BCIC Bhaban 30-31 Dilkusha Commercial Area <u>Dhaka 1000</u>

### AB Bank Limited and Its Subsidiaries

Consolidated and separate financial statements for the period ended 30 September 2013

# AB Bank Limited & Its Subsidiaries Consolidated Balance Sheet at 30 September 2013

Consolidated Balance Sneet at 30 September 2013			
		Amounts	
	Notes	At	At
PROPERTY AND AGGETG		30 September 2013	31 December 2012
PROPERTY AND ASSETS			
Cash	3(a)	11,000,020,930	9,622,886,412
In hand (including foreign currencies)	3.1(a)	1,102,091,232	1,231,720,758
Balance with Bangladesh Bank and its agent bank(s)	3.2(a)	9,897,929,698	8,391,165,655
(including foreign currencies)			
Balance with other banks and financial institutions	4(a)	7,178,546,678	7,473,564,867
In Bangladesh	4.1(a)	4,650,152,713	5,621,794,562
Outside Bangladesh	4.2(a)	2,528,393,965	1,851,770,306
Money at call and on short notice	5(a)	1,698,992,000	3,671,790,000
Investments	6(a)	32,128,985,896	26,949,597,279
Government	6.1(a)	24,869,622,525	19,743,454,873
Others	6.2(a)	7,259,363,371	7,206,142,406
Loans, advances and lease/investments		134,198,453,197	113,662,985,698
Loans, cash credits, overdrafts, etc./Investments	7(a)	131,409,565,782	111,311,725,962
Bills purchased and discounted	8(a)	2,788,887,415	2,351,259,736
Fixed assets including premises, furniture and fixtures	9(a)	4,695,099,057	4,868,649,902
Other assets	10(a)	9,924,515,142	9,267,837,851
Non-banking assets		-	-
Total Assets		200,824,612,900	175,517,312,010
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks,			
financial institutions and agents	11(a)	7,974,270,953	4,116,982,161
Deposits and other accounts	12(a)	157,031,623,225	139,908,043,708
Current account and other accounts		14,834,061,240	13,487,221,464
Bills payable		4,631,721,835	1,467,147,011
Savings bank deposits		16,453,095,880	14,860,539,427
Fixed deposits		89,072,584,808	80,452,713,916
Other deposits		32,040,159,463	29,640,421,890
Other liabilities	13(a)	19,151,517,632	15,290,014,994
Total Liabilities		184,157,411,810	159,315,040,863
Capital/Shareholders' Equity			
Equity attributable to equity holders of the parent company		16,684,717,564	16,222,502,086
Paid-up capital	14	4,976,253,760	4,423,336,680
Statutory reserve	15	5,003,586,479	5,005,314,801
Other reserve	16(a)	1,439,838,729	1,532,116,076
Retained earnings	17(a)	5,265,038,595	5,261,734,530
Minority interest	17(b)	(17,516,475)	(20,230,939)
Total Equity		16,667,201,089	16,202,271,148
Total Liabilities and Shareholders' Equity		200,824,612,900	175,517,312,010

### AB Bank Limited & Its Subsidiaries Consolidated Balance Sheet at 30 September 2013

		Amounts	s in Taka
	Notes	At 30 September 2013	At 31 December 2012
Off-Balance Sheet Items			
Contingent liabilities	18(a)	74,227,472,559	59,590,452,646
Acceptances and endorsements		26,795,462,176	19,642,751,282
Letters of guarantee		15,921,520,891	12,882,332,805
Irrevocable letters of credit		21,250,394,671	17,863,397,969
Bills for collection		10,260,094,821	9,201,970,590
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 commitment	ts	-	-
Total		74,227,472,559	59,590,452,646
Other memorandum items		3,671,529,500	3,841,272,433
Value of traveler's cheques		-	-
Value of savings certificates (Sanchaya Patra)		3,671,529,500	3,841,272,433

-Sd-**Mahadev Sarker FCA** Chief Financial Officer -Sd- **Shamim A. Chaudhury** Managing Director (Current Charge)

#### AB Bank Limited and Its Subsidiaries

### Consolidated Profit and Loss Statement for the period ended 30 September 2013 $\,$

Notes					Amounts	in Taka
Interest income/profit on investments		Notes	Jan'13- Sept'13	Jan'12-Sept'12	July'13-Sept'13	July'12-Sept' 12
Interest/profit paid on deposits and borrowings, etc.   1/40   1/40,454.785    1/45,547.745    1/45,574.745	OPERATING INCOME			· .	<b>'</b>	
Net interest income         2,03,2,131,462         2,657,047,539         1,216,575,543         912,689,757           Investment income         22(a)         2,004,468,236         1,778,897,340         679,047,236         716,278,968           Commission, exchange and brokerage         23(a)         12,219,364.18         2,027,703,300         773,380,864         59,892,556           Other operating income         4401,168,686         3,968,400,761         1,493,283,674         53,839,538           Total operating income (a)         7,333,300,148         6,625,448,300         279,895,217         2,279,701,038           OPERATING EXPENSES           Salary and allowance, electricity, etc.         26(a)         353,290,954         11,427,020,017         621,878,930         488,190,317           Legal expenses         27(a)         10,312,90         4,796,876         5,495,070         2,127,090           Postage, stamps, telecommunication, etc.         28(a)         101,729,118         111,857,693         123,667,387         111,687,117           Legal expenses         27(a)         10,312,90         4,796,876         5,495,070         2,127,090           Postage, stamps, telecommunication, etc.         29(a)         121,474,423         1212,945,52         41,279,474         36,199,672	Interest income/profit on investments	20(a)	13,428,586,247	12,108,888,530	4,801,160,758	4,056,319,212
Procession of Commission, exchange and brokerage   22(a)   2,004,468,236   1,778,897,340   679,047,236   596,892,556   1427,040,100   1,430,283,674   596,892,556   1,427,040,100   1,430,283,674   1,367,011,062   1,367,01	Interest/profit paid on deposits and borrowings, etc.	21(a)	(10,496,454,785)	(9,451,840,991)	(3,584,585,215)	(3,143,629,237)
Commission, exchange and brokerage         23(a)         2,271,936,418         2,027,703,280         773,380,864         596,892,556           Other operating income         24(a)         124,764,032         161,800,041         40,855,574         33,839,383           Total operating income (a)         7,333,300,148         6,625,448,300         2,709,889,217         2,279,701,038           OPERATING EXPENSES           Salary and allowances         25(a)         1,590,960,892         1,427,020,017         621,878,390         488,190,327           Rent, taxes, insurance, electricity, etc.         26(a)         353,290,954         311,857,693         123,667,387         111,687,117           Legal expenses         27(a)         10,312,900         447,968,76         5,495,070         2,127,090           Postage, stamps, telecommunication, etc.         29(a)         112,137,423         127,945,452         41,279,747         361,996,72           Chief executives's salary and fees         30(a)         2,066,111         1,920,265         687,815         660,525           Directors' fees         30(a)         2,066,111         1,920,265         687,815         650,525           Additor fees         31(a)         1,613,601         3,510,149         20,962         1,440,529	Net interest income		2,932,131,462	2,657,047,539	1,216,575,543	912,689,975
Other operating income         24(a)         124.76.032         16.18.00.04         4.08.55.574         53.83.938.38           Total operating income (a)         4,401,168.86         3.968,400.761         4.93.28.37.4         2.279.701.08           OPERATING EXPENSES           Salary and allowances         25(a)         1.590,960.892         1.14.72.00.007         621.878.39         488.19.03.7           Rent, taxes, insurance, electricity, etc.         26(a)         353.290.954         311.857.99         23.467.38         111.687.17           Legal expenses         27(a)         10.312.90         4.796.876         5.495.07         2.127.00           Postage, stamps, telecommunication, etc.         28(a)         101.729.18         111.889.702         33.18.239         37.92.55           Stationery, printing, advertisement, etc.         28(a)         101.279.18         111.889.702         33.18.239         37.92.55           Stationery, printing, advertisement, etc.         28(a)         101.47.423         127.946.87         4.19.797         4.61.926           Chier executive's salary and fees         31(a)         1.61.3601         3.50.144         2.60.92         1.44.022           Director's fees         31(a)         1.61.3601         3.50.144         3.18.239         1.48.22	Investment income	22(a)	2,004,468,236	1,778,897,340	679,047,236	716,278,968
	Commission, exchange and brokerage	23(a)	2,271,936,418	2,027,703,380	773,380,864	596,892,556
Total operating income (a)	Other operating income	24(a)	124,764,032	161,800,041	40,855,574	53,839,538
Salary and allowances						
Salary and allowances         25(a)         1,590,960,892         1,427,020,017         621,878,390         488,190,327           Rent, taxes, insurance, electricity, etc.         26(a)         353,290,954         311,857,693         123,667,387         111,687,117           Legal expenses         27(a)         10,312,900         4,796,876         5,495,070         2,179,090           Postage, stamps, telecommunication, etc.         28(a)         101,729,118         111,859,702         33,182,339         37,925,355           Stationery, printing, advertisement, etc.         29(a)         121,437,423         127,945,452         41,279,747         36,199,672           Chief executive's salary and fees         30(a)         2,066,111         1,920,265         687,815         650,525           Auditors' fees         31(a)         1,613,601         3,510,149         260,962         1,440,529           Charges on loan losses         3(a)         349,950,394         355,572,202         118,385,500         120,091,635           Other expenses (b)         3,395,573,158         3,163,527,646         1,254,618,602         1,082,659,628           Profit efore provision (e = a-b)         3,937,573,158         3,163,527,646         1,254,618,602         1,082,659,628           Profit efore tax (e-d)         1,720,8	Total operating income (a)		7,333,300,148	6,625,448,300	2,709,859,217	2,279,701,038
Rent, taxes, insurance, electricity, etc.         26(a)         353,290,954         311,857,093         123,667,387         5,495,070         2,127,090           Legal expenses         27(a)         10,312,900         4,796,876         5,495,070         2,127,090           Postage, stamps, telecommunication, etc.         28(a)         101,729,118         111,889,702         33,182,339         337,925,355           Stationery, printing, advertisement, etc.         29(a)         121,437,423         127,945,452         41,279,747         36,199,672           Chief executive's salary and fees         30(a)         2,666,6111         1,902,0265         687,815         560,525           Auditors' fees         31(a)         1,613,601         3,510,149         260,962         1,440,529           Charges on loan losses         32(a)         349,950,394         855,572,202         118,382,500         120,091,635           Other expenses         33(a)         855,908,139         813,207,807         306,653,517         281,501,129           Total operating expenses (b)         3,395,573,158         3,163,527,646         1,254,618,602         1,970,41,409           Provision against loans and advances         34(a)         1,196,700,000         361,802,005         1,455,406,165         1,701,4149 <t< th=""><th>OPERATING EXPENSES</th><th></th><th></th><th></th><th></th><th></th></t<>	OPERATING EXPENSES					
Postage spenses	Salary and allowances	25(a)	1,590,960,892	1,427,020,017	621,878,390	488,190,327
Postage, stamps, telecommunication, etc.         28(a)         101,729,118         111,859,702         33,182,339         37,925,355           Stationery, printing, advertisement, etc.         29(a)         121,437,423         127,945,452         41,279,747         36,199,672           Chief executive's salary and fees         8,303,626         5,837,484         3,108,755         2,846,250           Directors' fees         30(a)         2,066,111         1,920,265         687,815         650,525           Auditors' fees         31(a)         1,613,601         3,510,149         260,962         1,440,529           Charges on loan losses         32(a)         349,950,394         355,572,202         1118,382,500         120,091,635           Other expenses         33(a)         855,908,139         813,207,807         30,653,517         281,501,129           Other expenses (b)         3,395,773,158         3,163,527,640         1,254,618,602         1,882,659,628           Profit before provision (c = a-b)         33(a)         41,96,700,000         661,800,000         106,880,231         1,701,41,409           Provision against loans and advances         34(a)         1,196,700,000         661,800,000         5,032,085         1,702,416,409           Other provision (c = acceptate (c)         1,722,869,52	Rent, taxes, insurance, electricity, etc.	26(a)	353,290,954	311,857,693	123,667,387	111,687,117
Stationery, printing, advertisement, etc.         29(a)         121,437,423         127,945,452         41,279,747         36,199,672           Chief executive's salary and fees         8,303,626         5,837,484         3,130,875         2,846,256           Directors' fees         31(a)         1,613,601         3,510,149         260,962         1,440,529           Auditors' fees         31(a)         1,613,601         3,510,149         260,962         1,440,529           Charges on loan losses         -	Legal expenses	27(a)	10,312,900	4,796,876	5,495,070	2,127,090
Relatined surplus   Rela		28(a)	101,729,118	111,859,702	33,182,339	37,925,355
Directors' fees   30(a)   2,066,111   1,920,265   687,815   650,525   2,000	Stationery, printing, advertisement, etc.	29(a)	121,437,423	127,945,452	41,279,747	36,199,672
Auditors' fees	Chief executive's salary and fees		8,303,626	5,837,484	3,130,875	
Charges on loan losses   Superication and repairs of Bank's assets   Superication and superication and superication and superication and superication and advances	Directors' fees	30(a)	2,066,111	1,920,265	687,815	650,525
Depreciation and repairs of Bank's assets   32(a)   349,950,394   355,572,202   118,382,500   120,091,635   360,635,171   281,501,129   336,635,2171   281,501,129   336,635,2171   281,501,129   336,635,2171   281,501,129   336,635,2171   281,501,129   336,635,2171   281,501,129   336,635,2171   281,501,129   336,635,2171   281,501,129   336,635,2171   362,659,628   3395,573,158   31,63,527,666   1,254,618,602   1,082,659,628   3397,726,999   3461,920,653   1,455,240,615   1,197,014,409   106,880,231   160,000,000   106,880,231   100,000,000   106,880,231		31(a)	1,613,601	3,510,149	260,962	1,440,529
Other expenses         33(a)         855,908,139         813,207,807         306,653,517         281,501,129           Total operating expenses (b)         3,395,573,158         3,163,527,646         1,254,618,602         1,082,659,628           Profit before provision (c = a-b)         3,937,726,990         3,461,920,653         1,455,240,615         1,197,041,409           Provision against loans and advances         34(a)         1,196,700,000         661,800,000         106,880,231         160,000,000           Other provisions         36(a)         147,900,000         305,169,934         338,900,000         303,265,832           Total provision (d)         1,720,836,487         1,016,969,934         450,812,316         463,265,832           Profit before tax (c-d)         2,216,890,502         2,444,950,720         1,004,428,298         733,775,578           Provision for taxation         1,594,969,035         1,408,968,755         778,705,069         456,040,101           Current tax         2,473,510         2,4537,134         3,826,920         8,179,045           Net profit after tax         621,921,467         1,035,981,965         225,723,230         277,735,476           General reserve         15,498,183         31,470,678         -         -         1,385,771           Ge	2		-	-	-	-
Total operating expenses (b)         3,395,573,158         3,163,527,646         1,254,618,602         1,082,659,628           Profit before provision (c = a-b)         3,937,726,990         3,461,920,653         1,455,240,615         1,197,041,409           Provision against loans and advances         34(a)         1,196,700,000         661,800,000         106,880,231         160,000,000           Provision for diminution in value of investments         35(a)         417,900,000         305,169,934         338,900,000         303,265,832           Other provisions         36(a)         106,236,487         50,000,000         5,032,085         -           Total provision (d)         1,720,836,487         1,016,969,934         450,812,316         463,265,832           Profit before tax (c-d)         2,216,890,502         2,444,950,720         1,004,428,298         733,775,578           Provision for taxation         1,594,969,035         1,408,968,755         778,705,069         456,040,101           Current tax         1,592,495,525         928,391,519         774,878,149         447,861,057           Deferred tax         2,473,510         24,537,134         3,826,920         8,179,045           Appropriations         15,498,183         31,470,678         -         -         - <t< td=""><td></td><td>` '</td><td>, , , , , , , , , , , , , , , , , , ,</td><td></td><td></td><td>, ,</td></t<>		` '	, , , , , , , , , , , , , , , , , , ,			, ,
Profit before provision (c = a-b)         3,937,726,990         3,461,920,653         1,455,240,615         1,197,041,409           Provision against loans and advances         34(a)         1,196,700,000         661,800,000         106,880,231         160,000,000           Provision for diminution in value of investments         35(a)         417,900,000         305,169,934         338,900,000         303,265,832           Other provisions         36(a)         106,236,487         50,000,000         5,032,085         —           Total provision (d)         1,720,836,487         1,016,969,934         450,812,316         463,265,832           Profit before tax (c-d)         2,216,890,502         2,444,950,720         1,004,428,298         733,775,578           Provision for taxation         1,594,969,035         1,408,968,755         778,0069         456,040,101           Current tax         2,473,510         24,537,134         3,826,920         8,179,045           Net profit after tax         621,921,467         1,035,981,965         225,723,230         277,735,476           Appropriations         15,498,183         31,470,678         —         —         —         —         —         —         —         —         —         —         —         —         —         —	•	33(a)				
Provision against loans and advances   34(a)   1,196,700,000   661,800,000   106,880,231   160,000,000   303,265,832   160,236,487   50,000,000   5,032,085   -	1 0 1					
Provision for diminution in value of investments         35(a)         417,900,000         305,169,934         338,900,000         303,265,832           Other provisions         36(a)         106,236,487         50,000,000         5,032,085         -           Total provision (d)         1,720,836,487         1,016,969,934         450,812,316         463,265,832           Profit before tax (c-d)         2,216,890,502         2,444,950,720         1,004,428,298         733,775,578           Provision for taxation         1,594,969,035         1,408,968,755         778,705,069         456,040,101           Current tax         1,592,495,525         928,391,519         774,878,149         447,861,057           Deferred tax         621,921,467         1,035,981,965         225,723,230         277,735,476           Appropriations         5         15,498,183         31,470,678         -         -         1,385,771           General reserve         15,498,183         31,470,678         -         -         1,385,771           General reserve         15,498,183         31,470,678         -         -         1,385,771           Retained surplus         606,423,285         1,004,511,287         225,723,230         276,349,705           Minority interest         2,868,8	Profit before provision (c = a-b)		3,937,726,990	3,461,920,653	1,455,240,615	1,197,041,409
Other provisions         36(a)         106,236,487         50,000,000         5,032,085         -           Total provision (d)         1,720,836,487         1,016,969,934         450,812,316         463,265,832           Profit before tax (c-d)         2,216,890,502         2,444,950,720         1,004,428,298         733,775,578           Provision for taxation         1,594,969,035         1,408,968,755         778,705,069         456,040,101           Current tax         1,592,495,525         928,391,519         774,878,149         447,861,057           Deferred tax         2,473,510         24,537,134         3,826,920         8,179,045           Net profit after tax         621,921,467         1,035,981,965         225,723,230         277,735,476           Appropriations         15,498,183         31,470,678         -         1,385,771           General reserve         15,498,183         31,470,678         -         1,385,771           General reserve         15,498,183         31,470,678         -         -         1,385,771           Retained surplus         606,423,285         1,004,511,287         225,723,230         276,349,705           Minority interest         2,868,879         (6,001,542)         1,371,358         (3,466,557)	9	` '			, , , , , , , , , , , , , , , , , , ,	160,000,000
Total provision (d)         1,720,836,487         1,016,969,934         450,812,316         463,265,832           Profit before tax (c-d)         2,216,890,502         2,444,950,720         1,004,428,298         733,775,788           Provision for taxation         1,594,969,035         1,408,968,755         778,705,069         456,040,101           Current tax         1,592,495,525         928,391,519         774,878,149         447,861,057           Deferred tax         2,473,510         24,537,134         3,826,920         8,179,045           Net profit after tax         621,921,467         1,035,981,965         225,723,230         277,735,476           Appropriations         5         5         5         5         7         5         7         7         7         7         7         7         7         8         7         7         7         8         7         7         7         9         447,861,057         7         9         28,391,519         7         7         447,861,057         7         9         8         1,790,455         9         28,391,519         7         7         8         7         7         7         9         6         9         1,385,771         8         7         1,385,77		35(a)	, , , , , , , , , , , , , , , , , , ,		, , , , , , , , , , , , , , , , , , ,	303,265,832
Profit before tax (c-d)         2,216,890,502         2,444,950,720         1,004,428,298         733,775,578           Provision for taxation         1,594,969,035         1,408,968,755         778,705,069         456,040,101           Current tax         1,592,495,525         928,391,519         774,878,149         447,861,057           Deferred tax         2,473,510         24,537,134         3,826,920         8,179,045           Net profit after tax         621,921,467         1,035,981,965         225,723,230         277,735,476           Appropriations         -	•	36(a)		, ,	, ,	-
Provision for taxation         1,594,969,035         1,408,968,755         778,705,069         456,040,101           Current tax         1,592,495,525         928,391,519         774,878,149         447,861,057           Deferred tax         2,473,510         24,537,134         3,826,920         8,179,045           Net profit after tax         621,921,467         1,035,981,965         225,723,230         277,735,476           Appropriations         -<	•					
Current tax         1,592,495,525         928,391,519         774,878,149         447,861,057           Deferred tax         2,473,510         24,537,134         3,826,920         8,179,045           Net profit after tax         621,921,467         1,035,981,965         225,723,230         277,735,476           Appropriations         -         -         -         -         1,385,771           General reserve         -         -         -         -         -         -           Dividends, etc.         15,498,183         31,470,678         -	Profit before tax (c-d)		2,216,890,502	2,444,950,720	1,004,428,298	733,775,578
Deferred tax         2,473,510         24,537,134         3,826,920         8,179,045           Net profit after tax         621,921,467         1,035,981,965         225,723,230         277,735,476           Appropriations         - </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Net profit after tax         621,921,467         1,035,981,965         225,723,230         277,735,476           Appropriations         -         -         -         -         1,385,771         -         1,385,771         -					· · · · ·	, ,
Appropriations   Statutory reserve   15,498,183   31,470,678   - 1,385,771     General reserve     -   -     Dividends, etc.   15,498,183   31,470,678   -   1,385,771     Retained surplus   15,498,183   31,470,678   -   1,385,771     Retained surplus   606,423,285   1,004,511,287   225,723,230   276,349,705     Minority interest   2,868,879   (6,001,542)   1,371,358   (3,466,557)     Net Profit attributable to the shareholders of parent company   603,554,405   1,010,512,829   224,351,872   279,816,262				, ,	, ,	
Statutory reserve         15,498,183         31,470,678         -         1,385,771           General reserve         -         -         -         -           Dividends, etc.         15,498,183         31,470,678         -         1,385,771           Retained surplus         606,423,285         1,004,511,287         225,723,230         276,349,705           Minority interest         2,868,879         (6,001,542)         1,371,358         (3,466,557)           Net Profit attributable to the shareholders of parent company         603,554,405         1,010,512,829         224,351,872         279,816,262	•		621,921,467	1,035,981,965	225,723,230	277,735,476
General reserve Dividends, etc.         - <t< td=""><td>• •</td><td></td><td>15 400 100</td><td>21 450 650</td><td>1</td><td>1 205 771</td></t<>	• •		15 400 100	21 450 650	1	1 205 771
Dividends, etc.         -         -         -         -           15,498,183         31,470,678         -         1,385,771           Retained surplus         606,423,285         1,004,511,287         225,723,230         276,349,705           Minority interest         2,868,879         (6,001,542)         1,371,358         (3,466,557)           Net Profit attributable to the shareholders of parent company         603,554,405         1,010,512,829         224,351,872         279,816,262	· · · · · · · · · · · · · · · · · · ·		15,498,183	31,4/0,6/8	-	1,385,7/1
Retained surplus         15,498,183         31,470,678         -         1,385,771           Retained surplus         606,423,285         1,004,511,287         225,723,230         276,349,705           Minority interest         2,868,879         (6,001,542)         1,371,358         (3,466,557)           Net Profit attributable to the shareholders of parent company         603,554,405         1,010,512,829         224,351,872         279,816,262			-	-	-	-
Retained surplus         606,423,285         1,004,511,287         225,723,230         276,349,705           Minority interest         2,868,879         (6,001,542)         1,371,358         (3,466,557)           Net Profit attributable to the shareholders of parent company         603,554,405         1,010,512,829         224,351,872         279,816,262	Dividends, etc.		15 400 102	21 470 479	-	1 205 771
Minority interest         2,868,879         (6,001,542)         1,371,358         (3,466,557)           Net Profit attributable to the shareholders of parent company         603,554,405         1,010,512,829         224,351,872         279,816,262	Retained surplus				225 723 230	
Net Profit attributable to the shareholders of parent company 603,554,405 1,010,512,829 224,351,872 279,816,262	<u> •</u>					
	•			<u> </u>		. , , ,
Consolidated Earnings Per Share (EPS) 37(a) 1.24 2.09 0.45 0.57	Consolidated Earnings Per Share (EPS)	37(a)	1,24	2.09	0.45	0.57

