# AB Bank Limited and Its Subsidiaries

Consolidated & Separate Financial Statements For the period from 01 January 2021 to 30 September 2021

# AB Bank Limited & Its Subsidiaries

Consolidated Balance Sheet As at 30 September 2021

	I	22.22.22.2	24.42.2222
DDODEDTV AND ACCETC	Notes	30.09.2021 Taka	31.12.2020
PROPERTY AND ASSETS			Taka
Cash	3(a)	19,634,385,174	<b>20,930,795,104</b> 1,010,038,871
In hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)	3.1(a)	1,175,493,953	
(including foreign currencies)	3.2(a)	18,458,891,221	19,920,756,233
Balance with other banks and financial institutions	4(a)	5,938,190,402	4,857,240,927
In Bangladesh	4.1(a)	1,440,427,217	1,690,034,988
Outside Bangladesh	4.2(a)	4,497,763,185	3,167,205,939
Money at call and on short notice	5(a)	207,138,819	1,535,077,827
Investments	6(a)	51,256,700,798	64,092,712,647
Government	6.1(a)	41,002,257,684	53,824,738,002
Others	6.2(a)	10,254,443,114	10,267,974,644
Loans, advances and lease/investments		294,760,213,805	282,900,906,689
Loans, cash credits, overdrafts, etc./Investments	7(a)	292,813,120,148	281,211,180,652
Bills purchased and discounted	8(a)	1,947,093,657	1,689,726,038
Fixed assets including premises, furniture and fixtures	9(a)	4,813,307,724	5,032,485,136
Other assets	10(a)	9,049,535,025	8,886,511,119
Non-banking assets	11	334,171,836	334,171,836
Total Assets	-	385,993,643,586	388,569,901,291
LIABILITIES AND CAPITAL	=		
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	32,323,128,599	19,107,866,247
AB Bank subordinated bond	13	8,050,000,000	9,350,000,000
Deposits and other accounts	14(a)	274,038,340,036	290,547,160,441
Current account and other accounts		31,575,001,783	28,628,792,668
Bills payable		2,212,058,878	6,423,928,975
Savings bank deposits		40,640,175,268	35,246,391,164
Fixed deposits		125,163,656,273	121,516,359,127
Other deposits	l	74,447,447,833	98,731,688,508
Other liabilities	15(a)	45,588,254,300	43,875,728,453
Total liabilities	-	359,999,722,934	362,880,755,141
Capital/Shareholders' equity			
Equity attributable to equity holders of the parent company	r	25,981,778,039	25,677,210,495
Paid-up capital	16	8,358,386,710	7,960,368,300
Statutory reserve	17	7,165,767,948	7,144,204,404
Other reserve	18(a)	3,794,399,773	3,866,859,865
Retained earnings	19(a)	6,663,223,609	6,705,777,925
Non- controlling interest	19(b)	12,142,612	11,935,655
Total equity	-	25,993,920,651	25,689,146,150
Total Liabilities and Shareholders' Equity	=	385,993,643,586	388,569,901,291

	Notes	30.09.2021 Taka	31.12.2020 Taka
Off-Balance Sheet Items	<u> </u>	·	
<b>Contingent liabilities</b>	20	46,392,653,689	59,191,446,731
Acceptances and endorsements	[	9,415,258,182	8,043,330,855
Letters of guarantee	20.1	13,787,250,526	12,837,291,873
Irrevocable letters of credit		7,223,773,186	6,094,462,753
Bills for collection		14,339,298,275	32,213,798,567
Other contingent liabilities		1,627,073,520	2,562,682
Other commitments		-	-
Documentary credits and short term trade-related transactions	[	-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-balance sheet items	-	46,392,653,689	59,191,446,731

-Sd--Sd-Chief Financial OfficerCompany Secretary (In-Charge)President & Managing Director

-Sd-Independent Director -Sd-Chairman

#### AB Bank Limited and Its Subsidiaries Consolidated Profit and Loss Account For the period from 01 January 2021 to 30 September 2021

	Notes	Jan'21-Sep'21	Jan'20-Sep'20	Jul'21-Sep'21	Jul'20-Sep'20
	Notes	Taka	Taka	Taka	Taka
OPERATING INCOME					
Interest income/profit on investments	22(a)	13,114,053,821	16,542,879,436	4,038,720,338	4,734,187,423
Interest/profit paid on deposits and borrowings, etc.	23(a)	(11,945,181,503)	(15,324,443,999)	(3,856,720,986)	(4,830,192,123)
Net interest income		1,168,872,318	1,218,435,437	181,999,352	(96,004,699)
Investment income	24(a)	4,014,234,919	4,883,222,403	1,441,146,020	2,424,795,447
Commission, exchange and brokerage	25(a)	1,326,333,281	1,016,661,884	420,198,414	362,871,617
Other operating income	26(a)	173,339,204	69,579,302	35,119,752	30,621,852
		5,513,907,405	5,969,463,589	1,896,464,187	2,818,288,917
Total operating income (a)		6,682,779,723	7,187,899,026	2,078,463,539	2,722,284,217
OPERATING EXPENSES					
Salary and allowances	27(a)	2,364,529,117	2,137,236,870	863,799,493	746,081,553
Rent, taxes, insurance, electricity, etc.	28(a)	456,058,081	453,971,224	142,777,048	153,404,249
Legal expenses	29(a)	7,426,796	10,553,589	2,490,979	2,425,974
Postage, stamps, telecommunication, etc.	30(a)	76,765,127	73,825,448	25,162,643	22,413,587
Stationery, printing, advertisement, etc.	31(a)	86,540,412	69,745,839	31,617,393	29,445,172
Chief executive's salary and fees	27.1	12,523,629	9,375,000	4,598,629	3,370,000
Directors' fees	32(a)	1,999,986	956,562	545,166	360,808
Auditors' fees	33(a)	2,426,889	897,973	1,327,515	319,853
Depreciation and repairs of Bank's assets	34(a)	515,771,749	542,273,982	176,424,189	179,608,765
Other expenses	35(a)	870,113,723	1,090,011,880	298,934,947	359,932,470
Total operating expenses (b)		4,394,155,511	4,388,848,367	1,547,678,002	1,497,362,431
Profit before provision (c = (a-b))		2,288,624,212	2,799,050,659	530,785,537	1,224,921,787
Provision against loans and advances	36(a)	2,685,230,154	2,641,907,848	1,103,058,739	1,271,877,448
Provision for investments	37(a)	(549,271,194)	-	(449,601,194)	-
Other provisions	38(a)	65,556,512	9,500,000	25,000,390	3,500,000
Total provision (d)		2,201,515,472	2,651,407,848	678,457,934	1,275,377,448
Profit before tax (c-d)		87,108,740	147,642,810	(147,672,397)	(50,455,662)
Provision for taxation		(282,985,333)	(87,209,083)	(260,187,360)	(139,983,604)
Current tax		685,564,813	523,850,428	129,334,747	57,812,525
Deferred tax		(968,550,146)	(611,059,511)	(389,522,108)	(197,796,129)
Net profit after tax		370,094,073	234,851,893	112,514,963	89,527,942
Appropriations					
Statutory reserve		22,188,222	9,311,465	153,090	210,110
General reserve		-	-	-	-
Dividends, etc.		-	-	-	-
		22,188,222	9,311,465	153,090	210,110
Retained surplus		347,905,851	225,540,428	112,361,873	89,317,832
Non- controlling interest		206,957	280,863	66,934	102,361
Net Profit/(Loss) attributable to th shareholders of parent company	e	347,698,894	225,259,564	112,294,940	89,215,471
Consolidated Basic Earnings Per Share (EPS)	39(a)	0.44	0.28	0.13	0.11

-Sd-Chief Financial Officer -Sd-Company Secretary (In-Charge) -Sd-President & Managing Director

-Sd-Independent Director -Sd-Chairman

# AB Bank Limited and Its Subsidiaries

# **Consolidated Cash Flow Statement**

For the period from 01 January 2021 to 30 September 2021

	Jan'21-Sep'21	Jan'20-Sep'20
Cash Flows from Operating Activities	Taka	Taka
Interest receipts	9,678,146,532	11,958,399,623
Interest payments	(11,375,639,172)	(15,667,488,049)
Dividend receipts	78,285,084	38,029,297
Fee and commission receipts	1,084,440,055	763,178,834
Recoveries on loans previously written off	40,461,063	8,033,043
Payments to employees	(2,377,052,746)	(2,146,611,870)
Payments to suppliers	(86,540,412)	(69,745,839)
Income taxes paid	(1,461,640,622)	(2,006,970,974)
Receipts from other operating activities	4,351,182,266	5,168,255,459
Payments for other operating activities	(1,787,822,326)	(1,959,405,988)
Operating profit before changes in operating assets & liabilities	(1,856,180,278)	(3,914,326,465)
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	(8,423,399,826)	(8,105,730,017)
Other assets	1,416,217,083	(10,943,739)
Deposits from other banks	2,229,316,693	2,565,353,206
Deposits from customers	(19,307,679,431)	(9,245,273,905)
Trading liabilities (short-term borrowings)	11,159,785,270	10,967,554,805
Other liabilities	(132,088,425)	(859,224,283)
	(13,057,848,636)	(4,688,263,932)
Net cash used in operating activities (a)	(14,914,028,913)	(8,602,590,397)
Cash Flows from Investing Activities		
Sale of government securities	12,755,237,005	9,169,390,473
Sale/(Purchase) of trading securities, shares, bonds, etc.	13,531,530	(3,566,012,973)
Purchase of fixed assets including premises, furniture and fixtures	(166,285,386)	(71,659,661)
Net cash flow from investing activities (b)	12,602,483,150	5,531,717,839
Cash Flows from Financing Activities		
Increase of long-term borrowings	755,477,081	(355,746,831)
Dividend paid	-	(159,676)
Net cash flow from Financing activities (c)	755,477,081	(355,906,508)
Net decrease in cash (a+b+c)	(1,556,068,683)	(3,426,779,066)
Effects of exchange rate changes on cash and cash equivalents	13,070,521	(310,870)
Cash and cash equivalents at beginning of the period	27,324,499,158	29,116,505,329
Cash and cash equivalents at end of the period (*)	25,781,500,995	25,689,415,393
(*) Cash and cash equivalents:		
Cash	1,175,493,953	1,377,150,703
Prize bonds	1,786,600	1,895,000
Money at call and on short notice	207,138,819	344,889,988
Balance with Bangladesh Bank and its agent bank(s)	18,458,891,221	19,813,190,886
Balance with other banks and financial institutions	5,938,190,402	4,152,288,817
	25,781,500,995	25,689,415,393
Net Operating Cash Flow Per Share (NOCFPS)	(17.84)	(10.29)
-SdSd-		-Sd-
		-Ju-

# Chief Financial Officer

-Sd-Company Secretary (In-Charge) -Sd-President & Managing Director

-Sd-Independent Director -Sd-Chairman

#### AB Bank Limited and Its Subsidiaries

Consolidated Statement of Changes in Equity

For the period from 01 January 2021 to 30 September 2021

									(Amount in Taka)
Particulars	Paid-up capital	Statutory reserve	General reserve	Assets revaluation reserve	Foreign exchange revaluation reserve on investment in foreign operation	Investment revaluation reserve	Non controlling interest	Retained earnings	Total Equity
Balance at 01 January 2021 Adjustment:	7,960,368,300	7,144,204,404	2,384,878,054	1,294,532,425	2,530,706	184,918,680	11,935,655	6,705,777,925	25,689,146,150
Bonus for 2020:									
5.00% Stock Dividend	398,018,410	-	-	-	-	-	-	(398,018,410)	-
Balance at 01 January 2021	8,358,386,710	7,144,204,404	2,384,878,054	1,294,532,425	2,530,706	184,918,680	11,935,655	6,307,759,515	25,689,146,150
Net profit after taxation for the period	-	-	-	-	-	-	206,957	369,887,116	370,094,073
Addition/(Adjustment) made during the period	-	22,188,222	-	(20,235)	-	(67,644,613)	-	(14,760,494)	(60,237,120)
Foreign exchange rate fluctuation	-	(624,678)	365,168	-	(5,160,412)	-	-	337,472	(5,082,450)
Balance at 30 September 2021	8,358,386,710	7,165,767,948	2,385,243,222	1,294,512,191	(2,629,706)	117,274,067	12,142,612	6,663,223,609	25,993,920,651
Balance at 30 September 2020	7,960,368,300	6,870,848,222	1,654,942,706	1,296,653,317	3,979,070	267,052,151	11,968,880	6,671,329,657	24,737,142,302

-Sd-Chief Financial Officer -Sd-Company Secretary (In-Charge) -Sd-President & Managing Director

