

**Un-Audited**

**AB Bank Limited and Its Subsidiaries**

**Consolidated & Separate Financial Statements  
For the Period ended 30 June 2023**

# AB Bank Limited & Its Subsidiaries

## Consolidated Balance Sheet

As at 30 June 2023

	Notes	30.06.2023 Taka	31.12.2022 Taka
<b><u>PROPERTY AND ASSETS</u></b>			
<b>Cash</b>	3(a)	<b>19,413,568,528</b>	<b>20,667,871,690</b>
In hand (including foreign currencies)	3.1(a)	1,203,489,651	1,727,135,791
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2(a)	18,210,078,877	18,940,735,899
<b>Balance with other banks and financial institutions</b>	4(a)	<b>4,608,167,940</b>	<b>5,515,123,076</b>
In Bangladesh	4.1(a)	1,185,889,010	1,187,972,612
Outside Bangladesh	4.2(a)	3,422,278,929	4,327,150,465
<b>Money at call and on short notice</b>	5(a)	<b>749,792,817</b>	<b>922,406,358</b>
<b>Investments</b>	6(a)	<b>52,014,583,155</b>	<b>52,466,839,645</b>
Government	6.1(a)	38,963,310,193	38,724,461,083
Others	6.2(a)	13,051,272,962	13,742,378,561
<b>Loans, advances and lease/investments</b>		<b>329,744,848,617</b>	<b>320,410,664,586</b>
Loans, cash credits, overdrafts, etc./Investments	7(a)	327,709,264,262	318,459,654,413
Bills purchased and discounted	8(a)	2,035,584,355	1,951,010,172
<b>Fixed assets including premises, furniture and fixtures</b>	9(a)	<b>3,532,374,014</b>	<b>3,750,552,029</b>
<b>Other assets</b>	10(a)	<b>8,700,700,379</b>	<b>8,479,453,791</b>
<b>Non-banking assets</b>	11	<b>334,171,836</b>	<b>334,171,836</b>
<b>Total Assets</b>		<b>419,098,207,286</b>	<b>412,547,083,011</b>
<b><u>LIABILITIES AND CAPITAL</u></b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	12(a)	<b>7,497,046,120</b>	<b>10,750,218,784</b>
<b>Bonds</b>	13	<b>11,305,936,000</b>	<b>11,497,500,000</b>
<b>Deposits and other accounts</b>	14(a)	<b>327,590,786,183</b>	<b>316,269,218,590</b>
Current account and other accounts		47,149,935,669	46,910,479,125
Bills payable		2,730,975,671	1,887,785,146
Savings bank deposits		42,175,390,083	41,660,803,630
Fixed deposits		150,213,230,022	141,943,695,828
Other deposits		85,321,254,739	83,866,454,861
<b>Other liabilities</b>	15(a)	<b>46,816,543,024</b>	<b>48,256,952,343</b>
<b>Total liabilities</b>		<b>393,210,311,326</b>	<b>386,773,889,717</b>
<b>Capital/Shareholders' equity</b>			
<b>Equity attributable to equity holders of the parent company</b>		<b>25,875,507,541</b>	<b>25,760,909,681</b>
Paid-up capital	16	8,609,138,310	8,609,138,310
Statutory reserve	17	8,101,600,308	8,050,124,639
Other reserve	18(a)	3,853,091,604	3,856,208,923
Retained earnings	19(a)	5,311,677,319	5,245,437,808
Non- controlling interest	19(b)	12,388,421	12,283,617
<b>Total equity</b>		<b>25,887,895,962</b>	<b>25,773,193,298</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>419,098,207,286</b>	<b>412,547,083,011</b>

	Notes	30.06.2023 Taka	31.12.2022 Taka
<b>Off-Balance Sheet Items</b>			
<b>Contingent liabilities</b>		<b>52,325,302,114</b>	<b>52,641,472,323</b>
Acceptances and endorsements		7,872,270,928	8,065,947,969
Letters of guarantee	20.1	15,461,848,297	14,285,640,393
Irrevocable letters of credit		7,766,506,765	6,949,812,040
Bills for collection		9,141,326,985	8,403,053,218
Other contingent liabilities		12,083,349,139	14,937,018,703
<b>Other commitments</b>		-	-
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		-	-
<b>Total off-balance sheet items</b>		<b>52,325,302,114</b>	<b>52,641,472,323</b>

**-Sd-  
Chief Financial Officer**

**-Sd-  
Company Secretary**

**-Sd-  
President & Managing Director**

**-Sd-  
Independent Director**

**-Sd-  
Chairman**

Dhaka,  
24 July 2023

**AB Bank Limited and Its Subsidiaries**  
**Consolidated Profit and Loss Account**  
For the period from 01 January 2023 to 30 June 2023

Notes	Jan'23-Jun'23 Taka	Jan'22-Jun'22 Taka	Apr'23-Jun'23 Taka	Apr'22-Jun'22 Taka
<b>OPERATING INCOME</b>				
Interest income/profit on investments	22(a) 11,491,378,892	9,563,390,415	6,702,310,108	5,182,987,475
Interest/profit paid on deposits and borrowings, etc.	23(a) (9,385,262,624)	(8,190,422,486)	(4,947,568,333)	(4,192,920,646)
<b>Net interest income</b>	<b>2,106,116,268</b>	<b>1,372,967,929</b>	<b>1,754,741,775</b>	<b>990,066,829</b>
Investment income	24(a) 1,880,262,479	1,769,317,081	681,488,265	602,512,694
Commission, exchange and brokerage	25(a) 959,009,589	1,506,783,987	497,793,511	885,231,163
Other operating income	26(a) 108,763,887	81,717,670	30,269,317	27,476,631
	<b>2,948,035,954</b>	<b>3,357,818,738</b>	<b>1,209,551,093</b>	<b>1,515,220,488</b>
<b>Total operating income (a)</b>	<b>5,054,152,222</b>	<b>4,730,786,666</b>	<b>2,964,292,868</b>	<b>2,505,287,317</b>
<b>OPERATING EXPENSES</b>				
Salary and allowances	27(a) 1,688,008,826	1,625,630,054	934,433,408	871,077,984
Rent, taxes, insurance, electricity, etc.	28(a) 338,982,991	311,528,115	174,309,405	157,302,855
Legal expenses	29(a) 9,745,353	13,136,974	5,125,726	3,925,652
Postage, stamps, telecommunication, etc.	30(a) 62,416,732	56,119,341	30,087,855	26,572,776
Stationery, printing, advertisement, etc.	31(a) 88,796,883	64,333,677	54,280,063	33,986,666
Chief executive's salary and fees	27.1 11,600,000	8,432,500	6,800,000	4,615,000
Directors' fees	32(a) 2,038,743	1,528,677	755,236	916,077
Auditors' fees	33(a) 739,200	834,014	97,541	45,272
Charges on loan losses	39,202,083	-	-	-
Depreciation and repairs of Bank's assets	34(a) 344,707,772	369,756,126	174,436,837	187,725,772
Other expenses	35(a) 672,289,901	580,886,810	371,739,781	303,885,891
<b>Total operating expenses (b)</b>	<b>3,258,528,484</b>	<b>3,032,186,287</b>	<b>1,752,065,851</b>	<b>1,590,053,947</b>
<b>Profit before provision (c = (a-b))</b>	<b>1,795,623,738</b>	<b>1,698,600,379</b>	<b>1,212,227,017</b>	<b>915,233,370</b>
Provision against loans and advances	36(a) 550,000,000	675,963,480	210,000,000	159,702,486
Provision for investments	37(a) 70,000,000	57,867,471	60,000,000	120,093,755
Other provisions	38(a) 177,501,173	-	162,000,028	(94,100,000)
<b>Total provision (d)</b>	<b>797,501,173</b>	<b>733,830,951</b>	<b>432,000,028</b>	<b>185,696,241</b>
<b>Profit before tax (c-d)</b>	<b>998,122,565</b>	<b>964,769,428</b>	<b>780,226,989</b>	<b>729,537,129</b>
<b>Provision for taxation</b>	<b>630,888,010</b>	<b>611,624,432</b>	<b>510,107,467</b>	<b>528,007,497</b>
Current tax	456,008,905	634,587,731	328,154,431	380,581,149
Deferred tax	174,879,105	(22,963,299)	181,953,036	147,426,347
<b>Net profit after tax</b>	<b>367,234,555</b>	<b>353,144,997</b>	<b>270,119,522</b>	<b>201,529,632</b>
<b>Appropriations</b>				
Statutory reserve	29,565,445	29,720,261	29,565,445	29,720,261
Start-up Fund	-	-	-	-
Coupon payment for Perpetual Bonds	269,731,506	218,324,707	84,767,123	218,324,707
	<b>299,296,951</b>	<b>248,044,968</b>	<b>114,332,568</b>	<b>248,044,968</b>
<b>Retained surplus</b>	<b>67,937,604</b>	<b>105,100,029</b>	<b>155,786,954</b>	<b>(46,515,336)</b>
<b>Non- controlling interest</b>	<b>104,804</b>	<b>78,684</b>	<b>54,991</b>	<b>33,750</b>
<b>Net Profit/(Loss) attributable to the shareholders of parent company</b>	<b>67,832,800</b>	<b>105,021,345</b>	<b>155,731,963</b>	<b>(46,549,085)</b>
<b>Consolidated Basic Earnings Per Share (EPS)</b>	39(a) 0.43	0.41	0.31	0.23

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

-Sd-  
President & Managing Director

-Sd-  
Independent Director

-Sd-  
Chairman

Dhaka,  
24 July 2023

**AB Bank Limited and Its Subsidiaries**  
**Consolidated Cash Flow Statement**  
**For the period from 01 January 2023 to 30 June 2023**