-Sd-**Mahadev Sarker FCA** Chief Financial Officer -Sd-**Shamim A. Chaudhury** Managing Director (Current Charge)

#### AB Bank Limited and Its Subsidiaries

### Consolidated Cash Flow Statement for the period ended 30 September 2013

Consolidated Cash Flow Statement for the period ended 50 September 2015	Amounts i	in Taka
	Jan'13- Sept'13	Jan'12-Sept'12
Cash Flows from Operating Activities		
Interest receipts	12,601,030,408	12,108,888,530
Interest payments	(9,551,706,416)	(9,451,840,991)
Dividend receipts	76,205,938	29,708,633
Fee and commission receipts	1,664,957,044	1,385,154,215
Recoveries on loans previously written off	3,409,397	20,207,029
Payments to employees	(1,599,264,518)	(1,432,857,501)
Payments to suppliers	(121,437,423)	(131,455,601)
Income taxes paid	(1,257,787,817)	(1,545,036,232)
Receipts from other operating activities	2,656,596,307	2,533,330,884
Payments for other operating activities	(1,379,304,472)	(1,340,970,310)
Operating profit before changes in operating assets & liabilities	3,092,698,448	2,175,128,656
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	(19,707,911,660)	(10,348,820,224)
Other assets	576,478,719	(253,141,718)
Deposits from other banks	1,168,000,598	(121,762,378)
Deposits from customers	15,010,830,550	14,036,846,136
Trading liabilities (short-term borrowings)	3,850,467,760	(3,246,731,316)
Other liabilities	418,858,936	870,609,023
	1,316,724,904	936,999,524
Net cash flow from operating activities (a)	4,409,423,352	3,112,128,180
Cash Flows from Investing Activities		
Purchase of government securities	(5,128,315,252)	(909,792,233)
Purchase of trading securities, shares, bonds, etc.	(53,220,965)	(293,829,437)
Purchase of property, plant and equipment	(126,837,260)	(433,780,238)
Net cash used in investing activities (b)	(5,308,373,477)	(1,637,401,907)
Cash Flows from Financing Activities		
Increase/(decrease) of long-term borrowings	6,821,033	7,690,534
Dividend paid	(700,182)	(263,666,992)
Net cash (used in)/flow from financing activities (c)	6,120,850	(255,976,457)
Net increase in cash (a+b+c)	(892,829,275)	1,218,749,815
Effects of exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents at beginning of the year	20,773,260,681	16,727,865,994
Cash and cash equivalents at end of the period (*)	19,880,431,409	17,946,615,808
(*) Cash and cash equivalents:		
Cash	1,102,091,233	1,168,250,877
Prize bonds	2,871,800	5,526,600
Money at call and on short notice	1,698,992,000	967,980,000
Balance with Bangladesh Bank and its agent bank(s)	9,897,929,698	8,643,917,637
Balance with other banks and financial institutions	7,178,546,678	7,160,940,694
	19,880,431,409	17,946,615,808
Net operating cash flow per share	8.86	6.25

-Sd-

Mahadev Sarker FCA

Chief Financial Officer

-Sd-

Shamim A. Chaudhury

Managing Director (Current Charge)

#### AB Bank Limited and Its Subsidiaries Consolidated Statement of Changes in Equity for the period ended 30 September 2013

Amounts 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	Minority interest	Retained earnings	Total
Balance at 01 January 2013	4,423,336,680	5,005,314,801	120,093,432	1,326,815,807	68,360,312	16,846,523	(20,230,939)	5,261,734,530	16,202,271,146
Net profit after tax for the year	-	-	=	_	=	=	2,868,879	619,052,588	621,921,467
Addition/ (Adjustment) made during the period	-	24,841,664	-	-	-	(8,006,895)	(154,415)	(2,109,382)	14,570,972
Foreign exchange fluctuation	-	(26,569,986)	(2,076,514)	-	(80,456,392)	(1,737,544)	-	(60,722,062)	(171,562,498)
Balance at 30 September 2013	4,976,253,760	5,003,586,479	118,016,918	1,326,815,807	(12,096,080)	7,102,083	(17,516,474)	5,265,038,594	16,667,201,088
Balance at 30 September 2012	4,423,336,680	4,421,419,371	121,765,382	1,326,815,807	101,204,630	12,573,781	(20,864,456)	5,471,821,505	15,858,072,700

-Sd- **Mahadev Sarker FCA** Chief Financial Officer -Sd-**Shamim A. Chaudhury** 

Managing Director (Current Charge)