-Sd-Independent Director -Sd-**Chairman** 

## AB Bank Limited Balance Sheet

# As at 30 September 2021

Notes         31.09.2021 Taka         31.12.2020 Taka           Cash         3         19.634,221,762         20.930,650,119           In hand (including foreign currencies)         3.1         1.175,330,541         1.009,893,886           Balance with Bangladesh and its agent bank(s)         3.2         18,458,891,221         1.920,756,233           Including foreign currencies)         Balance with other banks and financial institutions         4         5.103,246,614         4,363,793,449           In Bangladesh         0ustide Bangladesh         1,402,3722         1,212,295,661           Outside Bangladesh         6         50,666,936,359         63,437,394,797           Government         6.1         41,002,275,644         53,824,738,000           Others         6.2         9,666,678,675         9,612,656,795           Loans, cash credits, overdrafte, etc./Investments         7         286,453,477,859         274,289,861,344           Bills purchased and discounted         8         547,164,579         571,639,966           Fixed assets including premises, furniture and fixtures         9         4,291,310,691         4,488,991,390           Other assets         10         14,504,161,756         14,877,104,936           Non-banking assets         11         334,171,1836         334				24.42.2222
Cash         3         19,634,221,762         20,930,650,119           In hand (including foreign currencies)         3.1         1,175,330,541         1,009,893,886           Balance with Bangladesh Bank and Its agent bank(s)         3.2         1,8458,891,221         19,920,756,233           Including foreign currencies)         Balance with other banks and financial institutions         4         5,103,246,614         4,363,793,449           In Bangladesh         0.0tride Bangladesh         4.167,623,472         1,121,295,681           Money at call and on short notice         5         1,403,711,319         2,499,682,377           Investments         6         50,666,8936,359         63,437,394,797           Government         6.1         41,002,257,684         53,824,738,002           Unest, advances and lease/investments         7         286,453,477,659         274,828,221,380           Bills purchased and discounted         8         547,164,579         571,639,966           Fixed assets including premises, furniture and fixtures         9         4,291,310,691         4,488,991,390           Other assets         10         14,564,161,755         14,877,104,936           Total Assets         11         33,4171,836         334,171,836           Duebanking assets         12 <t< th=""><th></th><th>Notes</th><th>30.09.2021</th><th>31.12.2020</th></t<>		Notes	30.09.2021	31.12.2020
In hand (including foreign currencies)       3.1       1.175.330.541       1.009.893.886         Balance with Bangladesh Bank and its agent bank(s)       3.2       1.8458.891.221       1.9.020.756.233         Balance with other banks and financial institutions       4       5.103.246.614       4.363.793.449         In Bangladesh       4.176.23.472       1.212.275.681       4.124.275.681         Money at call and on short notice       5       1.403.711.319       2.499.682.377         Government       6.1       9.666.678.675       9.666.678.675       9.665.785         Loans, advances and lease/investments       7       286.453.477.659       274.829.861.346         Loans, cash credits, overdrafts, etc./Investments       8       547.164.579       274.829.861.346         Bills purchased and discounted       8       547.164.579       274.829.861.346         Non-banking assets       10       14.504.161.756       14.877.104.936         Total Assets       10       14.504.161.756       14.877.104.936         Barls subordinated bond       13       8.050.000.000       9.350.000.000         Deposits and other accounts       14       274.314.565.414       290.719.342.438         Bills purchased and discounts       12       32.323.128.5788.867       6.423.328.975 <t< th=""><th>PROPERTY AND ASSETS</th><th></th><th>Taka</th><th>Taka</th></t<>	PROPERTY AND ASSETS		Taka	Taka
Balance with Bangladesh Bank and its agent bank(s)       3.2       18,458,891,221       19,920,756,233         Induiding foreign currencies)       3       6,17,623,472       1,212,295,681         Balance with other banks and financial institutions       4       6,17,623,472       1,212,295,681         Outside Bangladesh       6,17,623,472       1,212,295,681       3,151,497,768         Money at call and on short notice       5       1,403,713,19       2,499,682,377         Investments       6       50,668,936,359       63,437,394,797         Government       6.1       41,002,257,684       53,824,738,002         Others       6.2       9,666,7875       9,612,656,795         Loans, cash credits, overdrafts, etc./Investments       2       274,258,221,380       274,258,221,380         Bills purchased and discounted       8       547,164,579       571,639,966         Fixed assets including premises, furniture and fixtures       9       4,291,310,691       4,488,991,320         Other assets       10       14,504,161,756       14,887,104,936       334,171,836         Non-banking assets       11       334,171,836       334,171,836       334,171,836         Total Assets       2       32,233,128,599       19,107,865,842         AB Bank subordinat	Cash	3		20,930,650,119
(including foreign currencies)       4       5,103,246,614       4,363,793,449         Balance with other banks and financial institutions       4       617,623,472       1,212,295,681         In Bangladesh       617,623,472       1,212,295,681       4,485,623,142       3,151,497,768         Money at call and on short notice       5       1,403,711,319       2,499,682,377         Government       6.1       9,666,678,675       9,6612,657,955       10,022,57,684       53,824,738,002         Loans, advances and lease/investments       6       286,953,312,800       274,829,861,346         Loans, cash credits, overdrafts, etc./Investments       8       285,906,313,280       274,258,221,380         Bills purchased and discounted       8       285,906,313,280       274,258,221,380         Fixed assets       10       14,504,161,755       14,877,104,936         Non-banking assets       10       14,504,161,755       14,877,104,936         Non-banking assets       11       334,171,836       334,171,836         Supparable       382,393,238,197       385,761,650,252         LIABILITIES AND CAPITAL       13       34,932,234,438         Liabilities       31,554,344,463       286,392,23,440         Bills payable       21,21,255,886,87       352,46,391		3.1	1,175,330,541	1,009,893,886
Balance with other banks and financial institutions       4       5,103,246,614       4,363,793,449         In Bangladesh       617,623,472       1,212,295,681         Outside Bangladesh       1,403,711,319       2,499,682,377         Investments       6       50,668,936,359       63,437,394,797         Investments       61       41,1002,257,684       53,824,738,002         Others       6.2       9,666,6759       9,612,656,795         Loans, advances and lease/investments       2       26,663,477,859       274,829,861,346         Loans, advances and lease/investments       2       285,906,313,280       274,829,861,346         Loans, advances and lease/investments       9       4,291,310,691       4,488,991,390         Other assets       10       14,504,161,756       334,171,836         Non-banking assets       11       334,171,836       334,171,836         Total Assets       12       32,233,128,599       19,107,865,842         AB Bank subordinated bond       13       8,050,000,000       9,350,000,000         Degoits and other accounts       14       221,205,871       342,392,975         Savings bank deposits       12       32,323,128,599       19,107,865,842         Pixed deposits       2       31,594		3.2	18,458,891,221	19,920,756,233
In Bangladesh       010,17,224,772       1,212,295,681         Outside Bangladesh       4,485,623,142       3,151,497,768         Money at call and on short notice       5       1,403,711,319       2,499,682,377         Investments       6       50,668,936,359       63,437,394,797         Government       6.1       41,002,257,684       53,824,738,002         Others       6.2       9,666,678,675       9,612,656,795         Loans, cash credits, overdrafts, etc./Investments       7       286,453,477,859       274,829,861,346         Loans, cash credits, overdrafts, etc./Investments       8       547,164,579       571,639,966         Fixed assets including premises, furniture and fixtures       9       4,291,310,691       4,488,991,390         Other assets       10       14,504,161,756       14,877,104,936         Non-banking assets       10       14,504,161,756       14,877,104,936         Total Assets       382,393,238,197       385,761,650,252         LIABILITIES AND CAPITAL       12       32,323,128,599       19,107,865,842         Liabilities       3       8,050,000,000       9,350,000,000         Deposits and other accounts       31,594,344,463       28,639,222,340         Satipaspable       31,594,344,463       24,2	(including foreign currencies)			
Outside Bangladesh         4,485,623,142         3,151,497,768           Money at call and on short notice         5         1,403,711,319         2,499,682,377           Investments         6         50,668,936,359         63,437,394,797           Government         6.1         41,002,257,684         9,636,6578,675         9,611,656,795           Loans, advances and lease/investments         7         286,453,477,859         274,829,861,346           Loans, cash credits, overdrafts, etc./Investments         8         245,906,313,280         274,258,221,380           Bills purchased and discounted         8         4,291,10,691         4,489,91,390           Other assets         10         14,504,161,756         14,877,104,936           Non-banking assets         11         334,171,836         334,171,836           Total Assets         382,393,238,197         385,761,650,252           LIABILITIES AND CAPITAL         3         8,050,000,000         9,350,000,000           Deposits and other accounts         12         32,323,128,597         385,761,650,252           LIABILITIES AND CAPITAL         31,594,344,463         28,639,222,340         6,423,928,975           Savings bank deposits         13         8,050,000,000         9,350,000,0000         290,719,342,438         242,	Balance with other banks and financial institutions	4	5,103,246,614	
Money at call and on short notice         1,403,711,319         2,499,682,377           Investments         6         50,668,936,359         63,437,394,797           Government         6.1         41,002,257,684         53,824,738,002           Others         6.2         9,666,678,675         9,612,656,795           Loans, advances and lease/investments         7         286,453,477,859         274,829,861,346           Loans, cash credits, overdrafts, etc./Investments         8         547,164,579         571,639,966           Bills purchased and discounted         8         547,164,579         574,829,861,346           Loans, ach credits, overdrafts, etc./Investments         9         4,291,310,691         4,488,991,390           Other assets         10         14,504,161,756         14,487,7104,936           Non-banking assets         11         334,171,836         334,171,836           Total Assets         382,393,238,197         385,761,650,252           LIABILITIES AND CAPITAL         12         32,323,128,599         19,107,865,842           AB Bank subordinated bond         13         8,050,000,000         9,350,000,000           Deposits and other accounts         31,594,344,463         28,639,222,340         6,423,928,975           Savings bank deposits <t< td=""><td>5</td><td></td><td>617,623,472</td><td>1,212,295,681</td></t<>	5		617,623,472	1,212,295,681
Investments         6         50,668,936,359         63,437,394,797           Government         6.1         41,002,257,684         53,824,738,002         9,616,6678,675         9,612,656,795           Loans, advances and lease/investments         7         286,453,477,859         274,829,861,346           Loans, cash credits, overdrafts, etc./Investments         8         285,906,313,200         274,258,221,380           Bills purchased and discounted         8         547,164,579         271,639,966           Fixed assets including premises, furniture and fixtures         9         4,291,310,691         4,488,991,390           Other assets         10         14,5504,161,756         14,877,104,936           Non-banking assets         10         14,5504,161,756         14,877,104,936           Total Assets         334,171,836         334,171,836         334,171,836           Bank subordinated bond         13         8,050,000,000         9,350,000,000           Depsits and other accounts         11         212,105,817         6,423,928,975           Savings bank deposits         12         32,072,228         121,537,588,967           Other liabilities         31         2,907,19,344,463         26,639,222,340           Savings bank deposits         12,200,722,628         121,53	Outside Bangladesh		4,485,623,142	3,151,497,768
Government       6.1       41,002,257,684       53,824,738,002         Others       6.2       9,666,678,675       9,612,656,795         Loans, advances and lease/investments       7       286,453,477,859       274,829,861,346         Loans, cash credits, overdrafts, etc./Investments       8       274,258,221,380       274,258,221,380         Bills purchased and discounted       8       547,164,579       274,258,221,380       571,639,966         Fixed assets including premises, furniture and fixtures       9       4,291,310,691       4,488,991,390         Other assets       10       14,504,161,756       14,877,104,936         Non-banking assets       10       14,504,161,756       334,171,836         Total Assets       382,393,238,197       385,761,650,252         LiABILITIES AND CAPITAL       12       32,323,128,599       19,107,865,842         Liabilities       3       8,050,000,000       9,350,000,000         Deposits and other accounts       14       274,314,565,414       290,719,342,438         Current accounts and other accounts       31,594,344,463       26,292,22,340       2,212,058,878         Savings bank deposits       74,667,264,177       98,872,210,992       354,174,513,249       364,23,92,875         Other liabilities <td< td=""><td>Money at call and on short notice</td><td>5</td><td>1,403,711,319</td><td>2,499,682,377</td></td<>	Money at call and on short notice	5	1,403,711,319	2,499,682,377
Others         6.2         9,666,678,675         9,612,656,795           Loans, advances and lease/investments         7         286,453,477,859         274,829,861,346           Loans, cash credits, overdrafts, etc./Investments         8         287,906,313,280         274,258,221,380           Bills purchased and discounted         8         547,164,579         571,639,966           Fixed assets including premises, furniture and fixtures         9         4,291,310,691         4,488,991,390           Other assets         10         14,504,161,756         14,877,104,336           Non-banking assets         11         334,171,836         334,171,836           Total Assets         382,393,238,197         385,761,650,252           LIABILITIES AND CAPITAL         14         243,314,565,414         290,719,342,438           Current accounts and other accounts         11         3,6050,000,000         9,350,000,000           Deposits and other accounts         31,594,344,463         286,39,22,340         2,212,058,878         6,423,928,975           Savings bank deposits         74,067,264,177         98,872,210,992         0ther accounts         357,714,513,249         361,274,712,019           Other deposits         357,714,513,249         361,274,712,019         357,740,375,88,87         40,640,175,268	Investments	6	50,668,936,359	63,437,394,797
Loans, advances and lease/investments         7         286,453,477,859         274,829,861,346           Loans, cash credits, overdrafts, etc./Investments         8         285,906,313,280         274,258,221,380           Bills purchased and discounted         8         547,164,579         571,639,966           Fixed assets including premises, furniture and fixtures         9         4,291,310,691         4,488,991,390           Other assets         10         14,504,161,756         14,877,104,936         334,171,836         334,171,836         334,171,836         334,171,836         334,171,836         334,171,836         334,171,836         334,171,836         334,171,836         338,761,650,252           LIABILITIES AND CAPITAL		6.1	41,002,257,684	53,824,738,002
Loans, cash credits, overdrafts, etc./Investments       285,906,313,280       274,258,221,380         Bills purchased and discounted       8       547,164,579       571,639,966         Fixed assets including premises, furniture and fixtures       9       4,291,310,691       4,488,991,390         Other assets       10       14,504,161,756       14,877,104,936         Non-banking assets       11       334,171,836       334,171,836         Total Assets       382,393,238,197       385,761,650,252         LIABILITIES AND CAPITAL       12       32,323,128,599       19,107,865,842         AB Bank subordinated bond       13       8,050,000,000       9,350,000,000         Deposits and other accounts       14       274,314,565,414       290,719,342,438         Current accounts and other accounts       31,594,344,463       28,639,222,340         Bills payable       212,058,878       6,423,928,975         Savings bank deposits       40,640,175,268       35,246,391,164         Fixed deposits       35,714,513,249       36,1274,712,019         Other deposits       357,714,513,249       36,1274,712,019         Capital/Shareholders' equity       357,714,513,249       36,1274,712,019         Capital/Shareholders' equity       36,328,749,74       3,648,974,934       <	Others	6.2	9,666,678,675	9,612,656,795
Bills purchased and discounted       8       547,164,579       571,639,966         Fixed assets including premises, furniture and fixtures       9       4,291,310,691       4,488,991,390         Other assets       10       14,504,161,756       14,877,104,936         Non-banking assets       11       334,171,836       334,171,836         Total Assets       382,393,238,197       385,761,650,252         LLABILITIES AND CAPITAL       3       385,761,650,252         Liabilities       12       32,323,128,599       19,107,865,842         AB Bank subordinated bond       13       8,050,000,000       9,350,000,000         Deposits and other accounts       14       274,314,565,414       290,719,342,438         Current accounts and other accounts       31,594,344,463       28,639,222,340       6,423,928,975         Savings bank deposits       40,640,175,268       16,23,246,391,164       125,200,722,628       121,537,588,967         Other deposits       15       43,026,819,237       42,097,503,740       357,714,513,249       361,274,712,019         Other liabilities       15       43,026,819,237       42,097,503,740       357,714,513,249       361,274,712,019         Capital/Shareholders' equity       35       43,628,074,934       7,960,368,300       7,960	Loans, advances and lease/investments	7	286,453,477,859	274,829,861,346
Fixed assets including premises, furniture and fixtures       9       4,291,310,691       4,488,991,390         Other assets       10       14,504,161,756       14,877,104,936         Non-banking assets       11       334,171,836       334,171,836         Total Assets       382,393,238,197       385,761,650,252         LIABILITIES AND CAPITAL       Itabilities       Itabilities         Borrowings from other banks, financial institutions and agents       12       32,323,128,599       19,107,865,842         AB Bank subordinated bond       13       8,050,000,000       9,350,000,000         Deposits and other accounts       14       274,314,565,414       290,719,342,438         Current accounts and other accounts       31,594,344,463       28,639,222,340         Bills payable       31,594,344,463       28,639,222,340         Savings bank deposits       40,640,175,268       35,246,391,164         Fixed deposits       125,200,722,628       121,537,588,967         Other deposits       15       43,026,819,237       42,097,503,740         Total liabilities       15       43,026,819,237       42,097,503,740         Capital/Shareholders' equity       357,714,513,249       361,274,712,019         Capital/Shareholders' equity       7,165,767,948       7,144,	Loans, cash credits, overdrafts, etc./Investments		285,906,313,280	274,258,221,380
Other assets Non-banking assets         10         14,504,161,756         14,877,104,936           Non-banking assets         11         334,171,836         334,171,836           Total Assets         382,393,238,197         385,761,650,252           LIABILITIES AND CAPITAL         32,323,128,599         19,107,865,842           AB Bank subordinated bond         13         8,050,000,000         9,350,000,000           Deposits and other accounts         14         274,314,565,414         290,719,342,438           Current accounts and other accounts         31,594,344,463         28,639,222,340           Bills payable         31,594,344,463         28,639,222,340           Savings bank deposits         40,640,175,268         35,246,391,164           Fixed deposits         125,200,722,628         121,537,588,967           Other deposits         74,667,264,177         98,872,210,992           Other liabilities         15         43,026,819,237         42,097,503,740           Total liabilities         357,714,513,249         361,274,712,019           Capital/Shareholders' equity         24,678,724,946         24,486,938,234           Paid-up capital         16         8,358,386,710         7,960,368,300           Statutory reserve         17         7,165,767,948	Bills purchased and discounted	8	547,164,579	571,639,966
Non-banking assets         11         334,171,836         334,171,836           Total Assets         382,393,238,197         385,761,650,252           LIABILITIES AND CAPITAL	Fixed assets including premises, furniture and fixtures	9	4,291,310,691	4,488,991,390
Total Assets       382,393,238,197       385,761,650,252         LIABILITIES AND CAPITAL       Liabilities         Borrowings from other banks, financial institutions and agents       12       32,323,128,599       19,107,865,842         AB Bank subordinated bond       13       8,050,000,000       9,350,000,000         Deposits and other accounts       14       274,314,565,414       290,719,342,438         Current accounts and other accounts       31,594,344,463       28,639,222,340         Bills payable       2,212,058,878       6,423,928,975         Savings bank deposits       40,640,175,268       125,200,722,628         Fixed deposits       125,200,722,628       121,537,588,967         Other deposits       357,714,513,249       361,274,712,0192         Other liabilities       15       43,026,819,237       42,097,503,740         Total liabilities       357,714,513,249       361,274,712,019         Capital/Shareholders' equity       36,28,0710       7,960,368,300         Statutory reserve       17       7,165,767,948       7,144,204,404         Other reserve       18       3,628,074,934       3,695,739,782         Retained earnings       19       5,526,495,354       5,686,625,747		10	14,504,161,756	14,877,104,936
LIABILITIES AND CAPITAL           Liabilities           Borrowings from other banks, financial institutions and agents         12         32,323,128,599         19,107,865,842           AB Bank subordinated bond         13         8,050,000,000         9,350,000,000           Deposits and other accounts         14         274,314,565,414         290,719,342,438           Current accounts and other accounts         31,594,344,463         28,639,222,340         6,423,928,975           Savings bank deposits         40,640,175,268         35,246,391,164         125,200,722,628         121,537,588,967           Other deposits         0ther deposits         35,714,513,249         361,274,712,0192           Other liabilities         15         43,026,819,237         42,097,503,740           Capital/Shareholders' equity         357,714,513,249         361,274,712,019           Statutory reserve         17         7,165,767,948         7,960,368,300           Statutory reserve         18         3,628,074,934         3,695,739,782           Retained earnings         19         5,526,495,354         5,686,625,747	-	11	334,171,836	
Liabilities         Borrowings from other banks, financial institutions and agents       12       32,323,128,599       19,107,865,842         AB Bank subordinated bond       13       8,050,000,000       9,350,000,000         Deposits and other accounts       14       274,314,565,414       290,719,342,438         Current accounts and other accounts       31,594,344,463       28,639,222,340         Bills payable       2,212,058,878       6,423,928,975         Savings bank deposits       40,640,175,268       35,246,391,164         Fixed deposits       125,200,722,628       121,537,588,967         Other deposits       74,667,264,177       98,872,210,992         Other liabilities       15       43,026,819,237       42,097,503,740         Total liabilities       357,714,513,249       361,274,712,019         Paid-up capital       16       8,358,386,710       7,960,368,300         Statutory reserve       17       7,165,767,948       7,144,204,404         Other reserve       18       3,628,074,934       3,695,739,782         Retained earnings       19       5,526,495,354       5,686,625,747	Total Assets	:	382,393,238,197	385,761,650,252
Borrowings from other banks, financial institutions and agents         12         32,323,128,599         19,107,865,842           AB Bank subordinated bond         13         8,050,000,000         9,350,000,000           Deposits and other accounts         14         274,314,565,414         290,719,342,438           Current accounts and other accounts         31,594,344,463         28,639,222,340         22,12,058,878         6,423,928,975           Savings bank deposits         40,640,175,268         35,246,391,164         121,537,588,967         35,246,391,164           Fixed deposits         74,667,264,177         98,872,210,992         90,719,342,438         121,537,588,967           Other deposits         74,667,264,177         98,872,210,992         121,537,588,967         121,537,588,967           Other liabilities         15         43,026,819,237         42,097,503,740         121,537,588,967           Other liabilities         357,714,513,249         361,274,712,019         361,274,712,019         121,537,588,967           Capital/Shareholders' equity         24,678,724,946         24,486,938,234         124,997,503,740         361,274,712,019         121,21,21,21,21,21,21,21,21,21,21,21,21,	LIABILITIES AND CAPITAL			
AB Bank subordinated bond       13       8,050,000,000       9,350,000,000         Deposits and other accounts       14       274,314,565,414       290,719,342,438         Current accounts and other accounts       31,594,344,463       28,639,222,340       6,423,928,975         Savings bank deposits       40,640,175,268       35,246,391,164       121,537,588,967         Fixed deposits       125,200,722,628       35,246,391,164       121,537,588,967         Other deposits       74,667,264,177       98,872,210,992       98,872,210,992         Other liabilities       15       43,026,819,237       42,097,503,740         Total liabilities       357,714,513,249       361,274,712,019         Capital/Shareholders' equity       24,678,724,946       7,960,368,300         Paid-up capital       16       8,358,386,710       7,960,368,300         Statutory reserve       17       7,165,767,948       7,144,204,404         Other reserve       18       3,628,074,934       3,695,739,782         Retained earnings       19       5,526,495,354       5,686,625,747	Liabilities			
Deposits and other accounts       14       274,314,565,414       290,719,342,438         Current accounts and other accounts       31,594,344,463       28,639,222,340         Bills payable       2,212,058,878       6,423,928,975         Savings bank deposits       40,640,175,268       35,246,391,164         Fixed deposits       125,200,722,628       121,537,588,967         Other deposits       74,667,264,177       98,872,210,992         Other liabilities       15       43,026,819,237       42,097,503,740         Total liabilities       357,714,513,249       361,274,712,019         Capital/Shareholders' equity       24,678,724,946       24,486,938,234         Paid-up capital       16       8,358,386,710       7,960,368,300         Statutory reserve       17       7,165,767,948       3,695,739,782         Other reserve       18       3,628,074,934       3,695,739,782         Retained earnings       19       5,526,495,354       5,686,625,747	Borrowings from other banks, financial institutions and agents	12	32,323,128,599	19,107,865,842
Current accounts and other accounts       31,594,344,463       28,639,222,340         Bills payable       2,212,058,878       6,423,928,975         Savings bank deposits       40,640,175,268       35,246,391,164         Fixed deposits       125,200,722,628       35,246,391,164         Other deposits       74,667,264,177       98,872,210,992         Other liabilities       357,714,513,249       361,274,712,019         Capital/Shareholders' equity       357,714,513,249       361,274,712,019         Shareholders' equity       24,678,724,946       24,486,938,234         Paid-up capital       16       8,358,386,710       7,960,368,300         Statutory reserve       17       7,165,767,948       7,144,204,404         Other reserve       18       3,628,074,934       3,695,739,782         Retained earnings       19       5,526,495,354       5,686,625,747	AB Bank subordinated bond	13	8,050,000,000	9,350,000,000
Bills payable2,212,058,8786,423,928,975Savings bank deposits40,640,175,26835,246,391,164Fixed deposits125,200,722,628121,537,588,967Other deposits74,667,264,17798,872,210,992Other liabilities1543,026,819,23742,097,503,740Total liabilities357,714,513,249361,274,712,019Capital/Shareholders' equity357,714,513,249361,274,712,019Shareholders' equity24,678,724,94624,486,938,234Paid-up capital168,358,386,7107,960,368,300Statutory reserve177,165,767,9487,144,204,404Other reserve183,628,074,9343,695,739,782Retained earnings195,526,495,3545,686,625,747	Deposits and other accounts	14	274,314,565,414	290,719,342,438
Savings bank deposits       40,640,175,268       35,246,391,164         Fixed deposits       125,200,722,628       121,537,588,967         Other deposits       74,667,264,177       98,872,210,992         Other liabilities       15       43,026,819,237       42,097,503,740         Total liabilities       357,714,513,249       361,274,712,019         Capital/Shareholders' equity       357,714,513,249       361,274,712,019         Shareholders' equity       24,678,724,946       24,486,938,234         Paid-up capital       16       8,358,386,710       7,960,368,300         Statutory reserve       17       7,165,767,948       7,144,204,404         Other reserve       18       3,628,074,934       3,695,739,782         Retained earnings       19       5,526,495,354       5,686,625,747	Current accounts and other accounts	[	31,594,344,463	28,639,222,340
Fixed deposits       125,200,722,628       121,537,588,967         Other deposits       74,667,264,177       98,872,210,992         Other liabilities       15       43,026,819,237       42,097,503,740         Total liabilities       357,714,513,249       361,274,712,019         Capital/Shareholders' equity       361,274,712,019       361,274,712,019         Shareholders' equity       24,678,724,946       24,486,938,234         Paid-up capital       16       8,358,386,710       7,960,368,300         Statutory reserve       17       7,165,767,948       7,144,204,404         Other reserve       18       3,628,074,934       3,695,739,782         Retained earnings       19       5,526,495,354       5,686,625,747	Bills payable		2,212,058,878	6,423,928,975
Other deposits       74,667,264,177       98,872,210,992         Other liabilities       15       43,026,819,237       42,097,503,740         Total liabilities       357,714,513,249       361,274,712,019         Capital/Shareholders' equity       24,678,724,946       24,486,938,234         Paid-up capital       16       8,358,386,710       7,960,368,300         Statutory reserve       17       7,165,767,948       7,144,204,404         Other reserve       18       3,628,074,934       3,695,739,782         Retained earnings       19       5,526,495,354       5,686,625,747	Savings bank deposits		40,640,175,268	35,246,391,164
Other liabilities       15       43,026,819,237       42,097,503,740         Total liabilities       357,714,513,249       361,274,712,019         Capital/Shareholders' equity       24,678,724,946       24,486,938,234         Paid-up capital       16       8,358,386,710       7,960,368,300         Statutory reserve       17       7,165,767,948       7,144,204,404         Other reserve       18       3,628,074,934       3,695,739,782         Retained earnings       19       5,526,495,354       5,686,625,747	-		125,200,722,628	121,537,588,967
Total liabilities       357,714,513,249       361,274,712,019         Capital/Shareholders' equity       24,678,724,946       24,486,938,234         Shareholders' equity       16       8,358,386,710       7,960,368,300         Paid-up capital       16       8,358,386,710       7,960,368,300         Statutory reserve       17       7,165,767,948       7,144,204,404         Other reserve       18       3,628,074,934       3,695,739,782         Retained earnings       19       5,526,495,354       5,686,625,747	Other deposits		74,667,264,177	98,872,210,992
Capital/Shareholders' equity24,678,724,94624,486,938,234Shareholders' equity168,358,386,7107,960,368,300Paid-up capital168,358,386,7107,960,368,300Statutory reserve177,165,767,9487,144,204,404Other reserve183,628,074,9343,695,739,782Retained earnings195,526,495,3545,686,625,747	Other liabilities	15	43,026,819,237	42,097,503,740
Shareholders' equity24,678,724,94624,486,938,234Paid-up capital168,358,386,7107,960,368,300Statutory reserve177,165,767,9487,144,204,404Other reserve183,628,074,9343,695,739,782Retained earnings195,526,495,3545,686,625,747	Total liabilities	-	357,714,513,249	361,274,712,019
Paid-up capital168,358,386,7107,960,368,300Statutory reserve177,165,767,9487,144,204,404Other reserve183,628,074,9343,695,739,782Retained earnings195,526,495,3545,686,625,747	Capital/Shareholders' equity			
Statutory reserve177,165,767,9487,144,204,404Other reserve183,628,074,9343,695,739,782Retained earnings195,526,495,3545,686,625,747	Shareholders' equity		24,678,724,946	24,486,938,234
Other reserve183,628,074,9343,695,739,782Retained earnings195,526,495,3545,686,625,747	Paid-up capital	16	8,358,386,710	7,960,368,300
Retained earnings         19         5,526,495,354         5,686,625,747	-	17	7,165,767,948	7,144,204,404
			3,628,074,934	3,695,739,782
Total Liabilities and Shareholders' Equity         382,393,238,197         385,761,650,252		19		
	Total Liabilities and Shareholders' Equity		382,393,238,197	385,761,650,252