	Jan'23-Jun'23 Taka	Jan'22-Jun'22 Taka
<b>Cash Flows from Operating Activities</b>		
Interest receipts	19,542,085,450	3,453,251,360
Interest payments	(8,938,713,599)	(8,017,917,312)
Dividend receipts	16,744,157	40,259,829
Fee and commission receipts	810,709,409	843,132,078
Recoveries on loans previously written off	55,843,768	7,614,612
Payments to employees	(1,699,608,826)	(1,634,062,554)
Payments to suppliers	(88,796,883)	(64,333,677)
Income taxes paid	(937,579,615)	(1,449,843,983)
Receipts from other operating activities	2,120,582,388	2,474,426,831
Payments for other operating activities	(1,316,141,650)	(1,229,348,077)
<b>Operating profit before changes in operating assets &amp; liabilities</b>	<b>9,565,124,601</b>	<b>(5,576,820,893)</b>
<b>Increase/decrease in operating assets and liabilities</b>		
Loans and advances to customers	(17,942,286,389)	(7,323,308,235)
Other assets	675,150,488	1,301,675,707
Deposits from other banks	3,834,483,274	19,024,198,827
Deposits from customers	7,040,535,294	16,553,684,363
Trading liabilities (short-term borrowings)	(3,104,446,672)	(23,157,687,443)
Other liabilities	(1,782,951,942)	(470,319,074)
	<b>(11,279,515,949)</b>	<b>5,928,244,145</b>
<b>Net cash used in operating activities (a)</b>	<b>(1,714,391,348)</b>	<b>351,423,253</b>
<b>Cash Flows from Investing Activities</b>		
Sale of government securities	(245,879,200)	926,355,513
Sale/(Purchase)of trading securities, shares, bonds, etc.	691,105,600	(566,673,399)
Purchase of fixed assets including premises, furniture and fixtures	(47,037,799)	(72,773,550)
<b>Net cash flow from investing activities (b)</b>	<b>398,188,601</b>	<b>286,908,564</b>
<b>Cash Flows from Financing Activities</b>		
(Decrease) of long-term borrowings	(340,289,992)	(428,001,964)
Dividend paid including coupon payment of perpetual bond	(269,731,506)	(219,046,057)
<b>Net cash (used in) Financing activities (c)</b>	<b>(610,021,498)</b>	<b>(647,048,021)</b>
<b>Net decrease in cash (a+b+c)</b>	<b>(1,926,224,244)</b>	<b>(8,716,205)</b>
Effects of exchange rate changes on cash and cash equivalents	(407,551,896)	(262,925,138)
Cash and cash equivalents at beginning of the period	27,106,928,824	34,193,477,378
<b>Cash and cash equivalents at end of the period (*)</b>	<b>24,773,152,685</b>	<b>33,921,836,035</b>
(*) Cash and cash equivalents:		
Cash	1,203,489,651	1,292,376,549
Prize bonds	1,623,400	1,603,600
Money at call and on short notice	749,792,817	6,921,147,945
Balance with Bangladesh Bank and its agent bank(s)	18,210,078,877	16,245,614,658
Balance with other banks and financial institutions	4,608,167,940	9,461,093,283
	<b>24,773,152,685</b>	<b>33,921,836,035</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>(1.99)</b>	<b>0.41</b>

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

-Sd-  
President & Managing Director

-Sd-  
Independent Director

-Sd-  
Chairman

Dhaka,  
24 July 2023

**AB Bank Limited and Its Subsidiaries**  
**Consolidated Statement of Changes in Equity**  
**For the period from 01 January 2023 to 30 June 2023**

(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 2023	8,609,138,310	8,050,124,639	2,952,407,375	758,153,907	2,299,187	143,348,455	12,283,617	5,245,437,808	25,773,193,298
Net profit after taxation for the period	-	-	-	-	-	-	104,804	367,129,750	367,234,555
Addition/(Adjustment) made during the period	-	29,565,445	-	(8,350)	-	(7,125,790)	-	(307,218,525)	(284,787,221)
Foreign exchange rate fluctuation	-	21,910,224	3,945,879	-	70,941	-	-	6,328,287	32,255,332
<b>Balance at 30 June 2023</b>	<b>8,609,138,310</b>	<b>8,101,600,308</b>	<b>2,956,353,254</b>	<b>758,145,557</b>	<b>2,370,129</b>	<b>136,222,665</b>	<b>12,388,421</b>	<b>5,311,677,319</b>	<b>25,887,895,962</b>

**For the period from 01 January 2022 to 30 June 2022**

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 2022	8,358,386,710	7,484,909,773	2,935,284,011	758,171,036	(6,937,675)	128,057,444	12,125,635	5,906,433,557	25,576,430,492
Net profit after taxation for the period	-	-	-	-	-	-	78,684	353,066,313	353,144,997
Addition/(Adjustment) made during the period	-	29,720,261	-	(8,565)	-	22,449,552	-	(376,674,533)	(324,513,285)
Foreign exchange rate fluctuation	-	9,952,245	207,398	-	(47,966,644)	-	-	(19,860,442)	(57,667,442)
<b>Balance at 30 June 2022</b>	<b>8,358,386,710</b>	<b>7,524,582,279</b>	<b>2,935,491,409</b>	<b>758,162,472</b>	<b>(54,904,319)</b>	<b>150,506,996</b>	<b>12,204,319</b>	<b>5,862,964,895</b>	<b>25,547,394,761</b>

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

-Sd-  
President & Managing Director

-Sd-  
Independent Director

-Sd-  
Chairman

Dhaka,  
24 July 2023

**AB Bank Limited**  
**Balance Sheet**  
**As at 30 June 2023**

<b><u>PROPERTY AND ASSETS</u></b>	<b>Notes</b>	<b>30.06.2023 Taka</b>	<b>31.12.2022 Taka</b>
<b>Cash</b>	3	<b>19,413,165,542</b>	<b>20,667,539,978</b>
In hand (including foreign currencies)	3.1	1,203,086,665	1,726,804,079
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	18,210,078,877	18,940,735,899
<b>Balance with other banks and financial institutions</b>	4	<b>4,013,733,331</b>	<b>4,830,559,266</b>
In Bangladesh		630,928,308	525,610,648
Outside Bangladesh		3,382,805,023	4,304,948,618
<b>Money at call and on short notice</b>	5	<b>1,732,262,588</b>	<b>1,929,552,107</b>
<b>Investments</b>	6	<b>51,363,163,270</b>	<b>51,812,774,278</b>
Government	6.1	38,963,310,193	38,724,461,083
Others	6.2	12,399,853,077	13,088,313,195
<b>Loans, advances and lease/investments</b>	7	<b>321,671,060,927</b>	<b>312,068,149,520</b>
Loans, cash credits, overdrafts, etc./Investments		320,953,648,447	311,356,394,628
Bills purchased and discounted	8	717,412,479	711,754,892
<b>Fixed assets including premises, furniture and fixtures</b>	9	<b>3,042,742,867</b>	<b>3,249,162,881</b>
<b>Other assets</b>	10	<b>13,948,739,865</b>	<b>14,193,450,527</b>
<b>Non-banking assets</b>	11	<b>334,171,836</b>	<b>334,171,836</b>
<b>Total Assets</b>		<b><u>415,519,040,224</u></b>	<b><u>409,085,360,391</u></b>
<b><u>LIABILITIES AND CAPITAL</u></b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	12	<b>7,497,046,121</b>	<b>10,750,218,784</b>
<b>Bonds</b>	13	<b>11,305,936,000</b>	<b>11,497,500,000</b>
<b>Deposits and other accounts</b>	14	<b>327,830,661,698</b>	<b>316,697,269,309</b>
Current accounts and other accounts		47,160,692,997	46,923,030,071
Bills payable		2,730,975,671	1,887,785,146
Savings bank deposits		42,175,390,083	41,660,803,631
Fixed deposits		150,249,308,626	141,978,941,534
Other deposits		85,514,294,321	84,246,708,928
<b>Other liabilities</b>	15	<b>44,397,964,953</b>	<b>45,714,434,841</b>
<b>Total liabilities</b>		<b><u>391,031,608,771</u></b>	<b><u>384,659,422,934</u></b>
<b>Capital/Shareholders' equity</b>			
<b>Shareholders' equity</b>		<b>24,487,431,452</b>	<b>24,425,937,456</b>
Paid-up capital	16	8,609,138,310	8,609,138,310
Statutory reserve	17	8,101,600,308	8,050,124,639
Other reserve	18	3,660,656,899	3,667,791,039
Retained earnings	19	4,116,035,935	4,098,883,468
<b>Total Liabilities and Shareholders' Equity</b>		<b><u>415,519,040,224</u></b>	<b><u>409,085,360,391</u></b>

	Notes	30.06.2023 Taka	31.12.2022 Taka
<b>Off-Balance Sheet Items</b>			
<b>Contingent liabilities</b>	20	<b>50,965,816,256</b>	<b>51,667,743,668</b>
Acceptances and endorsements		7,872,270,928	8,065,947,969
Letters of guarantee	20.1	15,461,848,297	14,285,640,393
Irrevocable letters of credit		7,766,506,765	6,949,812,040
Bills for collection		7,781,841,127	7,429,324,563
Other contingent liabilities		12,083,349,139	14,937,018,703
<b>Other commitments</b>		-	-
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		-	-
<b>Total off-balance sheet items</b>		<b><u>50,965,816,256</u></b>	<b><u>51,667,743,668</u></b>