# **Balance Sheet at 30 September 2013**

		Amounts in Taka	
	Notes	At	At
	110103	30 September 2013	31 December 2012
PROPERTY AND ASSETS			
Cash	3	10,997,255,540	9,622,840,530
In hand (including foreign currencies)	3.1	1,099,325,842	1,231,674,876
Balance with Bangladesh Bank and its agent bank(s)	3.2	9,897,929,698	8,391,165,655
(including foreign currencies)			
Balance with other banks and financial institutions	4	8,758,072,702	8,877,073,955
In Bangladesh		4,646,958,190	5,616,079,788
Outside Bangladesh		4,111,114,512	3,260,994,166
Money at call and on short notice	5	1,698,992,000	3,671,790,000
Investments	6	31,233,378,054	26,114,787,647
Government	6.1	24,869,622,525	19,743,454,873
Others	6.2	6,363,755,529	6,371,332,773
Loans, advances and lease/investments	7	126,945,530,404	106,065,758,923
Loans, cash credits, overdrafts, etc./Investments	7.1	125,965,883,332	105,373,785,000
Bills purchased and discounted	8	979,647,072	691,973,923
Fixed assets including premises, furniture and fixtures	9	4,111,456,848	4,229,520,560
Other assets	10	15,391,377,165	15,260,656,170
Non-banking assets			
Total Assets		199,136,062,713	173,842,427,785
LIABILITIES AND CAPITAL			
Liabilities		21,205,475,086	136,205,334,414
Borrowings from other banks,			
financial institutions and agents	11	7,563,226,903	3,649,261,782
Deposits and other accounts	12	157,410,809,500	140,025,953,891
Current accounts and other accounts		15,092,974,623	13,487,687,930
Bills payable		4,631,721,834	1,467,147,010
Savings bank deposits		16,453,095,880	14,860,539,427
Fixed deposits		89,072,584,808	80,452,713,916
Other deposits		32,160,432,356	29,757,865,608
Other liabilities	13	17,875,866,269	14,133,406,241
Total Liabilities		182,849,902,673	157,808,621,915
Capital/Shareholders' Equity			
Total Shareholders' Equity		16,286,160,040	16,033,805,871
Paid-up capital	14	4,976,253,760	4,423,336,680
Statutory reserve	15	5,003,586,479	5,005,314,801
Other reserve	16	1,357,256,138	1,446,253,561
Retained earnings	17	4,949,063,663	5,158,900,828
Total Liabilities and Shareholders' Equity		199,136,062,713	173,842,427,785

## AB Bank Limited Balance Sheet at 30 June 2013

Suitance Sheet at 50 gains 2010		Amounts	s in Taka
	Notes	At	At
	Notes	30 September 2013	31 December 2012
Off-Balance Sheet Items			
Contingent liabilities	18	74,977,472,559	59,590,452,646
Acceptances and endorsements		26,795,462,176	19,642,751,282
Letters of guarantee	18.1	16,671,520,891	12,882,332,805
Irrevocable letters of credit		21,250,394,671	17,863,397,969
Bills for collection		10,260,094,821	9,201,970,590
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 commi	itments	-	-
Total		74,977,472,559	59,590,452,646
Other memorandum items		3,671,529,500	3,841,272,433
Value of traveler's cheques		-	-
Value of savings certificates (sanchaya patra)		3,671,529,500	3,841,272,433

-Sd-**Mahadev Sarker FCA** Chief Financial Officer -Sd-**Shamim A. Chaudhury**Managing Director (Current Charge)

#### Profit and Loss Statement for the period ended 30 September 2013

				Amount	s in Taka
	Notes	Jan'13- Sept'13	Jan'12-Sept'12	July'13-Sept' 13	July'12-Sept' 12
OPERATING INCOME					
Interest income/profit on investments	20	13,128,461,863	11,542,908,304	4,696,336,271	3,890,343,664
Interest paid/profit on deposits and borrowings, etc.	21	(10,414,264,230)	(9,384,979,175)	(3,558,143,977)	(3,121,104,008)
Net interest income	-	2,714,197,633	2,157,929,130	1,138,192,294	769,239,656
Investment income	22	1,997,301,460	1,773,770,704	676,334,749	713,699,218
Commission, exchange and brokerage	23	2,171,369,685	1,850,753,589	729,777,248	539,309,434
Other operating income	24	84,847,927	98,554,687	27,589,840	30,465,720
	-	4,253,519,072	3,723,078,980	1,433,701,838	1,283,474,372
Total operating income (a)	_	6,967,716,705	5,881,008,110	2,571,894,132	2,052,714,028
OPERATING EXPENSES					-
Salary and allowances	25	1,543,477,701	1,365,361,836	604,344,456	468,259,010
Rent, taxes, insurance, electricity, etc.	26	342,770,860	295,869,034	120,679,267	106,434,346
Legal expenses	27	10,103,554	4,329,748	5,465,230	2,127,096
Postage, stamps, telecommunication, etc.	28	103,430,690	105,190,817	33,214,143	35,580,722
Stationery, printing, advertisement, etc.	29	120,376,104	126,906,611	40,993,779	35,911,672
Chief executive's salary and fees		8,303,626	5,837,484	3,130,875	2,846,250
Directors' fees	30	1,867,111	1,651,765	687,815	523,525
Auditors' fees	31	1,450,866	3,017,263	206,247	1,526,862
Charges on loan losses		-	-	-	-
Depreciation and repairs of Bank's assets	32	290,095,965	294,479,871	99,512,713	99,585,117
Other expenses	33	888,594,583	752,935,809	318,535,433	262,669,339
Total operating expenses (b) Profit before provision (c = a-b)	-	3,310,471,061 3,657,245,644	2,955,580,239 2,925,427,871	1,226,769,958	1,015,463,939
Provision against loans and advances	34	1,196,700,000	661,800,000	106,880,231	160,000,000
Provision for diminution in value of investments	35	417,900,000	305,169,934	338,900,000	303,265,832
Other provisions	36	106,236,487	50,000,000	5,032,085	303,203,632
Total provision (d)	50	1,720,836,487	1,016,969,934	450,812,316	463,265,832
Profit before taxation (c-d)	=	1,936,409,157	1,908,457,937	894,311,858	573,984,257
Provision for taxation		1,517,800,624	1,200,000,000	747,803,686	378,282,436
Current tax		1,515,327,114	1,175,462,866	743,976,766	370,103,391
Deferred tax		2,473,510	24,537,134	3,826,920	8,179,045
Net profit after taxation	_	418,608,533	708,457,937	146,508,172	195,701,821
Appropriations				-	-
Statutory reserve		15,498,183	31,470,678	-	1,385,771
General reserve		-	-	-	-
Dividends, etc.		-	-	-	-
	-	15,498,183	31,470,678	•	1,385,771
Retained surplus	=	403,110,350	676,987,259	146,508,172	194,316,050
Earnings Per Share (EPS)	37	0.84	1.42	0.29	0.39

-Sd-**Mahadev Sarker FCA** Chief Financial Officer -Sd- **Shamim A. Chaudhury** Managing Director (Current Charge)

# Cash Flow Statement for the period ended 30 September 2013

Cash Flow Statement for the period ended 30 September 2013	Amounts	in Taka
	Jan'13- Sept'13	Jan'12-Sept'12
Cash Flows from Operating Activities		
Interest receipts	12,300,906,024	11,542,908,304
Interest payments	(9,469,515,862)	(9,384,979,175)
Dividend receipts	72,486,025	29,708,633
Fee and commission receipts	1,551,270,893	1,210,436,513
Recoveries on loans previously written off	3,409,397	20,207,029
Payments to employees	(1,551,781,327)	(1,371,199,320)
Payments to suppliers	(120,376,104)	(129,923,874)
Income taxes paid	(1,094,083,284)	(1,274,702,316)
Receipts from other operating activities	2,626,352,757	2,462,726,805
Payments for other operating activities	(1,400,580,078)	(1,206,354,964)
Operating profit before changes in operating assets & liabilities	2,918,088,441	1,898,827,636
Increase/decrease in operating assets and liabilities	, ,,,,,,,	,,,
Loans and advances to customers	(20,052,215,642)	(10,898,978,145)
Other assets	936,168,739	749,578,229
Deposits from other banks	1,168,000,598	(121,762,378)
Deposits from customers	15,272,106,642	13,730,392,263
Trading liabilities (short-term borrowings)	3,907,144,088	(3,265,359,125)
Other liabilities	369,289,101	567,955,008
	1,600,493,526	761,825,852
Net cash flow from operating activities (a)	4,518,581,967	2,660,653,488
Cash Flows from Investing Activities		
Purchase of government securities	(5,128,315,252)	(909,792,233)
Purchase of trading securities, shares, bonds, etc.	7,577,245	(394,843,671)
Purchase of property, plant and equipment	(123,496,649)	(431,362,169)
Net cash used in investing activities (b)	(5,244,234,657)	(1,735,998,073)
Cash Flows from Financing Activities		
Increase/(decrease) of long-term borrowings	6,821,033	7,690,534
Dividend paid	(700,182)	(263,666,992)
Net cash flow from financing activities (c)	6,120,850	(255,976,457)
Net increase in cash (a+b+c)	(719,531,839)	668,678,958
Effects of exchange rate changes on cash and cash equivalents	- ( , ,	-
Cash and cash equivalents at beginning of the year	22,176,723,886	18,194,922,545
Cash and cash equivalents at end of the period (*)	21,457,192,047	18,863,601,503
(*) Cash and cash equivalents:		_
Cash	1,099,325,843	1,166,603,702
Prize bonds	2,871,800	5,526,600
Money at call and on short notice	1,698,992,000	967,980,000
Balance with Bangladesh Bank and its agent bank(s)	9,897,929,698	8,643,917,637
Balance with other banks and financial institutions	8,758,072,702	8,079,573,564
	21,457,192,043	18,863,601,503
Net operating cash flow per share	9.08	5.35

-Sd-

Mahadev Sarker FCA

Chief Financial Officer

-Sd-

Shamim A. Chaudhury

Managing Director (Current Charge)

AB Bank Limited
Statement of Changes in Equity for the period ended 30 September 2013

Amounts in Taka Foreign Exchange revaluation reserve on Paid-up Statutory General Assets revaluation Investment Retained Particulars Total capital reserve reserve reserve investment in foreign revaluation reserve earnings operation Balance at 01 January 2013 4,423,336,680 5,005,314,801 42,199,200 1,326,815,807 60,392,031 16,846,523 5,158,900,828 16,033,805,870 Adjustment Bonus for 2012: 12.5% Stock Dividend (552,917,080) 552,917,080 Mumbai retained earnings **Restated Opening Balance** 4,976,253,760 5,005,314,801 42,199,200 1,326,815,807 60,392,031 16,846,523 4,605,983,748 16,033,805,870 Net profit after taxation for the period ended 418,608,533 418,608,533 Addition/Adjustment made during the period 24,841,664 (8,006,895) (14,757,745)2,077,024 Foreign Exchange Fluctuation (26,569,986)(79,252,984)(1,737,544)(60,770,873) (168,331,387) Balance at 30 September 2013 4,976,253,760 5,003,586,479 42,199,200 1,326,815,807 (18,860,953) 7,102,084 4,949,063,663 16,286,160,040 4,423,336,680 4,421,419,371 91,457,129 12,573,781 5,046,478,933 Balance at 30 September 2012 42,199,200 1,326,815,807 15,364,280,902

-Sd- **Mahadev Sarker FCA** Chief Financial Officer

Shamim A. Chaudhury

-Sd-

Managing Director (Current Charge)

#### Selective Notes to the Financial Statements as on 30 September 2013

#### 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 properly as per Bangladesh Bank Guidelines.

#### c) Taxation

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2013, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

#### d) Others

Figures relating to previous year/period included in this report have been rearranged, where ever considered necessary.

-Sd- **Mahadev Sarker FCA** Chief Financial Officer -Sd- **Shamim A. Chaudhury** Managing Director (Current Charge)

neet ssh sh in hand (Note: 3.1) lance with Bangladesh Bank and its agent bank(s) (Note: 3.2)	At 30 September 2013  1,099,325,842 9,897,929,698 10,997,255,540	At 31 December 2012 1,231,674,876 8,391,165,655
sh in hand (Note: 3.1)	1,099,325,842 9,897,929,698	1,231,674,876
sh in hand (Note: 3.1)	9,897,929,698	
sh in hand (Note: 3.1)	9,897,929,698	
	9,897,929,698	
		0,371,103,033
	10,777,233,340	9,622,840,530
onsolidated Cash		
B Bank Limited	10,997,255,540	9,622,840,530
3 Investments Limited	25,000	25,000
3 International Finance Limited	-	-
3 Securities Limited	35,000	13,727
		7,155
B Exchange (UK) Ltd.		0 (22 00( 412
	11,000,020,930	9,622,886,412
sh in hand		
local currency	1,081,118,813	1,209,413,399
foreign currency	18,207,029	22,261,477
	1,099,325,842	1,231,674,876
onsolidated Cash in hand		
B Bank Limited	1,099,325,842	1,231,674,876
3 Investments Limited	25,000	25,000
3 International Finance Limited	-	-
		13,727
_		7,155
3 Exchange (UK) Ltd.		1,231,720,758
	1,102,071,232	1,231,720,730
lance with Bangladesh Bank and its agent bank(s)		
lance with Bangladesh Bank		
In local currency	9,252,236,651	7,688,919,749
In foreign currency	427,820,119	324,610,156
	9,680,056,770	8,013,529,905
Sonali Bank Limited		
(as an agent bank of Bangladesh Bank) - local currency		377,635,750
	9,897,929,698	8,391,165,655
3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	Bank Limited Investments Limited International Finance Limited Securities Limited Sh Link Bangladesh Limited (CBL) Exchange (UK) Ltd.  Sh in hand Ocal currency Foreign currency Insolidated Cash in hand Bank Limited Investments Limited International Finance Limited Securities Limited Sh Link Bangladesh Limited (CBL) Exchange (UK) Ltd.  Idance with Bangladesh Bank and its agent bank(s) Iance with Bangladesh Bank In local currency In foreign currency Sonali Bank Limited	Bank Limited   10,997,255,540   10,997,255,540   10,997,255,540   10,997,255,540   10,997,255,540   25,000   10,997,255,540   35,000   10,997,255,540   26,653   26

notes to	imancial statements for the period ended 50 September 2015	Amounts	in Toko
		Amounts	At
		30 September 2013	31 December 2012
4.	Balance with other banks and financial institutions	30 September 2013	31 December 2012
	In Bangladesh	4,646,958,190	5,616,079,788
(	Outside Bangladesh	4,111,114,512	3,260,994,166
		8,758,072,702	8,877,073,955
<b>4</b> (a)	Consolidated balance with other banks and financial institutions		
	In Bangladesh (note: 4.1(a))	4,650,152,713	5,621,794,562
	Outside Bangladesh (Nostro Accounts) (note 4.2(a))	2,528,393,965	1,851,770,306
		7,178,546,678	7,473,564,867
4.1(a)	Consolidated In Bangladesh		
	AB Bank Limited	4,646,958,190	5,616,079,789
	AB Investments Limited	589,904	586,494
	AB International Finance Limited	-	=
	AB Securities Limited	109,430,984	117,287,732
(	Cash Link Bangladesh Limited (CBL)	14,085,916	5,662,854
	AB Exchange (UK) Ltd.	-	-
		4,771,064,994	5,739,616,869
]	Less: Inter company transaction	120,912,281	117,822,307
		4,650,152,713	5,621,794,562
4.2(a)	Consolidated Outside Bangladesh (Nostro Accounts)		
	AB Bank Limited	4,111,114,512	3,260,994,166
	AB Investments Limited	- 1	-
	AB International Finance Limited	259,488,285	41,332,012
	AB Securities Limited	-	-
(	Cash Link Bangladesh Limited (CBL)	-	-
	AB Exchange (UK) Ltd.	6,829,701	4,397,182
		4,377,432,498	3,306,723,360
]	Less: Inter company transactions	1,849,038,534	1,454,953,055
		2,528,393,965	1,851,770,306

