

AB Bank Limited & its Subsidiaries
Consolidated Balance Sheet (Un-Audited)
As at 30 June 2011

	Notes	30.06.2011 Taka	31.12.2010 Taka
PROPERTY AND ASSETS			
Cash	3(a)	7,528,615,090	6,615,787,687
In hand (including foreign currencies)	3.1(a)	790,035,794	793,965,044
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2(a)	6,738,579,296	5,821,822,643
Balance with other banks and financial institutions		6,460,200,205	4,855,275,265
In Bangladesh	4(a)	5,093,825,840	3,883,196,976
Outside Bangladesh	4(b)	1,366,374,366	972,078,290
Money at call and on short notice	5(a)	231,980,000	380,180,000
Investments	6(a)	18,941,124,893	15,048,539,567
Government	6.1(a)	13,094,102,054	10,925,594,003
Others	6.2(a)	5,847,022,839	4,122,945,564
Loans and advances		100,445,429,160	96,730,292,593
Loans, cash credits, overdrafts, etc	7(a)	97,056,863,364	92,692,677,369
Bills purchased and discounted	8(a)	3,388,565,796	4,037,615,224
Fixed assets including premises, furniture and fixtures	9(a)	4,184,097,290	4,087,964,621
Other assets	10(a)	7,668,452,720	6,285,838,580
Non-banking assets		-	-
Total Assets		<u>145,459,899,358</u>	<u>134,003,878,314</u>
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11(a)	4,847,458,751	14,200,436,481
Deposits and other accounts	12(a)	114,474,414,251	94,780,200,605
Current deposits		8,008,741,536	8,486,955,205
Demand deposits		5,050,469,372	3,720,452,767
Bills payable		1,243,977,865	1,340,901,326
Savings bank deposits		13,077,631,878	13,061,751,527
Special notice deposits		16,032,971,711	8,820,711,007
Fixed deposits		64,409,968,069	53,387,157,876
Bearer certificates of deposit		130,325,000	130,325,000
Other deposits		6,520,328,821	5,831,945,896
Other liabilities	13(a)	11,213,259,874	10,872,616,562
Non- Controlling Interest	13(b)	(50,426,057)	3,747,308
Total Liabilities		<u>130,484,706,820</u>	<u>119,857,000,957</u>
Capital/Shareholders' Equity			
Total Shareholders' Equity		14,975,192,538	14,146,877,357
Paid-up capital	14	3,205,316,500	3,205,316,500
Statutory reserve	15	4,401,859,933	4,395,603,869
Other reserve	16(a)	1,610,203,518	1,566,130,459
Retained earnings	17(a)	5,757,812,587	4,979,826,528
Total Liabilities and Shareholders' Equity		<u>145,459,899,358</u>	<u>134,003,878,314</u>

	Notes	30.06.2011 Taka	31.12.2010 Taka
Off-Balance Sheet Items			
Contingent liabilities			
	18	49,011,428,796	44,484,883,051
Acceptances and endorsements		15,911,478,673	12,254,568,825
Letters of guarantee		9,278,764,134	8,210,194,977
Irrevocable letters of credit		13,902,171,324	17,349,666,037
Bills for collection		9,919,014,665	6,670,453,212
Other contingent liabilities		-	-
Other commitments			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		49,011,428,796	44,484,883,051
Other memorandum items			
		3,620,638,625	2,703,462,252
Value of traveller's cheques		-	-
Value of savings certificates (Sanchaya Patra)		3,620,638,625	2,703,462,252

-Sd-
Badrul H Khan
CFO

-Sd-
Kaiser A. Chowdhury
Managing Director

Dated : 25 July 2011

AB Bank Limited & its Subsidiaries
Consolidated Profit and Loss Account (Un-Audited)

For the period ended 01 January to 30 June 2011

Notes	Jan.- June '11 Taka	Jan.- June '10 Taka	April to June'11 Taka	April to June'10 Taka
OPERATING INCOME				
Interest income	20(a) 6,563,755,516	5,094,606,061	3,458,360,314	2,676,228,694
Interest paid on deposits and borrowings, etc.	21(a) (4,888,030,437)	(2,998,305,550)	(2,612,493,705)	(1,564,280,233)
Net interest income	1,675,725,078	2,096,300,510	845,866,609	1,111,948,460
Investment income	22(a) 989,234,160	2,618,055,487	496,353,100	1,946,410,361
Commission, exchange and brokerage	23(a) 1,351,212,320	1,305,168,541	674,095,228	703,413,173
Other operating income	24(a) 148,846,266	113,753,661	103,851,128	62,190,583
	2,489,292,745	4,036,977,690	1,274,299,456	2,712,014,117
Total operating income (a)	4,165,017,824	6,133,278,200	2,120,166,065	3,823,962,577
OPERATING EXPENSES				
Salary and allowances	25(a) 767,655,535	672,757,892	402,797,927	374,368,912
Rent, taxes, insurance, electricity, etc.	26(a) 155,843,114	136,537,936	78,895,776	65,590,261
Legal expenses	27(a) 2,458,571	2,542,152	(1,811,149)	1,863,035
Postage, stamps, telecommunication, etc.	28(a) 55,115,911	51,609,142	25,255,305	25,418,528
Stationery, printing, advertisement, etc.	29(a) 64,273,897	76,593,688	34,894,512	42,366,376
Chief executive's salary and fees	4,562,634	4,533,837	2,281,317	2,281,317
Directors' fees	30(a) 982,219	1,285,305	533,450	667,717
Auditors' fees	31(a) 965,647	617,580	948,397	70,892
Charges on loan losses	-	-	-	-
Depreciation and repairs of Bank's assets	32(a) 178,580,933	110,925,134	97,493,223	57,648,054
Other expenses	33(a) 448,859,567	395,507,713	244,446,966	228,132,539
	1,679,298,028	1,452,910,380	885,735,724	798,407,632
Total operating expenses (b)	2,485,719,796	4,680,367,820	1,234,430,341	3,025,554,945
Provision against loans and advances	34(a) 225,067,487	708,021,095	152,056,367	386,876,069
Provision for diminution in value of investments	35(a) 102,909,149	60,000,000	53,457	-
Other provisions	36(a) 60,000,000	130,000,000	60,000,000	130,000,000
	387,976,636	898,021,095	212,109,824	516,876,069
Total provision (d)	387,976,636	898,021,095	212,109,824	516,876,069
Profit before taxation (c-d)	2,097,743,160	3,782,346,726	1,022,320,517	2,508,678,876
Provision for taxation	1,154,137,335	1,526,152,211	697,749,980	1,176,152,211
Net profit after taxation	943,605,824	2,256,194,515	324,570,537	1,332,526,665
Appropriations				
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Dividends, etc	-	-	-	-
	943,605,824	2,256,194,515	324,570,537	1,332,526,665
Retained surplus	943,605,824	2,256,194,515	324,570,537	1,332,526,665
Non- Controlling Interest	(11,158,369)	25,842	(2,612,699)	19,700
Net Profit attributable to the shareholders of Parent Company	954,764,193	2,256,168,673	327,183,236	1,332,506,965
Consolidated Earnings Per Share (EPS)	37(a) 25.90	61.21	8.88	36.15

