

Independent Auditor's Report To the Shareholders of ONE Bank Limited

- is affidient and appropriet to provide can be not up of provided to the following matters:

 Without modifying our opinion, we are drawing attention to the following matters:

 1.46 disclosed in note # 7.11 to the financial statements, the bank explained the basis for measurement. In the disclosed in other \$7.11 to the financial statements, the bank explained the basis for measurement. The disclosed about the deferment allowed by Bangladesh Bank in this regard.
- 2. As disclosed in note # 13.3 to the financial statements, the Bank reported the Capital to Risk-Weighted Assets Ratio. As per BRPO Circular No. 18 dated 21 December 2014, the Bank had to maintain Minimum Total Capital Incipatal Conversion Buffer @ 12.50% both in the cases of 500 and Consolidated basis. However, the Blank has maintained Minimum Total Capital plus Capital Conversation Buffer 12.03 % and 12.06 % in the case of 500 and Consolidated basis respectively.
- 1.2.00 % in the cases of solo and Consolitates basis respectively.

 In note # 7.18 to the financial statements, the Bank disclosed the status of collecting and checking the audited financial statements of the loanes and preserving the same in the loan files as required by the circulars issued by Bangladesh Bank and the FRC circular letter no. ১৭৮/এফন্মারিপ/এফিন্সার/২০২১/২৭(৩৭) dated 09 December 2021 in this respect.

requeries or pea aut, you are taken trues are the Rey 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 year. 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 them matters.

 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;

Finally, assessed the appropriateness and presentation
disclosures against relevant accounting standards
Bangladesh Bank guidelines.

Description of key audit matters

1. Measurement of provision for loans, advances and leases

The process for extrainty the provision for loans and advances portfolio associated with order risk is splintant.

"The process for extrainty the provision for loans and advances portfolio associated with order risk is splintant."

"The process for extraints and advances provision and advances p

consterais 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.

implementation.

At year end, the Group reported total gross loans and advances of BDT 222,8471.5 million (2002: BDT 220,448.7.2 million) and provision for loans and advances of BDT 11,221.08 million). On the other hand, the Bank reported loans and advances of BDT 222,694.15 million) and 2020: BDT 23,941.55 million) on a solio

- dank;
 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.

See note #7 and 12 to the financial sta

In the absence of a quoted price in an active market, Treasury Bills and Treasury Blonds fier 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.

Finally, we assessed the appropriateness and presentation of disclosures in accordance with the Bangladesh Bank guidelines.

See note # 6 to the financial statement

3. Measurement of deferred tax assets and liabilities

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.

Finally, we assessed the appropriateness and presentation of disclosures against IAS 12 Income Tax.

See note # 9 and 12 to the financial state

A. Carrying value of investments in suit
The Barin has invested in equity shares of
Sourillies Limited and ORE Investments
Limited. As at 31 December 2021 the
corrying value of these investments
Limited. As at 31 December 2021 the
corrying value of these investments were
807 2-80.10 million.

Operations of these two subdidines are
Operations of these two subdidines are
Operations of these two subdidines are
capital market. And by nature, the capital
market of the country is not under adule
position. Hence, the investments in these
subdidines are subdidines in these
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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.

3.11 systems and control are The Bank's key financial accounting and reporting processes are significantly dependent on the automated control over the Bank's information systems. As such these exist fines that gap as the in accounting procedures, IT dependent manual controls and controls preventing unsuthorized access to systems and data could result in the financial accounting and reporting records being materially méstated.

- We performed auditprocedures to assess IT systems and confloid merihancial reporting, which included the following:

 *Tested the sample of key controls operating over the information betwooding in relation for Innerial accounting and reporting systems, including system access, system change management and computer operations.

 *Assessed the management's evaluation of access rights granted to applicate relevant to financia accounting and exceptions and tested resolution of a sample of exception.

Other information

Happeners in expossible 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.

Hereon. The Annual Report is expected to be made available to us when it is prepared, and the same is likely to happen 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.

audit or otherwise appears to be materially mistated.

Responsibilities of Management and Those Charged with Governance for theConsolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the consolidated financial statements of the Goup and also the separate financial statements of the Goup and also the separate financial statements of the Separate financial statements of the Goup and also the separate financial statements of the Bark is accordance with IPSCs as explained in consolidated and separate financial statements that are free from material mistatement, whether due to finance or consolidated and separate financial statements that are free from material mistatement, whether due to finance or consolidated and separate financial statements that are free from material mistatement, whether due to finance and the statement of the

The management is also required to make a self-assessment on the effectiver 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 attentarie but to do so.

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

- or mese consolidated and separate financial statements.

 As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional feeders, and a second professional statements, and 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 for not describe and evidence that is sufficient and appropriate to provide a basis for our opinion. The risk for not describe a maintain insistatement resulting from fraud is higher than for one resulting from error, as fraud may involve Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Obtain an understanding of infernal control relevant to the audit in order to design audit procedures that experposite in the circumstance.
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 In the experiment is the experiment is experiment in the experiment is experiment in the experiment is experiment.
 Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities with experiment in experiment in the experiment in the experiment is experiment.
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We also provide those charged with governance with a statement that we have complied with releasest entire requirements regarding independence, and to communicate with them has elisationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards. From the matters communicated with those charged with governance, we determine those matters that were the properties of the propert

- (xii) Capital to Risk---weighted Asset Ratio (CRAR) as required by Bangladesh Bank has notbeen maintained adequately during the year.

ACNABIN, Chartered Accountants

Muhammad Aminul Hoque, FCA
Partner
ICAB Enrollment No # 1129
DVC2204301 129ASS26297

Dated, Dhaka 30 April 2022

ONE Bank Limited and its Subsidiaries

Consolidated Balance Sheet As at 31 December 2021 Notes 31.12.2021 31.12.2020 Taka Taka 2,982,356,475 2,099,564,869 15,127,069,877 26,437,376,200 18,110,426,352 29,526,941,069 Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) Money at call and short notice Investments Government Others 6,599,049,949 6,725,240,000 6 (a) 11,624,404,77 2,536,340,064 8,807,522,720 40,522,072,712 32,317,034,138 | \$\frac{1\(\frac{1}{2}\)\(\frac{1}\)\(\frac{1}{2}\)\(\frac{1}{2}\)\(\frac{1}{2}\)\(\frac{1}\)\(\frac{1}{2}\)\(\frac{1}\)\(\fr The second section of the Books, Francial Institutions and Section (1997) and Section (19 292,1890,201,013 280,02.47,42,021 14 6,721,414,010 6,430,708,035 15.1 (a) 1,727,057,141 1,801,00,025 16 17,723,364,646 1,753,188,036 15.1 (c) 310,635,724,412 303,668,477,021 Notes 31.12.2021 31.12.2020 Taka Taka

These Financial Statements should be read in conjunction with the amended notes. I to 54.

Montant Mofits.

ANNON Aurangapia Chowdhury

Zahru Ulah

ASJA Shahidediah Khan

Chamman

ACMABIN, Chartered Accountants

Muhamman

ACMABIN, Chartered Accountants

Muhamman

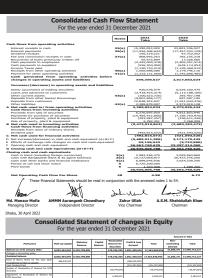
ACMABIN, Chartered Accountants

Class Confidence (Linear Chartered Accountants)

Confidence (Linear Cha

	Notes	2021 Taka	2020 Taka
Interest income/proft on investment	17 (a)	16,000,994,859	19,674,253
Interest paid on deposits and borrowings etc.	18 (a)	(11,850,216,541)	(16,248,678
Net interest income		4,150,778,318	3,425,575
Investment income	19 (a)	2,171,350,159	2,790,189
Commission, exchange and brokerage	20 (a)	1,690,402,164	1,160,015
Other operating income	21 (a)	621,106,111	773,282
Total operating income (A)		8,633,636,752	8,149,058
Salaries and allowances	22 (a)	2,701,947,704	2,798,580
Rent, taxes, insurance, electricity etc.	23 (a)	426,251,645	497,827
Legal expenses	24 (a)	68,366,432	72,849
Postage, stamps, telecommunication etc.	25	83,439,828	78,849
Directors' fees	26 (a)	1,232,000	1,218
Auditors' fees		390,000	350
Stationery, printings, advertisements etc.	27 (a)	216,832,221	307,061
Managing Director's salary and allowances (Bank only)	28	12,184,103	12,920
Depreciation, leasing expense and repair of bank's assets	29 (a)	1,098,032,851	947,531
Other expenses	30 (a)	379,829,118	402,506
Total operating expenses (B) Profit/ (loss) before provision and tax (C=A-B)		4,988,505,902 3,645,130,850	5,119,691
Provision for loans and advances	31.1	3,645,130,850	3,029,366
Specific provision	31.1	1.676.248.139	794,354
General provision		328.423.314	481.719
delicia proviacii		2.004.671.453	1.276.074
Provision for off-balance sheet items	12.10	(6.794.459)	(91.890
Provision for diminution in value of share	32	35.000.000	(31,030
Provision for other	33	5,960,042	
Total Provision (D)		2.038.837.036	1.184.183
Profit/(loss) before taxes (E=C-D)		1,606,293,814	1,845,182
Provision for taxation	34 (a)		
Current tax expense		684,458,531	446,627
Deferred tax expense /(income)		76,650,236	3,848
		761,108,767	450,476
Net Profit after taxation		845,185,047	1,394,706
Attributable to:			
Shareholders of the ONE Bank Ltd		844,119,609	1,393,591
Non-controlling Interest		1,065,438	1,114
		845,185,047	1,394,706
Retained surplus brought forward	15.1(b)	775,145,822	756,158
Add: Net profit after tax (attributable to shareholder of OBL)		844,119,609	1,393,591
		1,619,265,431	2,149,750
Appropriations:			
Statutory Reserve	14	290,616,825	348,349
Coupon/Dividend on Perpetual Bond		69,964,670	
Start up Fund	12.9	20,690,524	
		381,272,019	348,349
Retained Surplus		1,237,993,412	1,801,400
Earnings per share (EPS)	47	0.90	

Profit after taxati	on		845,185,047	1,394,706,116	Managing Director
ibutable to:					managing Director
eholders of the ONE	Bank Ltd		844,119,609	1,393,591,988	Dhaka, 30 April 2022
-controlling Interest			1,065,438	1,114,128	
			845,185,047	1,394,706,116	Co
ined surplus brought	t forward	15.1(b)	775,145,822	756,158,147	
Net profit after tax	(attributable to shareholder of OBL)		844,119,609	1,393,591,988	
			1,619,265,431	2,149,750,135	
ropriations:					Particulars
utory Reserve		14	290,616,825	348,349,510	
pon/Dividend on Pero	petual Bond		69.964.670		Statence as at 01 January 202
t up Fund		12.9	20,690,524		Changes in accounting policy Septated balance
			381 272 019	348,349,510	Some of Bonus Share for the
ained Surplus			1.237.993.412	1.801.400.626	(Transferred to Fast up Capital) Cash Dividend Fast
nings per share (E	PS)	47	0.90	1.49	Surplus of Revolution of Reserv Securities
/ Thomas	inancial Statements should be read in a		the sensored mater 1	- F4	Adjustment of Revolution of P HTM Securities
/ Illese ri	Indical Statements should be read in t	Lonjunction with	the annexed notes 1	10 34.	fed Profit after Tax for the year
7	WAT		. /	. 1 -	frondered to Capital Reserve Fruit transferred to Start up Fund
Berno	≥ \$\$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	7-1-11	1. l L		Profit bandwood to Coupon/Dred
	. >40 l)	0,00			Perpetual Bond
Monzur Mofiz	AMMM Aurangzeb Chowdhury	Zahur U		Shahidullah Khan	Fruit bandwood to Statutory Kee Salance as at 31 December 21
naging Director	Independent Director	Vice Cha	irman	Chairman	Salance as at 31 December 31
	See annexed repo	rt of even date			/ These
			ACNABIN, Charl	tered Accountants	/
			~ X	i .	6 -
			(48	طا	1 Algeno
ka, 30 April 2022			Muhammad Amir	aul Monue ECA	Md. Monzur Mofiz
			Partr	er	Managing Director
			ICAB Enrollment I		
			DVC:22043011	29AS526297	Dhaka, 30 April 2022



For the year ended 31 December 2021								
							Amou	of in Talka
Particulars	Paid-up Capital	Matutory Reserve	Capital Reserve	Revaluation Reserve for Recurities	Profit & Loss Account	Total	Nun- Cuedralling Interest	Total
Balance as at 01 January 2021	8,833,464,040	6,430,798,083	-	478,186,205	1,801,400,636	17,563,848,956	31,866,271	17,599,715,227
Changes in accounting policy			-					
Rectated balance	8,833,464,040	6,430,798,083	-	478,186,205	1,801,400,636	17,563,848,936	31,866,271	17,599,715,227
Stope of Blanus Share for the year 2020 (Transferred to Fast-up Capital)	486,940,520				(486,940,320)			
Cash Dividend Faid					(131,307,842)	(N31,207,842)		(\$31,207,842)
Surplus of Revolution of Reserve for HTM Securities				(78,794,875)	-	(78,794,879)		(78,794,875)
Adjustment of Revolution of Reserve for HTM Securities	-	-		5,294,012	-	1,284,612		5,284,012
ted Profit after Tax for the year		-		-	344,119,629	844,119,629	1,065,438	841,181,047
frandered to Capital Reserve			8.106.441		(8.306.441)			
Fruits bandlered to Start up Fund			-		(20.890.324)	(20.890.324)		(20,690,324)
Frufit transferred to Coupon/Dividend on Perpetual Bond					(69,964,670)	(69,964,670)		(69,964,670)
Fruft bandlered to Statutory Reserve	-	290,616,825		-	(290,616,823)		-	
Salance as at 31 December 2021	7.742.404.760	8.721.414.910		404.073.341	1.237.592.412	17,712,594,694	22.931.709	17,749,929,373
Balance as at 31 December 2020		6,430,798,0ES		478,186,203	1,801,400,626	17,363,848,934	31,866,271	
These Financial Statements should be read in conjunction with the annexed notes 1 to 54.								
Md. Monzur Mofiz Al Managing Director	MMM Aura Indeper	ngzeb Cho ndent Direct		ury Zahur Ullah A.S.M. Shahidul Vice Chairman Chairman				



Notes 2021 2020 Taka Taka

381,560,314 892,212,395 (2,352,600,738) (112,099,119) (9,807,896,177) 12,925,908,025 2,348,823,866 4,275,908,546

3.1 2,983,346,234 3.2 15,127,069,877 4 6,099,045,936 5 6,725,200,000 6 1,233,500 30,935,995,547

(492,815,572) (421,593,526) (492,815,572) (421,593,526)

(831,874,704 2,373,884,399

3,099,551,672 26,437,376,200 7,024,239,356

Cash Flow Statement For the year ended 31 December 2021

ONE Bank Limited

	Sheet					
As at 31 December 2021						
	Notes	31.12.2021 Taka	31.12.2020 Taka			
TOPERTY AND ASSETS	-					
ash Cash in hand (including foreign currencies)	3	2.983.346.234	3.099.551.672			
Salance with Bangladesh Bank and its agent bank(s) Including foreign currencies)		15,127,069,877	26,437,376,200			
alance with other Banks and Financial Institutions	4	18,110,416,111	29,536,927,872			
n Bangladesh	7	3,205,173,505	2,637,146,008			
Outside Bangladesh		2,893,872,431 6,099,045,936	4,387,093,348 7,024,239,356			
oney at call and short notice	5	6,725,200,000	7,024,239,350			
evestments	6	31,624,490,473	25,356,340,064			
Others		6.592.396.412	4.627.642.064			
		38,216,886,885	29,983,982,128			
oans and Advances/investments Loans, cash credit, overdraft etc./investments	7	220.873.878.073	218.317.840.383			
Bills purchased and discounted		1,820,269,099	2,023,706,051			
ixed Assets including premises, furniture & fixtures	8	222,694,147,172 3,631,900,815	220,341,546,434 3,008,695,700			
Other Assets	9	14,888,816,377	13,621,469,800			
Ion-banking Assets		310,366,413,296	303,516,861,297			
ABILITIES AND CAPITAL		310,366,413,296	303,516,861,297			
labilities Borrowings from other Banks, Financial Institutions and Ag	ents 10	19,744,872,097	21,322,835,943			
Non-convertible subordinated bond and contingent-convertible perpetual bond	10 (b)	9,250,000,000	6,900,000,000			
eposits and other accounts	11					
Current/Al-wadeeah current account and other account		27,963,628,099	25,600,825,688 2,561,617,392			
Bills payable Savings accounts/Mudaraba savings bank deposit		2,834,030,974 31,887,111,950	2,561,617,392 26,768,261,590			
Fixed Deposit/Mudaraba fixed deposits		168,438,089,603	174.553.868.510			
Other Liabilities	12	231,122,860,626	229,484,573,179			
Other Liabilities otal Liabilities	12	32,775,018,972	28,396,446,707			
apital/Shareholders' Equity						
Paid-up Capital Statutory Reserve	13.2 14	9,340,404,560 6,721,414,910	8,853,464,040 6,430,798,085			
Surplus in profit & loss account	15	1,007,166,790	1,650,557,138			
Revaluation reserve for securities	16	404.675.341	478,186,205			
otal Shareholders' Equity otal Liability and Shareholders' Equity		17,473,661,601 310,366,413,296	17,413,005,468 303,516,861,297			
ocal Emblity and Shareholdera Equity		310,300,413,230	303,310,001,29			
	Notes	31.12.2021 Taka	31.12.2020 Taka			
FF BALANCE SHEET ITEMS	ш	Taka	Taka			
ontingent Liabilities						
Acceptances and Endorsements	44	27,599,284,721 13,777,812,760	30,449,543,760 13.082,189,159			
Irrevocable Letters of Credit		22,033,819,992	19,014,867,606			
Bills for Collection		1,664,810,820	1,306,099,289			
ther Contingent Liabilities		65,075,728,293	63,652,699,614			
Claims lodged with but not recognized by the Bank						
Other exchange contract otal Contingent Liabilities		65,075,728,293	63,852,699,814			
Other Commitments		03,073,720,233	03,032,039,01			
Documentary Credits and short term trade-related transact	ions	-				
Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities						
Undrawn formal standby facilities, credit lines and other co						
otal other commitments						
otal off-Balance Sheet items including contingent lia		65,075,728,293	63,852,699,814			
Net Asset Value Per Share	46	18.71	18.64			
These Financial Statements should be read in co	njunction v	with the annexed notes	1 to 54.			
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	d-					
THEOREM - SHOT ()	ld. Monzur Mofiz AMMM Aurangzeb Chowdhury Zahur Ullah A.S.M. Shahidullah Khan					
aging Director Independent Director	Vice	Chairman	Chairman			
	Vice	Chairman	Chairman			
ging Director Independent Director	Vice	Chairman				

Profit and	Loss Ac	count		Cas
For the year end	ed 31 Dece	ember 2021		For the year
	_	2021	2020	
	Pinten	Taba	Tehe	
Interest income/craft on investment	17	15.986.985.731	19.661.117.803	
Interest paid on deposits and borrowings etc.	3.85	(11.877.499.793)	(16,266,403,438)	Cash flows from operating activities
Net interest income		4,109,488,938	3,394,713,344	Interest receipts in cash
Investment income Commission, embasse and brokerage	19	2,050,750,934 1,607,770,995	2,710,031,543	Interest payments
Other operating income	21	619.526.591	772.362.748	Dividend receipts
Total operation income (A)		8.387.537.458	7,999,254,823	Fee and commission receipts in cash
Salarim and allowanum	22	2.673.065.540	2,772,050,131	Recoveries of loans previously written off
Rent, taxes, insurance, electricity etc.	23	423,992,943	496,649,726	Cash payments to employees
Legal expenses	24	68,096,932	72,642,146	Cash payments to suppliers
Postage, stamps, telecommunication etc. Directors' fees	26	83,439,828 1.056.000	78,845,753 1,152,000	Income taxes paid
Auditors' free	24	350.000	1,110,000	Receipts from other operating activities
Auditors' fees Stationery, printings, advertisements etc.	27	216.448.394	300,000	Payment for other operating activities
Managing Director's salary and allowances	28	12,184,103	12.920.000	Cash generated from operating as
Depreciation, leasing expense and repair of bank's assets	29	1,088,455,613	940,316,877	changes in operating assets and liabili
Other expresses	30	364,183,654	392,525,426	Increase/(decrease) in operating asse
Total operating expenses (B)		4.931.273.007	5.074.263.233	Sales/ (purchase) of trading securities
Profit/ (loss) before provision and tax (C=A-B)		3,456,264,451	2,924,991,590	Loans and advances to customers
Provision for loans and advances Sensific provision	17.4	1.676.298.139	794.354.912	Other current assets
General provision	12.5 5 12.6	327,796,604	489.779.955	Deposits from other banks/ Borrowings
		2.004.014.743	1,275,134,867	Deposits from customers
Provision for off-balance sheet items	12.10	(6.794.459)	(91,890,826)	Other Sabilities
Provision for diminution in value of share	12.12			A Net cash used in / from operating activ
Provision for other	12.8	5,960,012		Cash flow from investing activities
Total Provision (D)		2,003,180,326	1,183,244,041	Proceeds from sale of securities
Profit/ (loss) before taxes (E=C-D) Provision for taxation		1,453,084,125	1,741,747,640	Payments for purchase of securities
Current tax enumerse	7.4	621.853.276	424.085.114	Purchase of property, plant & equipment
Deffered has essense/ (income)	7.4	75.200.815	4.640.028	Sale of property, plant & equipment
		697,054,091	428,725,142	B Net cash used in investing activities
Net Profit after taxation		756,030,034	1,313,022,407	Cash flow from financing activities
Retained surplus brought forward	18.1	632,408,775	685.884.240	Receipts from issue of ordinary shares
Americations		1,388,438,809	1,998,906,647	Dividend paid
Statutury Senerce	1.4	290.616.825	348,349,510	C Net cash from financing activities
Coupurs/Divisienal on Perpetual Bond		69.961.670		D Net increase/(decrease) in cash and cash ea
Steet up Purel	12.9	20.690.524	-	E Effects of exchange rate changes on cash a
		381,272,019	348.349.510	F. Opening cash and cash equivalent
Retained Eurplus		1,007,166,790	1,650,557,138	
Earnings per share (EPS)	47	0.81	1.41	G Closing cash and cash equivalents (D+
These Financial Statements should be rec	ed in conjunctio	n with the annexed not	ss 1 to 54.	Closing cash and cash equivalents Cash in hand (including foreign currencies) Cash with flangladesh flank & its agent ban Cash with other banks and financial instituti Money at call and short notice Prize bonds
Md. Monzur Mofiz AMMM Aurangzeb Chowdl		hur Ullah A.S	S.M. Shahidullah Khan	
		e Chairman	Chairman	Net Operating Cash Flow Per Share
Managing Director Independent Director	VIC	e Chairman	Chairman	Net Operating Cash Flow Per Share
See annexed Dhaka, 30 April 2022	report of even	Muhammad	Aminul Hoque, FCA Partner erit Number # 1129 301129A5526297	These Financial Statements should Md. Monzur Mofiz Managing Director Independent Din Dasks. 30 April 2022

1,650,557,138

(486,940,520)

Net Operating Cash Flow I	Net Operating Cash Flow Per Share				58	6.72		
These Financial Statements should be read in conjunction with the annexed notes 1 to 54.								
Passon	₩		shu	I.	L	*		
	Aurangzeb Ch dependent Dire		Zahur Ullah A.S.M. Shahidullah Kha Vice Chairman Chairman					
Dhaka, 30 April 2022								
	Liquidity Statement (Assets & Liabilities Maturity Analysis) As at 31 Docember 2021							
					Amoun	t in Taka		
	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total		
Assets:								
Cash	18,110,416,111	-	-	-		18,110,416,111		
Salance with other banks and financial institutions	2,162,760,292	1,949,698,857	1,986,586,787	-	-	6,099,045,935		
Money at call and short notice	6,725,200,000					6,725,200,000		
Investment	199,999,413 8,607,208,225	360,000,000 51,745,276,735	9,472,558,287 71,935,978,986	16,070,587,221 48,032,653,999	12,113,741,965 42,369,029,222	38,216,886,885		
Fixed Assets including premises, furniture & fixture		51,740,270,730	71,930,978,980	48,032,053,399	1,531,900,815	3.631.900.815		
Other Assets Housing pressure, ramsare a stop	981.334.842		1,472,002,263	2,453,337,005	9.982,142,166	14,888,816,377		
Non-banking Assets	901,334,042		1,472,002,253	2,403,337,305	1(302,142,100	14,000,010,377		
Total Assets	36,786,918,885	54,057,975,595	84,868,126,323	66,556,578,325	55 095 514 165	310,366,413,296		
Liabilities:					10,110,011,011	,,,		
Sorrowing from Bangladesh Bank, other banks,								
financial institutions and agents	2,486,507,563	2.954.110.387	8.934.401.022	10:969.853.126	3,650,000,000	28.994.872.097		
Deposits and Other Accounts	46,471,887,585	63,702,660,959	75,952,795,941	39,819,568,111	3,175,948,031	231,122,860,626		
Other Liabilities	3,212,080,790	12,645,323,121	11,242,282,731	5,472,332,339		32,775,018,972		
Total Liabilities	54,170,475,928	79,505,094,467	96,129,479,693	56,261,753,576	6,825,948,031	292,892,751,695		
Net Liquidity Gap	(17,383,557,043)	(25,447,118,872)	(11,261,353,370)	10,294,824,749	61,270,866,137	17,473,661,601		
	V				,			

Amm Aurangzeb Chowdhury Zahur Ullah Vice Chairman Chairman

17,413,005,468

Notes to the Financial Statements As at and for the year ended 31 December 2021

Muhammad Aminul Hoque, FCA Partner ICAB Enrollment Number # 1129 DVC:2204301129AS526297

1. The Bank and its activities
1. Status of the Bank
ONE Bank Limited (the TBank') is a private sector commercial bank incorporated with the Registrar of Joint
Stock Companies under the Companies Act 1994. The Bank commerced is banking operation on 14 July
Act 1991 (as marked in 2018), it are the provision of Stangladdels Bank (some, the Bank has offered
Intellally its shares to public by Pre-IPO and subsequently soid shares to the public through IPO in the year
2003. The shares of the Bank are illed with both Dhalas affock Exchange Ltd. And Offstagon Stock
Exchange Ltd. And n31 December 2012 the Bank has 107 branches (Including 2 States Banking branches), 25 Sub-branches, 15 oldection booths and 154 ARIV booths, in addition, the Bank has 2 (two) Offstagon
ONE Securities Limited and ONE Investment Limited.

ONE Securities Limited and ONE Investment Limited.

13. Islami Banking operation.
The Bank Obtained permission from Bangladein Bank to operate Islami Banking operation vide letter no. BBDD (P-S)7/45(72))2003-0376 dated 15 Jane 2000. The Bank commenced operation from 15 December 2000. The Islami Banking operation is operated under the rule is explaintor in Rengladein Bank. In Georgiadein Banking Georgiadein Banking Georgiadein and Incorporation in these Financial Statements under converted banking for concludition and incorporation in these Financial Statements.

ONE Securities Unified (Subsidiary on the Bank)
ONE Securities Unified (Subsidiary of the Bank)
ONE Securities Unified (OS.) is a subdiary of the Bank Limited. OSL, was incorporated may by 40, 2011
under the Companies And (Art XVIII) of 1914 as a Private Limited Company, Subsequently, it was converted
to the Companies and Family (SIZC). The Registered Office of the Company is stated at 45, Disturb
Not Stock Companies and Family (SIZC). The Registered Office of the Company are to buy, set and each in shares,
stocks, debertures and other securities and undertake all the functions as a TREC Holder of Stock
Enthanges.

LOW Envestments Limited (Subsidiary of the Bank)

ONE Investments Limited (ULI) is a subsidiary of Disent Limited. CIII. such incorporated on April 36,

ONE investments Limited (ULI) is a subsidiary of Disent Limited. Company after completion of the
formalities with the Register of Orizon Orizon Companies and Frem (USCs.). The Registered Office of the
Company is situated at HRC Bithaba, 46 Naviron Baser C.A., Dhaia-123. The activities of the Company
underwriting of excurtiles, use management, portificial examplement, corporate advices yes versice at Chi Company will apply to the Bargisdedi Securities. & Exchange Commission (BECC) for 1s Icense to carrying
out is operations formally and it will set this operation after getting the approval.

out its operations formally and it will start its operation after getting the approval.

1.7 International Banking
International Ban

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

The focus of 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 2021.

exchange transactions in 2021. J Stromation Technology

ONE Bank Limited has adopted TIT system at the very beginning of its commencement of operation. During

ONE Bank Limited has adopted TIT system at the very beginning of its commencement of operation. During

ONE Bank Limited has adopted the system of the

(99,54,670) 290,515,925 (200,515,925) 9,340,404,560 (5,721,414,910 404,679,341 1,007,166,790 9,937,464,040 6,470,782,003 479,186,305 1,550,357,739

Statement of changes in Equity For the year ended 31 December 2021 | Paid-up Capital | Statutory | Reserve for | Reserve | Securities | 8,852,464,040 | 6,420,798,085 | 478,186,205 | 8,853,464,040 6,420,798,085 478,186,205

better with introduction of disruptive innovation in bashing.

1.10 Strategic Directions and Challegare
The strategic directions of the Bark are provided and reviewed periodically by the Marketing Division in
consultation with the Senior Management. At the time of planning deposit mobilization strategies, francing
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
budgetay Control and manifestation of operating portly and optimization of business octomes and provides
of the Bank, the stategic direction of the Bank has been developed vestified and all down in the Long Term
Corporate Rain and the Budget. Budget is prepared for each year by spelling out the goals and objectives
for each major strategic business suit, auch as Corporate Banking, Steep all Rainland, Treasury,
General Banking, cit. and the detailed action plans for the achievement thereof along with specific time
frame are set out of an evaluated in the manifesting meeting.

1.12 Resource Efficiency
Deposits and Shareholders' Equily represented the two biggest sources of funds. As at 31 December 2021, the amount of deposit was 74.47% of total liability and shareholders' equily. We 5.53% of total liability and shareholders' equily. The Bank tries to procure deposits from tow cost sources and protectify invest the fund for relating the profitability of the Bank.

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

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. Spatificant accounting policies and basis of preparation of financial statements.
2.1 Bests of Preparation of the financial Statements.
The separate financial statements of the Bank as it and for the year ended 31 December 2021 comprise those of Domester Banking Units (Statements of Jesus Banking Operations and OFS-fore) (general company) and Statistical Statement (general company) and Statistical Statement of Statement (general company) and Statistical Statistical Statement (general company) and Statistical Statistical

2.3 Statement of Compliance
The Financial Reporting AC 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting
Council (FRG) to be formed and it is to issue financial reporting standards for public interest entities such
as banks. The Bank Companies ACI 1991 has been amended to require banks to prepare their financial
statements under soil financial reporting standards. The FRG has been formed but yet to be sue any financial
specific plantancial
(IRS) as required by the Entitlate of Outbriens Accountance of Bangladchi (CRS) are qualified to the Council and the Council application.

Accordingly, the financial statement of the space are construed to be prayed in accordance and construction of the property control of the property of the financial property of the construction of the space of the construction of the construction of the space of the construction of th

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003, investments in quoted shares and unquoted shares are revoked of the end of the year of mainter price and a per book value of last adulfice investment in mainter and an adult of the end of the year of mainter price and a per book value of last adulfice investment in mainter and colored price and price and price and price of mainter use and SN of NAV. Provision should be made for any loss arising from diminution in value of investment (portfolio basis), otherwise (mechanism are recognized at color and price price and price price and price price and price price price and price p

Bengladesh Banti: As per the DOS Crucius No-55, dated May 26, 2008 and subsequent clarification in DOS Crucius No-55, dated January 28, 2009 HTF (field for Trading) securities are revalued on the basis or making to market and year end any gains on revaluation of neutrines which have normatived as at or making to market and year end any gains on revaluation of neutrines which have normatived as at of securities which have not makend as at the balance sheet date are clavely on the profit and loss account. HTM (field To Meauthy) securities which have not matured as at the balance sheet date are sentential they see and and gains or losses on amortation are recognized in the profit and loss account. HTM (field To Meauthy) securities which have not matured as at the balance sheet date are amortized to the year end and gains or losses on amortation are recognized in other reviews as a price they see and and gains or losses on amortation are recognized in other reviews as a part of equity.



ONE Bank Limited

2.3.4 Recognition of Interest in Suspense IPRS: Loans and advances to customers are generally classified at amortised cost as per IPRS 9 and interest income is recognised by using the effective Interest rate method to the gross carrying amount for interest income interest and interest and interest interest rate method to the gross carrying amount offective 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.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which are to be followed by all barks in Bangladesh. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehesive Income as a component of financial statements. See other Blank does not prepare the other comprehesive income statement. However, elements of OCI, if any, are shown in the statements of charges in equity.

2.3. Financial Guarantees

IFRS. A per IFRS. 5, financial guarantees are contracts that require the issuer to make specified payments to remisure set holder for a loss it incurs because a specified detator fails to make payment when due in to remisure set holder for a loss it incurs because a specified detator fails to make payment when due in recognised intelligible of the set of the financial sabilities. The financial guarantees are labelity 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, for come recognised less, for contract expected processing of the principle of IFRS. 15, francial guarantees are coordinated by the principle of IFRS. 15, francial guarantees are

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.

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) 4 a fixed price on future date (Repor or stock lending) he arrangement is accounted for as normal sales transactions and the financial asset is derecognised in the upley'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 Motice, Treasury Bills, Bangladesh Bank Bills and Pite Bonds are not shown as cash and cash equivalents tems in the Balance Sheet rather these are shown in the file of the balance sheet as separate Items. Howeve, 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 in 2018).

2.3.11 Cash Flow Statement IFSS. As per the requirement of IAS7, the Statement of Cash Flows can be prepared using either the direct 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 consistency.

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 IAST, Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operation.

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 intanoible 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 require 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

2.3.16 Disclosure of appropriation of profit IFRS: There is no requirement to show appropriation of profit in the face of statement of of

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.

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 sistements requires management's judgments, estimates and assumptions
The preparation of financial sistements requires management's judgment of exects, leafilities, brome and
expenses may vary and studial results may differ from those estimates. The most objudicinal areas where
estimates and judgments have been made are provisions for loans and advances, provision for income tax
(current & defender study, gratulty in that and legislify 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.

ii. Foreign currency translation Foreign currency translations 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

Assets and liabilities in foreign currencies at 31 December 2021 have been converted into Taka currency at the average of the prevailing buying and selling rates of the relevant foreign currencies at that date except "Balances with other Banks and Financial Institutions" which have been converted as per directives of Bengladesh Bank vide its circular no. BRFD(R) 7.17/2004-99 dated 21 November 2004.

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.

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

Name of Subsidiary Ownership on incorporation Date of incorporation Regulator ONE Securities Limited 98.9999% May 04, 2011 BSEC, DSE, CSE 3 ONE Investments Limited 51.00% April 26, 2018 BSEC, DSE, CSE 3

2.73 Going Concern

The Financial Statements have been prepared on a going concern principle which is the assumption that an entity will enrain in business for the foreseeable future. Conversely, the Bank has neither any intention nor any legal or regulatory computation to hait operations and legalder to assets in the next term at what may be very low fine-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-ferm commitments.