**-Sd-  
Chief Financial Officer**

**-Sd-  
Company Secretary**

**-Sd-  
President & Managing Director**

**-Sd-  
Independent Director**

**-Sd-  
Chairman**

Dhaka,  
24 July 2023



**AB Bank Limited**  
**Profit and Loss Account**  
For the period from 01 January 2023 to 30 June 2023

Notes	Jan'23-Jun'23 Taka	Jan'22-Jun'22 Taka	Apr'23-Jun'23 Taka	Apr'22-Jun'22 Taka	
<b>OPERATING INCOME</b>					
Interest income/profit on investments	22	11,363,655,978	9,482,006,239	6,626,227,716	5,146,138,898
Interest paid/profit on deposits and borrowings, etc.	23	(9,381,399,535)	(8,185,991,450)	(4,944,218,635)	(4,190,176,413)
<b>Net interest income</b>		<b>1,982,256,443</b>	<b>1,296,014,789</b>	<b>1,682,009,081</b>	<b>955,962,485</b>
Investment income	24	1,878,196,610	1,744,037,650	681,095,386	578,902,103
Commission, exchange and brokerage	25	884,015,875	1,412,296,345	456,728,276	849,507,570
Other operating income	26	71,833,989	44,527,903	12,051,573	12,329,440
		<b>2,834,046,475</b>	<b>3,200,861,898</b>	<b>1,149,875,234</b>	<b>1,440,739,113</b>
<b>Total operating income (a)</b>		<b>4,816,302,918</b>	<b>4,496,876,687</b>	<b>2,831,884,316</b>	<b>2,396,701,597</b>
<b>OPERATING EXPENSES</b>					
Salary and allowances	27	1,630,846,280	1,570,514,082	903,883,976	839,689,849
Rent, taxes, insurance, electricity, etc.	28	332,881,933	306,074,220	171,185,423	154,641,966
Legal expenses	29	9,740,657	13,005,083	5,121,030	4,189,404
Postage, stamps, telecommunication, etc.	30	56,550,104	50,063,342	26,068,079	23,266,675
Stationery, printing, advertisement, etc.	31	88,300,035	63,773,040	53,961,602	33,720,434
Chief executive's salary and fees	27.1	11,600,000	8,432,500	6,800,000	4,615,000
Directors' fees	32	1,082,761	867,163	360,800	495,400
Auditors' fees	33	658,575	834,014	16,916	45,272
Depreciation and repairs of Bank's assets	34	334,696,678	359,392,631	169,354,527	182,547,022
Other expenses	35	659,848,119	565,866,126	364,107,122	297,479,045
<b>Total operating expenses (b)</b>		<b>3,126,205,143</b>	<b>2,938,822,200</b>	<b>1,700,859,475</b>	<b>1,540,690,068</b>
<b>Profit before provision (c = (a-b))</b>		<b>1,690,097,775</b>	<b>1,558,054,486</b>	<b>1,131,024,841</b>	<b>856,011,529</b>
Provision against loans and advances	36	550,000,000	635,963,480	210,000,000	134,702,486
Provision for investments	37	70,000,000	57,867,471	60,000,000	120,093,755
Other provisions	38	177,501,173	-	162,000,028	(94,100,000)
<b>Total provision (d)</b>		<b>797,501,173</b>	<b>693,830,951</b>	<b>432,000,028</b>	<b>160,696,241</b>
<b>Profit before taxation (c-d)</b>		<b>892,596,602</b>	<b>864,223,535</b>	<b>699,024,813</b>	<b>695,315,288</b>
Provision for taxation		608,916,289	582,318,340	496,453,155	516,406,221
Current tax		438,548,939	588,968,818	319,784,118	358,974,082
Deferred tax		170,367,351	(6,650,479)	176,669,038	157,432,139
<b>Net profit after taxation</b>		<b>283,680,312</b>	<b>281,905,196</b>	<b>202,571,658</b>	<b>178,909,067</b>
<b>Appropriations</b>					
Statutory reserve		29,565,445	29,720,261	29,565,445	29,720,261
Start-up Fund		-	-	-	-
Coupon payment for Perpetual Bonds		269,731,506	218,324,707	84,767,123	218,324,707
		<b>299,296,951</b>	<b>248,044,968</b>	<b>114,332,568</b>	<b>248,044,968</b>
<b>Retained surplus</b>		<b>(15,616,638)</b>	<b>33,860,228</b>	<b>88,239,091</b>	<b>(69,135,900)</b>
<b>Earnings Per Share (EPS)</b>	39	<b>0.33</b>	<b>0.33</b>	<b>0.24</b>	<b>0.21</b>

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

-Sd-  
President & Managing Director

-Sd-  
Independent Director

-Sd-  
Chairman

Dhaka,  
24 July 2023

**AB Bank Limited**  
**Cash Flow Statement**  
**For the period from 01 January 2023 to 30 June 2023**

	Notes	Jan'23-Jun'23 Taka	Jan'22-Jun'22 Taka
<b>Cash flows from Operating Activities</b>			
Interest receipts		19,414,362,537	3,371,867,184
Interest payments		(8,934,850,509)	(8,013,486,276)
Dividend receipts		148,308,384	19,635,212
Fees and commission receipts		737,459,767	750,817,789
Recoveries on loans previously written off		55,843,768	7,614,612
Payments to employees		(1,642,446,280)	(1,578,946,582)
Payments to suppliers		(88,300,035)	(63,773,040)
Income taxes paid		(965,575,597)	(1,412,532,335)
Receipts from other operating activities	40	2,299,986,451	2,685,719,423
Payments for other operating activities	41	(1,268,040,780)	(1,162,821,310)
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>9,756,747,706</b>	<b>(5,395,905,323)</b>
<b>Increase/decrease in operating assets and liabilities</b>			
Loans and advances to customers		(18,211,013,766)	(7,909,834,840)
Other assets		74,751,303	1,353,486,045
Deposits from other banks		3,834,483,274	19,024,198,827
Deposits from customers		6,852,360,090	16,730,995,163
Trading liabilities (short-term borrowings)		(3,104,446,672)	(23,157,687,443)
Other liabilities		(840,211,727)	(722,277,708)
		<b>(11,394,077,498)</b>	<b>5,318,880,045</b>
<b>Net cash used in operating activities (a)</b>		<b>(1,637,329,792)</b>	<b>(77,025,278)</b>
<b>Cash Flows from Investing Activities</b>			
(Purchase)/Sale of government securities		(245,879,200)	926,355,513
Sale/(Purchase) of trading securities, shares, bonds, etc.		688,460,119	(419,942,768)
Purchase of fixed assets incl. premises, furniture and fixtures		(56,071,924)	(83,459,353)
<b>Net cash flow from investing activities (b)</b>		<b>386,508,995</b>	<b>422,953,391</b>
<b>Cash Flows from Financing Activities</b>			
Decrease of long-term borrowings		(340,289,992)	(428,001,964)
Dividend paid including coupon payment of perpetual bond		(269,731,506)	(219,046,057)
<b>Net cash (used in) Financing activities (c)</b>		<b>(610,021,498)</b>	<b>(647,048,021)</b>
<b>Net decrease in cash (a+b+c)</b>		<b>(1,860,842,295)</b>	<b>(301,119,908)</b>
Effects of exchange rate changes on cash and cash equivalents		(407,551,896)	(262,925,138)
Cash and cash equivalents at beginning of the period		27,429,179,051	34,972,036,653
<b>Cash and cash equivalents at end of the period (*)</b>		<b>25,160,784,861</b>	<b>34,407,991,606</b>
(*) Cash and cash equivalents:			
Cash		1,203,086,665	1,292,258,875
Prize bonds		1,623,400	1,603,600
Money at call and on short notice		1,732,262,588	7,636,974,944
Balance with Bangladesh Bank and its agent bank(s)		18,210,078,877	16,245,614,658
Balance with other banks and financial institutions		4,013,733,331	9,231,539,529
		<b>25,160,784,861</b>	<b>34,407,991,606</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	43	<b>(1.90)</b>	<b>(0.09)</b>

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

-Sd-  
President & Managing Director

-Sd-  
Independent Director

-Sd-  
Chairman

Dhaka,  
24 July 2023

## AB Bank Limited

### Statement of Changes in Equity

For the period from 01 January 2023 to 30 June 2023

(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 2023	8,609,138,310	8,050,124,639	2,852,199,200	758,153,907	57,437,932	4,098,883,468	24,425,937,456
Net profit after taxation for the year	-	-	-	-	-	283,680,312	283,680,312
Addition/(Adjustment) made during the year	-	29,565,445	-	(8,350)	(7,125,790)	(265,957,511)	(243,526,207)
Foreign exchange rate fluctuation	-	21,910,224	-	-	-	(570,334)	21,339,890
<b>Balance at 30 June 2023</b>	<b>8,609,138,310</b>	<b>8,101,600,308</b>	<b>2,852,199,200</b>	<b>758,145,556</b>	<b>50,312,142</b>	<b>4,116,035,935</b>	<b>24,487,431,452</b>

For the period from 01 January 2022 to 30 June 2022

Particulars	Paid-up capital	Statutory reserve	General reserve	Assets revaluation reserve	Investment revaluation reserve	Retained earnings	Total Equity
Balance at 01 January 2022	8,358,386,710	7,484,909,773	2,852,199,200	758,171,036	42,146,921	4,811,589,856	24,307,403,496
Net profit after taxation for the year	-	-	-	-	-	281,905,196	281,905,196
Addition/(Adjustment) made during the year	-	29,720,261	-	(8,565)	22,449,552	(293,562,117)	(241,400,869)
Foreign exchange rate fluctuation	-	9,952,245	-	-	-	(27,462,829)	(17,510,584)
<b>Balance at 30 June 2022</b>	<b>8,358,386,710</b>	<b>7,524,582,279</b>	<b>2,852,199,200</b>	<b>758,162,471</b>	<b>64,596,473</b>	<b>4,772,470,106</b>	<b>24,330,397,239</b>

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

-Sd-  
President & Managing Director

-Sd-  
Independent Director

-Sd-  
Chairman

Dhaka,  
24 July 2023

# AB Bank Limited and Its Subsidiaries

## Notes to the Financial Statements For the period ended 30 June 2023

### 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 2022, 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 June 30, 2023. According to IAS-33, EPS for the period ended June 30, 2022 was restated for the issues of bonus share in 2022. There is no convertible instrument of the Bank, thus no dilution effect has been considered.

### 2.3 Significant Deviation

#### I. Investment income

Investment income has been increased by BDT 13.42 crore compare to same period of last year. It is mainly due to increase of interest rate of investment in perpetual bonds. During the same period of last year income from perpetual bonds was only BDT 11.51 crore where as in 2023 it is BDT 13.39 crore.

#### II. Other operating income

Other operating income has been increased significantly in this year compare to last year due to recovery from written off loan. In this year we have recovered BDT 5.58 crore from written off loan whereas in 2022 it was only 0.76 crore.

### III. Interest paid/profit on deposits and borrowings, etc.

Interest expense on deposit and borrowings has been increased significantly during the period of January to June 2023 compare to the same period of 2022. It is mainly due to increase of interest rate of deposits and borrowings. In 2023 it is BDT 938.14 crore where as in 2022 it was only BDT 818.60 crore.