-Sd-
Badrul H Khan
CFO

-Sd-
Kaiser A. Chowdhury
Managing Director

Dated : 25 July 2011

AB Bank Limited & its Subsidiaries
Consolidated Cash Flow Statement (Un-Audited)
For the period ended 01 January to 30 June 2011

	Jan.- June '11 Taka	Jan.- June '10 Taka
Cash Flows from Operating Activities		
Interest receipts	6,563,755,516	5,094,606,061
Interest payments	(4,888,030,437)	(2,998,305,550)
Dividend receipts	32,389,959	95,967,212
Fee and commission receipts	958,735,013	1,028,808,322
Recoveries on loans previously written off	53,754,826	27,751,374
Payments to employees	(746,653,800)	(677,291,730)
Payments to suppliers	(65,239,544)	(77,211,268)
Income taxes paid	(1,242,884,554)	(1,184,164,366)
Receipts from other operating activities	1,444,412,947	2,911,179,735
Payments for other operating activities	(690,975,757)	(600,417,211)
Operating profit before changes in operating assets & liabilities	1,419,264,169	3,620,922,578
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	(3,715,136,567)	(9,816,611,623)
Other assets	(139,729,586)	(3,529,353,217)
Deposits from other banks	1,177,121,000	208,376,472
Deposits from customers	18,517,092,646	2,734,538,522
Trading liabilities (short-term borrowings)	(8,975,497,861)	7,249,952,889
Other liabilities	(1,389,189,766)	1,188,852,705
	5,474,659,866	(1,964,244,252)
Net cash flow from operating activities (a)	6,893,924,036	1,656,678,326
Cash Flows from Investing Activities		
(Purchase)/ sale of government securities	(2,155,528,245)	(1,631,810,387)
(Purchase)/ sale of trading securities, shares, bonds, etc.	(1,724,077,275)	2,517,069,033
(Purchase)/ sale of property, plant and equipment	(262,918,631)	(518,619,665)
Net cash used in investing activities (b)	(4,142,524,152)	366,638,980
Cash Flows from Financing Activities		
Increase/(decrease) of long-term borrowings	(377,479,869)	-
Dividend paid	(4,142,172)	-
Net cash (used in)/flow from financing activities (c)	(381,622,041)	-
Net increase in cash (a+b+c)	2,369,497,523	2,023,317,306
Effects of exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents at beginning of the period	11,853,790,152	8,451,964,119
Cash and cash equivalents at end of the period (*)	14,223,567,995	10,475,281,425
(*) Cash and cash equivalents:		
Cash	790,035,794	546,492,547
Prize bonds	2,772,700	2,946,400
Money at call and on short notice	231,980,000	489,616,000
Balance with Bangladesh Bank and its agent bank(s)	6,738,579,296	5,961,075,285
Balance with other banks and financial institutions	6,460,200,205	3,475,151,193
	14,223,567,995	10,475,281,425

Net operating cash flow per share

187.02

44.94

-Sd-
Badrul H Khan
CFO

-Sd-
Kaiser A. Chowdhury
Managing Director

Dated : 25 July 2011

AB Bank Limited & its Subsidiaries
Consolidated Statement of Changes in Equity (Un-Audited)
For the period ended 01 January to 30 June 2011

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	General reserve	Assets revaluation reserve	Foreign Exchange revaluation reserve on investment in foreign operation	Investment revaluation reserve	Retained earnings	Total
Balance at 01 January 2011	3,205,316,500	4,395,603,868	110,939,676	1,338,065,823	103,291,453	13,833,508	4,979,826,528	14,146,877,357
Net profit after taxation for the period	-	-	-	-	-	-	943,605,824	943,605,824
Addition/ (Adjustment) made during the period	-	-	-	(2,670,517)	-	12,754,305	-	10,083,788
Addition/Adjustment for Mumbai Branch	-	6,256,065	-	-	-	-	(10,443,354)	(4,187,289)
Special Reserve for ABIFL	-	-	3,293,994	-	-	-	-	3,293,994
Foreign Exchange Fluctuation	-	-	-	-	30,695,276	-	3,139,917	33,835,193
Non Controlling Interest	-	-	-	-	-	-	(158,316,330)	(158,316,330)
Balance at 30 June 2011	3,205,316,500	4,401,859,933	114,233,670	1,335,395,306	133,986,729	26,587,814	5,757,812,586	14,975,192,538
Balance at 30 June 2010	2,564,253,200	3,122,443,806	42,199,200	617,401,928	77,862,687	272,148,843	5,747,244,028	12,443,553,692

-Sd-
Badrul H Khan
CFO

-Sd-
Kaiser A. Chowdhury
Managing Director

Dated : 25 July 2011

AB Bank Limited
Balance Sheet (Un-Audited)
As at 30 June 2011

	Notes	30.06.2011 Taka	31.12.2010 Taka
PROPERTY AND ASSETS			
Cash	3	7,528,453,539	6,615,119,969
In hand (including foreign currencies)	3.1	789,874,243	793,297,326
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	6,738,579,296	5,821,822,643
Balance with other banks and financial institutions	4	7,941,310,409	6,299,137,869
In Bangladesh		5,093,825,840	3,883,196,975
Outside Bangladesh		2,847,484,569	2,415,940,894
Money at call and on short notice	5	231,980,000	380,180,000
Investments	6	18,057,678,022	14,562,671,613
Government	6.1	13,094,102,054	10,925,594,003
Others	6.2	4,963,575,968	3,637,077,610
Loans and advances		92,104,114,213	88,298,823,481
Loans, cash credits, overdrafts, etc	7	90,399,702,872	85,894,851,126
Bills purchased and discounted	8	1,704,411,342	2,403,972,354
Fixed assets including premises, furniture and fixtures	9	4,014,051,446	3,926,340,669
Other assets	10	13,992,091,170	12,905,984,992
Non-banking assets		-	-
Total Assets		143,869,678,800	132,988,258,593
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agent:	11	4,844,521,655	14,200,436,481
Deposits and other accounts	12	114,794,920,278	95,701,894,525
Current deposits		8,008,741,536	8,486,955,205
Demand deposits		5,051,921,071	3,829,191,829
Bills payable		1,243,977,864	1,340,901,326
Savings bank deposits		13,077,631,878	13,061,751,527
Special notice deposits		16,052,467,712	9,390,226,037
Fixed deposits		64,709,526,395	53,630,597,705
Bearer certificates of deposit		130,325,000	130,325,000
Other deposits		6,520,328,822	5,831,945,896
Other liabilities	13	9,851,751,536	9,219,419,372
Total Liabilities		129,491,193,470	119,121,750,378
Capital/Shareholders' Equity			
Total Shareholders' Equity		14,378,485,330	13,866,508,215
Paid-up capital	14	3,205,316,500	3,205,316,500
Statutory reserve	15	4,401,859,933	4,395,603,868
Other reserve	16	1,538,169,048	1,497,389,984
Retained earnings	17	5,233,139,849	4,768,197,862
Total Liabilities and Shareholders' Equity		143,869,678,800	132,988,258,593