Provision for Losen and Advances is made on the basis of year-end review by the Management and instructions contained in Bangladesh Bank 1880 PC Circular No. 1 4 dated 23 September 2012, 8895 Circular No. 1 4 dated 27 September 2012, 8895 Circular No. 1 4 dated 27 September 2012, 8895 Circular No. 1 4 dated 27 September 2012, 8895 Circular No. 1 4 dated 27 September 2012, 8895 Circular No. 1 4 dated 27 September 2012, 8895 Circular No. 1 4 dated 28 September 2012, 8895 Circular No. 1 4 dated 28 Circular No. 1 4 dated 29 Circular No. 1 4 dated 20 Circular No. 1 4 dated 20 Circular No. 1 4 dated 20 Circular No. 1 4 dated 29 Circular No. 1 4 dated 20 Circular No. 2 dated 20 Circlar No. 2 dated 20 Circular No.

	Rat	es
Category/status of Loans and Advances	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%
Unclassified loan to Cottage, Micro and Small Credits under CMSME	0.25%	0.25%
Credit Card	2%	2%
Small and medium enterprise financing	0.25%	0.25%
Consumer Finance (House Financing)	1%	1%
Consumer financing (Other than housing financing)	2%	2%
Special mention account	0% to 2%	0% to 2%
Loans to BHs/MBs/SDs against Shares	2%	2%
Loan to Short-term Agricultural and Micro-Credits	1%	1%
Special General Provision for COVID-19, BRPD Circular Letter No. 56/2020	1%	1%
Special General Provision as per BRPD Circular No. 19/2021 & 52/2021	1.5% to 2%	1.5% to 2%
Specific provision for classified loans and advances:		
Substandard	20%	20%
Doubtful	50%	50%
Bad/Loss	100%	100%
Provision for classified loan to short-term agricultural and Micro-Credit:		
Substandard	5%	5%
Doubtful	5%	5%
Bad/Loss	100%	100%
Provision for classified loan to Cottage, Micro and Small Credits under CMSME:		
Substandard	5%	5%
Doubtful	20%	20%
Bad/Loss	100%	100%

Reference may be made to note # 7.13.

b) Held for Trading (FIFT): Investments classified in 166 obtains a segared principally for the represent alleged investments; and exclusing of independent a set in their investments are subsequently measured at fair value on weekly table is explained. The initial recognition, investments are subsequently measured at fair value on weekly table is explanation flatter obtained and revolution flatter obtained and revolution flatter obtained and some account and revolution loss shown in the profit it loss Account. The gainst (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 Treasur y 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 Su kuk) under OBL Islami 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	Amort ized 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 Pr ofit and Loss A/C but no unrealized gain recorded.

c) Investment in Quoted Securities: These securities are bought and held primarily for the purp of selling them in future or hold for dividend inome. These are reported at cost. Unrealized gains not recognized in the profit and isos account. But provision for diminition in value of investmen provided in the financial statements for which market price is below the cost price of westment as Banglades Barks quideline except Special Investment vide POS Circular Not of dated 10 February 21.

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, dubles and non refundable taxes.

Depreciation Depreciation on fixed assets is charged for the year at the following annual rates on a recommendation of the process of the pro

method on all fixed assets except on Land:					
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 accurant amortization. The intangible assets are amortized using estimated useful lives of five years.

3) Definition.
3) Definition.
3) Software scapined by the Bank is stated at cost less accumulated annotation. Subsequent expenditure on software is capitalized only when it increases future economic benefits embodied in specific assists which in Irelates. Amortization is recognized in profit and loss or statigial the balsis over the eliminated useful life of the software from the date it is available for use. The estimated useful life of control and application of the software from the date it is available for use. The estimated useful life of software from the date it is available for use. The estimated useful life of software for the software

2.8.5 Other Assets
As per BRPD Circular No. 14 dated 25 June 2001 provision is to be maintained against other assets
As per BRPD circular No. 14 dated 25 June 2001 provision is to be maintained against other assets for maintaining

SL	Category of Assets	Provision		Remarks
1	Unadjusted Expenses [Business development expenses, Travelling expenses, Entertainment expenses, Salary expenses, Advertisement expenses, and Miscellaneous expenses]		100%	Unadjusted on or over 1 (One) year from the date of origination.
2	Litigation / Legal Expenses			
	(a) related to unsettled cases	50%		
	 (b) unadjusted expenses related to settled cases 		100%	
3	Protested Bill / Fraud / Forgery/ Fund Embezzlement			
	(a) for doubtful	50%		If there is any possibility of recovery.
	(b) for bad/loss		100%	If there is no possibility of recovery.
4	Miscellaneous		100%	Considering Loss category

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

The state of the s

Subordinated Bond — TIT 4, 40,000,000 Bond — Repulsable of JUMPS.

Subordinated Bond — TIT 4, 4,000,000 Bond — Repulsable of JUMPS.

With the view to strengthening the capital base of the Bond, ONE Bank Limited again issued unsecured more conventive busined fortiaging self-control on 12th December 2, 2018 after obtaining approval from conventive busined self-control on 12th December 2, 2018 after obtaining approval from 661/149P/2018/765 deted October 11, 2018) and [6 BSECI_CID-64/2016671 deted September 2, 2018] respectively, interest rate of the Bond is calculated as Benchmark rate 3.2006 Margin. However, the rate shall be kept 7,00% to 9,00% p.a. throughout the tenure of the bond. As of Balance Sheed date interest the applicable © 2,008.

Contingent-Convertible Perpetual Bond-1 Tix. 4,000,000,000:
To meet the Capital to Pisik Weighted Assets Patis of the Bank, ORE Bank Limited issued ursecured Contingent-Convertible, Plasting Rate Perpetual bonds on 300 December, 2003 after obtaining approval from Bangladesh Bank and Securibles and Enchange Commission vide their letters [18800 (8175) 4149/(2))2003/000 rated September 2, 2, 2020 and (# 8 SECULOT-1812/202) 264 ded December 2, 2, 2020 and (# 8 SECULOT-1812/202) 264 ded December 2, 2, 2020 and (# 8 SECULOT-1812/202) 264 ded December 2, 2, 2020 and (# 8 SECULOT-1812/202) 264 ded December 2, 2, 2020 and (# 8 SECULOT-1812/202) 264 ded December 2, 2, 2020 and (# 8 SECULOT-1812/202) 264 ded December 2, 2020 and (# 8 SECULOT-1812/

c) Deposits and Other Accounts Deposits by customers and banks are recognized when the Bank enters into contractual agree the counterparties which is generally on the trade date and initially measured at the con-

1) Other Liabilities Other liabilities comprises items such as Provision for Loans and Advanced, Provision for Taxes, Interest Superace, Provision for Other Ausets and Accrused Expenses. Other liability is recognized in the Balance Sveet according to the guidaline of Basegladesh Bask, Income Bas Colleanse 1644 and Internal Policies 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.

1) Provision for Loans and Advances: Provision for classified loans and advances is made on the basis of quarter-and review by the Provision for classified loans and advances is made on the basis of quarter-and review by the Provision for Charles (1), 19 and 19 and

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.

1) Providen for off-balance hard supposes Off-balance shades the size being being off-balance and off-balance shades of the commitment as per Bandpalesh Basis quadrines. As per BRPD Circular No. 14 dated 2.5 September 2012 basis are divided in maintain provides on §1% sugainst of balance sheet exposure accept contains IRSP Circular Inter No. 0.1 dated 0.33 manay 2018 6.8 BRPD Circular No. 0.7 dated June 21, 2018 and BRPD Circular No. 13 dated October 13, 2018).

Provision for other assets
 Provision for other assets is made as per the instructions made in the BRPD Circular No. 14 dated 25
 June 2001 i.e. 100% provision is required on other assets which are outstanding for one year or more
 or classified as bad/nos.

k) Provision for liabilities and accrued expenses in compliance with Jk5 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.

1) Taskles

1. Current Tax

Provision for current income tax has been made at 37.50% as per prescribed in the Finance Act, 2022.

Provision for current income tax has been made at 37.50% as per prescribed in the Finance Act, 2022.

The provision of the add backs to income and disallowances of expenditure and provisions as per Income Tax Ordinance 1984.

Capital Management.
The Bank has a option and present process in place to measure, deploy and monitor its available capital and assess its adequacy. This capital management process aims to achieve four misjor objectives: exceed and assess its adequacy. This capital management process aims to achieve four misjor objectives: exceed regulatory therebolds aim deet long bern intered capital targets, management process and acceptable returns.

The profile of the Bank and provide the Banks and provide the Banks datenholders with acceptable returns.



ONE Bank Limited

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 settoro A of the Bank Company Act, 1991(as amended in 2018). 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.

a) Reserve for senertization / resolutation of securities When the value of a government traveray southly disapportized as HTM increases as a result of amortization, the amount that increased is recognized directly to equity as yieserve for amortization. However, any increase in the value of our becurriest capporties et left as a result of market however, any increase in the value of our becurriest capporties et left as a result of market however, and the properties of the properties of the properties of the properties of the account as per Bengladesh Bank DGS Chroaler Letter No. 5 dated 28 May 2008 & DGS Circular Letter No. 5 dated 28 Manay 2009.

2.9 Revenue Recognition
a) Interest Income (Conventional Banking)
interest on unclassified loans and advances are calculated at the prescribed rates to be taken into income. Interest or unclassified loans and advances are calculated at the prescribed rates to be taken into income. Interest is caused to be taken into income when such loans and advances are marked as classified as per orities prescribed by the Bangladdeh Bank. It is then kept in interest suspense account. Interest on classified advances is accounted for when it is

b) Investment Income Interest income on investment is recognized on accrual basis. Capital gain on investments in shares is 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 atc. and
Fees and Commission income arises from services provided by the Bank for DD, TT, and LBP atc. and
Fees and Commission in Commission in Comparison (LBPs) or Check (LC) and Letters of Countries
(LG) are credited to known at the time or deficting the Intransion. The advance payment of tax on
LC commission is duty deposited to the Tax Authority, Smilarly, Income Tax and VAT are deducted and
deposited to the Tax Authority is per their crossurs.

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

2.10 Cash Flow Statement
The Cash Time Statement greated by using the "Direct Method" of preparing cash flows in compliance
with the provisions of the International Accounting Standard (ISG) - 7 and format provided by the
Bangladesh Basin Led BBD Chrosit No. 1 Added 25 Jane 1001, as applicable for preparation of Cash Flow
Statements. To make the Cash Flow Statement more understandable and user friendly about the
control of the Cash Flow Statement more understandable and user friendly about the
control of the Cash Flow Statement, a number of rother base been given to the
control of the Cash Flow Statement, a number of rother base been given to the

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 State and under the outdelines 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.
Earnings per Share (EPS) has been computed by dividing the profit after tax by the number of ordinary shares outstanding as on 31 December 2021 as per 145-33 "Earnings per Share." Divided earnings per share were not required to calculate as there is no dilution oscillatilities occurred during the year.

2.15 Reconciliation of Books of Account
Books of account in regard to inter-bank (in Bangladesh and outside Bangladesh) are reconciled 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 2021 have been authorized for issue in accordance with a resolution of the Board of Directors on 30 April 2022.

2.17 Materiality and Aggregation Each material item as considered significant by the Management has been presented separately in the financial statement. No amount has been set off unless the Bank has a legal right to set off the amounts and intends to settle on ret lasts. 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 presentation of segmental reporting is not made in the financial statements as per IFKS 8. However, geographical and business

2.21 Number of Employees
The number of employees in employment in the Bank as on 31 December 2021 was 2,577 of which 2,060 were male and 517 were female. The number of employees per branch (including sub-branches and booths) was 1443 (1545/107) excluding 1032 employees in the Head Office of the Bank.

bodish) wils 14-4 (13/9/10/1) exclusing size employees in an exposure of the selection of t

from a renowned lawyer in the near future.

Joinstully Fund (Cheffied Benefit (Plan))
Grailully Fund Cheffield are given to the Staff of the Bank in accordance with the approved Grailully Fund share Staff (Plan) and the Staff of the Staff

operation by a Boart or Instances containing or I (seeing implying so the basis).

A) Death cum Survivad Superannusation Fund
The objective of the ONE Bank LLG. Employees' Death cum Survivad Superannusation Fund is to provide
perannusation and onto be indertis to the employees of the Bank on their death, disability, retirement/or
being incapitation of any time or for any other cause that may be deemed if it by the Thrustees a per
benefit search of time to the machine of the machine of the control of the time of the control of

e) Maternity Allowance

 At Do SEVP: Tk. 10,000/- twice during entire period of service of an employee in the Bank.
 Guard, Electrician, Driver, Messenger & Mali: Tk. 5,000/- twice during entire period of service of an employee in the Bank.

7) Annual Leave Fare Assistance
The provision for Leave Fare Assistance (LFA) represents the current outstanding liability to Employees
at the Balance Shared date. Leave Fare Assistance is a benefit for all permanent employees of the Bank
who are entitled to annual leave. According to BRPO Circular No. 15 dated October 25, 2015 of
Bangladesh Bank, all permanent employees have to avail 10 days' annual leave at a stretch on
mandatory basis and LFA is given on approved of the leave.

9) 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

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.

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

j) Honorarium of Banking Diploma Part I & Part II On successful competent Authority.
j) Honorarium of Banking Diploma Part I & Part II On successful competence of Part I & Part II of Banking Diploma examination of the Institute of Bankers, Bangladesh or any other Institute of Bankers recognised by the Bank, an employee is entitled to the following honorarium: On successful completion of Part's 8 retrus to onemony opera-bangiadesh or any other Institute of Bankese recognised by the Bank, an employee is entitled to following horonarium: In Part-1 of Bangiadesh Institute of Bankes Tik. 20,000/- (plus fees incurred by the incumbent); 2. Part-1 of Bangiadesh Institute of Bankers Tik. 25,000/- (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 disbursement of Festival Bonus, 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/TAO/Casual/ Contractual Staff on consolidated pay @ 50% of monthly Consolidated Pay.

The Officers who have joined OBL from other banks and financial institutions but have not yet completed six months' service with OBL @ one month's Basic Pay/ Contractual Staff on consolidated pay @ 50% of monthly Consolidated Pay.

m) Un-availed Earned Leave Encashment
Maximum 15 (fifteen) days un-availed Earned Leave can be encashed by an Employee. The encashment
is calculated on the basis of Last Drawn Basic Pay and is payable at the rate of one month's Last Drawn
Basic Pay/30 X No. of encashable Earned Leave.

The Source is applicable to repeate designation.

20 Compliance report on International Accounting Standards (IASs) and International Financial Reporting Standards (IFRS) was enacted in 2015. Under the FRA, the Financial Reporting The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Standards for public interest entities and a basis. The FRC has been fromed but by the lose are financial reporting Standards (IFRS), international entities of the FRA and hereic International Financial Reporting Standards (IFRS), international entities of the FRA and feet the Reporting Standards (IFRS), international entities are still applicable with preparing the financial statements, the Bank applied most of IAS and IFRS as adopted by ICAB. Details are given below: IFRS/

Name of the Standards	IAS	Status of compliance
First time adoption of International Financial	IFRS 1	N/A
Reporting Standards		N/A
Share Based Payment	IFRS 2	N/A
Business Combinations	IFRS 3	N/A
Insurance Contracts	IFRS -4	N/A
Non-current Assets Held for Sale and	IFRS 5	N/A
Discontinued Operations	1103	19/2
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	IAS 8	Applied
Estimates and Errors		
Events after the Reporting Period	IAS 10	Applied
Income Taxes	IAS 12	Applied
Property, Plant and Equipment	IAS 16	Applied
Employee Benefits Accounting for Government Grants and	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	Not Applied ****
Related Party Disclosures	IAS 24	Applied
Accounting and Reporting by Retirement Renefit Plans	IAS 26	N/A**
Separate Financial Statements	TAS 27	Applied
Investments in Associates	IAS 27	Applied N/A
Finan cial Instruments: Presentation	IAS 28	Applied with some departures
Earnings per share	IAS 32	Applied with some departures Applied
Interim Financial Reporting	IAS 33	Applied ***
Interim Financial Reporting Impairment of Assets	IAS 34	Applied *** Applied
Investment Property	IAS 40	Not Applied ****
Agriculture	IAS 40	Not Applied ****
agriculture	IAS 41	Not Applied ****

* 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 / IFRS are not applied which are described in Note 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.

**** Not Applied due to not having transaction during the year.

2.24 TRS 16: Leases
IFRS 16 is effective from 01 January 2019 as adopted by Institute of Chartered Accountants of Bangladesh.
IFRS 16 inforduces a single leases accounting model and requires a leases 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 lease is required to recognize a night-ful-case actin presenting its prict to use the underlying leased asset and a loase liability representing its obligation to make lease poyments.

ONE Bank Limited 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 intillal 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 BASE, III Implementation in their big and in the property of the property

2.26 Risk Management

ONE Bank Ltd aims at the delivery of superior shareholder value by achieving the optimum brade
between risk and return. Our risk management strategy is based on a clear understanding of various rates, well-developed risk-escenames and measurement procedure, effective risk-preventing innimite states, well-developed risk-escenames and measurement procedure, effective risk-preventing innimite established for this purpose are being continuously improved to be in live with international best practice.

The injections of the risk management system is ONE sales but is explain structure, comploads for instructive, even of provious deveration, equally off MS, dec. and it is substructed to deside the total lisk, both banking as well as non-banking risks. It also covers both no-basinors sheet and off-balance seposures. The prime beginner of the management system is to ensure that the Bealt kakes we calculated business risks white adequarding the Bank's capital, as financial resources, profitability for various risks and the reputation.

- Credit Risk Management;
 Foreign Exchange Risk Management;
 Saset Lability Management;
 Prevention of Money Laundering;
 Internal Control & Compliance Risk; and
 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 Banoladesh Bank as under:

Stitrgoton team— 2.2-6.1 Credit Risk Management
Credit risk is the potential that a Bank Bornower 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 Clerits
ability to pay and or willengines to by the goal of credit rick management at the OFG Benk List is to
maximum. The Bank's rick-adjusted rate of return by maintaining credit risk exposure within acceptable.

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.

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 BornoverLinage Loan limit, the infortuctions of Bangaldesh Baris and strictly followed. Other units namely (a) Credit Kink Management Link, (b) Credit Administration Link, (c) Credit Montaining and Recovery Link are in place traveled creaming proper security documentation and entaining saced quality of accordance and the security of the Committee and the Management Link Bernard Bernar

2.2.6. Energian Exchange Risks Nanopement
Foreign Exchange Risk self-and as the potential change in earnings arising due to change in market
prices. The front office of the Tessaury Department of the Bank Independently conducts the transactions
and the back office in reprosited for Verification for the deads and passing of the enriess in books of
accounts. All foreign exchange themsections are residued of Market rate as determined by Bangladent Bank
erricks beyond 30 days by the Management for its settlement exceeding believe in checken decidented;

2.36. Prevention of Money Laundering and Combating Financing of Terrorism OHE Great Limited as a reporting operation is subject that AMS, GT that Considering Money Laundering (ML) and Terrorist Financing (TF) as one of the major threats to the stability and the integrity of financial system, and in response to storband and international initiative, ONE dank Limited maintain Its firm commitment not to let the unscrupulous people use the Bank to launder their ill-potten money or conduct their liegal activities.

In les with the regiment of the laws and regulatory instructions, the Bank accomplishes and maintains an effective AM B, CTF program to keep the Dark risk five from Money Laundering and Terrorisk Financing. The Bank follow's OFP Pallist' theory in applying the program. These are deferring in A system of internal Policy Goldelines, Procedure and Controls (first line of deferring). A system of internal Policy Goldelines, Procedure and Controls (first line of deferring). A independent and function to review and evaluate the overall effectiveness of the AML B, CTT program (thrid line of deferes); A regular entopole strainfjalwareness program.

ONE Bank Limited has the "Money Laundering and Terrorist Financing Risk Assessment Guidelines", and considering the overall risk management strategy of the Bank, it has developed its own "OBL Policy Guidelines on ANL & CFT Risk Management" which was reviewed lastly in 2020.

The Bank has a Real Time Sanction Screening Process. The Suppicous Transaction/ Activity Reporting (STR/SAR) detection and reporting systems are in place. As a part of regulatory compliance on AM. 8. CPT. the Bank conducts training on AM. 8. CPT from time to time covering all the employees including Trade Based Kney Laundering (TBNL), Credit Basked Kney, Laundering (CBNL), etc. in addition to that, due to CVDID-19 statution, the Bank has arranged Vieto Conference and Trainings using online platform Zoom AML issues. The Bank has a Gustomer Acceptance Paloy in place and has "Know Your Castomer (NCP) program since its inseption and applies Castomer Due Displacer (CD) and chanked Does [pigence (EDD.) The Bank is in the process to implement a High-Tech Software for stronger AML monitoring process and better compliance.

ONE Bank Limited though focused on incremental growth on one hand, on the other, it has remained to be a compliant financial institution; and the Bank intends to continue as a growth driven compliant

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 systems. Internal software of the internal control system. The Management established as professional and efficient systems. Internal software of the internal control system of the enternal control system of the service appropriate Banks and Regulatory Policies. The Senior Management Team (SMT) and Audit Committee of the Board have been revening the efficiences of the Internal control system and apprings the Each date and when the internal control system and apprings the Each date and of the Branches and Divisions/(Departments. On the other hand Correlators Team ensures mediculous compliance of internal and external actual or Internal control systems.

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 lagiese within the system.

approval of the competent authority.

26.6 Information and Communication Technology Security Risk.

Now a 6ty in technology driven issues, such as information princy, information security and information intensity have because provided and have resident the forefactor of the policy agends in healthing industry.

OILE Bank being a bank using IT as business driven, gives special emphasis on ensuring security information systems. The Bank has taken intensity and information in the such information systems, the Bank has taken insyntamics to secure use is infrastructure.

The Bank introduced EMV Carls, 2 Pactor Authentication (27%) System, SSL Certificate to facilitate continues with secure financial basescent for card transactions and internal basings of e-Commerce. transactions. In order to secure financial transactions and customer data, the Bank has introduced many other modern security measures at communication, application and user level as ONE Bank is committed to provide banking service based on technology, security and excellence.

ONE Bank has "Information Security Policy" formulated in line with the latest ICT Security Guide Bangladesh bank and industry best practices. All activities and operations of the Bank are reac-comply with the guidelines of information Security Policy of the Bank to ensure information secur-ciancy with the guidelines of information Security Policy of the Bank to ensure information secur-ciancy with the security of the Bank to Experiment Security Policy of the Bank to Experimental Security planning to use of hardware and software, disposal of data, protection of copyrights, other into property rights. ONE Banks IT systems are designed to the industry standards and driven by Infor-



ONE Bank Limited

Security Policy of the Bank. The Bank updates the policy on regular basis to combat the ever evolving cyber-security threats.

Despite all cautionary measures, in the year 2021, some unscrupulous officials of the Bank at Branch Level in comilwance with some outsiders committed some major fraudulent transactions by frauds and forgeries. After through investigation by internal Control & Compliance Division (ICCD) of the Bank, the matter has been landed over the official compliance (Incompliance (Incom

2.28 Regulatory Compliance

28 Regulatory Compiliance
The Bank Complain with the requirements of following regulatory and legal authorities:
a. The Bank Complain Act, 1991 (is amended in 2018).
The Comparise Act, 1994.
b. The Comparise Act, 1994.
c. Rules and Regulatoris issued by Bangladesh Bank from time to time.
d. The Securities and Enchange Colemance 1999.
d. Bangladesh Securities and Exchange Commission Act 1993.
g. Bangladesh Securities and Exchange Commission (Public Issues) Rules 2015.
h. The Income Tax Ordinance and Rules 1994.
l. The WM Act, 2017.
The WM Act, 2017.
DE WIN ACT, 2017.
(CDBI), rules and regulations.

However, the stocks of such items are stated below:

Stocks of Items	2021 (Taka)	2020 (Taka)
Bangladesh Shanchaya Patras	3,021,982,738	2,562,466,338
US\$ Investment Bonds	59,545,200	71,656,929
US\$ Premium B onds	71,857,500	74,200,962
Wage Earners Development Bond	185,080,000	166,300,000
Total	3,338,465,438	2,874,624,229

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

SI. No.	Committee Members	Status with the Bank	Position in the Committee	Educational Qualification
1	Mr. AMM Mohammad Aurangzeb Chowdhury	Independent Director	Chairman	MBA, M.Phil and PhD
2	Mr. Kazi Rukunuddin Ahmed	Director	Member	B.Sc. in Engineering
3	Ms. Anannya Das Gupta	Director	Member	MBA

The Audit Committee of the Board held 05 (five) Meetings from 01 January to 31 December, 2021.

The Committee reviewed the Inspection Reports of Bangladesh Bank, Internal Audit Department 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.

After last AGM, Mr. AMM Mohammad Aurangzeb Chowdhury, Independent Director was elected as Chai of the Audit Committee of the Board of Directors.

2.28 Board's Risk Management Committee:
The Risk Management Committee of the Board was duly constituted by the Board of Directors of the Bank as per Engligheds Bank's BBOT Contact Letter for 11 dated 27 October, 2013. As per Bank Company Act, 1991 (as amended in 2015) and SBOT Contact for 11 dated 27 October, 2013. Ne Board of Directors at 5 20th Board Meeting Beld on June 2, 5021 Constitute for Risk Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the Bank Management Committee is under the 2015 of the 2015 o

SI. No.	Committee Members	Status with the Bank	Position in the Committee
1	Mr. AMM Mohammad Aurangzeb Chowdhury	Independent Director	Chairman
2	Mr. A. S. M. Shahidullah Khan	Chairman	Member
3	Mr. Zahur Ull ah	Vice Chairman	Member

As per the above Circular of Bangladesh Bank, the Company Secretary of the Bank is the Secretary of the Risk Management Committee.

2.33 Impact of COVID-19
Ward Health Organization (WHO) declared from 1.1 March 2020, a pilobal pandemic due to Corona Vince
Ward Health Organization (WHO) declared from 1.1 March 2020, a pilobal pandemic due to Corona Vince
Ward Health Organization (WHO) declared to COVID-1.5 To contain the spread of this disease, along with
many other countries of the world, Coviement of Brangidade has also basine number of measures also
as declaration of general holiday, enforcement of lock down, social distancing etc. As a result of these
measures all business and economic activities are absencing infected and this has also affected the Blank
and selfected the Blank

3. Cash		31.12.2021 <u>Taka</u>	31.12.2020 <u>Taka</u>
	Cash in hand (Note-3.1)	2,983,346,234	3,099,551,672
	Balance with Bangladesh Bank and its agent bank(s) (Note-3.2)	15,127,069,877 18.110.416.111	26,437,376,200 29,536,927,872
3.1	Cash in hand (including foreign currencies)	10,110,410,111	29,530,927,672
	Conventional Banking:		
	In local currency	2.946.234.006	3.059.686,909
	In foreign currencies	13.881.026	25,036,324
		2,960,115,032	3,084,723,233
	Islami Banking:		
	In local currency	23,231,202	14,828,438
	In foreign currencies		
		23,231,202	14,828,438
		2,983,346,234	3,099,551,672
3.2	Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) Balance with Bangladesh Bank Conventional Bankino:		
	In local currency	11.283.402.680	13.382.996.073
	In foreign currencies	2,574,860,086	11.518.613.657
		13,858,262,766	24,901,609,730
	Islami Banking:		
	In local currency	92,034,175	83,922,891
	In foreign currencies		
		92,034,175	83,922,891
	Balance with Sonali Bank being an agent of Bangladesh Bank	1,176,772,936	1,451,843,579
		15,127,069,877	26,437,376,200
	Reconciliation statements regarding Bangladesh Bank balance conventional bank	óng are given in Annexu	re-B
3.3	Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) includin	g Offshore Banking O	peration:
	Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) have been ca		

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.

		31.12.2021 Taka	31.12.2020 Taka
	a) Cash Reserve Requirement (CRR):		
	Conventional and Offshore Banking:		
	Required reserve daily basis		
	Domestic Banking Operation Offshore Banking Operation	7,856,459,450 91,358,625	7,704,943,330 138,494,400
	Total	7,947,818,075	7,843,437,730
	Reserve Held		
	Balance with Bangladesh Bank in local currencies	11,283,402,680	13,382,996,073
	Amount in reconciliation (Net)* Reserve held with Bangladesh Bank in local currencies	98,883,136 11,382,285,816	1,030,508,547 14,413,504,620
	Surplus/(Shortage)	3,434,467,741	6,570,066,890
	* The balance of local currency account was duly reconciled as of 31 Decem accordingly.	ber 2021 and the above	amount was matched
	Required reserve bi-weekly basis Domestic Banking Operation	8,978,810,800	8,805,649,520
	Offshore Banking Operation Total	121,811,500 9,100,622,300	184,659,200 8,990,308,720
	Reserve held with Bangladesh Bank in local currencies	11,382,285,816	14,413,504,620
	Surplus/(Shortage)	2,281,663,516	5,423,195,900
	Islami Banking:		
	Required reserve daily basis (2020: 4% of average Demand and Time Liabilities)	20,152,790	6,911,920
	Reserve held with Bangladesh Bank in local currencies Surplus/(Shortage)	92,034,175 71,881,385	83,922,891 77,010,971
	Required reserve bi-weekly basis Reserve held with Bangladesh Bank in local currencies	23,031,760 92,034,175	6,911,920 83,922,891
	Surplus/(Shortage)	69,002,415	77,010,971
	b) Statutory Liquidity Ratio (Other than CRR):		
	Conventional and Offshore Banking:		
	Required reserve		
	Domestic Banking Operation Offshore Banking Operation	29,181,135,100 791,774,750	28,618,360,940 1,200,284,800
	Total	29,972,909,850	29,818,645,740
	Reserve held (b.1) Surplus/(Shortage)	37,921,068,457 7,948,158,607	35,293,402,577 5,474,756,837
	b.1 Reserve held in SLR: Cash in hand including foreign currency	2.960.115.032	3,084,723,233
	Balance with Sonali Bank being an agent of Bangladesh Bank	1,176,772,936	1,451,843,579
	Treasury Bills Treasury Bonds	2,029,905,647 29,472,611,327	756,134,449 24,577,505,415
	Sub Total	35,639,404,941	29,870,206,677
	Balance with Bangladesh Bank local currency (Surplus amount of CRR) Total	2,281,663,516 37,921,068,457	5,423,195,900 35,293,402,577
	1003	37,921,000,437	35,293,402,577
	Islami Banking:		
	Required reserve Reserve held (b.2)	31,668,670 212,873,617	9,503,890 112,959,410
	Surplus/(Shortage)	181,204,947	103,455,520
	b.2 Reserve held in SLR:		
	Cash in hand including foreign currency	23,231,202	14,828,438
	Balance with Bangladesh Bank local currency (Surplus amount of CRR) Other securities	69,002,415 120,640,000	77,010,971 21,120,000
		212,873,617	112,959,410
3 (a)	Consolidated Cash		
	i Cash in hand ONE Bank Limited	2.983.346.234	3.099.551.672
	ONE Securities Limited	10,241	13,197
	ONE Investments Limited	2,983,356,475	3.099.564.869
	ii Balance with Bangladesh Bank and its agent bank(s)		
	ONE Bank Limited ONE Securities Limited	15,127,069,877	26,437,376,200
	ONE Investments Limited		
		15,127,069,877 18,110,426,352	26,437,376,200 29,536,941,069
		10,110,410,331	13,330,341,003
4. Bala	nce with Other Banks and Financial Institutions In Bangladesh (Note-4.1)	3,205,173,505	2,637,146,008
	Outside Bangladesh (Note-4.2)	2,893,872,431	4,387,093,348
		6,099,045,936	7,024,239,356
4.1	In Bangladesh		
	In current accounts (Note-4.3)	92,344,674	97,840,493
	Other deposit accounts (Note-4.4)	3,112,828,831 3,205,173,505	2,539,305,514 2,637,146,008
	Off-shore Banking Unit	3,205,173,505	2,637,146,008
		3,203,173,303	2,037,140,000
4.2	Outside Bangladesh In current accounts (Note-4.5)	2,746,347,148	4,294,827,214
	In current accounts (Note-4.5) Other deposit accounts	2,746,347,148	4,294,827,214
		2,746,347,148	4,294,827,214
	Off-shore Banking Unit	147,525,283 2,893,872,431	92,266,134 4,387,093,348
4.3	Current Accounts (In Bangladesh) AB Bank Limited	960,784	709,419
	Sonali Bank Limited (Other than as agent of Bangladesh Bank)	62,929,673	62,427,089
	Trust Bank Limited-Q Cash Settlement Account Inter Bank Fund Transfer (IBFT) Settlement Account	8,565,712 15,889,377	6,677,258 6,016,897
	Standard Chartered Bank	3.999.129	22.009.831
		92,344,674	97,840,493
4.4	Other Deposit Accounts (In Bangladesh)		
	ICB Islamic Bank Limited United Commercial Bank Limited	59,719,000 37,342	59,719,000 37,629

574,279,219 1,300,000,000 7,700 68,028,850 45,007,703 36,010,494 2,800,641,767 2,539,305,514 312,187,064 . 3,112,828,831 2,539,305,514

Amount in US\$

As per Bank's Book

As per Correspondents' Book

Debt Entries

Credit Entries

Debt Entries

Credit Entries

Less than 1 month 2 8,550.00 41 1,706,429.96 55 5,40	2,742.79 247 11,139,862.96
01 months or more but less than 03 months -	- 22 163,930.65
03 months or more but less than 05 months	-
06 months or more but less than 09 months	- 1 62,970.00
09 months or more but less than 12 months -	-
12 months or more -	-
Total 2 8,550.00 41 1,706,429.96 55 5,403	1,742.79 270 11,366,763.61
As at 31 December 2020	
·	Amount in US\$
As per Bank's Book As per	Correspondents' Book
Debit Entries Credit Entries Debit Ent	tries Credit Entries
No. Amount No. Amount No. Ar	nount No. Amount
Less than 1 month 2 145,573.08 38 1,265,140.12 64 13,37	5,320.32 277 15,853,263.93
01 months or more but less than 03 months 4 741,428.61 -	- 33 379,864.61
03 months or more but less than 06 months 1 163,078.55 -	- 8 795,416.89
06 months or more but less than 09 months 1 104,659.84 -	- 1 137,358.77
09 months or more but less than 12 months	
12 months or more -	-