10103 10	imancial statements for the period ended 30 September 2013	Amounts	in Talea
		Amounts	At
		30 September 2013	31 December 2012
5.	Money at call and on short notice	30 September 2013	31 December 2012
	In Bangladesh	1,500,000,000	3,300,000,000
	Outside Bangladesh	1,300,000,000	371,790,000
	Outside Dangiadesh	1,698,992,000	3,671,790,000
		1,070,772,000	3,071,770,000
5(a)	Consolidated money at call and on short notice		
. ,	AB Bank Limited	1,698,992,000	3,671,790,000
	AB Investments Limited	1,050,552,000	5,071,770,000
	AB International Finance Limited	-	-
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
	AB Exchange (UK) Ltd.	-	-
		1,698,992,000	3,671,790,000
6.	Investments		
0.			
	Government securities (Note: 6.1)	24,869,622,525	19,743,454,873
	Other investments (Note: 6.2)	6,363,755,529 <b>31,233,378,054</b>	6,371,332,773 <b>26,114,787,647</b>
6 (a)	Consolidated investments	31,233,370,034	20,114,707,047
<b>o</b> ( <b>a</b> )	AB Bank Limited	31,233,378,054	26,114,787,647
	AB International Finance Limited	31,233,378,034	20,114,767,047
	AB Investment Limited	756,101,205	740,381,828
	AB Securities Limited	112,573,912	67,495,079
	Cashlink Bangladesh Limited (CBL)	26,932,725	26,932,725
	AB Exchange (UK) Ltd.	-	-
		32,128,985,896	26,949,597,279
	Less: Inter-group transaction	32,128,985,896	26,949,597,279
		32,120,703,070	20,949,397,279
6.1	Government securities		
	Treasury bills	4,512,364,972	758,517,571
	30 days Bangladesh Bank bills	1,217,326,894	1,217,326,894
	Treasury bonds	18,935,058,859	17,637,791,008
	Debentures - Bangladesh House Building Finance Corporation	10,000,000	15,000,000
	(Maturity date: 14 March 2015, interest rate: 5.50%)		
	Bangladesh Bank Islami Investment bonds	192,000,000	109,800,000
	Prize bonds	2,871,800	5,019,400
		24,869,622,525	19,743,454,873
6.1(a)	Consolidated Government securities		
, ,	AB Bank Limited	24,869,622,525	19,743,454,873
	1 B Built Ellinted	21,000,022,323	17,7 13, 13 1,073
	AB Investment Limited	- 11	
	AB Investment Limited AB International Finance Limited	-	-
			-
	AB International Finance Limited	- - -	- -
	AB International Finance Limited AB Securities Limited	- - - -	- - -
	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL)	24,869,622,525	19,743,454,873
6.2	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL)	24,869,622,525	19,743,454,873
6.2	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.	24,869,622,525 5,851,800,391	19,743,454,873
6.2	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Other investments		
6.2	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Other investments Shares (Note: 6.2.1)	5,851,800,391	5,791,995,148
6.2	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Other investments Shares (Note: 6.2.1)	5,851,800,391 140,000,000	5,791,995,148 140,000,000
6.2	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Other investments Shares (Note: 6.2.1) Bond  Investments -ABBL, Mumbai branch	5,851,800,391 140,000,000 5,991,800,391	5,791,995,148 140,000,000 5,931,995,148
6.2	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Other investments Shares (Note: 6.2.1) Bond	5,851,800,391 140,000,000 5,991,800,391 336,758,427	5,791,995,148 140,000,000 5,931,995,148 374,529,525
6.2	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Other investments Shares (Note: 6.2.1) Bond  Investments -ABBL, Mumbai branch Treasury bills	5,851,800,391 140,000,000 5,991,800,391	5,791,995,148 140,000,000 5,931,995,148

		Amounts in Taka	
		At	At
		30 September 2013	31 December 2012
6.2 (a)	Consolidated other investments		_
	AB Bank Limited	6,363,755,529	6,371,332,773
	AB Investment Limited	756,101,205	740,381,828
	AB International Finance Limited	-	-
	AB Securities Limited	112,573,912	67,495,079
	Cashlink Bangladesh Limited (CBL)	26,932,725	26,932,725
	AB Exchange (UK) Ltd.	-	-
		7,259,363,371	7,206,142,406
	Less: Inter- group transactions	-	-
		7,259,363,371	7,206,142,406
6.2.1	Investments in shares		
	Quoted (Publicly Traded)	4,553,793,547	4,988,920,181
	Unquoted	1,298,006,845	803,074,967
		5,851,800,391	5,791,995,148

		Amounts in 7	
		At 30 September 2013	At 31 December 2012
7.	Loans, advances and lease/investments	126,945,530,404	106,065,758,923
7.1	Broad category-wise breakup		
	In Bangladesh		
	Loans	107,626,996,029	88,019,786,261
	Overdrafts	18,129,200,524	17,025,203,384
	Cash credits	-	-
		125,756,196,553	105,044,989,644
	Outside Bangladesh: ABBL, Mumbai Branch		
	Loans	180,659,092	277,279,676
	Overdrafts	18,166,247	4,057,448
	Cash credits	10,861,440	47,458,232
		209,686,779	328,795,356
		125,965,883,332	105,373,785,000
7.2	Classification of loans, advances and lease/investments		
	In Bangladesh Unclassified		
	Standard	119,783,230,599	101,542,166,762
	Special Mention Account	555,400,772	505,004,000
		120,338,631,371	102,047,170,762
	Classified		
	Substandard	1,587,600,000	437,063,154
	Doubtful	1,520,900,000	524,890,000
	Bad/Loss	2,853,300,737	2,475,800,546
		5,961,800,737 126,300,432,108	3,437,753,700
	Outside Bangladesh-Mumbai Branch	120,300,432,108	105,484,924,462
	Unclassified Loan	573,770,228	496,321,614
	Classified Loan	71,328,067	84,512,846
		645,098,296	580,834,460
		126,945,530,404	106,065,758,922
7(a)	Consolidated Loans, advances and lease/investments		
. (••)	AB Bank Limited	125,965,883,332	105,373,785,000
	AB Investment Limited	7,079,761,495	7,585,189,288
	AB International Finance Limited	-	-
	AB Securities Limited	1,014,524,704	1,073,788,194
	Cashlink Bangladesh Limited (CBL)	-	-
	AB Exchange (UK) Ltd.	-	-
		134,060,169,532	114,032,762,482
	Less: Inter company transaction	2,650,603,750	2,721,036,520
	P. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	131,409,565,782	111,311,725,962
8.	Bills purchased and discounted		
	In Bangladesh	544,235,555	439,934,818
	Outside Bangladesh - ABBL, Mumbai Branch	435,411,517	252,039,105
		979,647,072	691,973,923

Name	Notes	to financial statements for the period ended 30 September 2013	Amounts	in Taka
AB Bank Limited AB International Finance Limited AB International Finance Limited AB International Finance Limited AB International Finance Limited Cashink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  2.788,887,415 2.351,259,736  Fixed assets including premises, furniture and fixtures Cost: Land and Building Furniture and fixtures Office appliances Glidrogaphilances Glidrogaphilances Hotor vehicles Intangible Assets Intangible Assets  Cost: Less: Accumulated depreciation and amortization  Cost: C			30 September 2013	31 December 2012
AB Investment Limited AB International Finance Limited AB International Finance Limited AB Securities Limited Cashink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  2,788,887,415 2,251,259,786  9. Fixed assets including premises, furniture and fixtures Cost:  Land and Building Furniture and fixtures  Cost:  Land and Building Furniture and fixtures  Cost:  Land and Building Furniture and fixtures  Cost:  Land and Building Furniture and fixtures  (14,174,788,124) Corp. 202,789,081  Office appliances (14,114,747,881  Less: Accumulated depreciation and amortization  Less: Accumulated depreciation and amortization  Less: Accumulated depreciation and amortization  Cost:  AB Bank Limited AB Investments Limited AB Investments Limited AB Investments Limited AB Exchange (UK) Ltd.  Cashink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  AB Bank Limited AB Investments Limited AB Bank Limited AB Investments Limited AB Investments Limited AB Bank Limited	<b>8</b> (a)	Consolidated Bills purchased and discounted		
AB International Finance Limited		AB Bank Limited	979,647,072	691,973,923
Cashlink Bangladesh Limited (CBL)			-	-
Cashlink Bangladesh Limited (CBL)			1,809,240,344	1,659,285,813
AB Exchange (UK) Lrd.   2,788,887,415   2,351,259,736			-	-
2,788,887,415		, ,	-	-
Price   Section   Sectio		AB Exchange (OK) Etd.	2.788.887.415	2,351,259,736
Land and Building	9.			, , ,
Furniture and fixtures				
Office appliances   61,070,234   61,663,735     Electrical appliances   1,411,747,585   1,333,846,742     Motor vehicles   479,455,768   479,583,095     Intangible Assets   249,255,099   218,879,331     Less: Accumulated depreciation and amortization   1,423,237,660   1,199,181,586     4,111,456,848   4,229,520,560     Consolidated Fixed assets including premises, furniture and fixtures    Cost:		•		
Electrical appliances				
Motor vehicles		**		
Intangible Assets		**		
Less: Accumulated depreciation and amortization				
9(a) Consolidated Fixed assets including premises, furniture and fixtures    Cost:				
Cost:   AB Bank Limited		Less: Accumulated depreciation and amortization	1,423,237,660	1,199,181,586
Cost:   AB Bank Limited			4,111,456,848	4,229,520,560
AB Bank Limited AB Investments Limited AB Investments Limited AB Investments Limited AB Securities Limited AB Exchange (UK) Ltd.  ACCUMULATED ASSOCIATION ASSOCIAT	9(a)	Consolidated Fixed assets including premises, furniture and fixtures		
AB Investments Limited		Cost:		
AB International Finance Limited		AB Bank Limited	5,534,694,508	5,428,702,146
AB Securities Limited (CBL) 28,819,670 28,777,170 Cashlink Bangladesh Limited (CBL) 250,270,883 268,419,630 15,443,255 15,837,740 6,412,681,611 6,322,086,549		AB Investments Limited	574,374,720	571,076,609
Cashlink Bangladesh Limited (CBL)			9,078,575	9,273,255
Accumulated depreciation:   Accumulated depreciation:   AB Bank Limited				
Accumulated depreciation:   AB Bank Limited				
AB Bank Limited AB Investments Limited AB Investments Limited AB International Finance Limited AB Securities Limited (CBL) AB Exchange (UK) Ltd.  15,220,637 11,193,635 Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  231,546,964 209,896,835 AB Exchange (UK) Ltd.  1,717,582,554 1,453,436,647 4,695,099,057 4,868,649,902  10. Other assets Income generating-Equity Investment In Bangladesh:  AB Investment Limited (99.99% owned subsidiary company of ABBL) AB Securities Limited (99.971% owned subsidiary company of ABBL) Cashlink Bangladesh Limited (CBL) (99% owned subsidiary company of ABBL) Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBL) Outside Bangladesh: AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL) AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL) AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL)		Ab Exchange (OK) Eld.		
AB Bank Limited AB Investments Limited AB Investments Limited AB International Finance Limited AB Securities Limited (CBL) AB Exchange (UK) Ltd.  15,220,637 11,193,635 Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  231,546,964 209,896,835 AB Exchange (UK) Ltd.  1,717,582,554 1,453,436,647 4,695,099,057 4,868,649,902  10. Other assets Income generating-Equity Investment In Bangladesh:  AB Investment Limited (99.99% owned subsidiary company of ABBL) AB Securities Limited (99.971% owned subsidiary company of ABBL) Cashlink Bangladesh Limited (CBL) (99% owned subsidiary company of ABBL) Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBL) Outside Bangladesh: AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL) AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL) AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL)				
AB Bank Limited AB Investments Limited AB Investments Limited AB International Finance Limited AB Securities Limited (CBL) AB Exchange (UK) Ltd.  15,220,637 11,193,635 Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  231,546,964 209,896,835 AB Exchange (UK) Ltd.  1,717,582,554 1,453,436,647 4,695,099,057 4,868,649,902  10. Other assets Income generating-Equity Investment In Bangladesh:  AB Investment Limited (99.99% owned subsidiary company of ABBL) AB Securities Limited (99.971% owned subsidiary company of ABBL) Cashlink Bangladesh Limited (CBL) (99% owned subsidiary company of ABBL) Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBL) Outside Bangladesh: AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL) AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL) AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL)		A communicated domescication.		
AB Investments Limited AB International Finance Limited AB Securities Limited AB Securities Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  AB Exchange (UK) Ltd.  AB Exchange (UK) Ltd.  AB Exchange (UK) Ltd.  AB Investment Limited (P9.99% owned subsidiary company of ABBL) Cashlink Bangladesh Limited (P9.91% owned subsidiary company of ABBL) Cashlink Bangladesh Limited (P9.71% owned subsidiary company of ABBL) Cashlink Bangladesh Limited (P9.71% owned subsidiary company of ABBL) Cashlink Bangladesh Limited (CBL) Cashlink Bangladesh Limited (CBL) Cashlink Bangladesh Limited (CBL) AB International Finance Ltd., Hong Kong (Wolly owned subsidiary company of ABBL) AB Exchange (UK) Limited (Wholly owned subsidiary company of ABBL) AB Exchange (UK) Limited (Wholly owned subsidiary company of ABBL)  AB Exchange (UK) Limited (Wholly owned subsidiary company of ABBL)			1 423 237 660	1 100 181 586
AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Cashlink Bangladesh Limited Cother assets  Income generating-Equity Investment In Bangladesh:  AB Investment Limited Cother assets  AB Investment Limited Cother assets  AB Securities Limited Cother assets  AB Securities Limited Cother assets  AB Investment Limited Cother assets  AB Inv				
Cashlink Bangladesh Limited (CBL)       231,546,964       209,896,835         AB Exchange (UK) Ltd.       7,656,452       5,265,911         1,717,582,554       1,453,436,647         4,695,099,057       4,868,649,902         10. Other assets         Income generating-Equity Investment         In Bangladesh:       8         AB Investment Limited (99,99% owned subsidiary company of ABBL)       99,899,000         (99,99% owned subsidiary company of ABBL)       34,898,000         (99,71% owned subsidiary company of ABBL)       212,581,228         (90% owned subsidiary company of ABBL)       212,581,228         Outside Bangladesh:       31,376,025       32,280,000         AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL)       31,376,025       32,280,000				
AB Exchange (UK) Ltd. 7,656,452 5,265,911  1,717,582,554 1,453,436,647  4,695,099,057 4,868,649,902  10. Other assets  Income generating-Equity Investment  In Bangladesh:  AB Investment Limited 99,899,000 (99.99% owned subsidiary company of ABBL)  AB Securities Limited 34,898,000 (99.71% owned subsidiary company of ABBL)  Cashlink Bangladesh Limited (CBL) 212,581,228 212,581,228 (90% owned subsidiary company of ABBL)  Outside Bangladesh:  AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL)  AB Exchange (UK) Limited (Molly owned subsidiary company of ABBL)  AB Exchange (UK) Limited (Molly owned subsidiary company of ABBL)		AB Securities Limited	15,220,637	11,193,635
1,717,582,554		Cashlink Bangladesh Limited (CBL)	231,546,964	209,896,835
10. Other assets   Income generating-Equity Investment		AB Exchange (UK) Ltd.	·	
Income generating-Equity Investment In Bangladesh:  AB Investment Limited (99.99% owned subsidiary company of ABBL) AB Securities Limited (99.71% owned subsidiary company of ABBL) Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBL) Outside Bangladesh: AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL) AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL)  AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL)				
Income generating-Equity Investment In Bangladesh:  AB Investment Limited (99.99% owned subsidiary company of ABBL) AB Securities Limited (99.71% owned subsidiary company of ABBL) Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBL) Outside Bangladesh: AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL) AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL)  AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL)	10	Other assets	4,695,099,057	4,868,649,902
In Bangladesh:  AB Investment Limited (99.99% owned subsidiary company of ABBL)  AB Securities Limited (99.71% owned subsidiary company of ABBL)  Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBL)  Outside Bangladesh:  AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL)  AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL)	10.			
(99.99% owned subsidiary company of ABBL)  AB Securities Limited (99.71% owned subsidiary company of ABBL)  Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBL)  Outside Bangladesh:  AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL)  AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL)				
AB Securities Limited (99.71% owned subsidiary company of ABBL) Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBL) Outside Bangladesh: AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL) AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL)			99,899,000	99,899,000
(99.71% owned subsidiary company of ABBL) Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBL)  Outside Bangladesh: AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL)  AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL)			34,898,000	34,898,000
Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBL)  Outside Bangladesh:  AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL)  AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL)  (wholly owned subsidiary company of ABBL)			,,,,,,,,	,,,,,,,,,
Outside Bangladesh:  AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL)  AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL)  (wholly owned subsidiary company of ABBL)		Cashlink Bangladesh Limited (CBL)	212,581,228	212,581,228
AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL)  AB Exchange (UK) Limited (wholly owned subsidiary company of ABBL)  (wholly owned subsidiary company of ABBL)				
(wholly owned subsidiary company of ABBL)         AB Exchange (UK) Limited       31,376,025         (wholly owned subsidiary company of ABBL)			5 203 944	5 203 944
AB Exchange (UK) Limited 31,376,025 32,280,000 (wholly owned subsidiary company of ABBL)		The state of the s	3,203,714	3,203,711
(wholly owned subsidiary company of ABBL)			31 376 025	32.280.000
		· · · · · · · · · · · · · · · · · · ·	31,370,023	32,200,000
			383,958,197	384,862,172