	Notes	30.06.2011 Taka	31.12.2010 Taka
Off-Balance Sheet Items			
Contingent liabilities			
	18	49,011,428,796	44,484,883,051
Acceptances and endorsements		15,911,478,673	12,254,568,825
Letters of guarantee	18.1	9,278,764,134	8,210,194,977
Irrevocable letters of credit		13,902,171,324	17,349,666,037
Bills for collection		9,919,014,665	6,670,453,212
Other contingent liabilities		-	-
Other commitments			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		49,011,428,796	44,484,883,051
Other memorandum items			
Value of traveller's cheques		-	-
Value of savings certificates (Sanchaya Patra)		3,620,638,625	2,703,462,252

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Badrul H Khan
CFO

-Sd-

Kaiser A. Chowdhury
Managing Director

Dated : 25 July 2011

AB Bank Limited

Profit and Loss Account (Un-Audited) For the period ended 01 January to 30 June 2011

Notes	Jan.- June '11 Taka	Jan.- June '10 Taka	April to June'11 Taka	April to June'10 Taka
OPERATING INCOME				
Interest income	20 5,952,701,341	4,725,527,388	3,151,156,677	2,389,581,775
Interest paid on deposits and borrowings, etc.	21 (4,809,633,500)	(2,857,185,624)	(2,566,706,319)	(1,451,264,127)
Net interest income	1,143,067,841	1,868,341,764	584,450,358	938,317,648
Investment income	22 940,326,357	2,618,055,487	484,855,657	1,946,410,361
Commission, exchange and brokerage	23 1,067,801,349	1,039,969,990	554,055,712	482,494,419
Other operating income	24 105,337,040	105,521,672	75,473,550	54,258,088
	2,113,464,746	3,763,547,150	1,114,384,919	2,483,162,868
Total operating income (a)	3,256,532,587	5,631,888,914	1,698,835,277	3,421,480,516
OPERATING EXPENSES				
Salary and allowances	25 719,383,584	659,221,632	375,984,181	366,520,016
Rent, taxes, insurance, electricity, etc.	26 143,600,899	133,469,675	72,756,525	63,863,231
Legal expenses	27 1,888,914	2,179,798	(2,107,124)	1,500,681
Postage, stamps, telecommunication, etc.	28 51,438,274	48,607,819	23,054,353	23,945,008
Stationery, printing, advertisement, etc.	29 62,945,107	75,587,488	34,218,939	41,507,099
Chief executive's salary and fees	4,562,634	4,533,837	2,281,317	2,281,317
Directors' fees	30 867,219	1,204,805	464,450	587,217
Auditors' fees	31 965,647	617,580	948,397	70,892
Charges on loan losses	-	-	-	-
Depreciation and repairs of Bank's assets	32 144,351,245	110,213,271	77,235,491	57,125,200
Other expenses	33 382,992,453	372,759,127	205,008,819	212,091,529
Total operating expenses (b)	1,512,995,976	1,408,395,032	789,845,347	769,492,191
Profit before provision (c = a-b)	1,743,536,611	4,223,493,882	908,989,929	2,651,988,326
Provision against loans and advances	34 225,067,487	708,021,095	152,056,367	386,876,069
Provision for diminution in value of investments	35 102,909,149	60,000,000	53,457	-
Other provisions	36 60,000,000	130,000,000	60,000,000	130,000,000
Total provision (d)	387,976,636	898,021,095	212,109,824	516,876,069
Profit before taxation (c-d)	1,355,559,975	3,325,472,787	696,880,106	2,135,112,257
Provision for taxation	882,500,000	1,360,000,000	582,500,000	1,010,000,000
Net profit after taxation	473,059,975	1,965,472,787	114,380,106	1,125,112,257
Appropriations				
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Dividends, etc	-	-	-	-
	-	-	-	-
Retained surplus	473,059,975	1,965,472,787	114,380,106	1,125,112,257
Earnings Per Share (EPS)	37 12.83	53.32	3.10	30.52

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Badrul H Khan
CFO

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Kaiser A. Chowdhury
Managing Director

Dated : 25 July 2011

AB Bank Limited
Cash Flow Statement (Un-Audited)
For the period ended 01 January to 30 June 2011

	Jan.- June '11 Taka	Jan.- June '10 Taka
Cash Flows from Operating Activities		
Interest receipts	5,952,701,341	4,722,271,139
Interest payments	(4,809,633,500)	(2,855,867,955)
Dividend receipts	32,389,959	95,967,212
Fee and commission receipts	675,324,043	763,609,770
Recoveries on loans previously written off	53,754,826	27,751,374
Payments to employees	(698,381,849)	(597,374,920)
Payments to suppliers	(63,910,754)	(76,205,068)
Income taxes paid	(1,242,884,554)	(1,184,164,366)
Receipts from other operating activities	1,351,995,919	2,902,947,746
Payments for other operating activities	(604,504,319)	(578,255,851)
Operating profit before changes in operating assets & liabilities	646,851,112	3,220,679,082
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	(3,805,290,733)	(6,726,291,117)
Other assets	156,778,375	(3,838,862,791)
Deposits from other banks	1,177,121,000	208,376,472
Deposits from customers	17,915,904,752	2,737,575,467
Trading liabilities (short-term borrowings)	(8,978,434,957)	4,964,327,417
Other liabilities	(629,551,890)	1,165,510,275
	5,836,526,548	(1,489,364,276)
Net cash flow from operating activities (a)	6,483,377,659	1,731,314,805
Cash Flows from Investing Activities		
(Purchase)/ sale of government securities	(2,155,528,245)	(1,610,983,965)
(Purchase)/ sale of trading securities, shares, bonds, etc.	(1,326,498,358)	2,517,069,033
(Purchase)/ sale of property, plant and equipment	(212,197,405)	(517,244,324)
Net cash used in investing activities (b)	(3,694,224,009)	388,840,743
Cash Flows from Financing Activities		
Increase/(decrease) of long-term borrowings	(377,479,869)	-
Dividend paid	(4,142,172)	-
Net cash (used in)/flow from financing activities (c)	(381,622,041)	-
Net increase in cash (a+b+c)	2,407,531,610	2,120,155,549
Effects of exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents at beginning of the period	13,296,985,038	9,451,710,422
Cash and cash equivalents at end of the Period (*)	15,704,516,648	11,571,865,971
(*) Cash and cash equivalents:		
Cash	789,874,243	546,492,547
Prize bonds	2,772,700	2,946,400
Money at call and on short notice	231,980,000	489,616,000
Balance with Bangladesh Bank and its agent bank(s)	6,738,579,296	5,961,075,285
Balance with other banks and financial institutions	7,941,310,409	4,571,735,739
	15,704,516,648	11,571,865,971