	Notes	30.09.2021 Taka	31.12.2020 Taka
Off-Balance Sheet Items			
<b>Contingent liabilities</b>	20	46,392,653,689	59,191,446,731
Acceptances and endorsements		9,415,258,182	8,043,330,855
Letters of guarantee	20.1	13,787,250,526	12,837,291,873
Irrevocable letters of credit		7,223,773,186	6,094,462,753
Bills for collection		14,339,298,275	32,213,798,567
Other contingent liabilities		1,627,073,520	2,562,682
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 commitme	nts	-	-
Total off-balance sheet items		46,392,653,689	59,191,446,731

-Sd-Chief Financial Officer -Sd-Company Secretary (In-Charge) -Sd-President & Managing Director

-Sd-Independent Director -Sd-Chairman

# AB Bank Limited

#### **Profit and Loss Account**

For the period from 01 January 2021 to 30 September 2021

	Notes	Jan'21-Sep'21	Jan'20-Sep'20	Jul'21-Sep'21	Jul'20-Sep'20
OPERATING INCOME		Taka	Taka	Taka	BDT
Interest income/profit on investments	22	12,971,209,123	16,450,024,120	3,999,537,743	4,704,962,453
Interest paid/profit on deposits and borrowings, etc.	23	(11,938,123,024)	(15,305,867,744)	(3,854,537,602)	(4,811,836,234)
Net interest income		1,033,086,098	1,144,156,376	145,000,141	(106,873,781)
Investment income	24	3,907,908,154	4,883,452,939	1,371,132,328	2,405,864,863
Commission, exchange and brokerage	25	1,122,223,173	904,291,788	340,467,391	307,853,467
Other operating income	26	125,147,094	29,122,964	18,973,399	11,074,763
		5,155,278,421	5,816,867,690	1,730,573,117	2,724,793,093
Total operating income (a)		6,188,364,519	6,961,024,066	1,875,573,259	2,617,919,313
OPERATING EXPENSES					
Salary and allowances	27	2,293,005,587	2,083,935,190	836,172,998	726,254,121
Rent, taxes, insurance, electricity, etc.	28	447,971,550	445,946,137	139,674,635	152,023,866
Legal expenses	29	7,260,600	10,553,589	2,490,925	2,425,974
Postage, stamps, telecommunication, etc.	30	68,870,609	67,014,587	22,152,519	19,923,783
Stationery, printing, advertisement, etc.	31	85,347,422	68,969,769	31,281,954	29,061,793
Chief executive's salary and fees	27.1	12,523,629	9,375,000	4,598,629	3,370,000
Directors' fees	32	1,243,312	507,220	396,000	140,800
Auditors' fees	33	2,426,889	891,473	1,327,515	319,853
Depreciation and repairs of Bank's assets	34	499,253,639	525,592,883	171,160,260	174,077,089
Other expenses	35	832,350,245	1,062,401,563	282,188,259	341,656,436
Total operating expenses (b)		4,250,253,480	4,275,187,410	1,491,443,694	1,449,253,716
Profit before provision (c = (a-b))		1,938,111,039	2,685,836,656	384,129,565	1,168,665,597
Provision against loans and advances	36	2,520,230,154	2,641,907,848	1,028,058,739	1,271,877,448
Provision for investments	37	(549,601,194)	-	(449,601,194)	-
Other provisions	38	65,556,512	9,500,000	25,000,390	3,500,000
Total provision (d)		2,036,185,472	2,651,407,848	603,457,934	1,275,377,448
Profit before taxation (c-d)		(98,074,433)	34,428,808	(219,328,369)	(106,711,852)
Provision for taxation		(350,715,170)	(118,902,440)	(290,686,220)	(158,455,504)
Current tax		590,232,587	490,810,545	98,835,888	39,012,041
Deferred tax		(940,947,757)	(609,712,986)	(389,522,108)	(197,467,545)
Net profit after taxation		252,640,737	153,331,248	71,357,851	51,743,652
Appropriations					
Statutory reserve		22,188,222	9,311,465	153,090	210,110
General reserve		-	-	-	-
Dividends, etc.		-	-	-	-
		22,188,222	9,311,465	153,090	210,110
Retained surplus		230,452,515	144,019,783	71,204,761	51,533,542
Earnings Per Share (EPS)	39	0.30	0.18	0.09	0.06

-Sd-Chief Financial Officer -Sd-Company Secretary (In-Charge) -Sd-President & Managing Director

-Sd-Independent Director

Dhaka, 27 October 2021 -Sd-**Chairman** 

#### **AB Bank Limited Cash Flow Statement** For the period from 01 January 2021 to 30 September 2021

Cash flows from Operating Activities	Jan'21-Sep'21 Taka	Jan'20-Sep'20 Taka
Interest receipts	9,535,301,833	11,865,544,307
Interest payments	(11,368,580,692)	(15,648,911,793)
Dividend receipts	67,159,838	19,405,008
Fees and commission receipts	881,228,205	650,352,663
Recoveries on loans previously written off	40,461,063	8,033,043
Payments to employees	(2,305,529,216)	(2,093,310,190)
Payments to suppliers	(85,347,422)	(68,969,769)
Income taxes paid	(1,443,853,682)	(1,955,662,980)
Receipts from other operating activities	4,153,358,794	5,147,420,889
Payments for other operating activities	(1,694,825,145)	(1,915,587,096)
Operating profit before changes in operating assets & liabilities	(2,220,626,423)	(3,991,685,918)
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	(8,187,709,223)	(8,245,022,621)
Other assets	1,314,109,891	80,192,678
Deposits from other banks	2,229,316,693	2,565,353,206
Deposits from customers	(19,203,636,049)	(9,205,780,799)
Trading liabilities (short-term borrowings)	11,159,785,676	6,717,654,528
Other liabilities	(34,978,175)	(1,070,199,906)
	(12,723,111,187)	(9,157,802,915)
Net cash used in operating activities (a)	(14,943,737,610)	(13,149,488,834)
Cash Flows from Investing Activities		
Sale of government securities	12,755,237,005	9,169,390,473
(Purchase)/sale of trading securities, shares, bonds, etc.	(54,021,880)	379,894,346
Purchase of fixed assets including premises, furniture and fixtures	(178,570,066)	(72,663,141)
Net cash flow from investing activities (b)	12,522,645,059	9,476,621,678
Cash Flows from Financing Activities		
Increase of long-term borrowings	755,477,081	(355,746,831)
Dividend paid	-	(159,676)
Net cash flow from Financing activities (c)	755,477,081	(355,906,508)
Net decrease in cash (a+b+c)	(1,665,615,470)	(4,028,773,663)
Effects of exchange rate changes on cash and cash equivalents	13,070,521	(310,870)
Cash and cash equivalents at beginning of the period	27,795,511,245	29,899,334,456
Cash and cash equivalents at end of the period (*)	26,142,966,296	25,870,249,922
(*) Cash and cash equivalents:		
Cash	1,175,330,541	1,376,987,902
Prize bonds	1,786,600	1,895,000
Money at call and on short notice	1,403,711,319	976,670,103
Balance with Bangladesh Bank and its agent bank(s)	18,458,891,221	19,813,190,886
Balance with other banks and financial institutions	5,103,246,614	3,701,506,030
	26,142,966,296	25,870,249,922
Net Operating Cash Flow Per Share (NOCFPS)	(17.88)	(15.73)

-Sd-**Chief Financial Officer** 

-Sd-**Company Secretary (In-Charge)** 

-Sd-**President & Managing Director** 

-Sd-**Independent Director** 

Dhaka,

27 October 2021

-Sd-Chairman

#### **AB Bank Limited** Statement of Changes in Equity For the period from 01 January 2021 to 30 September 2021

							(Amount in Taka)
Particulars	Paid-up capital	Statutory reserve	General reserve	Assets revaluation reserve	Investment revaluation reserve	Retained earnings	Total Equity
Balance at 01 January 2021	7,960,368,300	7,144,204,404	2,302,199,200	1,294,532,425	99,008,157	5,686,625,747	24,486,938,234
Adjustment:							
Bonus for 2020:							
5% Stock Dividend	398,018,410	-	-	-	-	(398,018,410)	-
Balance at 01 January 2021	8,358,386,710	7,144,204,404	2,302,199,200	1,294,532,425	99,008,157	5,288,607,337	24,486,938,234
Net profit after taxation for the year	-	-	-	-	-	252,640,737	252,640,737
Addition/(Adjustment) made during the year	-	22,188,222	-	(20,235)	(67,644,613)	(14,460,875)	(59,937,501)
Foreign exchange rate fluctuation	-	(624,678)	-	-	-	(291,844)	(916,523)
Balance at 30 September 2021	8,358,386,710	7,165,767,948	2,302,199,200	1,294,512,190	31,363,544	5,526,495,355	24,678,724,946
Balance at 30 September 2020	7,960,368,300	6,870,848,222	1,572,199,200	1,296,653,317	181,141,628	5,573,536,951	23,454,747,617

-Sd-Chief Financial Officer -Sd-Company Secretary (In-Charge) -Sd-President & Managing Director

-Sd-Independent Director

Dhaka, 27 October 2021

-Sd-

Chairman

# AB Bank Limited and Its Subsidiaries

#### Notes to the Financial Statements For the period ended 30 September 2021

#### 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. Revenue recognition

#### Interest income

The interest income is recognized on accrual basis. Interest on loans and advances ceases to be taken into income when such advances are classified or treated as Sub Standard (SS) as per BRPD circular no. 14 dated 23 September 2012 and is kept in interest suspense account. Interest on classified advances is accounted for as income when realized.

#### **Investment** income

Interest income on investments is recognized on accrual basis except treasury bills. Capital gains on investments in shares are also included in investment income. Capital gains are recognized when these are realized.

#### 2.1 Provision:

## i) Loans & Advances

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

## ii) Investments

Provisions for diminution in value of investment is made for loss arising on diminution value of investment in quoted shares and other investments have been accounted for as per Bangladesh Bank Guidelines/ instructions.

#### iii) Taxation

Provision for income tax has been made on taxable income after necessary adjustment made in accordance with the provisions of the Finance Act 2021, Income Tax Ordinance 1984 and other relevant rules as applicable.

## 2.2 Earnings Per Share (EPS)

Earnings Per Share (EPS) has been computed in accordance with International Accounting Standard (IAS)-33 by dividing the basic earnings by the number of ordinary shares outstanding as of September 30, 2021. According to IAS-33, EPS for the period ended September 30, 2020 was restated for the issues of bonus share in 2021. There is no convertible instrument of the Bank, thus no dilution effect has been considered.

## 2.3 Significant Deviation

## I. Total operating income

Total operating income has been decreased by BDT 77.27 crore compare to same period of the last year due to reduction in interest and non-interest income. Interest income has been reduced as an effect of adverse movement of interest rate. Non-interest income is decreased due to increase of Standard Yield of Treasury Bills and Bonds.

## II. Other operating income

Other operating income has been increased significantly due to capital gain of BDT 5.46 crore from sale of old motor vehicles of the Bank and recovery income of BDT 4.05 crore from written off loans.

#### III. Provision against Investment

Market value of investment in Capital Market is increased significantly. As a result, required provision against investment in Capital Market is reduced. Thus, after maintaining adequate Provision against Investment, Bank reversed Tk. 55 crore from Provision for Investment during the reporting period.

#### IV. Decrease of Net Operating Cash Flow Per Share (NOCFPS)

Net Operating Cash Flow Per Share (NOCFPS) is decreased from Tk. (15.73) to Tk. (17.88) due to decrease in deposit. During the period, operating profit of the bank has also been reduced. As a result Net Operating Cash Flow Per Share (NOCFPS) is decreased.

## V. Increase of Earnings Per Share (EPS)

Earnings Per Share (EPS) has been increased from Tk. 0.18 to Tk. 0.30 compare to same reporting period of last year. This is happened due to mainly increase of commission, exchange & brokerage income and reduction of Provision for investments. In addition to these, total operating expense of the Bank has also been reduced. Bank also accounted Deferred tax income in the books as per IAS 12-Income Taxes which has also contributed to EPS positively.

#### 2.4 Related party disclosures

A party is related to the company if:

- (i) directly or indirectly through one or more intermediaries, the party controls, is controlled by, or is under common control with, the company; has an interest in the company that gives it significant influence over the company; or has joint control over the company;
- (ii) the party is an associate;
- (iii) the party is a joint venture;
- (iv) the party is a member of the key management personnel of the Company or its parent;
- (v) the party is a close member of the family of any individual referred to in (i) or (iv);
- (vi) the party is an entity that is controlled, jointly controlled or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to
- (vii) the party is a post-employment benefit plan for the benefit of employees of the company, or of any entity that is a related party of the company.

