,887,934	**783,152,304**
23. Salary & Allowances		
Salary & Allowances	3,686,053,407	3,559,672,480
Provident Fund Contribution	201,561,104	188,458,165
Gratuity	162,077,808	169,059,727
Superannuation fund	19,675,000	18,870,000
Bonus	334,793,420	306,529,821
	4,404,160,738	**4,242,590,194**
23(a) Consolidated Salary & Allowances		
ONE Bank PLC	4,404,160,738	4,242,590,194
ONE Securities Limited	52,180,192	49,985,386
ONE Investments Limited	182,903	-
	4,456,523,833	**4,292,575,580**
24. Rent, taxes, insurance, electricity etc.		
Rent (Note 24.1)	968,136	7,900,671
VAT on Rent	78,529,072	78,588,864
Taxes (Trade license renewal fee, land development/ holding tax etc.)	7,502,013	6,238,018
Electricity	101,354,243	94,559,145
Utilities	15,651,259	12,856,342
Insurance	168,333,903	162,216,164
	372,338,625	**362,359,203**
24.1 Rent		
Rent	523,387,016	523,114,323
Transfer to depreciation and interest expenses under IFRS-16*	522,418,880	515,213,652
	968,136	**7,900,671**

* As per IFRS 16, rental expense is transferred to depreciation of Right of use Assets (RoU) and interest expenses of lease liabilities.

24(a) Consolidated Rent, taxes, insurance, electricity etc.		
ONE Bank PLC	372,338,625	362,359,203
ONE Securities Limited	4,152,642	3,646,440
	376,491,267	**366,005,643**
25. Legal expenses		
Legal and Professional fees	10,566,981	20,097,178
Fees, Court fees & stamps	358,900	211,527
	10,925,881	**20,308,705**
Off-shore Banking Unit	-	-
	10,925,881	**20,308,705**
25 (a) Consolidated Legal expenses/professional expenses		
ONE Bank PLC	10,925,881	20,308,705
ONE Securities Limited	236,500	233,500
	11,162,381	**20,542,205**
26. Postage, stamps, telecommunication etc.		
Telex/Telephone/Fax etc.	24,462,793	22,989,080
Courier/postage	13,600,152	14,118,400
Data Connectivity & Internet	42,725,730	43,227,726
SMS Alert Charge	32,667,164	10,320,403
Reuter	6,495,857	5,719,638
	119,951,696	**96,375,247**
27. Directors' Fees		
Directors' fees for attending the meeting	2,572,000	1,902,520
Remuneration of Independent Directors	1,200,000	745,345
	3,772,000	**2,647,865**

For attending the meeting of the Board and other committee meetings @ Tk. 10,000 per attendance per person as per BRPD circular no. 11 dated February 11, 2024. Other than the meeting attendance fees, no other financial benefit is being availed by the Directors. According to the same circular, the Independent Directors are eligible for a monthly remuneration of Tk. 50,000.

27 (a) Consolidated Director's Fees		
ONE Bank PLC	3,772,000	2,647,865
ONE Securities Limited	138,000	170,500
	3,910,000	**2,818,365**
28. Stationery, Printing, advertisement etc.		
Printed and security stationery	30,372,966	31,244,423
Stationery	121,253,716	94,800,183
Business Promotion	51,567,358	72,078,002
	203,194,040	**198,122,608**
28 (a) Consolidated Stationery, Printing, advertisement etc.		
ONE Bank Limited	203,194,040	198,122,608
ONE Securities Limited	374,519	663,632
	203,568,558	**198,786,240**
29. Managing Director's Salary & Allowances		
Basic Salary	7,491,150	11,400,000
House rent allowance	702,097	600,000
Medical allowance	149,828	-
Other allowance	3,260,365	-
Provident Fund Contribution	45,968	1,140,000
Bonus (Including incentive bonus in 2024)	1,030,000	3,400,000
	12,679,407	**16,540,000**
30. Depreciation, leasing expense and repair of bank's assets		
Depreciation (A)		
Furniture and Fixtures	246,605,221	213,231,159
Office Equipment	97,781,738	97,409,720
Motor Vehicles	10,910,854	9,087,548
Building	6,757,560	6,930,828
Land	-	-
Right of use Assets (RoU) *	519,642,708	540,258,116
Intangibles Assets	18,613,709	12,715,686
	900,311,790	879,633,057
Repairs & Maintenance (B)	161,853,975	171,575,759
	1,062,165,764	**1,051,208,816**

* As per Note 2.24, in accordance with IFRS-16, the Bank has recognised Right of use Assets (RoU) and related depreciation is shown above.

30 (a) Consolidated Depreciation, leasing expense and repair of bank's assets		
ONE Bank PLC	1,062,165,764	1,051,208,816
ONE Securities Limited	12,449,740	10,664,559
	1,074,615,504	**1,061,873,374**
31. Other expenses		
Entertainment	49,740,533	41,776,575
Fuel for Car and Generator	20,627,113	22,224,981
Donation, Subscription and CSR	46,659,599	55,734,780
Conveyance Allowance	39,826,578	37,586,401
Computer & Printer expenses	18,330,951	18,804,877
Software Maintenance Charges	147,906,658	89,161,612
Staff training & Award	29,401,589	21,012,831
Debit and Credit Card expenses **(Note-31.2)**	122,132,429	98,536,496
Bank charges	9,608,526	5,705,710
Miscellaneous **(Note-31.1)**	17,439,084	14,788,438
ATM Booth Expenses	27,877,679	25,351,125
Services Outsourcing	305,088,788	287,380,329
Tax Reimbursement For OBPLC_PF	-	11,419,994
Call center operating expense	741,500	878,950
Issuance cost of Bond	75,000,000	65,000,000
Mobile Financial Services	8,661,172	10,780,745
Commission on Agent Banking	1,312,325	831,618
	920,354,523	806,975,462
Off-shore Banking Unit	326,816	231,953
	920,681,339	**807,207,415**

31.1 Miscellaneous expenses include uniform & liveries, retail loan recovery expenses, NID verification charge etc.

31.2 Debit and Credit Card expenses		
VISA Credit Card Expenses	1,587,167	1,533,584
Information Technology Enabled Services for VISA Card	-	3,118,500
Purchase of EMV plastic cards	9,870,000	9,465,000
Subsidy against NPSB	6,328,055	2,926,640
Visa Fees and Charges	72,661,765	56,006,384
CIB Charges (Card)	806,355	882,310
Contact Point Verification Expense	4,397,660	4,610,754
Cash Reward Point	7,754,527	5,884,117
Lounge Visit Expenses	6,266,788	12,811,318
Others	12,460,113	1,297,889
	122,132,429	**98,536,496**