Net operating cash flow per share

175.89

46.97

-Sd-
Badrul H Khan
CFO

-Sd-
Kaiser A. Chowdhury
Managing Director

Dated : 25 July 2011

AB Bank Limited
Statement of Changes in Equity (Un-Audited)
For the period ended 01 January to 30 June 2011

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	General reserve	Assets revaluation reserve	Foreign Exchange revaluation reserve on investment in foreign operation	Investment revaluation reserve	Retained earnings	Total
Opening Balance	3,205,316,500	4,395,603,868	42,199,200	1,338,065,823	103,291,453	13,833,508	4,768,197,862	13,866,508,214
Net profit after taxation for the period	-	-	-	-	-	-	473,059,975	473,059,975
Addition/Adjustment. made during the period		-	-	(2,670,517)	-	12,754,305	-	10,083,788
Addition/(Adjustment) against Mumbai Branch		6,256,065					(10,443,354)	(4,187,289)
Foreign Exchange Fluctuation		-	-	-	30,695,276	-	2,325,366	33,020,642
Balance at 30 June 2011	3,205,316,500	4,401,859,933	42,199,200	1,335,395,306	133,986,729	26,587,814	5,233,139,849	14,378,485,330
Balance at 30 June 2010	2,564,253,200	3,122,443,806	42,199,200	568,125,753	74,149,432	272,148,843	5,447,429,800	12,090,750,034

-Sd-

Badrul H Khan
CFO

-Sd-

Kaiser A. Chowdhury
Managing Director

Dated : 25 July 2011

AB Bank Limited

Selective Notes to the Financial Statements as on June 30, 2011

1. Accounting Policies:

Accounting policies have been followed in preparing these financial statements are same as applied in financial statements of the Bank of preceding financial year.

2. Provision:

a) Loans & Advances:

Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.

b) Investment

Provisions for diminution in value of investment is made for loss arising on diminution value of investment in quoted shares and is given effect in the accounts on yearly basis based on diminution in value of investment of quoted shares .

c) Taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2011, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

-Sd-

Badrul H Khan
CFO

Dhaka,
July 25,2011

-Sd-

Kaiser A. Chowdhury
Managing Director

	30.06.2011	31.12.2010
	Taka	Taka
3. Cash		
Cash in hand (Note: 3.1)	789,874,243	793,297,326
Balance with Bangladesh Bank and its agent bank(s) (Note: 3.2)	6,738,579,296	5,821,822,643
	7,528,453,539	6,615,119,969
3(a) Consolidated Cash		
AB Bank Limited	7,528,453,539	6,615,119,969
AB Investments Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	35,000	13,513
Cash Link Bangladesh Limited (CBL)	126,551	654,205
	7,528,615,090	6,615,787,687
3.1 Cash in hand		
In local currency	769,968,897	769,435,241
In foreign currency	19,905,346	23,862,085
	789,874,243	793,297,326
3.1(a) Consolidated Cash in hand		
AB Bank Limited	789,874,243	793,297,326
AB Investments Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	35,000	13,513
Cash Link Bangladesh Limited (CBL)	126,551	654,205
	790,035,794	793,965,044
3.2 Balance with Bangladesh Bank and its agent bank(s)		
Balance with Bangladesh Bank		
In local currency	6,135,010,921	5,238,293,054
In foreign currency	250,009,429	166,633,259
	6,385,020,350	5,404,926,313
Sonali Bank Limited (as an agent bank of Bangladesh Bank) - local currency	353,558,946	416,896,330
	6,738,579,296	5,821,822,643
3.2(a) Consolidated Balance with Bangladesh Bank and its agent bank(s)		
AB Bank Limited	6,738,579,296	5,821,822,643
AB Investments Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cash Link Bangladesh Limited (CBL)	-	-
	6,738,579,296	5,821,822,643
4. Balance with other banks and financial institutions		
In Bangladesh	5,093,825,840	3,883,196,975
Outside Bangladesh	2,847,484,569	2,415,940,894
	7,941,310,409	6,299,137,869
4.1(a) Consolidated In Bangladesh		
AB Bank Limited	5,093,825,840	3,883,196,975
AB Investments Limited	415,770	95,961,044
AB International Finance Limited	-	-
AB Securities Limited	19,496,002	569,515,031
Cash Link Bangladesh Limited (CBL)	299,558,326	252,017,682
	5,413,295,937	4,800,690,732
Less: Inter company transaction	319,470,097	917,493,756
	5,093,825,840	3,883,196,975
4.2(a) Consolidated Outside Bangladesh (Nostro Accounts)		
AB Bank Limited	2,847,484,569	2,415,940,894
AB Investments Limited	-	-
AB International Finance Limited	1,098,688	4,206,723
AB Securities Limited	-	-
Cash Link Bangladesh Limited (CBL)	-	-
	2,848,583,257	2,420,147,618
Less: Inter company transactions	1,482,208,891	1,448,069,328
	1,366,374,366	972,078,290

	30.06.2011 Taka	31.12.2010 Taka
5. Money at call and on short notice		
In side Bangladesh	-	270,000,000
Out side Bangladesh	231,980,000	110,180,000
	231,980,000	380,180,000
5(a) Consolidated Money at call and on short notice		
AB Bank Limited	231,980,000	380,180,000
AB Investments Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cash Link Bangladesh Limited (CBL)	-	-
	231,980,000	380,180,000
6. Investments		
Government securities	(Note: 6.1) 13,094,102,054	10,925,594,003
Other investments	(Note: 6.2) 4,963,575,968	3,637,077,610
	18,057,678,022	14,562,671,613
6.1 Government securities		
Treasury bills	836,351,800	1,301,107,246
Treasury bonds	12,188,577,554	9,555,939,557
Debentures - Bangladesh House Building Finance Corporation (Maturity date: 14 March 2015, interest rate: 5.50%)	20,000,000	25,000,000
Bangladesh Bank Islami Investment Bond	46,400,000	41,000,000
Prize bonds	2,772,700	2,547,200
Total Government securities	13,094,102,054	10,925,594,003
6.1(a) Consolidated Government securities		
AB Bank Limited	13,094,102,054	10,925,594,003
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cash Link Bangladesh Limited (CBL)	-	-
	13,094,102,054	10,925,594,003
6.2 Other investments		
Shares	4,683,484,146	3,416,977,560
Bond	51,350,684	4,436,472
	4,734,834,830	3,421,414,032
Investments -ABBL, Mumbai branch		
Treasury bills	173,397,338	163,091,978
Debentures and bonds	55,343,800	52,571,600
	228,741,138	215,663,578
Total Other investments	4,963,575,968	3,637,077,610
6.2 (a) Consolidated other investments		
AB Bank Limited	4,963,575,968	3,637,077,610
AB Investment Limited	731,176,548	241,876,552
AB International Finance Limited	-	-
AB Securities Limited	120,883,935	72,211,459
Cash Link Bangladesh Limited (CBL)	31,386,388	181,941,700
	5,847,022,839	4,133,107,321
Less: Inter- group transactions	-	10,161,757
	5,847,022,839	4,122,945,564