				31.12.2021 <u>Taka</u>	31.12.2020 <u>Taka</u>
4.7	Maturity of balances with other ban Up to 1 month More than 1 months to 3 months	ks and financial in	stitutions	2,162,760,292 1,949,698,857	1,910,852,811 2,239,679,741
	More than 3 months to 1 year More than 1 year to 5 years			1,986,586,787	2,873,706,804
4 (a)	More than 5 years Consolidated Balance with Other Ba	ake and Einancial	Institutions	6,099,045,936	7,024,239,356
→ (a)	In Bangladesh ONE Bank Limited	nks and Financial	Institutions	3,205,173,505	2,637,146,008
	ONE Securities Limited ONE Investments Limited			3,205,173,505 300,764,014 46,767	2,637,146,008 251,763,432 71,838
	Less: Inter Company Balances			3,505,984,286 (300,810,781) 3,205,173,505	2,888,981,278 (251,835,270) 2,637,146,008
	Outside Bangladesh ONE Bank Limited			2,893,872,431	4,387,093,348
	ONE Securities Limited			2,893,872,431	4,387,093,348
. Mone	ey at call and short notice			6,099,045,936	7,024,239,356
	With Bank (Note-5.1) With non- bank financial institutions (Note-5.2)		6,325,200,000 400,000,000	:
5.1	With Bank			6,725,200,000	
	NRB Bank Limited AB Bank Limited			150,000,000 500,000,000	:
	South Bangla Agriculture and Comme National Credit and Commerce Bank L	rce Bank Limited imited		385,800,000 1,429,000,000	:
	NRB Commercial Bank Limited Midland Bank Limited Meghna Bank Limited			600,000,000 514,800,000 171,600,000	
	Premier Bank Limited The City Bank Limited			429,000,000 343,200,000	:
	Dhaka Bank Limited Pubali Bank Limited Agrani Bank Limited			257,400,000 257,400,000 1,287,000,000	:
5.2	Agran bank Limited With non- bank financial institution:			6,325,200,000	
5.2	LankaBangla Finance Limited	•		400,000,000	
Inve	stments In Government securities Conventional Banking:				
	Treasury bills (Note- 6.1) Treasury bonds (Note-6.2)			2,029,905,647 29,472,611,327	756,134,449 24,577,505,415
	Prize Bonds			1,333,500 31,503,850,473	1,580,200 25,335,220,064
	Islami Banking: Bangladesh Government Islamic Bond	-Sukuk (Note-6.10))	120,640,000	21,120,000
	Other Investment			31,624,490,473	25,356,340,064
	Shares (Quoted and Unquoted) (Nob Subordinated and Perpetual bonds (is	e-6.3) sued by other banks	[Note-6.4]	792,396,412 5,800,000,000	707,642,064 3,920,000,000
	Total Investment			6,592,396,412 38,216,886,885	4,627,642,064 29,983,982,128
6.1	Treasury Bills Treasury Bills (HTM) (Note-6.1(a))			968,677,884	
	Treasury Bills (HFT) (Note-6.1(b))			1,061,227,763 2,029,905,647	756,134,449 756,134,449
	6.1(a) Treasury Bills (HTM)	Amortized Cos	t (Book Value)	Face	ralue
		31.12.2021 Taka 968,677,884	31.12.2020 Taka	31.12.2021 Taka 1,000,000,000	31.12.2020 Taka
	364 days Treasury Bills 182 days Treasury Bills	968,677,884	-	1,000,000,000	
	6.1(b) Treasury Bills (HFT)				
		Marked to Marke 31.12.2021 Taka	at Value (Book Va 31.12.2020 Taka	31.12.2021 Taka	31.12.2020 Taka
	364 days Treasury Bills	1,061,227,763	756,134,449	1,083,300,000	756,900,000
	182 days Treasury Bills	1,061,227,763	756,134,449	1,083,300,000	756,900,000
6.2	Treasury Bonds Treasury Bonds (HTM) [(Note-6.2(a))]		24,591,286,098	18,302,942,230
	Treasury Bonds (HFT) [(Note-6.2(b)	1		4,881,325,229 29,472,611,327	6,274,563,185 24,577,505,415
				13,471,011,317	24,377,303,423
	6.2 (a) Treasury Bonds (HTM)	Amortized Cos	t (Book Value)	Face	ralue
		31.12.2021 <u>Taka</u>	31.12.2020 <u>Taka</u>	Face: 31.12.2021 Taka	31.12.2020 Taka
	2 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Premium)	31.12.2021 Taka 5,569,880,841 7,626,371,542	31.12.2020 Taka 2,510,948,805 6,053,021,873	Face 31.12.2021 Taka 5,500,000,000 7,500,000,000	31.12.2020 Taka 2,500,000,000 6,000,000,000
	2 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Premium) 10 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Premium)	31.12.2021 <u>Taka</u> 5,569,880,841 7,626,371,542 5,692,213,063 260,279,404	31.12.2020 Taka	5,500,000,000 7,500,000,000 5,550,000,000 5,550,000,000	31.12.2020 <u>Taka</u> 2,500,000,000 6,000,000,000 5,250,000,000 259,100,000
	2 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Premium) 10 Years Treasury Bonds (Premium)	31.12.2021 <u>Taka</u> 5,569,880,841 7,626,371,542 5,692,213,063 260,279,404 19,148,744,850	31.12.2020 <u>Taka</u> 2,510,948,805 6,053,021,873 5,397,590,532 260,338,095 14,221,899,303	Face: 31.12.2021 Taka 5,500,000,000 7,500,000,000 5,550,000,000	31.12.2020 Taka 2,500,000,000 6,000,000,000 5,250,000,000
	2 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Premium) 10 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Premium) 5ub-total	31.12.2021 Taka 5,569,880,841 7,626,371,542 5,692,213,063 260,279,404 19,148,744,850 Amortized Cos 31.12.2021 Taka	31.12.2020 Taka 2,510,948,805 6,053,021,873 5,397,590,532 260,338,095	Face: 31.12.2021 Taka 5,500,000,000 7,500,000,000 5,550,000,000 259,100,000 18,809,100,000 Face: 31.12.2021 Taka	31.12.2020 <u>Taka</u> 2,500,000,000 6,000,000,000 5,250,000,000 259,100,000
	2 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Premium) 16 Years Treasury Bonds (Premium) 16 Years Treasury Bonds (Premium) 50-betal 2 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount)	31.12.2021 Taka 5,569,880,841 7,685,371,542 5,692,213,063 260,279,404 19,148,744,850 Amortized Cos 31.12.2021 Taka 498,018,811.63 925,550,124	31.12.2020 Taka 2,510,948,805 6,053,021,873 5,397,590,532 260,338,995 14,221,899,301 at (Book Value) 31.12.2020 Taka 1,425,562,996	Face: 31.12.2021 Take 5,500,000,000 7,500,000,000 259,100,000 5 18,809,100,000 Face: 31.12.2021 Take 500,000,000.000	31.12.2020 Taka 2,500,000,000 6,000,000 6,000,000 259,100,000 140,009,100,000 Value 31.12.2020 Taka
	2 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Premium) 10 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 16 Years Treasury Bonds (Discount)	31.12.2021 Taka 5,569,880,841 7,656,371,542 5,692,213,663 260,279,404 19,148,744,850 Amortized Cos 31.12.2021 Taka 498,018,811.63 925,550,124 1,881,955,892 522,019,700	31.12.2020 Taka 2,510,948,805 6,053,021,873 5,397,590,532 260,338,095 14,221,899,309 at (Book Value) 31.12.2020 Taka 1,425,562,996 922,365,787 117,740,509	Face: 31.12.2021 Taka 5.500,000,000 5.550,000,000 5.550,000,000 5.550,000,000 5.18,809,100,000 5.18,809,100,000 5.18,809,100,000 10,700,000 10,700,1000 618,100,000 618,100,000	31.12.2020 Taba 2,500,000,000 6,000,000,000 6,500,000,000 14,009,100,000 31.12.2020 Taba 1,450,000,000 915,100,000 915,100,000
	2 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 2 Years Treasury Bonds (Discount) 2 Years Treasury Bonds (Discount) 20 Years Treasury Bonds (Discount) 20 Years Treasury Bonds (Discount)	31.12.2021 Taka 5.569.80.841 7,626.371.542 5,692.213,063 269.279,404 19,148.744,850 31.12.2021 Taka 498,018,811.63 498,018,811.63 108,818.65 108,818.65 108,818.65 108,818.65 108,818.65 108,818.65 108,818.65	31.12.2020 Taka 2,510,948,805 6,053,021,873 5,397,590,532 280,338,095 14,221,899,302 4t (Book Value) 31.12.2020 Taka 1,425,562,996 922,365,787 117,740,509 108,873,634	Face: 31.12.2021 Taka 5.500,000,000 5.550,000,000 259,100,000 18,809,100,000 31.12.2021 Taka 500,000,000.00 950,000,000 1,255,0	31.12.2020 Take 2,500,000,000 6,000,000,000 6,550,000,000 14,009,100,000 14,009,100,000 31.12.2020 Take 1,450,000,000 926,100,000 18,100,000 19,100,000 19,100,000 19,100,000
	2 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Decount) 2 Years Treasury Bonds (Decount) 2 Years Treasury Bonds (Decount) 2 Years Treasury Bonds (Decount) 20 Years Treasury Bonds (Decount) 21 Years Treasury Bonds (Decount) 22 Years Treasury Bonds (Decount) 23 Years Treasury Bonds (Years) 24 Years Treasury Bonds (Years) 25 Years Treasury Bonds (Years)	31.12.2021 Taka 5,569,880,841 7,636,371,542 5,692,213,963 200,279,404 19,148,744,850 Amortized Cos 31.12.2021 Taka 698,018,811,63 598,018,811,63 598,018,811,63 598,018,811,63 598,018,108,811,63 598,018,108,108,108,108,108,108,108,108,10	31.12.2020 Taka 2,510,948,805 6,053,021,873 5,397,590,532 260,338,095 14,221,899,309 at (Book Value) 31.12.2020 Taka 1,425,562,996 922,365,787 117,740,509	Face: 31.12.2021 Taka 5.500,000,000 5.550,000,000 5.550,000,000 5.550,000,000 5.18,809,100,000 5.18,809,100,000 5.18,809,100,000 10,700,000 10,700,1000 618,100,000 618,100,000	31.12.2020 Taks 2,500,000,000 6,000,000,000 5,750,000,000 14,009,100,000 14,009,100,000 14,009,100,000 1,1
	2 Years Treasury Bords (Nemmen) 10 Years Treasury Bords (Nemmen) 10 Years Treasury Bords (Premium) 10 Years Treasury Bords (Premium) 15 Years Treasury Bords (Descord) 2 Years Treasury Bords (Descord) 2 Years Treasury Bords (Descord) 15 Years Treasury Bords (Descord) 15 Years Treasury Bords (Descord) 15 Years Treasury Bords (Descord) 10 Years Treasury Bords (Descord) 10 Years Treasury Bords (Person) 11 Years Treasury Bords (Person) 12 Years Treasury Bords (Person) 13 Years Treasury Bords (Person) 14 Years Treasury Bords (Person) 15 Years Treasury Bords (Person) 16 Years Treasury Bords (Person) 17 Years Treasury Bords (Person) 18 Years (Person) 18 Years	31.12.2021 Take 5,569,80,841 7,625,371,542 5,692,213,963 250,279,044 19,148,744,850 Amortized Cos 31.12.2021 Take 490,018,811.63 925,550,124 1,881,565,692 522,019,700 108,885,921 3,936,041,248 1,005,000,003 444,300,000	31.12.20.20 Take 2,510,948,805 6,053,021,873 5,397,590,532 236,0338,095 14,221,899,302 tt (Book Value) 31.12.20.20 Take 1,425,562,996 922,365,787 117,740,509 108,873,634 2,574,542,926 1,005,000,000 444,300,000 444,300,000	\$1.12.2021 \$1.12.0021 \$1.550,000,000 \$7.500,000,000 \$7.500,000,000 \$7.500,000,000 \$7.500,000,000 \$7.500,000,000 \$7.500,000,000 \$1.705,000,000	value 31.12.2020 Taka 2
	2 Years Treasury Bords (Premium) 5 Years Treasury Bords (Premium) 5 Years Treasury Bords (Premium) 15 Years Treasury Bords (Discount) 15 Years Treasury Bords (Discount) 16 Years Treasury Bords (Discount) 18 Years Treasury Bords (Discount) 18 Years Treasury Bords (Discount) 20 Years Treasury Bords (Paper)	31.12.2021 Taka 5.569,880,841 7.665,271,542 5.692,21,963 19,148,744,850 19,148,744,850 31.12.2021 925,550,124 1,981,955,90,124 1,981,955,90,124 1,055,00,124 1,055,00,124 1,055,00,000 1,1565,000,000	31.12.2020 Taka 5.510,948,805 6.653,021,877 5.397,590,512 260,338,095 14,221,899,300 14,221,899,300 14,221,899,300 14,221,899,300 14,245,561,996 292,365,781 11,740,599 11,740,	Faces 2012 1202 1202 1202 1202 1202 1202 120	23.12.2020 33.12.2020 Taba 2.250.06.00 6.500.00.00 5.500.00.00 5.500.00.00 5.500.00.00 5.500.00.00 5.500.00.00 5.500.00.00 5.500.00.00 5.500.00 6.5
	2 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 15 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 15 Years Treasury Bonds (Discount) 16 Years Treasury Bonds (Discount) 16 Years Treasury Bonds (Discount) 17 Years Treasury Bonds (Discount) 18 Years Treasury Bonds (Discount) 19 Years Treasury Bonds (Discount) 19 Years Treasury Bonds (Pare) 20 Years Treasury Bonds (Pare) 10 Years Treasury Bonds (Pare)	31:12:2021 Taka 5:509,880,841 7:608,731:542 5:592,231:563 5:592,231:563 260,7279,604 31:12:2021 Taka 488,031,81:163 292,550,144 1,881,856,892 522,019,700 108,888,921 1,005,000,000 44,591,286,098 31:12:2021 Taka 1,005,000,000 44,591,286,098 31:12:2021 Taka 1,005,000,000 44,591,286,098 31:12:2021 Taka	31.12.2020 Taka 2,510,948,805 6,053,021,873 5,397,590,512 260,338,095 14,221,899,300 31.12.2020 31.12.2020 11,405,502,966 902,165,787 11,746,590 108,877,504 11,746,590 108,877,504 11,746,590 108,877,504 11,746,590 108,877,504 11,746,590 108,877,504 11,756,500,000 11,750,500,0	Face: 13.11.2.2021 Tabla 5.50,00.00.00 7.50,00.00.00 5.50,00.00.00 5.50,00.00.00 5.50,00.00.00 5.18,600,100.00 1.18,600,100.00 1.18,600,100.00 1.00,10	23.12.2020 Table 33.12.2020 Table 2.550.00.000 6.552.00.000 5.572.00.000 5.572.00.000 1.44.005.100.000 1.44.005.100.000 1.44.005.100.000 1.45.000.000 1.45.000.000 1.45.000.000 1.45.000.000 1.45.000.000 1.550.000 1.550.000 1.550.000 1.550.000 1.550.000 1.550.000 1.550.000 1.550.000 1.550.000 1.550.000 1.550.000 1.550.0000 1.550.0000 1.550.0000 1.550.0000 1.550.0000 1.550.0000 1.550.0000 1.550.0000 1.550.0000 1.550.0000 1.550.0000 1.550.0000 1.550.0000 1.550.0000 1.550.0000 1.550.0000 1.550.0000 1.550.00000 1.550.00000 1.550.00000 1.550.00000 1.550.00000 1.550.00000 1.550.00000 1.550.00000 1.550.00000 1.550.00000 1.550.00000 1.550.00000 1.550.00000 1.550.000000 1.550.0000000000
	2 Years Treasury Bords (Nemmen) 10 Years Treasury Bords (Nemmen) 10 Years Treasury Bords (Premium) 10 Years Treasury Bords (Premium) 15 Years Treasury Bords (Descord) 2 Years Treasury Bords (Descord) 2 Years Treasury Bords (Descord) 15 Years Treasury Bords (Descord) 15 Years Treasury Bords (Descord) 15 Years Treasury Bords (Descord) 10 Years Treasury Bords (Descord) 10 Years Treasury Bords (Person) 11 Years Treasury Bords (Person) 12 Years Treasury Bords (Person) 13 Years Treasury Bords (Person) 14 Years Treasury Bords (Person) 15 Years Treasury Bords (Person) 16 Years Treasury Bords (Person) 17 Years Treasury Bords (Person) 18 Years (Person) 18 Years	31.12.2021 Take 5,509,880,941 7,650,371,542 7,650,271,561 7,670,271,561 7,670,271,561 7,670,271,561 7,670,271,561 7,670,271,561 7,670,771,571 7,670,771 7,6	31.12.2020 Taka 5.510,948,805 6,653,021,877 5.537,596,532 260,338,095 14,221,899,301 14,221,899,301 14,245,561,996 27,246,747 17,740,599 11,74	Face: 5500,000,000 511,12,2021 Tabla 5,500,000,000 5,500,000,000 5,500,000,000 5,500,000,000 1,500,000,000 1,500,000,000 1,7	23.12.2020 33.12.2020 33.12.2020 Taka 2.200,000,000 5.000,000,000 5.000,000,000 14.000,000 14.000,1000 14.000,1000 14.000,1000 14.000,1000 14.000,1000 14.000,1000 14.000,1000 14.100,000 15.1000,000 15.100,000
	2 Years Trainary Bords (Creation) 23 Years Trainary Bords (Creation) 16 Years Trainary Bords (Premium) 16 Years Trainary Bords (Premium) 15 Years Trainary Bords (Deciment) 25 Years Trainary Bords (Deciment) 25 Years Trainary Bords (Deciment) 26 Years Trainary Bords (Deciment) 26 Years Trainary Bords (Deciment) 26 Years Trainary Bords (Particular) 27 Years Trainary Bords	31.12.2021 Taka 5,509,800,941 7,608,371,542 5,609,213,063 31.12.2021 Taka Amortized Cos 31.12.2021 Taka 490,008,11,24 5,008,009,009 15,008,009	31.12.2020 Taka 2,510,948,805 6,633,021,877 5,977,505,321 26,338,075 14,221,899,30 31.12.2020 31.12.2020 14,215,561,996 20,2165,711 17,746,509 117,746,509 14,100,000 15,966,500,000 15,96	Face: 5.00,00,000 Face: 5.00,000,000 Face: 5.00	23.1.12.2020 7.262a 7.2
	2 Years Trainary Bords (Creation) 23 Years Trainary Bords (Creation) 16 Years Trainary Bords (Premium) 16 Years Trainary Bords (Premium) 15 Years Trainary Bords (Deciment) 25 Years Trainary Bords (Deciment) 25 Years Trainary Bords (Deciment) 26 Years Trainary Bords (Deciment) 26 Years Trainary Bords (Deciment) 26 Years Trainary Bords (Particular) 27 Years Trainary Bords	31.12.2021 Taka 5,509,800,941 7,608,371,542 5,609,213,063 31.12.2021 Taka Amortized Cos 31.12.2021 Taka 490,008,11,24 5,008,009,009 15,008,009	31.12.2020 Taka 2,510,948,805 6,633,021,877 5,977,505,321 26,338,075 14,221,899,30 31.12.2020 31.12.2020 14,215,561,996 20,2165,711 17,746,509 117,746,509 14,100,000 15,966,500,000 15,96	Face: 5.00,00,000 Face: 5.00,000,000 Face: 5.00	23.1.12.2020 7.262a 7.2
	2 Years Treasury Bonds (Nemmen) 10 Years Treasury Bonds (Nemmen) 10 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Descored) 25 Years Treasury Bonds (Descored) 25 Years Treasury Bonds (Descored) 25 Years Treasury Bonds (Descored) 26 Years Treasury Bonds (Descored) 26 Years Treasury Bonds (Descored) 27 Years Treasury Bonds (Perpo) 28 Years Treasury Bonds (Perpo) 29 Years Treasury Bonds (Perpo) 20 Years Treasury Bonds 5 Years Treasury Bonds 5 Years Treasury Bonds 10 Years Treasury Bonds 1	31.12.2021 Taka 5,509,800,941 7,608,371,542 5,609,213,063 31.12.2021 Taka Amortized Cos 31.12.2021 Taka 490,008,11,24 5,008,009,009 15,008,009	31.12.2020 Taka 2,510,948,805 6,633,021,877 5,977,505,321 26,338,075 14,221,899,30 31.12.2020 31.12.2020 14,215,561,996 20,2165,711 17,746,509 117,746,509 14,100,000 15,966,500,000 15,96	Face: 5.00,00,000 Face: 5.00,000,000 Face: 5.00	23.1.12.2020 7.262a 7.2
6.3	2 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 15 Years Treasury Bonds (Discount) 15 Years Treasury Bonds (Discount) 16 Years Treasury Bonds (Discount) 16 Years Treasury Bonds (Discount) 16 Years Treasury Bonds (Parent) 17 Years Treasury Bonds (Parent) 18 Years Treasury Bonds 6.2 (b) Treasury Bonds 10 Years Treasury Bonds 10 Year	31.12.2021 Taka 5,509,800,941 7,608,371,542 5,609,213,063 31.12.2021 Taka Amortized Cos 31.12.2021 Taka 490,008,11,24 5,008,009,009 15,008,009	31.12.2020 Taka 2,510,948,805 6,633,021,877 5,977,505,321 26,338,075 14,221,899,30 31.12.2020 31.12.2020 14,215,561,996 20,2165,711 17,746,509 117,746,509 14,100,000 15,966,500,000 15,96	Face: 13.1.2.2011 1.3.1.2.2011 1.5.50,000,000 1.5.70,000 1.5.70,000 1.5.	23.1.2.2029 2.500,000,000 2.500,000 2.500,00
6.3	2 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 15 Years Treasury Bonds (Premiser) 15 Years Treasury Bonds (Decount) 2 Years Treasury Bonds (Person) 2 Years Treasury Bonds (Person) 2 Years Treasury Bonds (Person) 2 Years Treasury Bonds 2 Years Treasury Bonds 2 Years Treasury Bonds 3 Years Treasury Bonds 3 Years Treasury Bonds 5 Years Treasury Bonds 5 Years Treasury Bonds 6 Years Treasury Bonds 7 Years Treasury	31.12.2021 Taka 5,509,800,941 7,608,371,542 5,609,213,063 31.12.2021 Taka Amortized Cos 31.12.2021 Taka 490,008,11,24 5,008,009,009 15,008,009	31.12.2020 Taka 2,510,948,805 6,633,021,877 5,977,505,321 26,338,075 14,221,899,30 31.12.2020 31.12.2020 14,215,561,996 20,2165,711 17,746,509 117,746,509 14,100,000 15,966,500,000 15,96	Face: 1,200,000,000 Face: 1,200,000 Face: 1,200,000,000 Face: 1,200,000 Face:	23.1.12.2020 126a 2.500,000,000 6.000,000,000 7.500,000,000 7.500,000,000 7.500,000,000 7.500,000,000 7.500,000
6.3	2 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 15 Years Treasury Bonds (Premiser) 15 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 15 Years Treasury Bonds (Discount) 16 Years Treasury Bonds (Discount) 16 Years Treasury Bonds (Discount) 16 Years Treasury Bonds (Discount) 17 Years Treasury Bonds (Discount) 18 Years Treasury Bonds	31.12.2021 Taka 5,509,800,941 7,608,371,542 5,609,213,063 31.12.2021 Taka Amortized Cos 31.12.2021 Taka 490,008,11,24 5,008,009,009 15,008,009	31.12.2020 Taka 2,510,948,805 6,633,021,877 5,977,505,321 26,338,075 14,221,899,30 31.12.2020 31.12.2020 14,215,561,996 20,2165,711 17,746,509 117,746,509 14,100,000 15,966,500,000 15,96	Face : 5.00,000,000,000 5.10,000,000,000 5.10,000,000,000 5.10,000,000,000 5.10,000,000,000 5.10,000,000,000 5.10,000,000,000,000 5.10,000,000,000,000 5.10,000,000,000,000 5.10,000,000,000,000 5.10,000,000 5.10	13.1.2.3000 17.88 13.1.2.3000 17.88 1.2.3000 17.88 1.2.3000 17.88 1.2.3000 17.88 1.2.3000 17.88 1.38 1.38 1.38 1.38 1.38 1.38 1.38 1
6.3	2 Years Treasury Bonds (Premise) 5 Years Treasury Bonds (Premise) 15 Years Treasury Bonds (Premise) 15 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 15 Years Treasury Bonds (Discount) 16 Years Treasury Bonds (Discount) 17 Years Treasury Bonds (Discount) 18 Years Treasury Bonds (Pary Jensey	31.12.2021 Taka 5,509,800,941 7,608,371,542 5,609,213,063 31.12.2021 Taka Amortized Cos 31.12.2021 Taka 490,008,11,24 5,008,009,009 15,008,009	31.12.2020 Taka 2,510,948,805 6,633,021,877 5,977,505,321 26,338,075 14,221,899,30 31.12.2020 31.12.2020 14,215,561,996 20,2165,711 17,746,509 117,746,509 14,100,000 15,966,500,000 15,96	Face 1. 1200.000.000 Face 1. 1200.000 Face 1. 1200.000.000 Face 1. 1200.000 Face 1. 1200.000 Face 1. 1200.000.000 Face 1. 1200.000 Face 1. 1200.0	13.1.2.2020 2.00,000,000,000,000 2.00,000,000,000 2.00,000,000,000 2.00,000 2.00,000
6.3	2 Years Treasury Bonds (Invention) 2 Years Treasury Bonds (Invention) 10 Years Treasury Bonds (Premium) 12 Years Treasury Bonds (Premium) 13 Years Treasury Bonds (Premium) 13 Years Treasury Bonds (Discount) 2 Years Treasury Bonds (Discount) 2 Years Treasury Bonds (Discount) 13 Years Treasury Bonds (Premium) 13 Years Treasury Bonds 10 Years Treasury Bonds 11 Years Treasury Bonds 12 Years Treasury Bonds 12 Years Treasury Bonds 13 Years Treasury Bonds 14 Years Treasury Bonds 15 Years Treasury Bonds 16 Years Treasury Bonds 17 Years Treasury Bonds	31.12.2021 Taka 5,509,800,941 7,608,371,542 5,609,213,063 31.12.2021 Taka Amortized Cos 31.12.2021 Taka 490,008,11,24 5,008,009,009 15,008,009	31.12.2020 Taka 2,510,948,805 6,633,021,877 5,977,505,321 26,338,075 14,221,899,30 31.12.2020 31.12.2020 14,215,561,996 20,2165,711 17,746,509 117,746,509 14,100,000 15,966,500,000 15,96	Face: 1,000,000,000 1,000,000 1,000,00	13.12.2020 Table 2.500,000,000 5.500,000,000 7.500,000,000 12.100,000 12.100,000 13.112.2020 14.000,000 14.100,000 15.000,000 15.000,000 15.000,000 15.00
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6.3	2 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 10 Years Treasury Bonds (Discount) 10 Years Treasury Bonds (Discount) 10 Years Treasury Bonds (Aprair) 10 Years Treasury Bonds (Aprair) 10 Years Treasury Bonds (Aprair) 10 Years Treasury Bonds 10 Years	33.1.2.2021 Taka 5.579, 880,941 5.579, 880,941 5.579, 880,942 5.690,231,962 5.690,231,962 5.10,248,744,850 51.1.2,2021 51.1.2,	31.12.2020 Taka 2,510,948,805 6,633,021,877 5,977,505,321 26,338,075 14,221,899,30 31.12.2020 31.12.2020 14,215,561,996 20,2165,711 17,746,509 117,746,509 14,100,000 15,966,500,000 15,96	Face: 1 1,000,000,000 1,000,000,000 1,000,000	13.1.2.200.0 17.8.2 2.00,000,000.0 17.8.2 2.00,000,000.0 2.00,000.
6.3	2 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 15 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 10 Years Treasury Bonds 1	33.1.2.2021 Taka 5.579, 880,941 5.579, 880,941 5.579, 880,942 5.690,231,962 5.690,231,962 5.10,248,744,850 51.1.2,2021 51.1.2,	31.12.2020 Taka 2,510,948,805 6,633,021,877 5,977,505,321 26,338,075 14,221,899,30 31.12.2020 31.12.2020 14,215,561,996 20,2165,711 17,746,509 117,746,509 14,100,000 15,966,500,000 15,96	Face: 1,000,000,000 1,000,000 1,000,00	23.1.12.2020 Table 2.500,000,000 6.500,000,000 7.500,000,000 7.500,000,000 7.500,000,000 7.5
6.3	2 Years Treasury Bonds (Nemmen) 2 Years Treasury Bonds (Nemmen) 20 Years Treasury Bonds (Premium) 21 Years Treasury Bonds (Premium) 50 Years Treasury Bonds (Premium) 50 Years Treasury Bonds (Decover) 2 Years Treasury Bonds (Permium) 20 Years Treasury Bonds (Permium) 20 Years Treasury Bonds (Permium) 20 Years Treasury Bonds 20 Ye	33.1.2.2021 Taka 5.579, 880,941 5.579, 880,941 5.579, 880,942 5.690,231,962 5.690,231,962 5.10,248,744,850 51.1.2,2021 51.1.2,	31.12.2020 Taka 2,510,948,805 6,633,021,877 5,977,505,321 26,338,075 14,221,899,30 31.12.2020 31.12.2020 14,215,561,996 20,2165,711 17,746,509 117,746,509 14,100,000 15,966,500,000 15,96	Face: 1 1,000,000,000 1,000,000,000 1,000,000	2.00,000,000,000,000,000,000,000,000,000
6.3	2 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 15 Years Treasury Bonds (Discount) 5 Years Treasury Bonds (Discount) 15 Years Treasury Bonds (Discount) 16 Years Treasury Bonds 16 Years Treasury Bonds 16 Years Treasury Bonds 16 Years Treasury Bonds 17 Years Treasury Bonds 17 Years Treasury Bonds 16 Years Treasury Bonds 17 Years Treasury Bonds 17 Years Treasury Bonds 17 Years Treasury Bonds 17 Years Treasury Bonds 18 Years Treasury Bonds 18 Years Treasury Bonds 18 Years Treasury Bonds 19 Years Treas	33.12.2021 Taka 5.579, 880,941 5.579, 880,941 5.579, 880,942 5.570, 880,942 5.700, 880,942 5.700, 880,942 5.700, 880,942 5.700, 880,942 5.700	31.11.2009 Table 2.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	Face: 1 1,000,000,000,000,000,000,000,000,000	23.1.2.2020 2.00,000,000,000,000 2.00,000,000,000 2.00,000,000,000 2.00,000 2.00,000
6.3	2 Years Treasury Bonds (Invention) 2 Years Treasury Bonds (Invention) 30 Years Treasury Bonds (Premium) 10 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Premium) 15 Years Treasury Bonds (Bondsond) 2 Years Treasury Bonds (Bondsond) 2 Years Treasury Bonds (Bondsond) 20 Years Treasury Bonds (Bondsond) 10 Years Treasury Bonds (Bondsond) 10 Years Treasury Bonds (Permium) 10 Years Treasury Bonds (Permium) 10 Years Treasury Bonds 1	33.12.2021 Taka 5.579, 880,941 5.579, 880,941 5.579, 880,942 5.570, 880,942 5.700, 880,942 5.700, 880,942 5.700, 880,942 5.700, 880,942 5.700	31.11.2009 Table 2.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	Face 1. 1, 100, 100, 100, 100, 100, 100, 100	13.12.2020 Table 2.500,000,000 2.500,000,000 2.500,000,000 2.500,000,000 2.500,000,000 2.500,000,000 2.500,000,000 2.500,000,000 2.500,000,000 2.500,000
6.3	2 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 15 Years Treasury Bonds (Descured) 15 Years Treasury Bonds (Descured) 10 Years Treasury Bonds (Parasury Bond	33.12.2021 Taka 5.579, 880,941 5.579, 880,941 5.579, 880,942 5.570, 880,942 5.700, 880,942 5.700, 880,942 5.700, 880,942 5.700, 880,942 5.700	31.11.2009 Table 2.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	Face: 1.201 1.202 1.	2.00,000,000 1.00,0
6.3	2 Years Treasury Bonds (Invention) 2 Years Treasury Bonds (Invention) 2 Years Treasury Bonds (Premium) 2 Years Treasury Bonds (Premium) 2 Years Treasury Bonds (Premium) 5 Years Treasury Bonds (Discount) 3 Years Treasury Bonds (Discount) 3 Years Treasury Bonds (Discount) 2 Years Treasury Bonds (Discount) 3 Years Treasury Bonds (Discount) 3 Years Treasury Bonds (Discount) 3 Years Treasury Bonds (Perput) 3 Years Treasury Bonds (Perput) 3 Years Treasury Bonds 1 Years Treasury Bonds 2 Years Treasury Bonds 1 Years Treasury Bonds 2 Years Treasury Bonds 2 Years Treasury Bonds 1 Years Treasury Bonds 2 Years Treasury Bonds	33.12.2021 Taka 5.500, MID.Asi 5.500	31.13.209 (1) Table Table 1.10164100 (1) T	Face 1. 1, 100,000,000 (1, 10, 10, 10, 10, 10, 10, 10, 10, 10, 1	13.1.2.2020 2.50,000,000 2.50,0000 2.50,000 2.50,000 2.50,000 2.50,000 2.50,000 2.50,000 2.
	2 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 15 Years Treasury Bonds (Premiser) 15 Years Treasury Bonds (Descond) 16 Years Treasury Bonds (Descond) 17 Years Treasury Bonds (Descond) 17 Years Treasury Bonds (Descond) 17 Years Treasury Bonds 18 Years Treasury Bonds 18 Years Treasury Bonds 19 Years Treasury Bonds 10 Years Treasury Bonds	33.12.2021 Taka 5.579, 800,841 5.579, 800,841 5.579, 800,841 5.570, 800,841 5.700, 800,841 5.700, 800,841 5.700, 800,841 5.700, 800,841 5.700, 800,841 5.700, 800,841 5.700, 800,841 5.700, 800,841 5.700, 800,841 5.700, 800,841 5.700, 800,841 5.700, 800,841 5.700	31.13.209 (1) Table Table 1.10164100 (1) T	Face: 1 1,000,000,000 1,11,200,000,000 1,11,200,000,000 1,11,200,000,000 1,11,200,000,000 1,100,000 1,100,000,000 1,100,000	13.1.2.2000 178a 1.1.2.2000 178a 2.00,000,000,000 178a 2.00,000,000 2.00,000 2.0
	2 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 15 Years Treasury Bonds (Premiser) 15 Years Treasury Bonds (Decount) 16 Years Treasury Bonds (Decount) 17 Years Treasury Bonds 17 Years Trea	33.12.2021 Taba 5.579, 880,841 5.579	31.13.209 (1) Table Table 1.10164100 (1) T	Face: 1 1,000,000,000 (1,000,000,000 (1,000,	13.1.2.3030 178a 1.1.2.3030 178a 2.00,000,000,000 178a 2.00,000,000,000 2.00,000,000 2.00,000,000 2.00,000,000 2.00,000,000 2.00,000,000 2.00,000,000 2.00,000,000 2.00,000,000 2.00,000,000
	2 Years Treasury Bonds (Premiser) 5 Years Treasury Bonds (Premiser) 15 Years Treasury Bonds (Discount) 15 Years Treasury Bonds (Discount) 15 Years Treasury Bonds (Discount) 15 Years Treasury Bonds (Particular Bonds (Discount) 16 Years Treasury Bonds (Particular Bonds	33.12.2021 Taka 5.500, MID.A41 5.500	31.13.209 (1) Table Table 1.10164100 (1) T	Face: 1 1,000,000,000,000,000,000,000,000,000	1.1.2.2020 2.200,000,000,000 2.200,000,000 2.200,000,000 2.200,000,000 2.200,000,000 2.200,000,000 2.200,000,000 2.200,000,000 2.200,000,000 2.200,000,000 2.200,000,000 2.200,000,000 2.200,000,000 2.200,000,000 2.200,000,000 2.200,000,000
	2 Years Treatery Bonds (Nemmen) 12 Years Treatery Bonds (Nemmen) 13 Years Treatery Bonds (Premium) 13 Years Treatery Bonds (Premium) 15 Years Treatery Bonds (Premium) 15 Years Treatery Bonds (Decord) 15 Years Treatery Bonds 10 Years Treatery Bonds 1	33.12.2021 Taka 5.500, MID.A41 5.500	31.13.209 (1) Table Table 1.10164100 (1) T	Face 1. 120,000,000,000,000,000,000,000,000,000,	13.1.2.2020 2.200,000,000