## Significant contracts where the Bank is a party and wherein Directors have interest:

Name of contract	Name of the party	Name of Director and related by	Relationship
Lease agreement with Mohakhali and Savar Branch of ABBL	Pacific Industries Ltd.	Mr. Khairul Alam Choudhury	Nominated Director of Pacific Industries Ltd. In ABBL Board

#### **Related party transactions:**

Name of related party	Relationship	Nature of transaction	Amount in BDT
Pacific Industries Ltd.	Common Director	Office Rent	11,734,571

#### Loans/placement given to subsidiary of the Bank:

Sl. No.	Name of Party	Connection with party	Nature of transaction	Amount in BDT
01	AB Investment Limited	99.99% owned Subsidiary	Loans and advances	756,465,516
02	AB Securities Limited	99.91% owned Subsidiary	Loans and advances	167,548,501
03	AB International Finance Limited	5	Placement through OBU	1,196,572,500
Total loans/placement to subsidiary			2,120,586,517	

30.09.2021	31.12.2020	
BDT	BDT	

## 2.5 Compliance of Bangladesh Securities & Exchange Commission Notification no. BSEC/CMRRCD/2006-158/208/Admin/81 dated June 20, 2018 section 4(4) is given below:

# 2.5.1 Shareholders' equity

Paid-up capital	8,358,386,710	7,960,368,300
Statutory reserve	7,165,767,948	7,144,204,404
Other reserve	3,628,074,934	3,695,739,782
Retained earnings	5,526,495,354	5,686,625,747
	24,678,724,946	24,486,938,234

## 2.5.2 Paid-up Capital

	8,358,386,710	7,960,368,300
820,838,671 ordinary shares of BDT 10 each issued as bonus shares	8,208,386,710	7,810,368,300
5,000,000 ordinary shares of BDT 10 each issued for rights	50,000,000	50,000,000
10,000,000 ordinary shares of BDT 10 each issued for cash	100,000,000	100,000,000

## 2.5.3 Statutory reserve

## In Bangladesh

Opening balance	6,820,167,867	6,547,756,164
Add: Addition during the period/year	-	272,411,703
	6,820,167,867	6,820,167,867
Outside Bangladesh - ABBL, Mumbai Branch		
Opening balance	324,036,537	324,296,165
Add: Addition during the period/year	22,188,222	9,338,685
Add/(Less): Adj. for Foreign Exchange Rate Fluctuation	(624,678)	(9,598,312)
	345,600,081	324,036,537
	7,165,767,948	7,144,204,404

#### 2.5.4 Other reserve

General reserve	2,302,199,200	2,302,199,200
Assets revaluation reserve	1,294,512,190	1,294,532,425
Investment revaluation reserve	31,363,544	99,008,157
	3,628,074,934	3,695,739,782

## 2.5.5 Retained earnings

Opening balance	5,686,625,747	5,817,160,874
<u>Add</u> : Post-tax profit for the period	252,640,737	391,416,392
Less: Transfer to statutory reserve	(22,188,222)	(281,750,388)
Bonus Share Issued	(398,018,410)	(379,065,150)
	5,519,059,852	5,547,761,728

Add/(Less): Transferred from Assets Revaluation
Reserve
<u>Add/(Less)</u> : Adjustment made during the period
<u>Add/(Less)</u> : Foreign Exchange Translation gain/(loss)

20,235	2,158,304
7,707,112	147,709,892
(291,844)	(11,004,177)
5,526,495,354	5,686,625,747

		30.09.2021 BDT	31.12.2020 BDT
2.5.6	Net Asset Value Per Share (NAVPS)		
	Net Asset Value	24,678,724,946	24,486,938,234
	Number of ordinary shares outstanding	835,838,671	796,036,830
	Net Asset Value Per Share (NAVPS)	29.53	30.76
		Jan'21 - Sep'21	Jan'20 -Sep'20
		Taka	Taka
2.5.7	Earnings Per Share (EPS)		
	Profit after taxation	252,640,737	153,331,248
	Number of ordinary shares outstanding	835,838,671	835,838,671
	Earnings Per Share	0.30	0.18
2.5.8	Net Operating Cash Flow Per Share (NOCFPS)		
	Net Operating Cash Flow	(14,943,737,610)	(13,149,488,834)
	Number of ordinary shares outstanding	835,838,671	835,838,671
	Net Operating Cash Flow Per Share (NOCFPS)	(17.88)	(15.73)

## 2.6 Reconciliation of Net Profit after Taxation & Operating Profit before changes in operating assets & liabilities

Cash flows from operating activities		
Net Profit after Taxation	252,640,737	153,331,248
Provision for Tax	(350,715,170)	(118,902,440)
Provision for Loans, Investment and others	2,036,185,472	2,651,407,848
Increase in interest receivable	(3,435,907,290)	(4,584,479,813)
(Decrease)/Increase interest Payable on Deposits	569,542,332	(343,044,050)
Non cash items, Lease impact and others	164,551,698	205,353,399
Income tax paid	(1,443,853,682)	(1,955,662,980)
Effect of exchange rate changes on cash & cash equivalents	(13,070,521)	310,870
	(2,220,626,423)	(3,991,685,918)

#### 2.7 Compliance of Bangladesh Securities & Exchange Commission Notification no. BSEC/CMRRCD/2021-386/03 dated January 14, 2021 is given below:

	30.09.2021 BDT	31.12.2020 BDT
Unclaimed Dividend Account	574,779	453,686

## 2.8 General

i) Figures relating to the previous period/year have been rearranged wherever necessary.

ii) Figures in these notes have been rounded off to the nearest BDT.

iii) We prepared interim financial statements in accordance with International Accounting Standard 34 -Interim Financial Reporting. Hence, we provided selective notes to the Financial Statements. Detailed Financial Statements with reference notes will be available in our Bank's website in due course.

		F		
			30.09.2021	31.12.2020
n	Coch		Taka	Taka
3.	Cash			
	Cash in hand	(Note 3.1)	1,175,330,541	1,009,893,886
	Balance with Bangladesh Bank and its agent bank(s)	(Note 3.2)	18,458,891,221	19,920,756,233
			19,634,221,762	20,930,650,119
		=		
3(a)	Consolidated Cash			
		Г		20.020 (50.140
	AB Bank Limited AB Investments Limited		19,634,221,762	20,930,650,119
	AB Investments Limited AB International Finance Limited		25,000 95,872	25,000 28,096
	AB Securities Limited		35,000	35,000
	Cashlink Bangladesh Limited (CBL)		7,539	56,889
	Casimir Dangiadesir Emirced (CDE)	L	<u>19,634,385,174</u>	20,930,795,104
		=	17,001,000,171	20,700,770,101
3.1	Cash in hand			
	In local currency		1,141,581,051	967,306,177
	In foreign currency	L	33,749,491	42,587,709
		=	1,175,330,541	1,009,893,886
3.1(a)	Consolidated Cash in hand			
	AB Bank Limited	Γ	1,175,330,541	1,009,893,886
	AB Investments Limited		25,000	25,000
	AB International Finance Limited		95,872	28,096
	AB Securities Limited		35,000	35,000
	Cashlink Bangladesh Limited (CBL)		7,539	56,889
			1,175,493,953	1,010,038,871
<b>.</b>	Palance with Dangladach Dank and its agent hank	- (a)		
3.2	Balance with Bangladesh Bank and its agent bank	(S)		
	Balance with Bangladesh Bank			
	In local currency	Γ	11,561,671,407	12,333,756,678
	In foreign currency		6,734,123,112	7,185,461,249
		L	18,295,794,519	19,519,217,927
	Sonali Bank Limited		163,096,702	401,538,306
	(as an agent bank of Bangladesh Bank) - local curre	ency	18,458,891,221	19,920,756,233
		-		
3.2(a)	) Consolidated Balance with Bangladesh Bank and i	ts agent ban	lk(s)	
		Γ	10 450 001 221	10,020,75(,222
	AB Bank Limited		18,458,891,221	19,920,756,233
	AB Investments Limited AB International Finance Limited		-	-
	AB Securities Limited		-	-
	Cashlink Bangladesh Limited (CBL)			-
		L	18,458,891,221	19,920,756,233
		=	-,,	.,
4.	Balance with other banks and financial institution	S		
	In Bangladesh	Γ	617,623,472	1,212,295,681
	Outside Bangladesh		4,485,623,142	3,151,497,768
		L	5,103,246,614	4,363,793,449
		=	, _, _,	,, . <b>_</b> ,

30.09.2021	31.12.2020
Taka	Taka

# 4(a) Consolidated balance with other banks and financial institutions

Outside Bangladesh (Nostro Accounts) (Note: 4.2.a)	4,497,763,185	3,167,205,939
In Bangladesh (Note: 4.1.a)	1,440,427,217	1,690,034,988

## 4.1.a Consolidated In Bangladesh

	1,440,427,217	1,690,034,988
Less: Inter company transaction	255,669,213	160,274,503
	1,696,096,430	1,850,309,491
Cashlink Bangladesh Limited (CBL)	47,145,160	45,305,051
AB Securities Limited	751,008,280	456,707,020
AB International Finance Limited	-	-
AB Investment Limited	280,319,519	136,001,739
AB Bank Limited	617,623,472	1,212,295,681

## 4.2.a Consolidated Outside Bangladesh (Nostro Accounts)

AB Bank Limited	4,485,623,142	3,151,497,768
AB Investment Limited	-	-
AB International Finance Limited	31,272,652	26,029,982
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	4,516,895,794	3,177,527,750
Less: Inter company transactions	19,132,609	10,321,811
	4,497,763,185	3,167,205,939

		30.09.2021 Taka	31.12.2020 Taka
5.	Money at call and on short notice		
	In Bangladesh	-	1,120,000,000
	Outside Bangladesh	1,403,711,319	1,379,682,377
		1,403,711,319	2,499,682,377
5(a)	Consolidated money at call and on short notice		

AB Bank Limited	1,403,711,319	2,499,682,377
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	1,403,711,319	2,499,682,377
Less: Inter-group transaction	(1,196,572,500)	(964,604,550)

Less: Inter-group transaction

#### 6. Investments 50,668,936,359 63,437,394,797 6 (a) Consolidated investments

bonsonauteu myestments		
AB Bank Limited	50,668,936,359	63,437,394,797
AB International Finance Limited	-	-
AB Investment Limited	469,888,518	551,741,963
AB Securities Limited	117,875,921	103,575,886
Cashlink Bangladesh Limited (CBL)	-	-
	51,256,700,798	64,092,712,647

#### 6.1 Government securities

	·	
T.Bill-Local-RE.REPO	-	2,773,230,075
T.Bill	1,693,301,000	3,832,710,742
Treasury bonds	38,959,850,084	46,819,611,886
Bangladesh Bank Islami Investment bonds	347,320,000	397,800,000
Prize bonds	1,786,600	1,385,300
	41,002,257,684	53,824,738,002

#### 6.1(a) Consolidated Government securities

AB Bank Limited	41,002,257,684	53,824,738,002
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	41,002,257,684	53,824,738,002

## 6.2 Other investments

Shares	(Note 6.2.1)	4,283,802,980	3,508,722,377
Bond	(Note 6.2.2)	3,200,000,000	4,000,000,000
Pinnacle Global Fund Pte Limited	(Note 6.2.3)	1,651,435,920	1,637,923,118
		9,135,238,900	9,146,645,495

## Investments -ABBL, Mumbai branch

Treasury bills

207,138,819

1,535,077,827

		30.09.2021 Taka	31.12.2020 Taka
6.2 (a)	Consolidated other investments		
	AB Bank Limited	9,666,678,675	9,612,656,795
	AB Investment Limited	469,888,518	551,741,963
	AB International Finance Limited	-	-
	AB Securities Limited	117,875,921	103,575,886
	Cashlink Bangladesh Limited (CBL)	-	-
		10,254,443,114	10,267,974,644
6.2.1	Investments in shares		
	Quoted (Publicly traded)	3,434,950,935	2,978,945,276
	Unquoted	848,852,045	529,777,101
		4,283,802,980	3,508,722,377
6.2.2	Investment in subordinated bonds		
	United Commercial Bank Ltd.	2,200,000,000	2,750,000,000
	National Bank Ltd.	1,000,000,000	1,250,000,000
	Trust Bank Limited	-	-
		3,200,000,000	4,000,000,000
6.2.3	Pinnacle Global Fund Pte Limited	1,651,435,920	1,637,923,118

Investment in Pinnacle Global Fund Pte Limited has been increased due to Foreign Currency Rate fluctuation.

7.	Loans, advances and lease/investments	286,453,477,859	274,829,861,346

# 7.1 Broad category-wise breakup excluding bills purchased and discounted

In Bangladesh		
Loans	267,886,652,277	255,617,832,404
Overdrafts	17,976,498,551	18,606,517,253
Cash credits	-	-
	285,863,150,829	274,224,349,658

#### Outside Bangladesh: ABBL, Mumbai branch

Loans	501,974	705,896
Overdrafts	-	-
Cash credits	42,660,478	33,165,826
	43,162,451	33,871,722
	285,906,313,280	274,258,221,380

		30.09.2021	31.12.2020
		30.09.2021 Taka	31.12.2020 Taka
7.2	Net loans, advances and lease/investments	Tunu	Tunu
7.2	Net Ioans, advances and rease/ investments		
	Gross loans and advances	286,453,477,859	274,829,861,346
	Less:		· · · · · · · · · · · · · · · · · · ·
	Interest suspense	16,095,804,981	16,114,355,797
	Provision for loans and advances	22,744,607,156	20,224,381,003
		38,840,412,137	36,338,736,801
		247,613,065,722	238,491,124,546
7.3	Geographical location-wise (division) distribution		
	In Bangladesh		
	<u>Urban branches</u>		
	Dhaka	183,277,900,590	180,226,670,090
	Chattagram	59,106,939,013	54,086,938,844
	Khulna	14,808,454,548	13,687,644,566
	Sylhet	2,278,460,546	2,176,330,866
	Barishal	453,416,835	412,351,525
	Rajshahi	9,059,001,558	8,789,106,635
	Rangpur	9,016,725,395	8,146,725,396
	Mymensingh	5,102,142,682	4,902,308,681
		283,103,041,168	272,428,076,604
	Rural branches		
	Dhaka	1,853,745,123	1,053,670,312
	Chattagram	783,021,548	650,319,802
	Khulna	-	-
	Sylhet	154,735,922	109,735,922
	Barishal	-	-
	Rajshahi	26,125	19,942
	Rangpur	693,533	591,198
	Mymensingh	47,968,256	47,852,010
		2,840,190,508	1,862,189,187
	Outside Bangladesh		
	ABBL, Mumbai branch	510,246,183	539,595,555
		286,453,477,859	274,829,861,346
7.4	Classification of loans, advances and lease/investments		
	In Bangladesh		
	<u>Unclassified</u>		[]
	Standard	221,140,990,309	211,499,306,154
	Special Mention Account	11,469,798,248	16,636,366,950
		232,610,788,557	228,135,673,104
	<u>Classified</u>		
	Sub-Standard	2,043,145,101	2,345,665,401
	Doubtful	3,358,391,521	3,096,787,235
	Bad/Loss	47,930,906,497	40,712,140,051
		53,332,443,119	46,154,592,688
	Autoida Rangladach-Mumhai Pranch	285,943,231,676	274,290,265,791
	Outside Bangladesh-Mumbai Branch Unclassified Loan	510,246,183	539,595,555
	Classified Loan		
		510,246,183	539,595,555
		286,453,477,859	274,829,861,346
		200j100jf//j0J7	2/1/02//001/040

Classification of Loans and advances have been made as per Bangladesh Bank Letter no. DBI-1/101/2021-1026 dated April 20, 2021.

		30.09.2021 Taka	31.12.2020 Taka
7(a)	Consolidated loans, advances and lease/investments excl. Bills		
	AB Bank Limited	285,906,313,280	274,258,221,380
	AB Investment Limited	6,989,059,592	6,957,399,993
	AB International Finance Limited	-	-
	AB Securities Limited Cashlink Bangladesh Limited (CBL)	841,761,293	919,006,263
	Less: Inter company transaction	<b>293,737,134,165</b> 924,014,017	<b>282,134,627,636</b> 923,446,984
	<u>Les</u> s. Inter company transaction	292,813,120,148	281,211,180,652
0	D'lle much es d'au d'disservate d		
8	Bills purchased and discounted	00.000.040	(5.01(12)
	In Bangladesh	80,080,848	65,916,133
	Outside Bangladesh - ABBL, Mumbai Branch	467,083,731	505,723,833
		547,164,579	571,639,966
8 (a)	Consolidated Bills purchased and discounted		
	AB Bank Limited	547,164,579	571,639,966
	AB Investment Limited	-	-
	AB International Finance Limited	1,399,929,079	1,118,086,071
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
		1,947,093,657	1,689,726,038
9.	Fixed assets including premises, furniture and fixtures		
	Cost:		
	Land and Building	2,962,553,953	2,962,553,953
	Furniture and fixtures	255,351,673	252,394,773
	Office appliances	66,057,721	65,411,271
	Electrical appliances	2,038,895,249	1,933,469,202
	Motor vehicles	323,309,026	838,058,314
	Intangible Assets	895,493,682	783,812,337
	Right of Use Assets	1,329,421,828	1,329,421,828
	0	7,871,083,131	8,165,121,677
	Less: Accumulated depreciation and amortization	3,579,772,440	3,676,130,287
		4,291,310,691	4,488,991,390
)(a)	Consolidated Fixed assets including premises, furniture and fix		
()	Cost:		
	AB Bank Limited	7,871,083,131	8,165,121,677
	AB Investments Limited	687,232,447	688,571,092
	AB International Finance Limited		
		4,793,784	4,731,583
	AB Securities Limited	40,578,861	56,999,872
	Cashlink Bangladesh Limited (CBL)	81,471,369 8,685,159,592	81,471,369 8,996,895,593
		0,003,139,392	0,770,073,373
	Accumulated depreciation:	[]	[
	AB Bank Limited	3,579,772,440	3,676,130,287
	AB Investments Limited	171,919,476	159,634,894
	AB International Finance Limited	4,748,150	4,601,076
	AB Securities Limited	33,940,432	42,572,830
	Cashlink Bangladesh Limited (CBL)	81,471,369	81,471,369
		3,871,851,868	3,964,410,457
		4,813,307,724	5,032,485,136
10	Other Assets:		
	Income generating-Equity Investment		
	In Bangladesh:		
	III PAILEIAUUUIII		

#### In Bangladesh:

AB Investment Limited (99.99% owned subsidiary company of ABBL) AB Securities Limited

5,811,431,750	5,811,431,750
199,898,000	199,898,000

			30.09.2021 Taka	31.12.2020 Taka
	(99.91% owned subsidiary company of ABBL)		212 501 220	
	Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBL)		212,581,228	212,581,228
		-	6,223,910,978	6,223,910,978
	Outside Bangladesh:	_		
	AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL)		5,203,944	5,203,944
		_	5,203,944	5,203,944
		_	6,229,114,922	6,229,114,922
	Non-income generating	_		
	Arab Bangladesh Bank Foundation (99.60% owned subsidiary company of ABBL)		19,920,000	19,920,000
	Net deferred tax assets	(Note 10.1)	4,211,727,665	3,270,784,720
	Accounts receivable		2,086,384,263	1,586,836,210
	Preliminary, formation, organisational, renovatior development, prepaid expenses and others	1,	749,128,958	757,841,435
	Exchange for clearing		12,237,111	1,580,837,111
	Interest accrued on investment but not collected,			1,000,007,111
	commission and brokerage receivable on shares			
	and debentures, and other income receivables		952,159,284	1,221,859,948
	Security deposits		70,900,436	73,046,316
	Advance rent and advertisement Stationery, stamps, printing materials, etc.	(Note 10.2)	67,931,348 62,068,402	103,540,859 33,323,414
	Inter-branch adjustment		42,589,367	- 35,525,414
		<u> </u>	,,	
		_	8,275,046,834	8,647,990,013
		_	14,504,161,756	14,877,104,936
10(a)	Consolidated Other assets			
	AB Bank Limited		14,504,161,756	14,877,104,936
	AB Investment Limited		659,022,876	237,079,608
	AB International Finance Limited		48,503,703	47,698,127
	AB Securities Limited Cashlink Bangladesh Limited (CBL)		109,208,064 31,798,091	98,164,731 31,571,199
	Casimink Dangiauesii Linnteu (CDL)	L	15,352,694,490	15,291,618,600
	Less: Inter-group transaction		6,303,159,455	6,405,107,481
		_	9,049,535,025	8,886,511,119
10.1	Deferred tax assets			
	a) Deferred tax assets for specific provisions of loans advances	s and		
	Opening Deferred Tax Assets	Γ	3,359,092,484	2,622,704,984
	Add: Deferred Tax Income during the period		945,000,000	736,387,500
	Less: Write-Off adjustment		-	-
	Less. Adjustment during the period Closing deferred tax assets		- 4,304,092,484	- 3,359,092,484
	b) Deferred tax liabilities against property, plant & e	quipment		
	Balance at 01 January	Г	88,307,764	63,579,718
	Add: Provision made during the period		4,052,243	24,645,723
	Add/(Less): Adjustment for Rate Fluctuation during the	period	4,811	82,324
	Closing deferred tax liabilities	=	92,364,819	88,307,764
	Net Deferred Tax Assets (a-b)	=	4,211,727,665	3,270,784,720
		_		
	Net Deferred Tax Income during the period		940.947.757	711,741.777
	Net Deferred Tax Income during the period 21	=	940,947,757	711,741,777

	30.09.2021 Taka	31.12.2020 Taka
Deferred tax liabilities against Property, Plant & Equipment		
Accounting base of Property, Plant & Equipment	3,564,658,706	3,556,621,763
Tax base of Property, Plant & Equipment	3,313,283,120	3,314,479,078
Difference	251,375,586	242,142,685
(Deductible)/Taxable Temporary Difference	251,375,586	242,142,685
Effective Tax Rate	37.50%	37.50%
Deferred Tax (Assets)/Liabilities	94,265,845	90,803,507
Deferred Tax (Assets)/Liabilities of Mumbai Branch	(1,901,028)	(2,495,745)
Closing Deferred Tax Liabilities	92,364,819	88,307,764
10.1.1 Consolidated deferred tax liabilities		
AB Bank Limited	92,364,819	88,307,764
AB Investment Limited	-	-
	92,364,819	88,307,764
10.1.2 Consolidated deferred tax assets		
AB Bank Limited	4,304,092,484	3,359,092,484
AB Securities Limited	1,834,056	1,979,667
AB Investment Limited	93,815,056	39,432,812
	4,399,741,596	3,400,504,963

#### 10.2 Advance rent and advertisement

Advance rent BDT 17,54,68,373 as on 30 September 2021 is included with Right of Use (ROU) assets as per IFRS 16 Leases.