	30.06.2011 Taka	31.12.2010 Taka
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7. Loans and Advances

7.1 Broad category-wise breakup

In Bangladesh

Loans	73,099,468,153	71,350,936,517
Overdrafts	17,079,798,626	14,174,434,222
Cash credits	-	-
	<u>90,179,266,779</u>	<u>85,525,370,739</u>

Outside Bangladesh: ABBL, Mumbai Branch

Loans	172,862,211	310,283,133
Overdrafts	47,573,882	59,197,254
Cash credits	-	-
	<u>220,436,093</u>	<u>369,480,387</u>
	<u>90,399,702,872</u>	<u>85,894,851,126</u>

7.2 Classification of Loans and Advances

Unclassified

Standard	87,315,507,177	83,876,567,218
Special Mention Account	182,956,353	165,803,138
Total unclassified loans and advances	<u>87,498,463,530</u>	<u>84,042,370,356</u>

Classified

Substandard	1,023,200,000	90,102,000
Doubtful	146,500,000	129,040,000
Bad/Loss	1,731,539,342	1,633,338,771
Total classified loans and advances	<u>2,901,239,342</u>	<u>1,852,480,771</u>
	<u>90,399,702,872</u>	<u>85,894,851,126</u>

7(a) Consolidated Loans, cash credits, overdrafts, etc

AB Bank Limited	90,399,702,872	85,894,851,126
AB Investment Limited	7,144,524,537	6,098,303,586
AB International Finance Limited	-	-
AB Securities Limited	1,002,282,250	916,673,257
Cash Link Bangladesh Limited (CBL)	-	-
	<u>98,546,509,659</u>	<u>92,909,827,970</u>
Less: Inter company transaction	<u>1,489,646,295</u>	<u>217,150,601</u>
	<u>97,056,863,364</u>	<u>92,692,677,369</u>

8. Bills purchased and discounted

In Bangladesh	1,014,209,392	2,002,404,629
Outside Bangladesh - ABBL, Mumbai Branch	690,201,950	401,567,225
	<u>1,704,411,342</u>	<u>2,403,972,354</u>

8 (a) Consolidated Bills purchased and discounted

AB Bank Limited	1,704,411,342	2,403,972,354
AB Investment Limited	-	-
AB International Finance Limited	1,684,154,454	1,633,642,870
AB Securities Limited	-	-
Cash Link Bangladesh Limited (CBL)	-	-
	<u>3,388,565,796</u>	<u>4,037,615,224</u>

9. Fixed assets including premises, furniture and fixtures	30.06.2011	31.12.2010
	Taka	Taka
Cost:		
Land and Building	3,300,686,006	3,302,426,418
Furniture and fixtures	164,655,223	164,348,577
Office appliances	61,128,074	59,254,541
Electrical appliances	943,717,010	748,140,809
Motor vehicles	354,742,819	352,005,840
	4,824,929,133	4,626,176,186
Less: Accumulated depreciation	810,877,688	699,835,517
	4,014,051,446	3,926,340,669

9(a) Consolidated Fixed assets including premises, furniture and fixtures

Cost:		
AB Bank Limited	4,824,929,133	4,626,176,186
AB Investments Limited	14,587,881	9,371,848
AB International Finance Limited	8,312,486	11,329,894
AB Securities Limited	26,464,085	16,935,140
Cash Link Bangladesh Limited (CBL)	270,255,135	231,261,478
	5,144,548,720	4,895,074,546
Accumulated depreciation:		
AB Bank Limited	810,877,688	699,835,517
AB Investments Limited	6,329,119	5,408,399
AB International Finance Limited	7,771,170	10,821,427
AB Securities Limited	3,457,279	1,377,385
Cash Link Bangladesh Limited (CBL)	132,016,174	89,667,196
	960,451,429	807,109,925
	4,184,097,290	4,087,964,621

10. Other assets

Income generating

In Bangladesh:

AB Investment Limited (99.90% owned subsidiary company of ABBL)	99,798,000	99,798,000
AB Securities Limited (99.71% owned subsidiary company of ABBL)	34,898,000	34,898,000
Cash Link Bangladesh Limited (CBL) (70% owned subsidiary company of ABBL)	164,981,228	141,181,228

Outside Bangladesh:

AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL)	5,203,944	5,203,944
	304,881,172	281,081,172

Non-income generating

Inter-branch adjustment	102,571,714	47,617,714
Advance corporate income tax	4,020,516,233	2,777,631,680
Arab Bangladesh Bank Foundation (99.60% owned subsidiary company of ABBL)	19,920,000	19,920,000
Share Money Deposits - AB Investment Limited	4,900,100,000	4,900,100,000
Share Money Deposits - AB Securities Limited	165,000,000	165,000,000
Accounts receivable	683,313,810	1,254,062,447
Preliminary, formation, organisational, renovation, development, prepaid expenses and others	1,996,266,776	1,602,621,326
Exchange for clearing	932,786,946	1,206,498,387
Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures, and other income receivables	544,578,184	452,179,482
Security deposits	70,057,844	66,869,755
Local drafts paid without advice	-	-
Advance rent and advertisement	199,117,663	102,913,807
Stationery, stamps, printing materials, etc	52,980,828	29,489,222
	13,687,209,998	12,624,903,819
	13,992,091,170	12,905,984,992

10(a) Consolidated Other assets	30.06.2011 Taka	31.12.2010 Taka
AB Bank Limited	13,992,091,170	12,906,260,777
AB Investment Limited	628,350,188	345,621,356
AB International Finance Limited	4,853,801	1,598,118
AB Securities Limited	89,933,583	407,855,275
Cash Link Bangladesh Limited (CBL)	19,426,577	62,919,592
	14,734,655,318	13,724,255,118
Less: Inter-group transaction	7,066,202,598	7,438,416,537
	7,668,452,720	6,285,838,580