ONE Bank Limited

6.5 Comparison between cost and market price of quoted shares (excluding special investment account)	31.12.2021 31.12.2020	31.12.2021 31.12.2020
	Taka, Taka, Rural	7.17 Restructure of large loan
Particulars No. of Shares Market price including per share 31-12-2021 Cost Surplus/ (Deficiency)	Dhaka Division 3,481,279,131 3,220,139,937 Chattogram Division 2,869,688,455 2,890,543,558	There was no restructure of large loan occurred during the year 2021 (Restructure refers BRPD Circular 04/2015 and large loans are as defined in BRPD Circular 02/2014.)
LankaBanola Finance Ltd. 20.362.737 37.30 759.530.090.10 122.379.546 637.150.544	Rajphahi Division Khulna Division 437,564,392 238,966,445	7.18 Financial Statements review and maintained in the clients loan files
IFIC Bank Limited * 3,108,740 16.90 52,537,706.00 170,980,700 (118,442,994) Summit Alliance Part Ltd 117 24.50 2,866.50 6,200 (3,334)	Sylhet Division 176,164,479 273,191,931 Rangpur Division	Bank collects latest audited Financial Statements of the loanees as available 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. Moreover, the bank has already signed a MICII with the Institutions of Chartered Annountains of Banallation (FABIt) in other in pressure across to
Prime Bank Limited 6,777,839 21.50 145,723,538.50 219,577,603 (73,854,064) MI Coment Factory Ltd 56 62.20 3.483.20 5.533 (2,050)	Barishal Division	particular from account in line with the instruction of BBPD Circular Letter No. 0 4 dated 04 January 2021. However, the basis has always signed a 1000 Line the Institutions of Darthered Accountants of Bragladsoft (Dictile) to other increases years to the Document Verification/System (DVS) for checking information of the loance financial attenments through the DVS as per requirement of BBPD Circular Letter No. 35 dated 60 Jaly 2011. So the value collected the adulted financial attenments as
Eastern Bank Limited 63,206 38.50 2,433,431.00 1,983,900 449,531 IFIC Bank Limited 171 16.90 2,889.90 2,939 (49)	222,694,147,172 220,341,546,434	per the Bangladesh Bank circulars in all the relevant loan cases. Now we have started checking information maintained in the DVS of the Institute of Chartered Accountants of Bangladesh.
Total 960,234,005 514,936,421 445,297,584 *ONE Bank Limited acquired 3,108,740 no. of shares of IFIC Bank Limited under a Sale and Buy Back Agreement dated	7.7 Business segment-wise loans and advances including bills purchased and discounted Corporate 183,827,936,105 181,824,839,466	7 (a) Consolidated Loans and Advances
August 10, 2006. The Buy Back Guarantors failed to exercise the purchasing option within the tenure of the Agreement and upon expiry, ONE Bank Limited placed the shares to IFIC Bank Limited for transfer to ONE Bank's name. As the IFIC Bank	SME 23,571,935,145 24,055,230,603 Consumer 12,035,680,683 11,410,164,473	Loans, cash credit, overdraft etc. ONE Bank Limited 220,873,878,073 218,317,840,383 ONE Service Limited 199,617,680 93,941,718
upon equip. ORE Bank Lamind placed the shares to IFIC Bank Lamind for transfer to ORE Bank's name. As the IFIC Bank used delaying transfer or the shares, ORE Bank Lamind finds as all before the Honozale High Court Division of the Supreme Court of Bangdades for transfer of the shares or in towor of ORE Bank Ltd. The Court descrade IFIC Bank to transfer the said shares including Banks. Shares in the name of ORE Bank Ltd. The Court descrade IFIC Bank to transfer the said shares including Banks. Shares in the name of ORE Bank Ltd. Sharesometry. The smalter was readed in the Acceptablic Vision.	Short term agri. credit and microcredit 2,576,363,463 2,328,245,492 Executive & Staff 682,231,776 723,066,400 2222,694,147,172 220,341,546,434	Less: Inter unit/company elimination (6,614,482) (6,768,097)
shares including Borus Shares in the name of ONE Bank Ltd. Subsequently, the matter was raised in the Appoilate Division. Presently, a clin review postion of ONE Bank Limited is high pafere the Homonable Appoilate Division of the Supreme Court of Bangladesh against the judgement passed by the same court for hearing. OBL has taken a legalopinion regarding the above		221,026,876,270 218,405,014,005 Bills purchased and discounted
issue and the opinionic pulgement, passed by the same court or meaning, but has called a significant regarding an above issue and the opinion has stated that there is a fair-chance that the Horitile Appellate Division may uphald the decision of the Horible Company Court in Company Matter No. 157 of 2007 allowing the prayer of ONE Bank Ltd. for rectification of Share	7.8 CL category wise loans and advances including bills purchased and discounted Continuous loan (CL-2)	ONE Bank Limited 1,820,269,099 2,023,706,051 ONE Securities Limited
register of IFIC Bank Ltd.	Small & Medium Enterprise (SME) 11,974,706,758 12,201,316,110 Consumer Finance 1,446,330,786 12,160,189,844 Loan to Brokerage House/Merchant Banking/ Stock Dealer against shares 864,830,266 802,367,010	1,820,269,099 2,023,706,051 222,847,145,369 220,428,720,056
The total market value of 68,737,959 shares of IFIC Bank Limited as of 31 December 2021 was Tk.1,161,671,507 exceeding the original investment by Tk.990,690,807.	Loan to Brokerage House/Merchant Banking/ Stock Dealer against shares 864,380,266 802,367,010 Other corporate loans 26,667,127,677 31,220,089,106	8. Fixed Assets including premises, furniture & fixtures Conventional and Islami Banking:
In addition to the above Bonus Shares, the payment of Cash Dividend of Tk.10,588,625 as declared by the IFIC Bank Limited for the year 2011 has also remained pending.	Demand Loan (CL-3) 40,734,343,740,7 43,363,702,070	Furniture & Fixtures 1,660,313,007 1,598,557,482 Office equipment 1,499,528,288 1,367,494,753
31.12.2021 31.12.2020	Consumer finance	Motor Vehicles 293,837,805 309,913,740 Building 324,446,383 304,750,010
6.6 Residual Maturity of Investments	Other corporate loans 68,090,178,280 67,752,090,899 73,341,260,027 73,195,785,166	Right of use Assets as per IFRS-16* 2,250,764,690 1,306,662,774 Land 279,366,205 279,366,295 6,308,256,468 5,166,745,054
Payable on demand 199,999,413 Up to 3 months 360,000,000 1,383,367,505	Fixed Term Loan (CL-4) 6,346,146,640 6,410,220,227 Small & Medium Enterprise (SME) 6,346,146,640 6,410,220,227 Consumer finance (other than HF & LP) 1,626,931,592 1,402,837,679	Intangible Assets 198,184,620 198,184,620
Above 3 months to 1 year 9,472,558,287 4,615,062,402 Above 1 year to 5 years 16,070,587,221 18,400,694,376		6,506,441,088 5,364,929,674
Above 5 years 12,113,741,965 5,584,857,845 38,216,886,885 29,983,982,128	Loans for prefessionals to set up business Loan to Brokerage House/Herchant Banking/ Stock Dealer against shares 1,21,27,613 1,022,422,088 Other corporate loans	Less: Accumulated depreciation 2,874,540,273 2,356,233,967 Balance as on 31 December 3,631,900,815 3,008,695,706
The above amount includes investment in the Government securities as well as other investment.	05,732,741,671 01,027,670,263 105,139,746,419 98,710,487,306 Short term agri. credit and microcredit (CL-5)	"As per Note 2.24, in accordance with IFRS-16, the Bank has recognised the Right of use Assets. (For details please refer to Annexure- A)
6.7 Disclosure regarding outstanding Repo Counterparty name Agreement date Reversal date Amount in taka-2021 Amount in taka-2020	Short term agri. Credit 2,576,363,463 2,328,245,492	8 (a) Consolidated Fixed Assets including premises, furniture & fixtures
As at balance sheet date there was no outstanding balance regarding repo.	2,576,363,463 2,328,245,492 Staff Loan 682,231,776 723,066,400	ONE Bank Limited 3,631,900,815 3,008,695,706 ONE Securities Limited 54,416,843 29,114,555
6.8 Disclosure regarding outstanding Reverse Repo	222,694,147,172 220,341,546,434	ONE Investments Limited 3,686,317,659 3,037,810,261
Counterparty name Agreement date Reversal date Amount in take-2021 Amount in take-2020 Trust Bank Limited 28.12.2021 02.01.2022 1,051,227,63 Jamuna Bank Limited 30.12.2021 06.01.2022 1,899,427,855 -	7.9 Classified and unclassified loans and advances Unclassified	9. Other Assets
Lamuna Bank Limited 30.12.2021 06.01.2022 1,809,412,855 - Disclosure regarding overall transaction of Repo and Reverse Repo	Standard 186,610,242,982 192,154,895,479 Special Mention Account 9,673,646,523 8,506,224,113	Income generating Investment in shares of subsidiary companies
Minimum Substanding during Maximum cutstanding outstanding during	Staff Loan 682,231,776 723,066,400 196,966,121,281 201,384,185,991	In Bangladesh (Note-9.1) 2,480,099,170 2,880,099,170 Outside Bangladesh
outstanding during the year outstanding during the year the year securities sold under repo:	Classified Substandard 1,402,781,007 3,040,093,342	jjNon- income generating Stock of stationary 16,219,812 54,892,585
0 0 0 0 0 0 0 0 0 0	Doubtful 1,657,324,745 2,894,308,571 Bad 8 Loss 22,667,920,139 13,022,958,530	Stock of stamps 4,555,854 4,774,289 Security deposits 6,525,400 6,525,400
Securities purchased under Reverse Repo: i) with Bangladesh Bank 900,437,776 2,870,640,617 96,248,220	25,728,025,891 18,957,360,443 222,694,147,172 220,341,546,434	Advance rent for office premises 16,890,025 144,321,928 Prepayments 439,327,356 514,152,333
8) With other banks & FI 31.12.2021 31.12.2020	7.10 Net loans and advances Gross loans and advances 222,694,147,172 220,341,546,434	Application money against IPO share and perpetual bond 222,872,340 - Suspense account (Note-9.5) 20,313,169 18,752,838
31.12.2021 31.12.2020 <u>Taka</u> <u>Taka</u> 6.10 Islami Banking:	Less: Interest suspense (Note-12.1) Less: Provision for loans and advances (Note-12.4, 12.5 and 12.6) 11;823;90;396 8,772;197;17 11;221,079;932 10;606;197;916	Receivable from Bangladesh Bank(Note-9.8) 179,602,348 125,631,748 Interest receivables(Note-9.7) 644,293,612 544,018,485
6.10 Issam Banking: Government securities Bangladesh Government Investment Sukuk (Ijarah Sukuk) 120,640,000 21,120,000	Less: Movision for loans and abrances (Note-12.4, 12.5 and 12.6) 11,221,079,921 10,665,197,916 22,403,680,317 19,378,217,633 200,790,466,855 200,963,328,801	Advance Income Tax (Note-9.3) 10,696,066,785 9,538,900,945 Deferred Tax Assets (Note-9.4) 84,595,669 76,913,483
6 (a) Consolidated Investments	7.11 Bills purchased and discounted	Protested bill 8,554,393 2,594,351 Sundry receivables 325,714 848,621
In Government securities ONE Bank Limited 31,624,490,473 25,356,340,064	Payable outside Bangladesh 447,245,700 319,287,818	Receivable ATM acquiring 29,937,088 18,386,782 Receivable from ONE Bank Limited Employees' Provident Fund (Note-9.9) - 2,360,534
ONE Securities Limited 31,624,490,473 25,356,340,064	7.12 Maturity of Bills purchased and discounted	Receivable from ONE Investments Ltd 157,842 Branch Adjustment Account (Note-9.2) (1,946,896) 3,367,975
Other Investment ONE Bank Limited 6,592,396,412 4,627,642,064	Upto 1 month 424,545,311 365,811,281 Above 1 month but less than 3 months 960,079,901 841,020,113	14,848,389,680 13,536,541,466 Off-shore Banking Unit 40,426,697 84,928,334
ONE Securities Limited 2,485,789,837 2,485,563,686 ONE Investments Limited 11,432,652 10,944,509	Above 3 months but less than 6 months 435,643,887 786,401,986 6 months or more 30,472,671	14,888,816,377 13,621,469,900
Less: Inter Company Balances (192,036,662) (163,456,185) 8,897,582,239 6,960,694,074	1,820,269,099 2,023,706,051 7.13 Particulars of provision for Loans and Advances	9.1 Investment in shares of subsidiary companies ONE Securities Limited (98.9999% owned subsidiary company of OBL) 2,474,999,170 2,474,999,170
40,522,072,712 32,317,034,138 Other investment by ONE Securities Limited includes Tic. 562,320,683 representing original investment cost for DSE and CSE	Base for Provision Total Provision Rate (%) Taka Taka	ONE Investments Limited (\$1.00% owned subsidiary company of OBL) \$,100,000 \$,100,000 \$,100,000 \$,2480,099,170 2,480,099,170
memberships. As per the Exchange Demutualization Act 2013, the number of shares as on 31 December 2021 of DSE and CSE 5,411,329 and 4,287,330 respectively with a face value of Tk. 10 each for both. As there is no active market for these shares,	Standard loan (excluding Staff Loan) 0.25% 1% 107,904,879,762 6,266,118,391 Standard loan (deferral loan as per BRPD Circular no-17) 1% 36,301,733,935 363,017,339	9.2 Branch Adjustment Account
the amounts have been shown at cost.	Standard loan/deferral loan as per BRPD Circular letter no-50 an@%28.1.5% 9.338.158.808 165.029.334	Branch adjustments account represents outstanding Inter-branch and Head Office bransactions (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 unexponded entries of 31 December 2013 are given below:
7. Loans and Advances/ investments Loans, cash credit, overdraft et: (Note-7.1) 220,873,878,073 218,317,840,383	Small & Medium Enterprise Financing 0.25% 18,171,208,375 45,428,021 Consumer Finance (House Financing) 1% 8,762,992,005 87,629,920 Consumer Financing (Other than House Financing) 2% 1,578,230,254 31,564,605	Number of Unresponded entries (Amount-Taka)
Bills purchased and discounted (Noter-7.2) 1,820,269,099 2,023,706,051 222,694,147,172 220,341,546,434	Credit Card 2% 1,257,871,855 25,157,437 Special Mention Account 0%-2% 7,908,919,932 81,818,329	Dr Cr Dr Cr Up to 3 months 20 8 3.065.798 5.012.694
7.1 Loans, cash credit, overdraft etc/ investments (Note-7.2.a)	Short Term Agriculture Loan 1% 2,508,418,247 25,084,182 Loan to brokerade houses, merchant banks/stock dealers	Over 3 months but within 6 months Over 6 months but within 1 year
Inside Bangladesh Loans 181,174,226,246 174,053,978,439	against shares etc. 2% 1,213,349,700 24,266,994 Substandard 5% & 20% 809,501,042 142,739,624	Over 1 year but within 5 years
Cash Credit	Doubtful 5% & 50% 905,813,797 419,914,221	Branch Adjustment Account (Net) (1,946,896)
220,873,878,072 218,317,840,383 Outside Bangladesh	Required provision for loans and advances 20,605,529,932	31.12.2021 31.12.2020 Taka Taka
220,873,878,073 218,317,840,383	Total provision maintained 11,221,079,932	9.3 Advance income tax Onening halance on 1 Tanuary 9 538 900 945 8 365 477 074
7.2 Bills purchased and discounted Inside Bangladesh	*The Bank was supposed to keep provision amounting to Tk. 2,660.55 crore against total loans and advances. But in response to the Bank's required, Bangladisch Bank has allowed (vide letter # DOS (CMHS) 1157/H ((In\/dent/))2022-2025 dated 28 April 2020 to ded the baddischipsyrickion requirement 6Th. 567.95 (Or (Genarle/Provision R6-61.33 crore)	Add: Tax paid as advance 1,157,165,840 1,173,423,871 Less: Advance income tax adjusted during the year
Local bill purchased and discounted 1,373,023,399 1,704,418,233 Foreign bill purchased and discounted 447,245,700 319,287,818		Balance on 31 December 10,696,066,785 9,538,900,945 9.4 Deferred tax assets:
1,820,269,099 2,023,706,051 Outside Bangladesh	Bank deducted TV. 967.99 crore as the deferred provision in compliance with the letter mentioned above. As such total required provision has been derived at Tk. 938.45 crore after netting of BDT 29.55 Crore additional provision kept on the	Opening balance 76,913,483 69,444,925 Addition((evense) during the year (Note-12.2.1) 7,682,186 7,468,558
1,820,269,099 2,023,706,051	Unclassified.coans and Advances (Tk. 2,060.55 crore - Tk. 1122.10 crores = Tk. 938.45). As per the condition mentioned in	Osing balance 84,595,669 76,913,483
7.2.a Loans, cash credit, overdraft etc/ investments Inside Bangladesh	Banglades Bank also provides NOC for a maximum 9% stock divided for the year ended 31 become 2021. 7.14 Number of clients with outstanding amount and classifiedioans and advances exceeding 109% of total capital of	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.
Overdraft 39,699,651,827 44,263,861,945 Payment against Documents 2,676,575,985 981,851,521	7.14 Number of clients with outstanding amount and classifiedioans and advances exceeding 10% of total capital of the Bank. Number of clients (Annexure-D) 19 20	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
Loan Against Trust Receipts 3,866,243,550 5,728,547,430 Time Loan 51,997,489,706 54,138,550,007	Amount of outstanding loans & advances * Tk. 66,999,167,340 70,345,524,811 Amount of classified loans and advances Tk.	Taka Rate Taka-2021 Taka-2020 Protested bill 8,554,393 100% 8,554,393 2,594,351
Export Development Fund (EDF) 10,521,821,165 8,782,081,231 Packing Credit 1,188,528,535 896,285,148	Measures taken for recovery against classified loans, if any Not Applicable Not Applicable	Legal Expense 3,677,164 100% 3,677,164 1,994,979 Others 11,983,000 100% 11,983,000 14,579,461
Term Loans 91,482,752,332 85,123,678,166 Lease Finance 6,623,698,511 6,307,453,386	*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 2021. The classification status is shown as per the CL prepared by the Bank as at 31 December 2021 and submitted to Bangladesh Bank.	Required provision for other assets 24,214,557 19,168,791 Total provision maintained (Note-12.8) 26,172,910 20,212,868
Retail Loans 10,695,198,470 10,215,587,419 Credit Card 1,439,686,218 1,156,877,731	per the CL prepared by the Bank as at 31 December 2021 and submitted to Bangladesh Bank. * Total capital of the Bank was Taka 2.794.74 Crore as at 31 December 2021 (Tk 2.595.05 Crore in 2020).	Excess/(short) provision as on 31, December 1,958,353 1,044,077 9.7 Interest receivables
Staff Loan 682,231,776 723,066,400 220,873,878,073 218,317,840,383	* Local capital of the sank was Take 2,794.74 Chore as at 31 December 2021 (Tilk 2,595.05 Chore in 2020). 31.12.2021 31.12.2020	Interest receivables on placement 3,246,593 6,356,294 Interest receivables on government securities 596,193,252 500,799,438 Interest receivables on non-overnment securities 44,853,768 6,862,794
Outside Bangladesh 220,873,878,073 218,317,840,383	7.15 Particulars of Loans and Advances	#1,255_768 35,252_754 35,252_752 35,252_752 35,252_752 35,252_752 35,252_7527
7.3 Residual Maturity grouping of loans and advances including bills	Loans considered good in respect of which the bank is fully secured 173,793,306,261 164,038,440,863 Loans considered good against which the bank holds no security other than the debtor's personal parametee 23,375,533,337 36,382,449,213	9.5 Receivable room banguadesn bank Receivable against encachment - Shanchaya Patras 116,764,522 115,210,726 Interest Receivable from Banguladesh Bank 59,579,164 1,924,887
purchased and discounted Payable on demand 8,607,208,226 36,968,252,647	the accors y personal guarantee 23,375,533,337 36,382,449,213 ii) Loans considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors 25,525,307,574 19,920,656,358	Receivable against Wage Earners Remittance 3,256,662 8,496,135 179,603,348 125,631,748
Up to 3 months 51,748,276,738 37,946,591,814 Above 3 months to 1 year 71,936,978,986 58,676,310,768	 iv) Loans adversely classified; provision not maintained there against 	9.9 Receivable from ONE Bank Limited Employees' Provident Fund - 2,360,534
Above 1 year to 5 years 48,032,653,999 51,634,905,636 Above 5 years 42,369,029,222 35,115,485,568	v) Loans due by directors or officers of the banking company or any of them	As per Financial Reporting Council (FRC) notification reference # 179/FRC/FRM/Notification/2020/2 dated July 07, 2020, we have received from ONE Bank Limited Employees' Provident Fund as considered the forfeited fund of Tk. 366,819/= for the
222,694,147,172 220,341,546,434 7.4 Loans and Advances on the basis of significant concentration	either separately or jointly with any other persons 682,231,776 723,066,401 vi) Loans due from companies or firms in which the directors of the bank have	year 2021 and for the year 2020 we had considered the forfeited fund of OEL Provident fund (from the year 2015 to 2019) of T1. 2,565,554/- as other asset reamed as ecolvable from ONE Bank Limited Employee's Provident Fund and the came amount shown in the other operating income. Schoeaguethy we have received the full amount from ONE Bank Limited Employee's
7.4 Loans and Advances on the basis of significant concentration i. Advance to Directors ii. Advance to Managing Director & Sonior Executives 471,222,680 498,447,094	interest as directors, partners or managing agents or in case of private companies as members	shown in the other operating income. Subsequently we have received the full amount from ONE Bank Limited Employees' Provident Fund through a payment order # 1378939 dated March 15, 2021and encashed on the same date.
### Advance to Transging Lineacot is Senior Executives 4.71,222,680 498,947,094 ###################################	vs) Maximum total amount of advances, including temporary advances made at any time during the year to directors or managers or officers of the banking	9 (a) Consolidated Other Assets ONE Bank Limited 14,888,816,377 13,621,469,800
Commercial Innaing 110,25,749,873 98,925,138,984 Agricultural Isan 3,229,404,940 2,030,863,677 Export financing 8,753,059,350 8,814,193,933	company or any of them either separately or jointly with any other persons 682,231,776 723,066,401	ONE Securities Limited 236,512,939 182,120,537 ONE Investments Limited 454,079 241,873
Consumer credit scheme 3,447,529,783 5,010,700,708 Small and medium enterprise financing 23,571,935,145 24,055,230,603	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,	Investment in ONE Securities Ltd by ONE Bank Limited (2,474,999,170) (2,474,999,170) Investment in ONE Investments Ltd by ONE Bank Limited (5,100,000) (5,100,000)
Shaff from (except St. No. ii) 211,009,096 224,619,306 1 210,009,096 224,619,306 House building loan (other than the employees) 8,977,338,241 8,535,730,051	in case of private companies as members (b) Due from other banking companies (Bills purchased and discounted) 1,820,269,099 2,023,706,051	Less: Inter unit/company elimination (157,942)
Others 63,796,580,009 7,355,750,001 222,694,147,172 220,341,546,434	ix) Due from other ballwing companies (else purchased and decounted) 1,8.69,499,099 2,025,706,tb1 ix) Classified loans and advances a) Classified loans and advances on which interest has not been charged to	10. Borrowings from other Banks, financial institutions and Agents.
7.5 Industry-wise outstanding of loans & advances including bills purchased and discounted	a) Classified parts and advances on which interest has not been charged to income (Note-7.9) b) Provision on classified leans and advances(Note-12.4) 8,429,815,338 8,142,699,967	Borrowing Inside Bangladesh (Note-10.1) 15,506,672,269 13,464,600,733 Borrowing Outside Bangladesh (Note-10.2) 4,201,199,828 7,858,235,210 19,744,872,097 21,322,835,943
Trade finance 25,325,320,855 26,545,989,378 Steel Re-Rolling 10,119,266,543 13,567,052,940	c) Provision kept against loans and advances classified as bad debts 12,933,761,533 7,016,809,804	19,744,872,097 21,322,835,943 19,744,872,097 21,322,835,943 10.1 Borrowing Inside Bangladesh Borrowing from Bangladesh Bank [libte-10.1(a)] 15,540,672,269 13,464,600,733
Readymade Garments 38,723,012,051 36,449,214,264 Textiles 19,699,634,092 22,081,889,873	d) Increase/(Decrease) of Specific Provision 287,115,411 811,583,477 e) Interest credited to Interest Suspense Account (Note-12.11) 11,182,600,386 8,772,019,717	Borrowing from bangladesn bank (fote-10.1(a)) 15,940,677,269 13,464,600,733 Borrowing from other bank -Payable on demand 15,540,672,269 13,464,600,733
Edible oil, Rice, Flour etc. 4,220,934,565 5,806,855,355 Power 6,862,416,236 9,790,707,476	xi) Cumulative amount of written off loans and advances	
Transport & Communication 1,995,648,088 2,420,670,174 Construction/Engineering 13,202,732,999 8,194,271,621	Opening balance 4,451,055,169 4,451,055,169 Written off during the year 1,654,845,040	10.1 (a) Borrowing from Bangladesh Brank Export Development Fund (EDF) 10,647,991,684 8,704,559,840 Refinance against SME, Agriculture loan and Green finance 74,299,833 132,291,900
Personal 6,285,876,810 2,992,216,227 Pharmacouticals 6,816,064,917 7,574,602,323	Closing balance	Stimulus Package for COVID19 3,210,256,221 2,833,340,194 Financial Sector Support Project (FSSP) 1,608,134,530 1,794,399,208
Real Estate 6,200,818,459 11,966,026,196 Cargo and Travel Services 7,416,836 365,117,469	Cumulative amount realised against loans previously written off 236,281,086 180,607,192	15,540,672,269 13,464,600,733
Paper & Packaging 646,112,352 747,907,521 Agro based industry/ Dairy products/ Food & Beverage 5,188,596,532 5,757,715,638	The amount of written off loans for which law suits has been filed 6,071,972,378 4,448,369,487	10.2 Borrowing by Offshore Banking Unit . Nederlandse Financierings- Mastechappij Voor Onbrikkelingslanden N.V (FMO) 1,061,775,000 2,151,827,913
Others 77,400,295,837 66,481,309,978 222,694,147,172 220,341,546,434	7.16 Details of pledged collaterals received against Loans and Advances Collateral of movable firmmovable assets 157.399.952.562 154.946.324.197	Nederlandse Financierings Mastichappij Voor Ordinikkelingstenden N.V. (FMO) 1,061,775,000 2,151,927,913 Oesterneichische EntwicklungsBank AG (OEEB) 225,225,000 583,007,563 The OPEC Fund for International Development (OFID) - 388,004,125
7.6 Geographical Location-wise Loans and advances including bills purchased and discounted	Local banks and financial institutions guarantee 8,000,508,603 1,892,970,253 Government quarantoe	The UPEC_Fund for International Levelopinant (CPU-II) Société de Premotion et de Participation pour la Coopération Economique S.A. (Proparco) 804,375,000 1,325,017,188 Norwegian Investment Fund for Developing Countries (Norfund) 482,625,000 795,010,313
Urban Dhaka Division 154,799,315,218 155,492,998,032	Foreign banks guarantee Expert documents 3.469.760.433 1.474.683.367	Norwegian Investment Fund for Developing Countries (Norfund) 482,625,000 795,010,313 International Finance Corporation (IFC) 857,99828 1,413,351,610 RAK BANK-Dubal 772,200,000 1,272,016,500
Chattogram Division 47,897,095,046 44,670,461,230 Bajshahi Division 3,787,473,034 4,205,367,173	Export Discontine 5, 3,465,703,535 1,747,463,5467 Fixed Deposit Receipts (FDR) 4,673,936,596 5,144,486,184 FDR of other banks 249,148,067 579,976,862	4,204,199,828 7,858,235,210
Mulha Division 7,519,822,817 7,598,566,162 Sylhet Division 236,201,953 311,834,104	Government bonds Personal guarantee 23,375,533,338 36,382,449,213	10.3 Security against borrowings from other banks, financial institutions and agents Secured
Rangpur Division 857,722,982 806,252,373 Barishal Division 631,819,664 633,225,489	Cher securities 25,373,333,333 30,982,997,213 Cher securities 25,525,307,574 19,920,656,358 222,694,147,172 220,341,546,434	Secured 19,744,872,097 21,322,835,943 19,744,872,097 21,322,835,943
215,729,450,714 213,718,704,563 Page No. 6 of Financial Statements 2021	م ۱۵۰۱ م	12,144,012,021