#### 11 Non-Banking Assets

S				334	<u>,171,836</u>		<u>334,171</u>	1,836	
inad aba	luto oumorchin	of alarram	m orteo god	nnonortica	according (	to the	wordigt	of the	

The Bank has obtained absolute ownership of eleven mortgaged properties according to the verdict of the Honorable Court under section 33 (7) of Artha Rin Adalat Ain, 2003. These have been recorded as non-banking assets in accordance with Bank Companies Act, 1991 (amendment up to 2018) and BRPD circular no. 14 of 2003.

#### 12. Borrowings from other banks, financial institutions and agents

In Bangladesh	(Note 12.1)	32,323,128,599	19,107,865,842
Outside Bangladesh		-	-
	_	32,323,128,599	19,107,865,842
12.1 In Bangladesh:	=		
12.1.1 Bangladesh Bank			
Export Development Fund	Γ	4,175,994,371	1,537,686,974
Islamic Investment Bond		125,000	816,485,540
Refinance against IPFF		217,480,823	246,135,320
Refinance against Women Entr., Small En 19 & Others	nterprise, ETP, Covid	3,977,898,241	1,893,766,663
	_	8,371,498,435	4,494,074,497
12.1.2 Call & Term Borrowing from	_		
NCC Bank Limited	Γ	1,000,000,000	500,000,000
Basic Bank Limited		1,542,000,000	-
Agrani Bank Limited		7,805,000,000	9,496,008,000
Sonali Bank Limited		2,127,500,000	848,004,000
Janata Bank Limited		1,000,000,000	-
Simanto Bank Limited		-	400,000,000
Uttara Bank Limited		1,956,500,000	1,924,002,000
Bank Asia Limited		4,000,000,000	-
Rupali Bank Limited		4,137,500,000	924,002,000
National Bank Limited		-	296,801,400
South East Bank Limited		342,000,000	169,600,800
Accrued interest		41,130,164	55,373,145
	_	23,951,630,164	14,613,791,345
Total in Bangladesh	_	32,323,128,599	19,107,865,842

		30.09.2021	31.12.2020
		Taka	Taka
12(a)	Consolidated Borrowings from other banks, financial institutions	and agents	
	AB Bank Limited	32,323,128,599	19,107,865,842
	AB Investment Limited	756,465,516	755,898,828
	AB International Finance Limited	1,191,172,277	962,746,929
	AB Securities Limited	167,548,501	167,548,561
	Cashlink Bangladesh Limited (CBL)	-	-
		34,438,314,893	20,994,060,160
	Less: Intercompany transactions	2,115,186,294	1,886,193,913
		32,323,128,599	19,107,866,247
13.	AB Bank Subordinated Bond		
	AB Bank Subordinated Bond-I	-	500,000,000
	AB Bank Subordinated Bond-II	800,000,000	1,600,000,000
	AB Bank Subordinated Bond-III	4,000,000,000	4,000,000,000
	AB Bank Subordinated Bond-IV	3,250,000,000	3,250,000,000
		8,050,000,000	9.350.000.000

Bank has issued 7 years Sub-Ordinated bonds in four phases, namely- AB Bank Subordinated Bond-I for BDT 250 crore in August 2014 which is already entirely paid, AB Bank Subordinated Bond-II for BDT 400 crore in September 2015, AB Bank Subordinated Bond-III for BDT 400 crore in May 2018 and AB Bank Subordinated Bond-IV for BDT 325 crore in December 2020 under Private Placement of Debt Securities Rules, 2012. These bonds are non-convertible, unsecured in nature and approved by the Central Bank for inclusion in Tier-II capital of the Bank.

	30.09.2021	31.12.2020
	Taka	Taka
Jamuna Bank Limited	2,300,000,000	2,300,000,000
Sonali Bank Limited	1,700,000,000	2,000,000,000
National Credit & Commerce Bank Limited	1,700,000,000	1,700,000,000
Janata Bank Limited	1,100,000,000	1,200,000,000
Agrani Bank Limited	850,000,000	1,050,000,000
Rupali Bank Limited	200,000,000	400,000,000
BRAC	-	200,000,000
BRAC Bank Limited	60,000,000	140,000,000
NRB Commercial Bank Limited	60,000,000	140,000,000
Uttara Bank Limited	60,000,000	120,000,000
Midland Bank Limited	-	40,000,000
National Life Insurance Co. Limited	20,000,000	40,000,000
Mutual Trust Bank Limited	-	16,000,000
Grameen Capital Management Limited	-	4,000,000
	8,050,000,000	9,350,000,000

#### 14. Deposit and other accounts

	274,314,565,414	290,719,342,438
Other deposits	266,893,728,604	285,527,822,321
Inter-bank deposits	7,420,836,810	5,191,520,116

## **14(a)** Consolidated Deposit and other accounts AB Bank Limited

AB Investment Limited AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL)

Less: Inter-group transaction

274,314,303,414	290,719,342,430
274,314,565,414	290,719,342,438
-	-
-	-
-	-
-	-
274,314,565,414	290,719,342,438
276,225,378	172,181,996
274,038,340,036	290,547,160,441

			30.09.2021	31.12.2020
			Taka	Taka
14.1	Demand and time deposits			
	a) Demand Deposits		37,464,019,115	38,235,326,520
	Current accounts and other accounts		31,594,344,463	28,639,222,340
	Savings Deposits (9%)		3,657,615,774	3,172,175,205
	Bills Payable		2,212,058,878	6,423,928,975
	b) Time Deposits		236,850,546,299	252,484,015,917
	Savings Deposits (91%)		36,982,559,494	32,074,215,959
	Short Notice Deposits		25,836,955,598	47,144,703,134
	Fixed Deposits		125,200,722,628	121,537,588,967
	Other Deposits		48,830,308,578	51,727,507,857
	Total Demand and Time Deposits		274,314,565,414	290,719,342,438
15.	Other liabilities			
	Accumulated provision against loans and advances	(Note 15.1)	22,744,607,156	20,224,381,003
	Inter-branch adjustment	<b>C</b>	-	145,930
	Provision for current tax (net of advance tax)	(Note 15.2)	799,752,137	1,649,440,346
	Interest suspense account		16,095,804,981	16,114,355,797
	Provision against other assets	(Note 15.3)	364,373,106	348,873,106
	Accounts payable - Bangladesh Bank		36,336,603	69,049,890
	Accrued expenses		199,101,760	133,009,666
	Lease Liabilities	(Note 15.4)	476,499,919	688,375,584
	Provision for off balance sheet items	(Note 15.5)	320,000,000	270,000,000
	Provision against investments	(Note 15.6)	1,463,677,944	1,689,603,000
	Start-up Fund *		64,669,774	64,669,774
	Others **		461,995,858	845,599,643
		:	43,026,819,237	42,097,503,740

\* Start-up Fund has been maintained as per Bangladesh Bank SMESPD circular no. 04 dared 29 March 2021.

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

#### **15.1** Accumulated provision against loans and advances

The movement in specific provisio	n for bad and doubtful	<u>debts</u>		
Opening Balance			8,957,579,956	6,993,879,956
Fully provided debts written off du	iring the period	(-)	-	-
Specific provision made during the	e period	(+)	2,520,000,000	1,963,700,000
			2,520,000,000	1,963,700,000
Closing Balance			11,477,579,956	8,957,579,956
Provision made by ABBL, Mumbai	Branch			-
Total provision on classified loa	ns and advances		11,477,579,956	8,957,579,956
On unclassified loans				
Opening Balance			11,264,725,658	8,282,733,658
Transferred from Investment prov	risions	(+)	-	20,000,000
General provision made during the period		(+)	-	2,961,992,000
				2,981,992,000
Closing Balance			11,264,725,658	11,264,725,658
Provision made by ABBL, Mumbai			2,301,542	2,075,389
Total provision on un-classified			11,267,027,200	11,266,801,047
Total provision on loans and ad	vances		22,744,607,157	20,224,381,003
			30.09.	2021
<u>Provision for</u>	<u>Required</u>		Maintained	Excess
Un-classified loans and advances	11,262,301,542		11,267,027,200	4,725,658
Classified loans and advances	11,470,000,000		11,477,579,956	7,579,956
	22,732,301,542		22,744,607,156	12,305,614

30.09.2021	31.12.2020
Taka	Taka

Provision against loans and advances has been maintained as per Bangladesh Bank letter no. DBI-1/101/2021-1026 dated 20 April 2021. According to the letter, there is a provision shortfall of Tk. 4,946.33 crore against loans and advances which requires to be kept in 9 years equally from 2021-2029.

#### 15.1.1 Special General Provision -Covid-19

209,562,642 206,561,420

Special General Provision-COVID-19 has been kept as per Bangladesh Bank, BRPD circular no. 56 dated 10 December 2020. This amount is included with the total provision on un-classified loans and advances under note-15.1.

Γ	30.09.	2021
	Required	Maintained
	11,262,301,542	11,267,027,200
	10,971,270,431	10,975,996,089
	291,031,111	291,031,111
_	11,470,000,000	11,477,579,956
	273,971,947	273,971,947
	1,045,651,031	1,045,651,031
	10,150,377,023	10,157,956,979
Excess provision maintained at 30 September 2021		12,305,614
(note 15.2.1)	6,156,762,874	5,604,721,360
(note 15.2.2)	5,357,010,736	3,955,281,014
_	799,752,138	1,649,440,346
_		
	5,561,731,999	3,895,988,647
	540,886,979	1,665,743,353
_	(9,353,437)	-
_	6,093,265,542	5,561,731,999
_	63,497,332	42,989,360
=	6,156,762,874	5,604,721,360
	(note 15.2.1)	Required           11,262,301,542           10,971,270,431           291,031,111           11,470,000,000           273,971,947           1,045,651,031           10,150,377,023           021           (note 15.2.1)           6,156,762,874           (note 15.2.2)           5,561,731,999           540,886,979           (9,353,437)           6,093,265,542

Corporate income tax assessment of the Bank is completed up to the income year ended 31 December 2020 (Assessment Year 2021-22). Corporate income tax return for the year 2020 submitted under section 82BB corresponding to Assessment Years 2021-22. Tax assessments for income years 1995, 1996, 1997, 2007, 2009, 2010, 2011 and 2012 were completed but these were referred to the Hon'ble High Court on the application made by the Bank for some disputed points.

#### 15.2.2 Advance corporate income tax

#### In Bangladesh:

Opening Balance	3,866,952,852	1,584,282,901
Paid during the year	1,388,965,321	2,282,669,951
Less: Transfer/Adjustment during the period	-	-
Closing balance (Bangladesh operations)	5,255,918,173	3,866,952,852
Advance tax of ABBL, Mumbai Branch	101,092,563	88,328,162
	5,357,010,735	3,955,281,014

#### 15.3 Provision against other assets

Provision for		
Prepaid legal expenses	151,530,000	136,030,000
Protested bills	73,355,678	73,355,678
Others	139,487,428	139,487,428
	364,373,106	348,873,106

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

#### 15.3.1 Calculation of Provision against other assets

	Outstanding amount	Base for Provision	Rate	Provisions Requirement	Provisions Maintained
Prepaid legal exp.	150,123,400	150,123,400	50%	75,061,700	151,530,000
Protested bills	72,370,749	72,370,749	100%	72,370,749	73,355,678
Others	101,048,023	101,048,023	100%	101,048,023	139,487,428
<b>Required p</b>	rovision for other as	sets		248,480,472	364,373,106
-	ion requirement ion maintained				248,480,472 364,373,106
-	vision maintained at	the reporting date		-	115,892,633
				30.09.2021 Taka	31.12.2020 Taka
Leasehold I	Liabilities				Така
Opening bal	ance of present value	of lease liability		688,375,584	842,847,290
Finance Cost @ 8%				37,247,918	67,427,783
Rental payment during the period				249,123,583	221,899,489
Closing balance of lease liability			476,499,919	688,375,584	

Bank recognises lease liabilities measured at the present value of lease payments to be made over the leased term using incremental borrowing rate @ 8% at the date of initial application of "IFRS 16 Leases". Lease liability is measured by increasing the carrying amount to reflect interest on lease liability, reducing the carrying amount to reflect the lease payments, and remeasuring the carrying amount to reflect any reassessment of lease modification.

## 15.5 Provision for off balance sheet items

Opening balance	270,000,000	710,000,000
Add. Addition during the period	50,000,000	-
Less: Transferred to general reserve	-	(440,000,000)
	320,000,000	270,000,000

#### 15.5.1 Particulars of required provision for Off-Balance Sheet Items

	Base for Provision	Rate (%)	31 Sep 2021	31 Dec 2020
Acceptances and endorsement	9,264,554,393	1%	92,645,544	78,441,893
Letters of guarantee	13,785,542,091	1%	137,855,421	128,307,653
Irrevocable letters of credit	7,223,773,186	1%	72,237,732	60,944,628
Others	1,627,073,520	1%	16,270,735	25,627
Total Off Balance Sheet Items 31,900,943,190		319,009,432	267,719,801	
& required provision				
Total provision maintained		320,000,000	270,000,000	
Excess provision at the reporting date		990,568	2,280,199	

Provision is not required against Off Balance Sheet items of Mumbai Branch BDT 12,082,087,764.58 as per Reserve Bank of India (RBI) guidelines.

#### 15.6 Provision against investments

## **Provision against quoted shares:**

Opening balance Add/Less: Provision reverse/transferred during the period

Total provision maintained for Investment Total provision requirement for Investment **Excess provision** 

1,170,353,000	1,830,353,000
(550,000,000)	(660,000,000)
620,353,000	1,170,353,000
620,353,000	1,170,353,000
619,583,020	1,169,528,839
769,980	824,161

Add: Provision made during the period - 140	ka
Provision for Pinnacle Global Fund Pte Limited:Opening balance519,250,000Add: Provision made during the period-	
Opening balance519,250,000379Add: Provision made during the period-140	
Add: Provision made during the period - 140	
	,250,000 ,000,000
	<b>250,000</b>
Provision for Pinnacle Global Fund Pte Limited of BDT 111.86 crore has been deferred as per Banglace letter no. DBI-1/101/2021-1026 dated April 20, 2021 for 9 years from 2021-2029.	
Provision for Amana Bank Limited, Srilanka: 324,074,944 324,	074,944
Total Provision maintained against investment:	
	,353,000
	,250,000
	.,074,944 <b>677,944</b>
	<u></u>
15(a) Consolidated Other liabilities	
AB Bank Limited 43,026,819,237 42,097	7,503,740
	,761,681
	,610,986
	0,021,973
Cashlink Bangladesh Limited (CBL) - 45,657,868,926 43,973	28,750 3,927,130
	3,198,677
	728,453
16. Share Capital 8,358,386,710 7,960,	368,300
16.1 Authorised Capital	
-	000,000
16.2 Issued, Subscribed and Paid-up Capital	
10,000,000 ordinary shares of BDT 10 each issued for cash 100,000,000 100	,000,000
	,000,000
	,368,300
	368,300
17. Statutory reserve	
In Bangladesh	
	7,756,164
	,411,703
6,820,167,8676,820Outside Bangladesh - ABBL, Mumbai Branch6,820	,167,867
Opening balance 324,036,537 324	,296,165
	,338,685
	,598,312)
	,036,537
7,165,767,948 7,144,	204,404
18. Other reserve	
General reserve (Note 18.1) 2,302,199,200 2,302	2,199,200
	,532,425
Investment revaluation reserve 31,363,544 99	,008,157
3,628,074,934 3,695,	739,782

		30.09.2021 Taka	31.12.2020 Taka
18.1	General reserve	2,302,199,200	2,302,199,200
	Opening balance	2,302,199,200	1,222,199,200
	Addition/(adjustment) during the period	-	1,080,000,000
		2,302,199,200	2,302,199,200
18.2	Assets revaluation reserve		
	Opening balance	1,294,532,425	1,296,690,729
	<u>Add</u> : Addition/(adjustment) during the year	-	-
	Less: Transferred to retained earnings	(20,235)	(2,158,304)
		1,294,512,190	1,294,532,425
18(a)	Consolidated Other reserve	[]]r	
	AB Bank Limited	3,628,074,934	3,695,739,782
	AB Investment Limited	-	
	AB International Finance Limited AB Securities Limited	80,414,316 85,910,523	85,209,560 85,910,523
	Cashlink Bangladesh Limited (CBL)	- 05,910,525	- 05,910,525
		3,794,399,773	3,866,859,865
19.	Retained earnings	[]]F	
	Opening balance	5,686,625,747	5,817,160,874
	<u>Add</u> : Post-tax profit for the period	252,640,737	391,416,392
	Less: Transfer to statutory reserve Bonus Share Issued	(22,188,222)	(281,750,388)
	bonus snare issueu	(398,018,410) <b>5,519,059,852</b>	(379,065,150) <b>5,547,761,728</b>
	Add/(Less): Transferred from Assets Revaluation Reserve	20,235	2,158,304
	<u>Add/(Less)</u> : Adjustment made during the period	7,707,112	147,709,892
	Add/(Less): Foreign Exchange Translation gain/(loss)	(291,844)	(11,004,177)
		5,526,495,354	5,686,625,747
19(a)	Consolidated Retained earnings		F (0) (2) 747
	AB Bank Limited AB Investment Limited	5,526,495,354 336,937,656	5,686,625,747 286,624,182
	AB International Finance Limited	69,024,544	81,002,494
	AB Securities Limited	158,850,098	156,316,938
	Cashlink Bangladesh Limited (CBL)	(163,249,212)	(165,295,612)
		5,928,058,441	6,045,273,749
	<u>Add/(Less)</u> : Adjustment made during the period	718,981,282	644,113,334
	Non-controlling Interest	16,183,886 <b>6,663,223,609</b>	16,390,843 6,705,777,925
10(L)	New controlling interest	0,000,220,000	0,700,777,720
19(0)	Non-controlling interest		
	AB Investment Limited	10,280	10,204
	AB Securities Limited	457,253	455,012
	Cashlink Bangladesh Limited	<u>11,675,079</u> <b>12,142,612</b>	11,470,439 <b>11,935,655</b>
20.	Contingent liabilities	46,392,653,689	59,191,446,731
20.1	Letters of guarantee		
	Money for which the Bank is contingently liable in respect guarantees issued favoring:	c of	
	Directors		
	Covernment		