11. Borrowings from other banks, financial institutions and agents

In Bangladesh	4,770,453,755	14,179,009,551
Outside Bangladesh	74,067,900	21,426,930
	4,844,521,655	14,200,436,481

11(a) Consolidated Borrowings from other banks, financial institutions and agents

AB Bank Limited	4,844,521,655	14,200,436,481
AB Investment Limited	1,390,435,351	-
AB International Finance Limited	1,481,172,962	1,443,869,163
AB Securities Limited	102,148,040	-
Cash Link Bangladesh Limited (CBL)	-	217,150,601
	7,818,278,009	15,861,456,246
Less: Intercompany transactions	2,970,819,257	1,661,019,765
	4,847,458,751	14,200,436,481

	30.06.2011 Taka	31.12.2010 Taka
12. Deposit and other accounts		
Inter-bank deposits	4,759,358,000	3,582,237,000
Other deposits	110,035,562,277	92,119,657,525
	114,794,920,277	95,701,894,525

12(a) Consolidated Deposit and other accounts

AB Bank Limited	114,794,920,277	95,701,894,525
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cash Link Bangladesh Limited (CBL)	-	-
	114,794,920,277	95,701,894,525
Less: Inter-group transaction	320,506,026	921,693,921
	114,474,414,251	94,780,200,604

13. Other liabilities

Accumulated provision against loans and advances	2,187,977,567	1,962,814,882
Accrued profit on investment - Islami banking branch	-	297,053,863
Provision for current tax	5,560,405,262	4,656,958,029
Deferred tax liabilities	88,446,565	88,446,565
Interest suspense account	404,595,519	319,588,789
Provision against other assets	378,176,977	328,535,215
Provision for outstanding debit entries in NOSTRO accounts	200,000	200,000
Accounts payable - Bangladesh Bank	84,055,356	47,400,606
Accrued expenses	45,957,860	74,885,396
Provision for off balance sheet items	510,000,000	480,000,000
Provision against investments	397,963,100	282,553,000
Others (*)	193,973,331	680,983,026
	9,851,751,537	9,219,419,371

(*) Others includes provision for audit fee, excise duty, income tax and VAT deducted at source, unclaimed dividend, accounts payable for safe keeping, earnest and security money, etc.

13(a) Consolidated Other liabilities

AB Bank Limited	9,851,751,537	9,219,419,371
AB Investment Limited	1,190,932,244	1,225,243,045
AB International Finance Limited	73,009,351	74,309,153
AB Securities Limited	614,089,975	1,533,036,964
Cash Link Bangladesh Limited (CBL)	674,842,009	418,308,791
	12,404,625,117	12,470,317,324
Less: Inter-group transaction	1,191,365,242	1,597,700,766
	11,213,259,874	10,872,616,558

13(b) Non- Controlling Interest

AB Investment Limited	480,671	674,265
AB Securities Limited	366,064	827,043
CashLink Bangladesh Limited	(51,272,792)	2,246,000
	(50,426,057)	3,747,308

14. Share Capital

3,205,316,500 **2,564,253,200**

14.1 Authorised Capital

60,000,000 ordinary shares of Taka 100 each

6,000,000,000 **6,000,000,000**

14.2 Issued, Subscribed and Paid-up Capital

1,500,000 ordinary shares of Taka 100 each issued for cash
30,553,165 ordinary shares of Taka 100 each issued as bonus shares

150,000,000	150,000,000
3,055,316,500	3,055,316,500
3,205,316,500	3,205,316,500

	30.06.2011 Taka	31.12.2010 Taka
15. Statutory reserve		
In Bangladesh		
Opening balance	4,230,234,501	2,987,427,246
Add: Addition during the period	-	1,242,807,255
Closing balance	<u>4,230,234,501</u>	<u>4,230,234,501</u>
Outside Bangladesh - ABBL, Mumbai Branch		
Opening balance	165,369,367	113,778,846
Add: Addition during the period	6,256,065	43,757,216
Adjustment for Foreign Exchange Rate Fluctuation	-	7,833,306
Closing balance	<u>171,625,432</u>	<u>165,369,367</u>
	<u>4,401,859,933</u>	<u>4,395,603,868</u>
16. Other reserve		
General reserve	42,199,200	42,199,200
Assets revaluation reserve	1,335,395,306	1,338,065,823
Investment revaluation reserve	26,587,813	13,833,508
Foreign exchange revaluation for investment in foreign operation	133,986,729	103,291,453
	<u>1,538,169,048</u>	<u>1,497,389,984</u>
16(a) Consolidated Other reserve		
AB Bank Limited	1,538,169,048	1,497,389,984
AB Investment Limited	-	-
AB International Finance Limited	72,034,470	68,740,476
AB Securities Limited	-	-
Cash Link Bangladesh Limited (CBL)	-	-
	<u>1,610,203,518</u>	<u>1,566,130,460</u>
17. Retained earnings		
Opening balance	4,768,197,862	3,541,969,135
Add: Post-tax profit for the period	473,059,975	3,696,017,104
Less: Transfer to statutory reserve	6,256,065	1,264,995,147
Cash dividend	-	512,850,640
Bonus shares issued	-	641,063,300
	<u>5,235,001,772</u>	<u>4,819,077,152</u>
Less: Retained earnings adjustment of Mumbai Br.	4,187,289	53,248,526
Add: Foreign Exchange Translation Gain/ (Loss)	2,325,366	2,369,235
	<u>5,233,139,849</u>	<u>4,768,197,862</u>
17(a) Consolidated Retained earnings		
AB Bank Limited	5,233,139,849	4,768,197,862
AB Investment Limited	931,358,204	560,482,937
AB International Finance Limited	54,091,024	43,182,590
AB Securities Limited	339,399,559	248,789,324
Cash Link Bangladesh Limited (CBL)	(428,305,214)	(232,931,930)
	6,129,683,422	5,387,720,783
Less: Inter group transaction	500,534,215	500,534,215
Non- Controlling Interest	(127,848,829)	(91,875,464)
	5,756,998,035	4,979,062,032
Add: Foreign currency translation gain	814,551	764,496
	<u>5,757,812,587</u>	<u>4,979,826,528</u>
18. Contingent liabilities	<u>49,011,428,796</u>	<u>44,484,883,051</u>
18.1 Letters of guarantee		
Money for which the Bank is in contingently liable in respect of guarantees issued favouring:		
Directors	-	-
Government	-	-
Banks and other financial institutions	-	-
Others	9,278,764,134	8,210,194,977
	<u>9,278,764,134</u>	<u>8,210,194,977</u>