### IV. Decrease of Earnings Per Share (EPS)

Earnings Per Share (EPS) has been slightly decreased to Tk. 0.30 from Tk. 0.33 compare to same reporting period of last year. This is happened due to mainly increase of provision requirement for both Classified Loans and investment in quoted shares. Apart from that significant amount of commission, exchange and brokerage income has been reduced in this year compare to the same period of last year from foreign exchange revaluation gain/loss.

## 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 in (iv) or (v); or
- (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, Barrister-at -law	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	8,425,259

### 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	1,098,516,506
02	AB Securities Limited	99.91% owned Subsidiary	Loans and advances	157,599,536
03	AB International Finance Limited	Fully owned (100%) Subsidiary	Placement through OBU	982,469,772
<b>Total loans/placement to subsidiary</b>				<b>2,238,585,814</b>

	30.06.2023 BDT	31.12.2022 BDT
<b>2.5 Compliance of Bangladesh Securities &amp; Exchange Commission Notification no. BSEC/CMRRCD/2006-158/208/Admin/81 dated June 20, 2018 section 4(4) is given below:</b>		
<b>2.5.1 Shareholders' equity</b>		
Paid-up capital	8,609,138,310	8,609,138,310
Statutory reserve	8,101,600,308	8,050,124,639
Other reserve	3,660,656,899	3,667,791,039
Retained earnings	4,116,035,935	4,098,883,468
	<b>24,487,431,452</b>	<b>24,425,937,456</b>
<b>2.5.2 Paid-up Capital</b>		
10,000,000 ordinary shares of BDT 10 each issued for cash	100,000,000	100,000,000
5,000,000 ordinary shares of BDT 10 each issued for rights	50,000,000	50,000,000
845,913,831 ordinary shares of BDT 10 each issued as bonus shares	8,459,138,310	8,459,138,310
	<b>8,609,138,310</b>	<b>8,609,138,310</b>
<b>2.5.3 Statutory reserve</b>		
<b>In Bangladesh</b>		
Opening balance	7,643,958,957	7,139,362,087
Add: Addition during the period/year	-	504,596,869
	7,643,958,957	7,643,958,957
<b>Outside Bangladesh - ABBL, Mumbai Branch</b>		
Opening balance	406,165,683	345,547,686
Add: Addition during the period/year	29,565,445	31,336,234
Add/(Less): Adj. for Foreign Exchange Rate Fluctuation	21,910,224	29,281,763
	457,641,351	406,165,683
	<b>8,101,600,308</b>	<b>8,050,124,639</b>
<b>2.5.4 Other reserve</b>		
General reserve	2,852,199,200	2,852,199,200
Assets revaluation reserve	758,145,556	758,153,907
Investment revaluation reserve	50,312,142	57,437,932
	<b>3,660,656,899</b>	<b>3,667,791,039</b>
<b>2.5.5 Retained earnings</b>		
Opening balance	4,098,883,468	4,811,589,856
Add: Post-tax profit for the period	283,680,312	677,238,715
Less: Transfer to statutory reserve	(29,565,445)	(535,933,103)
Bonus Share Issued	-	(250,751,600)
Cash Dividend Paid	-	(167,167,734)
Start-up Fund	-	(6,772,387)
	<b>4,352,998,336</b>	<b>4,528,203,746</b>
Add/(Less): Transferred from Assets Revaluation Reserve	8,350	17,129
Add/(Less): Adjustment made during the period	(236,400,417)	(377,339,298)
Add/(Less): Foreign Exchange Translation gain/(loss)	(570,334)	(51,998,109)
	<b>4,116,035,935</b>	<b>4,098,883,468</b>

	<b>30.06.2023</b> <b>BDT</b>	<b>31.12.2022</b> <b>BDT</b>
<b>2.5.6 Net Asset Value Per Share (NAVPS)</b>		
Net Asset Value	24,487,431,452	24,425,937,456
Number of ordinary shares outstanding	860,913,831	860,913,831
<b>Net Asset Value Per Share (NAVPS)</b>	<b>28.44</b>	<b>28.37</b>

	<b>Jan'23 - Jun'23</b> <b>Taka</b>	<b>Jan'22 -Jun'22</b> <b>Taka</b>
<b>2.5.7 Earnings Per Share (EPS)</b>		
Profit after taxation	283,680,312	281,905,196
Number of ordinary shares outstanding	860,913,831	860,913,831
<b>Earnings Per Share</b>	<b>0.33</b>	<b>0.33</b>

<b>2.5.8 Net Operating Cash Flow Per Share (NOCFPS)</b>		
Net Operating Cash Flow	(1,637,329,792)	(77,025,278)
Number of ordinary shares outstanding	860,913,831	860,913,831
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>(1.90)</b>	<b>(0.09)</b>

## 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	283,680,312	281,905,196
Provision for Tax	608,916,289	582,318,340
Provision for Loans, Investment and others	797,501,173	693,830,951
Increase in interest receivable	8,050,706,559	(6,110,139,055)
Increase/(Decrease) interest Payable on Deposits	446,549,025	172,505,174
Non cash items, Lease impact and others	127,418,048	133,281,269
Income tax paid	(965,575,597)	(1,412,532,335)
Effect of exchange rate changes on cash & cash equivalents	407,551,896	262,925,138
	<b>9,756,747,706</b>	<b>(5,395,905,323)</b>

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

	<b>30.06.2023</b> <b>BDT</b>	<b>31.12.2022</b> <b>BDT</b>
Unclaimed Dividend Account	<b>4,425,060</b>	<b>4,466,473</b>

## 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.

	<b>30.06.2023</b>	<b>31.12.2022</b>
	<b>Taka</b>	<b>Taka</b>
<b>3. Cash</b>		
Cash in hand (Note 3.1)	1,203,086,665	1,726,804,079
Balance with Bangladesh Bank and its agent bank(s) (Note 3.2)	18,210,078,877	18,940,735,899
	<b><u>19,413,165,542</u></b>	<b><u>20,667,539,978</u></b>
<b>3(a) Consolidated Cash</b>		
AB Bank Limited	19,413,165,542	20,667,539,978
AB Investments Limited	25,000	25,000
AB International Finance Limited	333,978	287,235
AB Securities Limited	37,834	12,522
Cashlink Bangladesh Limited (CBL)	6,174	6,954
	<b><u>19,413,568,528</u></b>	<b><u>20,667,871,690</u></b>
<b>3.1 Cash in hand</b>		
In local currency	1,183,838,120	1,704,473,030
In foreign currency	19,248,545	22,331,050
	<b><u>1,203,086,665</u></b>	<b><u>1,726,804,079</u></b>
<b>3.1(a) Consolidated Cash in hand</b>		
AB Bank Limited	1,203,086,665	1,726,804,079
AB Investments Limited	25,000	25,000
AB International Finance Limited	333,978	287,235
AB Securities Limited	37,834	12,522
Cashlink Bangladesh Limited (CBL)	6,174	6,954
	<b><u>1,203,489,651</u></b>	<b><u>1,727,135,791</u></b>
<b>3.2 Balance with Bangladesh Bank and its agent bank(s)</b>		
Balance with Bangladesh Bank		
In local currency	13,251,097,502	15,720,873,458
In foreign currency	4,807,152,109	2,800,610,324
	18,058,249,611	18,521,483,782
Sonali Bank Limited	151,829,266	419,252,117
(as an agent bank of Bangladesh Bank) - local currency	<b><u>18,210,078,877</u></b>	<b><u>18,940,735,899</u></b>
<b>3.2(a) Consolidated Balance with Bangladesh Bank and its agent bank(s)</b>		
AB Bank Limited	18,210,078,877	18,940,735,899
AB Investments Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b><u>18,210,078,877</u></b>	<b><u>18,940,735,899</u></b>



	<b>30.06.2023</b> <b>Taka</b>	<b>31.12.2022</b> <b>Taka</b>
<b>4. Balance with other banks and financial institutions</b>		
In Bangladesh	630,928,308	525,610,648
Outside Bangladesh	3,382,805,023	4,304,948,618
	<b>4,013,733,331</b>	<b>4,830,559,266</b>
<b>4(a) Consolidated balance with other banks and financial institutions</b>		
In Bangladesh	1,185,889,010	1,187,972,612
Outside Bangladesh (Nostro Accounts)	3,422,278,929	4,327,150,465
	<b>4,608,167,940</b>	<b>5,515,123,076</b>
<b>4.1.a Consolidated In Bangladesh</b>		
AB Bank Limited	630,928,308	525,610,648
AB Investment Limited	32,946,651	125,210,863
AB International Finance Limited	-	-
AB Securities Limited	703,284,928	905,891,350
Cashlink Bangladesh Limited (CBL)	46,646,165	45,354,290
	<b>1,413,806,053</b>	<b>1,602,067,150</b>
<u>Less:</u> Inter company transaction	227,917,042	414,094,538
	<b>1,185,889,010</b>	<b>1,187,972,612</b>
<b>4.2.a Consolidated Outside Bangladesh (Nostro Accounts)</b>		
AB Bank Limited	3,382,805,023	4,304,948,618
AB Investment Limited	-	-
AB International Finance Limited	50,091,989	34,609,250
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	3,432,897,012	4,339,557,868
<u>Less:</u> Inter company transactions	10,618,082	12,407,403
	<b>3,422,278,929</b>	<b>4,327,150,465</b>