AUDITED FINANCIAL STATEMENTS 2025

ONE Bank

Notes to the Financial Statements
As at and for the year ended 31 December 2025

	2025 Taka	2024 Taka
31 (a) Consolidated Other expenses		
ONE Bank PLC	920,681,339	807,207,415
ONE Securities Limited	11,773,788	11,204,486
ONE Investments Limited	54,896	93,826
Less: Inter Company Transaction	-	(113,677)
	932,510,023	**818,392,050**
32. Provision for loans, off balance sheet exposure, investment & other for the year		
Provision for classified loans and advances **(Note-12.4)**	6,257,262,971	7,134,792,230
Provision for unclassified loans and advances **(Note-12.5 & 12.6)**	-	-
Provision for off-balance sheet exposure **(Note-12.8)**	41,222,657	23,340,963
Provision for diminution in value of share **(Note-12.11)**	166,640,217	80,068,373
Provision for other **(Note-12.9)**	-	61,314,000
	6,465,125,844	**7,299,515,567**
32.1 Consolidated Provision for loans and advances		
Specific provision		
ONE Bank PLC	6,257,262,971	7,134,792,230
ONE Securities Limited	-	-
	6,257,262,971	**7,134,792,230**
General provision		
ONE Bank PLC	-	-
ONE Securities Limited	1,750,858	1,175,475
	1,750,858	**1,175,475**
	6,259,013,829	**7,135,967,705**
33. Consolidated provision for diminution in value of share for the year		
ONE Bank PLC	166,640,217	80,068,373
ONE Securities Limited	41,141,465	36,847,574
	207,781,682	**116,915,947**
34. Consolidated provision for other		
ONE Bank PLC	-	61,314,000
ONE Securities Limited	-	-
	-	**61,314,000**
35. Tax Expenses for the year		
Current Tax (Note-12.1)	556,343,774	670,104,501
Deferred tax (Note-9.4 and 12.2)	(2,600,190,360)	(1,341,019,267)
	(2,043,846,586)	**(670,914,766)**
35 (a) Consolidated Tax Expenses for the year		
Current Tax		
ONE Bank PLC	556,343,774	670,104,501
ONE Securities Limited	37,720,875	31,205,297
ONE Investments Limited	310,555	280,696
	594,375,203	**701,590,494**
Deferred Tax		
ONE Bank PLC	(2,600,190,360)	(1,341,019,267)
ONE Securities Limited	(9,186,823)	(3,844,923)
	(2,609,377,182)	**(1,344,864,191)**
	(2,015,001,979)	**(643,273,696)**
36. Interest receipts in cash		
Interest income on loans & advances	25,041,694,533	24,393,488,287
Income from Investments (excluding dividend income)	6,189,922,277	5,223,822,767
	31,231,616,810	29,617,311,053
(Increase)/ Decrease in interest receivable on loans & advances	(5,136,256,078)	(4,086,152,072)
(Increase)/ Decrease in interest receivable others	(45,021,486)	(262,353,553)
	26,050,339,247	**25,268,805,428**
36 (a) Consolidated Interest receipts in cash		
ONE Bank PLC	26,050,339,247	25,268,805,428
ONE Securities Limited	72,398,649	55,526,472
ONE Investments Limited	1,537,517	1,251,109
Interest on deposit paid by ONE Bank PLC to subsidiaries company	(51,627,253)	(37,155,857)
	26,072,648,159	**25,288,427,152**
37. Interest payments		
Total interest expenses	22,873,711,826	18,651,003,788
Add : Opening balance of interest payable	3,553,637,755	2,963,548,251
Less: Closing balance of interest payable	(4,025,956,172)	(3,553,637,755)
	22,401,393,409	**18,060,914,284**
37 (a) Consolidated Interest Payment		
ONE Bank PLC	22,401,393,409	18,060,914,284
ONE Securities Limited	1,696,995	465,477
Interest on deposit paid by ONE Bank PLC to subsidiaries company	(51,627,253)	(37,155,857)
	22,351,463,150	**18,024,223,904**
38. Fee and commission receipts in cash		
Fees and commission	620,188,909	595,250,628
Less : (Increase) / decrease in Commission receivable	-	-
	620,188,909	**595,250,628**
38 (a) Consolidated Fee and commission receipts in cash		
ONE Bank PLC	620,188,909	595,250,628
ONE Securities Limited	31,363,484	26,130,171
	651,552,393	**621,380,799**
39. Cash payments to employees		
Salary & Allowances	3,742,454,916	3,429,581,370
Provident Fund Contribution	201,561,104	188,458,165
Gratuity	162,077,808	169,059,727
Superannuation fund	19,675,000	18,870,000
Bonus	334,793,420	306,529,821
Managing Director's salary and allowances	12,679,407	16,540,000
	4,473,241,655	**4,129,039,083**
40. Cash payment to suppliers		
Stationery, Printings, advertisements etc.	207,197,125	204,964,449
Repair & Maintenance	161,853,975	143,688,182
	369,051,100	**348,652,632**
41. Cash receipts from other operating activities		
Other operating income	853,126,865	772,893,384
Exchange earnings	1,090,681,198	1,422,333,729
	1,943,808,063	**2,195,227,114**
41 (a) Consolidated Cash receipts from other operating activities		
ONE Bank PLC	1,943,808,063	2,195,227,114
ONE Securities Limited	64,056,048	18,793,238
	2,007,864,111	**2,214,020,352**
42. Cash payments for other operating activities		
Rent, taxes, insurance and electricity etc.	894,757,505	877,572,855
Legal expenses	10,925,881	20,308,705
Postage, stamps, telecommunication etc.	119,951,696	96,375,247
Directors fees	3,772,000	2,647,865
Auditors' fee	690,000	400,000
Other expenses	752,902,307	766,499,708
	1,782,999,389	**1,763,804,380**
42 (a) Consolidated Cash payments for other operating activities		
ONE Bank PLC	1,782,999,389	1,763,804,380
ONE Securities Limited	72,908,550	75,553,511
ONE Investments Limited	237,799	93,826
	1,856,145,738	**1,839,451,717**
43. Increase/(decrease) of other liabilities		
Closing balance:		
Sinking fund and risk fund	90,384,380	72,725,321
Interest payable on Subordinated debt	171,324,843	190,640,360
Interest payable on borrowings	185,719,895	193,483,461
Interest suspense account	12,734,407,009	11,343,203,446
Climate fund	12,000,000	7,000,000
	13,193,836,126	**11,807,052,587**
Less: Opening balance:		
Sinking fund and risk fund	72,725,321	65,794,370
Interest payable on Subordinated debt	190,640,360	148,844,559
Interest payable on borrowings	193,483,461	98,586,900
Interest suspense account	11,343,203,446	12,479,646,087
Climate fund	7,000,000	-
	11,807,052,587	**12,792,871,916**
	1,386,783,539	**(985,819,329)**
43 (a) Consolidated Increase/(decrease) of other liabilities		
ONE Bank PLC	1,386,783,539	(985,819,329)
ONE Securities Limited	(103,389,090)	5,264,792
ONE Investment Limited	(46,000)	-
	1,283,348,450	**(980,554,536)**
44. (Increase)/decrease of other assets		
Closing balance:		
Security deposits	11,571,441	8,542,000
Advance rent	381,509,371	395,127,068
Prepayments	201,238,645	99,030,047
Suspense account	32,685,783	26,626,735
Receivable from Bangladesh Bank	228,639,302	228,384,270
Sundry receivables	26,308,196	65,762,499
Receivable ATM acquiring	66,006,870	79,797,999
Protested bill	8,554,393	8,554,393
Branch Adjustment Account	3,682,381	8,909,458
	960,196,382	**920,734,470**
Off-shore banking unit	21,243	20,844
	960,217,625	**920,755,314**
Less: Opening balance:		
Security deposits	8,542,000	8,545,000
Advance rent	395,127,068	381,941,131
Prepayments	99,030,047	102,014,128
Suspense account	26,626,735	25,444,296
Receivable from Bangladesh Bank	228,384,270	344,773,082
Sundry receivables	65,762,499	5,858,121
Receivable ATM acquiring	79,797,999	117,042,751
Protested bill	8,554,393	8,554,393
Branch Adjustment Account	8,909,458	3,158,956
	920,734,470	**997,331,859**
Off-shore banking unit	20,844	19,107
	920,755,314	**997,350,966**
	(39,462,311)	**76,595,652**
44 (a) Consolidated (Increase)/decrease of other assets		
ONE Bank PLC	(39,462,311)	76,595,652
ONE Securities Limited	(3,829,645)	(36,292,596)
	(43,291,956)	**40,303,056**
45. Letters of Guarantee		
i) Claims against the Bank not acknowledged as debts	-	-
ii) Money for which the Bank is contingently liable in respect of guarantee given favoring:		
Directors	-	19,581,641
Government	187,502,744	933,376,944
Banks and other financial institutions	128,674,288	323,605,810
Others	18,426,978,728	18,838,025,864
	18,743,155,761	20,114,590,259
Total (i and ii)	**18,743,155,761**	**20,114,590,259**

	2025 Taka	2024 Taka
46. Details break-up of Shareholders' Equity -Solo		
Paid-up Capital	10,658,218,870	10,658,218,870
Statutory Reserve	7,565,365,960	7,565,365,960
Surplus in Profit & Loss Account	4,572,336,608	4,757,698,562
Start-up Equity Investment Fund	98,236,311	96,068,250
Revaluation Reserve for HTM Securities	473,173,129	472,895,104
	23,367,330,879	**23,550,246,746**
47. Calculation of Net Asset Value (NAV) Per Share		
Total Shareholders' Equity -Solo	23,367,330,879	23,550,246,746
Total Shareholders' Equity -Consolidated	23,940,054,069	24,043,491,122
Weighted average number of outstanding Shares	1,065,821,887	1,065,821,887
Net Asset Value Per Share –Solo	**21.92**	**22.10**
Net Asset Value Per Share – Consolidated	**22.46**	**22.56**
48. Basic Earnings Per Share		
Attributable profit for the year -Solo	216,806,107	1,279,785,100
Attributable profit for the year -Consolidated	296,284,922	1,323,019,378
Weighted average number of outstanding Shares for the year:		
Opening balance	1,065,821,887	1,065,821,887
Bonus Share Issued during the year	-	-
	1,065,821,887	**1,065,821,887**
Basic Earnings Per Share -Solo	**0.20**	**1.20**
Basic Earnings Per Share - Consolidated	**0.28**	**1.24**

Earnings per share has been calculated in accordance with IAS-33:"Earnings Per Share (EPS)". The prior-year figures did not require restatement because there was no increase in the number of shares during 2025. No Diluted Earnings Per Share is required to be calculated for the year as there was no scope for dilution of share during the year (i.e. no right share was issued).

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

Net Operating Cash Flow- Solo	771,519,208	7,279,438,879
Net Operating Cash Flow- Consolidated	781,127,453	7,289,539,434
Weighted average number of outstanding Shares	1,065,821,887	1,065,821,887
Net Operating Cash Flow Per Share –Solo	**0.72**	**6.83**
Net Operating Cash Flow Per Share – Consolidated	**0.73**	**6.84**

The prior-year figures were not restated, as there was no increase in the number of shares during 2025.

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

Particulars	2025	2024
Net Profit after taxation	216,806,107	1,279,785,100
Provision for taxation	(2,043,846,586)	(670,914,766)
Provision for loans and advances & others	6,465,125,844	7,299,515,567
(Increase)/decrease in interest and dividend income receivable	(4,801,074,925)	(3,796,988,016)
Increase/(decrease) in interest expense payable	152,719,097	251,549,149
Depreciation	403,254,515	367,262,518
Increase/ (decrease) in salaries and allowances expenses payable	(56,401,510)	130,091,111
Increase/(decrease) in other expenses payable	139,746,550	54,054,814
Income tax paid	(688,691,569)	(471,507,055)
Cash flows from operating activities before changes in operating assets and liabilities	**(212,362,478)**	**4,442,848,421**

51. Related Party Disclosures of the Bank

i) Name of the directors together with a list of entities in which they have interest- **Annexure-E**

ii) Significant contracts where Bank is a party and wherein Directors have interest during the year 2025

Name of Directors	Relationship with the Bank	Nature of Transaction	Sanctioned Amount	Outstanding Amount	Security Value (FDR)
Mr. Zahur Ullah	Director	Credit Card	1,500,000	-	2,999,345
Mrs. Anannya Das Gupta	Director	Credit Card	950,000	37,980	1,000,000

iii) Shares issued to Directors and Executives without consideration or exercisable at discount: **Nil**

iv) Nature, type and elements of transactions with the related party: As mentioned in SL# viii

V) Lending policies in respect of related party:

a) Amount of transaction regarding loans and advances, deposits, guarantees and commitment as on 31.12.2025:

i) ONE Securities Limited maintains bank account with ONE Bank PLC of Tk.772,456,224.
ii) ONE Investments Limited maintains deposit account with ONE Bank PLC of Tk.14,099,773.
iii) ONE Bank PLC (OBPLC) maintains deposit account of Tk.64 Crore with LankaBangla Finance PLC and OBPLC has invested in share of LankaBangla Finance PLC of Tk.12.24 Crore (Cost Value). OBPLC issued subordinated and perpetual bond to Lanka Bangla Finance PLC of Tk.14 Crore and Tk.50 Crore respectively.

b) Amount of transactions regarding principal items of deposits, expenses and commission : **Nil**

c) Amount of provision against loans and advances given to related party : Provision maintained @ 1% on loan amount as per regulatory requirement.

d) Amount of guarantees and commitments arising from other off-balance sheet exposures : **Nil**

vi) Disclosure of transaction regarding Directors and their related concerns: **Nil**

vii) Bank Guarantee amounting to Tk.84,000,000 issued to ONE Securities Limited in favor of Dhaka Stock Exchange PLC.

viii) Business other than Banking business with any related concern of the Directors as per Section 18(2) of the Bank Company Act-1991 (as amended up to date):

Lease agreement made with the Director :

Nature of the contract	Branch / Office / Location	Name of Director and related by	Remarks
Lease Agreement	Off- Site Store & Contact Center 26 Tejgoan Industrial Area, Tejgoan Shilpanchol, Dhaka.	Mr. Zahur Ullah Director Shamah Enterprises Limited	Expiry Date of Lease 31.05.2031
Lease Agreement	Off- Site Store 26 Tejgoan Industrial Area, Tejgoan Shilpanchol, Dhaka.	Mr. Zahur Ullah Director Shamah Enterprises Limited	Expiry Date of Lease 31.07.2031

ix) Investments in the Securities of Directors and their related concern: **Nil**

52. Workers Participation Fund and Welfare Fund

SRO-336-AIN/2010 dated October 5, 2010 issued by the 'Ministry for Labour and Employment' states the status of business of certain institutions and companies along with Bank and Insurance companies as "Industrial Undertakings" for the purposes of Chapter- XV of the Bangladesh Labour Act, 2006 (as amended up to date) which deals with the workers' participation in company's profit by way of 'Workers Participation Fund' and 'Welfare Fund'. This Act requires the "Industrial Undertakings" to maintain provision for workers' profit participation fund @ 5% on net profit.