### Notes to financial statements for the period ended 30 September 2013

		Amounts	in Taka
		At	At
		30 September 2013	31 December 2012
	Non-income generating		
	Inter-branch adjustment	_	4,191,700
	Advance corporate income tax (note: 10.1)	6,666,652,013	5,673,148,042
	Arab Bangladesh Bank Foundation	19,920,000	19,920,000
	(99.60% owned subsidiary company of ABBL)	,,	->,>=0,000
	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	707,656,844	1,232,257,570
	Preliminary, formation, organisational, renovation,	,	-,,,
	development, prepaid expenses and others	1,071,867,426	1,033,615,467
	Exchange for clearing	492,726,715	703,078,129
	Interest accrued on investment but not collected,	472,720,713	703,076,127
	and debentures, and other income receivables	599,087,109	686,226,038
	Security deposits	216,732,811	267,435,160
	Local drafts paid without advice	210,732,011	207,433,100
	Advance rent and advertisement	125 042 764	156 275 414
		135,943,764	156,275,414
	Stationery, stamps, printing materials, etc.	31,732,282	34,546,476
		15 007 419 065	14,875,793,996
		15,007,418,965 15,391,377,165	
		15,391,377,105	15,260,656,170
10(a)	Consolidated Other assets		
	AB Bank Limited	15,391,377,165	15,260,656,170
	AB Investment Limited	427,282,928	235,544,527
	AB International Finance Limited	8,422,459	9,249,425
	AB Securities Limited	78,910,988	107,900,318
	Cashlink Bangladesh Limited (CBL)	26,194,017	23,287,654
	AB Exchange (UK) Ltd.	921,218	1,350,208
		15,933,108,774	15,637,988,302
	Less: Inter-group transaction	6,008,593,632	6,370,150,451
		9,924,515,142	9,267,837,851
			., . , ,
10.1	Advance corporate income tax		
1011	-		
	In Bangladesh:		
	Delance et 01 January	5 514 402 045	4.066.925.004
	Balance at 01 January Add: Paid during the period	5,514,493,945 750,000,000	4,066,825,904
	Add: Tax withheld during the period		1,325,524,111
	Add. Tax withheld during the period	287,306,842 1,037,306,842	122,143,930
	Less: Settlement/Adjustment during the period	1,037,300,842	1,447,668,041
			- 5 514 402 045
	Balance at 30 September Advance tax paid by ABBL, Mumbai Branch	6,551,800,787 114,851,226	5,514,493,945 158,654,097
	Advance tax paid by ADDL, Mullion Dranch		
		6,666,652,013	5,673,148,042
11	D		
11.	Borrowings from other banks, financial institutions and agents		
	In Demokratical	4.000.001.157	2 262 749 241
	In Bangladesh Outside Bangladesh	4,089,991,157	3,262,748,341
	Outside Bangladesn	3,473,235,747 <b>7,563,226,903</b>	386,513,441 <b>3,649,261,782</b>
		7,505,220,905	3,049,201,762
11(0)	Consolidated Borrowings from other banks, financial institutions and	agents	
11(a)	Consolidated Borrowings from other banks, financial institutions and	agents	
	AB Bank Limited	7.562.226.002	2 640 261 792
	AB Investment Limited	7,563,226,903	3,649,261,782
		2,390,763,567	2,565,203,769
	AB International Finance Limited	1,595,014,285	1,455,596,448
	AB Securities Limited  Cooklink Penchadash Limited (CPL)	299,445,296	247,970,830
	Cashlink Bangladesh Limited (CBL)	293,241,029	343,241,029
	AB Exchange (UK) Ltd.	- 10.141.601.000	9.061.073.050
	I I I I I I I I I I	12,141,691,080	8,261,273,858
	Less: Intercompany transactions	4,167,420,127	4,144,291,698
		7,974,270,953	4,116,982,161

Amounts in Taka

Notes to	financial statements for the period ended 30 September 2013		
		Amounts	
		At 30 September 2013	At 31 December 2012
12.	Deposit and other accounts	30 September 2013	31 December 2012
	•		
	Inter-bank deposits	3,617,359,672	2,449,359,073
	Other deposits	153,793,449,828	137,576,594,818
		157,410,809,500	140,025,953,891
12(a)	Consolidated Deposit and other accounts		
12(a)		4.55 44.0 000 500	440.005.050.004
	AB Bank Limited	157,410,809,500	140,025,953,891
	AB Investment Limited AB International Finance Limited	-	
	AB Securities Limited  AB Securities Limited	_	
	Cashlink Bangladesh Limited (CBL)	-	_
	AB Exchange (UK) Ltd.	-	-
		157,410,809,500	140,025,953,891
	Less: Inter-group transaction	379,186,276	117,910,184
		157,031,623,225	139,908,043,707
12.1	Demand and time deposits		
	a) Demand Deposits	21,205,475,086	16,440,888,883
	Current accounts and other accounts	15,092,974,623	13,487,687,930
	Savings Deposits (9%)	1,480,778,629	1,486,053,943
	Bills Payable	4,631,721,834	1,467,147,010
	b) Time Deposits	136,205,334,414	123,585,065,008
	Savings Deposits (91%)	14,972,317,250	13,374,485,484
	Short Notice Deposits	20,034,037,151	21,160,436,286
	Fixed Deposits	89,072,584,808	80,452,713,916
	Non Resident Foreign Currency Deposits A/C Other Deposits	261,549,677 11,864,845,528	287,062,440 8,310,366,882
	other Deposits	11,004,043,320	0,510,500,802
	Total Demand and Time Deposits	157,410,809,500	140,025,953,891
13.	Other liabilities		
10.	Accumulated provision against loans and advances (Note 13.1)	3,509,613,487	2,318,340,873
	Inter-branch adjustment	130,199,955	2,310,340,073
	Provision for current tax (Note: 13.2)	9,190,721,634	7,772,599,103
	Deferred tax liabilities (Note: 13.3)	114,836,565	112,104,056
	Interest suspense account	1,440,383,978	879,992,653
	Provision against other assets (Note 13.4)	288,472,077	282,197,228
	Provision for outstanding debit entries in NOSTRO accounts	200,000	200,000
	Accounts payable - Bangladesh Bank Accrued expenses	107,953,734 67,634,057	66,308,878 62,205,113
	Provision for off balance sheet items	680,000,000	580,000,000
	Provision against investments (Note 13.5)	2,015,053,000	1,597,153,000
	Others (*)	330,797,780	462,305,337
		17,875,866,269	14,133,406,241
	(*) Others includes provision for audit fee, excise duty, income tax and VAT deducted at source, keeping, earnest and security money, etc.	unclaimed dividend, acc	counts payable for safe
13.1	Accumulated provision against loans and advances		
	The movement in specific provision for bad and doubtful debts		
	Balance at 01 January	1,015,379,159	1,030,514,450
	Fully provided debts written off during the period (-)		800,135,291
	Recovery of amounts previously written off (+)	- 9.49.200.000	711 000 000
	Specific provision made for the year (+) Transferred from other assets provisions (+)	848,300,000	711,800,000 60,000,000
	Transfer from general provision (+)		13,200,000
	Recoveries and provision no longer required (-)	-	-
	Net charge to Profit and Loss Statement (+)		-
	D.L. (21D. L.	848,300,000	(15,135,291)
	Balance at 31 December Provision made by ABBL, Mumbai Branch	1,863,679,159 28,542,915	1,015,379,159 33,327,401
	Total provision on classified loans and advances	1,892,222,074	1,048,706,560
	<del>-</del>		, , , , , , , , ,

#### Notes to financial statements for the period ended 30 September 2013

Notes to	o financial statements for the period ended 30 Septem	ber 2013	Amounts	in Taka
			At	At
			30 September 2013	31 December 2012
	On unclassified loans			
	Balance at 01 January		1,265,260,313	1,278,460,313
	Recoveries and provision no longer required	(-)	-	1,270,400,313
	Transfer to specific provision during the period	(-)	_	13,200,000
	General provision made for the period	(+)	348,400,000	-,,
			348,400,000	(13,200,000
	Balance at 30 September		1,613,660,313	1,265,260,313
	Provision made by ABBL, Mumbai Branch		3,731,100	4,374,000
	Total provision on un-classified loans and advances Total provision on loans and advances		1,617,391,413 3,509,613,487	1,269,634,313 2,318,340,873
	Total provision on loans and advances		3,507,013,407	2,310,340,073
	Provision for	<u>Required</u>	Maintained	Excess
	Un-classified loans and advances	1,225,031,100	1,617,391,413	392,360,313
	Classified loans and advances	1,891,542,915	1,892,222,074	679,159
		3,116,574,015	3,509,613,487	393,039,472
13.1.1	Details of provision for loans and advances			
			Provi	
			Required	Maintained
	General Provision :		1,225,031,100	1,617,391,413
	Standard		1,216,031,100	1,608,391,413
	Special Mention Account		9,000,000	9,000,000
	Specific Provision:		1,891,542,915	1,892,222,074
	Substandard		218,842,915	218,842,915
	Doubtful		525,000,000	525,000,000
	Bad/Loss		1,147,700,000	1,148,379,159
	Excess provision maintained at September 30, 2013		-	393,039,472
13.2	Provision for current tax			
	Balance at 01 January		7,618,313,733	5,981,196,923
	Add: Provision made during the period		1,454,933,634	1,637,116,810
	Less: Adjustment during the period		-	-
	Balance at 30 September 2013		9,073,247,367	7,618,313,733
	Provision held by ABBL, Mumbai Branch		117,474,268	154,285,370
			9,190,721,635	7,772,599,103
	Corporate income tax assessment of the Bank is completed income tax assessment for income years 2009, 2010 a completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but these were referred to the Hon'ble High Completed but the Hon'ble H	and 2011 are under process. Tax asse	essments for income years 1995,	
13.3	Deferred tax liabilities			
	Balance at 01 January		112,104,056	68,532,913
	Add/(less): Provision made during the period		2,473,510	43,456,854
	Add/(Less): Adjustment during the period		258,999	114,289
			114,836,565	112,104,056
	Balance at 30 September 2013			
13.4	Provision against other assets			
13.4	•			
13.4	Provision against other assets		59,130,000	54,500,000
13.4	Provision against other assets Provision for		59,130,000 22,565,610	54,500,000 22,413,201
13.4	Provision against other assets  Provision for  Prepaid legal expenses			
13.4	Provision against other assets  Provision for  Prepaid legal expenses Protested bills Balance with BCCI, London			22,413,201
13.4	Provision against other assets  Provision for  Prepaid legal expenses Protested bills		22,565,610	54,500,000 22,413,201 - 1,708,494 1,112,430
13.4	Provision against other assets  Provision for  Prepaid legal expenses Protested bills Balance with BCCI, London London Representative Office		22,565,610 - 1,708,494	22,413,201 - 1,708,494

Provision against other assets was made as per BRPD Circular # 14 dated 25 June 2001 issued by Bangladesh Bank.