	<b>30.06.2023</b>	<b>31.12.2022</b>
	<b>Taka</b>	<b>Taka</b>
<b>5. Money at call and on short notice</b>		
In Bangladesh	-	-
Outside Bangladesh	1,732,262,588	1,929,552,107
	<b>1,732,262,588</b>	<b>1,929,552,107</b>
<b>5(a) Consolidated money at call and on short notice</b>		
AB Bank Limited	1,732,262,588	1,929,552,107
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>1,732,262,588</b>	<b>1,929,552,107</b>
<u>Less: Inter-group transaction</u>	<u>(982,469,772)</u>	<u>(1,007,145,750)</u>
	<b>749,792,817</b>	<b>922,406,358</b>
<b>6. Investments</b>	<b>51,363,163,270</b>	<b>51,812,774,278</b>
<b>6 (a) Consolidated investments</b>		
AB Bank Limited	51,363,163,270	51,812,774,278
AB International Finance Limited	-	-
AB Investment Limited	502,588,418	519,327,763
AB Securities Limited	148,831,467	134,737,603
Cashlink Bangladesh Limited (CBL)	-	-
	<b>52,014,583,155</b>	<b>52,466,839,645</b>
<b>6.1 Government securities</b>		
T.Bill-Local-RE.REPO	-	-
T.Bill	549,654,359.00	1,541,305,390
Treasury bonds	37,939,402,434	36,551,127,993
Bangladesh Government Investment Sukuk	155,310,000	155,310,000
Bangladesh Bank Islami Investment bonds	317,320,000	475,190,000
Prize bonds	1,623,400	1,527,700
	<b>38,963,310,193</b>	<b>38,724,461,083</b>
<b>6.1(a) Consolidated Government securities</b>		
AB Bank Limited	38,963,310,193	38,724,461,083
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>38,963,310,193</b>	<b>38,724,461,083</b>
<b>6.2 Other investments</b>		
Shares (Note 6.2.1)	5,296,113,235	5,307,774,752
Bond (Note 6.2.2)	4,300,000,000	5,100,000,000
Pinnacle Global Fund Pte Limited (Note 6.2.3)	2,083,034,352	1,995,185,687
	<b>11,679,147,586</b>	<b>12,402,960,438</b>
<b>Investments -ABBL, Mumbai branch</b>		
Treasury bills	720,705,490	685,352,757
	<b>720,705,490</b>	<b>685,352,757</b>
	<b>12,399,853,077</b>	<b>13,088,313,195</b>

	<b>30.06.2023</b>	<b>31.12.2022</b>
	<b>Taka</b>	<b>Taka</b>
<b>6.2 (a) Consolidated other investments</b>		
AB Bank Limited	12,399,853,077	13,088,313,195
AB Investment Limited	502,588,418	519,327,763
AB International Finance Limited	-	-
AB Securities Limited	148,831,467	134,737,603
Cashlink Bangladesh Limited (CBL)	-	-
	<b><u>13,051,272,962</u></b>	<b><u>13,742,378,561</u></b>
<b>6.2.1 Investments in shares</b>		
Quoted (Publicly traded)	4,447,261,190	4,458,922,707
Unquoted	848,852,045	848,852,045
	<b><u>5,296,113,235</u></b>	<b><u>5,307,774,752</u></b>
<b>6.2.2 Investment in Bonds</b>		
Investment in subordinated bonds	1,600,000,000	2,400,000,000
Investment in perpetual bonds	2,700,000,000	2,700,000,000
	<b><u>4,300,000,000</u></b>	<b><u>5,100,000,000</u></b>
<b>6.2.2.1 Investment in subordinated bonds</b>		
United Commercial Bank Ltd.	1,100,000,000	1,650,000,000
National Bank Ltd.	500,000,000	750,000,000
	<b><u>1,600,000,000</u></b>	<b><u>2,400,000,000</u></b>
<b>6.2.2.2 Investment in Perpetual bonds</b>		
ONE Bank Limited	1,700,000,000	1,700,000,000
Pubali Bank Limited	1,000,000,000	1,000,000,000
	<b><u>2,700,000,000</u></b>	<b><u>2,700,000,000</u></b>
<b>6.2.3 Pinnacle Global Fund Pte Limited</b>	<b><u>2,083,034,352</u></b>	<b><u>1,995,185,687</u></b>
Investment in Pinnacle Global Fund Pte Limited has been increased due to Foreign Currency Rate fluctuation.		
<b>7. Loans, advances and lease/investments</b>	<b><u>321,671,060,927</u></b>	<b><u>312,068,149,520</u></b>
<b>7.1 Broad category-wise breakup excluding bills purchased and discounted</b>		
<b>In Bangladesh</b>		
Loans	303,742,346,082	293,241,077,481
Overdrafts	17,145,364,438	18,043,083,499
Cash credits	-	-
	<b><u>320,887,710,519</u></b>	<b><u>311,284,160,980</u></b>
<b>Outside Bangladesh: ABBL, Mumbai branch</b>		
Loans	42,448	6,370,811
Overdrafts	-	-
Cash credits	65,895,480	65,862,837
	65,937,928	72,233,648
	<b><u>320,953,648,447</u></b>	<b><u>311,356,394,628</u></b>

	<b>30.06.2023</b> <b>Taka</b>	<b>31.12.2022</b> <b>Taka</b>
<b>7.2 Net loans, advances and lease/investments</b>		
Gross loans and advances	321,671,060,927	312,068,149,520
<u>Less:</u>		
Interest suspense	10,708,123,392	11,773,479,961
Provision for loans and advances	27,320,702,940	27,260,466,185
	<u>38,028,826,332</u>	<u>39,033,946,146</u>
	<b><u>283,642,234,595</u></b>	<b><u>273,034,203,374</u></b>
<b>7.3 Geographical location-wise (division) distribution</b>		
<b>In Bangladesh</b>		
<b><u>Urban branches</u></b>		
Dhaka	233,316,244,204	228,070,853,119
Chattagram	49,070,854,235	48,285,420,278
Khulna	15,686,783,604	14,271,146,285
Sylhet	1,350,320,564	1,329,336,143
Barishal	409,273,367	492,482,467
Rajshahi	6,213,988,748	5,132,378,415
Rangpur	7,054,946,999	6,157,870,007
Mymensingh	5,231,400,691	4,978,396,856
	<b><u>318,333,812,411</u></b>	<b><u>308,717,883,570</u></b>
<b><u>Rural branches</u></b>		
Dhaka	1,830,087,316	1,714,435,552
Chattagram	671,251,888	682,279,722
Khulna	-	-
Sylhet	125,243,569	123,463,857
Barishal	-	-
Rajshahi	20,003	18,746
Rangpur	819,649	601,245
Mymensingh	59,313,649	58,011,946
	<b><u>2,686,736,074</u></b>	<b><u>2,578,811,068</u></b>
<b>Outside Bangladesh</b>		
ABBL, Mumbai branch	650,512,442	771,454,882
	<b><u>321,671,060,927</u></b>	<b><u>312,068,149,520</u></b>
<b>7.4 Classification of loans, advances and lease/investments</b>		
<b>In Bangladesh</b>		
<b><u>Unclassified</u></b>		
Standard	255,247,490,337	242,013,059,024
Special Mention Account	6,242,012,326	6,161,735,613
	<u>261,489,502,662</u>	<u>248,174,794,637</u>
<b><u>Classified</u></b>		
Sub-Standard	215,608,245	180,200,000
Doubtful	3,400,127,688	3,245,000,000
Bad/Loss	55,915,309,890	59,696,700,000
	<u>59,531,045,822</u>	<u>63,121,900,000</u>
	<u>321,020,548,485</u>	<u>311,296,694,637</u>
<b>Outside Bangladesh-Mumbai Branch</b>		
Unclassified Loan	650,512,442	771,454,882
Classified Loan	-	-
	<u>650,512,442</u>	<u>771,454,882</u>
	<b><u>321,671,060,927</u></b>	<b><u>312,068,149,520</u></b>

	<b>30.06.2023</b> Taka	<b>31.12.2022</b> Taka
<b>7(a) Consolidated loans, advances and lease/investments excl. Bills purchased</b>		
AB Bank Limited	320,953,648,447	311,356,394,628
AB Investment Limited	7,273,289,055	7,281,007,296
AB International Finance Limited	-	-
AB Securities Limited	738,442,801	736,367,542
Cashlink Bangladesh Limited (CBL)	-	-
	<b>328,965,380,304</b>	<b>319,373,769,465</b>
<u>Less: Inter company transaction</u>	1,256,116,042	914,115,052
	<b>327,709,264,262</b>	<b>318,459,654,413</b>

**8 Bills purchased and discounted**

In Bangladesh	132,837,965	12,533,657
Outside Bangladesh - ABBL, Mumbai Branch	584,574,514	699,221,235
	<b>717,412,479</b>	<b>711,754,892</b>

**8 (a) Consolidated Bills purchased and discounted**

AB Bank Limited	717,412,479	711,754,892
AB Investment Limited	-	-
AB International Finance Limited	1,318,171,875	1,239,255,280
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>2,035,584,355</b>	<b>1,951,010,172</b>

**9. Fixed assets including premises, furniture and fixtures**

**Cost:**

Land and Building	2,271,171,345	2,271,171,345
Furniture and fixtures	339,530,611	349,155,773
Office appliances	62,285,410	63,105,254
Electrical appliances	2,079,822,202	2,155,441,495
Motor vehicles	261,143,575	260,944,343
Intangible Assets	1,015,890,911	982,430,450
Right of Use Assets	1,329,421,828	1,329,421,828
	7,359,265,882	7,411,670,487
<u>Less: Accumulated depreciation and amortization</u>	4,316,523,015	4,162,507,606
	<b>3,042,742,867</b>	<b>3,249,162,881</b>

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

**Cost:**

AB Bank Limited	7,359,265,882	7,411,670,487
AB Investments Limited	687,679,476	687,679,476
AB International Finance Limited	6,523,647	5,864,554
AB Securities Limited	41,652,523	65,395,047
Cashlink Bangladesh Limited (CBL)	81,471,369	-
	<b>8,176,592,897</b>	<b>8,170,609,564</b>

**Accumulated depreciation:**

AB Bank Limited	4,316,523,015	4,162,507,606
AB Investments Limited	202,496,055	193,985,222
AB International Finance Limited	6,046,278	5,770,600
AB Securities Limited	37,682,167	57,794,107
Cashlink Bangladesh Limited (CBL)	81,471,369	-
	4,644,218,884	4,420,057,536
	<b>3,532,374,014</b>	<b>3,750,552,029</b>