Since this requirement contradicts with 'section 11' of the 'Bank Companies Act 1991 (as amended up to date)', Banks in Bangladesh took up the issue collectively through the 'Association of Bankers Bangladesh Limited (ABB)'. ABB wrote a letter to 'Ministry of Finance' of the Government of People's Republic of Bangladesh on 9th March, 2016 to draw attention of Honorable Finance Minister regarding relevance and applicability of Chapter XV of the Bangladesh Labour Act, 2006 (amended up to date) for Bank Companies and to obtain a directive on the issue. The 'Ministry of Finance' opined that the WPPF should not be relevant for Bank Companies and therefore, it should not be applied there.

The ABB also sought an opinion on this issue from Bangladesh Bank. Subsequently, Bangladesh Bank agreed on all the logic and legal opinion collected by the ABB and expressed their consensus with them on 29th November, 2016 i.e., irrelevance of Chapter XV of the Bangladesh Labour Act, 2006 (amended up to date) in Bank Companies. In this backdrop, the "Ministry of Finance' has given their instruction, vide letter no. 53.00.0000311.22.002.17.130 dated February 14, 2017 for not applying Chapter XV of the Bangladesh Labour Act, 2006 (amended up to date) in Bank Companies. Therefore, no provision in this regard has been made in the financial statements for the year ended on December 31, 2025.

53. Number of employees of the Bank

The number of employees engaged for the whole year or part thereof who received a total remuneration of Tk. 36,000 p.a. or above were 2,649 for the year 2025.

54. Coverage of External Audit

The external auditors of the Bank, Mahamud Sabuj & Co., Chartered Accountants worked over 11,220 person hours. They have reviewed more than 80% of the Bank's risk weighted assets as at the Balance Sheet date.

55. Events after the balance sheet date

The Board of Directors in its 414th meeting held on 30 April 2026 approved the financial statements of the Bank for the year ended 31 December 2025.

Muhit Rahman, Managing Director | AMMM Aurangzeb Chowdhury, Independent Director | Zahur Ullah, Director | A.S.M. Shahidullah Khan, Chairman

Financial Highlights on the overall activities of the Bank
As at 31 December 2025

Solo Basis

Sl No	Particulars	2025 Taka	2024 Taka
1	Paid up Capital	10,658,218,870	10,658,218,870
2	Total Capital	25,027,744,684	30,088,861,557
3	Capital Surplus/(deficit)	2,521,823,410	7,957,426,315
4	Total Assets	360,112,870,901	338,119,313,572
5	Total Deposits	273,497,900,933	251,198,659,953
6	Total Loans and Advances	242,029,120,473	220,914,237,712
7	Total Contingent Liabilities and Commitments	63,801,435,009	68,741,440,881
8	Credit Deposit ratio (%)*	84.02%	82.60%
9	Percentage of Classified Loans against total loans and advances	19.61%	17.47%
10	Profit after tax and provisions	216,806,107	1,279,785,100
11	Amount of classified loans and advances	47,459,964,149	38,587,600,000
12	Provision kept against classified loans	15,905,453,825	13,938,094,709
13	Provision surplus/(deficit)	39,030,372,561	(17,974,535,030)
14	Cost of fund	10.06%	10.09%
15	Interest earning Assets	270,159,246,621	261,010,504,197
16	Non-interest earning assets	89,953,624,280	77,108,809,376
17	Return on investment-ROI	12.09%	11.99%
18	Return on Assets-ROA (Net profit after taxation/average assets)	0.06%	0.39%
19	Income from Investment	6,697,942,519	5,827,262,549
20	Earnings per Share	0.20	1.20
21	Net Income per share	0.20	1.20
22	Price Earning Ratio (Times)	34.41	7.08

Consolidated Basis

1	Paid up Capital	10,658,218,870	10,658,218,870
2	Total Capital	25,576,721,016	30,557,055,520
3	Capital Surplus	2,992,699,169	8,356,855,339
4	Total Assets	360,533,641,575	338,651,615,641
5	Total Deposits	272,711,344,935	250,683,541,046
6	Total Loans and Advances	242,171,301,320	221,088,761,300
7	Profit after tax and provisions	297,539,481	1,323,864,388
8	Earnings per Share	0.28	1.24
9	Net Income per share	0.28	1.24

* As per Bangladesh Bank Reporting.

Annexure- B

Reconciliation Statement Regarding Balance with Bangladesh Bank

1) Balance with Bangladesh Bank-Taka account (Excluding Islami Banking)

Amount in Taka

	Detail	Total
Balance as per Bank ledger		14,047,986,965
Unrespond debit entries in:		
Bangladesh Bank Statement	388,399,550	
ONE Bank's ledger	4,873,567	393,273,117
		13,654,713,849
Unrespond credit entries in:		
Bangladesh Bank statement	34,017,474	
ONE Bank's ledger	20,455,685	54,473,159
Balance as per Bangladesh Bank Statement		**13,709,187,008**

2) Balance with Bangladesh Bank-Foreign currency

Amount in Taka

	USD	EURO	GBP	Total
A) Balance as per Bank ledger	**3,023,444,095**	**14,442,139**	**9,018,560**	**3,046,904,794**
B) Unrespond debit entries in:				
Bangladesh Bank Statement	3,420,865	-	-	3,420,865
ONE Bank's ledger	-	-	-	-
	3,420,865	**-**	**-**	**3,420,865**
C) Unrespond credit entries in:				
Bangladesh Bank statement	176,320,529	-	-	176,320,529
ONE Bank's ledger	36,688,620	-	-	36,688,620
	213,009,149	**-**	**-**	**213,009,149**
Balance as per Bangladesh Bank Statement (A-B+C)	**3,233,032,379**	**14,442,139**	**9,018,560**	**3,256,493,078**

RTGS Settlement A/C USD balance of Tk. 43,975,496 has been adjusted with Bangladesh Bank USD clg. account as the said settlement A/C is related with this account.

Annexure- D

Statement of large loan
As at 31 December 2025

SL No	Group/ Client Name	Outstanding (Taka in crore)		
		Funded	Non-Funded	Total
1	GETCO Group	599.52	5.36	604.88
2	City Group	404.90	141.21	546.11
3	Globe Pharma Group	481.36	57.75	539.12
4	Panwin Group	516.80	0.63	517.43
5	Abul Khair Group	403.56	104.52	508.08
6	Habib Group	456.51	8.76	465.27
7	Navana Group	462.73	-	462.73
8	Popular Group	429.10	-	429.10
9	Provita Group	425.11	1.26	426.37
10	ANANDA Group	385.07	9.59	394.65
11	Evince Group	306.38	42.57	348.95
12	Impress Group	302.55	41.03	343.58
13	Mohammadi Group	278.46	59.86	338.32
14	Asian & DAF Group	259.44	76.06	335.50
15	Arunima Group	252.87	73.87	326.74
16	M M Builders & Engineers Ltd.	305.72	19.76	325.48
17	GPH Group	312.06	10.75	322.81
18	Clifton Group	244.09	54.46	298.55
19	Opex & Medlar Group	206.90	45.36	252.26
20	Unique Group	153.04	98.90	251.94
	Total	**7,186.17**	**851.71**	**8,037.87**

Note: More than 10% of the regulatory Capital and outstanding balance of the client.

Annexure- A

Schedule of Fixed Assets
As at 31 December 2025

[Referred to Note 8 of these Financial Statements]

Particulars	Cost (Taka)					Depreciation and Amortization (Taka)					Net book value at 31 December
	Balance on 1 January	Additions during the year	Disposal/ Transfer Amortization during the year	Transfer to Held for Sale	Balance at 31 December	Balance on 1 January	Charge for the year	Adjusted on disposal during the year	Transfer to Held for Sale	Balance at 31 December	
Furniture and Fixtures	1,957,002,565	355,768,286	185,246,963	63,782,966	2,063,740,922	1,032,179,919	246,605,221	53,780,323		1,043,903,526	1,019,837,396
Work in progress (Furniture and Fixture)	296,091,319	171,984,872	290,832,785	-	177,243,405	-	-	-		-	177,243,405
Office Equipment	1,759,797,288	93,248,209	3,238,629	228,716,069	1,621,090,799	1,253,284,799	97,781,738	217,027,349		1,134,039,188	487,051,611
Motor Vehicles	224,353,710	44,920,897	7,174,460	-	262,100,147	189,318,467	10,910,854	6,737,383		193,491,938	68,608,209
Building	332,559,123	-	-	-	332,559,123	62,256,948	6,757,560	-		69,014,508	263,544,615
Right of use Assets (RoU)	3,951,622,020	434,569,071	-	-	4,386,191,091	2,088,944,257	519,642,708	-		2,608,586,965	1,777,604,126
Land	279,366,295	-	-	-	279,366,295	-	-	-		-	279,366,295
Intangibles Assets	269,989,095	18,076,750	-	-	288,065,845	215,446,942	18,613,709	-		234,060,651	54,005,194
Work in progress (Intangibles Assets)	18,997,000	24,979,776	10,402,000	-	33,574,776	-	-	-		-	33,574,776
Asset Held for Sale	-	292,499,035	-	-	292,499,035	-	-	-	264,717,057	264,717,057	27,781,978
Total 2025	**9,089,778,415**	**1,436,046,896**	**496,894,837**	**292,499,035**	**9,736,431,439**	**4,841,431,332**	**900,311,790**	**277,545,055**	**264,717,057**	**5,547,813,833**	**4,188,617,605**
Total 2024	**7,803,179,496**	**1,625,354,535**	**338,755,616**	**-**	**9,089,778,415**	**4,146,986,654**	**879,633,057**	**41,312,190**	**-**	**4,841,431,333**	**4,248,347,082**

AUDITED FINANCIAL STATEMENTS 2025

ONE Bank

ONE Bank PLC

Annexure- C

Financial Statements for the year ended 31 December 2025
Balance with other banks in foreign currency

[Referred to Note 4.5 of these Financial Statements]