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			ONE Bank	Limited	
	31.12.2021		UNE Dalli	CLIMITEG	
(a) Consolidated Borrowings from other banks, financial institution	Taka	31.12.2020 Taka	As per Bangladesh Securities and Exchange Commission dire- year wise unclaimed dividend information given below:	ctive no. BSEC/CMRRCD/2021-386/03 dated	January 14, 2021,
ONE Bank Limited ONE Securities Limited		1,322,835,943 6,768,097	Year	31.12.2021 Taka	31.12.2020 Taka
ONE Investment Limited Less: Inter unit/company elimination	(6,614,482) 19,744,872,097 21,3	(6,768,097) 322,835,943	2020 2019 2017	38,392,270 4,402,794	5,911,881 4,642,771
(b) Non-convertible subordinated bond and contingent-convertible	perpetual bond	2.400.000.000	2016 2015		4,472,027 4,137,514
Subordinated Bond - II Subordinated Bond - III Perpetual Bond		2,400,000,000 4,000,000,000 500,000,000	2014 2013	- :	6,201,351 5,187,197
Perpetual Bond		900,000,000	2012 2006		1,706,747
Subordinated Bond-II Tk. 4,000,000,000 (Outstanding as on Do To meet regulatory capital requirement, ONE Bank Limited issued unse			2005	42,795,064	1,842,882 35,335,849
			To comply with Bangladesh Securities and Exchange Co July 19, 2021 the unclaimed dividend of Tk. 29,303,581.	24 for the year 2005 to 2017 and non- ref	020/Part-1/182 dated unded IPO money had
letters (# BRPD (BFIS) 661/148(P)/2016-5583 dated August 18, September 29, 2016) and (# BBEC/CI/ID-46/2016/344 dated June calculated as Benchmark rate +2.80% Margin. However, the rate shall of the bond. As of Balance Sheet date interest rate is applicable (§ 7.01	16, 2016] respectively. Interest rate lbe kept 7.00% to 10.50% p.a. through n%.	of the Bond is out the tenure	been transferred/deposited to the Capital Market Stabiliza Subsequently in response to a letter no. DOS (RMMCMS	3) 1154/161/2022-173 dated 13 January 2	022, the Bank vide its
Main Features of the Bond:			letter no. OBL/OHQ/BS/2022 dated 23 January 2022 has Capital Market Stabilization Fund (CMSF) of Bangladesh S		
Trustee Gree	Bank Ltd n Delta Insurance Company Limited			31.12.2021 <u>Taka</u>	31.12.2020 <u>Taka</u>
Tenor 7 yes	dard Chartered Bank ars 4,000 Million		11 (a) Consolidated Deposits and other accounts Current/Al-wadecah current account and other acco ONE Bank Limited	unt 27,963,628,099	25,600,825,688
Number of Bonds 4,000	4,000 PHILDH		ONE Securities Limited	27,963,628,099	25,600,825,688
List of Investors:	Bond Issued Out	tstanding- 2.2021 (after	Bills payable ONE Bank Limited	2,834,030,974	2,561,617,392
Name of the Investor No	60%	redemption)	ONE Securities Limited	2,834,030,974	2,561,617,392
Pubali Bank Limited Sonali Bank Limited	1000 1,000,000,000 1000 1,000,000,000	400,000,000 400,000,000	Savings accounts/Mudaraba savings bank deposit ONE Bank Limited	31,887,111,950	26,768,261,590
Janata Bank Limited Southeast Bank Limited Trust Bank Limited	500 500,000,000 500 500,000,000 400 400,000,000	200,000,000 200,000,000 160,000,000	ONE Securities Limited	31,887,111,950	26,768,261,590
Dhaka Bank Limited Rupali Bank Limited	300 300,000,000 200 200,000,000	120,000,000 80,000,000	Fixed Deposit/Mudaraba fixed deposits ONE Bank Limited Less: Inter Company Balances	168,438,089,603 (497,847,443)	174,553,868,510 (415,291,455)
		40,000,000 600,000,000		(492,847,443) 167,945,242,159 idated Deposit 230,630,013,182	(415,291,455) 174,138,577,055 229,069,281,725
Subordinated Bond-III Tk. 4,000,000,000 (Outstanding as on D With the view to strength the capital base of the Bank, ONE E	Sank Limited again issued unserwed a	non-convertible	12. Other liabilities Provision for Income Tax (Note-12.1)	7,653,408,420	7,031,555,144
subordinated floating rate bonds on 12th December, 2018 after obtail Exchange Commission vide their letters (#BRPO (BFIS)65I/146[97)/2014 46/2016/671 dated September 27, 2018) respectively. Interest rate Margin. However, the rate shall be kept 7.00% to 9.00% p.a. through	ning approval from Bangladesh Bank and 18/7655 dated October 11, 2018] and [d Securities and # BSEC/CI/DS-	Deferred tax liability (Note-12.2) Provision for gratuity (Note-12.3) Provision for loans and advances (Note-12.4 & 12.5)	165,380,050	82,497,049
46/2016/671 dated September 27, 2018) respectively. Interest rate Margin. However, the rate shall be kept 7.00% to 9.00% p.a. through interest rate is applicable @ 7.00%	nout the tenure of the bond. As of Bala	nce Sheet date	Special general provision CDVID-19 (Note-12.6)	10,693,033,258 528,046,673	10,046,158,916 560,039,000
Main Features of the Bond:	Bank Ltd		Risk fund of Consumer Credit and Rider Provision for other (Note-12.8) Provision for Start-Up Fund (Note-12.9)	473,512 26,172,910 20,690,524	473,512 20,212,868
Trustee MTB: Lead Arranger RSA /	Capital Limited Advisory Limited		Provision for Start-Up Fund (Note-12.9) Provision for off balance sheet items (Note-12.10) Provision for diminution value of share (Note-12.12)	20,690,524 527,985,487	534,779,946
Tenor 7 year Total Face Value BDT Number of Bonds 400			Interest suspense account (Note-12.11) Sinking fund	11,182,600,386 57,011,051	8,772,019,717 88,796,477
Number of Bonds 400 List of Investors:			Interest Payable on Subordinated and Perpetual Bond Interest payable on borrowings	65,761,812 93,166,533	57,356,454 44,634,958
	of Bonds Taka 31	tstanding- I.12.2021	Accrued performance bonus Other payable	345,837,088 1,257,862	295,837,088 8,664,751
Sonali Bank Limited Dhaka Bank Limited Jamuna Bank Limited	80 800,000,000 30 300,000,000 130 1,300,000,000	300,000,000 1,300,000,000	Lease liabilities as per IFRS-16	1,381,720,098 32,742,545,664	791,376,660 28,334,402,541
Pubali Bank Limited NRB Commercial Bank Limited	30 300,000,000 50 500,000,000	300,000,000 500,000,000		32,473,308 32,775,018,972	62,044,166 28,396,446,707
LankaBangla Finance Limited Total	80 800,000,000 400 4,000,000,000 4,	800,000,000	12.1 Provision for current income tax Opening balance on 1 January	7,031,555,144	6,607,470,030
Contingent-Convertible Perpetual Bond-I Tk. 4,000,000,000 To meet the Capital to Risk Weighted Assets Ratio of the Bank	, ONE Bank Limited issued unsecure	d ,Contingent	Less: Provision adjusted during the year Add: Provision made during the year	7,031,555,144 621,853,276	6,607,470,030 424,085,114
Convertible, Floating Rate Perpetual bonds on 30th December, 2020 Securities and European Commission wide their letters (#9990 (RES	after obtaining approval from Bangla	desh Bank and	Balance of	621,853,276 on 31 December 7,653,408,420	7,031,555,144
and [# BSEC/CL/D5-118/2020/296 dated December 23, 2020] res Benchmark rate +2.00% Margin. However, the rate shall be kept 6.00 As of Balance Sheet date applicable interest rate are given below:	% to 10.00% p.a. throughout the tenu	re of the bond.	12.1 (a) Provision for Current Tax made during the ye	ar	
Main Features of the Bond:			Income tax on estimated taxable Business Income Income tax (i) 20% on Dividend Income	604,377,629 8,492,272	418,006,171 6,078,943
Trustee EBL I	Bank Ltd investment Limited Bank Capital Resources Limited		Income tax () 20% on Capital Gain on sales of Shares Income tax () 0% on Gain on sale of Govt. securities	8,983,375	
Total Face Value BDT Number of Bonds 4,000	4,000 Million		(b) Computation of Taxable Business Income:	621,853,276	424,085,114
List of Investor:			Profit before income tax as per profit and loss account Add: Inadmissible expenditures	1,453,084,125 2,647,602,668	1,741,747,549 213,530,881
Name of the Investor No of Bonds Bond I Tal LankaBangia Finance Ltd. 500 500,0		erest Rate	Less: Separate consideration for tax exempted and reduc Less: Allowable expenditure	2,104,608,030	495,892,250 344,703,059
Trust Bank Limited 500 500,0 NCC Bank Limited 950 950,0	000,000 500,000,000 000,000 950,000,000	8.50% 9.99%	12.1 (b) Reconciliation of effective tax rate of the Bar	1,611,673,677	1,114,683,122
	000,000 1,050,000,000 000,000 650,000,000 000,000 3,650,000,000	9.99%	Profit before income tax as per profit and loss acco	ount 1,453,084,125	1,741,747,549
3,000,	31.12.2021 31	1.12.2020	Income tax as per applicable tax rate Factors affecting the tax charge for current year:	37.50% 544,906,547	653,155,331
(b).1Residual Maturity grouping of borrowings from other banks, institutions and agents and Non-convertible subordinated bo	Taka	Taka	Inadmissible expenditures Admissible expenses Tax saving from reduce tax rate (on Dividend Income)	68.33% 992,851,001 -54.31% (789,228,011) -0.51% (7,430,738)	80,074,080 (129,263,647) (5,319,075)
contingent-convertible perpetual bond Payable on demand	2,486,507,563	2,154,336,117	Tax saving from reduce tax rate (on gain on sales of share) Tax exempted income (on Govt. treasury securities)	-1.70% (24,704,282) -6.51% (94,541,241)	(174,561,575)
Up to 3 months Above 3 months to 1 year	2,954,110,387 2 8,934,401,022 5	2,653,639,843 9,568,364,275	Total income tax expenses	42.80% 621,853,276	424,085,114
Above 1 year to 5 years Above 5 years	10,969,853,126 12 3,650,000,000	2,786,495,707 1,060,000,000	12.2 Deferred tax liability For Fixed Assets		
Deposits and other accounts	28,994,872,097 28,	222,835,943	Opening balance Addition during the year (Note-12.2.2)	82,497,049 82,883,001	70,388,463 12,108,586
Current/Al-wadeeah current account and other account Unrisinged cash and fractional dividend account (Note: 11.5)	27,915,716,272 25 42,795,064	5,469,720,365 35,335,849	Closing balance	165,380,050	82,497,049
Off-share Banking Unit	5,116,763	95,769,474 600,825,688	Deferred tax is accounted for using the balance sheet I differences in the carrying amount with tax base.	money meanou in respect or temporary di	merentars aroung from
ii Bills payable Payment Order (Issued)		2,560,935,931	12.2.1 Basis of Deferred Tax Asset: Tax base of fixed assets (Only temporary deductible portion Carrying amount of fixed assets	n is considered) 746,209,677	686,437,494
Demand Draft		681,460 561,617,392	Deductible temporary difference for fixed assets	520,621,226 225,588,451	481,334,874 205,102,620
iii Savings accounts/Mudaraba savings bank deposit iv Fixed Deposit/Mudaraba fixed deposits		768,261,590	Applicable tax rate Deferred tax asset Opening deferred tax asset	37.50% 84,595,669	37.50% 76,913,483
Fixed Deposit/Mudaraba fixed deposits Special Notice Deposits/ Mudaraba special notice deposit	52,601,450,356 42	3,550,312,626 2,939,203,406	Deferred tax (expenses)/income	7,682,186	7,468,558
Scheme Deposits/ Mudaraba scheme deposit Non-resident Foreign Currency Deposits	216,285,264	1,950,898,749	12.2.2 Basis of Deferred Tax Liability: Carrying amount of fixed assets (Only temporary taxable pr	ortion is considered) 1,193,166,122	1,210,665,014
Off-shore Banking Unit	168,438,089,603 174, 168,438,089,603 174,	1,553,868,510	Carrying amount of fixed assets (Uniy temporary taxable po Tax base of fixed assets	1,193,166,122 847,546,469 345,619,653	1,210,665,014 990,672,884 219,992,130
.1 Payable on demands		484,573,179	Interest receivables on government securities	95,393,814 441,013,467	219,992,130
.1 Payable on demands Current deposits Privilege creditor	17,507,954,673 14 459.863.212	1,059,695,277 475.523.886	Applicable tax rate Deferred tax liability Opening deferred tax liability	37.50% 165,380,050	37.50% 82,497,049 70.799.467
Privilege creditor Foreign Currency Deposits Sundry Deposits	5,845,497,017	475,523,886 7,066,058,756 3.711.462.166	Deferred tax expenses/(income)	82,497,049 82,883,001	70,388,463 12,108,587
Other accrued expense	530,192,754	288,085,603 600,825,687	12.3 Provision for gratuity Opening balance on 1 January		
Bills payable 10% of Savings accounts	2,834,030,974 3.188.711.195	2,561,617,392 2,676.826.159	Provision made during the year Transferred/Payment made during the year	108,735,634 108,735,634	86,252,262 86,252,262
	33,986,370,269 30,4	839,269,238		on 31 December	-
.2 Break down of deposits and other accounts 11.2 (a) Payable on demand			Opening balance on 1 January	8,142,699,967	7,331,116,490
i Deposits from banks ii Other than banks		1,157,520	Provision written off Recoveries of amounts previously written off Provision offer written off	(1,444,806,622) 55,673,894	17,228,565
11.2 (b) Other Deposits Deposits from banks	33,986,370,269 30,1	839,269,238	Provision after written off Specific provision made during the year Provisions recovered and no longer required written back	6,753,567,239 2,708,244,212 (1,031,996,073)	7,348,345,055 986,196,838 (191,841,926)
Deposits from banks Term Deposit (ONE Bank Limited) Uttara Bank Limited		2,000,000,000	Net charge to profit & loss account	(1,031,996,073) 1,676,248,139 on 31 December 8,429,815,378	(191,841,926) 794,354,912 8,142,699,967
Trust Bank Limited Mutual Trust Bank Limited	: :	2,000,000,000	12.5 General provision against loans and advances Opening balance on 1 January		1,982,717,994
United Commercial Bank Limited Bursali Bank Limited		000,000,000	Provision made during the year: Unclassified Loans & Advances	1,903,458,949 352,197,262	1,982,717,994
The City Bank Limited Bank Asia Limited	2,000,000,000	800,000,000	Consumer credit & Small enterprise financing Special mention account	3,517,410 16,273,048	(30,387,745) (29,868,146)
Dutch Bangla Bank Limited BRAC Bank Limited	- 1	1,000,000,000	Loans against shares Net charge to profit & loss account	(12,228,788) 359,758,931	8,438,129 (79,259,045)
National Credit and Commerce Bank Limited State Bank of India Rajshahi Krishi Unnayan Bank	450,000,000 20,000,000	1,250,000,000		on 31 December 2,263,217,881	1,903,458,949 10,046,158,916
Rajshahi Krishi Unnayan Bank Term Deposit (Off shore Banking Unit)		050,000,000	12.6 Special general provision COVID-19 Opening balance on 1 January	560,039,000	
Other than banks		595,303,941	Special general provision made during the year Becoveries and provisions on longer required	165,029,334 (197,021,661)	560,039,000
Total deposits [11.2(a) + 11.2(b)]	197,136,490,358 198,6	645,303,941 484,573,179	Net charge to profit & loss account	(31,992,327) on 31 December 528,046,673	560,039,000 560,039,000
L.3 Remaining maturity grouping of deposits Renavable on demand	11,310,107,103 11	1,186,796,174	12.7 Details information for special general provision As per BRPD Circular letter no. 56 dated December 10,	2020 and 8890 letter on 9900 // ** **	1/13/2021-117 dwwd
Repayable within 1 month Over 1 month but within 6 months Over 6 months but within 1 year	78,282,900,000 101	5,756,615,999 1,222,200,000 3,539,499,263	January 05, 2021, we have maintained Tk.363,017,339 a BRPD Groular no.17 dated September 28, 2020 and mainta	is special general provision COVID-19 again: nined provision in the same head of Tk. 165.	st deferral Loan as per 000.000 as per BRPD
Over a months per within 1 Mag.	01,372,556,900 35	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Circular letter no. 50 dated December 14, 2021 and BRPD C	Circular letter no. 52 dated December 29, 20	21.

						31.12.2021 Taka	31.12.2020 Taka
12.8.a Provis	sion for protested bill					Taka	
Bala Prov	sion for protested bill nce on 1 January Ision recovered during th	e vear				2,594,351 5.960.042	2,594,351
			Balance on	31 December	=	8,554,393	2,594,351
12.8.b Provis	ion for legal expenses nce on 1 January	and oth	hers			17,618,517	17,618,517
Adju Prov	sted with recoverable leg ision made during the ye	jal expens ar					
			Balance on	31 December	_	17,618,517	17,618,517
12.9 Provis	sion for Start up Fund nce on 1 January ision made for the year 2 ision made for the year 2					13,130,224	
Prov	ision made for the year 2 ision made for the year 2	1020	Parlament on	31 December		7,560,300 20,690,524	
			Barance on	31 December	_	20,690,524	
12.10 Provisi Bala	on for off- balance sho nce on 1 January ision made during the ye	et item	•			534,779,946	626,670,773
Prov	ision made during the ye	ar	Balance on	31 December	_	(6,794,459) 527,985,487	(91,890,826 534,779,946
12.11 Interes	st suspense account					8.772.019.717	6.307.880.737
Inte	nce on 1 January rest suspense charged du	iring the	year			8,772,019,717 3,637,452,333	3 499 952 442
Inte	rest suspense charged du rest suspense realized du unt written off during the unt walver during the yes	ring the y year	year			3,637,452,333 (906,814,036) (210,038,418)	(1,029,692,179)
Amo	unt waiver during the yes	ar	Balance on	31 December	11	(110,019,210) ,182,600,386	(6,121,284 8,772,019,717
12.12 Provisi	on for diminution valu	e of sha	re				
Bala Prov	nce on 1 January ision made/ (recovered) i	during the	e year				
		la for die	Balance on minution value of s	31 December	_		-
12.12.a Consc ONE	Bank Limited Securities Limited	ioi dili	versed Of 5			188,720,644	
					=	188,720,644 188,720,644	153,720,644 153,720,644
2.13 Provisi No p	on for Nostro Reconcil provision is required as per tro debit entries as there	liation er Grcular	r Letter No. FEPD (F	EMO)/01/2005-67	7 date		2005 for unreconcile
		is no outs	standing entry over 0	3 months (Note-4.	L5)		
12 (a) Consol	idated Other liabilities Bank Limited				3	2.775.018.972	28.396.446.707
ONE	Consulting Limited				-	489,801,407 660,223 (157,842)	383,851,170 347,150
Less	Investments Limited : Inter unit/company elim	nination			_	(157,842)	28,780,645,027
3. Share Capit	al				33	,265,322,760	28,780,645,027
13.1 Author	ized Capital 100,000 (2020:1,000,000				18	,500,000,000	10,000,000,000
18,500,0 13.2 Issued	000,000 (2020:1,000,000 Subscribed and fully	,000) ord	finary shares of Tk 10 Canital) each	9	340,404,560	8,853,464,040
934,040	Subscribed and fully ,456 (2020: 885,346,404) ordinary	y shares of Tk 10 eac	h			
Spor	nsors eral Public (Including Inst	Stutes 21	.69% and Foreign 0.	22%)		32.06% 67.94%	30.02% 69.98%
	ued. subscribed and fu			Fotal lank is as follow		100.00%	100.00%
The iss	Shareholders	ully paid	No. of	No. of Shares	es: 3	1.12.2021	31.12.2020
Snor	Shareholders		Shareholders 17	No. of Shares 299,483,933		Taka 2 994 839 330	Taka 2,657,799,660
Insti	tutes		580 63	202,559,789 2,039,019		2,025,597,890 20,390,190	2,571,600,270 45,720,880
Gen	aral Public		27,591	429,957,715		4.299.577.150	3.578.343.230
Tota	of paid up capital:		28,251	934,040,456	1 5	,340,404,560	8,853,464,040
	Year	Dec	claration ning Capital	No of Share	Val	ue of Capital	Cumulative 202,500,000
	1999 2001	Open 9% Str	ning Capital ook Dividend	20,250,000		202,500,000 18,225,000	
	2002 2003			1,822,500			220,725,000
		19% St Riç	ock Dividend ght issue	4,193,780 4,333,720		41,937,800 43,337,200	202,500,000 220,725,000 262,662,800 306,000,000
	2003 2003	19% St Riç Initial Pu 15% St	ock Dividend ght issue ablic Offer (IPO) ock Dividend	4,193,780 4,333,720 29,400,000 9,000,000		41,937,800 43,337,200 294,000,000 90,000,000	220,725,000 262,662,800 306,000,000 600,000,000 690,000,000
	2003 2003 2004 2005	19% St Ric Initial Pu 15% St 17% St 10% St	ock Dividend ght issue iblic Offer (IPO) ock Dividend ock Dividend ock Dividend	1,822,500 4,193,780 4,333,720 29,400,000 9,000,000 11,730,000 8,073,000		41,937,800 43,337,200 294,000,000 90,000,000 117,300,000 80,730,000	220,725,000 262,662,800 306,000,000 600,000,000 690,000,000 807,300,000 888,030,000
	1999 2001 2002 2003 2003 2003 2004 2005 2006 2007	19% St Ric Initial Pu 15% St 17% St 10% St 17% St 25% St	ock Dividend ght issue biblic Offer (IPO) ock Dividend ock Dividend ock Dividend ock Dividend ock Dividend	1,822,500 4,193,780 4,333,720 29,400,000 9,000,000 11,730,000 8,073,000 15,096,510 25,974,870		41,937,800 43,337,200 294,000,000 90,000,000 117,300,000 80,730,000 150,965,100 259,748,700	220,725,000 262,662,800 306,000,000 690,000,000 897,300,000 888,030,000 1,038,995,100 1,296,743,800
	2007 2008 2009	19% St Ric Initial Pu 15% St 17% St 17% St 25% St 20% St 32% St	ook Dividend jith issue jith issue jithic Offer (IPO) ook Dividend	1,822,500 4,193,780 4,333,720 29,400,000 9,000,000 11,730,000 8,073,000 15,096,510 25,974,870 49,871,760		41,937,800 43,337,200 294,000,000 90,000,000 117,300,000 80,730,000 150,965,100 259,748,700 498,717,600	220,725,000 262,662,800 306,000,000 600,000,000 807,300,000 888,030,000 1,038,995,100 1,298,743,800 1,558,492,500 2,057,210,100
	2007 2008 2009 2010 2011	19% St Riç Initial Pu 15% St 17% St 10% St 17% St 25% St 20% St 32% St 55% St 30% St	cock Dividend gift issue gift iss	3,250,000 1,822,500 4,193,780 4,333,720 29,400,000 11,730,000 8,073,000 15,096,510 25,974,870 49,871,760 113,146,550 95,660,268		41,937,800 43,337,200 294,000,000 90,000,000 117,300,000 80,730,000 150,965,100 259,748,700 498,717,600 1,131,465,500 956,602,680	220,725,000 262,662,800 306,000,000 600,000,000 807,300,000 888,030,000 1,038,995,100 1,258,492,500 2,057,210,100 3,188,675,600 4,145,278,280
	2007 2008 2009 2010 2011 2012 2013	10% St	claration initing Capital ock Dividend ock Dividend ock Dividend pit issue bellic Offer (IPO) ock Dividend	47,670,700		202,500,000 18,225,000 41,937,800 41,937,800 90,000,000 117,300,000 80,730,000 150,965,100 259,748,700 259,748,700 259,748,700 259,748,700 259,748,700 259,748,700 259,748,700 259,748,700 259,748,700 259,748,700 259,748,700 259,748,700 259,748,700 259,748,700 259,748,700 270,70	306,000,000 660,000,000 867,300,000 888,030,000 1,288,974,3800 1,558,492,500 2,057,210,100 3,188,675,600 4,145,278,280 4,767,070,020 5,243,777,020
	2007 2008 2009 2010 2011 2012 2013 2014 2015	10% St 12.50% S 12.50% S	ock Dividend Stock Dividend Stock Dividend	47,670,700 65,547,212		41,937,800 43,337,200 99,000,000 90,000,000 117,300,000 150,965,100 259,748,700 498,717,600 1,131,465,500 996,602,680 621,791,740 476,707,000 655,472,120 737,406,140	305,000,000 600,000,000 807,300,000 888,030,000 1,298,743,800 1,558,492,500 2,057,210,100 3,188,675,600 4,145,278,280 4,767,070,020 5,243,777,020 5,899,991,101
	2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	10% St 12.50% S 12.50% S 10% St 5% Sto	ock Dividend Stock Dividend Stock Dividend ock Dividend ock Dividend	62,179,174 47,670,700 65,547,212 73,740,614 66,366,552 36,501,604		476,707,000 655,472,120 737,406,140 663,665,520 365,016,040	365,000,000 660,000,000 660,000,000 867,000,000 888,030,000 1,038,995,100 1,558,492,500 2,057,210,100 4,145,278,280 4,145,278,280 4,145,278,280 4,145,277,020 5,243,773,020 5,243,777,02
	2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	10% St 12.50% S 12.50% S 10% St 5% Stc 10% St 5% Stc	ock Dividend Stock Dividend Stock Dividend ock Dividend ock Dividend ock Dividend ock Dividend ock Dividend	62,179,174 47,670,700 65,547,212 73,740,614 66,366,361,604 76,653,368 42,159,352		476,707,000 655,472,120 737,406,140 663,665,520 365,016,040 766,533,680 421,593,520	36,000,000 600,000,000 807,700,000 888,303,000 1,288,743,800 1,538,902,530 2,157,201,100 3,188,875,600 4,145,278,280 4,747,070,020 5,893,747,020 5,893,749,140 6,636,653,336,840 8,411,870,533,881 8,813,465,510
	2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2016 2017 2018 2019 2020	10% St 12.50% S 12.50% S 10% St 5% St 10% St 5% St 5% St	ock Dividend Stock Dividend Stock Dividend ock Dividend ock Dividend ock Dividend ock Dividend ock Dividend	65,179,174 47,670,700 65,547,212 73,740,614 66,366,552 36,501,604 76,653,368 42,159,352 48,694,052 934,040,456	9	476,707,000 655,472,120 737,406,140 663,665,520 365,016,040 766,533,680 421,593,520 486,940,520 340,404,560	36,000,000 600,000,000 807,730,000 887,730,000 888,3730,000 1,238,742,800 1,258,742,800 1,258,742,200 3,188,675,600 3,188,675,600 3,188,675,600 5,243,777,020 5,890,249,140 6,678,652,300 7,360,230,800 8,431,870,520 8,431,870,520 9,340,404,560
Face	2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2016 2017 2018 2019 2020	10% St 12.50% S 12.50% S 10% St 5% St 10% St 5% St 5% St	ock Dividend Stock Dividend Stock Dividend ock Dividend ock Dividend ock Dividend ock Dividend ock Dividend	65,179,174 47,670,700 65,547,212 73,740,614 66,366,552 36,501,604 76,653,368 42,159,352 48,694,052 934,040,456	9	476,707,000 655,472,120 737,406,140 663,665,520 365,016,040 766,533,680 421,593,520 486,940,520 340,404,560	36,000,000 600,000,000 807,730,000 887,730,000 888,3730,000 1,238,742,800 1,258,742,800 1,258,742,200 3,188,675,600 3,188,675,600 3,188,675,600 5,243,777,020 5,890,249,140 6,678,652,300 7,360,230,800 8,431,870,520 8,431,870,520 9,340,404,560
	2007 2008 2009 2010 2011 2012 2012 2013 2014 2015 2016 2017 2018 2019 2020 2019 2020	10% St 12:50% S 12:50% S 10% St 5% St 5% St 5:5% St cer share from the	cock Dividend Stock Dividend Stock Dividend sock Dividend tock Dividend was split into Taka 10 inception of the bar	62,179,174 47,670,700 65,947,212 73,740,614 66,365,552 36,501,604 76,653,368 42,159,352 48,694,052 934,040,456 I from Taka 100 d k for this stateme.	9	476,707,000 655,472,120 737,406,140 663,665,520 365,016,040 766,533,680 421,593,520 486,940,520 340,404,560	36,000,000 600,000,000 807,730,000 887,730,000 888,3730,000 1,238,742,800 1,258,742,800 1,258,742,200 3,188,675,600 3,188,675,600 3,188,675,600 5,243,777,020 5,890,249,140 6,678,652,300 7,360,230,800 8,431,870,520 8,431,870,520 9,340,404,560
	2007 2008 2009 2010 2011 2012 2012 2013 2014 2015 2016 2017 2018 2019 2020 2019 2020	10% St 12:50% S 12:50% S 10% St 5% St 5% St 5:5% St cer share from the	ock Dividend Stock Dividend Stock Dividend ock Dividend ock Dividend ock Dividend ock Dividend ock Dividend	62,179,174 47,670,700 65,547,212 73,740,614 66,366,552 36,501,504 76,553,364 42,159,352 42,159,352 934,040,456 b) from Taka 100 d k for this stateme given below: Number of	9, during t	476,707,000 655,472,120 737,406,140 663,665,520 365,016,040 766,533,680 421,593,520 486,940,520 340,404,560 he year 2011, w	36,000,000 600,000,000 807,7300,000 888,030,000 1,038,995,100 1,288,741,800 1,258,952,100 2,107,740,700,000 4,146,272,289 4,747,070,000 5,899,249,140 6,636,655,200 7,360,230,860 8,411,870,520 8,813,464,040 9,340,645,550
Shareh Range	2007 2008 2009 2010 2011 2011 2012 2013 2014 2015 2016 2019 2019 2019 2019 2019 2019 2019 2019	10% St 12:50% S 12:50% S 10% St 5% St 5% St 5:5% St cer share from the	cock Dividend Stock Dividend Stock Dividend sock Dividend tock Dividend was split into Taka 10 inception of the bar	62,179,174 47,670,700 65,547,212 73,740,614 66,366,552 36,501,504 76,553,364 42,159,352 48,694,052 934,040,456 b) from Taka 100 d k for this stateme given below: Number of Shareholde	g during t ent.	476,707,000 655,472,120 737,406,140 663,665,520 365,016,040 766,533,680 421,593,520 486,940,520 340,404,560 he year 2011, w	36,000,000 60,000,000 60,000,000 80,700,000 88,000,000 11,000,905
Range Upto 5	2007 2008 2009 2010 2010 2010 2012 2012 2013 2014 2015 2016 2017 2018 2019 2019 2019 2019 2019 2019 2019 2019	10% St 12:50% S 12:50% S 10% St 5% St 5% St 5:5% St cer share from the	cock Dividend Stock Dividend Stock Dividend sock Dividend tock Dividend was split into Taka 10 inception of the bar	62,179,174 47,670,700 65,547,212 73,740,614 66,366,552 36,501,604 76,653,368 42,159,352 48,694,052 934,040,456 if from Taka 100 dik for this stateme given below: Number of Shareholde 6,8 12,7	guring t	476,707,000 655,472,120 737,406,140 663,665,520 365,016,040 766,533,680 421,593,520 340,404,560 he year 2011, w	36,000,000 600,000,000 807,7300,000 888,030,000 1,038,995,100 1,288,741,800 1,258,952,100 2,107,740,700,000 4,146,272,289 4,747,070,000 5,899,249,140 6,636,655,200 7,360,230,860 8,411,870,520 8,813,464,040 9,340,645,550
Upto 5 501 to 5,001 ti	2007 2008 2009 2009 2010 2011 2012 2012 2013 2014 2015 2015 2016 2017 2017 2019 2020 2020 2020 2020 2020 2020 2020	10% St 12:50% S 12:50% S 10% St 5% St 5% St 5:5% St cer share from the	cock Dividend Stock Dividend Stock Dividend sock Dividend tock Dividend was split into Taka 10 inception of the bar	62,179,174 47,670,700 65,547,215 43,740,614 66,366,552 48,694,052 934,040,456 91,052 934,040,456 from Take 100 dit for this stateme given below: Number of Shareholde 12,7 3,2 2,2 2,2	9 9 9 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	476,707,000 476,707,000 737,405,140 663,665,520 365,016,040 766,533,680 421,593,520 485,940,520 3340,404,560 244,560 80,000,520 1,253,871 27,418,630 25,790,027 33,306,852	36,000,000 360,000,000 660,000,000 660,000,000 660,000,00
Upto 5 501 to 5,001 t 10,001 20,001 30,001	2007 2008 2009 2009 2009 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019 2019 2019 2019 2019 2019 2019	10% St 12:50% S 12:50% S 10% St 5% St 5% St 5:5% St cer share from the	cock Dividend Stock Dividend Stock Dividend sock Dividend tock Dividend was split into Taka 10 inception of the bar	62,179,174 47,670,700 65,547,212 73,740,614 66,66,552 36,591,604 76,653,368 42,159,352 48,694,052 934,040,456 66 this stateme given below: Number of Shareholde 12,7 3,7 4,7 4,7 5,7 5,7 5,7 5,7 5,7 5,7 5,7 5,7 5,7 5	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	476,707,000 655,472,120 732,406,140 663,665,520 385,016,040 766,533,680 421,593,520 485,940,520 340,440,560 he year 2011, w V No. of Shares 1,253,871 22,418,630 25,799,027 33,306,652 22,349,287	36,000,000 660,000,000 660,000,000 660,000,00
Shareh Range Upto 5 901 to 5,001 t 10,001 20,001 30,001	2007 2009 2009 2009 2009 2009 2011 2012 2011 2012 2013 2016 2017 2016 2017 2019 2019 2019 2019 2019 2019 2019 2019	10% St 12:50% S 12:50% S 10% St 5% St 5% St 5:5% St cer share from the	cock Dividend Stock Dividend Stock Dividend sock Dividend tock Dividend was split into Taka 10 inception of the bar	62,179,174 47,670,700 65,547,212 73,740,614 66,56,532 36,501,604 76,663,368 42,159,352 48,694,052 48,694,052 48,694,052 80,006,006 Number of Shareholdes Shareholdes 12,2,2 3,3,1 2,2,2 8,4 4,4 4,4	9 during t int. f srs 890 710 310 2232 889	476,707,000 655,472,120 737,406,140 663,665,520 955,016,040 965,533,680 421,593,520 486,940,570 349,040,570 12,253,871 27,418,630 25,799,027 33,306,852 25,799,027 15,510,174	36,600,000 600,000,000 607,000,000 607,000,000 607,000,000 608,000,000 1,000,000
Shareh Range Upto 5 501 to 5,001 ti 10,001 20,001 30,001 40,001 50,001 100,00	2007 2008 2008 2008 2008 2008 2008 2008	10% St 12:50% S 12:50% S 10% St 5% St 5% St 5:5% St cer share from the	cock Dividend Stock Dividend Stock Dividend sock Dividend tock Dividend was split into Taka 10 inception of the bar	62,179,174 47,670,700 65,547,212 73,740,614 66,566,552 73,740,614 76,653,368 76,951,604 76,653,368 76,951,604 76,653,368 76,951,604 76,653,368 76,951,951 76,951 76,951,951 76,951,951 76,951,951 76,951,951 76,951,951 76,951,951 76,951,951 76,951,951 76,951,951 76,951,951 76,951,951 76,951 76,951,951 76,	9 9 9 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	476,707,000 655,472,120 737,406,140 663,685,530 565,016,040 766,533,680 421,933,520 486,940,520 340,404,560 No. of Shares 1,253,871 27,418,630 25,799,027 33,306,852 22,349,287 16,510,174 19,345,030 50,974,263 16,510,174	36,000,000 600,000,000 600,000,000 600,000,000 600,000,000 600,000,000 600,000,000 600,000,000 600,000,000 600,000,000 600,000,000 600,000,000 600,000,000 600,000,000 600,000,000 600,000,000 600
Shareh Range Upto 5 501 to 5,001 ti 10,001 20,001 30,001 90,001 100,00 Over 1 Total	2007 2008 2008 2008 2008 2008 2008 2008	10% St 12.50% s 512.50% s 612.50% s	oxic Dividend Stock Elividend Stock Elividend oxic Dividend oxic Dividend oxic Dividend oxic Dividend oxic Dividend oxic Dividend oxic Dividend was spill into Tala 1 in inception of the bar so at 31-12-2921 in	62,179,174 47,670,700 65,597,212 73,440,644 66,66,655 67,212 73,440,644 66,66,655 67,653,368 67,153,352 67,653,368 67,153,352 67,653,368 67,153,352 67,653,368 67,153,352 67,653,368 67,153,352 67,653,368 67,153,352 67,653,368 67,153,352 67,153	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	476,707,000 655,072,110 737,406,140 663,665,530 365,016,040 766,533,680 421,593,520 421,593,520 421,593,520 430,404,560 No. of Shares 1,253,871 27416,500 1,253,871	306,000,000 807,000,000 807,000,000 808,000,000 808,000,000 1,000,005 1,000,005
Shareh Range Upto 5 501 to 5,001 ti 10,001 20,001 30,001 60,001 100,00 Over 1 Total	2007 2008 2008 2008 2008 2008 2008 2008	10% St 12.50% s 512.50% s 612.50% s	oxic Dividend Stock Elividend Stock Elividend oxic Dividend oxic Dividend oxic Dividend oxic Dividend oxic Dividend oxic Dividend oxic Dividend was spill into Tala 1 in inception of the bar so at 31-12-2921 in	62,179,174 47,670,700 65,597,212 73,440,644 66,66,655 67,212 73,440,644 66,66,655 67,653,368 67,153,352 67,653,368 67,153,352 67,653,368 67,153,352 67,653,368 67,153,352 67,653,368 67,153,352 67,653,368 67,153,352 67,653,368 67,153,352 67,153	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	476,707,000 655,072,110 737,406,140 663,665,530 365,016,040 766,533,680 421,593,520 421,593,520 421,593,520 430,404,560 No. of Shares 1,253,871 27416,500 1,253,871	306,000,000 807,000,000 807,000,000 808,000,000 808,000,000 1,000,005 1,000,005
Shareh Range Upto 5 501 to 5,001 10,001 20,001 30,001 10,001 10,001 10,000 100	2007 2008 2008 2009 2009 2009 2009 2009 2009	10% St 12.50% s 2 12.5	cost Dividend Stock Elividend Stock Elividend cost Dividend co	62,179,174 47,007,007 67,740,614 47,007,740,614 67,663,386 42,193,352 48,694,055 934,040,456 68,686,552 88,007 88,694,055	9 9 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	476,707,000 655,072,110 737,406,140 663,665,530 365,016,040 746,533,860 41,593,50 240,404,560 No. of Shares No. of Shares 1,253,871 27,418,630 25,799,027 33,306,882 23,990,27 165,101,74 193,453,68 165,101,74 193,453,68 165,101,74 193,453,68 165,101,74 193,453,68 163,782,097 2934,004,645 164,782,097 2934,004,645 166,782,097 175,350,904 175	306,000,000 100,000,000 100,000,000 100,000,0
Shareh Range Upto 5 501 to 5 501 to 5 501 to 5 500 to 5 5	2007 2008 2008 2009 2009 2009 2009 2009 2009	10% St 12.50% s 2 12.5	cost Dividend Stock Elividend Stock Elividend cost Dividend co	62,179,174 47,007,007 67,740,614 47,007,740,614 67,663,386 42,193,352 48,694,055 934,040,456 68,686,552 88,007 88,694,055	9 9 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	476,707,000 655,072,110 737,406,140 663,665,530 365,016,040 746,533,860 41,593,50 240,404,560 No. of Shares No. of Shares 1,253,871 27,418,630 25,799,027 33,306,882 23,990,27 165,101,74 193,453,68 165,101,74 193,453,68 165,101,74 193,453,68 165,101,74 193,453,68 163,782,097 2934,004,645 164,782,097 2934,004,645 166,782,097 175,350,904 175	306,000,000 100,000,000 100,000,000 100,000,0
Shareh Range Ran	2007 B 2007 B 2009 B 20	10% ST 22.50% S 212.50% S	ook Dividend Stook Elividend Stook Elividend Stook Elividend Ack Dividend Ack Div	62,77,71,70 62,77,71,70 65,547,212 73,740,614 66,966,525 36,901,604 76,653,368 42,190,352 36,901,604 76,653,368 42,190,352 334,674,555 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,574 34,674,574 34,67	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	476,707,000 655,472,120 737,406,140 633,665,201 737,406,140 633,665,201 737,406,140 633,665,201 641,593,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,640 646,64	26,000,000 (200 c) (20
Shareh Range Ran	2007 B 2007 B 2009 B 20	10% ST 22.50% S 212.50% S	ook Dividend Stook Elividend Stook Elividend Stook Elividend Ack Dividend Ack Div	62,77,71,70 62,77,71,70 65,547,212 73,740,614 66,966,525 36,901,604 76,653,368 42,190,352 36,901,604 76,653,368 42,190,352 334,674,555 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,574 34,674,574 34,67	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	476,707,000 655,472,120 737,406,140 633,665,201 737,406,140 633,665,201 737,406,140 633,665,201 641,593,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,640 646,64	26,000,000 (200 c) (20
Shareh Range Upto 5 Sol 1 to 5,001 to 5,	2007 B 2007 B 2009 B 20	10% ST 22.50% S 212.50% S	ook Dividend Stook Elividend Stook Elividend Stook Elividend Ack Dividend Ack Div	62,77,71,70 62,77,71,70 65,547,212 73,740,614 66,966,525 36,901,604 76,653,368 42,190,352 36,901,604 76,653,368 42,190,352 334,674,555 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,574 34,674,574 34,67	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	476,707,000 655,472,120 737,406,140 633,665,201 737,406,140 633,665,201 737,406,140 633,665,201 641,593,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,640 646,64	306,000,000 500,000,000 500,000,000 507,100,000 507,100,000 507,100,000 508,000 508,0
Shareh Range Upto 5 Sol 1 to 5,001 to 5,	2007 III	10% ST 22.50% S 212.50% S	ook Dividend Stook Elividend Stook Elividend Stook Elividend Ack Dividend Ack Div	62,77,71,70 62,77,71,70 65,547,212 73,740,614 66,966,525 36,901,604 76,653,368 42,190,352 36,901,604 76,653,368 42,190,352 334,674,555 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,574 34,674,574 34,67	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	476,707,000 655,472,120 555,472,120 655,472,120 655,472,120 655,472,120 655,472,120 655,472,120 655,472,120 655,472,120 655,572 655,572,072 655,572,072 655,572,072 655,572,072 655,572,072 655,572,072 655,572,072 655,572,072 655,572,072 655,572,072 655,572,072 655,572,072 655,572,072 655,572,072 655,572,072 655,572,072 655,57	36,600,000 36,600,000 67,600,000 67,000,000 687,200,00
Shareh Range Ran	2007 200 200 200 200 200 200 200 200 200	10% ST 22.50% S 212.50% S	ook Dividend Stook Elividend Stook Elividend Stook Elividend Ack Dividend Ack Div	62,77,71,70 62,77,71,70 65,547,212 73,740,614 66,966,525 36,901,604 76,653,368 42,190,352 36,901,604 76,653,368 42,190,352 334,674,555 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,574 34,674,574 34,67	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	476,707,000 655,472,120 737,406,140 633,665,201 737,406,140 633,665,201 737,406,140 633,665,201 641,593,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,520 646,640,640 646,64	26,000,000 (200 c) (20
Shareh Range Ran	2007 200 200 200 200 200 200 200 200 200	10% St 22.50% of	ook Dividend of the Control of the C	62,77,71,70 62,77,71,70 65,547,212 73,740,614 66,966,525 36,901,604 76,653,368 42,190,352 36,901,604 76,653,368 42,190,352 334,674,555 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,574 34,674,574 34,67	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	476,707,000 655,472,120 737,406 655,472,120 736,406,12	26,000,000 (200 c) 200,000 (20
Shareh Range Ran	2007 200 200 200 200 200 200 200 200 200	10% ST 22.50% S 212.50% S	ook Dividend of the Control of the C	62,77,71,70 62,77,71,70 65,547,212 73,740,614 66,966,525 36,901,604 76,653,368 42,190,352 36,901,604 76,653,368 42,190,352 334,674,555 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,556 34,674,574 34,674,574 34,67	9, 10 mg stories and stories are stories and stories and stories are stories and stories and stories and stories are stories and stories and stories are stories and stories and stories are stories are stories and stories are stories are stories and stories are stories a	476,707,000 655,472,120 737,406 655,472,120 736,406,12	26,000,000 (200 c) 200,000 (20