	13,787,250,526	12,837,291,873
Others	13,694,598,735	12,738,061,119
Banks and other financial institutions	92,651,791	99,230,755
Government	-	-
Directors	-	-

21.	Profit and loss account	Jan'21-Sep'21	Jan'20-Sep'20
		Taka	Taka
	Income:		
	Interest, discount and similar income	16,148,343,484	19,722,896,784
	Dividend income	67,159,838	19,405,008
	Fee, commission and brokerage	881,228,205	650,352,663
	Gains less losses arising from investment securities	378,225,176	36,702,777
	Gains less losses arising from dealing in foreign currencies	240,994,968	253,939,125
	Other operating income	125,147,094	29,122,964
	Gains less losses arising from dealing securities	285,388,779	1,554,472,490
		18,126,487,544	22,266,891,810
	Expenses:		
	Interest, fee and commission	11,938,123,024	15,305,867,744
	Administrative expenses	3,041,475,872	2,826,925,277
	Other operating expenses	832,350,245	1,062,401,563
	Depreciation and amortization on banking assets	376,427,363	385,860,570
	Loss on loans and advances	-	-
		16,188,376,505	19,581,055,154
		1,938,111,039	2,685,836,656
22.	Interest income/profit on investments		
	Interest on loans and advances:		

Loans and advances	12,877,807,397	16,238,483,041
Bills purchased and discounted	17,998,529	41,304,587
	12,895,805,926	16,279,787,628
Interest on:		
Calls and placements	67,239,570	128,749,187
Balance with foreign banks	805,376	6,187,025
Reverse Repo	199,417	7,989,674
Balance with Bangladesh Bank	7,158,834	27,310,606
	75,403,197	170,236,492
	12,971,209,123	16,450,024,120