	<b>30.06.2023</b>	<b>31.12.2022</b>
	<b>Taka</b>	<b>Taka</b>
<b>10 Other Assets:</b>		
<b>Income generating-Equity Investment</b>		
<b>In Bangladesh:</b>		
AB Investment Limited (99.99% owned subsidiary company of ABBL)	5,811,431,750	5,811,431,750
AB Securities Limited (99.91% owned subsidiary company of ABBL)	199,898,000	199,898,000
Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBL)	212,581,228	212,581,228
	<b>6,223,910,978</b>	<b>6,223,910,978</b>
<b>Outside Bangladesh:</b>		
AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBL)	5,203,944	5,203,944
	5,203,944	5,203,944
	<b>6,229,114,922</b>	<b>6,229,114,922</b>
<b>Non-income generating</b>		
Arab Bangladesh Bank Foundation (99.60% owned subsidiary company of ABBL)	19,920,000	19,920,000
Net deferred tax assets (Note 10.1)	3,392,816,432	3,562,297,871
Accounts receivable	1,883,826,057	1,667,622,589
Preliminary, formation, organisational, renovation, development, prepaid expenses and others	646,332,060	533,005,552
Exchange for clearing	94,332,040	663,210,910
Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures, and other income receivables	1,401,541,523	1,214,753,020
Security deposits	77,947,691	72,623,086
Advance rent and advertisement (Note 10.2)	136,634,047	159,292,739
Stationery, stamps, printing materials, etc.	58,273,274	71,462,423
Inter-branch adjustment	8,001,818	147,414
	<b>7,719,624,942</b>	<b>7,964,335,605</b>
	<b>13,948,739,865</b>	<b>14,193,450,527</b>
<b>10(a) Consolidated Other assets</b>		
AB Bank Limited	13,948,739,865	14,193,450,527
AB Investment Limited	1,017,931,543	563,197,489
AB International Finance Limited	57,149,678	55,757,677
AB Securities Limited	17,005,741	105,574,309
Cashlink Bangladesh Limited (CBL)	34,716,606	34,974,457
	<b>15,075,543,433</b>	<b>14,952,954,459</b>
<u>Less:</u> Inter-group transaction	6,374,843,044	6,473,500,658
	<b>8,700,700,379</b>	<b>8,479,453,791</b>
<b>10.1 Deferred tax assets</b>		
<b>a) Deferred tax assets for specific provisions of loans and advances</b>		
Opening Deferred Tax Assets	3,651,352,921	4,197,545,038
<u>Add:</u> Deferred Tax Income during the year	-	-
<u>Less:</u> Write-Off adjustment	183,752,109	546,192,117
Less. Adjustment during the year	-	-
<b>Closing deferred tax assets</b>	<b>3,467,600,812</b>	<b>3,651,352,921</b>

	30.06.2023 Taka	31.12.2022 Taka
<b>b) Deferred tax liabilities against property, plant &amp; equipment</b>		
Balance at 01 January	89,055,050	92,941,021
Add: Provision made during the period	(13,384,758)	(3,685,946)
Add/(Less): Adjustment for Rate Fluctuation during the period	(885,911)	(200,026)
<b>Closing deferred tax liabilities</b>	<b>74,784,380</b>	<b>89,055,050</b>
<b>Net Deferred Tax Assets (a-b)</b>	<b>3,392,816,432</b>	<b>3,562,297,871</b>
<b>Net Deferred Tax Income during the period</b>	<b>(170,367,351)</b>	<b>3,685,946</b>
<b>Deferred tax liabilities against Property, Plant &amp; Equipment</b>		
Accounting base of Property, Plant & Equipment	2,822,413,396	2,892,265,617
Tax base of Property, Plant & Equipment	2,620,124,136	2,651,226,386
<b>Difference</b>	<b>202,289,259</b>	<b>241,039,231</b>
<b>(Deductible)/Taxable Temporary Difference</b>	<b>202,289,259</b>	<b>241,039,231</b>
Effective Tax Rate	37.50%	37.50%
Deferred Tax (Assets)/Liabilities	<b>75,858,472</b>	<b>90,389,712</b>
Deferred Tax (Assets)/Liabilities of Mumbai Branch	<b>(1,074,092)</b>	<b>(1,334,662)</b>
<b>Closing Deferred Tax Liabilities</b>	<b>74,784,380</b>	<b>89,055,050</b>
<b>10.1.1 Consolidated deferred tax liabilities</b>		
AB Bank Limited	74,784,380	89,055,050
AB Investment Limited	-	-
	<b>74,784,380</b>	<b>89,055,050</b>
<b>10.1.2 Consolidated deferred tax assets</b>		
AB Bank Limited	3,467,600,812	3,651,352,921
AB Securities Limited	1,792,040	1,708,138
AB Investment Limited	153,529,548	151,693,198
	<b>3,622,922,400</b>	<b>3,804,754,257</b>
<b>10.2 Advance rent and advertisement</b>		
Advance rent BDT 10,61,683 as on 30 June 2023 is included with Right of Use (ROU) assets as per IFRS 16 Leases.		
<b>11 Non-Banking Assets</b>	<b>334,171,836</b>	<b>334,171,836</b>

The Bank has obtained absolute ownership of eleven mortgaged properties consisting land and building 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), BRPD circular no. 14 of 2003 and BRPD circular no. 22 of 2021 . All of these assets are non-income generating. Details are given below:

Sl	Type	Non-Banking Asset (a)			
		Income generating		Non-income generating	
		No.	Value	No.	Taka
1	Land	-	-	11	271,599,253
2	Building	-	-	5	62,572,583
	<b>Total</b>	-	-	<b>16</b>	<b>334,171,836</b>

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

In Bangladesh	(Note 12.1)	7,497,046,121	10,750,218,784
Outside Bangladesh		-	-
		<b>7,497,046,121</b>	<b>10,750,218,784</b>

**12.1 In Bangladesh:**

**12.1.1 Bangladesh Bank**

Export Development Fund	1,411,246,847	3,856,632,492
Islamic Investment Bond	503,376,712	503,159,722
Refinance against IPFF	177,302,776	190,938,429
Refinance against Women Entr., Small Enterprise, ETP, Covid 19 & Others	1,205,476,452	1,340,566,790
	<b>3,297,402,787</b>	<b>5,891,297,433</b>

	<b>30.06.2023</b>	<b>31.12.2022</b>
	<b>Taka</b>	<b>Taka</b>
<b>12.1.2 Call &amp; Term Borrowing from</b>		
Citizens Bank PLC	500,000,000	-
Basic Bank Limited	1,550,000,000	1,200,000,000
Agrani Bank Limited	-	2,300,000,000
Shimanto Bank Limited	100,000,000	350,000,000
Bangladesh Development Bank Limited	200,000,000	-
NRB Commercial Bank Limited	500,000,000	-
Rupali Bank Limited	-	500,000,000
Community Bank Ltd	140,000,000	-
Pubali Bank Limited	150,000,000	-
Uttara Bank Limited	300,000,000	-
One Bank Limited	500,000,000	500,000,000
Mutual Trust Bank Limited	250,000,000	-
Accrued interest	5,292,014	3,868,444
Accrued Interest Repo-Other Bank	4,351,320	5,052,907
	<b>4,199,643,334</b>	<b>4,858,921,351</b>
<b>Total in Bangladesh</b>	<b>7,497,046,121</b>	<b>10,750,218,784</b>

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

AB Bank Limited	7,497,046,121	10,750,218,784
AB Investment Limited	1,098,516,506	756,515,861
AB International Finance Limited	979,505,951	1,001,325,144
AB Securities Limited	157,599,536	157,599,191
Cashlink Bangladesh Limited (CBL)	-	-
	9,732,668,114	12,665,658,980
<u>Less: Intercompany transactions</u>	<u>2,235,621,993</u>	<u>1,915,440,196</u>
	<b>7,497,046,120</b>	<b>10,750,218,784</b>

#### 13 Bond

Tier-II subordinated bond (note-13.1)	5,595,000,000	6,097,500,000
Perpetual bond - additional Tier-I capital (note-13.2)	5,710,936,000	5,400,000,000
	<b>11,305,936,000</b>	<b>11,497,500,000</b>

#### 13.1 Tier-II subordinated bond

AB Bank Subordinated Bond-I	-	-
AB Bank Subordinated Bond-II	-	-
AB Bank Subordinated Bond-III	2,345,000,000	2,847,500,000
AB Bank Subordinated Bond-IV	3,250,000,000	3,250,000,000
	<b>5,595,000,000</b>	<b>6,097,500,000</b>

Bank has issued 7 years Sub-Ordinated bonds in four phases. AB Bank Subordinated Bond-I for BDT 250 crore was issued in August 2014 and AB Bank Subordinated Bond-II for BDT 400 crore was issued in September 2015. Both of these instruments have been fully redeemed. AB Bank Subordinated Bond-III for BDT 400 crore was issued in May 2018 and AB Bank Subordinated Bond-IV for BDT 325 crore was issued in December 2020 through Private Placement under the 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.



**Subscriber wise subordinated bonds are:**

Jamuna Bank Limited  
 Sonali Bank Limited  
 National Credit & Commerce Bank Limited  
 Janata Bank Limited  
 Agrani Bank Limited

30.06.2023 Taka	31.12.2022 Taka
1,610,000,000	1,955,000,000
1,500,000,000	1,500,000,000
735,000,000	892,500,000
1,000,000,000	1,000,000,000
750,000,000	750,000,000
<b>5,595,000,000</b>	<b>6,097,500,000</b>

**13.2 Perpetual bond - additional Tier-I capital**

The Bank has successfully launched subscription of the Perpetual Bond as additional Tier-1 capital. The bank has obtained necessary approvals from the regulators duly and raised subscription of BDT 540 crore through private placement and BDT 31.09 crore through public issue. The total issue size Bond is BDT 600 crore including public offer of BDT 60 crore. Basic features of the perpetual bonds are;

**Coupon rate:** Reference rate Plus Coupon margin

Here, reference rate is the latest available 20 years treasury bond rate as published by Debt Management Department of Bangladesh Bank on the quotation day and coupon margin is 2%.

**Coupon range:** 6.0% to 10.0%

**Contingent Convertible feature:** This bonds are contingent convertible and this conversion will only be executed if banks's consolidated common equity Tier-I (CET-I) falls below 4.5% and the conversion amount will be to the extent of shortfall amount for reaching CET-I @ 4.5%.