2014, capital of the Bank (Solo) at the close of business on 31 December 20 capital of Taka 20,628,184,928 and supplementary capital of Taka 7,319,250		
of Taka 4.724.201.310 against the required capital. Details are shown below:		a surprus capical/equi
or rana 4,724,202,320 against one required capital. Details are atomit below.		
	31.12.2021	31.12.2020
	Taka	Taka
Solo Basis:		
Common Equity Tier-1 Capital (CET-1)		
Paid-up capital (Note-13.2)	9,340,404,560	8,853,464,040
Statutory Reserve (Note-14)	6,721,414,910	6,430,798,089
Retained Earnings (Note-15)	1,007,166,790	1,650,557,138
	17,068,986,260	16,934,819,263
Regulatory Adjustments/ Deduction from CET-1:		
Deferred Tax Assets (Note-9.4)	84,595,669	76,913,483
Goodwill and all other intangible assets	186,082	969,111
Reciprocal Crossholdings in the CET-1 Capital of Banking,		
Financial and Insurance Entities.	6,019,580	4,659,800
	90,801,331	82,542,401
Total Common Equity Tier-1 Capital	16,978,184,928	16,852,276,862
Additional Tier- 1 Capital		
Perpetual bond	3,650,000,000	500,000,000
Total Tier 1 Capital	20,628,184,928	17,352,276,862
Tier -2 Capital		
General Provision (Note-12.5, 12.6 & 12.9)	3.319.250.041	2,998,277,89
Subordinated bond	4.000.000.000	5,600,000,000
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,,,
Total Tier-2 Capital	7,319,250,041	8,598,277,896
A Total Regulatory Capital	27,947,434,969	25,950,554,758
Total Assets including Off Balance Sheet Items	375,442,141,590	367.369.561.111
B Total Risk Weighted Assets	232.232.336.590	199,358,809,803
C Minimum Required capital based on risk weighted assets (10% on B)	23.223.233.659	19,935,880,980
D Surplus (A-C)	4.724.201.310	6.014.673.777
		-,,,,
Capital to Risk Weighted Assets Ratio:	12.03%	13.029
Common Equity Tier 1 Ratio	7.31%	8.45
Tier 1 Capital Ratio	8.88%	8.70
Tier-2 Capital Ratio	3.15%	4.314
Tital 2 Capital Hallo	2.1374	4.34
everage Ratio of the solo basis		
A Tier 1 Capital considering all regulatory adjustment	20,628,184,928	17,352,276,862
B On-balance sheet exposure	301.936.597.919	295.374.161.330
C Off-balance sheet	14.475.310.820	14,239,065,571
n Deduction from on and off balance sheet exposure/ Regulatory adjustments	24,473,320,020	14,139,003,371
made to Tier 1 capital		
	90,801,331	82,542,401
E Total exposure (B+C-D)	316,321,107,408	309,530,684,500
Leverage ratio (A/E)	6.52%	5.61%
Vide letter # DOS (CAMS) 1157/41 (Dividend)/2022-2295 dated 28 April 2022 to BDT 967-99 crore (General Provision BDT 661.33 crore and Specific Provinget such deferral benefit, Minimum Total Capital plus Capital Conservation But	sion BDT 306.66 crore)	. Had the Bank did n



ONE Bank Limited

		31.12.2021 <u>Taka</u>	31.12.2020 <u>Taka</u>
	Consolidated Basis; Common Equity Tier-1 Capital (CET-1) Paid-up capital (Note-13.2)	9,340,404,560 6.721,414,910	8,853,464,040 6,430,798,085
	Statutory Reserve (Note-14) Capital Reserve Retained Earnings (Note-15.1 (a))	8,106,441 1,237,993,412	1,801,400,626
	Minority Interest in Subsidiaries [Note-15.1 (c)] Regulatory Adjustments/ Deduction from CET-1: Deferred Tax Assets (Note-9.4)	32,931,709 17,340,851,032	31,866,271 17,117,529,022
	Deferred Tax Assets (Note-9.4) Goodwill and all other intangible assets Reciprocal Crossholdings in the CET-1 Capital of Banking, Financial and Insurance Entities.	84,595,669 186,082	76,913,483 969,118
	Financial and Insurance Entities. Total Common Equity Tier-1 Capital	76,516,700 161,298,451 17,179,552,580	59,393,830 137,276,431 16,980,252,591
	Additional Tier- 1 Capital Perpetual bond Total Tier 1 Capital	3,650,000,000	500,000,000
	Tier -2 Capital General Provision	3,320,846,167	17,480,252,591 2,998,277,896
	Sub-ordinated debt Total Tier-2 Capital A Total Regulatory Capital	4,000,000,000 7,320,846,167 28,150,398,748	5,600,000,000 8,598,277,896 26,078,530,487
	Total Assets including Off Balance Sheet items B Total Risk Weighted Assets	375,711,462,706 233,010,542,634	367,521,177,735 199,577,049,109 19,957,704,911
	C Minimum Required capital based on risk weighted assets (10% on B) D Surplus (A-C)	23,301,054,263 4,849,344,484	6,120,825,576
	Capital to Risk Weighted Assets Ratio: Common Equity Tier 1 Ratio Tier 1 Capital Ratio	12.08% 7.37% 8.94%	13.07% 8.51% 8.76%
	Tier-2 Capital Ratio Leverage Ratio of the Consolidated basis A Tier 1 Capital considering all regulatory adjustment	3.14%	4.31% 17,480,252,591
	B On-balance sheet exposure	302,205,919,034	295,525,777,954
	C Off-balance sheet D Deduction from on and off balance sheet exposure/ Regulatory adjustments made to Tier 1 capital	14,475,310,820 161,298,451	14,239,065,571
	E Total exposure (B+C-D) Leverage ratio (A/E)	316,519,931,403 6.58%	309,627,567,094
14. Stati	utory Reserve Balance brought forward from previous year	6,430,798,085	6,082,448,575
	Addition (20% on profit before tax) Balance on 31 December	290,616,825 6,721,414,910	348,349,510 6,430,798,085
15. Reta	ined earnings/ movement of profit and loss account Balance on 1 January Addition during the year	1,650,557,138 756,030,034	1,529,071,286 1,313,022,407
	Transfer to statutory reserve Interest on Perpetual Bond Transfer to Start up Fund	(290,616,825) (69,964,670) (20,690,524)	(348,349,510)
	Issue of Bonus Share Cash dividend paid Balance on 31 December	(486,940,520) (531,207,842) 1,007,166,790	(421,593,520) (421,593,526) 1,650,557,138
15.1	Retained earnings brought forward from previous year Retained Earning of previous Year	1,650,557,138	1,529,071,286
	Bonus share issued Cash dividend paid Retained Earnings brought forward	(486,940,520) (531,207,842) 632,408,775	(421,593,520) (421,593,526) 685,884,240
15.1 (a)		1.007.166.790	1.650.557.138
	Consolidated retained earnings/ movement of profit and loss account Retained Earning of ONE Base Limited Retained Earning of ONE Securities Limited Retained Earning of ONE Limited Limited Transfer to Capital Reserve	232,584,224 1,273,275	151,897,858 911,070
	Attributable to Non-Controlling Interest Balance on 31 December	(3,030,880) 1,237,993,412	(1,965,442) 1,801,400,626
15.1(b)	Consolidated retained earnings brought forward from previous year Retained Earning of previous Year Bonus share issued	1,801,400,626 (486,940,520)	1,599,345,193 (421.593.520)
	Transfer to Capital Reserve Cash Dividend Paid Retained Earnings brought forward	(8,106,441) (531,207,842) 775,145,822	(421,593,526) 756,158,147
15.1(c) I	Non-controlling Interest		
	Paid up capital Capital Reserve Retained earnings	2,500,000,000 8,105,441 232,584,224	2,500,000,000 151,897,858
	Total net assets Non-controlling interest 1.00003% (2020: 1.00003%) of net assets (A)	2,740,690,665 27,407,805	2,651,897,858 26,519,847
	ONE Investments Limited Paid up capital Retained cernings Total net assets Neo-controlling interest 49% (2020: 49%) of net assets (B)	10,000,000 1,273,275 11,273,275 5,523,905	10,000,000 911,070 10,911,070 5 346 424
	Total non-controlling Interest (A+B)	32,931,709	31,866,271
16. Revi			31,000,171
	Iluation Reserve HTM Securities (Note-16.1) HFT Securities (Note-16.2)	24,337,008 380,338,334	19,052,996 459,133,209
16.1	Paralystian recome on UTM cognition	24,337,008 380,338,334 404,675,341	19,052,996 459,133,209 478,186,205
16.1 1		24,337,008 380,338,334	19,052,996 459,133,209 478,186,205
16.1	Revaluation reserve on HTM securities Opening Balanca Addition during the year Addition during that year Closing plaknon MEX. Comment of the year Closing plaknon	24,337,008 380,338,334 404,675,341 19,052,996 5,466,659 (182,647) 24,337,008	19,052,996 459,133,209 478,186,205 14,539,845 8,132,707 (3,619,556) 19,052,996
	Revaluation reserve on HTM securities Opening Salance Addition during the year Addition during the year Adjustment made during the year Closing balance	24,337,008 380,338,334 404,675,341 19,052,996 5,466,659 (182,647)	19,052,996 459,133,209 478,186,205 14,539,845 8,132,707 (3,619,556)
16.2	tevahation reserve on HTM securities Opening blance Addition sturing by a Addition and a Ad	24,337,008 380,338,334 404,675,341 19,052,996 5,466,659 (182,647) 24,337,008 459,133,209 201,656,116 (280,659,991)	19,052,996 459,133,209 478,186,205 14,539,845 8,132,707 (3,619,556) 19,052,996 136,116,862 1,648,360,624 (1,235,344,276)
	Invaluation reserve on WTM securities Covering Bissecs Action during the year Covering Bissecs Action devices and developers Covering Bissecs Bissecs and developers Covering Bissecs First and discovering	24,337,008 380,338,334 404,675,241 19,052,966 5,466,659 (182,647) 24,337,008 459,133,209 20,1656,116 280,450,991 380,338,324 2021 Taka	19,652,996 459,132,269 478,186,265 14,539,845 8,132,767 (3,619,556) 19,052,996 136,116,862 1,648,330,634 (1,275,344,275) 459,133,009 2020 Taka
16.2	teronhantion reserve on WTM securities Covering failers C	24,337,008 380,338,334 404,673,344 404,673,476 11,0,052,996 5,466,659 (102,677) 24,337,008 459,133,200 459,133,200 201,656,116 (280,450,991) 320,338,334 2021 Take 457,441,52,984 655,657,782 90,749,396 154,460,497	19,052,996 499,132,209 478,188,205 14,539,845 8,132,707 (3,615,556) 19,652,996 116,116,882 116,148,862 (1,325,344,276) 499,133,209 20,00 12,884,477,664 674,604,321 142,128,445 158,884,445
16.2	Invaluation reserve on YTM securities Addition during the year Addition during the year Addition advantage of the Addition of the Addition of the Year Configuration final defending the year Addition during the year Addit	24,337,008 380,338,334 494,673,334 494,673,474 110,052,996 5,466,659 (192,677 24,337,008 459,133,209 459,133,209 201,656,116 280,450,973 202,1 Taka 14,714,152,994 635,667,782 90,792,396 15,446,973,186 331,906,585 331,906,585	19,052,996 499,133,209 478,186,205 14,539,845 8,132,707 (3,615,556) 15,615,862 156,116,862 455,133,269 2020 Taka 17,884,477,664 674,604,321 142,128,446 150,604 17,884,477,664 17,884,477,664 17,884,477,664 17,884,477,664 18,604,466 18,604,466 19,604 19,604,466 19,604
16.2	Invaluation researce on HTM securities Addition along the year Committee Committee Committee Committee Committee Committee Committee Year Committee Year Committee Commit	24,337,008 380,338,334 404,675,344 110,052,996 5,466,569 (182,647) 24,337,008 20,155,416 (280,450,991) 380,338,334 2021 Taka 14,714,152,984 152,762,762 655,666,647 45,986,366	19,052,996 499,132,209 478,188,205 14,539,845 8,132,707 (3,619,556) 19,952,996 15,616,82 15,616,82 15,616,82 15,616,82 15,616,82 15,616,82 15,616,82 15,616,82 15,616,82 15,616,82 15,616,82 15,616,82 15,616,82 15,616,83 15,616,83 15,616,83 15,616,83 15,616,84 15,616,84 15,616,864 15,616,866 15,616
16.2 (Invaluation reserve on YTM securities Addition during the year Addition along the year Additi	24,337,008 393,333,344 594,672,341 596,270,240 596,270,240 596,270,240 596,270,240 596,370,370 596,370	19,052,996 499,133,209 478,186,205 14,539,845 8,132,707 (3,615,556) 15,615,862 156,116,862 455,133,269 2020 Taka 17,884,477,664 674,604,321 142,128,446 150,604 17,884,477,664 17,884,477,664 17,884,477,664 17,884,477,664 18,604,466 18,604,466 19,604 19,604,466 19,604
16.2 (Invaluation reserve on YTM securities Addition during the year Addition during the year Addition advants the year Coming blacker Addition advantage on HPT securities Addition advantage on HPT securities Addition advants the year Addition advants the year Addition advants the year Addition advants the year Colony blacker But and discount incomes / Furtil on investments Determent on however advances Colonia sparts loses and advances Conventional Bushings From client against loses and advances Comment of the Conventional Bushings From loses and frauncial institutions in Bungdoots From brough makes Off-drow Bushing bits Perfoll on investment (Salami Bushings)	24,337,038 30,138,314 404,473,341 404,473,441 404,473,441 404,473,441 404,473,474 404,473,474 404,474	19,052,996 499,133,209 478,186,205 14,539,845 8,132,707 (3,615,556) 15,615,862 156,116,862 455,133,269 2020 Taka 17,884,477,664 674,604,321 142,128,446 150,604 17,884,477,664 17,884,477,664 17,884,477,664 17,884,477,664 18,604,466 18,604,466 19,604 19,604,466 19,604
16.2 I	Invaluation reserve on YTM securities Addition admy the year Addition administration of the Addition administration ad	34,337,008 38,333,331 384,427,341 384,427,341 384,427,341 384,427,341 384,341 384,341,341 384,341,341 384,341	19,052,996 49,111,307 49,111,307 49,111,307 41,115,307
16.2 I	Invaluation reserve on YTM securities Addition during the year Addition during the year Addition during the year Addition along the year Comp plainer Addition along the year Comp plainer Extra and diversion play year Comp plainer There are in the insert of the year Comp plainer There are in the insert of the year Comp plainer From divers against lose and advisored From divers against lose and advisored From brian and frauncial institutions in Bangladesh From the year of the year Prefit on investment (fation Banking): Profit on investment (fation Banking): Profit on investment (fation Banking): Profit on investment (fation Banking):	34,317,008 201,323,341 254,472,341 254,472,341 261,113,309 261,113,309 261,113,309 261,113,309 261,511,309 261,51	19,052,996 49,113,009 49,113,009 49,113,009 49,113,009 41,123,009
16.2 I	Invaluation reserve on YTM securities Addition during the year Addition during the year Addition during the year Addition during the year Comp plates Addition during the year Coding blates and during the year Coding blates Addition during the year Coding blates Addition during the year Coding blates From client against lose and advised Off others Resided institutions in Bangdadesh From Coding hadde Off others Resided institutions in Bangdadesh From Coding hadde Profit on investment (talami Banking): Profit on investment with other banks Consolidated Interest and discount income/ Profit on investment One Investment with other banks One Investment Coding the Coding of the Limited One Investment Limited Less: Joint Company Transaction	34,317,002 1064,672,541 1065,276 5466,270 34,327,002 401,132,002 401,132,002 401,132,002 401,132,002 401,132,002 401,132,002 401,132,002 102,002,002 103,002 104,002,002 14,402 14,402 14	15,052,596 478,186,205 14,73,867 14,73,867 14,73,867 14,73,867 15,632,298 14,73,100 14,73,100 14,73,100 14,73,100 14,73,100 17,786,477,564 15,636,466 15,636,466 15,786,577,566 15,786,577,566 15,786,577,566 15,786,577,566 15,786,577,566 15,786,577,566 15,786,577,566 15,786,577,578,578,578 15,645,117,809 19,645,117,809 19,645,117,809
16.2 l	Internation reserve on YTM securities Addition during the year Addition during the year of the year of the year of the year Addition of year of the year of the year of the year Out during the year of the year of the year Out during the year of the year of the year Out during the year of the year of the year Out during the year of the year of the year Out during the year of the year of the year of the year Out during the year of the year of the year Out during the year of year of years Addition of the year of years Addition of the year of years Addition of the year of year of years Addition of the year of years Addition of the year of years Addition of years	34,317,008 984,973,341 984,973,341 984,973,341 984,973,341 984,973,341 984,973,341 984,343,341 14,741,12,004 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741,12,041 14,741 14,	19,052,906 278,148,309 178,148,309 178,148,309 110,757,306 110,75
16.2 l	Internation reserve on YTM securities Addition during the year Addition during the year Addition during the year Addition during the year Coming behavior Addition during the year Addition during the year Addition during the year Addition admired by the year Coming behavior Extra and discounce learning / Furfill on Investments Betterest on behavior and discounce (Conventional Banking): From direct agent loans and advances (Conventional Banking): From direct agent loans and advances From the agent loans and advances From the agent loans and advances Off direct agent loans and advances Off direct Banking URI. Profile on investment (Islami Banking): Profile on investment (Islami Banking): Profile on investment (Islami Banking): Profile on placement with other banks Commendiabilial between and discount income/ Profile on investment off direct Banking URI. Commendiabilial between and discount income/ Profile on investment off direct Banking URI. Commendiabilial between and discount income/ Profile on investment (Islami Banking): For discounting Limited One Investment Limited Commendiability Limited One Investment Limited One Investment Limited Commendiability Limited One Investment Limited Commendiability Limited One Investment Limited Commendiability Limited Commendiability Limited One Investment Limited Commendiability Limited Co	34,317,008 964,673,341 964,672,341 964,672,341 964,672,341 964,672,341 964,113,209 964,113	19,052,996 19,143,985 19,143,985 11,27,270 11,563,2786 11,37,1865 11,563,2786 11,563,2786 11,563,2786 11,563,2786 11,563,2786 11,563,2786 12,284,471,664 12,284,471,664 12,284,471,664 12,284,471,664 12,284,471,664 12,284,471,664 12,284,471,664 12,284,471,664 11,284,471,674 11,284,471,674 11,284,471,674 11,284,471,674 11,284,471,674 11,284,471,674 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471
16.2 l	Invaluation reserve on YTM securities Addition and ruff the year Colony blatton and decount income profit on investments Therest on lesses and advances (Conventional Banking): Therest no lesses and advances (Conventional Banking): There is no section of the year Off does Banking that Off does Banking that Off does Banking that Profit on investment (Islami Banking): Profit on investment Out Scorella Universal and Counted Out Scorella Universal Out S	34,317,008 201,323,331 201,323,331 201,323,331 201,331	13,052,796 473,185,309 473,185,309 473,185,309 412,727 15,115,802 15,115
16.2 l	Invaluation reserve on YTM securities Addition and ruly the year Colony blatter and discount income / Profit on investments Interest on leaves and advances (Conventional Banking): Interest on leaves and advances (Conventional Banking): Colony blatter Colony blatt	34,317,008 303,323,331 344,073,331 344,073,331 341,331	19,052,996 19,143,985 19,143,985 11,27,270 11,563,2786 11,37,1865 11,563,2786 11,563,2786 11,563,2786 11,563,2786 11,563,2786 11,563,2786 12,284,471,664 12,284,471,664 12,284,471,664 12,284,471,664 12,284,471,664 12,284,471,664 12,284,471,664 12,284,471,664 11,284,471,674 11,284,471,674 11,284,471,674 11,284,471,674 11,284,471,674 11,284,471,674 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471,474 11,284,471
16.2 l	Internation reserve on YTM securities Addition during the year Addition during the year Addition advant the year Addition advant the year Addition advantage on HTP securities The Addition advantage of the year College Securities Addition advantage (Conventional Banking): From climic apparts loss and advances (Conventional Banking): From climic apparts loss and advances Conventional Banking): From climic apparts loss and advances Confidence of the Additional International Inter	34,317,008 303,323,427,341 304,072,341 304,072,341 304,072,341 304,072,341 304,341,342 304,341,342 304,341,342 304,341,342 304,341,342 304,342,343 304,344 304,344,343,344 304,344,343,344 304,344,343,344 304,344,343,344 314,344,344 314,344,344 314,344,344 314,344,344 314,344,344 314,344 314,344,344 314	19,052,996 473,185,309 473,185,309 473,739,60 412,729 1,504,360,60 1,504,360 1,504,360 1,504,360 1,504,360 1,504,360 1,504,360 1,5
16.2 l	Invaluation reserve on YTM securities Addition and ruly the year Colony blatton The year of the year Addition and rule year year Addition and rule year year Addition and rule year One does not be the year of the rule year Out does the rule year and advances (Conventional Banking): Profit on investment Out does the rule year of the rule year From foreign banks Out does the rule year of the rule year Out does the rule year of the rule year Out does the rule year of the rule year Out does not contain the rule of the rule year of the rule year Out does not be rule year of the rule year of the rule year. Out does not be rule year of the rule year of the rule year of the rule year. Out does not be rule year of the rule year of the rule year of the rule year. Out does not be rule year of the rule year of the rule year. Out does not be rule year of the rule year of the rule year. Out does not be rule year of the rule year. Out does not be rule year of the rule year of the rule year. So of the rule year of the rule year year. Out does not contain the rule year year. Defined you do you want year. The rule year of the rule year year. The rule year of the rule year. The rule year of the rule year. The rule year of the year of the rule year. The rule year. The rule year. The rule year	34,317,003 98,472,341 98,472,341 1,005,796 1,005,79	19,052,966, 200, 200, 200, 200, 200, 200, 200, 2
16.2 l	Invaluation reserve on YTM securities Addition during the year Addition along the year Addition along the year Addition along the year Addition during the year From dires agent tone and advances Conventional Banking): From dires agent tone and advances Off done Banking list Proff on investment (latent Banking): The district of submitted and on deposits and borrowings Interest again on deposits (Convestional Banking): From deposits Committed and during list Proff aband on deposits (Claims Banking): Proff aband on deposits (Claims Banking): Proff aband on deposits (Claims Banking): Proff on investment paid/proffs shared on deposits and borrowings Committed dated bankers and paid proffs shared on deposits and borrowings Committed dated bankers and paid proffs shared on deposits and borrowings Committed dated bankers and paid proffs shared on deposits and borrowings Committed dated bankers and paid proffs shared on deposits and borrowings Committed dated bankers and paid proffs shared on deposits and borrowings Committed dated bankers and paid proffs shared on deposits and borrowings Committed dated bankers and paid proffs shared on deposits and borrowings	34,317,008 306,479,541 305,2796 306,479,541 305,2796 34,327,541 341,3209 341,320,331,324 341,320,331,324 341,320,331,324 341,320,331,324 341,320,331,324 341,320,331,324 341,320,331,324 341,320,331,324 341,320,331,324 341,320,331,324 341,320,331,324 341,320,331,324 341,320,331,324 341,320,331,324 341,320,331,324 341,320,331,321 341,320,331 341,320,331 341,320,331 341,320,331 341,320,331 341,320,331 341,320,331 341,320,331 341,320,331 341,320,331 341,320,331 3	19,052,596,
16.2 I 17. Inter 17 (a) (18. Inter	Internation reserve on VTM securities Addition during the year Addition during the year Addition during the year Addition along the year Coming blacker Addition along the year From clear against loss and advances Leave Traces From clear against loss and advances Leave Traces From clear and framed institutions in Banglodesh From the area of framed institutions in Banglodesh From the area of framed institutions in Banglodesh From the year and the year of the year of the year of the year Find the wineshinesh Find to wineshinesh Find to pistoments with other books Constraint dated between and discount income/ Profit on investment Old Execution Limited Old Annea Bankings): Find again on deposits (Conventional Bankings): Find along on deposits (Conventional Bankings): Find again on deposits (Conventional Bankings): Find along on deposits (Conventional Bankings): Find and on de	3,117,002 100,070,341 100,070,341 100,070,341 101,070	15,052,596 478,186,205 478,186,205 14,78,186,205 14,78,186,205 14,78,186,205 14,78,186,205 14,78,186,205 14,78,186,205 14,78,186,186 17,784,471,564 18,786,186 18,786,186 19,786,117,200 19,66,117,200 19,66,117,200 19,66,117,200 19,786,117
16.2 I 17. Inter 17 (a) (18. Inter	Internation reserve on VTM securities Addition during the year Addition during the year Addition during the year Addition along the year Coming blacker Addition along the year Demonstrated and Additionated (Conventional Banking): From dies against loss and advances (Conventional Banking): From dies against loss and standard institutions in Bangdadon's From the inventionated (Calant Banking): From the inventionated (Calant Banking): From dies inventionated (Calant Banki	34,317,008 964,673,341 964,673,341 1,005,796 1	19,052,796, 19,209, 20
16.2 I 17. Inter 17 (a) (18. Inter	Internation reserve on VTM securities Addition during the year Addition during the year Addition during the year Addition along the year Coming blackers By year Addition along the year Description along the year From clear against From clear against loss and advances Loss from the year and advances Addition along the year From clear and framed institutions in Bangloades From the area of framed institutions in Bangloades From the year and year Off door Bandlog bild. From the year year Off door Bandlog bild with year Off door Bandlog bild with year From deposits Loss bear Company Transaction set good profits shared on deposits and borrowings Loss bear Company Transaction Set good profits shared on deposits (Conventional Bankings): From deposits Confidence on Successional bild year of PST-16 Filters on Successional bild year Front good on deposits Confidence on Successional bild year Off door Banking bild. From the year on deposits (Mane Banking): Profit good on deposits Confidence for Successional bild year Off door Banking bild. From Securities Limited Off from Securities Limited Off from Securities Limited Off from Securities Limited From the year of year of years Constructional bild years From the year of years Construction of years	34,317,003 964,673,341 964,673,341 1,050,796 1,060,793 43,137,003 401,132,004 401,132,004 401,132,004 401,132,004 401,132,004 401,132,004 401,132,004 15,743,134 15,744,162,165 15,764,004 16,764,004 16,764,	19,052,966 278,184,929 178,184,929 135,184,929 135,184,929 135,184,929 135,184,929 135,184,929 135,184,929 135,184,929 135,184,929 135,184,929 135,184,929 135,184,929 135,184,929 136,184,929 136,184,929 136,184,17,861 136,184,184,184 136,184,184 136,184,184 136,184,184 136,184,184 136,184,184 136,184,184 136,184,184 136,184,184 136,184,184 136,184,184 136,184,184 136,184,184 136,184,184 136,184,184 136,184,184 136,18
16.2 I 17. Inter 17 (a) (18. Inter	Invaluation reserve on VTM securities Addition and right by year Colony blatton Addition and right by year Colony blatton and discount income / Profile on investments Interest on leaves and advances (Conventional Banking): Leave floate Colony blatton Colony blatton	34,317,008 303,237,341 304,072	19,052,996 27,183,929

	ONE Bank Lim	iteu	
		2021 Taka	2020 Taka
19 (a) (Consolidated Income from Investments ONE Bank Limited	2,050,750,934	2,710,031,543
	ONE Securities Limited ONE Investments Limited	120,599,225	80,153,802
	Less: Inter Company Transaction	2,171,350,159	2,790,185,345
20. Comm	nission, exchange and brokerage Letters of credit	338,699,966	275,510,086
	Letter of guarantees Acceptances Bills for collection	104,472,448 258,740,327 8,342,357	111,217,287 266,555,179
	Remittances (PO, DD, TT, Travelers' Cheque etc.)	9,769,953	6,372,934 9,076,150 39,113,256
	Export bills PRC Issuance Charges Cash Assistance Handling Charges	45,385,823 691,700	613,100
	Import Related Certificates	12,095,277 157,900	6,867,250 166,800
	Others	2,301,139 780,656,889	3,235,357 718,727,398
	Profit on exchange trading	822,612,576 1,603,269,465	394,916,264 1,113,643,662
	Off-shore Banking Unit	4,501,530 1,607,770,995	8,504,527 1,122,148,188
20 (a) (Consolidated Commission, exchange and brokerage ONE Bank Limited	1,607,770,995	1,122,148,188
	ONE Securities Limited Less: Inter Company Transaction	83,834,844	37,923,394 (55,992)
21. Other		1,690,402,164	1,160,015,591
	Loan processing fees and other charges Miscellaneous income from Credit and Debit Card Fee	113,786,271 148.120.124	234,735,049 123.934.409
	Recoveries of postage, telex, telephone, fax etc Letter of Credit miscellaneous charges	47,868,114 133.361.016	47,896,466 199,558.897
	General Banking miscellaneous charges Miscellaneous(Note-21.1)	115,893,488 46,141,729	116,149,470 31,876,919
	Rent on locker Forfeited fund (refund from OBL provident fund)[Note-21.2]	3,103,500 366,819	2,728,500 2,360,534
	Gain on sale of fixed assets	359,571 609,000,633	3,006,448
	Off-shore Banking Unit	10,525,958 619,526,591	10,116,056 772,362,748
21.1	discellaneous income include commission on sanchyapatra, passport endorsem		
21.2 I	Forfeited fund (refund from OBL provident fund) As our Financial Reporting Council (FRC) notification reference #179/FRC/FF	M/Net/Seation/2020/2 da	ted 3:4:07 2020 w
	As per Financial Reporting Council (FRC) notification reference #179/FRC/FF have received from ONE Bank Limited Employees' Provident Fund as conside year 2021.	red the forfeited fund of 1	k 366,819/= for th
21 (a) (Consolidated Other operating income		
	ONE Bank Limited ONE Securities Limited	619,526,591 1,579,520 621,106,111	772,362,748 919,406 773,282,154
22. Salar	v & Allowances	621,106,111	773,282,154
_a. Jaidi	Salary & Allowances Provident Fund Contribution	2,172,712,902 123,463,542	2,271,711,609 130,549,096
	Gratuity Superannuation fund	108,735,634	86,252,262
	Superannuation fund Bonus	7,100,000 261,053,462	7,100,000 276,437,163 2,772,050,131
22(a) (Consolidated Salary & Allowances	2,673,065,540	
	ONE Bank Limited ONE Securities Limited	2,673,065,540 28,882,164	2,772,050,131 26,530,753
22 0	taxes, insurance, electricity etc.	2,701,947,704	2,798,580,884
23. Rent,	Rent (Note 23.1)	92,795,312	185,329,656
	VAT on Rent Taxes	67,792,048 5,928,781	64,282,204 3,521,572
	Electricity Utilities	77,938,150 11,498,074	66,880,267 10,406,375
	Insurance	168,040,579 423,992,943	166,229,651 496,649,726
23.1 I	Rent		
	Rent Transfer to depreciation and interest expenses under IFRS-16*	451,573,136 358,777,824	428,019,679 242,690,023
	* As per IFRS 16, rental expense of Tk. 358,777,824 is transferred to depresexpenses of lease liabilities.	92,795,312 ciation of Right of use Ass	185,329,656 ets (RoU) and interes
22(2)	expenses of lease liabilities. Consolidated Rent, taxes, insurance, electricity etc.		
(.,	ONE Bank Limited ONE Securities Limited	423,992,943 2,258,702	496,649,726 1,177,880
		426,251,645	497,827,606
24. Legal	expenses Professional fees	17,660,134	16,851,281
	Fees, Court fees & stamps	253,809 17,913,943	398,216 17,249,497
	Off-shore Banking Unit	50,182,989 68,096,932	55,392,648 72,642,146
24 (a) (Consolidated Legal expenses/professional expenses ONE Bank Limited	68,096,932	72,642,146
	ONE Securities Limited	269,500 68,366,432	207,000 72,849,146
25. Posta	ge, stamps, telecommunication etc.		
	Telex/Telephone/Fax etc. Courier/postage	41,139,855 11,436,930	38,383,920 12,372,867
	Radio Link Reuter	27,332,701 3,530,342	24,658,769 3,430,197
		83,439,828	78,845,753
26. Direct		1,056,000	1,152,000
	For attending the meeting of the Board and other committee meetings BRPD circular no. 11 dated October 04, 2015. Other than the meeting atte availed by the Directors.	endance fees, no other fi	nancial benefit is bein
26 (a)	Consolidated Director's Fees		
	ONE Bank Limited ONE Securities Limited	1,056,000 176,000	1,152,000 66,000
27. Static	enery, Printing, advertisement etc.	1,232,000	1,218,000
27. Static	Printed and security stationery	48,974,561	45,861,203
	Stationery Business Promotion	90,136,606 77,337,228	92,740,711 168,259,259
27 ***	Consolidated Stationery, Printing, advertisement etc.	216,448,394	306,861,173
27 (a) (Consolidated Stationery, Printing, advertisement etc. ONE Bank Limited ONE Securities Limited	216,448,394	306,861,173
	Over Securities Limited	383,827 216,832,221	200,568 307,061,741
28. Mana	ging Director's Salary & Allowances		
	Basic Salary House rent allowance	9,402,948 265,860	9,975,000 285,000
	Provident Fund Contribution Bonus	940,295 1,575,000	997,500 1,662,500
29. Depre	ciation, leasing expense and repair of bank's assets	12,184,103	12,920,000
29. Depre	Depreciation (A)		
	Furniture and Fixtures Office Equipment	146,189,252 101,932,917	155,349,688 93,678,382
	Motor Vehicles Building	18,035,921 7,125,012	21,453,709
	Land Right of use Assets (Rei I) ×	342,681,268	269,336,250
	Intangibles Assets	783,036 616,747,406	4,617,026 548,497,475
	Repairs & Maintenance (B)	471.708.206	391.819.403
	* As per Note 2.24, in accordance with IFRS-16, the Bank has recognised Rig	1,088,455,613 tht of use Assets (RoU) an	940,316,877 ad related depreciation
	is shown above.	, remus (ROU) al	ungtstad00
29 (a) (ONE Bank Limited	s 1,088,455,613	940,316,877
	ONE Securities Limited	9,577,238 1,098,032,851	7,214,873 947,531,750
30. Other	expenses		
	Entertainment Car expenses	27,674,936 14,425,257	26,260,483 14,911,913
	Donation and Subscription (including CSR) Business Traveling & Conveyance	128,457,408 26,989,128	209,442,266 24,984,281
	Computer & Printer expenses Staff training & Award	67,120,893 2,473,558	54,657,320 3,290,979
	Staff training & Award Debit and Credit Card expenses (Note-30.2) Bank charges	41,457,045 11.757.271	3,290,979 15,615,842 6,139,517
	Miscellaneous(Note-30.1)	8,610,048	5,133,675
	ATM Booth Expenses Call center operating expense	21,665,821 621,400	18,734,027 648,660
	Issuance cost of Bond Mobile Financial Services	10,334,284 1,282,572	9,758,729 1,683,678
	Commission on Agent Banking	836,280 363,705,901	332,550 391,593,918
	Off-shore Banking Unit	477,753	931,508