22(3). Consolidated interest income/profit on investments         AB Bank Limited       12,971,209,122       16,450,024,120         AB International Finance Limited       2,274,405,62       22,24,405,62         AB International Finance Limited       10,724,132,1357       16,450,024,120         AB International Finance Limited       12,374,485,63       20,820,839         Cashlink Bangladesh Limited (CRL)       2,354,485,63       30,825,223         11,14,053,821       16,542,879,436       13,114,653,821       16,542,879,436         23,114,053,821       16,542,879,436       13,114,053,821       16,542,879,436         23,114,053,821       16,542,879,436       13,114,053,821       16,542,879,436         23,114,053,821       16,542,879,436       13,114,053,821       16,542,879,436         23,114,053,821       16,542,879,436       13,124,914       13,124,914       13,124,914         23,015,053,01,014       11,932,122,024       15,333,137,131       13,124,914       13,124,914       13,124,914       13,124,914       13,124,914       13,124,914       14,327,914       13,124,914       14,327,914       13,224,914,135       13,224,914,135       13,224,914,135       13,224,914,135       13,224,914,135       13,224,914,135       13,224,914,135       13,224,914,135       13,224,914,135       13,224,91			Jan'21-Sep'21 Taka	Jan'20-Sep'20 Taka
A B International Finance Limited AB Investment Limited AB Investment Limited CBL Bernard CEBL Commission and kervice charges Commission and kervice cha	22(a).			1
AB Investment Limited107,240,18243,820,641AB Securities Limited (CBL)2,35,887,092,236,88563,025,9232,35,887,00,1042,35,887,0013,114,053,02116,548,200,104Less: Interest on deposits7,767,7366,0220,6673. Interest / profit paid on deposits, borrowings, etc.13,114,053,02116,542,2079,356Interest on deposits5,460,591,0967,144,323,309Savings deposits5,460,591,0967,144,323,309Savings deposits5,460,591,0967,144,323,309Savings deposits5,460,591,0967,144,323,309Savings deposits11,378,222,661,778,137,077Other deposits11,378,222,661,778,136,777Jourd deposits11,378,222,661,778,136,777,356,774,566Subordinated Bond559,860,74414,667,745,566AB Bank Limited11,938,123,02415,330,867,744AB International Finance Limited11,938,123,02415,330,44,667AB International Finance Limited7,767,7366,020,667AB International Finance Limited7,767,73615,324,443,999Capital gain on sale of shares7,767,73626,378,472,409Interest on treasury binds2,938,977,912,54,773,009Capital gain on sale of shares3,907,908,1544,883,452,939Interest on treasury binds2,938,977,912,54,773,009Capital gain on sale of shares1,924,544,59910,139,733Interest on treasury binds2,938,977,912,54,773,009Capital gain on sale of shares				
AB Securities Limited         13.576,835         20.208,399           Cashlink Bangladesh Limited (CBL)         13.277,835         30.025,921           13.121,121,1257         16.548,000,104           Less: Intercompany transactions         7.777,256         6.002,067           13.114,053,821         16,542,879,436           Interest on deposits:         5.460,591,096         7.144,323,309           Savings deposits         3.391,174,033,821         1778,138,797           Other deposits         1.179,138,797         0.004,700,504         13.284,941,335           Interest on borrowing:         1.0804,760,504         13.284,941,335         14.657,7456           Local banks, financial institutions including BB         559,862,384         1.465,774,564         53.000,326,877,744           AB Instemment Limited         4.248,750         15,305,867,7744         15,305,867,744           AB Intermentional Finance Limited         6,172,726         15,304,46,667         1,767,2736         6,002,067           Lass: Intercompany transactions         7.767,2736         1,023,891,233,444,667         1,033,812,344         15,305,867,744           Bineximent Limited         6,192,942,40         15,330,444,667         6,020,667         1,244,813,502         15,324,443,099         1,01,076,215         4,248,750         2,				
Cashlink Bangladesh Limited (CBL)         2.35,4856         3.025,923           Less: Intercompany transactions         7.75,736         6.020,667           13,112,812,812,157         16,543,490,0104         7.76,736           11,112,013,821         16,542,879,436           23,111,40,53,821         16,542,879,436           11,112,013,821         16,542,879,436           11,112,013,821         16,542,879,436           Swings deposits         5,460,591,096           Swings deposits         5,460,591,096           Swings deposits         5,460,591,096           Swings deposits         1,137,822,256           Interest on borrowings:         1,080,77,013,879           Local banks, financial institutions including BB         559,862,384           Subordinated Bord         11,338,123,024           11,338,123,024         15,305,867,744           AB Bank Limited         11,938,123,024           AB International Finance Limited         8,750,000           AB Securities Limited         11,938,123,024           Less: Intercompany transactions         11,938,123,024           11,938,123,024         15,305,867,744           AB Bank Limited         3,670,2777           AB Bank Limited         3,277,938           Capital g				
Less: Intercompany transactions         13,121,821,857         16,548,900,104           23. Interest/profit paid on deposits, borrowings, etc.         13,114,053,821         16,542,879,436           23. Interest/profit paid on deposits, borrowings, etc.         13,114,053,821         16,542,879,436           3. Interest/profit paid on deposits         5,460,591,096         7,144,323,309           98,0731,319         784,347,045         1,778,138,797           Other deposits         1,0804,760,504         13,284,941,395           Interest on borrowings:         1,0804,760,504         13,284,941,395           Local banks, finance lamited         553,862,384         14,65,774,566           AB Bank Limited         6075,215         8,230,000         20,348,173           Cashink Rangladesh Limited (CBL)         11,938,123,024         15,305,867,744           AB Investment Limited         6076,5215         4,248,750           AB Investment income         7,767,736         6,020,067           Capital gain on sale of shares         11,938,123,024         15,330,464,667           Interest on treasury bills         7,767,736         6,020,0635           Dividend on shares         3,907,908,154         4,883,452,939           Interest on treasury bills and treasury bonds         3,907,908,154         4,883,452,939 <th></th> <th></th> <th></th> <th></th>				
Less: Intercompany transactions7.767.7366.020.66723. Interest/profit paid on deposits, borrowings, etc.Interest on depositsFixed depositsSynips depositsLocal banks, financial institutions including BBSubordinated BondSynips depositsLocal banks, financial institutions including BBSynips depositsSynips depositsAB Bank LimitedAB Bank LimitedAB Bank LimitedAB Securities LimitedAB Securities LimitedLess: Intercompany transactionsCapital gain on sale of sharesInterest on other bonds & othersDividend on sharesInterest on other bonds & othersAB Bank LimitedAB Interational Finance LimitedAB Bank Limited </th <th></th> <th></th> <th></th> <th></th>				
<ul> <li>Interest/profit paid on deposits, borrowings, etc. Interest on deposits: Fixed deposits Synthetic deposits Special notice deposits Other deposits Local banks, financial institutions including BB Subordinated Bond Subordinated Bond Subordinated Bond Subordinated Bond Subordinated Bond Subordinated Bond Subordinated Bond Subordinated Bond Signatures in borrowings: Local banks, financial institutions including BB Subordinated Bond Subordinated C(SL) Subordinated Interest/profit paid on deposits, borrowings, etc. AB Bank Limited AB Bank Limited AB Bank Limited AB International Finance Limited AB Bank Limited AB Bank Limited AB International Finance Limited AB Bank Limited AB International Finance Limited AB International Fin</li></ul>		Less: Intercompany transactions		
Interest on deposits: Fixed deposits Synthesis Special notice deposits Special notice deposits Local banks, financial institutions including BB Subordinated Bond Subordinated Interest/profit paid on deposits, borrowings, etc. AB Bank Limited AB International Finance Limited AB International Finance Limited Capital gain on sale of shares Interest on treasury bulls Interest on treasury bulls Dividend on shares Interest on treasury bulls Dividend Investment Limited AB Bank Limited Cashlink Bangladesh Limited (CBL) <b>11,952,949,240</b> <b>15,344,443,999</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,939</b> <b>3,907,908,154</b> <b>4,883,452,93</b>				
Fixed deposits         5400,951,096         7.144,323,309           Special notice deposits         778,337,037         778,337,037           Other deposits         10,804,760,504         13,2244,91           Interest on borrowings:         Local banks, financial institutions including BB         559,862,384         1,465,774,566           Subordinated Bond         11,938,123,024         13,305,867,744           23(a). Consolidated Interest/profit paid on deposits, borrowings, etc.         AR         11,938,123,024         15,305,867,744           AB International Finance Limited         11,938,123,024         15,305,867,744         6,076,215         4,248,750           AB Securities Limited         11,938,123,024         15,303,667,744         6,076,215         4,248,750           Cashlink Bangladesh Limited (CBL)         11,952,949,240         15,303,046,667         7,159,838         20,348,173           Less: Intercompany transactions         77,757,236         6,020,667         11,945,181,503         15,324,443,999           24. Investment income         378,225,176         36,702,777         100,139,733         19,405,008           Capital gain on sale of shares         67,159,838         2,943,697,710         2,874,743,092         2,874,743,092         2,874,743,092         2,874,743,092         2,979,98,954         4,883,452,939 </th <th>23.</th> <th>Interest/profit paid on deposits, borrowings, etc.</th> <th></th> <th></th>	23.	Interest/profit paid on deposits, borrowings, etc.		
Savings deposits180,731.31784.347.045Special notic deposits1.137,282.2563.778.138.274Other deposits1.0.804,760.5041.3.284,741.395Interest on borrowings: Local banks, financial institutions including BB559,862.3941.465,774,566Subordinated Bond559,862.3941.465,774,566Subordinated Bond573,500,136555,151,783 <b>23(a)</b> . Consolidated Interest/profit paid on deposits, borrowings, etc.11,938,123,02415,305,867,744AB law Limited11,938,123,02415,305,867,744AB law staming limance Limited6,076,2158,750,00020,348,173Cashlink Bangladesh Limited (CBL)11,952,949,24015,330,464,667Less: Intercompany transactions71,045,181,503152,424,439,99924.Investment income23,676,095152,424,439,999Capital gain on sale of shares Interest on treasury bonds Interest on credit Commission on letters of credit Commi		Interest on deposits:		
Special notice deposits         1,137,282,256         1,778,138,797           Other deposits         1,0304,760,504         13,284,941,395           Interest on borrowings:         1,0304,760,504         13,284,941,395           Local banks, financial institutions including BB         559,862,384         1,465,774,566           Subordinated Bond         11,938,123,024         15,305,667,744           23(a). Consolidated Interest/profit paid on deposits, borrowings, etc.         AB Bank Limited         11,938,123,024         15,305,667,744           AB International Finance Limited         6,076,215         4,248,750         20,348,173           Cashlink Bangladesh Limited (CBL)         1,1952,249,224         15,303,666,667         7,767,736           Less: Intercompany transactions         7,767,736         10,0139,733         10,943,008           Dividend on shares         378,225,176         36,702,777         10,943,008           Interest on treasury bills         29,43,697,710         28,7443,092         23,750,095         100,139,733           Dividend on shares         67,159,838         19,405,008         29,943,657,710         28,7443,092           Gain/Loss) on treasury bills         29,43,697,710         28,74,42,902         20,79,89,835           AB Bank Limited         3,907,908,154         4,883,452,939		Fixed deposits	5,460,591,096	7,144,323,309
Other deposits         3.398/155.833         3.578/132.244           Interest on borrowings:         10.804/600.004         13.284/941.395           Local banks, financial institutions including BB         559.862.384         1465.774.566           Subordinated Bond         557.35.00.136         555.17.83           11.938.123.024         15.305.867.744           23(a). Consolidated Interest/profit paid on deposits, borrowings, etc.         AB Bank Limited         11.938.123.024         15.305.867.744           AB International Finance Limited         6.076.215         4.248.750         6.076.015         4.248.750           AB Bank Limited         11.938.123.024         15.330.464.667         1.945.811.823         11.952.949.240         15.330.464.667           Less: Intercompany transactions         7.767.736         6.020.667         1.945.811.823         19.405.008           Juividend on shares         7.767.736         36.702.777         100.139.733         100.139.733           Dividend on shares         3.907.908.154         4.883.452.939         19.405.008           Interest on treasury bonds         2.93.807.710         2.97.89.839         19.405.008           AB Bank Limited         3.907.908.154         4.883.452.939         10.40.475.199         1.55.474.2490           AB Bank Limited         3				
Interest on borrowings: Local banks, financial institutions including BB Subordinated Bond         10,804,760,504         13,284,941,395           23(a). Consolidated Interest/profit paid on deposits, borrowings, etc. AB Bank Limited AB international Finance Limited AB international Finance Limited Capital gain on sale of shares Interest on treasury bills Interest on treasury bills Interest on treasury bills         11,938,123,024         15,305,867,744           24(a). Consolidated Interest/profit paid on deposits, borrowings, etc. AB Bank Limited Capital gain on sale of shares Interest on treasury bills         11,938,123,024         15,305,867,744           24. Investment Income Capital gain on sale of shares Interest on treasury bills         11,932,223,024         15,305,867,744           24. Investment income Capital gain on sale of shares Interest on treasury bills         376,225,176         36,702,777           25. Commission on there bonds & others         3,907,908,154         4,883,452,939           24(a). Consolidated Investment income AB Bank Limited Cashlink Bangladesh Limited (CBL)         3,907,908,154         4,883,452,939           25. Commission on letters of credit Commission on letters of guarantee         520,499,765         380,798,212           26(a). Consolidated Commission, exchange and brokerage         520,499,765         380,798,212           27.60,277         110,274,373         904,291,788           290,294,968         522,499,765         380,798,212           27.60,277				
Interest on borrowings:         Local banks, financial institutions including BB         559,862,384         1,465,774,566           Subordinated Bond         553,500,136         553,150,036         555,15,783           23(a). Consolidated Interest/profit paid on deposits, borrowings, etc.         AB Bank Limited         11,938,123,024         15,305,867,744           AB Bank Limited         11,938,123,024         15,305,867,744         15,305,867,744           AB International Finance Limited         6,076,215         4,248,750         20,348,173           Cashlink Bangladesh Limited (CBL)         11,952,949,940         15,330,464,667         7,767,736         6,020,667           Less: Intercompany transactions         11,945,111,803         15,330,446,667         11,945,111,803         15,330,446,667           Zaptial gain on sale of shares         7,767,736         6,020,667         10,0139,733         100,139,733           Dividend on shares         378,225,176         36,702,777         100,139,733         19,445,008         2,974,697,10         2,874,743,092           Zafial gain on sale of shares         3,907,908,154         4,883,452,939         19,445,008         2,973,697,710         2,874,743,092           Zafial gain on sale of shares         3,907,908,154         4,883,452,939         19,445,008         2,973,697,109         2,874,743,092 </th <th></th> <td>Other deposits</td> <td></td> <td></td>		Other deposits		
Local banks, financial institutions including BB Subordinated Bond Subordinated Bond 14,952,745,66 Subordinated Bond 11,938,123,024 11,938,123,124 11,938,123,124 11,938,124,124,1399 12,224,133 11,004,753 11,0244,664 1,014,234,919 1,014,234,919 1,014,244,917 1,014,244,917 1,014,244,917 1,014,244,917 1,014,244,917 1,014,244,917 1,014,244,917 1,014,244,917 1,014,244,917 1,014,244,917 1,014,244,917 1,014,		Interact on homourings.	10,804,760,504	13,284,941,395
Subordinated Bond         573,500,136         555,151,783           11,938,123,024         15,305,867,744           AB Bank Limited         11,938,123,024         15,305,867,744           AB Investment Limited         -         -         -           AB Investment Limited         -         -         -           AB Investment Limited         -         -         -         -           AB Investment Limited         - <t< th=""><th></th><td></td><td>559 862 384</td><td>1 465 774 566</td></t<>			559 862 384	1 465 774 566
11,938,123,024       15,305,867,744         23(a). Consolidated Interest/profit paid on deposits, borrowings, etc.       11,938,123,024       15,305,867,744         AB Bank Limited       11,938,123,024       15,305,867,744         AB International Finance Limited       6,076,215       4,248,750         AB Securities Limited       8,750,000       20,348,173         Cashlink Bangladesh Limited (CBL)       11,952,949,240       15,330,464,667         11,945,181,503       15,324,443,999         24. Investment income       378,225,176       36,702,777         Capital gain on sale of shares       378,225,176       36,702,777         Interest on treasury bills       1,945,181,503       15,324,443,999         24. Investment income       32,976,0095       10,01,39,733       19,405,008         Interest on other bonds & others       3,907,908,154       2,874,743,002       28,538,779       1,554,472,490         209,860,556       297,998,839       94,045,008       2,979,998,839       2,907,908,154       4,883,452,939         24(a). Consolidated Investment Limited       3,907,908,154       4,883,452,939       1,02,44,664       -         AB Bank Limited       3,907,908,154       4,883,452,939       2,52,6,22       -       -       -         AB Bank Limited				
AB Bank Limited       11,938,123,024         AB Investment Limited       4,072,215         AB Investment Limited       6,076,215         AB Investment Limited       6,076,215         AB Securities Limited (CBL)       11,952,949,240         Less: Intercompany transactions       11,945,181,503         Capital gain on sale of shares       378,225,176         Interest on treasury bills       23,576,095         Dividend on shares       378,225,176         Interest on treasury bills and treasury bonds       293,867,710         Capital gain on sale of shares       2943,697,710         Interest on treasury bills and treasury bonds       293,867,710         Canopoint exert on ther bonds & others       293,907,908,154         AB Bank Limited       3,907,908,154         AB Bank Limited       3,907,908,154         AB Securities Limited       11,070,473         Cashlink Bangladesh Limited (CBL)       11,070,473         AB Bank Limited       3907,908,154         AB Bank Limited       294,697,655         Commission on letters of guarantee       520,499,765         Commission on letters of guarantee       520,499,765         Commission on letters of guarantee       24,094,906         Exchange gains less losses arising from dealings in foreig		Subor anatou Dona		
AB Bank Limited       11,938,123,024         AB Investment Limited       4,072,215         AB Investment Limited       6,076,215         AB Investment Limited       6,076,215         AB Securities Limited (CBL)       11,952,949,240         Less: Intercompany transactions       11,945,181,503         Capital gain on sale of shares       378,225,176         Interest on treasury bills       23,576,095         Dividend on shares       378,225,176         Interest on treasury bills and treasury bonds       293,867,710         Capital gain on sale of shares       2943,697,710         Interest on treasury bills and treasury bonds       293,867,710         Canopoint exert on ther bonds & others       293,907,908,154         AB Bank Limited       3,907,908,154         AB Bank Limited       3,907,908,154         AB Securities Limited       11,070,473         Cashlink Bangladesh Limited (CBL)       11,070,473         AB Bank Limited       3907,908,154         AB Bank Limited       294,697,655         Commission on letters of guarantee       520,499,765         Commission on letters of guarantee       520,499,765         Commission on letters of guarantee       24,094,906         Exchange gains less losses arising from dealings in foreig	23(a)	Consolidated Interest/profit naid on denosits horrowings etc		
AB Investment Limited       -       -       -         AB International Finance Limited       6,076,215       4,248,750         AB Securities Limited (CBL)       11,952,949,240       15,330,464,667         Less: Intercompany transactions       17,967,738       6,620,667         Capital gain on sale of shares       378,225,176       36,702,777         Interest on treasury bills       378,225,176       36,702,777         Dividend on shares       6,7159,838       19,405,008         Interest on treasury bonds       264,777,102       287,747,43092         Gain/(Loss) on treasury bills and treasury bonds       285,388,779       1,554,472,490         Day,800,556       297,989,839       3,907,908,154       4,883,452,939         AB Investment Limited       3,907,908,154       4,883,452,939       (10,475,199)         AB International Finance Limited       3,907,908,154       4,883,452,939       (10,475,199)         AB International Finance Limited       11,070,473       10,244,664       10,240,664         Commission on letters of quarantee       50,499,765       380,798,212       230,391,256         Commission on letters of credit       296,084,791       21,343,845       23,393,125,233,391,256       23,393,125,233,391,125         Commission on letters of quarantee	25(a).		11 020 122 024	15 205 967 744
AB International Finance Limited       6,076,215       4,248,750         AB Securities Limited       8,750,000       20,348,173         Cashlink Bangladesh Limited (CBL)       11,952,949,240       15,330,464,667         Less: Intercompany transactions       7,767,736       6,020,667         Capital gain on sale of shares       378,225,176       36,702,777         Interest on treasury bills       378,225,176       36,702,777         Interest on treasury bills       6,715,938       19,405,008         Capital gain on sale of shares       67,159,838       19,405,008         Interest on treasury bonds       285,387,79       1,544,474,3092         Gain (Loss) on treasury bonds & others       299,380,556       297,989,833         Jagot Consolidated Investment income       3,907,908,154       4,883,452,939         AB lank Limited       3,907,908,154       4,883,452,939         AB lank Limited       3,907,908,154       4,883,452,939         AB lank Limited       11,070,473       10,244,664         Cashlink Bangladesh Limited (CBL)       -       -         AB Securities Limited       520,499,765       380,798,212         Commission on letters of credit       296,084,791       210,343,885         Commission on letters of credit       296,084,791			-	-
AB Securities Limited Cashlink Bangladesh Limited (CBL)       8,750,000       20,348,173         Less: Intercompany transactions       11,952,949,240       15,330,464,667         Zestial gain on sale of shares       11,945,181,503       15,324,443,999         Capital gain on sale of shares       378,225,176       36,702,777         Interest on treasury bills       23,576,095       100,139,733         Dividend on shares       294,367,710       22,744,43,092         Gain/(Loss) on treasury bills and treasury bonds       294,367,710       22,744,74,3092         Gain/(Loss) on treasury bills and treasury bonds       294,867,710       22,744,74,302         Interest on other bonds & others       3,907,908,154       4,883,452,939         24(a). Consolidated Investment income       3,907,908,154       4,883,452,939         AB Bank Limited       3,907,908,154       4,883,452,939         AB Investment Limited       11,070,473       10,244,664         Commission on letters of redit       210,343,885       220,499,765         Commission on letters of guarantee       520,499,765       280,939,125         Exchange gains less losses arising from dealings in foreign currencies       52,0499,765       280,939,125         21,122,223,173       904,291,788       29,60,57,68       27,816,981         AB			6 076 215	4 248 750
Cashlink Bangladesh Limited (CBL)       11,952,949,240       15,330,464,667         Less: Intercompany transactions       7,767,736       6,020,667         11,945,181,503       15,324,443,999         24. Investment income       378,225,176       36,702,777         Interest on treasury bills       23,576,095       10,139,733         Dividend on shares       2,943,697,710       2,874,743,092         Linterest on treasury bills and treasury bonds       2,943,697,710       2,874,743,092         Caini (Loss) on treasury bills and treasury bonds       2,93,697,710       2,874,743,092         Interest on other bonds & others       209,860,556       2,97,989,839         3,907,908,154       4,883,452,939       4,883,452,939         24(a). Consolidated Investment income       3,907,908,154       4,883,452,939         AB Bank Limited       3,907,908,154       4,883,452,939         AB Investment Limited       3,907,908,154       4,883,452,939         AB Scurities Limited       11,070,473       10,244,664         Cashlink Bangladesh Limited (CBL)       4,014,234,919       4,883,222,403         25(a). Consolidated Commission and service charges       520,499,765       380,798,212         Commission on letters of guarantee       240,949,466       243,939,125         Exch				
Less: Intercompany transactions         11,952,949,240         15,330,464,667           2.8.         Investment income         6,020,667         15,330,464,667           Capital gain on sale of shares         11,945,181,503         15,324,443,999           24.         Investment income         378,225,176         36,702,777           Interest on treasury bills         2,943,697,710         2,874,743,092           Dividend on shares         2,943,697,710         2,874,743,092           Interest on treasury bills and treasury bonds         2,943,697,710         2,874,743,092           Ogs,860,556         2,97,989,839         3,907,908,154         4,883,452,939           24(a).         Consolidated Investment income         3,907,908,154         4,883,452,939           AB lank Limited         3,907,908,154         4,883,452,939         1,0244,664           Cashlink Bangladesh Limited (CBL)         -         -         -           AB Securities Limited         296,084,791         210,343,885         59,210,567           Commission on letters of credit         296,084,791         210,343,885         59,210,567           Commission on letters of credit         240,994,968         253,393,125         240,994,968         553,210,567           Z5(a). Consolidated Commission, exchange and brokerage			-	-
24.         Investment income         11,945,181,503         15,324,443,999           24.         Investment income         378,225,176         36,702,777           Interest on treasury bills         23,576,095         100,139,733         19,405,008           Dividend on shares         67,159,838         2,974,743,092         285,388,779         1,554,472,490           Gain/(Loss) on treasury bills and treasury bonds         2,974,743,092         3,907,908,154         4,883,452,939           24(a).         Consolidated Investment income         3,907,908,154         4,883,452,939         24(a).           AB linternational Finance Limited         3,907,908,154         4,883,452,939         210,246,644           Cashlink Bangladesh Limited (CBL)         -         -         -         -           AB securities Limited         296,082,755         20,499,765         280,798,212         210,343,885           Commission on letters of guarantee         520,499,765         280,798,212         210,343,885         -           Commission on letters of guarantee         520,499,765         233,93,125         233,93,125         233,93,125         233,93,125         244,643,649         59,210,567         253,939,125         253,939,125         253,939,125         253,939,125         240,994,968         253,939,125			11,952,949,240	15,330,464,667
24.Investment incomeCapital gain on sale of shares378,225,176Interest on treasury bills378,225,176Dividend on shares2,3,576,095Interest on treasury bonds2,943,697,710Gain/(Loss) on treasury bills and treasury bonds2,874,743,092Gain/(Loss) on treasury bills and treasury bonds2,874,743,092Interest on other bonds & others285,388,7791,554,472,490209,860,556209,860,556297,989,8393,907,908,1544,883,452,939AB Bank Limited3,907,908,154AB Bacurities Limited-AB Securities Limited (CBL)-Commission on letters of credit296,084,791Commission on letters of guarantee220,949,765Exchange gains less losses arising from dealings in foreign currencies520,499,76525(a). Consolidated Commission, exchange and brokerage1,102,223,173904,291,7886,674,622AB Bank Limited1,122,223,173AB Bank Limited1,122,223,173AB Bank Limited1,122,223,173AB Bank Limited1,122,23,173AB Bank Limited1,122,23,173AB Bank Limited1,122,23,173AB Bank Limited2,014,02,20AB Bank Limited2,014,02,20AB Bank Limited1,122,23,173AB Bank Limited2,010,220AB Bank Limited1,016,06,775AB Binvestment Limited2,014,02,20AB Bank Limited1,016,06,75AB Securities Limited-AB Securities Limited<		Less: Intercompany transactions		
Capital gain on sale of shares Interest on treasury bills378,225,176 (10,139,733)Dividend on shares Interest on treasury bonds Gain/(Loss) on treasury bills and treasury bonds Interest on other bonds & others378,225,176 (10,139,733) (23,576,095)Gain/(Loss) on treasury bills and treasury bonds Interest on other bonds & others285,388,779 (299,860,556)297,989,839 (297,989,839)24(a). Consolidated Investment income3,907,908,154 (10,475,199) (10,475,199) (10,475,199) (11,070,473)4,883,452,939 (10,475,199) (10,475,199) (10,475,199) (11,070,473)4,883,452,939 (10,475,199) (10,475,199) (10,475,199) (11,070,473)25. Commission, exchange and brokerage Other fees, commission and service charges Commission on letters of credit Commission on letters of guarantee Exchange gains less losses arising from dealings in foreign currencies520,499,765 (294,994,968) (23,393,12525(a). Consolidated Commission, exchange and brokerage AB lanvestment Limited AB lavestment Limited AB sank Limited AB lavestment Limited AB lavestment Limited AB lavestment Limited AB lavestment Limited (CBL)1,122,223,173 (904,291,788) (23,939,12525(a). Consolidated Commission, exchange and brokerage AB lanvestment Limited AB lavestment Limited <b< th=""><th></th><th></th><th>11,945,181,503</th><th>15,324,443,999</th></b<>			11,945,181,503	15,324,443,999
Interest on treasury bills Dividend on shares Interest on treasury bonds Gain/(Loss) on treasury bills and treasury bonds Interest on other bonds & others AB Bank Limited AB Bank Limited AB Bank Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) <b>25. Commission and service charges</b> Commission on letters of credit Commission on letters of credit Exchange gains less losses arising from dealings in foreign currencies AB Bank Limited AB Bank Limited AB Bank Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) <b>3.907,908,154</b> <b>4.883,452,939</b> <b>4.901,244,664</b> <b>4.912,223,173</b> <b>904,291,788</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>520,499,765</b> <b>52</b>	24.			r1
Dividend on shares67,159,83819,405,008Interest on treasury bonds2,874,743,0922,874,743,092Gain/(Loss) on treasury bills and treasury bonds285,388,7792,874,743,092Interest on other bonds & others285,388,7792,97,989,839 <b>24(a). Consolidated Investment income3,907,908,1544,883,452,93924(a). Consolidated Investment income3,907,908,1544,883,452,939</b> AB Bank Limited <b>3,907,908,1544,883,452,939</b> AB Investment Limited <b>3,907,908,1544,883,452,939</b> AB Securities LimitedAB Securities LimitedCashlink Bangladesh Limited (CBL)Other fees, commission and service charges520,499,765380,798,212Commission on letters of credit240,994,765223,393,125Commission on letters of guarantee240,994,968253,939,125Exchange gains less losses arising from dealings in foreign currencies1,122,223,173904,291,788 <b>25(a). Consolidated Commission, exchange and brokerage</b> 1,122,223,173904,291,788AB Investment Limited60,674,62227,816,981AB Investment Limited60,674,62227,816,981AB Investment Limited1,122,223,173904,291,788AB Investment Limited1,122,223,173904,291,788AB Investment Limited1,122,223,173904,291,788AB Investment Limited1,122,223,173904,291,788AB Investment Limited1,122,223,173904,291,788AB Investment Li				
Interest on treasury bonds Gain/(Loss) on treasury bills and treasury bonds Interest on other bonds & others 209,860,556 209,860,556 209,860,556 209,860,556 207,989,839 3,907,908,154 4,883,452,939 24(a). Consolidated Investment income AB Bank Limited AB Investment Limited AB Investment Limited Cashlink Bangladesh Limited (CBL) 25. Commission and service charges Commission on letters of credit Commission on letters of guarantee Exchange gains less losses arising from dealings in foreign currencies 25(a). Consolidated Commission, exchange and brokerage 25(a). Consolidated Commission, exchange and brokerage 25(a). Consolidated Commission, exchange and brokerage AB Bank Limited AB Bank Limited AB Bank Limited Commission on letters of credit Commission on letters of guarantee Exchange gains less losses arising from dealings in foreign currencies AB Bank Limited AB Investment Limited AB Investment Limited AB Investment Limited AB Bank Limited AB Investment Limited AB International Finance Limited AB Investment Limited AB International Finance Limited Coshlink Bangladesh Limited (CBL) Less: Intercompany transactions				
Gain/(Loss) on treasury bills and treasury bonds285,388,7791,554,472,490Interest on other bonds & others209,860,556297,989,839 <b>3,907,908,1544,883,452,93924(a).</b> Consolidated Investment income3,907,908,154 <b>4,883,452,939</b> AB Bank Limited3,907,908,154 <b>4,883,452,939</b> AB International Finance Limited11,070,47310,244,664AB Securities Limited (CBL)11,070,47310,244,664Cashlink Bangladesh Limited (CBL)4,014,234,919 <b>4,883,222,40325.</b> Commission on letters of credit Commission on letters of guarantee296,084,791210,343,885Commission on letters of guarantee64,643,64959,210,567Exchange gains less losses arising from dealings in foreign currencies1,122,223,173904,291,788 <b>25(a).</b> Consolidated Commission, exchange and brokerage1,122,223,173904,291,788AB Investment Limited AB Investment Limited60,674,62227,816,981AB International Finance Limited AB International Finance Limited101,600,77554,105,585Cashlink Bangladesh Limited (CBL)101,600,77554,105,585AB Securities Limited AB International Finance Limited1,326,508,7901,016,661,884Less: Intercompany transactions(175,509)-				
Interest on other bonds & others 209,860,556 297,989,839 3,907,908,154 4,883,452,939 24(a). Consolidated Investment income AB Bank Limited 3,907,908,154 4,883,452,939 AB Investment Limited 3,907,908,154 4,883,452,939 95,256,292 (10,475,199) AB International Finance Limited (CBL) 4,014,234,919 4,883,222,403 25. Commission, exchange and brokerage Other fees, commission and service charges 520,499,765 240,994,765 240,994,968 253,939,125 Commission on letters of credit 296,084,791 210,343,885 Commission on letters of guarantee 520,499,765 240,994,968 253,939,125 1,122,223,173 904,291,788 25(a). Consolidated Commission, exchange and brokerage AB Bank Limited AB Investment Limited (CBL) AB Securities Limited (CBL) AB Securities Limited (CBL) AB Bank Limited AB Investment Limited (CBL) AB Securities Limited (CBL)       		-		
24(a). Consolidated Investment income3,907,908,1544,883,452,939AB Bank Limited AB Investment Limited3,907,908,1544,883,452,939AB Investment Limited AB Securities Limited Cashlink Bangladesh Limited (CBL)3,907,908,1544,883,452,93925. Commission, exchange and brokerage520,499,765380,798,212Other fees, commission and service charges Commission on letters of credit Commission on letters of guarantee Exchange gains less losses arising from dealings in foreign currencies520,499,765380,798,21225(a). Consolidated Commission, exchange and brokerage1,122,223,173904,291,788AB Bank Limited AB Investment Limited AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL)1,326,508,7901,016,661,884Less: Intercompany transactions(175,509)				
24(a). Consolidated Investment incomeAB Bank Limited3,907,908,1544,883,452,939AB Investment Limited95,256,292(10,475,199)AB International Finance Limited11,070,47310,244,664Cashlink Bangladesh Limited (CBL)4,014,234,9194,883,222,40325. Commission, exchange and brokerage-Other fees, commission and service charges520,499,765Commission on letters of credit296,084,791Commission on letters of guarantee240,094,968Exchange gains less losses arising from dealings in foreign currencies240,094,96825(a) Consolidated Commission, exchange and brokerage1,122,223,173904,291,78827,816,981AB Investment Limited1,122,223,173AB Investment Limited4,010,220AB International Finance Limited4,2,010,220AB Securities Limited101,600,775AB Securities Limited1,1326,508,790AB Securities Limited1,1326,508,790AB Securities Limited1,1326,508,790AB Limerational Finance Limited1,122,223,173AB Securities Limited1,1326,508,790AB Limited (CBL)-Less: Intercompany transactions(175,509)				
AB Bank Limited AB Bank Limited AB Investment Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) <b>25. Commission, exchange and brokerage</b> Other fees, commission and service charges Commission on letters of credit Commission on letters of guarantee Exchange gains less losses arising from dealings in foreign currencies <b>25. Consolidated Commission, exchange and brokerage</b> <b>25. Commission on letters of guarantee</b> Exchange gains less losses arising from dealings in foreign currencies <b>25. Consolidated Commission, exchange and brokerage</b> AB Bank Limited AB Bank Limited AB Investment Limited AB Investment Limited AB International Finance Limited AB Securities Limited AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) Less: Intercompany transactions <b>26. (DR)</b> <b>27. </b>	24(a).	Consolidated Investment income		
AB Investment Limited 95,256,292 (10,475,199) AB International Finance Limited	(-)		2 007 009 154	1 992 152 929
AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL) <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,014,234,919</b> <b>4,010,343,885</b> <b>5,02,10,567</b> <b>2,40,994,968</b> <b>2,53,939,125</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>60,674,622</b> <b>3,0447,531</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>904,291,788</b> <b>1,122,223,173</b> <b>1,016,661,884</b> <b>1,125,509</b> <b>1,016,661,884</b> <b>1,175,509</b> <b>1,016,661,884</b> <b>1,175,509</b> <b>1,016,661,884</b> <b>1,175,509</b> <b>1,016,661,884</b> <b>1,175,509</b> <b>1,016,661,884</b> <b>1,175,509</b> <b>1,016,661,884</b> <b>1,175,509</b> <b>1,016,61,814</b> <b>1,175,509</b> <b>1,115,509</b> <b>1,115,509</b> <b>1,115,509</b> <b>1,115,509</b> <b>1,115,509</b> <b>1,115,509</b> <b>1,115,509</b> <b>1,115,509</b> <b>1,115</b>				
AB Securities Limited Cashlink Bangladesh Limited (CBL) 25. Commission, exchange and brokerage Other fees, commission and service charges Commission on letters of credit Commission on letters of guarantee Exchange gains less losses arising from dealings in foreign currencies 25(a). Consolidated Commission, exchange and brokerage AB Bank Limited AB Bank Limited AB Investment Limited AB International Finance Limited AB Securities Limited (CBL) Less: Intercompany transactions (175,509) -			-	-
25. Commission, exchange and brokerageOther fees, commission and service chargesCommission on letters of creditCommission on letters of guaranteeExchange gains less losses arising from dealings in foreign currencies25(a). Consolidated Commission, exchange and brokerageAB Bank LimitedAB Bank LimitedAB International Finance LimitedAB Securities LimitedAB Securities LimitedAB Securities LimitedAB Securities LimitedLess: Intercompany transactionsLess: Intercompany transactions		AB Securities Limited	11,070,473	10,244,664
25. Commission, exchange and brokerageOther fees, commission and service charges Commission on letters of credit520,499,765380,798,212Commission on letters of guarantee Exchange gains less losses arising from dealings in foreign currencies240,994,968253,939,1251,122,223,173904,291,78825(a). Consolidated Commission, exchange and brokerage1,122,223,173904,291,788AB Bank Limited AB Investment Limited AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL)1,122,223,173904,291,788Less: Intercompany transactions1,326,508,7901,016,661,884Less: Intercompany transactions(175,509)-		Cashlink Bangladesh Limited (CBL)	-	-
Other fees, commission and service charges Commission on letters of credit Commission on letters of guarantee Exchange gains less losses arising from dealings in foreign currencies520,499,765 296,084,791 64,643,649 240,994,968 240,994,968 240,994,968380,798,212 210,343,885 59,210,567 240,994,968 253,939,125 <b>25(a).</b> Consolidated Commission, exchange and brokerage1,122,223,173 904,291,788 27,816,981 42,010,220 30,447,531 AB Securities Limited AB Securities Limited Cashlink Bangladesh Limited (CBL)1,122,223,173 904,291,788 27,816,981 101,600,775 54,105,585 -Less: Intercompany transactions(175,509)-			4,014,234,919	4,883,222,403
Commission on letters of credit Commission on letters of guarantee Exchange gains less losses arising from dealings in foreign currencies296,084,791 64,643,649 240,994,968210,343,885 59,210,567 253,939,125 <b>25(a).</b> Consolidated Commission, exchange and brokerage1,122,223,173 904,291,788904,291,788 27,816,981 42,010,220 30,447,531 54,105,585 cashlink Bangladesh Limited (CBL)1,122,223,173 54,105,585 cashlink Bangladesh Limited (CBL)1,122,223,173 27,816,981 42,010,220 101,600,775904,291,788 27,816,981 30,447,531 54,105,585 cashlink Bangladesh Limited (CBL)	25.	Commission, exchange and brokerage		
Commission on letters of guarantee64,643,64959,210,567Exchange gains less losses arising from dealings in foreign currencies240,994,968253,939,125 <b>1,122,223,173904,291,78825(a).</b> Consolidated Commission, exchange and brokerage1,122,223,173 <b>904,291,788</b> AB Bank Limited1,122,223,173904,291,788AB Investment Limited60,674,62227,816,981AB International Finance Limited101,600,77530,447,531AB Securities LimitedLess: Intercompany transactions(175,509)-			520,499,765	
Exchange gains less losses arising from dealings in foreign currencies240,994,968253,939,1251,122,223,173904,291,78825(a). Consolidated Commission, exchange and brokerage1,122,223,173904,291,788AB Bank Limited1,122,223,173904,291,788AB Investment Limited60,674,62227,816,981AB International Finance Limited42,010,22030,447,531AB Securities Limited101,600,77554,105,585Cashlink Bangladesh Limited (CBL)Less: Intercompany transactions(175,509)-				
1,122,223,173       904,291,788         25(a). Consolidated Commission, exchange and brokerage       1,122,223,173       904,291,788         AB Bank Limited       1,122,223,173       904,291,788         AB Investment Limited       60,674,622       27,816,981         AB International Finance Limited       42,010,220       30,447,531         AB Securities Limited       101,600,775       54,105,585         Cashlink Bangladesh Limited (CBL)       -       -         Less: Intercompany transactions       (175,509)       -				
25(a). Consolidated Commission, exchange and brokerage         AB Bank Limited       1,122,223,173       904,291,788         AB Investment Limited       60,674,622       27,816,981         AB International Finance Limited       42,010,220       30,447,531         AB Securities Limited       101,600,775       54,105,585         Cashlink Bangladesh Limited (CBL)       -       -         Less: Intercompany transactions       (175,509)       -		Exchange gains less losses arising from dealings in foreign currencies		
AB Bank Limited       1,122,223,173       904,291,788         AB Investment Limited       60,674,622       27,816,981         AB International Finance Limited       42,010,220       30,447,531         AB Securities Limited       101,600,775       54,105,585         Cashlink Bangladesh Limited (CBL)       -       -         Less: Intercompany transactions       (175,509)       -	25(a)	Consolidated Commission, exchange and brokerage	1,122,223,173	904,291,700
AB Investment Limited       60,674,622       27,816,981         AB International Finance Limited       42,010,220       30,447,531         AB Securities Limited       101,600,775       54,105,585         Cashlink Bangladesh Limited (CBL)       -       -         Less: Intercompany transactions       (175,509)       -	23(u).		1 122 223 173	904 291 788
AB International Finance Limited       42,010,220       30,447,531         AB Securities Limited       101,600,775       54,105,585         Cashlink Bangladesh Limited (CBL)       -       -         Less: Intercompany transactions       (175,509)       -				
AB Securities Limited       101,600,775       54,105,585         Cashlink Bangladesh Limited (CBL)       -       - <b>1,326,508,790</b> 1,016,661,884         Less: Intercompany transactions       (175,509)       -				
Cashlink Bangladesh Limited (CBL)       -       -         1,326,508,790       1,016,661,884         Less: Intercompany transactions       (175,509)				
1,326,508,790         1,016,661,884           Less: Intercompany transactions         (175,509)				
				1,016,661,884
<u>1,326,333,281</u> <u>1,016,661,884</u>		Less: Intercompany transactions		
			1,326,333,281	1,016,661,884