Name of the Banks	Currency Name	2025			2024		
		Amount in Foreign Currency	Conversion rate per unit F.C.	Amount in BDT.	Amount in Foreign Currency	Conversion rate per unit F.C.	Amount in BDT.
Commerzbank AG, Frankfurt	USD	20,267,059.16	122.30	2,478,568,106.80	610,864.16	120.00	73,303,699.20
Mashreqbank Psc, New York	USD	5,952,874.54	122.30	728,009,173.02	67,494,332.19	120.00	8,099,319,862.80
ICICI Bank Limited, Hong Kong	USD	338,140.41	122.30	41,353,016.70	237,018.95	120.00	28,442,274.00
Standard Chartered Bank, New York	USD	10,987,251.26	122.30	1,343,690,287.86	(488,465.30)	120.00	(58,615,835.88)
Wells Fargo Bank N.A, New York	USD	-	-	-	2,035,015.22	120.00	244,201,826.40
Habib American Bank USA	USD	161,040.03	122.30	19,694,454.88	5,162,034.31	120.00	619,444,117.20
Kookmin Bank,South Korea	USD	607,327.23	122.30	74,273,326.52	2,281,255.69	120.00	273,750,682.80
		38,313,692.63		**4,685,588,365.78**	**77,332,055.22**		**9,279,846,626.52**
Standard Chartered Bank, London	GBP	749,606.00	165.29	123,905,748.97	642,650.48	150.98	97,029,940.07
AB Bank Ltd, Mumbai	ACUD	827,891.82	122.30	101,247,361.28	702,502.42	120.00	84,300,290.40
Mashreqbank Psc, India	ACUD	622,001.13	122.30	76,067,876.99	526,293.52	120.00	63,155,222.40
Standard Chartered Bank (Pakistan) Ltd, Karachi	ACUD	776,525.93	122.30	94,965,671.52	752,812.66	120.00	90,337,519.20
Nabil Bank, Nepal	ACUD	59,565.51	122.30	7,284,587.87	59,840.51	120.00	7,180,861.20
Seylan Bank PLC, Colombo	ACUD	18,632.16	122.30	2,278,627.46	18,632.16	120.00	2,235,859.20
Standard Chartered Bank, Mumbai	ACUD	445,551.06	122.30	54,488,845.10	776,188.06	120.00	93,142,567.20
Punjab National Bank, New Delhi	ACUD	553,404.75	122.30	67,678,855.26	223,992.40	120.00	26,879,088.00
Axis Bank Ltd, Kolkata	ACUD	526,192.99	122.30	64,350,982.19	712,067.50	120.00	85,448,100.00
HDFC Bank Limited, India	ACUD	508,278.74	122.30	62,160,151.82	419,810.87	120.00	50,377,304.40
Zhejiang Chouzhou Commercial Bank,China	ACUD	377,479.34	122.30	46,163,986.88	668,837.45	120.00	80,260,494.00
ICICI Bank Limited, Mumbai	ACUD	519,875.87	122.30	63,578,427.47	616,600.38	120.00	73,992,045.60
		5,235,399.30		**640,265,373.84**	**5,477,577.93**		**657,309,351.60**
Standard Chartered Bank, Tokyo	JPY	18,411,202.00	0.78	14,428,859.01	24,061,980.00	0.76	18,296,734.15
Standard Chartered Bank, Frankfurt	EURO	245,827.89	143.98	35,393,906.28	206,302.66	125.15	25,818,365.29
Commerzbank AG, Frankfurt	EURO	185,695.84	143.98	26,736,189.93	368,282.50	125.15	46,089,818.31
ICICI Bank Limited, Mumbai	ACU EURO	86,493.04	143.98	12,453,129.51	86,493.04	125.15	10,824,430.97
		518,016.77		**74,583,225.72**	**661,078.20**		**82,732,614.57**
Commerzbank AG, Frankfurt	CAD	56,458.90	89.33	5,043,580.81	265,680.43	83.29	22,129,266.92
Habib Bank AG Zurich, Zurich	CHF	-		-	147,538.65	133.08	19,634,738.62
Zhejiang Chouzhou Commercial Bank,China	CNY	504,579.77	17.46	8,808,348.13	(502,971.51)	28.74	(14,457,533.06)
Riyad Bank	SAR	555,585.00	32.59	18,106,122.47	555,585.00	31.96	17,757,385.54
Total				**5,570,729,625**			**10,180,279,125**

Annexure- E

Name of the Directors and the entities in which they have interest
As on 31 December, 2025

SL No	Name of the Director	Status with the Bank	Name of the Firms/Companies in which they are interested as proprietor, partner, Director, managing agent, Guarantor, Employee etc.	Percentage (%) of holding in the company	Remarks
1	Mr. A.S.M. Shahidullah Khan	Chairman	1 Media New Age Ltd.	30.00	Representing KSC Securities Limited
			2 Charuta Homes Ltd.	12.00	
			3 Securex Pvt. Ltd.	2.50	
			4 Eagle River Transport Ltd.	28.58	
			5 Karigar Holdings Ltd.	25.00	
			6 Mudys Corporation Ltd.	28.58	
			7 RBN Shipping Limited	26.00	
			8 SAS Navigation Limited	3.96	
			9 Petro-Bulk (Pvt.) Limited	28.58	
			10 Bengal Meat Processing Limited	3.27	
			11 Northpole Cold Storage Limited	27.10	
			12 CAL Investment Ltd.	8.92	
			13 NTC Housing Ltd.	12.50	
2.	Mr. Zahur Ullah	Director	1 Gtex Ltd.	33.33	
			2 Buttons & Trims Ltd	70.00	
			3 Lables & Trims Ltd.	70.00	
			4 Lamisa Ltd.	60.00	
			5 L-2 Knitting Ltd.	60.00	
			6 Shamah Enterprises Ltd	40.00	
			7 Holiday Publications Ltd.	10.00	
			8 Lamisa Food Products Ltd.	70.00	
			9 Everest Embroidery Limited	53.33	
			10 NTC Housing Ltd.	12.50	
3.	Mrs. Anannya Das Gupta	Director	-	-	-
4.	Mr. Shawket Jaman	Director	NTC Housing Ltd.	12.50	Representing M. R. Holdings & Securities Limited
5.	Admiral A M M M Aurangzeb Chowdhury (Retd.)	Independent Director	-	-	-
6.	Mr. Md. Azizul Haque	Independent Director	-		-

Annexure- F

Statement of Tax Position of the Bank
As at 31 December 2025

Accounting Year	Assessment Year	Status
2004	2005-2006	Honourable High Court Division of Supreme Court of Bangladesh has given verdict in favor of OBPLC in case of certain regulatory deductions for the Accounting year 2004, 2005, 2006, 2007, 2008, 2009, 2010 and 2011. The matter is now pending at the Appellate Division of Honourable Supreme Court of Bangladesh.
2005	2006-2007	
2006	2007-2008	
2007	2008-2009	
2008	2009-2010	
2009	2010-2011	
2010	2011-2012	
2011	2012-2013	
2012	2013-2014	The matter is pending at Honourable High Court Division of Supreme Court.
2013	2014-2015	
2014	2015-2016	
2015	2016-2017	
2016	2017-2018	
2017	2018-2019	
2018	2019-2020	
2019	2020-2021	
2020	2021-2022	
2021	2022-2023	
2022	2023-2024	DCT assessment in process.
2023	2024-2025	Tax return submitted.
2024	2025-2026	Tax return submitted.

Annexure-G

Segment Reporting
As on 31 December 2025

Amount in Taka

Particulars	ONE Bank PLC					ONE Bank PLC and its subsidiaries		Inter company transaction	Consolidated
	ONE Bank PLC	Off-Shore Banking unit	Islami Banking Unit	Inter transaction with DBO	Total	ONE Securities Ltd	ONE Investments Ltd		
Interest income/profit on investment	23,513,006,336	409,205,671	1,119,482,527	-	25,041,694,533	78,010,380	1,537,517	(51,627,253)	25,069,615,177
Interest paid on deposits and borrowings etc.	21,584,756,331	328,958,756	940,030,417	(299,632,999)	22,554,112,505	1,696,995	-	(51,627,253)	22,504,182,247
Net interest income	**1,928,250,005**	**80,246,915**	**179,452,110**	**299,632,999**	**2,487,582,029**	**76,313,385**	**1,537,517**	**-**	**2,565,432,930**
Investment income	6,599,444,053	-	98,498,466	-	6,697,942,519	123,637,321	-	-	6,821,579,841
Commission, exchange and brokerage	1,707,400,585	450,890	3,018,633	-	1,710,870,108	31,363,484	-	-	1,742,233,592
Other operating income	844,718,890	316,439	8,547,079	-	853,582,409	1,305,525	-	-	854,887,934
Total operating income (A)	**11,079,813,533**	**81,014,244**	**289,516,288**	**299,632,999**	**11,749,977,064**	**232,619,715**	**1,537,517**	**-**	**11,984,134,296**
Salaries and allowances	4,292,305,271	-	111,855,468	-	4,404,160,738	52,180,192	182,903	-	4,456,523,833
Rent, taxes, insurance, electricity etc.	341,483,677	-	30,854,947	-	372,338,625	4,152,642	-	-	376,491,267
Legal expenses	10,906,881	-	19,000	-	10,925,881	236,500	-	-	11,162,381
Postage, stamps, telecommunication etc.	119,600,525	-	351,171	-	119,951,696	-	-	-	119,951,696
Directors' fees	3,634,000	-	138,000	-	3,772,000	138,000	-	-	3,910,000
Auditors' fees	2,022,207	-	-	-	2,022,207	86,250	57,500	-	2,165,957
Stationery, printings, advertisements etc.	199,893,297	-	3,300,743	-	203,194,040	374,519	-	-	203,568,558
Managing Director's salary and allowances	12,679,407	-	-	-	12,679,407	-	-	-	12,679,407
Depreciation, leasing expense and repair of bank's assets	1,052,385,374	-	9,780,390	-	1,062,165,764	12,449,740	-	-	1,074,615,504
Other expenses	914,716,373	326,816	5,638,150	-	920,681,339	11,773,788	54,896	-	932,510,023
Total operating expenses (B)	**6,949,627,012**	**326,816**	**161,937,870**	**-**	**7,111,891,698**	**81,391,630**	**295,299**	**-**	**7,193,578,626**
Profit/ (loss) before provision and tax (C=A-B)	**4,130,186,521**	**80,687,428**	**127,578,418**	**299,632,999**	**4,638,085,367**	**151,228,085**	**1,242,218**	**-**	**4,790,555,669**
Provision for loans and advances									
Specific provision	6,257,262,971	-	-	-	6,257,262,971	-	-	-	6,257,262,971
General provision	-	-	-	-	-	1,750,858	-	-	1,750,858
Provision for off-balance sheet items	41,222,657	-	-	-	41,222,657	-	-	-	41,222,657
Provision for diminution in value of share	166,640,217	-	-	-	166,640,217	41,141,465	-	-	207,781,682
Provision for other	-	-	-	-	-	-	-	-	-
Total Provision (D)	**6,465,125,844**	**-**	**-**	**-**	**6,465,125,844**	**42,892,323**	**-**	**-**	**6,508,018,168**
Profit/ (loss) before taxes (E=C-D)	**(2,334,939,323)**	**80,687,428**	**127,578,418**	**299,632,999**	**(1,827,040,478)**	**108,335,761**	**1,242,218**	**-**	**(1,717,462,499)**
Provision for taxation	(2,043,846,586)	-	-	-	(2,043,846,586)	28,534,052	310,555	-	(2,015,001,980)
Net Profit after taxation	**(291,092,737)**	**80,687,428**	**127,578,418**	**299,632,999**	**216,806,108**	**79,801,709**	**931,664**	**-**	**297,539,481**
PROPERTY AND ASSETS									
Cash	21,879,179,928	-	633,162,927	-	22,512,342,855	4,671	-	-	22,512,347,526
Balance with other Banks and Financial Institutions	6,713,548,951	311,934	4,181,399,546	(4,181,399,546)	6,713,860,885	333,766,233	64,170	(333,830,403)	6,713,860,885
Money at call and short notice	2,834,431,000	-	-	-	2,834,431,000	-	-	-	2,834,431,000
Investment	55,359,114,861	-	1,269,429,500	-	56,628,544,361	2,676,675,797	14,035,603	(452,725,594)	58,866,530,167
Loans and Advances	227,493,409,336	8,656,861,428	5,878,849,709	-	242,029,120,473	142,180,848	-	-	242,171,301,320
Fixed Assets including premises, furnitures & fixtures	4,165,316,548	-	23,301,058	-	4,188,617,606	58,297,954	-	-	4,246,915,560
Other Assets	25,120,248,115	21,243	85,684,364	-	25,205,953,722	460,891,414	1,509,151	(2,480,099,170)	23,188,255,117
Non-banking Assets	-				-				-
Total Assets	**343,565,248,738**	**8,657,194,605**	**12,071,827,104**	**(4,181,399,546)**	**360,112,870,901**	**3,671,816,918**	**15,608,924**	**(3,266,655,167)**	**360,533,641,575**
LIABILITIES AND CAPITAL									
Borrowings from other Banks, Financial Institutions and agents and subordinated & perpetual bond	21,456,289,760	-	-	-	21,456,289,760	-	-	-	21,456,289,760
Deposits and other accounts	261,112,912,904	563,461,118	11,821,526,911	-	273,497,900,933	-	-	(786,555,997)	272,711,344,935
Other Liabilities	41,447,158,386	8,093,733,486	250,300,192	(7,999,842,735)	41,791,349,330	595,405,044	1,539,092	-	42,388,293,466
Total Liabilities	**324,016,361,049**	**8,657,194,605**	**12,071,827,104**	**(7,999,842,735)**	**336,745,540,023**	**595,405,044**	**1,539,092**	**(786,555,997)**	**336,555,928,161**
Total Shareholders' Equity	23,367,330,879	-			23,367,330,879	3,076,411,874	14,069,831	(2,480,099,170)	23,977,713,414
Total Liability and Shareholders' Equity	**347,383,691,928**	**8,657,194,605**	**12,071,827,104**	**(7,999,842,735)**	**360,112,870,901**	**3,671,816,918**	**15,608,924**	**(3,266,655,167)**	**360,533,641,575**