**Subscriber wise perpetual bonds are:**

The Premier Bank Limited  
 IFIC Bank Limited  
 NCC Bank Limited  
 Trust Bank Limited  
 Uttara Bank Limited  
 Subscribers other than Banks

1,050,000,000	1,050,000,000
1,000,000,000	1,000,000,000
650,000,000	650,000,000
890,000,000	890,000,000
100,000,000	100,000,000
2,020,936,000	1,710,000,000
<b>5,710,936,000</b>	<b>5,400,000,000</b>

**14. Deposit and other accounts**

Inter-bank deposits  
 Other deposits

11,629,523,525	7,795,040,252
316,201,138,173	308,902,229,058
<b>327,830,661,698</b>	<b>316,697,269,309</b>

**14(a) Consolidated Deposit and other accounts**

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

327,830,661,698	316,697,269,309
-	-
-	-
-	-
-	-
327,830,661,698	316,697,269,309
239,875,514	428,050,718
<b>327,590,786,183</b>	<b>316,269,218,590</b>

Less: Inter-group transaction

	<b>30.06.2023</b>	<b>31.12.2022</b>
	<b>Taka</b>	<b>Taka</b>
<b>14.1 Demand and time deposits</b>		
<b>a) Demand Deposits</b>	<b>53,687,453,775</b>	<b>52,560,287,543</b>
Current accounts and other accounts	47,160,692,997	46,923,030,071
Savings Deposits (9%)	3,795,785,107	3,749,472,327
Bills Payable	2,730,975,671	1,887,785,146
<b>b) Time Deposits</b>	<b>274,143,207,923</b>	<b>264,136,981,766</b>
Savings Deposits (91%)	38,379,604,975	37,911,331,304
Short Notice Deposits	24,982,474,508	27,860,915,473
Fixed Deposits	150,249,308,626	141,978,941,534
Other Deposits	60,531,819,813	56,385,793,454
<b>Total Demand and Time Deposits</b>	<b>327,830,661,698</b>	<b>316,697,269,309</b>

#### 15. Other liabilities

Accumulated provision against loans and advances (Note 15.1)	27,320,702,940	27,260,466,185
Provision for current tax (net of advance tax) (Note 15.2)	593,053,088	1,126,116,056
Interest suspense account	10,708,123,392	11,773,479,961
Provision against other assets (Note 15.3)	339,959,106	334,959,106
Accounts payable - Bangladesh Bank	60,590,936	17,503,601
Accrued expenses	118,131,356	117,779,412
Lease Liabilities (Note 15.4)	180,582,307	317,024,275
Provision for off balance sheet items (Note 15.5)	1,352,500,000	1,180,000,000
Provision against investments (Note 15.6)	2,428,476,593	2,358,476,593
Start-up Fund *	17,100,397	17,100,551
Unclaimed Dividend Account	4,425,060	4,466,473
Others **	1,274,319,782	1,207,062,630
	<b>44,397,964,953</b>	<b>45,714,434,841</b>

\* Start-up Fund has been maintained as per Bangladesh Bank SMESPD circular no. 04 and 05 dated 29 March 2021 and 26 April 2021 respectively.

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

#### 15.1 Accumulated provision against loans and advances

##### The movement in specific provision for bad and doubtful debts

Opening Balance		21,641,247,373	20,953,453,433
Fully provided debts written off during the period (-)		(490,005,624)	(1,456,512,311)
Transferred from general provisions (+)		-	-
Transferred from retained earnings (+)		-	-
Specific provision made during the period (+)		550,000,000	2,144,306,250
		59,994,376	687,793,939
Closing Balance		<b>21,701,241,749</b>	<b>21,641,247,373</b>
Provision made by ABBL, Mumbai Branch		-	-
<b>Total provision on classified loans and advances</b>		<b>21,701,241,749</b>	<b>21,641,247,373</b>

##### On unclassified loans

Opening Balance		5,614,725,658	6,344,725,658
Transferred from Investment provisions (+)		-	(730,000,000)
Transfer to specific provisions (-)		-	-
General provision made during the period (+)		-	-
		-	(730,000,000)
Closing Balance		5,614,725,658	5,614,725,658
Provision made by ABBL, Mumbai Branch		4,735,534	4,493,155
<b>Total provision on un-classified loans and advances</b>		<b>5,619,461,191</b>	<b>5,619,218,812</b>
<b>Total provision on loans and advances</b>		<b>27,320,702,940</b>	<b>27,260,466,185</b>

		<b>30.06.2023</b>	<b>31.12.2022</b>
		<b>Taka</b>	<b>Taka</b>
<b>15.2 Provision for current tax (net of advance tax)</b>			
Current Tax	(note 15.2.1)	9,069,267,852	8,701,098,195
Advance Income Tax	(note 15.2.2)	8,476,214,765	7,574,982,140
<b>Provision for current tax (net of advance tax)</b>		<b>593,053,088</b>	<b>1,126,116,056</b>

#### 15.2.1 Provision for current tax

Opening Balance	8,592,933,385	7,180,209,315
<u>Add:</u> Provision made during the year	381,299,426	1,958,916,186
Less: Adjustment/transferred during the year	-	-
<u>Less:</u> Write-off adjustment	-	(546,192,117)
Closing Balance	8,974,232,812	8,592,933,385
Provision held by ABBL, Mumbai Branch	95,035,040	108,164,809
	<b>9,069,267,852</b>	<b>8,701,098,195</b>

Corporate income tax assessment of the Bank is completed up to the income year ended 31 December 2021 (Assessment Year 2022-23). Corporate income tax return for the year 2020 and 2021 submitted under section 82BB corresponding to Assessment Years 2021-22 and 2022-2023. 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	7,434,630,513	5,602,298,832
Paid during the year	920,638,098	1,832,331,682
Closing balance (Bangladesh operations)	8,355,268,611	7,434,630,513
<b>Advance tax of ABBL, Mumbai Branch</b>	<b>120,946,154</b>	<b>140,351,627</b>
	<b>8,476,214,765</b>	<b>7,574,982,140</b>

#### 15.3 Provision against other assets

##### Provision for

Prepaid legal expenses	171,726,000	156,626,000
Protested bills	75,375,678	73,875,678
Others	92,857,428	104,457,428
	<b>339,959,106</b>	<b>334,959,106</b>

Provision against other assets was made as per BRPD Circular # 04 dated 12 April 2022 issued by Bangladesh Bank.

#### 15.3.1 Calculation of Provision against other assets

	<b>Outstanding amount</b>	<b>Base for Provision</b>	<b>Rate</b>	<b>Provisions Requirement</b>	<b>Provisions Maintained</b>
Prepaid legal exp.	195,177,163	47,647,345	50%	23,823,673	23,823,673
		147,529,818	100%	147,529,818	147,902,327
Protested bills	75,357,880	75,357,880	100%	75,357,880	75,375,678
Others	88,985,026	1,144,642	50%	572,321	572,321
		87,840,383	100%	87,840,383	92,285,107
<b>Required provision for other assets</b>				<b>335,124,075</b>	<b>339,959,106</b>
Total provision requirement					335,124,075
Total provision maintained					339,959,106
<b>Excess provision maintained at the reporting date</b>					<b>4,835,031</b>

	<b>30.06.2023</b>	<b>31.12.2022</b>
	<b>Taka</b>	<b>Taka</b>
<b>15.4 Leasehold Liabilities</b>		
Opening balance of present value of lease liability	317,024,275	508,571,819
Finance Cost @ 8%	11,148,872	35,034,137
Rental payment during the period	147,590,841	226,581,681
<b>Closing balance of lease liability</b>	<b>180,582,307</b>	<b>317,024,275</b>

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	1,180,000,000	330,000,000
Add. Addition during the period	172,500,000	850,000,000
	<b>1,352,500,000</b>	<b>1,180,000,000</b>

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

	<b>Base for Provision</b>	<b>Rate (%)</b>	<b>30 June 2023</b>	<b>31 Dec 2022</b>
Acceptances and endorsement	7,802,274,538	1%,2%,5%	98,626,974	79,682,164
Letters of guarantee	15,460,769,121	1%,2%,5%	1,048,338,184	881,149,528
Irrevocable letters of credit	7,766,506,765	1%,2%,5%	83,787,180	69,498,120
Others	12,083,349,139	1%	120,833,491	149,370,187
<b>Total Off Balance Sheet Items &amp; required provision</b>	43,112,899,563		1,351,585,829	1,179,700,000
Total provision maintained			1,352,500,000	1,180,000,000
<b>Excess provision at the reporting date</b>			<b>914,171</b>	<b>300,000</b>

Provision requirement is calculated as per BRPD circular no. 06 dated 25 April 2023. Provision is not required against Off Balance Sheet items of Mumbai Branch BDT 5,783,433,579 as per Reserve Bank of India (RBI) guidelines. \* Provision Requirement for Letter of Guarantee in excess of BRPD circular no. 06 dated 25 April 2023 is determined as per BB letter no. DBI-3/101/2023-741 dated 26 April 2023.

#### 15.6 Provision against investments

##### Provision against quoted shares:

Opening balance	1,082,051,075	940,353,000
Add: Provision made at the end of the period	70,000,000	141,698,075
	<b>1,152,051,075</b>	<b>1,082,051,075</b>
Total provision maintained for Investment in quoted shares	1,152,051,075	1,082,051,075
Total provision requirement for Investment in quoted shares	1,151,193,349	1,082,051,075
<b>Excess provision</b>	<b>857,726</b>	<b>-</b>

##### Provision for Pinnacle Global Fund Pte Limited:

Opening balance	820,000,136	649,250,000
Add: Provision made during the period	-	170,750,136
	<b>820,000,136</b>	<b>820,000,136</b>

##### Provision for Amana Bank Limited, Srilanka:

Opening balance	456,425,382	265,121,984
Add: Provision made during the period	-	191,303,398
	<b>456,425,382</b>	<b>456,425,382</b>

##### Total Provision maintained against investment:

Provision against quoted shares	1,152,051,075	1,082,051,075
Provision for Pinnacle Global Fund Pte Limited	820,000,136	820,000,136
Provision for Amana Bank Limited, Srilanka:	456,425,382	456,425,382
	<b>2,428,476,593</b>	<b>2,358,476,593</b>