	30.06.2011 Taka	30.06.2010 Taka
19. Profit and loss account		
<u>Income:</u>		
Interest, discount and similar income	6,690,665,034	5,203,579,667
Dividend income	32,389,959	95,967,212
Fee, commission and brokerage	675,324,043	763,609,770
Gains less losses arising from investment securities	131,969,653	2,056,214,420
Gains less losses arising from dealing in foreign currencies	392,477,306	276,360,220
Other operating income	105,337,040	105,521,672
Gains less losses arising from dealing securities	38,003,053	(12,178,426)
Income from non-banking assets	-	-
Profit less losses on interest rate changes	-	-
	<u>8,066,166,087</u>	<u>8,489,074,536</u>
<u>Expenses:</u>		
Interest, fee and commission	4,809,633,500	2,857,185,624
Administrative expenses	1,009,368,837	945,570,214
Other operating expenses	382,992,453	372,759,127
Depreciation on banking assets	120,634,686	90,065,690
Losses on loans and advances	-	-
	<u>6,322,629,476</u>	<u>4,265,580,656</u>
	<u>1,743,536,611</u>	<u>4,223,493,880</u>
20. Interest income		
Interest on loans and advances:		
Loans and advances	5,632,643,438	4,542,270,877
Bills purchased and discounted	164,660,818	99,876,632
	<u>5,797,304,256</u>	<u>4,642,147,509</u>
Interest on:		
Calls and placements	151,457,662	79,544,603
Balance with foreign banks	3,542,752	3,560,390
Reverse Repo	-	-
Balance with Bangladesh Bank	396,670	274,886
	<u>155,397,085</u>	<u>83,379,879</u>
Profit/(Loss) due to change in interest rate	-	-
	<u>5,952,701,341</u>	<u>4,725,527,388</u>
20(a). Consolidated Interest income		
AB Bank Limited	5,952,701,341	4,725,527,388
AB International Finance Limited	51,751,422	42,979,363
AB Investment Limited	464,861,514	326,099,310
AB Securities Limited	80,322,077	-
Cash Link Bangladesh Limited (CBL)	14,119,162	-
	<u>6,563,755,515</u>	<u>5,094,606,061</u>
21. Interest paid on deposits, borrowings, etc		
Interest on deposits:		
Fixed deposits	3,256,144,712	1,619,229,105
Savings deposits	245,330,165	253,651,044
Special notice deposits	440,586,392	470,981,824
Other deposits	317,201,805	283,498,918
	<u>4,259,263,074</u>	<u>2,627,360,891</u>
Interest on borrowings:		
Local banks, financial institutions including Bangladesh Bank	550,370,426	229,824,732
	<u>4,809,633,500</u>	<u>2,857,185,624</u>

	30.06.2011 Taka	30.06.2010 Taka
21(a). Consolidated Interest paid on deposits, borrowings, etc		
AB Bank Limited	4,809,633,500	2,857,185,624
AB Investment Limited	39,650,491	136,318,558
AB International Finance Limited	8,964,765	4,801,369
AB Securities Limited	26,114,677	-
Cash Link Bangladesh Limited (CBL)	3,667,005	-
	4,888,030,437	2,998,305,550
22. Investment income		
Capital gain on sale of shares	131,969,653	2,056,214,420
Interest on treasury bills	52,444,113	77,024,299
Dividend on shares	32,389,959	95,967,212
Interest on debentures	2,887,500	2,887,500
Interest on treasury bonds	680,828,195	394,288,817
Gain on treasury bills and treasury bonds	38,003,053	(12,178,426)
Interest on other bonds & others	1,803,884	3,851,665
	940,326,357	2,618,055,487
22(a). Consolidated Investment income		
AB Bank Limited	940,326,357	2,618,055,487
AB Investment Limited	280,320	-
AB International Finance Limited	-	-
AB Securities Limited	47,402,852	-
Cash Link Bangladesh Limited (CBL)	1,224,631	-
	989,234,160	2,618,055,487
Less: Inter company transactions	-	-
	989,234,160	2,618,055,487
23. Commission, exchange and brokerage		
Other fees, commission and service charges	330,285,971	444,074,647
Commission on letters of credit	282,553,293	261,654,200
Commission on letters of guarantee	62,484,779	57,880,923
Exchange gains less losses arising from dealings in foreign currencies	392,477,306	276,360,220
	1,067,801,349	1,039,969,990
23(a). Consolidated Commission, exchange and brokerage		
AB Bank Limited	1,067,801,349	1,039,969,990
AB Investment Limited	199,069,839	253,265,688
AB International Finance Limited	16,341,258	11,932,863
AB Securities Limited	60,770,556	-
Cash Link Bangladesh Limited (CBL)	7,229,317	-
	1,351,212,320	1,305,168,541
24. Other income		
Locker rent, insurance claim and others	8,955,257	33,340,436
Recoveries on loans previously written off	53,754,826	27,751,374
Recoveries on telex, telephone, fax, etc	30,994,330	30,711,262
Recoveries on courier, postage, stamp, etc	11,465,098	12,994,626
Finance charge from ABBF	-	-
Non-operating income (*)	167,529	723,975
	105,337,040	105,521,672
(*) Non-operating income includes sale of vehicles, old tyres, tubes, newspapers, furniture, fixtures, etc.		
24(a). Consolidated Other income		
AB Bank Limited	105,337,040	105,521,672
AB Investment Limited	1,451,795	-
AB International Finance Limited	21,381,710	8,231,989
AB Securities Limited	2,366,733	-
Cash Link Bangladesh Limited (CBL)	18,308,988	-
	148,846,266	113,753,661

	30.06.2011	30.06.2010
	Taka	Taka
25. Salary and allowances		
Basic salary, provident fund contribution and all other allowances	717,167,980	549,304,519
Festival and incentive bonus	2,215,604	109,917,113
	719,383,584	659,221,632
25(a). Consolidated Salary and allowances		
AB Bank Limited	719,383,584	659,221,632
AB Investment Limited	12,252,296	2,013,504
AB International Finance Limited	16,793,786	11,522,756
AB Securities Limited	13,221,233	-
Cash Link Bangladesh Limited (CBL)	6,004,637	-
	767,655,535	672,757,892
26. Rent, taxes, insurance, electricity, etc		
Rent, rates and taxes	91,998,092	88,429,158
Electricity, gas, water, etc	19,624,795	17,220,131
Insurance	31,978,013	27,820,386
	143,600,899	133,469,675
26(a). Consolidated Rent, taxes, insurance, electricity, etc		
AB Bank Limited	143,600,899	133,469,675
AB Investment Limited	3,271,383	765,674
AB International Finance Limited	2,311,455	2,302,587
AB Securities Limited	3,675,378	-
Cash Link Bangladesh Limited (CBL)	2,983,999	-
	155,843,114	136,537,936
27. Legal expenses		
Legal expenses	1,888,914	2,179,798
27(a). Consolidated Legal expenses		
AB Bank Limited	1,888,914	2,179,798
AB Investment Limited	450,000	100,000
AB International Finance Limited	74,657	262,354
AB Securities Limited	45,000	-
Cash Link Bangladesh Limited (CBL)	-	-
	2,458,571	2,542,152
28. Postage, stamp, telecommunication, etc		
Telex, fax, internet, wireless link, SWIFT, etc	33,377,787	32,542,062
Telephone	5,738,869	6,033,593
Postage, stamp and shipping	12,321,617	10,032,164
	51,438,274	48,607,819
28(a). Consolidated Postage, stamp, telecommunication, etc		
AB Bank Limited	51,438,274	48,607,819
AB Investment Limited	328,829	62,493
AB International Finance Limited	1,995,454	2,938,830
AB Securities Limited	931,292	-
Cash Link Bangladesh Limited (CBL)	422,062	-
	55,115,911	51,609,142
29. Stationery, printing, advertisements, etc		
Printing and stationery	43,234,874	39,442,622
Publicity, advertisement, etc	19,710,233	36,144,866
	62,945,107	75,587,488