Islami Banking Unit

Annexure- H

Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
Cash in Hand	2		
Cash in hand (including foreign currencies)		48,103,926	38,834,033
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		585,059,001	450,869,192
		633,162,927	**489,703,225**
Balance with other Banks and Financial Institutions	3		
In Bangladesh		4,181,399,546	3,431,906,492
Outside Bangladesh		-	-
		4,181,399,546	**3,431,906,492**
Placement with other Banks and Finacial Institutions		-	-
Investments in shares and securities	4		
Government		1,060,933,000	508,133,000
Others		208,496,500	250,000,000
		1,269,429,500	**758,133,000**
Investments	5		
General Investment etc.		5,873,248,518	3,833,936,815
Bills purchased and discounted		5,601,191	17,317,031
		5,878,849,709	**3,851,253,846**
Fixed Assets including premises, furniture & fixtures	6	**23,301,058**	**28,693,960**
Other Assets	7	**85,684,364**	**88,422,193**
Non-banking Assets		**-**	**-**
Total Assets		**12,071,827,104**	**8,648,112,716**
Liabilities			
Placement from other banks, financial institutions and agents		**-**	**-**
Deposits and other accounts	8		
Al-Wadeeah current and other deposits accounts		425,891,767	214,504,699
Bills payable		47,102,204	13,701,747
Mudaraba savings deposits		1,136,854,489	797,073,576
Mudaraba term deposits		10,211,678,452	7,540,887,792
		11,821,526,911	**8,566,167,815**
Other Liabilities	9	**250,300,192**	**81,944,901**
Total Liabilities		**12,071,827,104**	**8,648,112,716**
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances and Endorsements		-	-
Letters of Guarantee		56,369,080	38,069,080
Irrevocable Letters of Credit		307,978,098	129,287,345
Bills for Collection		-	-
Other Contingent Liabilities		-	-
Other Commitments		-	-
Total off-Balance Sheet items including contingent liabilities		**364,347,178**	**167,356,425**

Profit and Loss Account
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Profit on investment	10	1,119,482,527	717,463,628
Profit shared on deposits and borrowings etc.	11	(940,030,417)	(550,375,682)
Net investment income		**179,452,110**	**167,087,945**
Income from investment in Shares/ Securities	12	98,498,466	50,911,819
Commission, exchange and brokerage	13	3,018,633	4,553,308
Other operating income	14	8,547,079	7,781,315
Total operating income (A)		**289,516,288**	**230,334,387**
Salaries and allowances	15	111,855,468	103,962,341
Rent, taxes, insurance, electricity etc.	16	30,854,947	29,464,897
Legal & Professional Fees		19,000	-
Postage, stamps, telecommunication etc.	17	351,171	377,327
Shariah supervisory committee's fees and expenses		138,000	72,000
Stationery, printings, advertisements etc.	18	3,300,743	2,006,808
Depreciation, leasing expense and repair of bank's assets	19	9,780,390	8,606,001
Other expenses	20	5,638,150	4,084,601
Total operating expenses (B)		**161,937,870**	**148,573,976**
Profit/ (loss) before provision (C=A-B)		**127,578,418**	**81,760,411**
Provision for investments		-	-
Other provision		-	-
Total provision (D)		**-**	**-**
Total profit / (loss) before taxes (C-D)		**127,578,418**	**81,760,411**

Notes to the Financial Statements
As at and for the year ended 31 December 2025

1.1 Islami Banking Operations
Islami Banking are divinely sourced, Shari'ah compliant Banking system, rich with numerous financial concepts, Riba (usury), Gharar (uncertainty) & Mysir (gambling) free banking system, prohibits injustice and enjoys benevolence in transactions. The objectives of the Islami Banking system is not only to provide religiously acceptable financial products and services as alternatives to conventional financial products & services but it also aims to contribute to the economic development, facilitate the allocation of resources efficiently and ultimately attaining Social welfare. It brings equality in Society.

To achieve these objectives, ONE Bank PLC launched Islami Banking Operations in December 2020 with the brand name of "AL NOOR Islami Banking". ONE Bank PLC has been providing services of Islami Banking Products to the customers through 2 (Two) Islami Banking Branches in Dhaka and Chattogram since December 15, 2020 & December 17, 2020 respectively. As a part of expansion to meet the ongoing Customers demand & to reach the Islami Banking services at the door step of mass people, ONE Bank PLC has opened dedicated 14 Islami Banking Windows on 01.11.2022 and another 10 Islami Banking windows have been opened on 04.12.2025 all over the Country. All modern services like contact less Visa Dual Currency Islami Debit Card, SMS Alert, Internet Banking, ONE Bank Mobile App and MFS (OK Wallet) etc. are also available for Islami Banking customers.

1.2 Islami Banking Division in Head Office
To continue support, monitoring and supervision of smooth operation of Islami Banking activities, "Islami Banking Division" was established in 2020 as per the Guideline of Bangladesh Bank on Islami Banking vide BRPD Circular No.15 dated 09.11.2009. Since establishment, the division has been performing its Banking activities in consonance with the ethos and value system of Islam in all aspects of its operation.

1.3 Shari'ah Supervisory Committee
All our Islami Banking activities and products are strictly monitored by the Management under the supervision of the Shariah Supervisory Committee guided by the Board of Directors of the Bank. Our Shariah Supervisory Committee is independent & empowered for all the policy & products approval which is in light with the Islamic Shariah. The Shariah Supervisory Committee consists of the following eminent members, including distinguished jurists (Faqih experts in Islamic jurisprudence), renowned Islamic scholars and well-known professionals of the country having experience in Islami Banking.

Chairman
Prof. Dr. Abu Noman Md. Rafiqur Rahman

Faqih Members
Prof. Dr. Muhammad Abdur Rashid

Member Secretary
Prof. Dr. Muhammad Abdur Rashid

1.4 Islami Banking Business
In 2025, Islami Banking of ONE Bank PLC has witnessed a significant growth in deposit mobilization and investment compared to the year 2024. At the end of the year 2025, deposit and investment of OBPLC AL NOOR Islami Banking stood at Tk.1182.15 Crore with a growth of 38% & Tk.587.88 Crore registering 53% growth respectively as well as operating profit stood at Tk.12.76 Crore in 2025 with a growth of 56% compared to 2024.

1.5 Distribution of Profit under Islami Banking Operation
AL NOOR Islami Banking of ONE Bank PLC has been following Weighted Average Method of profit distribution with the Mudaraba Depositiors as per Bangladesh Bank directives. In this module, the bank offers an provisional rate to Mudaraba Depositors at the time of Mudaraba Agreement. The actual profit is adjusted after calculation at the end of each year on the basis of income earned for the same period.

1.6 Islami Banking Products and services
Islami Banking Branches and Windows of OBPLC offers Deposit Products under 'Mudaraba' and 'Al-Wadiah' Principle. These products have been designed focusing on Market demand, adding new features and above all for the Customers' satisfaction.

It's not just business, AL NOOR Islami Banking always designs products focusing on Welfare and establishment of Justice & Equities in the Society with a view to achieve "Maqasid e Shari'ah".