		Jan'21-Sep'21 Taka	Jan'20-Sep'20 Taka
26.	Other income		
	Locker rent, insurance claim and others	3,755,732	2,272,662
	Recoveries on loans previously written off	40,461,063	-
	Recoveries on telex, telephone, fax, etc.	19,836,269	21,710,816
	Recoveries on courier, postage, stamp, etc.	4,326,497	4,284,735
	Non-operating income (*)	56,767,534	854,751
		125,147,094	29,122,964

(\*) Non-operating income includes sale of scrap items, Gain on sale of properties etc.

#### 26(a). Consolidated other income

()			
	AB Bank Limited	125,147,094	29,122,964
	AB Investment Limited	7,339,840	6,943,390
	AB International Finance Limited	44,063,390	39,413,387
	AB Securities Limited	3,326,271	636,952
	Cashlink Bangladesh Limited (CBL)	-	-
		179,876,594	76,116,692
	Less: Inter company transactions	6,537,390	6,537,390
		173,339,204	69,579,302
27.	Salary and allowances		
		2 1 1 2 2 ( 2 2 2 7	1 011 000 501
	Basic salary, provident fund contribution and all other allowances	2,113,868,097	1,911,908,704
	Festival and incentive bonus	179,137,490	172,026,486
		2,293,005,587	2,083,935,190
05.4		10 500 (00	0.255.000
27.1	Chief executive's salary and fees	12,523,629	9,375,000
27(a).	. Consolidated salary and allowances		
	AB Bank Limited	2,293,005,587	2,083,935,190
	AB Investment Limited	21,573,026	11,939,363
	AB International Finance Limited	21,601,461	22,887,844
	AB Securities Limited	28,199,564	18,269,953
	Cashlink Bangladesh Limited (CBL)	149,480	204,520
		2,364,529,117	2,137,236,870
28.	Rent, taxes, insurance, electricity, etc.		
	Rent, rates and taxes (Note 28.1)	227,385,940	235,682,063
	Electricity, gas, water, etc.	65,542,811	66,719,093
	Insurance	155,042,799	143,544,981
		447,971,550	445,946,137

#### 28.1 Rent, rates and taxes

Right of Use (ROU) assets has been calculated for the period ended as on 30 September 2021 as per IFRS-16 leases considering monthly rental expenses excluding low value assets.

#### 28(a). Consolidated Rent, taxes, insurance, electricity, etc.

			445 046 127
	AB Bank Limited	447,971,550	445,946,137
	AB Investment Limited	1,831,045	1,442,836
	AB International Finance Limited	6,188,784	7,224,299
	AB Securities Limited	6,604,092	5,895,342
	Cashlink Bangladesh Limited (CBL)	-	-
		462,595,471	460,508,614
	Less: Inter company transactions	6,537,390	6,537,390
		456,058,081	453,971,224
29.	Legal expenses		

Legal expenses	7,260,600	10,553,589
----------------	-----------	------------

		Jan'21-Sep'21 Taka	Jan'20-Sep'20 Taka
29(a).	Consolidated legal expenses		
	AB Bank Limited	7,260,600	10,553,589
	AB Investment Limited	-	-
	AB International Finance Limited	165,596	-
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	600 7,426,796	- 10,553,589
		7,120,770	10,555,507
30.	Postage, stamp, telecommunication, etc.		
	Telex, fax, internet, wireless link, SWIFT, etc.	54,547,042	53,911,669
	Telephone	4,439,828	4,261,663
	Postage, stamp and shipping	9,883,739	8,841,255
		68,870,609	67,014,587
80(a).	Consolidated Postage, stamp, telecommunication, etc.		
	AB Bank Limited	68,870,609	67,014,587
	AB Investment Limited	523,568	567,175
	AB International Finance Limited	6,078,209	5,058,839
	AB Securities Limited	1,292,741	1,184,848
	Cashlink Bangladesh Limited (CBL)	-	-
		76,765,127	73,825,448
31.	Stationery, printing, advertisements, etc.		
	Printing and stationery	72,571,902	59,491,737
	Publicity, advertisement, etc.	12,775,519	9,478,032
		85,347,422	68,969,769
31(a).	Consolidated Stationery, printing, advertisements, etc.		
	AB Bank Limited	85,347,422	68,969,769
	AB Investment Limited	208,161	107,434
	AB International Finance Limited	170,209	126,459
	AB Securities Limited	814,621	542,178
	Cashlink Bangladesh Limited (CBL)	86,540,412	69,745,839
32.	Directors' fees		<u> </u>
	Directors' fees	1,155,200	370,800
	Meeting expenses	88,112	136,420
		1,243,312	507,220
	Directors' fees includes fees for attending the meeting of t Management Committee and Shariah Council.	he Board, Executive Committee, Aud	lit Committee, Ris
2(-)	Consolidated Directors' fees		

#### 32(a). Consolidated Directors' fees

	AB Bank Limited	1,243,312	507,220
	AB Investment Limited	220,008	220,008
	AB International Finance Limited	-	-
	AB Securities Limited	421,666	183,334
	Cashlink Bangladesh Limited (CBL)	115,000	46,000
		1,999,986	956,562
33.	Auditors' fees		

314,867	305,248
2,112,022	586,225
2,426,889	891,473
	2,112,022

2,426,889

2,426,889

-

-

891,473

897,973

6,500

-

#### 33(a). Consolidated Auditors' fees

AB Bank Limited AB Investment Limited AB International Finance Limited AB Securities Limited Cashlink Bangladesh Limited (CBL)

		Jan'21-Sep'21 Taka	Jan'20-Sep'20 Taka
34.	Depreciation and repairs of Bank's assets	·	
	Depreciation :		
	Electrical appliances	90,010,732	87,033,646
	Furniture and fixtures	6,846,548	7,260,701
	Office appliances	1,274,894	1,346,579
	Building	11,385,686	11,714,436
	Motor vehicles	32,259,013	55,188,707
		141,776,873	162,544,068
	Depreciation of ROU (Right Of Use) assets	193,199,990	194,101,167
	<u>Repairs:</u>		
	Motor vehicles	11,343,049	16,581,355
	Electrical appliances	45,539,563	42,802,875
	Office premises and others	60,664,749	76,097,788
	Furniture and fixtures	971,204	788,823
	Office appliances	4,307,710	3,461,471
		122,826,275	139,732,313
		457,803,139	496,377,548
	Amortization of Intangible Assets	41,450,500	29,215,335
		499,253,639	525,592,883
34(a)	. Consolidated Depreciation and repairs of Bank's assets		
	AB Bank Limited	499,253,639	525,592,883
	AB Investment Limited	13,800,174	14,146,412
	AB International Finance Limited	346,048	357,121
	AB Securities Limited	2,371,889	2,177,566
	Cashlink Bangladesh Limited (CBL)	-	-
		515,771,749	542,273,982
35.	Other expenses		
	Contractual service	300,423,150	375,727,262
	Petrol, oil and lubricant	48,854,522	35,302,921
	Software expenses	138,575,863	154,101,648
	Entertainment	23,294,704	19,773,107
	Travelling	7,123,382	5,995,246
	Subscription, membership and sponsorship	14,067,400	14,644,686
	Training, seminar and workshop	4,179,426	5,269,081
	Local conveyance	10,825,931	6,001,456
	Professional charges Books, newspapers and periodicals	53,588,658 600,561	32,145,762 969,599
	Finance charge under lease liability	37,247,918	50,570,837
	Donation	44,988,075	141,690,027
	Bank Charges	10,822,937	8,042,499
	Sundry expenses (*)	137,757,718	212,167,432
		832,350,245	1,062,401,563

(\*) Sundry expenses includes business promotion, rebate to foreign correspondents and dress of support staff etc.

# 35(a). Consolidated other expenses

AB Bank Limited	832,350,245	1,062,401,563
AB Investment Limited	14,864,986	15,646,408
AB International Finance Limited	81,531	33,656
AB Securities Limited	22,949,096	11,870,088
Cashlink Bangladesh Limited (CBL)	43,375	60,165
	870,289,233	1,090,011,880
Less: Inter company transactions	175,509	-
	870,113,723	1,090,011,880
36. Provision against loans and advances		
On un-classified loans	230,154	964,407,848
On classified loans	2,520,000,000	1,677,500,000
	2,520,230,154	2,641,907,848

	Jan'21-Sep'21	Jan'20-Sep'20
	Taka	Taka
36(a). Consolidated provision against loans and advances		
AB Bank Limited	2,520,230,154	2,641,907,848
AB Investment Limited	140,000,000	-
AB International Finance Limited	-	-
AB Securities Limited	25,000,000	-
Cashlink Bangladesh Limited (CBL)	-	-
	2,685,230,154	2,641,907,848

#### 37. Provisions for investments

Provision for quoted shares in Bangladesh operations Provision for investment in treasury Bills by Mumbai Branch **Total provision for investments** 

#### 37(a). Consolidated provisions for diminution in value of investments

AB Bank Limited	(549,601,194)	-
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	330,000	-
Cashlink Bangladesh Limited (CBL)	-	-
	(549,271,194)	-

(550,000,000) 398,806

(549,601,194)

0.44

0.28

#### 38. Other provision

	65,556,512	9,500,000
Provision for Other assets	15,556,512	9,500,000
Provision for off balance sheet items	50,000,000	-

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

#### 38(a). Consolidated other provisions

AB Bank Limited	65,556,512	9,500,000
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	65,556,512	9,500,000
<b>39 Basic Earnings Per Share (EPS)</b>		
Profit after taxation	252,640,737	153,331,248
Number of ordinary shares outstanding	835,838,671	835,838,671
Basic Earnings Per Share	0.30	0.18
39.(a) Consolidated Basic Earnings Per Share		
Net Profit/(Loss) attributable to the shareholders of parent company	369,887,116	234,571,031
Number of ordinary shares outstanding	835,838,671	835,838,671

Number of ordinary shares outstanding Consolidated Basic Earnings Per Share

Earnings Per Share (EPS) has been computed in accordance with International Accounting Standard (IAS)-33 by dividing the basic earnings by the number of ordinary shares outstanding as of September 30, 2021.

#### 40. Receipts from other operating activities

Interest on treasury bills, bonds, debenture and others	3,840,748,316	4,864,047,931
Exchange earnings	227,924,447	254,249,995
Recoveries on telex, telephone, fax, etc.	19,836,269	21,710,816
Recoveries on courier, postage, stamp, etc.	4,326,497	4,284,735
Non-operating income	56,767,534	854,751
Others	3,755,732	2,272,662
	4,153,358,794	5,147,420,889

		Jan'21-Sep'21 Taka	Jan'20-Sep'20 Taka
41.	Payments for other operating activities		Tunu
	Rent, taxes, insurance, electricity, etc.	697,095,132	685,057,189
	Postage, stamps, telecommunication, etc.	68,870,609	67,014,587
	Repairs of Bank's assets	122,826,275	139,732,313
	Legal expenses	7,260,600	10,553,589
	Auditor's fees	2,426,889	891,473
	Directors' fees	1,243,312	507,220
	Other Expenses	795,102,327	1,011,830,726
		1,694,825,145	1,915,587,096
42.	Net Operating Cash Flow Per Share (NOCFPS)		
	Net Operating Cash Flow	(14,943,737,610)	(13,149,488,834)
	Weighted average number of shares	835,838,671	835,838,671
	Net Operating Cash Flow Per Share (NOCFPS)	(17.88)	(15.73)
42(a)	Consolidated Net Operating Cash Flow Per Share (NOCFPS)		
	Net Operating Cash Flow	(14,914,028,913)	(8,602,590,397)
	Weighted average number of shares	835,838,671	835,838,671
	Net Operating Cash Flow Per Share (NOCFPS)	(17.84)	(10.29)
43	Net Asset Value Per Share (NAVPS)		
	Net Asset Value	24,678,724,946	23,454,747,617
	Number of shares outstanding a the end of the period	835,838,671	796,036,830
	Net Asset Value Per Share (NAVPS)	29.53	29.46
43(a)	Consolidated Net Asset Value Per Share (NAVPS)		
	Net Asset Value	25,981,778,039	24,725,173,422
	Number of shares outstanding a the end of the period	835,838,671	796,036,830
	Net Asset Value Per Share (NAVPS)	31.08	31.06

#### 44. Reconciliation of Net Profit after Taxation & Operating Profit before changes in operating assets & liabilities

Cash flows from operating activities		
Net Profit after Taxation	252,640,737	153,331,248
Provision for Tax	(350,715,170)	(118,902,440)
Provision for Loans, Invstment and others	2,036,185,472	2,651,407,848
Increase in interest receivable	(3,435,907,290)	(4,584,479,813)
(Decrease)/Increase interest Payable on Deposits	569,542,332	(343,044,050)
Non cash items, Lease impact and others	164,551,698	205,353,399
Income tax paid	(1,443,853,682)	(1,955,662,980)
Effect of exchange rate changes on cash & cash equivalents	(13,070,521)	310,870
Operating Profit before changes in operating assets & liabilities	(2,220,626,423)	(3,991,685,918)

#### 45. Conversion Rates

Assets and liabilities as at June 30, 2021 denominated in foreign currencies have been converted to local currency Bangladesh Taka (BDT) at the following exchange rates:

<u>Currency</u>	Abbreviation	<u>Unit</u>	<b>Equivalent to BDT</b>
British Pound Sterling	GBP	1.00	114.8009
European Currency	EURO	1.00	99.1544
Indian Rupee	INR	1.00	1.1508
US Dollar	USD	1.00	85.5000