	30.06.2011	30.06.2010
	Taka	Taka
29(a). Consolidated Stationery, printing, advertisements, etc		
AB Bank Limited	62,945,107	75,587,488
AB Investment Limited	497,636	754,280
AB International Finance Limited	252,200	251,921
AB Securities Limited	516,552	-
Cash Link Bangladesh Limited (CBL)	62,402	-
	64,273,897	76,593,688

30. Directors' fees

Directors' fees	659,700	614,100
Meeting expenses	207,519	590,705
	867,219	1,204,805

Directors' fees includes fees for attending the meeting of the Board, Executive Committee, Audit Committee and Shariah Council. Each director was remunerated @ Tk.5,000 per meeting.

30(a). Consolidated Directors' fees

AB Bank Limited	867,219	1,204,805
AB Investment Limited	57,500	80,500
AB International Finance Limited	-	-
AB Securities Limited	57,500	-
Cash Link Bangladesh Limited (CBL)	-	-
	982,219	1,285,305

31. Auditors' fees

Statutory	90,378	103,760
Others	875,269	513,820
	965,647	617,580

31(a). Consolidated Auditors' fees

AB Bank Limited	965,647	617,580
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cash Link Bangladesh Limited (CBL)	-	-
	965,647	617,580

32. Depreciation and repairs of Bank's assets

Depreciation:

Electrical appliances	69,859,088	51,305,642
Leasehold assets	-	-
Furniture and fixtures	5,647,080	4,843,965
Office appliances	1,891,013	1,970,944
Building	9,903,331	3,469,533
Motor vehicles	33,334,173	28,475,606
	120,634,686	90,065,690

Repairs:

Motor vehicles	7,979,303	5,452,152
Electrical appliances	7,539,001	6,965,522
Office premises and others	6,375,099	5,710,193
Furniture and fixtures	460,169	517,607
Office appliances	1,362,987	1,502,105
	23,716,560	20,147,580
	144,351,245	110,213,271

	30.06.2011 Taka	30.06.2010 Taka
32(a). Consolidated Depreciation and repairs of Bank's assets		
AB Bank Limited	144,351,245	110,213,271
AB Investment Limited	2,048,516	428,285
AB International Finance Limited	920,714	283,579
AB Securities Limited	2,728,377	-
Cash Link Bangladesh Limited (CBL)	28,532,081	-
	178,580,933	110,925,134

33. Other expenses

Contractual service	81,264,712	50,762,689
Amortization of deferred revenue expenses	69,875,885	54,221,480
Petrol, oil and lubricant	22,500,039	24,139,881
Software expenses	48,310,475	59,047,441
Entertainment	18,507,952	16,106,838
Travelling	20,191,766	22,884,144
Subscription, membership and sponsorship	18,775,500	32,326,368
Training, seminar and workshop	3,178,222	13,254,420
Local conveyance	3,583,901	3,256,118
Professional charges	9,601,090	7,455,644
Books, newspapers and periodicals	974,558	616,558
Branch opening expenses	251,374	312,378
Bank Charges	5,788,051	5,039,134
Sundry expenses (*)	80,188,927	83,336,033
	382,992,453	372,759,127

(*) Sundry expenses includes corporate expenses, business promotion, expenses on managers' conferences and annual general meeting, loss on sale of assets, non-operating expenses and other miscellaneous expenses.

33(a). Consolidated Other expenses

AB Bank Limited	382,992,453	372,759,127
AB Investment Limited	13,706,385	20,419,088
AB International Finance Limited	237,334	2,329,498
AB Securities Limited	13,376,468	-
Cash Link Bangladesh Limited (CBL)	38,546,928	-
	448,859,567	395,507,713

34. Provision against loans and advances

On un-classified loans	155,067,487	184,500,000
On classified loans	70,000,000	523,521,095
	225,067,487	708,021,095

34(a). Consolidated Provision against loans and advances

AB Bank Limited	225,067,487	708,021,095
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cash Link Bangladesh Limited (CBL)	-	-
	225,067,487	708,021,095

35. Provisions for diminution in value of investments

In quoted shares	102,909,149	60,000,000
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35(a). Consolidated Provisions for diminution in value of investments

AB Bank Limited	102,909,149	60,000,000
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cash Link Bangladesh Limited (CBL)	-	-
	102,909,149	60,000,000

	30.06.2011 Taka	30.06.2010 Taka
36. Other provision		
Provision for off balance sheet items	30,000,000	50,000,000
Provision for Outstanding debit entries in NOSTRO accounts	-	-
Provision for Other assets	30,000,000	80,000,000
	60,000,000	130,000,000

Provision for prepaid legal expenses and protested bills has been made as per Bangladesh Bank BRPD Circular # 14 dated 25 June 2001.

36(a). Consolidated Other provision

AB Bank Limited	60,000,000	130,000,000
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cash Link Bangladesh Limited (CBL)	-	-
	60,000,000	130,000,000

37. Earnings per share

Profit after taxation	473,059,975	1,965,472,787
Number of ordinary shares outstanding	36,861,140	36,861,140
Earnings per share	12.83	53.32

37. (a) Consolidated Earnings per share

Net Profit attributable to the shareholders of Parent Company	954,764,193	2,256,168,673
Number of ordinary shares outstanding	36,861,140	36,861,140
Earnings per share	25.90	61.21

Earnings per share (EPS) has been computed by dividing the basic earnings by the number of outstanding ordinary shares in terms of Bangladesh Accounting Standard (BAS)-33. Accordingly to BAS-33, EPS for the half year ended 30 June 2010 was restated for the issues of bonus share in 2011.