Deposit Products of ONE Bank PLC AL NOOR Islami Banking:

1	Al Wadiah Current Deposit Account	13	Mudaraba Denmohor/Marriage Deposit Scheme
2	Mudaraba Saving Deposit Account	14	Mudaraba Aboshor Monthly Benefit Scheme
3	Mudaraba Special Notice Deposit Account	15	Foreign Currency Deposit Account
4	Mudaraba Saving Deposit Account - Staff	16	Mudaraba Diamond Savings Deposit Account
5	Mudaraba Term Deposit	17	Mudaraba Platinum Savings Deposit Account
6	Mudaraba Deposit Pension Scheme	18	Mudaraba Elegant Savings Deposit Account
7	Mudaraba School Banking Account	19	Mudaraba Womens Savings Deposit Account
8	Mudaraba Monthly Income Deposit Scheme	20	Mudaraba Youth Banking Account
9	Mudaraba Ratib Payroll Account	21	Retailers Account
10	Mudaraba Hajj Saving Scheme	22	Mudaraba Probashi Shonchoy Account
11	Mudaraba Imraah / Grehini Monthly Saving Scheme	23	Mudaraba Freedom Fighter Savings Deposit Account
12	Mudaraba Waqf Cash Deposit Account	24	Mudaraba Freedom Fighter Monthly Benefit Scheme

Investment Products of ONE Bank PLC AL NOOR Islami Banking:
Our Investment Products generally can be defined into 04 (Four) categories such as Corporate, CMSME, Retail & Agriculture considering nature of business as trading, participation and supporting principle. At present, OBPLC AL NOOR Islami Banking offers the following investment products to the customers:

Corporate:

1	Bai- Murabaha	9	Bai-As-Sarf (FDBP)
2	Murabaha Trust Receipt	10	Murabaha EDF Financing
3	Hire Purchase Musharaka Muntanaqisa - HPMM	11	Wakala Letter of Credit-EDF
4	Murabaha Import Bill-MIB	12	Bai-AL-Istisna
5	Cash Withdrawal against Mudaraba Deposit	13	Kafala Bank Guarantee
6	Musharaka Documentary Bill Purchase (MDBP)-Inland	14	Bai - As - Salam
7	Murabaha against Mudaraba Term & Scheme Deposit	15	Hire Purchase Shirkatul Melk - HPSM
8	Wakala Letter of Credit		

CMSME:

1	Bai–Murabaha	11	Murabaha EDF Financing
2	Hire Purchase MusharakaMutanaqisa - HPMM	12	Wakala Letter of Credit-EDF
3	Murabaha Trust Receipt	13	Bai-AL-Istisna
4	Wakalah Letter of Credit – One Off	14	Kafala Bank Guarantee
5	Murabaha Import Bill-MIB	15	Bai - As Salam
6	Cash withdrawal against Mudaraba Deposit	16	Urban Welfare Investment Scheme
7	Musharaka Documentary Bill Purchase (MDBP) - Inland	17	Rural Welfare Investment Scheme
8	Murabaha against Mudaraba Term & Scheme Deposit	18	Sodesh Motorbike Investment Scheme
9	Wakala Letter of Credit	19	Hire Purchase Shirkatul Melk - HPSM
10	Bai-As-Sarf (FDBP)	20	AL NOOR Imarot - HPSM

Retail:

1	Home Investment Scheme	5	Scheme for Professional
2	Car Investment Scheme	6	Cash Withdrawal (Quard) against Mudaraba Deposit
3	Household Investment Scheme	7	Murabaha against Mudaraba Term & Scheme Deposit
4	AL NOOR Darus Salam (Apartment)	8	AL NOOR Shopno Neer

Agriculture:

1	AL NOOR - Bai Muajjal Poultry	4	AL NOOR - Bai Muajjal Gobadhi Poshu
2	AL NOOR - Bai Muajjal Uparjon	5	AL NOOR - Bai Muajjal Motsho
3	AL NOOR - Bai Muajjal Fashal	6	AL NOOR - HPSM Krishi Sharanjam (Hire Purchase Shirkatul Melk)

1.7 Shariah Supervisory Committee:
The Shariah Supervisory committee of OBPLC AL NOOR Islami Banking sit in 04 (Four) formal meetings and reviewed different operational issues of Islami Banking including various product PPGs, policy & guidelines.

1.8 Shariah Audit:
Shariah Audit in 02 Islami Banking Branches and 02 IBWs have been conducted accordingly.

1.9 Training:
* OBPLC AL NOOR Islami Banking organized 04 Training Programs for 260 officials/executives during the year.
* 05 Islami Banking Officials attended the Training Programs arranged by BIBM
* 09 Nos. Training sessions for 30 Sales officers under AL NOOR Islami Banking have been conducted.
* A Training class on Introduction of Islami Banking: products & services has been conducted regularly in various training courses arranged by OBPLC Training Institute, obviously in the foundation course, among others.

1.10 Recruitment of Executives / Officers in Islami Banking:
Total 04 Officers have been recruited in various Islami Banking windows for smooth operations of Islami Banking Services.

AUDITED FINANCIAL STATEMENTS 2025

ONE Bank

Islami Banking Unit

Notes to Financial Statements

1.11 Recruitment of Sales Team:
Total 15 Sales officers have been recruited under AL NOOR Islami Banking and posted at various Islami Banking Branches & Islami Banking Windows to promote & accelerating Islami banking Business.

1.12 Marketing of Islami Banking:
* 35000 Leaflet of AL NOOR Islami Banking has been printed after redesigning & distributed through Islami Banking Branches & Islami Banking Windows.
* 10000 Brochure has been printed & distributed through Islami Banking Branches & Islami Banking Windows.
* 20000 Ramadan Calendar has been printed & distributed through Islami Banking Branches & Islami Banking Windows.

1.13 Sukuk Investment — Fig. in Crore

i	Government Sukuk (Ijarah Sukuk)	106.09
ii	BBML Sukuk AL Ijarah	20.85
	Total	**126.94**

1.14 Reporting Currency
The amount shown in this financial statements are presented in Bangladeshi currency (Taka), which have been rounded off to the nearest Taka except where indicated otherwise.

1.15 General
Previous year figures have been rearranged wherever considered necessary to conform to current years presentation.

	31.12.2025 Taka	31.12.2024 Taka
2 Cash		
Cash in hand **(Note-2.1)**	48,103,926	38,834,033
Balance with Bangladesh Bank and it's agent banks **(Note-2.2)**	585,059,001	450,869,192
	633,162,927	**489,703,225**
2.1 Cash in hand		
In Local Currency	48,103,926	38,834,033
In Foreign Currencies	-	-
	48,103,926	**38,834,033**
2.2 Balance with Bangladesh Bank and it's agent bank(s)		
Bangladesh Bank:		
In Local Currency	585,059,001	450,869,192
In Foreign Currencies	-	-
	585,059,001	450,869,192
Balance with Sonali Bank being an agent of Bangladesh Bank	-	-
	585,059,001	**450,869,192**

2.3 Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR):

Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with the Section 33 of the Bank Companies Act 1991 (as amended in 2018), DOS circular No. 01 dated 19 January 2014, MPD Circular No. 01 dated 03 April 2018, DOS Circular No. 26 dated 19 August 2019 and MPD Circular No. 03 dated 09 April 2020 issued by Bangladesh Bank.

The Cash Reserve Ratio on the time and demand liabilities at the rate of 3.50% for Islami Banking on daily basis and 4% on bi-weekly basis has been calculated and maintained with Bangladesh Bank in current account and 5.50% for Islami Banking of Statutory Liquidity Ratio on the same liabilities has also been maintained in the from of treasury bills, bonds, Foreign Currency & excess reserve of the Taka current account with Bangladesh Bank.

a) Cash Reserve Requirement (CRR) :

Required reserve daily basis	345,573,720	275,557,030
Reserve held with Bangladesh Bank in local currencies **(a.1)**	591,968,255	461,488,348
Surplus/(Shortage)	**246,394,535**	**185,931,318**
Required reserve bi-weekly basis	460,764,960	314,922,320
Reserve held with Bangladesh Bank in local currencies **(a.1)**	591,968,255	461,488,348
Surplus/(Shortage)	**131,203,295**	**146,566,028**
a.1 Reserve Held in CRR		
Balance with Bangladesh Bank in local currencies	585,059,001	450,869,192
Amount in reconciliation (Net)*	6,909,254	10,619,156
Reserve held with Bangladesh Bank in local currencies	**591,968,255**	**461,488,348**

* The balance of local currency account was duly reconciled as of 31 December 2025 and the above amount was matched accordingly.

b) Statutory Liquidity Ratio (Other than CRR):

Required reserve	633,551,820	433,018,190
Reserve held **(b.1)**	1,240,240,221	693,533,061
Surplus/(Shortage)	**606,688,401**	**260,514,871**
b.1 Reserve held in SLR :		
Cash in hand including foreign currency	48,103,926	38,834,033
Balance with Bangladesh Bank -local currency (Surplus amount of CRR)	131,203,295	146,566,028
Other securities	1,060,933,000	508,133,000
	1,240,240,221	**693,533,061**

3 Balance with other Banks and Financial Institutions		
In Bangladesh **(Note-3.1)**	4,181,399,546	3,431,906,492
Outside of Bangladesh **(Note-3.2)**	-	-
	4,181,399,546	**3,431,906,492**
3.1 In-Bangladesh		
Current account	4,179,341,667	3,019,887,669
Mudaraba Special Notice Deposit	2,057,879	2,018,823
Fixed Deposit receipt	-	410,000,000
	4,181,399,546	**3,431,906,492**
3.2 Outside of Bangladesh	-	-
4 Investment in share & securities		
Government securities **(Note-4.1)**	1,060,933,000	508,133,000
Others **(Note-4.2)**	208,496,500	250,000,000
	1,269,429,500	**758,133,000**
4.1 In Government securities		
Bangladesh Government Investment Sukuk (Ijarah Sukuk)	1,060,933,000	208,133,000
Bangladesh Government Islamic Investment Bond	-	300,000,000
	1,060,933,000	**508,133,000**
4.2 Others		
Shares in listed companies	-	-
Islami Banking Sukuk _Private (BBML- Sukuk)	208,496,500	250,000,000
	208,496,500	**250,000,000**
5 Investments		
General investment etc. **(Note-5.1)**	5,873,248,518	3,833,936,815
Bill purchased and discounted **(Note-5.2)**	5,601,191	17,317,031
	5,878,849,709	**3,851,253,846**
5.1 General investment etc.		
Cash Withdrawal (Quard)	-	-
HPSM-Retail Investment	137,954,846	154,045,987
HPSM-Term Investment General	3,777,333,776	2,580,897,430
Murabaha Investment	1,930,269,510	1,071,795,353
Murabaha Trust Receipt	-	-
Agricultural Investment	6,702,433	6,882,652
Staff Investment	20,987,953	20,315,393
	5,873,248,518	**3,833,936,815**
5.2 Bills purchased and Negotiated		
Inside Bangladesh	5,601,191	17,317,031
Outside Bangladesh	-	-
	5,601,191	**17,317,031**
6 Fixed Assets including premises, furniture & fixtures		
Furniture and fixture	17,064,946	18,088,423
Work in progress (Furniture and Fixture)	2,363,654	4,852,450
Office Equipment	8,412,651	8,948,851
Computer	4,169,350	3,360,950
Software	1,779,667	1,779,667
	33,790,267	**37,030,341**
Less: Accumulated depreciation		
Furniture and fixture	3,660,669	2,975,277
Office Equipment	4,453,693	3,801,905
Computer	1,692,642	1,232,927
Software	682,205	326,272
	10,489,209	**8,336,381**
	23,301,058	**28,693,960**
7 Other Assets		
Stationery, stamps, printing materials etc	7,633,721	7,364,108
Stock of stamps	154,350	92,790
Advance Income Tax	25,331,566	10,455,078
Profit accrued on investment but not collected	33,909,016	52,398,463
Advance rent	17,547,741	14,446,980
Prepayments	345,898	-
Sundry receivables	93,373	-
Branch Adjustment Account	-	3,664,774
Suspense account	668,700	-
	85,684,364	**88,422,193**
8 Deposits and other accounts		
Deposits from Banks	-	-
Deposits from customers	11,821,526,911	8,566,167,815
	11,821,526,911	**8,566,167,815**
a. Deposit from Banks		
Mudaraba savings deposits	-	-
Mudaraba special notice deposits	-	-
Mudaraba fixed deposits	-	-
	-	**-**
b. Customers Deposits		
i. Al- wadeeah current deposits and other accounts		
Al-wadeeah current deposits	362,696,031	155,489,271
Margin Deposit	39,993,475	43,330,680
Sundry deposits	23,202,261	15,684,748
	425,891,767	**214,504,699**
ii. Bills Payable		
Pay orders issued	47,102,204	13,701,747
Demand draft payable	-	-
	47,102,204	**13,701,747**
iii. Mudaraba savings deposits	**1,136,854,489**	**797,073,576**
iv. Mudaraba term deposits		
Mudaraba fixed deposits	9,571,504,996	6,911,145,563
Mudaraba special notice deposits	131,910,342	320,775,784
Non resident Taka deposits	-	-
Mudaraba special scheme deposits	508,263,114	308,966,445
	10,211,678,452	**7,540,887,792**
Total Customers Deposit	**11,821,526,911**	**8,566,167,815**
9 Other liabilities		
Profit suspense account	638,177	181,118
Accounts payable-Others	3,390,745	3,372
Profit/loss paybale to head office	127,578,418	81,760,411
Branch adjustment account	118,692,852	-
	250,300,192	**81,944,901**