	2021	2020
30.1 Miscellaneous expenses include uniform & liveries, retail loan recovery expens	2021 Taka es etc.	2020 Taka
30.2 Debit and Credit Card expenses VISA Credit Card Expenses	990,824	1,088,658
Purchase of EMV plastic cards Subsidy against NPSB	19,336,750 1,921,630 13,437,018	1,916,200 1,431,595
Visa Member Fees & Service Charges CIB Charges (Card) Contact Point Verification Expense	1,000,630 4,740,185	7,870,158 359,400 2,611,880
Others	30,008 41,457,045	337,951 15,615,842
30 (a) Consolidated Other expenses ONE Bank Limited	364,183,654	392,525,426
ONE Securities Limited ONE Investments Limited Less: Inter Company Transaction	16,832,932 16,207 (1,203,675)	9,965,643 71,872 (55,992)
	379,829,118	402,506,950
 Provision for loans, off balance sheet exposure, investment & other for the Provision for classified loans and advances (Note-12.4) Provision for unclassified loans and advances (Note-12.5 & 12.6) 	1,676,248,139 327,766.604	794,354,912 480,779,955
Provision for off-balance sheet exposure (Note-12.10) Provision for diminution in value of share (Note-12.12)	(6,794,459)	(91,890,826)
Provision for other (Note-12.8)	5,960,042 2,003,180,326	1,183,244,041
31.1 Consolidated Provision for loans and advances Specific provision ONE Sank Limited ONE Securities Limited	1,676,248,139	794,354,912
	1,676,248,139	794,354,912
General provision ONE Bank Limited ONE Securities Limited	327,766,604 656,710 328,423,314	480,779,955 939,417 481,719,372
	2,004,671,453	1,276,074,285
32. Consolidated provision for diminution in value of share for the year ONE Bank Limited ONE Securities Limited	35,000,000	
33. Consolidated provision for other	35,000,000	
ONE Bank Limited ONE Securibes Limited	5,960,042 5,960,042	<u>:</u>
34. Tax Expenses for the year Current Tax (Note-12.1)	621,853,276	424,085,114
Deferred tax (Note-12.2.1 and 12.2.2)	75,200,815 697,054,091	4,640,028 428,725,142
34 (a) Consolidated Tax Expenses for the year Current Tax ONE Bank Limited	621,853,276	424,085,114
ONE Securities Limited ONE Investments Limited	62,450,024 155,231	22,339,272 203,566
Deferred Tax ONE Bank Limited	684,458,531 75,200,815	446,627,952 4,640,028
ONE Securities Limited	1,449,422 76,650,236 761,108,767	(791,270) 3,848,758 450,476,710
35. Interest receipts in cash		
Interest income on loans & advances Income from Investments (excluding dividend income)	15,986,988,731 2,008,289,574 17,995,278,305	19,661,117,803 2,679,636,826 22,340,754,629
(Increase)/ Decrease in interest receivable on loans & advances (Increase)/ Decrease in interest receivable others	(2,518,457,653) (100,275,127) 15,376,545,525	1,572,592,607 (126,818,249) 23,786,528,987
35 (a) Consolidated Interest receipts in cash ONE Bank Limited	15,376,545,525	23, 786 528 987
ONE Securities Limited ONE Investments Limited Interest on deposit paid by ONE Bank Limited to subsidiaries company	46,469,821 543,643 (33,505,960)	32,608,497 904,737 (18,705,694)
36. Interest payments	15,390,053,029	23,801,336,527
Total interest expenses Add : Opening balance of interest payable Less: Closing balance of interest payable	11,801,840,511 2,369,399,738 (2,207,458,352)	16,208,681,337 3,635,777,905 (2,369,399,738)
36 (a) Consolidated Interest Payment	11,963,781,897	17,475,059,504
ONE Bank Limited ONE Securities Limited	11,963,781,897 6,222,708	17,475,059,504 978,319
Interest on deposit paid by ONE Bank Limited to subsidiaries company 37. Fee and commission receipts in cash	(33,505,960) 11,936,498,644	(18,705,694) 17,457,332,129
Fees and commission Less: (Increase) / decrease in Commission receivable	785,158,419	727,231,924
37 (a) Consolidated Fee and commission receipts in cash	785,158,419	727,231,924
ONE Bank Limited ONE Securities Limited	785,158,419 83,834,844 868,993,263	727,231,924 37,923,394 765,155,318
38. Cash payments to employees		
Salary & Allowances Provident Fund Contribution Grabuity	1,942,463,637 123,463,542 108,735,634	2,290,093,052 130,549,096 86,252,262
Superannuation fund Bonus Managing Director's salary and allowances	7,100,000 261,053,462 12,184,103	7,100,000 276,437,163 12,920,000
39. Cash payment to suppliers	2,455,000,378	2,803,351,574
Stationery, Printings, advertisements etc. Repair & Maintenance	177,557,186 378,746,873 556,304,059	306,861,173 338,253,781
40. Cash receipts from other operating activities		645,114,954
Other operating income (Note-20) Exchange earnings (Note-19)	619,167,019 822,612,576 1,441,779,596	770,002,214 394,916,264 1,164,918,477
40 (a) Consolidated Cash receipts from other operating activities ONE Bank Limited	1,441,779,596	1,164,918,477
ONE Securities Limited 41. Cash payments for other operating activities	59,208,484 1,500,988,080	14,827,639 1,179,746,116
41. Cash payments for other operating activities Rent, taxes, insurance and electricity etc. Legal expenses	782,770,767 17,913,943	739,339,749 17,249,497
Postage, stamps, telecommunication etc. Directors fees Auditors' fee	83,439,828 1,056,000 300,000	78,845,753 1,152,000 300,000
Other expenses	302,325,768 1,187,806,306	368,024,064 1,204,911,063
41 (a) Consolidated Cash payments for other operating activities ONE Bank Limited ONE Securities Limited	1,187,806,306 45,310,547	1,204,911,063 37,913,800
ONE Investments Limited	14,707 1,233,131,560	41,622 1,242,866,485
42. Increase/(decrease) of other liabilities Closing balance:		
Sinking fund and risk fund Interest payable on Subordinated debt Interest payable on borrowings	57,484,563 65,761,812 34,547,945	89,269,989 57,356,454 44,634,958
Interest suspense account Interest Payable on Borrowings Outside Bd	11,182,600,386 32,473,308 11,372,868,013	8,772,019,717 60,763,029 9.024.044.147
Less: Opening balance: Sinking fund and risk fund	89,269,989	54,212,850
Interest payable on Subordinated debt Interest payable on borrowings Interest suspense account	57,356,454 44,634,958 8,772,019,717	86,556,713 85,926,926 6,307,880,737
Interest Payable on Borrowings Outside Bd	60,763,029 9,024,044,147	115,582,523 6,650,159,749 2,373,884,399
42 (a) Consolidated Increase/(decrease) of other liabilities	2,348,823,866	
ONE Bank Limited ONE Securities Limited ONE Investment Limited	2,348,823,866 (58,933,359) (11,500)	2,373,884,398 (619,596) (245,676)
43. (Increase)/decrease of other assets	2,289,879,007	2,373,019,128
Closing balance: Security deposits Advance rent.	6,525,400 443,487,585	6,525,400 496,335,473
Prepayments Application money against right share and clearing adjustment account Suspense account	443,487,585 439,327,356 222,872,340 20,313,169	514,152,333 18,752,838
Receivable from Bangladesh Bank Receivable from ONE Investments Ltd Sundry receivables	179,602,348 157,842 325,714	125,631,748
Receivable ATM acquiring Protested bill Branch Adjustment Account	29,937,088 2,594,351 (1,946,896)	18,386,782 2,594,351 3,367,975
	(*,240,030)	



ONE Bank Limited

	2021	2020
	Taka	Taka
Less: Opening balance:		
Security deposits	6,525,400	5,827,121
Advance rent Prenauments	496,335,473 514.152.333	461,264,414
Prepayments Application money against right share and clearing adjustment account	514,152,333	607,012,280 87,116,850
Approach money against right share and cleaning adjustment account. Suspense account	18 752 838	39 945 715
Boroivahla from Rannlariesh Rank	125.631.748	159,384,091
Boroivable from ONF Truestments I tri	123,031,740	205 426
Sundry receivables	848,621	416.331
Receivable ATM acquiring	18.386.782	11.028.206
Protested bill	2,594,351	2,594,351
Branch Adjustment Account	3,367,975	23,104,658
	1,186,595,521	1,397,899,443
Off-shore banking unit	84,928,334	133,494,986
	1,271,523,855	1,531,394,428 259,870,574
	(112,099,139)	259,070,574
43 (a) Consolidated (Increase)/decrease of other assets		
ONE Bank Limited	(112,099,139)	259,870,574
ONE Securities Limited	11,575,414	33,586,624
4. Letters of Guarantee	(100,523,725)	293,457,198
Letters of Guarantee Claims against the Bank not acknowledged as debts		
ii) Money for which the Bank is contingently liable in respect of		
guarantee given favoring:		
Directors	. 1	
Government	1,416,921,549	277,228,899
Banks and other financial institutions	6,016,272	1,000,250,000
Others	12,354,874,938	11,804,710,260
	13,777,812,760	13,082,189,159
Total (i and ii)	13,777,812,760	13,082,189,159
5. Details break-up of Shareholders' Equity -Solo		
Paid-up Capital	9,340,404,560	8,853,464,040
Statutory Reserve	6,721,414,910	6,430,798,085
Surplus in Profit & Loss Account	1,007,166,790	1,650,557,138
Revaluation Reserve for HTM Securities	404,675,341	478,186,205
	17,473,661,601	17,413,005,468
6. Calculation of Net Asset Value (NAV) Per Share		
Total Shareholders' Equity -Solo	17.473.661.601	17.413.005.468
Total Shareholders' Equity -Consolidated	17,712,594,664	17,563,848,956
Weighted average number of outstanding Shares	934,040,456	934.040.456
Net Asset Value Per Share -Solo	18.71	18.64
Net Asset Value Per Share – Solo Net Asset Value Per Share – Consolidated	18.71	18.64 18.80
Net Asset Value Per Share - Consolidated	10.90	18.80
Previous year's figures (Solo BDT 19.14 and Consolidated BDT 19.31 pe	r share) have been restated	for the issue of bonus
shares during the year 2021.		
7. Basic Earnings Per Share Attributable profit for the year -Solo	756.030.034	1.313.022.407
Attributable profit for the year -Solo Attributable profit for the year -Consolidated	756,030,034 844,119,609	1,313,022,407
Attributable profit for the year -Consolidated Weighted average number of outstanding Shares for the year:	644,119,609	1,393,391,988
Opening balance	885.346.404	885.346.404
Bonus Share Issued for the year 2020	48.694.052	48,694,052
	934,040,456	934,040,456
Basic Earnings Per Share - Solo	0.81	1.41
Basic Earnings Per Share - Consolidated	0.90	1.49
Earnings per share has been calculated in accordance with IAS-33:"Earni	ngs Per Share (EPS)*, Previo	us year's figures (Solo
BDT 1.48 and Consolidated BDT 1.57 per share) have been restated for ti	he issue of bonus shares duri	ing the year 2021. No
Diluted Earnings Per Share is required to be calculated for the year as th year (i.e. no right share was issued).	nerie was no scope for dilutio	n or share during the
8. Calculation of Net Operating Cash Flow Per Shares (NOCFPS)		
Net Operating Cash Flow- Solo	4,275,908,546	6,275,904,361
Net Operating Cash Flow- Consolidated	4,280,824,034	6,275,955,444
	934,040,456	934,040,456
Weighted average number of outstanding Shares	4.58	6,72
Weighted average number of outstanding Shares		
Weighted average number of outstanding Shares Net Operating Cash Flow Per Share –Solo	4.58	6.72
Weighted average number of outstanding Shares	4.58	6.72
Weighted average number of outstanding Shares Net Operating Cash Flow Per Share –Solo		

Particulars	2021	2020		
Net Profit after taxation	756,030,034	1,313,022,407		
Provision for taxation	697,054,091	428,725,142		
Provision for loans and advances & others	2,003,180,326	1,183,244,041		
(Increase)/decrease in interest income receivable	(2,563,418,457)	1,463,002,923		
Increase/(decrease) in interest expense payable	(86,282,104)	(1,266,378,167)		
Depreciation expenses	350,930,916	358,758,120		
Increase/ (decrease) in salaries and allowances expenses payable	230,249,265	(18,381,443		
Increase/(decrease) in other expenses payable	150,982,083	135,872,552		
Income tax paid	(1,157,165,840)	(1,173,423,871)		
Cash flows from operating activities before changes in operating assets and liabilities	381,560,314	2,424,441,703		

- Shares issued to Directors and Executives without consideration or exercisable at discount: Nil
 Nature, type and elements of transactions with the related party: As mentioned in SL# Vii

- regulatory requirement.

 of Amount of guaranties and commitments arising from other off balances about exposuress: NRI

 vi) Discounce of transaction regulatory Directors and their visitated connents: NRI

 vii) Buthous of transactions regulatory Directors and their visitated connents: NRI

 viii) Buthous of the second regulatory of the second connection of the Directors are per Section 18(2) of the Barin Corn

 Act 1996 (Lei neutrol de 2018):

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 31.07.2025

53 Workers Participation Fund and Wolfare Fund
S00.35 AM/2010 and Cottack 5, 200 leaved by the "Vision for Labour and Employment" citate the status of bostness of
S00.35 AM/2010 and Cottack 5, 200 leaved by the "Vision for Labour and Employment" citate the status of bostness or continued to the status of the



Financial Highlights on the overall activities of the Bank As at 31 December 2021

Solo	Basis		
SI No	Particulars	2021 Taka	2020 Taka
1	Paid up Capital	9,340,404,560	8,853,464,040
2	Total Capital	27,947,434,969	25,950,554,758
3	Capital Surplus/(deficit)	4,724,201,310	6,014,673,777
4	Total Assets	310,366,413,296	303,516,861,297
5	Total Deposits	231,122,860,626	229,484,573,179
6	Total Loans and Advances	222,694,147,172	220,341,546,434
7	Total Contingent Liabilities and Commitments	65,075,728,293	63,852,699,814
8	Credit Deposit ratio (%)*	84.80%	85.33%
9	Percentage of Classified Loans against total loans and advances	11.55%	8.60%
10	Profit after tax and provisions	756,030,034	1,313,022,407
11	Amount of classified loans during the year	25,728,025,891	18,957,360,443
12	Provision kept against classified loans	8,429,815,378	8,142,699,967
13	Provision surplus/(deficit)	-	-
14	Cost of fund	6.73%	8.48%
15	Interest earning Assets	255,882,449,153	258,135,415,588
16	Non-interest earning assets	54,483,964,143	45,381,445,709
17	Return on investment-ROI	6.01%	8.51%
18	Return on Assets-ROA (Net profit after taxation/average assets)	0.25%	0.44%
19	Income from Investment	2,050,750,934	2,710,031,543
20	Earnings per Share	0.81	1.41
	Net Income per share	0.81	1.41
22	Price Earning Ratio (Times)	17.05	7.54

ons	olid	lated	Ba	si	s	

ns	solidated Basis											
	Paid up Capital	9,340,404,560	8,853,464,040									
	Total Capital	28,150,398,748	26,078,530,487									
	Capital Surplus	4,849,344,484	6,120,825,576									
	Total Assets	310,635,734,412	303,668,477,921									
	Total Deposits	230,630,013,182	229,069,281,725									
	Total Loans and Advances	222,847,145,369	220,428,720,056									
	Profit after tax and provisions	845,185,047	1,394,706,116									
	Earnings per Share	0.90	1.49									
	Net Income per share	0.90	1.49									

chedule	of Fixed	Assets
Ac at 21	Docombor	2021

[Referred to Note 8 of these Financial Statements]

		Cost (1	Taka)		De	preciation and A		Rate (%) of		
		Additions	Disposal/				Adjusted		Net book	depreciation per
Particulars	Balance on	during the	Transfer	Balance at	Balance on	Charge for	on disposal	Balance at	value at	annum
	1 January	year	Amortization	31 December	1 January	the year	during the year	31 December	31 December	(Reducing
			during the year							Balance Method
Furniture and Fixtures	1,598,557,482	140,534,272	78,778,746	1,660,313,007	747,694,052	146,189,252	3,726,619	820,766,227	839,546,780	10
Office Equipment	1,367,494,753	143,629,311	11,595,776	1,499,528,288	887,128,997	101,932,917	9,968,770	979,093,144	520,435,144	18
Motor Vehicles	309,913,740	309,913,740 -		293,837,805	221,978,596	18,035,921	15,355,253	224,659,264	69,178,541	20
Building	304,750,010 19,696,37			324,446,383	32,880,570	7,125,012		40,005,582	284,440,801	2.5
Right of use Assets (RoU)	1,306,662,774	944,101,916		2,250,764,690	269,336,250	342,681,268	-	612,017,518	1,638,747,172	
Land	279,366,295			279,366,295		-			279,366,295	
Sub-Total	5,166,745,054	1,247,961,872	106,450,457	6,308,256,468	2,159,018,465	615,964,370	29,050,643	2,676,541,735	3,631,714,733	
Intangibles Assets	ngibles Assets 198,184,620 -			198,184,620	197,215,502	783,036	-	197,998,538	186,082	20
Total 2021	5,364,929,674	1,247,961,872	106,450,457	6,506,441,088	2,356,233,967	616,747,406	29,050,643	2,874,540,273	3,631,900,815	
Total 2020	4,525,849,549	943,896,888	104,816,763	5,364,929,674	1,907,827,792	548,497,475	19,420,579	2,356,233,967	3,008,695,706	1
			•				•			

Annexure-C

Financial Statements for the year ended 31 December 2021 Balance with other banks in foreign currency

[Referred to Note 4.5 of these Financial Statements]

			2020				
Name of the Banks	Currency Name	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.
Standard Chartered Bank, New York	USD	17,315,864.41	85.8000	1,485,701,166.46	37,109,720.00	84.8011	3,146,945,076.69
Commerzbank AG, Frankfurt	USD	419,529.18	85.8000	35,995,603.64	2,266,004.70	84.8011	192,159,691.17
Mashreqbank Psc, New York	USD	3,589,574.78	85.8000	307,985,516.12	4,326,217.17	84.8011	366,867,974.85
ICICI Bank Limited, Hong Kong	USD	401,188.59	85.8000	34,421,981.02	228,281.59	84.8011	19,358,529.94
Wells Fargo Bank N.A, New York	USD	2,870,363.20	85.8000	246,277,162.56	797,286.26	84.8011	67,610,751.86
Habib American Bank USA	USD	220,191.24	85.8000	18,892,408.39	-	-	-
Kookmin Bank, South Korea	USD	168,615.02	85.8000	14,467,168.72	1,115,240.99	84.8011	94,573,662.72
		24,985,326.42		2,143,741,006.91	45,842,750.71		3,887,515,687.23
Standard Chartered Bank, London	GBP	48,273.13	115.7099	5,585,679.04	9,198.32	114.4815	1,053,037.47
AB Bank Ltd, Mumbai	ACUD	(197,286.54)	85.8000	(16,927,185.13)	(34,020.72)	84.8011	(2,884,994.48
Mashreqbank Psc, India	ACUD	306,056.84	85.8000	26,259,676.87	210,127.60	84.8011	17,819,051.62
Standard Chartered Bank (Pakistan) Ltd, Karacl	i ACUD	773,159.82	85.8000	66,337,112.56	401,791.66	84.8011	34,072,374.74
Nepal Bangladesh Bank Ltd, Kathmandu	ACUD	116,915.07	85.8000	10,031,313.01	116,915.07	84.8011	9,914,526.54
Seylan Bank PLC, Colombo	ACUD	137,482.88	85.8000	11,796,031.10	246,175.09	84.8011	20,875,918.42
Standard Chartered Bank, Mumbai	ACUD	2,380,161.38	85.8000	204,217,846.40	974,774.02	84.8011	82,661,909.15
Punjab National Bank, New Delhi	ACUD	459,277.48	85.8000	39,406,007.78	638,641.80	84.8011	54,157,527.15
Axis Bank Ltd, Kolkata	ACUD	584,437.27	85.8000	50,144,717.77	298,380.26	84.8011	25,302,974.27
ICICI Bank Limited, Mumbai	ACUD	1,377,279.64	85.8000	118,170,593.11	552,757.93	84.8011	46,874,480.50
		5,937,483.84		509,436,113.47	3,405,542.71		288,793,767.91
Standard Chartered Bank, Tokyo	JPY	18,544,016.00	0.7463	13,839,399.14	12,621,112.00	0.8186	10,331,642.28
Standard Chartered Bank, Frankfurt	EURO	60,037.28	97.3658	5,845,577.80	81,594.59	103.8559	8,474,079.58
Commerzbank AG, Frankfurt	EURO	(52,954.43)	97.3658	(5,155,950.44)	48,499.53	103.8559	5,036,962.34
ICICI Bank Limited, Mumbai	ACU EURO	86,493.04	97.3658	8,421,464.03	86,493.04	103.8559	8,982,812.51
		93,575.89		9,111,091.39	216,587.16		22,493,854.43
Commerzbank AG, Frankfurt	CAD	225,326.07	67.0732	15,113,340.56	342,863.30	66.1630	22,684,864.52
Habib Bank AG Zurich, Zurich	CHF	100,260.73	93.8012	9,404,576.79	232,279.64	95.8963	22,274,758.04
Bank Al-Jazira, Jeddah	SAR	-	-	-	300,040.00	22.5980	6,780,303.92
Riyad Bank	SAR	1,755,890.00	22.8465	40,115,940.89	1,455,850.00	22.5980	32,899,298.30
Total				2,746,347,148			4,294,827,214

Annexure-B

Detail Total 11,283,402,680 Unrespond debit entries in: Bangladesh Bank Statement ONE Bank's ledger

Unrespond credit entries in: Bangladesh Bank statement ONE Bank's ledger Balance as per Bangladesh Bank Statement 118,745,986 14,474,429 133,220,415 11,382,285,816

 USD
 EURO
 GBP
 Total

 2,566,133,949
 6,752,583
 1,973,554
 2,574,860,086
 1,405,660,639 -170,398,955 -1,576,059,594 -1,405,660,639 170,398,955 1,576,059,594

Balance as per Bangladesh Bank Statement (A-B+C)

2,926,064,099 6,752,583 1,973,554 2,934,790,236

Annexure-D

Statement of large loan As at 31 December 2021 Outstanding (Taka in crore) Funded Non-Funded Total 273.02 381.36 654.38 12.82 418.05 430.87 383.04 423.68 255.93 123.72 379.65 356.56 7 Habib Group 327.45 356.42 193.86 160.67 354.53 78.00 342.75 90.14 333.76 299.00 301.80 297.79 297.82 182.72 185.05 107.74 292.79 15 Mediar & Opex of Noman Group 17 Popular Group 141.36 148.94 290.30 245.33 287.18 285.14 286.01 247.70 284.56 215.00 67.74

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

4,512.01 2,187.90 6,699.92



ONE Bank Limited

					Ar	nnexure-E	<u> </u>										Annexure-G
- 1	Name of the I	Directo		the entities in which t	hey have	interest	Ш				Segme	nt Reportin	g				
			AS OF	31 December 2021			ч.	ONE Bank Limited ONE Bank Ltd and its subsidiaries									
SL			Status with	Name of the Firms/Companies in which they are interested as	Percentage (%) of			Particulars	ONE Bank Limited	Off-Shore Banking unit	Islami Banking Unit	Inter transaction with DBO	Total	ONE Securities Ltd	ONE Investments	Inter company transaction	Consolidated
No	Name of the Dire	ector	the Bank	proprietor, partner, Director, managing agent, Guarantor,	holding in the	Remarks		Interest income/proft on investment	15,643,629,185	331,905,645	11,453,901		15,986,988,731	46,968,445	543,643	(33,505,960)	16,000,994,859
				Employee etc.	company			Interest paid on deposits and borrowings etc.	11,614,259,801	237,869,887	25,370,105	-	11,877,499,793	6,222,708		(33,505,960)	11,850,216,541
Γ,	Mr. A.S.M. Shahidullah	. Vhoa Ch	nairman	NTC Housing Ltd.	12.50	Representing KSC		Net interest income	4,029,369,384	94,035,758	(13,916,204)	-	4,109,488,938	40,745,737	543,643	-	4,150,778,318
1	ni. A.S.n. Sianoulai	i Kisii Ci	allial	NTC Housing Cit.	12.30	Securities Limited		Investment income	2,049,344,764	-	1,406,170	-	2,050,750,934	120,599,225	-	-	2,171,350,159
H				1 Gtex Ltd.	33.33		1	Commission, exchange and brokerage	1,603,095,223	4,501,530	174,242	-	1,607,770,995	83,834,844		(1,203,675)	1,690,402,164
				2 Buttons & Trims Ltd	70.00			Other operating income	608,254,035	10,525,958	746,598	-	619,526,591	1,579,520	-	-	621,106,111
				3 Lables & Trims Ltd. 4 Lamisa Ltd.	70.00 60.00			Total operating income (A)	8,290,063,406	109,063,246	(11,589,193)	-	8,387,537,458	246,759,326	543,643	(1,203,675)	8,633,636,752
2.	Mr. Zahur Ullah	Vis	ce Chairman	5 L-2 Knitting Ltd.	60.00			Salaries and allowances	2,640,314,517	-	32,751,024	-	2,673,065,540	28,882,164	-	-	2,701,947,704
				6 Shamah Enterprises Ltd	40.00			Rent, taxes, insurance, electricity etc.	400,047,700	-	23,945,243	-	423,992,943	2,258,702	-	- 1	426,251,645
				7 Holiday Publications Ltd.	10.00			Legal expenses	17,888,943	50,182,989	25,000	-	68,096,932	269,500	-	- 1	68,366,432
				B Lamisa Food Products Ltd. NTC Housing Ltd.	70.00 12.50			Postage, stamps, telecommunication etc.	83,159,525	-	280,303	-	83,439,828	-	-	- 1	83,439,828
Н				5 NTC Housing Cits.	12.30	Representing Irfan	1	Directors' fees	944,000	-	112,000	-	1,056,000	176,000	-	- 1	1,232,000
3.	Mr. Kazi Rukunuddin A	Ahmed Di	rector	NTC Housing Ltd.	12.50	International		Auditors' fees	350,000	-	-	-	350,000	30,000	10,000	- 1	390,000
L						Limited		Stationery, printings, advertisements etc.	214,892,109	-	1,556,285	-	216,448,394	383,827		- 1	216,832,221
L	Mr. Shawket Jaman	Di	rector	NTC Housing Ltd.	12.50	Representing M. R. Holdings &		Managing Director's salary and allowances	12,184,103	-	-	-	12,184,103	-	-	- 1	12,184,103
1.	Pil. Silawke, Jalilali	Di	rector	NTC Housing Ltd.	12.30	Securities Limited		Depreciation, leasing expense and repair of bank's assets	1,079,934,198	-	8,521,415	-	1,088,455,613	9,577,238	-	-	1,098,032,851
,	Mrs. Anannya Das Guc		rector				1	Other expenses	362,943,377	477,753	762,524	-	364,183,654	16,832,932	16,207	(1,203,675)	379,829,118
3.	Mis. Ariannya bas Gup	pta Di	rector	•		-		Total operating expenses (B)	4,812,658,471	50,660,742	67,953,794	-	4,931,273,007	58,410,363	26,207	(1,203,675)	4,988,505,902
6.	Mr. AMMM Aurangzeb		dependent			-		Profit/ (loss) before provision and tax (C=A-B)	3,477,404,934	58,402,504	(79,542,988)	-	3,456,264,451	188,348,963	517,436	-	3,645,130,850
L	Chowdhury	ury Director Provision		Provision for loans and advances								ļ ļ	1				
					Δr	nnexure-F	:	Specific provision	1,676,248,139	-	-	-	1,676,248,139	-	-	- 1	1,676,248,139
	-					mexare i		General provision	327,766,604	-	-	-	327,766,604	656,710	-	- 1	328,423,314
	S	taten		Tax Position of the	Bank			Provision for off-balance sheet items	(6,794,459)	-	-	-	(6,794,459)	-	-	- 1	(6,794,459)
			AS at	: 31 December 2021				Provision for diminution in value of share	-	-	-	-	-	35,000,000	-	- 1	35,000,000
Ac	ccounting Year A	Assessme	ent Year	Statu	ıs	-	1 I	Provision for other	5,960,042	-	-	-	5,960,042	-	-	- 1	5,960,042
	2004	2005-2	1006				1	Total Provision (D)	2,003,180,326	-	-	-	2,003,180,326	35,656,710	-	-	2,038,837,036
\vdash	2005	2006-2	1007					Profit/ (loss) before taxes (E=C-D)	1,474,224,608	58,402,504	(79,542,988)	-	1,453,084,125	152,692,253	517,436	-	1,606,293,814
_			_					Provision for taxation	697,054,091	-	-	-	697,054,091	63,899,446	155,231		761,108,767
	2006	2007-2		IonourableHigh Court Divisionof Su				Net Profit after taxation	777,170,517	58,402,504	(79,542,988)	-	756,030,034	88,792,807	362,205	-	845,185,047
	2007	2008-2		iven verdict in favor of OBL in case				PROPERTY AND ASSETS								ļ ļ	1
	2008	2009-2		or the Accounting year 2004, 2005, nd 2011. The matter is now pend				Cash	17,995,150,734	-	115,265,377	-	18,110,416,111	10,241	-	- 1	18,110,426,352
-	2009	2010-2	Ĭ	lonourable Supreme Court of Bang		relate Division of		Balance with other Banks and Financial Institutions Money at call and short notice	5,951,520,653 6.725.200.000	147,525,283	312,193,434	(312,193,434)	6,099,045,936 6,725,200,000	300,764,014	46,767	(300,810,781)	6,099,045,936 6,725,200,000
\vdash								Investment	38,096,246,885		120,640,000		38,216,886,885	2,485,789,837	11,432,652	(192,036,662)	40,522,072,712
	2010	2011-2						Loans and Advances	212.893.423.479	9.755.629.141	45.094.552		222,694,147,172	159.612.680	11,432,032	(6.614.482)	222,847,145,369
	2011	2012-2	1013					Fixed Assets including premises, furnitures &	3,616,851,380	5,735,025,141	15.049.435		3.631.900.815	54.416.843		(0,014,101)	3,686,317,659
	2012	2013-2	1014					fixtures	.,,,		.,,	(700 510 000)	.,,			-	12.645.526.384
	2013	2014-2	015					Other Assets Non-banking Assets	14,646,992,138	40,426,697	280,940,530	(79,542,988)	14,888,816,377	236,512,939	454,079	(2,480,257,012)	12,645,526,384
	2014	2015-2	1016			P1.111		Total Assets	299,925,385,269	9.943.581.120	889.183.328	(391,736,422)	310,366,413,296	3,237,106,554	11.933.499	(2,979,718,937)	310,635,734,412
	2015	2015-2	-	he matter is pending at Honourabi upreme Court.	Je High Court L	Jivision of		LIABILITIES AND CAPITAL	299,923,363,269	9,943,361,120	009,103,320	(391,730,422)	310,300,413,290	3,237,100,534	11,933,499	(2,979,710,937)	310,635,734,412
_								Borrowings from other Banks, Financial Institutions								ļ ļ	1
	2016	2017-2	1018					and agents and subordinated & perpetual bond	24,790,672,269	4,204,199,828	-	-	28,994,872,097	6,614,482	-	(6,614,482)	28,994,872,097
	2017	2018-2	1019					Deposits and other accounts	230,228,561,516	5,116,763	889,182,348	-	231,122,860,626	-	-	(492,847,443)	230,630,013,182
Г	2018	2019-2	1020 T	Tax return submitted for the assessment.		1	Other Liabilities	32,741,328,271	5,734,264,529	980	(5,700,574,808)	32,775,018,972	489,801,407	660,223	(157,842)	33,265,322,760	

ONE Bank Limited Islami Banking Unit

		A	nnexure-H
Balance S	heet		
As at 31 Decem	ber 2021		
		31 12 2021	31.12.2020
	Notes	Taka	Taka
PROPERTY AND ASSETS Cash in Hand	2		
Cash in hand (including foreign currencies)	Г	23,231,202	14,828,438
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		92.034.175	83,922,891
	_	115,265,377	98,751,330
Balance with other Banks and Financial Institutions In Banoladesh	3	312,193,434	6,370
Outside Bangladesh	L	-	
Placement with other Banks and Finacial Institutions		312,193,434	6,370
Investments in shares and securities	4		
Government		120,640,000	21,120,000
COMIN	L	120,640,000	21,120,000
Investments General Investment etc.	5	45.094.552	
Bills purchased and discounted			- 1
		45,094,552 15,049,435	2.818.810
Fixed Assets including premises, furniture & fixtures Other Assets	6 7	15,049,435 280,940,530	2,818,810 50,701,979
Non-banking Assets	_	889.183.328	173.398.489
Total Assets	-	889,183,328	173,398,489
LIABILITIES AND CAPITAL			
Liabilities Placement from other banks, financial institutions and	agents		
Deposits and other accounts	8		
Al-Wadeeah current and other deposits accounts Rills passible		9,611,456 10.846.971	11,995,475
Mudaraba savings bank deposits		86.831.757	27,001,935
Mudaraba term deposits	L	781,892,164 889,182,348	127,838,154 166,835,564
Other Liabilities	9	980	6,562,925
Total Liabilities	-	889,183,328	173,398,489
OFF BALANCE SHEET ITEMS			
Contingent Liabilities Acceptances and Endorsements	Г		
Letters of Guarantee		744,334	-
Irrevocable Letters of Credit Bills for Collection		:	
Other Contingent Liabilities		-	-
Other Commitments Total off-Balance Sheet items including contingent lial	oilities	744,334	-
Profit and Loss For the year ended 31			
[Notes	2021 Taka	2020 Taka
Profit on investment	10	11.453.901	
Profit on investment Profit shared on deposits and borrowings etc.	10	(25,370,105)	(280,394)
Net investment income		(13,916,204)	
Income from investment in Shares/ Securities	12	1,406,170	8,254
Commission, exchange and brokerage	13	174,242	-
Other operating income	14	746,598	13,261
Total operating income		(11,589,194)	(258,879)
			ir
Salaries and allowances	15	32,751,024	6,166,353
Rent, taxes, insurance, electricity etc.	16	23,945,243	7,010,907
Legal & Professional Fees	17	25,000 280.303	66,946
Postage, stamps, telecommunication etc.			