Notes to	o financial statements for the period ended 30 September 2013	Amounts	in Taka
		At	At
13.5	Provision against investments	30 September 2013	31 December 2012
		<u></u>	
	Balance at 01 January	1,597,153,000	1,220,753,000
	Add: Provision made during the period Less: Adjustment during the period	417,900,000	376,400,000
		2,015,053,000	1,597,153,000
	Provision for Mumbai Branch	2,015,053,000	1,597,153,000
13(a)	Consolidated Other liabilities		
	ADD LIFE S. I	17.075.066.060	14 122 406 241
	AB Bank Limited AB Investment Limited	17,875,866,269 925,596,143	14,133,406,241 891,700,012
	AB International Finance Limited	286,818,040	65,932,526
	AB Securities Limited	667,540,874	727,117,384
	Cashlink Bangladesh Limited (CBL)	11,546,089	18,581,007
	AB Exchange (UK) Ltd.	19,577,427	13,260,337
		19,786,944,842	15,849,997,507
	Less: Inter-group transaction	635,427,210	559,982,513
		19,151,517,632	15,290,014,994
14.	Share Capital	4,976,253,760	4,423,336,680
14.1	Authorised Capital		
	600,000,000 ordinary shares of Taka 10 each	6,000,000,000	6,000,000,000
14.2	Issued, Subscribed and Paid-up Capital	0,000,000,000	0,000,000,000
17.2		150,000,000	150 000 000
	15,000,000 ordinary shares of Taka 10 each issued for cash 482,625,376 ordinary shares of Taka 10 each issued as bonus shares	150,000,000 4,826,253,760	150,000,000 4,273,336,680
	402,025,570 oldinary shares of Taxa 10 each issued as boilds shares	4,976,253,760	4,423,336,680
15.	Statutory reserve		
	In Bangladesh		
	Opening balance	4,824,544,671	4,230,234,501
	Add: Addition during the period	, , , , , , , , , , , , , , , , , , ,	594,310,170
		4,824,544,671	4,824,544,671
	Outside Bangladesh - ABBL, Mumbai Branch		
	Opening balance	180,770,130	159,962,774
	Add: Transferred from retained earnings	14,757,744	29,756,322
	Add. Transferred from Investment fluctuation reserve	10,083,919	
	Add./(Less) Adjustment for Foreign Exchange Rate Fluctuation	(26,569,986)	(8,948,966)
		179,041,808 5,003,586,479	180,770,130 5,005,314,801
			5,005,511,001
16.	Other reserve		
	General reserve (Note 16.1)	42,199,200	42,199,200
	Assets revaluation reserve (Note 16.2)	1,326,815,807	1,326,815,807
	Investment revaluation reserve (Note 16.3)	7,102,084	16,846,523
	Foreign exchange revaluation for investment in foreign operation	(18,860,953) 1,357,256,138	60,392,031 1,446,253,561
16.1	General reserve	1,001,120,120	1,110,200,001
		42,199,200	42,199,200
	Opening balance Add: Addition during the period	42,199,200	42,199,200
		42,199,200	42,199,200
16.2	Assets revaluation reserve		
	Opening balance	1,326,815,807	1,335,395,306
	Add: Addition during the period Less: Adjustment during the period	_	- 8,579,499
		1,326,815,807	1,326,815,807

Notes to	financial statements for the period ended 30 September 2013	Amounts	in Taka
		At	At
16.3	Investment revaluation reserve ( Treasury Bills & Treasury Bonds)	30 September 2013	31 December 2012
	In Bangladesh Revaluation Reserve for:		
	Held to Maturity (HTM)		1,235,476
	Held for Trading (HFT)	7,102,084	3,789,583
		7,102,084	5,025,059
	Outside Bangladesh		
	ABBL, Mumbai branch	7,102,084	11,821,464 16,846,523
		7,102,004	10,040,525
16(a)	Consolidated Other reserve		
	AB Bank Limited	1,357,256,138	1,446,253,561
	AB Investment Limited		-
	AB International Finance Limited AB Securities Limited	82,582,591	85,862,514
	Cashlink Bangladesh Limited (CBL)	-	-
	AB Exchange (UK) Ltd.	-	-
		1,439,838,729	1,532,116,076
17.	Retained earnings		
	Opening balance	5,158,900,828	5,291,115,537
	Add: Post-tax profit for the period	418,608,533	1,438,537,814
	Less: Transfer to statutory reserve	14,757,744	624,066,492
	Cash dividend Bonus shares issued	552,917,080	184,305,695
	Bolius silates issued	5,009,834,536	737,222,780 5,184,058,384
	Add/(Less): Retained earnings adjustment of Mumbai Br.		(1,384,954)
	Add./(Less): Foreign Exchange Translation loss	(60,770,873)	(23,772,601)
		4,949,063,663	5,158,900,828
17(a)	Consolidated Retained earnings		
	AB Bank Limited	4,949,063,663	5,158,900,828
	AB Investment Limited AB International Finance Limited	490,587,207 109,820,906	656,771,295 100,646,480
	AB Securities Limited	162,088,451	208,980,372
	Cashlink Bangladesh Limited (CBL)	(461,023,885)	(489,608,852)
	AB Exchange (UK) Ltd.	(32,736,994)	(29,221,119)
		5,217,799,349	5,606,469,004
	Less: Inter group transaction/Share discounting	1,618,772	393,069,411
	Minority Interest	(45,620,475)	(48,334,938)
	Add: Foreign currency translation gain/(Loss)	5,265,038,595	5,261,734,530
		5,265,038,595	5,261,734,530
17(b)	Minority Interest		
17(0)	AB Investment Limited	5,911	11,948
	AB Securities Limited	580,003	717,999
	Cashlink Bangladesh Limited	(18,102,389)	(20,960,885)
		(17,516,475)	(20,230,939)
18.	Contingent liabilities	74,977,472,559	59,590,452,646
18.1	Letters of guarantee		_
	Money for which the Bank is in contingently liable in respect of guarantees issued favoring:		
	Directors		1
	Government		-
	Banks and other financial institutions	316,900,000	290,900,000
	Others	16,354,620,891	12,591,432,805
		16,671,520,891	12,882,332,805
18.(a)	Consolidated Contingent liabilities	74,227,472,559	59,590,452,646

Profit a	nd Loss Statement	Amounts is	n Taka
19.	Profit and loss account	Jan'13- Sept'13	Jan' 12- Sept' 12
2,,	Income:	L	
	Interest, discount and similar income	14,948,551,783	13,150,207,004
	Dividend income	72,486,025	29,708,633
	Fee, commission and brokerage	1,551,270,893	1,210,436,513
	Gains less losses arising from investment securities	87,161,555	78,819,319
	Gains less losses arising from dealing in foreign currencies	620,098,792	640,317,076
	Other operating income	84,847,927	98,554,687
	Gains less losses arising from dealing securities	17,563,960	57,944,053
	Income from non-banking assets	-	-
	Profit less losses on interest rate changes	_	_
	Tork less losses on interest rate changes	17,381,980,935	15,265,987,285
	Expenses:		10,200,507,200
	Interest, fee and commission	10,414,264,230	9,384,979,175
	Administrative expenses	2,184,142,926	1,954,542,349
	Other operating expenses	888,594,583	752,935,809
	Depreciation and amortization on banking assets	237,733,552	248,102,081
	Losses on loans and advances	237,733,332	240,102,001
	Losses on loans and advances	13,724,735,291	12,340,559,414
		3,657,245,644	2,925,427,871
20.	Interest income/profit on investments	3,037,243,044	2,723,427,071
20.	_	_	_
	Interest on loans and advances:	12 275 026 205	10 614 500 102
	Loans and advances	12,275,926,305	10,614,500,102
	Bills purchased and discounted	305,927,810	293,276,885
		12,581,854,115	10,907,776,987
	Interest on:		
	Calls and placements	535,197,094	623,858,449
	Balance with foreign banks	10,867,239	9,006,437
	Reverse Repo	-	1,554,267
	Balance with Bangladesh Bank	543,416	712,164
		546,607,749	635,131,318
	Profit/(Loss) due to change in interest rate	-	-
		13,128,461,863	11,542,908,304
20(a).	Consolidated Interest income/profit on investments		
	AD Don't Limited	12 120 461 962	11,542,908,304
	AB Bank Limited AB International Finance Limited	13,128,461,863	
		80,951,849	62,552,040
	AB Investment Limited	360,613,821	608,649,191
	AB Securities Limited	71,663,644	132,228,104
	Cashlink Bangladesh Limited (CBL)	-	20,522,424
	AB Exchange (UK) Ltd.	13,641,691,178	12 266 960 064
	T. T. Branch		12,366,860,064
	Less Intercompany Transactions	213,104,931	257,971,534
		13,428,586,247	12,108,888,530
21.	Interest/profit paid on deposits, borrowings, etc.		
	Interest on deposits:		
	Fixed deposits	7,447,151,447	6,646,524,437
	Savings deposits	489,177,308	399,688,011
	Special notice deposits	1,156,202,139	800,957,520
	Other deposits	881,072,357	628,544,560
	omor doposits	9,973,603,250	8,475,714,527
	Interest on borrowings:	7,713,003,230	0,773,714,327
	Local banks, financial institutions including Bangladesh Bank	440,660,980	909,264,647
	200ai oanko, imaiota mottutono metuding Dangiadesii Dalik	10,414,264,230	9,384,979,175
		10,414,404,430	7,304,7/7,1/5

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			Amounts in Taka	
Locker rent, insurance claim and others   3,348,374   8,269,574     Recoveries on loans previously writen off   3,409,397   20,207,021     Recoveries on courier, postage, stamp, etc.   17,696,157   15,306,958     Gain on sale of Bank property   512,536   12,005,811     State of Pank Property			Jan'13- Sept'13	Jan' 12- Sept' 12
Recoveries on loans previously written off   3.400,307   Recoveries on telex, telephone, fax, etc.   5.98.81.463   46.405.314   Recoveries on courier, postage, stamp, etc.   17.096.157   15.306.958   Gain on saie of Bank property   5.12.536   12.065.811   7.096.157   7.007.000	24.	Other income		
Recoveries on tolex, telephone, fax, etc.   59,881,463   40,405,314   Recoveries on courier, postage, stamp, etc.   17,696,157   15,306,958   Gain on sale of Bank property   512,536   12,005,811   84,847,927   98,554,687   78,000   78,		Locker rent, insurance claim and others	3,348,374	4,569,574
Recoveries on courier, postage, stamp, etc.   17,690,157   15,306,058   12,005,81   12,0		Recoveries on loans previously written off	3,409,397	20,207,029
Gain on sale of Bank property Non-operating income (*)         \$12.536         12.065.81 1 2.065.81 1 2.065.81 2 84.847.927         \$8,584.687           (*) Non-operating income includes sale of vehicles, old tyres, tubes, newspapers, furniture, fixtures, etc.         \$4,847.927         \$98,554.687           24(a).         Consolidated other income         \$84,847.927         \$98,554.687         \$6,193,362         \$5,907,45         \$6,193,362         \$5,907,45         \$6,193,362         \$5,907,45         \$6,193,362         \$5,907,45         \$6,193,362         \$5,907,45         \$6,193,362         \$5,907,45         \$6,183,802         \$2,817,88         \$1,838,802         \$2,817,88         \$1,838,802         \$2,817,88         \$1,838,802         \$2,817,88         \$1,838,802         \$2,817,88		Recoveries on telex, telephone, fax, etc.	59,881,463	46,405,314
Non-operating income (*)   S12,356   S4,847,927   98,554,687			17,696,157	15,306,958
(*) Non-operating income includes sale of vehicles, old tyres, tubes, newspapers, furniture, fixtures, etc.           24(a).         Consolidated other income           AB Bank Limited         84,847,927         98,554,687           AB Investment Limited         6,193,562         5,907,45           AB Investment Limited         6,193,562         5,907,45           AB Securities Limited         2,163,883         1,833,402           Cashlink Bangladesh Limited (CBL)         810,858         2,0851,708           AB Exchange (UK) Ltd.         130,874,696         165,263,39           Less: Inter company transactions         6,110,664         3,563,328           Essival and allowances         1,240,922,307         1,250,349,911           Essival and incentive bonus         1,343,477,701         1,365,361,836           AB Bank Limited         1,543,477,701         1,365,361,836           AB Bank Limited         1,543,477,701         1,365,361,836           AB International Finance Limited         1,543,477,701         1,365,361,836           AB International Finance Limited         1,543,477,701         1,365,361,836           AB Exchange (UK) Ltd.         1,590,960,952         1,477,900,017           26.         Rent, rares and taxes         202,621,758         1,83,603,239			-	-
(*) Non-operating income includes sale of vehicles, old tyres, tubes, newspapers, furniture, fixtures, etc.           24(a). Consolidated other income           AB Bank Limited         84,847,927         98,554,687         AB 1 threatment Limited         6,193,362         5,590,745         AB 1 threatment Limited         20,63,583,966         38,782,826         48,828,262         AB Securities Limited         21,63,583         1,583,402         20,851,708         AB Exchange (UK) Ltd.         810,858         20,851,708         AB Exchange (UK) Ltd.         130,874,696         165,363,369         161,10,664         3,553,328         161,10,664         3,553,328         161,10,664         3,553,328         161,10,664         3,553,328         161,800,041         10,800,041         11,800,041         11,800,041         11,800,041         11,800,041         11,800,041         11,800,041         11,800,041         11,800,041         11,800,041         11,800,041		Non-operating income (*)		
AB Bank Limited			84,847,927	98,554,687
AB Bank Limited 6,193,362 5,590,745 AB Investment Limited 6,193,362 3,8782,826 AB Securities Limited 2,2163,883 1,583,402 Cashink Bangladesh Limited (CBL) 810,858 20,851,708 AB Exchange (UK) Ltd. 130,874,696 165,363,369 Less: Inter company transactions 124,764,032 161,800,041  25. Salary and allowances Basic salary, provident fund contribution and all other allowances 1,410,922,307 1,250,349,911 Festival and incentive bonus 132,555,394 115,011,925 AB Bank Limited 11,142,997 11,365,361,836 AB Inversment Limited 11,142,997 16,664,274 AB Securities Limited 11,142,997 16,664,274 AB Securities Limited 11,142,997 16,664,274 AB Securities Limited 11,262,335 16,477,501 Cashink Bangladesh Limited (CBL) 9,8930 11,268,823 AB Exchange (UK) Ltd. 1,590,660,892 1,427,020,017  26. Rent, taxes, insurance, electricity, etc. Rent, rates and taxes 202,621,758 183,603,239 Electricity, gas, water, etc. 18,810,941 49,689,282 AB Bank Limited 342,770,860 295,869,034  26(a). Consolidated Rent, taxes, insurance, electricity, etc.  AB Bank Limited 342,770,860 295,869,034 AB Inversment Limited 11,187,774 1,180,252 AB International Finance Limited 342,770,860 295,869,034  26(a). Consolidated Rent, taxes, insurance, electricity, etc.  AB Bank Limited 342,770,860 295,869,034  26(a). Consolidated Rent, taxes, insurance, electricity, etc.  AB Bank Limited 342,770,860 295,869,034  26(a). Consolidated Rent, taxes, insurance, electricity, etc. 18,810,941 49,689,282 AB International Finance Limited 342,770,860 295,869,034  26(a). Consolidated Rent, taxes, insurance, electricity, etc. 18,810,941 49,689,282 AB International Finance Limited 342,770,860 295,869,034  26(a). Consolidated Rent, taxes, insurance, electricity, etc. 18,810,941 49,689,282 AB International Finance Limited 342,770,860 295,869,034  26(a). Consolidated Rent, taxes, insurance, electricity, etc. 18,810,941 49,689,282 AB Internat		(*) Non-operating income includes sale of vehicles, old tyres, tubes, new	yspapers, furniture, fixtures, etc	
AB Investment Limited	24(a).	Consolidated other income		
AB International Finance Limited		AB Bank Limited	84,847,927	98,554,687
AB Securities Limited (CBL) 810,858 20,851,708 20,851,708 10,858 20,851,708 10,858 20,851,708 20,85		AB Investment Limited	I I	5,590,745
Cashlink Bangladesh Limited (CBL)		AB International Finance Limited	36,858,966	38,782,826
AB Exchange (UK) Ltd.		AB Securities Limited	2,163,583	1,583,402
130,874,696			810,858	20,851,708
Less: Inter company transactions		AB Exchange (UK) Ltd.	-	-
124,764,032   161,800,041				
Page		Less: Inter company transactions		
Basic salary, provident fund contribution and all other allowances   1,410,922,307   132,555,394   115,011,925   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,243,477,701   1,365,361,836   1,243,477,701   1,365,361,836   1,243,477,701   1,365,361,836   1,243,477,701   1,365,361,836   1,243,477,701   1,365,361,836   1,243,477,701   1,365,361,836   1,243,477,701   1,365,361,836   1,243,477,701   1,365,361,836   1,243,477,701   1,365,361,836   1,243,477,701   1,365,361,836   1,243,477,701   1,365,361,836   1,243,477,701   1,365,361,836   1,243,477,101   1,365,361,836   1,243,477,401   1,243,477,401   1,243,477,400   1,243,477,470   1,243,477,4			124,764,032	161,800,041
Testival and incentive bonus   132,555,394   115,011,925   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,543,477,701   1,365,361,836   1,543,477,701   1,548,823   1,544,7540   1,549,363   1,549,368   1,549,368   1,549,368   1,549,369	25.	Salary and allowances		
1,543,477,701		Basic salary, provident fund contribution and all other allowances	1,410,922,307	1,250,349,911
25(a).   Consolidated salary and allowances		Festival and incentive bonus	132,555,394	115,011,925
AB Bank Limited AB Investment Limited AB Investment Limited AB International Finance Limited AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Rent, rates and taxes Electricity, gas, water, etc. Insurance Belectricity, gas, water, etc. Insurance AB Bank Limited AB Investment Limited AB Securities Limited AB Exchange (UK) Ltd. AB Exc			1,543,477,701	1,365,361,836
AB Investment Limited	25(a).	Consolidated salary and allowances		
AB Investment Limited		AB Bank Limited	1,543,477,701	1,365,361,836
AB Securities Limited (CBL) 98,930 11,268,823 AB Exchange (UK) Ltd. 98,930 11,268,823 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,892 1,427,020,017 1,590,960,932 1,427,020,017 1,590,960,932 1,427,020,017 1,590,960,932 1,427,020,017 1,590,960,932 1,427,020,017 1,590,960,932 1,427,020,017 1,590,960,932 1,427,020,017 1,590,960,932 1,427,020,017 1,590,960,932 1,427,020,960 1,590,960,960,960,960,960 1,590,960,960 1,590,960,960 1,590,960,960 1,590,960,960 1,590,960,960 1,590,960 1,		AB Investment Limited		
Cashlink Bangladesh Limited (CBL)         98,930         11,268,823           AB Exchange (UK) Ltd.         3,260,101         5,259,441           1,590,960,892         1,427,020,017           26. Rent, taxes, insurance, electricity, etc.         Rent, rates and taxes         202,621,758         183,603,239           Electricity, gas, water, etc.         58,101,941         49,689,282           Insurance         82,047,161         62,576,513           342,770,860         295,869,034           AB Bank Limited         342,770,860         295,869,034           AB Investment Limited         1,187,774         1,800,252           AB International Finance Limited         4,356,891         4,571,279           AB Securities Limited         5,679,049         5,494,799           Cashlink Bangladesh Limited (CBL)         1,530,844         4,089,803           AB Exchange (UK) Ltd.         1,686,476         3,589,632           Less: Inter company transactions         3920,940         315,414,799           Less: Inter company transactions         3,920,940         3,557,106		AB International Finance Limited	17,142,997	16,664,274
AB Exchange (UK) Ltd. 3,260,101 1,590,960,892 1,427,020,017  26. Rent, taxes, insurance, electricity, etc.  Rent, rates and taxes 202,621,758 Electricity, gas, water, etc. 58,101,941 49,689,282 182,047,161 62,576,513 342,770,860 295,869,034 295,869,034  26(a). Consolidated Rent, taxes, insurance, electricity, etc.  AB Bank Limited 342,770,860 295,869,034 AB Investment Limited 1,187,774 1,800,252 AB International Finance Limited 4,356,891 4,571,279 AB Securities Limited 5,679,049 5,494,799 Cashlink Bangladesh Limited (CBL) 1,530,844 4,089,803 AB Exchange (UK) Ltd. 1,686,476 3,589,632 357,211,894 315,414,799 Less: Inter company transactions 3,920,940 3,557,106		AB Securities Limited	16,592,335	16,477,540
26. Rent, taxes, insurance, electricity, etc.           Rent, rates and taxes         202,621,758         183,603,239           Electricity, gas, water, etc.         58,101,941         49,689,282           Insurance         82,047,161         62,576,513           342,770,860         295,869,034           AB Bank Limited         342,770,860         295,869,034           AB Investment Limited         1,187,774         1,800,252           AB International Finance Limited         4,356,891         4,571,279           AB Securities Limited         5,679,049         5,494,799           Cashlink Bangladesh Limited (CBL)         1,530,844         4,089,803           AB Exchange (UK) Ltd.         1,686,476         3,589,632           Less: Inter company transactions         3,57,11,894         315,414,799		Cashlink Bangladesh Limited (CBL)	98,930	11,268,823
26. Rent, taxes, insurance, electricity, etc.         Rent, rates and taxes       202,621,758   183,603,239   49,689,282   58,101,941   49,689,282   82,047,161   62,576,513   342,770,860   295,869,034           Insurance       342,770,860   295,869,034   295,869,034           26(a). Consolidated Rent, taxes, insurance, electricity, etc.       342,770,860   295,869,034   4,511,87774   1,800,252   4,571,279   4,571,279   4,571,279   4,571,279   4,568,891   4,571,279   5,494,799		AB Exchange (UK) Ltd.		
Rent, rates and taxes       202,621,758       183,603,239         Electricity, gas, water, etc.       58,101,941       49,689,282         Insurance       82,047,161       62,576,513         342,770,860       295,869,034         26(a). Consolidated Rent, taxes, insurance, electricity, etc.         AB Bank Limited       342,770,860       295,869,034         AB Investment Limited       1,187,774       1,800,252         AB International Finance Limited       4,356,891       4,571,279         AB Securities Limited       5,679,049       5,494,799         Cashlink Bangladesh Limited (CBL)       1,530,844       4,089,803         AB Exchange (UK) Ltd.       1,686,476       3,589,632         Less: Inter company transactions       3,920,940       3,557,106			1,590,960,892	1,427,020,017
Electricity, gas, water, etc. Insurance	26.	Rent, taxes, insurance, electricity, etc.		
Electricity, gas, water, etc. Insurance		Rent, rates and taxes	202,621.758	183,603.239
Insurance   82,047,161   62,576,513   342,770,860   295,869,034				
26(a). Consolidated Rent, taxes, insurance, electricity, etc.  AB Bank Limited AB Investment Limited AB International Finance Limited AB Securities Limited AB Securities Limited AB Securities Limited AB Securities Limited AB Exchange (UK) Ltd.  1,530,844 AB Exchange (UK) Ltd.  295,869,034 1,800,252 4,571,279 5,494,799 5,494,799 1,530,844 1,530,844 1,686,476 3,589,632 357,211,894 315,414,799 Less: Inter company transactions 3,920,940 3,557,106		Insurance		
AB Bank Limited 342,770,860			342,770,860	295,869,034
AB Investment Limited AB International Finance Limited AB Securities Limited AB Securiti	26(a).	Consolidated Rent, taxes, insurance, electricity, etc.		
AB Investment Limited AB International Finance Limited AB Securities Limited AB Securiti		AB Bank Limited	342,770,860	295.869.034
AB International Finance Limited 4,356,891 4,571,279 AB Securities Limited 5,679,049 5,494,799 Cashlink Bangladesh Limited (CBL) 1,530,844 4,089,803 AB Exchange (UK) Ltd. 1,686,476 3,589,632 Less: Inter company transactions 3,920,940 3,557,106				
AB Securities Limited 5,679,049 5,494,799 Cashlink Bangladesh Limited (CBL) 1,530,844 4,089,803 AB Exchange (UK) Ltd. 1,686,476 3,589,632 Less: Inter company transactions 3,920,940 3,557,106				* * *
Cashlink Bangladesh Limited (CBL)       1,530,844       4,089,803         AB Exchange (UK) Ltd.       1,686,476       3,589,632         357,211,894       315,414,799         Less: Inter company transactions       3,920,940       3,557,106				* * *
AB Exchange (UK) Ltd. 1,686,476 3,589,632 357,211,894 315,414,799 Less: Inter company transactions 3,920,940 3,557,106				* * *
Less: Inter company transactions 3,920,940 3,557,106			1,686,476	3,589,632
			357,211,894	315,414,799
<u>353,290,954</u> <u>311,857,693</u>		Less: Inter company transactions		
			353,290,954	311,857,693