	2025 Taka	2024 Taka
10 Profit on investment		
Profit/Fees on Cash Withdrwal (Quard)	-	79,786
Profit on HPSM- Term Investment	451,398,561	256,626,545
Profit on Time Investment	265,251,268	102,328,431
Profit on Agricultural Investment	49,552	12,069
Profit on Staff House Building Investment	33,370,535	26,730,723
Profit on Staff Investment	141,227	152,588
Profit on Local Bill Purchase & Discount	1,865,679	591,628
Profit from Other Bank Investment	367,405,706	330,941,858
	1,119,482,527	**717,463,628**
11 Profit shared on deposits and borrowings etc.		
Mudaraba Savings Deposits	21,697,973	12,774,969
Mudaraba Short Term Deposits	16,791,636	6,133,646
Mudaraba Fixed Term Deposits	901,540,809	529,286,516
Inter Branch Expenses	-	2,180,551
	940,030,417	**550,375,682**
12 Income from investment in Shares/ Securities		
Income from Government Securities	72,852,471	24,151,818
Income from Non-Government Securities	25,645,995	26,760,000
	98,498,466	**50,911,819**
13 Commission, exchange and brokerage		
Commission on Remittance	330,790	208,130
Commission on Guarantee	785,260	390,431
Commission on Letter of Credit	1,181,388	2,901,543
Commission on Letter of Credit- Export Back to Back L/C	39,750	15,750
PRC Issuance Charges-Export Back to Back L/C	500	500
Export bills	33,500	14,000
Exchange gain	647,445	1,022,955
	3,018,633	**4,553,308**
14 Other operating income		
Service and incidental charges	8,028,915	6,524,424
Recoveries of postage, telex, telephone, fax etc-Export Back to Back LC	13,500	-
Vessel and Container Tracking Charges-Export Back to Back LC	2,000	-
Fees & Charges-Investment	86,541	304,088
Miscellaneous income	416,124	952,803
	8,547,079	**7,781,315**
15 Salaries and allowences		
Salary & Allowances	104,987,170	97,628,095
Provident Fund Contribution	4,947,271	4,555,837
Gratuity	1,921,026	1,778,409
	111,855,468	**103,962,341**
16 Rent, taxes, insurance and electricity etc		
Rent	22,970,331	22,049,803
VAT on rent	3,296,398	3,307,470
Taxes	221,344	28,040
Utilities	137,721	145,364
Insurance	3,255,748	3,124,345
Electricity and lighting	973,405	809,875
	30,854,947	**29,464,897**
17 Postage, Stamps, Telecommunication etc.		
Postage	51,237	37,932
Telephone/ Telex	61,835	88,395
Radio Link	238,100	251,000
	351,171	**377,327**
18 Stationery, printings, advertisements etc		
General office stationery	276,517	232,895
Printing and security stationery	2,845,226	1,686,545
Publicity and advertisement	179,000	87,368
	3,300,743	**2,006,808**
19 Depreciation, leasing expenses and repair of bank's assets		
Depreciation:		
Furniture and Fixtures	6,953,282	5,971,238
Office appliance & equipments	1,366,683	1,338,684
Software	355,933	326,272
	8,675,898	7,636,194
Repairs & Maintenance	1,104,492	969,807
	9,780,390	**8,606,001**
20 Other expenses		
Entertainment	772,728	713,638
Donations, Subscriptions & others	6,380	13,728
Computer & Printer expenses	233,352	230,666
Software Maintenance Charges	939,056	491,114
Travelling and Conveyance	174,983	140,111
VISA Debit Card Expenses	848,700	-
Services Outsourcing	2,277,587	2,305,677
Recruitment & Training Expense	88,600	70,400
Bank Charges & Others	106,040	61,180
ATM Booth Expenses	1,760	2,376
Commission on Agent Banking	45,400	34,825
Sharing of Other Operating Expenses	-	-
Others operating expenses	143,564	20,886
	5,638,150	**4,084,601**

Cash Flow Statement
For the year ended 31 December 2025

	2025 USD	2025 Taka	2024 USD	2024 Taka
Cash flows from operating activities				
Interest receipts in cash	3,346,043	409,205,671	4,224,674	506,960,826
Interest payments	(2,689,870)	(328,958,756)	(3,374,477)	(404,937,238)
Fee and commission receipts	3,687	450,890	5,113	613,536
Payment for other operating activities	(2,672)	(326,816)	(1,933)	(231,953)
Receipts from other operating activities	2,588	316,439	5,509	661,031
Operating profit before changes in current assets and liabilities	**659,775**	**80,687,428**	**858,885**	**103,066,202**
Increase/(decrease) in operating assets and liabilities				
Loans and advances to customers	(18,535,430)	(2,386,734,856)	8,474,540	409,688,895
Other assets	-	-	-	-
Borrowing from other banking companies, agencies etc.	-	-	-	-
Deposits from banks	-	-	-	-
Deposits from customers	728,636	98,012,105	3,826,268	459,676,931
Other liabilities	17,135,682	2,206,680,775	(13,147,717)	(970,975,705)
	(671,112)	**(82,041,976)**	**(846,908)**	**(101,609,879)**
A Net cash flows from operating activities	**(11,337)**	**(1,354,548)**	**11,977**	**1,456,324**
Cash flows from investing activities				
Payments for purchase of securities	-	-	-	-
Receipts from sale of securities	-	-	-	-
Net Purchase/sale of fixed assets	-	-	-	-
B Net cash used in investing activities	**-**	**-**	**-**	**-**
Cash flows from financial activities				
Receipts from issue of ordinary shares	-	-	-	-
Dividend paid	-	-	-	-
C Net cash used in financing activities	**-**	**-**	**-**	**-**
D Net increase in cash and cash equivalents (A+B+C)	**(11,337)**	**(1,354,548)**	**11,977**	**1,456,324**
Effect of exchange rate changes on cash and cash equivalents	-	-	-	-
E Opening cash and cash equivalents	**13,887**	**1,666,482**	**1,911**	**210,158**
F Closing cash and cash equivalents (D+E)	**2,551**	**311,934**	**13,887**	**1,666,482**
Closing cash and cash equivalents				
Cash in hand	-	-	-	-
Cash with Bangladesh Bank & its agent(s)	-	-	-	-
Cash with other banks and financial institutions	2,551	311,934	13,887	1,666,482
Money at call on short notice	-	-	-	-
Prize bonds	-	-	-	-
	2,551	**311,934**	**13,887**	**1,666,482**

Notes to the Financial Statements
For the year ended 31 December 2025

1 Status of the units
Off-Shore Banking Unit (OBU) is a separate business unit of ONE Bank PLC, governed under the rules and guidelines of Bangladesh Bank. The Bank obtained the Off-Shore Banking Unit permission 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) units one in Dhaka and another in Chattogram.

1.1 Principal activities
The principal activities of the units are to provide all kinds of commercial banking services to its customers through its Off-Shore Banking Units in Bangladesh.

1.2 Significant accounting policies and basis of preparation of financial statements
1.2.1 Basis of accounting
Financial statements are prepared on the basis of a going concern and represent the financial performance and financial position of the OBU. The financial statements of the OBU are prepared in accordance with the Bank Companies Act 1991, in particular Banking Regulation and Policy Department (BRPD) Circular No. 14 dated 25 June 2003, Other Bangladesh Bank Circulars, International Financial Reporting Standard (IFRSs) and other rules and regulation where necessary.

1.2.2 Use of estimates and judgments
The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

1.2.3 Foreign currency transaction
a) Foreign currencies translation
Foreign currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per IAS-21" The Effects of Changes in Foreign Exchange Rates". Foreign currency balances held in US Dollar are converted into Taka at weighted average rate of inter-bank market as determined by Bangladesh Bank on the closing date of every month. Balances held in foreign currencies other than US Dollar are converted into equivalent US Dollar at buying rates of New York closing of the previous day and converted into Taka equivalent.

b) Commitments
Commitments for outstanding forward foreign exchange contracts disclosed in these financial statements are translated at contracted rates. Contingent liabilities / commitments for letter of credit and letter of guarantee denominated in foreign currencies are expressed in Taka terms at the rates of exchange ruling on the balance date.

1.2.4 Cash flow statement
Cash flow statement has been prepared in accordance with the International Accounting Standard-7 " Cash Flow Statement" under direct method as recommended in the BRPD Circular No. 14, dated 25 June 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank.

1.2.5 Reporting period
These financial statements cover from 01 January 2025 to 31 December 2025.

1.3 Assets and basis of their valuation
1.3.1 Cash and cash equivalents
Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and highly liquid financial assets which are subject to insignificant risk of changes in their fair value, and are used by the unit management for its short-term commitments.

1.3.2 Loans and advances / investments
a) Loans and advances of Off-Shore Banking Units are stated in the balance sheet on gross basis.
b) Interest is calculated on a daily product basis but charged and accounted for on accrual basis. Interest is not charged on bad and loss loans as per guidelines of Bangladesh Bank. Records of such interest amounts are kept in separate memorandum accounts.

1.3.3 Fixed assets and depreciation
a) All fixed assets are stated at cost less accumulated depreciation as per IAS-16 "Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use inclusive of inward freight, duties and nonrefundable taxes.

b) Depreciation is charged for the year at the following rates on reducing balance method on all fixed assets.