Tax return submitted for the assessmen

2021-2022 Tax return submitted for the assessment.

N	otes	to	the	Fina	ncial	Statement	s
E	or th	a no	priod	andad	31 D	combor 2021	

2019

2020-2021

1.1 Islami Banking Operations
Islami Banking Operations
Islami Banking refers to a system of banking that complex with Islami law also known as Shariah law. The
underlying principle that govern Islami Banking are mutual risk and profit sharing between parties, the
underlying principle that govern Islami Banking are mutual risk and profit sharing between parties, the
The objectives of the Islami Banking system is not only to provide religiously acceptable financial products
and services as identified to the common Islamical structures but it also aims to combinate to the economic
development, facilitate the allocation of resources efficiently and utrimately attaining Social welfere. To
from Banquisten beak through opening thou (CI) full-fedged sistem Banking Banking
Banking Branch, Dhaka & Agrabad Islami Banking Branch, Chattogram consecutively on December 15, 2020

8. December 17, 2020 with the Boarding Nome "M. NOOR", Islami Basking Operations is botally different.
8. Repeated from DR. Comentional Basking Operations as the suffer operation between common to the bask of basins Shariff Philippe. All the Conventional Benches also proving Islami Basking ballety products Services to the Customers through Z(two) Islami Basking Bandhes using online facilities. Since inception.
8. Bask has been maintaining separate "Countriling System" for Islami Basking Operation which is completely different from Conventional Banking system ensuring the standards adopted by "Accounting Adulting Companision for Islami Banking Operation which is and Auditing Cognision for Islami Banking Operation which is an Auditing Cognision for Islami Banking Operation which is a completely different from Conventional Banking system ensuring the standards adopted by "Accounting and Auditing Cognision for Islami Banking Cognision of Institution (ACMIT).

and Auditing Organization for Islamic Financial Institutions (AUCHT):

2.1 Stamil Banking Division in Head Office
As per instruction of Guideline on Islamic Banking busined by Bangladesh Bank BBPD Circular No.15 dated
(St.).1.2009, a separated Division instead by Bangladesh Bank BBPD Circular No.15 dated
(St.).1.2009, a separated Division institution of United Division Control Control
Institution Contro

Member Secretary - Mt. Kamaruzaman

1.4 Ishani Banking Business

Since Inception, Islam banking business of ONE Bank Limited steady growth in deposit & investment with
only two (30) bunches around 90.00 Crore deposits were being collected.

1.5 Distribution of Profit under Islamic Banking Operation
ONE Bank Ltd. operating hw (00) Salami Banking Banches in complying with the rules of Islami Shariah
which absolutely prohibits receipts and payment of interest in any form. The operations of these two
branches are toxing offerent from order conventional branches, a sparate basines sheet, daily prosition
and soones statement are being maintained following basiness for Salami Salami
Operation of Salami
Operat

permissible by Shariran on profit | lodd sharing blast for a cert soul flashes before | Sharing blast for a cert soul flashes | Sharing blast flashes | Sharing blast flashes | Sharing blast flashes | Al. NOOR Horse | Al. NOOR Sharing blast flashes | Al. NOOR Cash Withdraw | Al. NOOR Northard AL NOOR Bai- Murabaha AL NOOR Cash Withdrawal against Mudaraba Deposit AL NOOR Musharaka Documentary Bill Purchase (MDBP)-Inland

32,741,228,271 5,734,264,529 980 (5,705,574,808) 32,775,018,972 489,801,407 660,223 (157,842) 33,265,322,760 287,760,562,055 9,943,581,120 889,183,328 (5,700,574,808) 292,892,751,695 496,415,889 660,223 (499,619,767) 292,890,208,039

Total Eshareholders' Equity 17,473,661,601 - 17,473,661,601 2,740,690,665 11,273,275 (2,480,993,170) 17,745,526,373 Total Liability and Shareholders' Equity 305,234,222,656 9,943,581,120 889,183,328 (5,700,574,808) 310,366,413,296 3,237,106,554 11,933,499 (2,979,718,937) 310,635,734,412

1.10 Others Products
Besides these Selling of Reyment Order, Demand Draft, Issuance of Bank Guarantee, Performance Guarantee,
Bid Bond, valvois Certificates, Online Transactions; BETFIX, RTGS, NPSB, Mobile Banking, Card Services and
other necessary Banking services are also available in the 2 (two) Islams Banking Branches under Islams
Banking Operation of DNE Bank LLD.

Bid Bord, various Lettricities, urmer immonation, and in the 2 (two) [staim Banking Branches under Islamic other necessary bearing particles and each available in the 2 (two) [staim Banking Branches under Islamic Islamic Branches under Islamic Branches

		Taka	Taka
2	Cash		
	Cash in hand (Note-2.1)	23,231,202	14,828,438
	Balance with Bangladesh Bank and it's agent banks (Not)	e-2.2) 92,034,175	83,922,891
		115,265,377	98,751,330
	2.1 Cash in hand		
	In Local Currency	23,231,202	14,828,438
	In Foreign Currencies	-	-
		23,231,202	14,828,438
	2.2 Balance with Bangladesh Bank and it's agent bank	:(s)	
	Bangladesh Bank:		
	In Local Currency	92,034,175	83,922,891
	In Foreign Currencies	-	-
		92,034,175	83,922,891
	Balance with Sonali Bank being an agent of Bangladesh	Bank -	
		92,034,175	83,922,891
	2.3 Cash Reserve Ratio (CRR) and Statutory Liquidit	y Ratio (SLR):	

a) Cash Reserve Requirement (CRR) :		
Required reserve daily basis (2020: 4% of average Demand and Time Liabilities)	20,152,790	6,911,920
Reserve held with Bangladesh Bank in local currencies	92,034,175	83,922,891
Surplus/(Shortage)	71,881,385	77,010,971
Required reserve bi-weekly basis	23.031.760	6.911.920
Actual reserve held	92,034,175	83,922,891
Surplus/(Shortage)	69,002,415	77,010,971
) Statutory Liquidity Ratio (Other than CRR):		
Required reserve	31,668,670	9,503,890
Reserve held (b.1)	212,873,617	112,959,410
Surplus/(Shortage)	181,204,947	103,455,520
h.1 Reserve held in SLR:		
Cash in hand including foreign currency	23.231.202	14.828.438
Balance with Bangladesh Bank -local currency (Surplus amount of CRR)	69,002,415	77,010,971
Other securities	120,640,000	21,120,000
	212,873,617	112,959,410



ONE Bank Limited Islami Banking Unit 31.12.2021 31.12.2020 Taka Taka 312,193,434 6,370 -312,193,434 6,370 889,182,349 166,835,564 889,182,349 166,835,564 7,443 61,701 16,808 **174,242** 6,370 554,741 500 191,357 **746,598** 312,193,434 b.Customers Deposits
i. Al- wadeeah current deposits and other accounts
Al-wadeeah current deposits
Margin Deposit
Sundry deposits - 1 -4,739,658 10,264,000 2,420,000 -2,451,798 1,731,475 9,611,456 11,995,475 29,600,370 1,548,972 1,601,682 32,751,024 120,640,000 21,120,000 10,846,971 6,166,353 19,795,198 2,890,028 58,120 199,047 388,491 614,360 23,945,243 86,831,757 27,001,935 5,832,000 954,051 105,910 22,160 18,664 754,878,978 126,534,030 18,016,244 1,114,207 5 Investments
General investment etc. (Note-5.1)
Bill purchased and discounted 45,094,552 -45,094,552 8,996,943 189,917 781,892,164 127,838,154 889,182,349 166,835,564 78,122 **7,010,907** 5.1 General investment etc. 40,145 240,158 **280,303** 66,946 **66,946** 61,721 112,464 6 Fixed Assets including premises, furniture & fixtures Furniture and fixture including office renovation Office appliance & equipments Computer 9,347,861 5,867,447 1,406,250 **16,621,558** 10 Profit on investment
Profit on Al Noor Cash Withdrawa
Staff house building investment
Profit on Staff Loan
Profit on investment against Mudaraba Term Deposit
Inter branch income -2,818,810 Repairs & Maintenance her Assets
Stationery, stamps, printing materials etc
Stack of stamps
Advance Income Tax
Profit accrued on investment but not collected
Profit(loss psychole to head office
Remoulton/Development and prepaid expenses
Branch Adjustment Account 591,900 1,406,170 8,254 230,000 50,000 280,940,530 50,701,979

ONE Bank Limited Off-Shore Banking Unit

PROPERTY AND ASSETS	Notes	USD 31.1	2.2021 Taka	USD 31.1	2.2020 Taka
CASH		030	1000	030	TURE
Cash in hand (including foreign currencies) Cash with Bangladesh Bank and its agent bank(s)		-			-
Including foreign currencies)		-		-	
Balance with other Banks and Financial Institut			-	-	-
n Bangladesh	JUILS 3				
Outside Bangladesh		1,719,409	147,525,283 147,525,283	1,088,030 1,088,030	92,266,134 92,266,134
Money at Call and Short Notice		1,719,409	147,525,283	1,088,030	92,266,134
Investment					
iovernment Others					
		-	-	-	-
oan and Advances:	4	109.841.959	9.424.440.051		
oans, cash credits, overdrafts etc. Ills purchased and discounted		3,860,013	331,189,090	108,617,804 3,937,659	9,210,909,244 333,917,808
ixed Assets		113,701,971	9,755,629,141	112,555,463	9,544,827,052
		-			
Other Assets	5	471,174	40,426,697	1,001,500	84,928,334
ion Banking Assets Intal Assets			i-		
otal Assets		115,892,554	9,943,581,120	114,644,993	9,722,021,520
IABILITIES AND CAPITAL					
Sorrowings from other Banks, Financial institutions and agents	6	48,999,998	4,204,199,828	92,666,666	7,858,235,210
Current deposits and other accounts	7				
urrent accounts and other accounts		59,636	5,116,763	1,129,342	95,769,474
avinos bank deposits			:	:	
Term deposits		59.636	5.116.763	1.129.342	95,769,474
Other Liabilities	8	66,172,214	5,677,575,969	1,129,342	1,578,110,166
otal Liabilities		115,231,848	9,886,892,560	112,405,557	9,532,114,851
Capital/Shareholders' Equity					
rofit and loss account otal Liabilities and Shareholders' Equity		660,706 115,892,554	56,688,560 9.943,581,120	2,239,436	189,906,669 9,722,021,520
				22.42.4550	37. 22,022,022
Off Balance Sheet Items Contingent Liabilities	9				
cceptance and endorsements	•	52,727	4,523,983	156,612	13,280,888
etter of Guarantee rrevocable Letters of Credit		392.042	33.637.187	758.104	64.288.034
ills for Collection					
Other Contingent Liabilities		444,769	38,161,170	914,716	77,568,921
Dalms lodged with but not recognized by the Bank					-
Other exchange contract Fotal Contingent Liabilities		444,769	38.161.170	914.716	77,568,921
		444,703	30,101,170	314,710	77,500,521
Other Commitments Occumentary Credits and short term trade-related tra					
onward assets purchased and forward deposits place	d				:
Indrawn note issuance and revolving undertaking fac- Indrawn formal standby facilities, credit lies and other	lities			-	
ommitments					
Total other commitments					-
Total off-Balance Sheet items including conting	ent	444 769	20 161 170	914 716	77 550 021
otal off-Balance Sheet items including conting jabilities	jent	444,769	38,161,170	914,716	77,568,921
Jabilities				914,716	77,568,921
Jabilities Profi	it and	d Loss Ad	count		77,568,921
Jabilities Profi	it and	d Loss Ad			77,568,921
Jabilities Profi	it and	d Loss Added 31 Dec	ccount ember 2021	l 2	020
Jabilities Profi	it and ar end	d Loss Added 31 Dec	ccount ember 2021	l	020
Profi For the ye	notes	d Loss Added 31 Dec	ccount tember 2021 Taka	USD 2	020 Taka 752,094,069
Profi For the ye	it and ar end	d Loss Added 31 Dec	ccount tember 2021 Taka 438,699,357 (344,663,600)	USD 8,868,919 (6,805,250)	020 Taka 752,094,069 (577,092,723)
Profit For the ye Interest income Interest paid on deposits & borrowings let interest income come from investments	Notes	d Loss Added 31 Dec	CCOUNT lember 2021 Taka 438,699,357 (344,663,600) 94,035,758	2 USD 8,868,919 (6,805,250) 2,063,668	752,094,069 (577,092,723) 175,001,346
Profit For the ye Interest income Interest pad on deposits & borrowings Income from levestments Incomes from levestments Incomes from levestments Incomission, exchange and brokerage	Notes	d Loss Added 31 Dec 20 USD 1 5,113,046 (4,017,058) 1,095,988 52,465	221 Taka 438,699,357 (344,663,600) 94,035,758 4,501,530	USD 8,868,919 (6,805,250) 2,063,668	752,094,069 (577,092,723) 175,001,346 - 8,504,527
Profi For the ye Interest income Interest income Interest paid on deposits & borrowings Ket Interest income Concern from investments Interest income Interest	Notes	d Loss Added 31 Dec	CCOUNT lember 2021 Taka 438,699,357 (344,663,600) 94,035,758	2 USD 8,868,919 (6,805,250) 2,063,668	752,094,069 (577,092,723) 175,001,346
Profit For the ye whereat iscume interest paid on deposits it borrowings test interest income roome from investments mornison, exchange and brokenage their operating source falls in the company of the	Notes	d Loss Added 31 Dec	Taka 48,699,357 (344,663,600) 94,035,758 4,501,530 10,525,958	8,868,919 (6,805,250) 2,063,668 - 100,288 119,292	752,094,069 (\$77,092,723) 175,001,346 8,504,527 10,116,056
Profif For the ye Interest income Inte	Notes	1 Loss Addied 31 Decided 31 Decided 31 Decided 31 Decided (3.017,088) 1,095,988 - 52,465 122,680 1,271,133	CCOUNT tember 2021 Taka 418,699,357 (344,663,600) 94,035,758 4,501,530 10,525,958 109,063,246	2 USD 8,868,919 (6,805,250) 2,063,668 - 100,288 119,292 2,283,248	020 Taka 752,094,069 (577,092,223) 175,001,346 8,504,527 10,116,056 193,621,928
Profiferent licone Interest licone Interest licone Interest place and educatis & borrowings det interest nome Income from investments to tradering. Interest licone Interest l	Notes	d Loss Added 31 Dec	Taka 48,699,357 (344,663,600) 94,035,758 4,501,530 10,525,958	8,868,919 (6,805,250) 2,063,668 - 100,288 119,292	752,094,069 (\$77,092,723) 175,001,346 8,504,527 10,116,056
Profit For the ye Interest income Interest paid on deposits & borrowings Income from investments ye Interest paid on deposits & borrowings Income from investments Interest profits (profits) and brokerage Interest greating promise (a) Interest and allowances Interest and allowances Interest profits (profits) yet Interest profits Interest profit	Notes	1 Loss Addied 31 Decided 31 Decided 31 Decided 31 Decided (3.017,088) 1,095,988 - 52,465 122,680 1,271,133	CCOUNT tember 2021 Taka 418,699,357 (344,663,600) 94,035,758 4,501,530 10,525,958 109,063,246	2 USD 8,868,919 (6,805,250) 2,063,668 - 100,288 119,292 2,283,248	020 Taka 752,094,069 (577,092,223) 175,001,346 8,504,527 10,116,056 193,621,928
Profif For the ye therest income where I pain of exposits & borrowings set interest income come from investments commission, eachway and stockenge controlled profit of the commission and bounces and bounces and abounces defined by the commission of the commission of the commission and bounces and bounces defined profit of the commission of the sector of feet profit of the commission of the sector of feet profit of the commission of the sector of feet profit of the commission of the sector of feet profit of the commission of the sector of feet profit of the commission of the sector of feet profit of the commission of the sector of feet profit of the commission of the sector of the secto	Notes 10 11 12 13	20	CCOUNT tember 2021 Taka 418,699,357 (344,663,600) 94,035,758 4,501,530 10,525,958 109,063,246	2 USD 8,868,919 2,063,668 100,288 119,292 2,283,248 653,207	020 Taka 752,094,069 (577,092,223) 175,001,346 8,504,527 8,504,527 93,621,928 55,392,648
Profit For the ye Interest income Interest in	Notes 10 11 12 13	22 USD	2021 Taka 438,699,357 (244,663,600) 94,035,758 4,501,525,938 109,063,246 50,182,989 477,753	2 USD 8,868,919 (6,805,290) 2,063,668 100,288 119,292 2,283,248 - - - - - 10,985	752,094,069 (577,092,273) 175,001,346 8,504,527 10,116,056 193,621,928 - 55,392,648
Interest licone For the ye Interest licone Interest place of the year Interest plac	Notes 10 11 12 13	20 USD	Taka 121 Taka 123,699,357 (344,643,600) 94,035,728 4,501,525,958 109,063,246 50,182,989 4,77,753 50,660,742	2 USD 8,868,919 (6,805,259) 2,063,668 119,292 2,283,248 653,207	752,094,069 (577,092,233) 175,001,346 8,504,527 10,116,056 193,621,928
Profit For the ye Interest income Inte	Notes 10 11 12 13	22 USD	2021 Taka 438,699,357 (244,663,600) 94,035,758 4,501,525,938 109,063,246 50,182,989 477,753	2 USD 8,868,919 (6,805,290) 2,063,668 100,288 119,292 2,283,248 - - - - - 10,985	752,094,069 (577,092,273) 175,001,346 8,504,527 10,116,056 193,621,928 - 55,392,648
Interest income for the yes Interest income Interest paid on deposits & borrowings Vet Interest income Interest paid on deposits & borrowings Vet Interest income Interest paid on deposits of the Interest Interest income Interest income	Notes 10 11 12 13	20	2021 Taka 436,599,357 (344,663,600) 94,035,758 (109,063,246) 50,182,989 109,063,246 109,063,246 58,402,504	2 USD 8,868,919 (6,805,250) 2,063,668 119,292 2,283,248 - 653,207 - 10,985 664,191 1,619,057	020 Taka 752,094,069 (57,092,223) 175,001,346 8,504,527 10,116,056 193,621,928 55,392,648 931,508 56,322,156 137,297,772
Profifered income interest income interest income interest and in deposits a borrowings well interest income normal formation of the interest income normal formation (and interest income normal formation (and interest income normal interest income normal discovered interest income normal interest inter	Notes 10 11 12 13	20 20 20 20 20 20 20 20 20 20 20 20 20 2	COUNT teember 2021 Taka 125,29 137 (244,653,200) 147,753 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 10,525,525,525,525,525,525,525,525,525,52	2 USD 8,868,919 (6,805,259) 2,063,668 110,288 119,292 2,283,248 - 653,207 - 10,985 664,191 1,619,05 (594,677) (594,677)	020 Taska 752,094,069 (77,094,723) 175,003,346 8,504,527 10,116,056 193,621,928 55,392,648 31,508 36,324,156 137,297,772
For the ye interest income interest pad on deposits 8, borrowings interest pad on deposits 8, borrowings interest pad on deposits 9, borrowings income from investments or mornison, exchange and brainings before operating from the continued of t	Notes 10 11 12 13	20 24 25 26 26 27 27 27 27 27 27 27 27 27 27 27 27 27	2021 Taka 438,699,357 (344,663,600) 94,035,738 4,501,530 110,325,930 110,325,930 109,063,246 50,182,989 47,753 50,660,742 58,402,504	2 USD 8,868,919 (6,805,250) 2,063,668 119,292 2,283,248 653,207 653,207 1,619,057 (594,677) (594,677)	020 Yaka 732,094,009 (777,092,720) 175,001,346 8,505,123 101,16,056 103,021,928 55,392,648 911,508 56,324,156 137,292,772 (50,423,28)
Interest income Profit For the ye Interest pict on deposits & borrowings Interest pict on deposits & Interest pict on deposits Interest pict of the Interest pict of the Interest pict of Interes	Notes 10 11 12 13	25 Added 31 Dec 26 USD	count rember 2021 Taka 1221 Taka 123,699,357 (244,653,600) 10,525,938 109,063,246 50,182,999 177,753 50,669,742 2,108,021 2,108,021 (394,078)	USD 8,868,919 (6,805,250) (6,805,250) (6,805,250) (7,905,260) (7,905,207) (7,9	72k9 72k9 72k94 (37799,272) 175,003,469 (37799,272) 175,003,469 6.504,527 10116,005 193,621,928 55,392,648 931,508 56,323,156 137,297,772 (50,429,289) (50,429,289) (50,429,289)
Interest income Profit For the yet Interest income Interest paid on deposits & borrowings tel interest income Interest paid on deposits & borrowings tel interest income Interest paid on the Interest Interest income Interest paid on Interest Interest paid on Interest Interest paid Interest Interest paid Interest Interest paid Interest Interest Interest paid Interest	Notes 10 11 12 13	20 20 20 20 20 20 20 20 20 20 20 20 20 2	COUNT teember 2021 Taka 125,29 137 (244,653,200) 147,753 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 109,063,246 10,525,938 10,525,525,525,525,525,525,525,525,525,52	2 USD 8,868,919 (6,805,259) 2,063,668 110,288 119,292 2,283,246 - 653,207 - 10,985 664,191 1,619,05 (594,677) (594,677)	020 Taska 752,094,069 (77,094,723) 175,003,346 8,504,527 10,116,056 193,621,928 55,392,648 31,508 36,324,156 137,297,772
Profit For the ye therest income interest and in deposits a borrowings test interest known come from investments commission, eachange and brokenge commission, eachange and brokenge commission, eachange and brokenge commission, eachange and brokenge content of the commission of the commission part operating income (A) saleties and allowances descriptly descriptly de- gegel & comunitary operation contains, stamps, telecommunication etc. fees tender fees tender fees the expenses to appear of and fees expenses specific provision Comman provision Specific provision Comman provision specific fees and advances Specific provision Comman provision specific fees and advances specific provision Comman provision fees and advances specific provision Comman provision fees of blastices sheet items (both Provision)	Notes 10 11 12 13	20 25 Added 31 Dec 25 25 25 25 25 25 25 25 25 25 25 25 25	221 Taka 438,699,137 (244,631,609) 94,035,758 4,501,530 10,525,958 109,063,246 50,182,969 477,753 50,660,742 2,106,021 (394,03,78)	2 USD 8,868,919 (6,805,290) (6,805,290) (6,805,290) (7,905,696 (8,105,290) (19,105,	0250 726,094,069 (577,997,729) 177,007,345 8,504,527 10,116,056 133,621,928 55,392,648 137,297,772 (50,422,288) (50,423,289) (25,042,288) (25,042,288)

Balance Sheet As at 31 December 2021

Cash Flo For the year end							
2021 2020							
	USD	Taka	USD	Taka			
Cash flows from operating activities							
Interest receipts in cash	5,113,046	438,699,357	8,868,919	752,094,069			
Interest payments	(4,017,058)	(344,663,600)	(6,805,250)	(577,092,723			
Fee and commission receipts	52,465	4,501,530	100,288	8,504,527			
Legal expenses	(590,452)	(50,660,742)	(664,191)	(56,324,156			
Receipts from other operating activities	122,680	10,525,958	119,290	10,115,960			
Operating profit before changes in current assets and liabilities	680.682	58.402.504	1.619.055	137.297.676			
Increase/(decrease) in operating assets and liabilities Loans and advances to customers	(1.146.509)	(210.802.089)	59.267.351	5.042.929.823			
Other assets	530.327	44.501.637	570 879	48.566.652			
Borrowing from other banking companies, agencies etc.	(43.666.668)	(3.654,035,382)	(61.268.156)	(5.210.831.151			
Deposits from banks	(40,000,000)	(3,034,033,302)	6.349	538.420			
Deposits from customers	(1.069.706)	(90.652.712)	826,789	70.083.362			
Other liabilities	45,303,253	3.907.845.190	(2.584.671)	(221,340,407			
CONSTRUCTION	(49,303)	(3.143.355)	(3.181.459)	(270.053.301			
Net cash flows from operating activities	631,379	55,259,149	(1,562,403)	(132,755,624			
Cash flows from investing activities	031,375	33,239,249	(1,301,403)	(132,733,024			
Payments for purchase of securities							
Receipts from sale of securities							
Net Purchase/sale of fixed assets							
Net cash used in investing activities							
Cash flows from financial activities							
Receipts from issue of ordinary shares							
Dividend paid							
Net cash used in financing activities	-			-			
Net increase in cash and cash equivalents (A+B+C)		55,259,149	(1,562,403)	(132,755,624			
Effect of exchange rate changes on cash and cash equival							
Opening cash and cash equivalents	1,088,030	92,266,134	2,650,433	225,021,758			
Closing cash and cash equivalents (D+E)	1,719,409	147,525,283	1,088,030	92,266,134			
Closing cash and cash equivalents							
		-					
Closing cash and cash equivalents Cash in hand							
Cash in hand	- :						
Cash in hand Cash with Bangladesh Bank & its agent(s)	1 719 409	147 525 283	1.088.030	92 266 134			
Cash in hand Cash with Bangladesh Bank & its agent(s) Cash with other banks and financial institutions	1,719,409	147,525,283	1,088,030	92,266,134			
Cash in hand Cash with Bangladesh Bank & its agent(s)	1,719,409	147,525,283	1,088,030	92,266,134			

Notes to the Financial Statements For the year ended 31 December 2021

In Charlogram.

J. Principal activities
The principal activities of the units are to provide all kinds of commercial banking services to its customers through its CIT-New Banking into its imagidadeh.

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

J. Significant accounting policies and basis of preparation of financial statements are preceding principal activities and provide property of the basis of a point own and represent the financial performance in the Banking and the property of the principal activities and principal activities are proposed in financial statements.

J. 2. Use of estimates and judgments the preparation of financial statements requires management to make judgments, estimates and the proposed or financial statements requires management to make judgments, estimates and underly policies and their reported amounts of acids; labilities, income and expenses. Actual results may differ front these estimates.

Estimates and underlying assumptions are reviewed on an opposition base counting policies and the reported amounts of acids; labilities, income and expenses. Actual results may differ front these estimates.

Estimates and underlying assumptions are reviewed on an opposition base counting policies and the reported amounts of acids; labilities, income and expenses. Actual results may differ front these estimates.

Later and the proposition of the proposition of the proposition to accounting estimates are recognized in the period which the estimates is revised and in any future periods affected.

are recognised in the period in which the destinates a review and in any future periods affected.

2.3 Foreign currencies translation
a) Foreign currencies translation
freelign currency fromations are conserved into equivalent. Take using the ruling exchange rates on
freelign currency fromations are converted into facilities. Of changes in Foreign Entangle Batter's
Foreign currency balances held in US Dollar are converted into Take at weighted average rate of inteburk market as determined by Bangloshed Batks 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 Coding of the previous day and converted into Take 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 Taika terms at the rates of exchange
culting on the bilance date.

ruling on the use account.

2.4. Cash flow statement
Cash flow statement has been prepared in accordance with the International Accounting Standard-7 *
Cash Row Statement* under direct method as recommended in the BRPO Circular No. 1.4, dated 25 June
2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank.

.2.5 Reporting period

These financial statements cover from 01 January 2021 to 31 December 2021.

These financial statements over from 0.1 January 2021 to 31 December 2021.

1.3 Assets and basis of their valuation
1.3.1 Cash and cash equivalents
1.3.2 Cash and cash equivalents include notes and notes upon the comparison of changes in their fair value,
and are used by the unit management for its short-term commitments.
1.3.2 Loans and advances of investments
1.3 Loans and advances of investments
1.4 Loans and advances of in

) Depreciation is charged for the year at assets.	preciation is charged for the year at the following rates on reducing balance method on all for sets.					
Category of fixed assets	Rate of Depreciation					
Furniture and fixtures	10%					
Office equipment	18%					
Vehicle	20%					

depreciation is charged up to the date of disposal.

14 Basis for valuation of liabilities and provisions
A provisions is recognised 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 he obligations, in accordance with the 1/6.37 "Provisions, Contingent Liabilities and Contingent Assets".

1.5. Revenue recognition
1.5.1 Interest income
Interest income srecognized on account basis.

1.5.2 Fees and commission income
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 austomers on letters of redit and letters of guarantee are credited to income
at the time of effecting the transactions.

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.

		31.1	2.2021	31.1	2,2020
		USD	Taka	USD	Taka
•	Balance with other banks and financial institutions				
	In Bangladesh Outside Bangladesh (Note-3.1)	1.719.409	147.525.283	1.088.030	92.266.13
	Control terripotenti (Hote-2.2)	1,719,409	147,525,283	1,056,030	92,266,13
	Outside Bangladesh				
	Mashreq Bank NY	1,855,680	159,217,355	849,198	72,012,94
	Punjab National Bank	(136,271)	(11,692,072)	-	
	United Bank of India	1,719,409	147.525.283	238,832	20,253,19
	Loans and advances	411.451.45	1.0 300030000	.,,	Japanajan
	i) Loans, cash credits, overdrafts, etc.				
	Term Loan Time Loan	15,922,784	1,366,174,872	13,775,453	1,168,173,54
	Time Loan Cash Cradit	90,308,148	7,748,439,135	89,722,921	7,608,602,388
	Overdraft	405,187	34.765.063	1.557.796	132,102,63
	Loan against Trust Receipt	3,205,839	275,060,980	3,561,634	302,030,47
	ii) Bills purchased and discounted	109.841.959	9.424.440.051	109.617.904	9.210.909.24
	Local bill purchased and discounted	3,860,013	331,189,090	3,937,659	333,917,80
	Foreign bills purchased and discounted			-	
		3,860,013	331,189,090 9,755,629,141	3,937,659	9,544,827,052
	Other Assets	113,701,971	9,733,029,242	112,333,403	9,244,027,02
		471.117		1.001.500	84.928.33
	Prepayment Others	4/1,117	40,421,844 4,853	1,001,500	84,928,33
	Interest receivable		.,	-	
		471.174	40,426,697	1.001.500	84,928,33
5	Borrowing from other Bbanks, and Financial Institu	itions and agents			
	Nederlandse Financierings- Maatschappij Voor				
	Ontwikkelingslanden N.V (FMO) Oesterreichische EntwicklungsBank AG (OeEB)	12,375,000 2,625,000	1,061,775,000	25,375,000 6,875,000	2,151,827,913
	The OPEC Fund for International Development (OFID)	2,625,000	225,225,000	3,750,000	318,004,12
	Société de Promotion et de Participation pour la			3,730,000	310,004,12
	Coopération Economique S.A. (Proparco)	9,375,000	804,375,000	15,625,000	1,325,017,188
	Norwegian Invest. Fund for Developing Countries (Norfund) International Finance Corporation (IPC)	5,625,000 9,999,998	482,625,000 857,999,828	9,375,000	795,010,313 1,413,351,610
	RAK BANK-Dubai	9,000,000	772,200,000	15,000,000	1,413,351,610
	NAME AND PARTY.	48,999,998	4,204,199,828	92,666,666	7,050,235,210
	Current deposits and other accounts				
	Current deposits and other accounts	18.792	1,612,327	16.214	1.374.92
	Deposits from Banks-Term deposit				
	Foreign Currency Deposits	25,828	2,216,072	6,349	538,42
	Sundry deposits	15,016 59,636	1,288,364	1,105,780	93,856,12
		39,030	3,110,703	2,229,342	93,703,47
	Other liabilities				
	Due to Head Office (Note-9.1)	64,638,093	5,545,948,345	16,743,203	1,419,842,04
	Accrued Interest for deposit Interest Suspense	14.177	1.216.413		
		378,477	32,473,308	716,536	60,763,02
	Interest Payable on Borrowings Outside Bd				
	Others			15,108	
		1,137,020	97,556,291 381.612	15,108 1,125,555 9,147	1,281,13 95,448,27 775.68

	59,636	5,116,763	1,129,342	95,769,474
Other liabilities				
Due to Head Office (Note-9.1) Accrued Interest for deposit	64,638,093	5,545,948,345	16,743,203	1,419,842,041
Accrued interest for deposit Interest Suspense	14.177	1.216.413		
Interest Payable on Borrowings Outside Bd	378,477	32,473,300	716.536	60.763.029
Others	274/477	32,473,300	15,108	1,281,137
General Provision (Unclassified Loan)	1,137,020	97,556,291	1.125.555	95,440,271
General Provision for off balance sheet items	4,440	391,612	9,147	775,689
	66,172,214	5,677,575,969	18,609,548	1,570,110,166
Due to Head Office				
Payable to Head office (Transaction with DBU)	63,536,043	5.451.392.512	17.260.210	1.463.694.817
Payable to Head Office (Retained Earnings)	1,102,049	94,555,833	(517,007)	(43,642,777)
	64,638,093	5,545,940,345	16,743,203	1,419,842,041
Contingent liabilities				
Acceptance and Endorsements	52,727	4,523,983	156,612	13,290,688
Letter of Guarantee				
Irrevocable Letter of Credit	392,042	33,637,187	759,104	64,288,034
Bills for Collection	444,769	39.161.170	914.716	77,569,921
	444,769	39,161,170	914,716	77,560,921
Interest income				
Bills purchased and discounted	211,857	18,177,349	240,855	21,103,150
Short Term Loan	547,703	46,992,917	737,198	62,515,188
Time Loan	4,119,295	353,435,472	7,654,236	649,087,666
Loan Against Trust Receipt	100,904	8,657,553	77,334	6,557,990
Overdraft Others	97,145	8,335,031	118,978	10,089,474
Interest on loans and advances	5.113.046	3.101.036	9.969,919	2,740,603 752,094,069
Interest on loans and advances Interest received from Head Office	5,113,046	438,699,357	8,868,919	752,094,069
Total Interest income	5.113.046	439,699,357	0.060.919	752,094,069
		- ranjassjaar	ejecujosas	
Interest paid on deposits & borrowings				
Interest paid to Head Office	1,244,682	106,793,712	1,135,164	96,263,179
Interest expenses for borrowing Interest expenses for other bank- Local	2,772,376	237,869,887	5,670,086	480,829,544
anterest expenses for other bank- Local	4.017.058	344,663,600	6,805,250	577.092.723
	4,017,038	344,003,000	0,003,230	377,092,723
Commission, exchange and brokerage				
Commission on L/C	16,736	1,435,935	47,332	4,013,809
Commission on acceptance	34,484	2,958,750	24,471 20,485	2,075,172
Export Bill Handling Charge	52.465	4,501,530	100,288	2,415,546 8,504,527
Other operating income	52,465	4,501,530	100,288	8,504,527
Fees & Charges	122.690	10.525.958	119.292	10.116.056
Commission on Remittance	122,000	10,323,938	119,292	10,110,000
	122,680	10,525,958	119,292	10,116,056
The above Financial Statements are	also available in	our web-site: v	oww onebank	com bd

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