Notes to financial statements for the period ended 30 September 2013

120,376,104   126,906,611		•	Amounts in Taka	
Legal expenses   10,103,554   4,329,748			Jan'13- Sept'13	Jan' 12- Sept' 12
27(a)   Consolidated Legal expenses	27.	Legal expenses		
AB Bank Limited AB Investment Limited AB International Finance Limited AB Securities Limited AB Securities Limited AB Securities Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Postage, stamp, telecommunication, etc.  Telex, fax, internet, wireless link, SWIFT, etc. Telephone Postage, stamp and shipping Postage, stamp and shipping Postage, stamp and shipping AB Bank Limited AB Securities Limited AB Securities Limited AB Exchange (UK) Ltd.  Postage, Stamp telecommunication, etc.  Securities Limited AB International Finance Limited AB Securities Limited AB Securities Limited AB International Finance Limit		Legal expenses	10,103,554	4,329,748
AB International Finance Limited AB Securities Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  28. Postage, stamp, telecommunication, etc.  Telex, fax, internet, wireless link, SWIFT, etc. Telephone Postage, stamp and shipping 22.480,138 19.21,2079 Postage, stamp and shipping 22.480,138 19.62,178  28(a) Consolidated Postage, stamp, telecommunication, etc.  AB Bank Limited AB International Finance Limited AB International Finance Limited AB Brechange (UK) Ltd. AB Exchange (UK) Ltd.  AB Exchange (UK) Ltd.  AB Exchange (UK) Ltd.  Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Cashlink Bangladesh Limited, CBL) AB Exchange (UK) Ltd.  Cashlink Bangladesh Limited, CBL, AB Limite	27(a).	Consolidated Legal expenses		
AB International Finance Limited AB Securities Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  28. Postage, stamp, telecommunication, etc.  Telex, fax, internet, wireless link, SWIFT, etc. Telephone Postage, stamp and shipping 22.480,138 19.21,2079 Postage, stamp and shipping 22.480,138 19.62,178  28(a) Consolidated Postage, stamp, telecommunication, etc.  AB Bank Limited AB International Finance Limited AB International Finance Limited AB Brechange (UK) Ltd. AB Exchange (UK) Ltd.  AB Exchange (UK) Ltd.  AB Exchange (UK) Ltd.  Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Cashlink Bangladesh Limited, CBL) AB Exchange (UK) Ltd.  Cashlink Bangladesh Limited, CBL, AB Limite		AB Bank Limited	10,103,554	4,329,748
AB International Finance Limited		AB Investment Limited		=
Cashlink Bangladesh Limited (CBL)         120,750         460,625           AB Exchange (UK) Ltd.         43,366         6,502           28.         Postage, stamp, telecommunication, etc.           Telex, fax, internet, wireless link, SWIFT, etc.         71,740,472         76,244,296           Telephone         9,210,079         9,324,737           Postage, stamp and shipping         22,480,138         19,621,784           28(a)         Consolidated Postage, stamp, telecommunication, etc.         403,430,690         105,190,817           AB Bank Limited         103,430,690         105,190,817         401,2770           AB Investment Limited         49,23,551         4,012,770           AB Securities Limited         4,923,551         4,012,770           AB Securities Limited         4,923,551         4,012,770           AB Securities Limited         1,119,771         1,156,832           Cashlink Bangladesh Limited (CBL)         290,934         560,232           AB Exchange (UK) Ltd.         244,258         241,789           Less: Inter company transactions         8,920,557         2           Value         290,934         560,232           AB Exchange (UK) Ltd.         24,308,944         34,038,069           Publicity, advertisement, etc.		AB International Finance Limited	-	-
AB Exchange (UK) Ltd.		AB Securities Limited	5,000	-
10,312,900   4,796,876		Cashlink Bangladesh Limited (CBL)	120,750	460,625
Telex, fax, internet, wireless link, SWIFT, etc. Telephone		AB Exchange (UK) Ltd.	43,396	6,502
Telex, fax, internet, wireless link, SWIFT, etc.			10,312,900	4,796,876
Telephone	28.	Postage, stamp, telecommunication, etc.		
Postage, stamp and shipping   22,480,138   19,621,784   103,430,690   105,190,817		Telex, fax, internet, wireless link, SWIFT, etc.	71,740,472	76,244,296
28(a).   Consolidated Postage, stamp, telecommunication, etc.		Telephone	9,210,079	9,324,737
AB Bank Limited		Postage, stamp and shipping		
AB Bank Limited AB Investment Limited AB Investment Limited AB International Finance Limited AB Securities Limited (CBL) AB Exchange (UK) Ltd. AB Exchange (UK) Ltd. AB Exchange (UK) Ltd. AB Exchange (UK) Ltd. AB Securities Limited AB International Finance Limited AB Securities Limited			103,430,690	105,190,817
AB Investment Limited	28(a).	Consolidated Postage, stamp, telecommunication, etc.		
AB International Finance Limited AB Securities Limited 1,119,771 1,156,832 Cashlink Bangladesh Limited (CBL) 290,934 560,232 244,258 241,789 110,649,675 111,859,702 Less: Inter company transactions 8,920,557 - 101,729,118 111,859,702  29. Stationery, printing, advertisements, etc.  Printing and stationery Publicity, advertisement, etc.  24,308,944 34,038,069 120,376,104 126,906,611 AB Investment Limited AB Investment Limited AB International Finance Limited AB International Finance Limited AB Securities Limited AB Exchange (UK) Ltd. AB Exchange (UK) Ltd. Directors' fees Directors' fees Meeting expenses  1,338,600 1,263,850 1,263,8		AB Bank Limited	103,430,690	105,190,817
AB Securities Limited   1,119,771   1,156,832   290,934   560,232   244,258   241,789   244,258   241,789   244,258   241,789   241,789   244,258   241,789   241,78		AB Investment Limited	640,471	697,262
AB Securities Limited   1,119,771   1,156,832   290,934   560,232   244,258   241,789   244,258   241,789   244,258   241,789   241,789   244,258   241,789   241,78		AB International Finance Limited	4,923,551	
AB Exchange (UK) Ltd. 244,258 110,649,675 111,859,702 Less: Inter company transactions 8,920,557 101,729,118 111,859,702  29. Stationery, printing, advertisements, etc.  Printing and stationery 96,067,160 24,308,944 34,038,069 120,376,104 126,906,611  29(a). Consolidated Stationery, printing, advertisements, etc.  AB Bank Limited 120,376,104 126,906,611 AB Investment Limited 506,242 377,156 AB International Finance Limited 140,859 1115,410 AB Securities Limited 376,843 446,698 Cashlink Bangladesh Limited (CBL) 13,110 84,197 AB Exchange (UK) Ltd. 24,266 15,380 121,437,423 127,945,452  30. Directors' fees Directors' fees Meeting expenses 1,338,600 1,263,850 Meeting expenses 528,511 387,915		AB Securities Limited	1,119,771	
110,649,675   111,859,702   8,920,557		Cashlink Bangladesh Limited (CBL)	290,934	560,232
Less: Inter company transactions   8,920,557   101,729,118   111,859,702		AB Exchange (UK) Ltd.	244,258	241,789
29. Stationery, printing, advertisements, etc.         Printing and stationery Publicity, advertisement, etc.       96,067,160 24,308,944 34,038,069 32,868,542 34,308,944 34,038,069 32,868,542 34,308,949 34,038,069 32,868,542 34,038,069 32,868,069 32,8			110,649,675	111,859,702
29. Stationery, printing, advertisements, etc.         Printing and stationery Publicity, advertisement, etc.       96,067,160 24,308,944       92,868,542 34,038,069         29(a). Consolidated Stationery, printing, advertisements, etc.         AB Bank Limited AB Investment Limited AB Investment Limited AB International Finance Limited AB Securities Limited 140,859 115,410 AB Securities Limited 376,843 446,698 Cashlink Bangladesh Limited (CBL) 13,110 84,197 AB Exchange (UK) Ltd.       13,110 84,197 15,380 121,437,423 127,945,452         30. Directors' fees       1,338,600 1,263,850 Meeting expenses       528,511 387,915		Less: Inter company transactions	8,920,557	-
Printing and stationery       96,067,160       92,868,542         Publicity, advertisement, etc.       24,308,944       34,038,069         120,376,104       126,906,611         29(a). Consolidated Stationery, printing, advertisements, etc.         AB Bank Limited       120,376,104       126,906,611         AB Investment Limited       506,242       377,156         AB International Finance Limited       140,859       115,410         AB Securities Limited       376,843       446,698         Cashlink Bangladesh Limited (CBL)       13,110       84,197         AB Exchange (UK) Ltd.       24,266       15,380         121,437,423       127,945,452          30. Directors' fees       1,338,600       1,263,850         Meeting expenses       528,511       387,915			101,729,118	111,859,702
Publicity, advertisement, etc.       24,308,944       34,038,069         120,376,104       126,906,611         29(a). Consolidated Stationery, printing, advertisements, etc.         AB Bank Limited       120,376,104       126,906,611         AB Investment Limited       506,242       377,156         AB International Finance Limited       140,859       115,410         AB Securities Limited       376,843       446,698         Cashlink Bangladesh Limited (CBL)       131,110       84,197         AB Exchange (UK) Ltd.       24,266       15,380         121,437,423       127,945,452         30. Directors' fees         Directors' fees       1,338,600       1,263,850         Meeting expenses       528,511       387,915	29.	Stationery, printing, advertisements, etc.		
Publicity, advertisement, etc.       24,308,944       34,038,069         120,376,104       126,906,611         29(a). Consolidated Stationery, printing, advertisements, etc.         AB Bank Limited       120,376,104       126,906,611         AB Investment Limited       506,242       377,156         AB International Finance Limited       140,859       115,410         AB Securities Limited       376,843       446,698         Cashlink Bangladesh Limited (CBL)       131,110       84,197         AB Exchange (UK) Ltd.       24,266       15,380         121,437,423       127,945,452         30. Directors' fees         Directors' fees       1,338,600       1,263,850         Meeting expenses       528,511       387,915		Printing and stationery	96,067,160	92,868,542
120,376,104   126,906,611		Publicity, advertisement, etc.	24,308,944	34,038,069
AB Bank Limited AB Investment Limited AB International Finance Limited AB Securities Limited AB Securities Limited AB Securities Limited AB Exchange (UK) Ltd.  Directors' fees Directors' fees Meeting expenses  120,376,104 126,906,611 13,715 140,859 115,410 140,859 115,410 1446,698 13,110 121,437,423 127,945,452 121,437,423 127,945,452 121,437,423 127,945,452				
AB Investment Limited 506,242 377,156 AB International Finance Limited 140,859 115,410 AB Securities Limited 376,843 446,698 Cashlink Bangladesh Limited (CBL) 13,110 84,197 AB Exchange (UK) Ltd. 24,266 15,380  121,437,423 127,945,452  30. Directors' fees Directors' fees Meeting expenses 528,511 387,915	29(a).	Consolidated Stationery, printing, advertisements, etc.		
AB International Finance Limited  AB Securities Limited  Cashlink Bangladesh Limited (CBL)  AB Exchange (UK) Ltd.  376,843 446,698 24,100 13,110 84,197 24,266 15,380 121,437,423 127,945,452  30. Directors' fees  Directors' fees  Meeting expenses  1,338,600 1,263,850 387,915		AB Bank Limited	120,376,104	126,906,611
AB International Finance Limited  AB Securities Limited  Cashlink Bangladesh Limited (CBL)  AB Exchange (UK) Ltd.  376,843 446,698 24,100 13,110 84,197 24,266 15,380 121,437,423 127,945,452  30. Directors' fees  Directors' fees  Meeting expenses  1,338,600 1,263,850 387,915		AB Investment Limited	506,242	377,156
AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  376,843 1446,698 13,110 84,197 24,266 15,380 121,437,423 127,945,452  30. Directors' fees Directors' fees Meeting expenses  1,338,600 1,263,850 387,915		AB International Finance Limited		
AB Exchange (UK) Ltd. 24,266 15,380 121,437,423 127,945,452 30. Directors' fees  Directors' fees 1,338,600 1,263,850 Meeting expenses 528,511 387,915		AB Securities Limited	376,843	446,698
121,437,423     127,945,452       30. Directors' fees     1,338,600     1,263,850       Meeting expenses     528,511     387,915		Cashlink Bangladesh Limited (CBL)	13,110	84,197
30. Directors' fees  Directors' fees  Meeting expenses  1,338,600 1,263,850 528,511 387,915		AB Exchange (UK) Ltd.		
Directors' fees       1,338,600       1,263,850         Meeting expenses       528,511       387,915	30	Directors' fees		127,945,452
Meeting expenses 528,511 387,915	50.		1 338 600	1 263 850
		o . r	1,867,111	1,651,765