Category of fixed assets	Rate of Depreciation
Furniture and fixtures	10%
Office equipment	18%
Vehicle	20%

c) For additions during the year, depreciation is charged for the remaining days of the year and for disposal depreciation is charged up to the date of disposal.

1.4 Basis for valuation of liabilities and provisions
A provision is recognized in the balance sheet when the unit has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with the IAS 37 "Provisions, Contingent Liabilities and Contingent Assets".

1.5 Revenue recognition
1.5.1 Interest income
Interest income is recognized on accrual basis.

1.5.2 Fees and commission income
Fees and commission income arises on services provided by the units are recognized on a cash receipt basis. Commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions.

1.5.3 Interest paid and other expenses
In terms of the provisions of the IAS - 1 "Presentation of Financial Statements" interest and other expenses are recognized on accrual basis.

2 General
a) These financial statements are presented in Taka, Which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.

b) Assets and liabilities & income and expenses have been converted into Taka currency @ US$1 = Taka 122.2954 (Mid rate as at 31 December 2025).

Off-Shore Banking Unit

Annexure- I

Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 USD	31.12.2025 Taka	31.12.2024 USD	31.12.2024 Taka
PROPERTY AND ASSETS					
CASH					
Cash in hand (including foreign currencies)		-	-	-	-
Cash with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		-	-	-	-
		-	-	-	-
Balance with other Banks and Financial Institutions	3				
In Bangladesh		-	-	-	-
Outside Bangladesh		2,551	311,934	13,887	1,666,482
		2,551	**311,934**	**13,887**	**1,666,482**
Money at Call and Short Notice		**-**	**-**	**-**	**-**
Investment					
Government		-	-	-	-
Others		-	-	-	-
		-	**-**	**-**	**-**
Loan and Advances:	4				
Loans, cash credits, overdrafts etc.		60,896,010	7,447,301,870	47,436,182	5,692,341,864
Bills purchased and discounted		9,890,475	1,209,559,558	4,814,873	577,784,708
		70,786,484	**8,656,861,428**	**52,251,055**	**6,270,126,572**
Fixed Assets		**-**	**-**	**-**	**-**
Other Assets	5	**174**	**21,243**	**174**	**20,844**
Non Banking Assets		**-**	**-**	**-**	**-**
Total Assets		**70,789,209**	**8,657,194,605**	**52,265,116**	**6,271,813,898**
LIABILITIES AND CAPITAL					
Borrowings from other Banks, Financial Institutions and agents		**-**	**-**	**-**	**-**
Current deposits and other accounts	6				
Current accounts and other accounts		4,607,378	563,461,118	3,878,742	465,449,014
Bills payable		-	-	-	-
Savings bank deposits		-	-	-	-
Term deposits		-	-	-	-
		4,607,378	**563,461,118**	**3,878,742**	**465,449,014**
Other Liabilities	7	**65,052,890**	**7,955,669,178**	**47,550,711**	**5,706,085,369**
Total Liabilities		**69,660,268**	**8,519,130,296**	**51,429,453**	**6,171,534,382**
Capital/Shareholders' Equity					
Profit and loss account		1,128,941	138,064,309	835,663	100,279,516
Total Liabilities and Shareholders' Equity		**70,789,209**	**8,657,194,605**	**52,265,116**	**6,271,813,898**
Off Balance Sheet Items					
Contingent Liabilities	8				
Acceptance and endorsements		-	-	-	-
Letter of Guarantee		-	-	-	-
Irrevocable Letters of Credit		-	-	-	-
Bills for Collection		-	-	-	-
		-	**-**	**-**	**-**
Other Contingent Liabilities					
Claims lodged with but not recognized by the Bank		477,888	58,443,467	477,888	57,346,524
Other exchange contract		-	-	-	-
Total Contingent Liabilities		**477,888**	**58,443,467**	**477,888**	**57,346,524**
Other Commitments					
Documentary Credits and short term trade-related transactions		-	-	-	-
Forward assets purchased and forward deposits placed		-	-	-	-
Undrawn note issuance and revolving undertaking facilities		-	-	-	-
Undrawn formal standby facilities, credit lies and other commitments		-	-	-	-
Total other commitments		**-**	**-**	**-**	**-**
Total off-Balance Sheet items including contingent Liabilities		**477,888**	**58,443,467**	**477,888**	**57,346,524**

Profit & Loss Account
For the year ended 31 December 2025

	Notes	2025 USD	2025 Taka	2024 USD	2024 Taka
Interest income	9	3,346,043	409,205,671	4,224,674	506,960,826
Interest paid on deposits & borrowings	10	(2,689,870)	(328,958,756)	(3,374,477)	(404,937,238)
Net interest income		**656,173**	**80,246,915**	**850,197**	**102,023,588**
Income from investments		-	-	-	-
Commission, exchange and brokerage	11	3,687	450,890	5,113	613,536
Other operating income	12	2,588	316,439	5,509	661,031
Total operating income (A)		**662,447**	**81,014,244**	**860,818**	**103,298,155**
Salaries and allowances		-	-	-	-
Rent, taxes, insurance, electricity etc.		-	-	-	-
Legal & consultancy expenses		-	-	-	-
Postage, stamps, telecommunication etc.		-	-	-	-
Directors' fees		-	-	-	-
Stationery, printings, advertisements etc.		-	-	-	-
Depreciation, leasing expense and repair of bank's assets		-	-	-	-
Other expenses		2,672	326,816	1,933	231,953
Total operating expenses (B)		**2,672**	**326,816**	**1,933**	**231,953**
Profit before provision and tax (C=A-B)		**659,775**	**80,687,428**	**858,885**	**103,066,202**
Provision for loans and advances					
Specific provision		(672,069)	(82,190,951)	57,620	6,914,418
General provision		202,813	24,803,101	(34,796)	(4,175,520)
		(469,256)	**(57,387,850)**	**22,824**	**2,738,898**
Provision for off balance sheet items		90	10,969	398	47,789
Other provision		-	-	-	-
Total Provision (D)		**(469,166)**	**(57,376,881)**	**23,222**	**2,786,686**
Profit/(loss) before tax (C-D)		**1,128,941**	**138,064,309**	**835,663**	**100,279,516**
Current tax expenses		-	-	-	-
Deferred tax expense/(income)		-	-	-	-
Net profit after taxation		**1,128,941**	**138,064,309**	**835,663**	**100,279,516**

Notes to the Financial Statements
For the year ended 31 December 2025

	31.12.2025 USD	31.12.2025 Taka	31.12.2024 USD	31.12.2024 Taka
3 Balance with other banks and financial institutions				
In Bangladesh	-	-	-	-
Outside Bangladesh **(Note-3.1)**	2,551	311,934	13,887	1,666,482
	2,551	**311,934**	**13,887**	**1,666,482**
3.1 Outside Bangladesh				
Mashreq Bank NY	2,307	282,098	3,253	390,360
Punjab National Bank	244	29,836	10,634	1,276,122
United Bank of India	-	-	-	-
	2,551	311,934	13,887	1,666,482
4 Loans and advances				
i) Loans, cash credits, overdrafts, etc.				
Term Loan	12,763,024	1,560,859,157	11,210,031	1,345,203,772
Time Loan	47,312,909	5,786,151,135	34,898,760	4,187,851,213
Loan against Trust Receipt	820,076	100,291,577	1,327,391	159,286,879
	60,896,010	**7,447,301,870**	**47,436,182**	**5,692,341,864**
ii) Bills purchased and discounted				
Local bill purchased and discounted	9,890,475	1,209,559,558	4,814,873	577,784,708
Foreign bills purchased and discounted	-	-	-	-
	9,890,475	**1,209,559,558**	**4,814,873**	**577,784,708**
	70,786,484	**8,656,861,428**	**52,251,055**	**6,270,126,572**
5 Other Assets				
Prepayment	-	-	-	-
Others	174	21,243	174	20,844
Interest receivable	-	-	-	-
	174	**21,243**	**174**	**20,844**
6 Current deposits and other accounts				
Current deposits	60	7,328	2,327	279,198
Foreign Currency Deposits	4,607,318	563,453,790	3,876,415	465,169,816
Sundry deposits	-	-	-	-
	4,607,378	**563,461,118**	**3,878,742**	**465,449,014**
7 Other liabilities				
Due to Head Office **(Note-7.1)**	63,572,509	7,774,625,378	46,069,511	5,528,341,332
Interest Suspense	767,737	93,890,751	276,784	33,214,108
General Provision against loans and advances	707,865	86,568,614	514,713	61,765,514
Specific Provision against loans and advances	-	-	684,925	82,190,951
General Provision for off balance sheet items	4,779	584,435	4,779	573,465
	65,052,890	**7,955,669,178**	**47,550,711**	**5,706,085,369**
7.1 Due to Head Office				
Payable to Head office (Transaction with DBU)	59,890,582	7,324,342,661	43,246,469	5,189,576,312
Payable to Head Office (Retained Earnings)	3,681,927	450,282,717	2,823,042	338,765,020
	63,572,509	**7,774,625,378**	**46,069,511**	**5,528,341,332**
8 Contingent liabilities				
Acceptance and Endorsements	-	-	-	-
Letter of Guarantee	-	-	-	-
Irrevocable Letter of Credit	-	-	-	-
Bills for Collection	-	-	-	-
Other Contingent Liabilities	477,888	58,443,467	477,888	57,346,524
	477,888	**58,443,467**	**477,888**	**57,346,524**
9 Interest income				
Bills purchased and discounted	451,591	55,227,526	160,550	19,265,988
Short Term Loan	401,730	49,129,746	994,695	119,363,392
Time Loan	2,372,094	290,096,216	2,846,405	341,568,606
Loan Against Trust Receipt	100,465	12,286,440	196,108	23,532,938
Overdraft	-	-	1,331	159,761
Others	20,162	2,465,742	25,585	3,070,141
Interest on loans and advances	**3,346,043**	**409,205,671**	**4,224,674**	**506,960,826**
Interest received from Head Office	-	-	-	-
Total Interest income	**3,346,043**	**409,205,671**	**4,224,674**	**506,960,826**
10 Interest paid on deposits & borrowings				
Interest paid to Head Office	2,450,076	299,632,999	3,309,516	397,141,874
Interest on FC Deposits	239,794	29,325,757	64,961	7,795,363
Interest expenses for borrowing	-	-	-	-
	2,689,870	**328,958,756**	**3,374,477**	**404,937,238**
11 Commission, exchange and brokerage				
Commission on L/C	-	-	20	2,400
Commission on acceptance	3,251	397,610	3,045	365,426
Export Bill Handling Charge	436	53,279	2,048	245,710
	3,687	**450,890**	**5,113**	**613,536**
12 Other operating income				
Fees & Charges	2,588	316,439	5,509	661,031
Commission on Remittance	-	-	-	-
	2,588	**316,439**	**5,509**	**661,031**

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