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.

	,	Amounts in Taka	
		Jan'13- Sept'13	Jan' 12- Sept' 12
30(a).	Consolidated Directors' fees		
	AB Bank Limited	1,867,111	1,651,765
	AB Investment Limited	46,000	69,000
	AB International Finance Limited	-	<u>-</u>
	AB Securities Limited	138,000	161,000
	Cashlink Bangladesh Limited (CBL)	15,000	38,500
	AB Exchange (UK) Ltd.	-	-
		2,066,111	1,920,265
31.	Auditors' fees		
	Statutory (*)	271,865	529,457
	Others	1,179,002	2,487,806
		1,450,866	3,017,263
31(a).	Consolidated Auditors' fees		
- (/-	AB Bank Limited	1,450,866	3,017,263
	AB Investment Limited	1,430,600	5,017,205
	AB International Finance Limited	_	_
	AB Securities Limited	_	_
	Cashlink Bangladesh Limited (CBL)	_	_
	AB Exchange (UK) Ltd.	162,735	492,886
	The Exchange (OT) Etc.	1,613,601	3,510,149
32.	Depreciation and repairs of Bank's assets  Depreciation:		
	Electrical appliances	132,062,835	126,610,662
	Furniture and fixtures	10,006,925	9,818,323
	Office appliances	2,012,027	2,579,025
	Building	11,117,723	11,288,041
	Motor vehicles	39,596,252	49,795,079
		194,795,763	200,091,130
	Repairs:		
	Motor vehicles	14,571,881	12,566,052
	Electrical appliances	16,443,325	13,888,999
	Office premises and others	16,545,544	16,514,472
	Furniture and fixtures	1,193,386	772,936
	Office appliances	3,608,278	2,635,331
		52,362,414	46,377,790
		247,158,176	246,468,920
	Amortization of Intangible Assets	42,937,789	48,010,952
		290,095,965	294,479,871
32(a).	Consolidated Depreciation and repairs of Bank's assets		
	AB Bank Limited	290,095,965	294,479,871
	AB Investment Limited	12,334,585	12,235,501
	AB International Finance Limited	2,833,930	359,295
	AB Securities Limited	4,530,113	4,593,115
	Cashlink Bangladesh Limited (CBL)	37,765,259	41,315,993
	ADE 1 (IIII) I I	2 200 542	2,588,428
	AB Exchange (UK) Ltd.	2,390,542	355,572,202

		Amounts i	n Taka
		Jan'13- Sept'13	Jan' 12- Sept' 12
33.	Other expenses		
	Contractual service	271,983,945	176,637,657
	Amortization of deferred revenue expenses	159,868,030	189,014,570
	Petrol, oil and lubricant	53,026,668	48,284,766
	Software expenses	91,057,328	32,574,620
	Entertainment	50,803,368	50,126,639
	Travelling	33,283,056	29,101,296
	Subscription, membership and sponsorship	17,273,473	21,380,635
	Training, seminar and workshop	8,883,841	4,715,518
	Local conveyance	7,540,801	6,111,242
	Professional charges	26,230,333	20,689,918
	Books, newspapers and periodicals	1,594,426	894,841
	Branch opening expenses	46,097	180,724
	Bank Charges	17,328,747	5,388,869
	Sundry expenses (*)	149,674,470	167,834,515
		888,594,583	752,935,809
33(a).	•	<u></u>	
	AB Bank Limited	888,594,583	752 025 900
	AD To the Art of the A		
	AB Investment Limited	8,497,398	8,618,598
	AB International Finance Limited	8,497,398 302,417	8,618,598 2,630,843
	AB International Finance Limited AB Securities Limited	8,497,398 302,417 14,492,690	8,618,598 2,630,843 8,788,305
	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL)	8,497,398 302,417 14,492,690 6,300,484	8,618,598 2,630,843 8,788,305 39,067,690
	AB International Finance Limited AB Securities Limited	8,497,398 302,417 14,492,690 6,300,484 963,683	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784
	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.	8,497,398 302,417 14,492,690 6,300,484 963,683 <b>919,151,254</b>	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 813,214,029
	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL)	8,497,398 302,417 14,492,690 6,300,484 963,683	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 <b>813,214,029</b> 6,222
34.	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.	8,497,398 302,417 14,492,690 6,300,484 963,683 <b>919,151,254</b> 63,243,115	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 813,214,029 6,222
34.	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd. Less: Inter company transactions	8,497,398 302,417 14,492,690 6,300,484 963,683 919,151,254 63,243,115 855,908,139	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 813,214,029 6,222 813,207,807
34.	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd. Less: Inter company transactions  Provision against loans and advances On un-classified loans	8,497,398 302,417 14,492,690 6,300,484 963,683 919,151,254 63,243,115 855,908,139	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 813,214,029 6,222 813,207,807
34.	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd. Less: Inter company transactions  Provision against loans and advances	8,497,398 302,417 14,492,690 6,300,484 963,683 919,151,254 63,243,115 855,908,139	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 813,214,029 6,222 813,207,807
	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Less: Inter company transactions  Provision against loans and advances On un-classified loans On classified loans	8,497,398 302,417 14,492,690 6,300,484 963,683 <b>919,151,254</b> 63,243,115 <b>855,908,139</b>	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 813,214,029 6,222 813,207,807
	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Less: Inter company transactions  Provision against loans and advances On un-classified loans On classified loans	8,497,398 302,417 14,492,690 6,300,484 963,683 <b>919,151,254</b> 63,243,115 <b>855,908,139</b>	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 813,214,029 6,222 813,207,807  (53,200,000 715,000,000 661,800,000
	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Less: Inter company transactions  Provision against loans and advances On un-classified loans On classified loans Consolidated provision against loans and advances	8,497,398 302,417 14,492,690 6,300,484 963,683 <b>919,151,254</b> 63,243,115 <b>855,908,139</b> 348,400,000 848,300,000 <b>1,196,700,000</b>	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 813,214,029 6,222 813,207,807  (53,200,000 715,000,000 661,800,000
	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Less: Inter company transactions  Provision against loans and advances On un-classified loans On classified loans Consolidated provision against loans and advances  AB Bank Limited	8,497,398 302,417 14,492,690 6,300,484 963,683 <b>919,151,254</b> 63,243,115 <b>855,908,139</b> 348,400,000 848,300,000 <b>1,196,700,000</b>	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 813,214,029 6,222 813,207,807  (53,200,000 715,000,000 661,800,000
	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Less: Inter company transactions  Provision against loans and advances On un-classified loans On classified loans  Consolidated provision against loans and advances  AB Bank Limited AB Investment Limited	8,497,398 302,417 14,492,690 6,300,484 963,683 <b>919,151,254</b> 63,243,115 <b>855,908,139</b> 348,400,000 848,300,000 <b>1,196,700,000</b>	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 813,214,029 6,222 813,207,807  (53,200,000 715,000,000 661,800,000
	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Less: Inter company transactions  Provision against loans and advances On un-classified loans On classified loans  Consolidated provision against loans and advances  AB Bank Limited AB Investment Limited AB International Finance Limited	8,497,398 302,417 14,492,690 6,300,484 963,683 <b>919,151,254</b> 63,243,115 <b>855,908,139</b> 348,400,000 848,300,000 <b>1,196,700,000</b>	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 813,214,029 6,222 813,207,807  (53,200,000 715,000,000 661,800,000
	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Less: Inter company transactions  Provision against loans and advances On un-classified loans On classified loans  Consolidated provision against loans and advances  AB Bank Limited AB Investment Limited AB International Finance Limited AB Securities Limited	8,497,398 302,417 14,492,690 6,300,484 963,683 919,151,254 63,243,115 855,908,139  348,400,000 848,300,000 1,196,700,000	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 813,214,029 6,222 813,207,807  (53,200,000 715,000,000 661,800,000
	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Less: Inter company transactions  Provision against loans and advances On un-classified loans On classified loans  Consolidated provision against loans and advances  AB Bank Limited AB Investment Limited AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL)	8,497,398 302,417 14,492,690 6,300,484 963,683 <b>919,151,254</b> 63,243,115 <b>855,908,139</b> 348,400,000 848,300,000 <b>1,196,700,000</b>	8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 813,214,029 6,222 813,207,807  (53,200,000 715,000,000 661,800,000
34. 34(a). 35.	AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.  Less: Inter company transactions  Provision against loans and advances On un-classified loans On classified loans  Consolidated provision against loans and advances  AB Bank Limited AB Investment Limited AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL)	8,497,398 302,417 14,492,690 6,300,484 963,683 919,151,254 63,243,115 855,908,139  348,400,000 848,300,000 1,196,700,000	752,935,809 8,618,598 2,630,843 8,788,305 39,067,690 1,172,784 813,214,029 6,222 813,207,807  (53,200,000) 715,000,000 661,800,000

### Notes to financial statements for the period ended 30 September 2013

		Amounts in Taka	
		Jan'13- Sept'13	Jan' 12- Sept' 12
35(a).	Consolidated provisions for diminution in value of investments		
	AB Bank Limited	417,900,000	305,169,934
	AB Investment Limited	-	-
	AB International Finance Limited AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	_	_
	AB Exchange (UK) Ltd.	-	-
		417,900,000	305,169,934
36.	Other provision		
	Provision for off balance sheet items	100,000,000	40,000,000
	Provision for Other assets	6,236,487	10,000,000
		106,236,487	50,000,000
	AB Bank Limited AB Investment Limited AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) AB Exchange (UK) Ltd.	106,236,487 - - - - - -	50,000,000 - - - - -
		106,236,487	50,000,000
37.	Earnings per share		
	Profit after taxation	418,608,533	708,457,937
	Number of ordinary shares outstanding Earnings per share	497,625,377 <b>0.84</b>	497,625,377 <b>1.42</b>
37. (a)	Consolidated Earnings per share		
	Net Profit attributable to the shareholders of parent company	619,052,588	1,041,983,507
	Number of ordinary shares outstanding	497,625,377	497,625,377
	Earnings per share		2.09

Earnings per share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares at the reporting date in terms of Bangladesh Accounting Standard (BAS)-33. According to BAS-33, EPS for the period ended 30 September 2012 was restated for the issues of bonus share in 2012.