	<b>30.06.2023</b>	<b>31.12.2022</b>
	<b>Taka</b>	<b>Taka</b>
<b>15(a) Consolidated Other liabilities</b>		
AB Bank Limited	44,397,964,953	45,714,434,841
AB Investment Limited	1,360,483,229	1,382,478,229
AB International Finance Limited	266,565,638	83,653,804
AB Securities Limited	932,682,409	1,209,050,766
Cashlink Bangladesh Limited (CBL)	-	34,500
	46,957,696,229	48,389,652,139
<u>Less: Inter-group transaction</u>	141,153,205	132,699,796
	<b>46,816,543,024</b>	<b>48,256,952,343</b>
<b>16. Share Capital</b>	<b>8,609,138,310</b>	<b>8,609,138,310</b>
<b>16.1 Authorised Capital</b>		
1,500,000,000 ordinary shares of BDT 10 each	<b>15,000,000,000</b>	<b>15,000,000,000</b>
<b>16.2 Issued, Subscribed and Paid-up Capital</b>		
10,000,000 ordinary shares of BDT 10 each issued for cash	100,000,000	100,000,000
5,000,000 ordinary shares of BDT 10 each issued for rights	50,000,000	50,000,000
845,913,831 ordinary shares of BDT 10 each issued as bonus shares	8,459,138,310	8,459,138,310
	<b>8,609,138,310</b>	<b>8,609,138,310</b>
<b>17. Statutory reserve</b>		
<b>In Bangladesh</b>		
Opening balance	7,643,958,957	7,139,362,087
<u>Add: Addition during the year</u>	-	504,596,869
	7,643,958,957	7,643,958,957
<b>Outside Bangladesh - ABBL, Mumbai Branch</b>		
Opening balance	406,165,683	345,547,686
<u>Add: Addition during the period</u>	29,565,445	31,336,234
<u>Add/(Less): Adjustment for Foreign Exchange Rate Fluctuation</u>	21,910,224	29,281,763
	457,641,351	406,165,683
	<b>8,101,600,308</b>	<b>8,050,124,639</b>
<b>18. Other reserve</b>		
General reserve (Note 18.1)	2,852,199,200	2,852,199,200
Assets revaluation reserve (Note 18.2)	758,145,556	758,153,907
Investment revaluation reserve	50,312,142	57,437,932
	<b>3,660,656,899</b>	<b>3,667,791,039</b>
<b>18.1 General reserve</b>	<b>2,852,199,200</b>	<b>2,852,199,200</b>
Opening balance	2,852,199,200	2,852,199,200
Addition/(adjustment) during the period	-	-
	<b>2,852,199,200</b>	<b>2,852,199,200</b>
<b>18.2 Assets revaluation reserve</b>		
Opening balance	758,153,907	758,171,036
<u>Add: Addition/(adjustment) during the year</u>	-	-
<u>Less: Transferred to retained earnings</u>	(8,350)	(17,129)
	<b>758,145,557</b>	<b>758,153,907</b>
<b>18(a) Consolidated Other reserve</b>		
AB Bank Limited	3,660,656,899	3,667,791,039
AB Investment Limited	-	-
AB International Finance Limited	106,524,183	102,507,362
AB Securities Limited	85,910,523	85,910,523
Cashlink Bangladesh Limited (CBL)	-	-
	<b>3,853,091,604</b>	<b>3,856,208,923</b>

	<b>30.06.2023</b>	<b>31.12.2022</b>
	<b>Taka</b>	<b>Taka</b>
<b>19. Retained earnings</b>		
Opening balance	4,098,883,468	4,811,589,856
<u>Add:</u> Post-tax profit for the period	283,680,312	677,238,715
<u>Less:</u> Transfer to statutory reserve	(29,565,445)	(535,933,103)
Bonus Share Issued	-	(250,751,600)
Cash dividend Paid	-	(167,167,734)
Start-up Fund	-	(6,772,387)
	<b>4,352,998,336</b>	<b>4,528,203,746</b>
<u>Add:</u> Transferred from Assets Revaluation Reserve	8,350	17,129
<u>Add:</u> Adjustment made during the year	(236,400,417)	(377,339,298)
<u>Less:</u> Foreign Exchange Translation loss	(570,334)	(51,998,109)
	<b>4,116,035,935</b>	<b>4,098,883,468</b>
<b>19(a) Consolidated Retained earnings</b>		
AB Bank Limited	4,116,035,935	4,098,883,468
AB Investment Limited	396,064,543	386,568,765
AB International Finance Limited	62,225,825	131,564,660
AB Securities Limited	163,262,712	165,505,837
Cashlink Bangladesh Limited (CBL)	(160,831,055)	(161,898,799)
	4,576,757,960	4,620,623,931
<u>Add/(Less):</u> Adjustment made during the period	718,981,282	608,770,996
Non-controlling Interest	15,938,077	16,042,881
	<b>5,311,677,319</b>	<b>5,245,437,808</b>
<b>19(b) Non-controlling interest</b>		
AB Investment Limited	10,369	10,355
AB Securities Limited	461,157	463,141
Cashlink Bangladesh Limited	11,916,895	11,810,120
	<b>12,388,421</b>	<b>12,283,617</b>
<b>20. Contingent liabilities</b>	<b>50,965,816,256</b>	<b>51,667,743,668</b>
<b>20.1 Letters of guarantee</b>		
Money for which the Bank is contingently liable in respect of guarantees issued favoring:		
Directors	-	-
Government	-	-
Banks and other financial institutions	12,550,000	24,002,638
Others	15,449,298,297	14,261,637,755
	<b>15,461,848,297</b>	<b>14,285,640,393</b>
	<b>Jan'23-Jun'23</b>	<b>Jan'22-Jun'22</b>
	<b>Taka</b>	<b>Taka</b>
<b>21. Profit and loss account</b>		
<u>Income:</u>		
Interest, discount and similar income	13,100,655,284	11,600,353,155
Dividend income	14,417,973	19,635,212
Fee, commission and brokerage	737,459,767	750,817,789
Gains less losses arising from investment securities	7,774,466	87,980,631
Gains less losses arising from dealing in foreign currencies	146,556,108	661,478,556
Other operating income	71,833,989	44,527,903
Gains less losses arising from dealing securities	(14,885,547)	(481,925,109)
	<b>14,063,812,041</b>	<b>12,682,868,136</b>

	<b>Jan'23-Jun'23 Taka</b>	<b>Jan'22-Jun'22 Taka</b>
<u>Expenses:</u>		
Interest, fee and commission	9,381,399,535	8,185,991,450
Administrative expenses	2,203,544,274	2,093,005,810
Other operating expenses	659,848,119	565,866,126
Depreciation and amortization on banking assets	262,812,749	279,950,264
	<u>12,507,604,677</u>	<u>11,124,813,650</u>
	<b><u>1,556,207,364</u></b>	<b><u>1,558,054,486</u></b>
<b>22. Interest income/profit on investments</b>		
Interest on loans and advances:		
Loans and advances	11,252,144,928	9,414,742,398
Bills purchased and discounted	4,557,317	8,791,235
	<u>11,256,702,246</u>	<u>9,423,533,633</u>
Interest on:		
Calls and placements	43,800,369	51,935,021
Balance with foreign banks	32,207,983	3,266,589
Reverse Repo	2,940,683	2,379,832
Balance with Bangladesh Bank	28,004,698	891,164
	<u>106,953,732</u>	<u>58,472,606</u>
	<b><u>11,363,655,978</u></b>	<b><u>9,482,006,239</u></b>
<b>22(a). Consolidated Interest income/profit on investments</b>		
AB Bank Limited	11,363,655,978	9,482,006,239
AB International Finance Limited	53,678,587	17,342,456
AB Investment Limited	67,630,389	59,145,837
AB Securities Limited	16,029,965	9,226,506
Cashlink Bangladesh Limited (CBL)	1,544,106	1,199,666
	<u>11,502,539,025</u>	<u>9,568,920,704</u>
<u>Less:</u> Intercompany transactions	<u>11,160,134</u>	<u>5,530,289</u>
	<b><u>11,491,378,892</u></b>	<b><u>9,563,390,415</u></b>
<b>23. Interest/profit paid on deposits, borrowings, etc.</b>		
Interest on deposits:		
Fixed deposits	4,967,691,759	4,026,938,883
Savings deposits	552,276,382	527,395,217
Special notice deposits	570,775,713	698,183,441
Other deposits	2,304,978,985	1,933,919,313
	<u>8,395,722,838</u>	<u>7,186,436,854</u>
Interest on borrowings:		
Local banks, financial institutions including BB	743,672,280	716,051,430
Subordinated Bond	242,004,417	283,503,166
	<u>9,381,399,535</u>	<u>8,185,991,450</u>

	Jan'23-Jun'23 Taka	Jan'22-Jun'22 Taka
<b>23(a). Consolidated Interest/profit paid on deposits, borrowings, etc.</b>		
AB Bank Limited	9,381,399,535	8,185,991,450
AB Investment Limited	-	-
AB International Finance Limited	9,948,223	5,561,325
AB Securities Limited	5,075,000	4,400,000
Cashlink Bangladesh Limited (CBL)	-	-
	<b>9,396,422,758</b>	<b>8,195,952,775</b>
<u>Less: Intercompany transactions</u>	11,160,134	5,530,289
	<b>9,385,262,624</b>	<b>8,190,422,486</b>
<b>24. Investment income</b>		
Capital gain on sale of shares	7,774,466	87,980,631
Interest on treasury bills	32,837,902	47,112,075
Dividend on shares	14,417,973	19,635,212
Dividend on Perpetual Bonds	133,890,412	115,092,864
Interest on treasury bonds	1,606,448,862	1,799,632,697
Gain/(Loss) on treasury bills and treasury bonds	(14,885,547)	(481,925,109)
Interest on other bonds & others	97,712,543	156,509,279
	<b>1,878,196,610</b>	<b>1,744,037,650</b>
<b>24(a). Consolidated Investment income</b>		
AB Bank Limited	1,878,196,610	1,744,037,650
AB Investment Limited	(759,763)	19,649,971
AB International Finance Limited	-	-
AB Securities Limited	2,825,632	5,629,460
Cashlink Bangladesh Limited (CBL)	-	-
	<b>1,880,262,479</b>	<b>1,769,317,081</b>
<u>Less: Intercompany transactions</u>	-	-
	<b>1,880,262,479</b>	<b>1,769,317,081</b>
<b>25. Commission, exchange and brokerage</b>		
Other fees, commission and service charges	488,425,403	477,763,124
Commission on letters of credit	209,800,983	228,068,900
Commission on letters of guarantee	39,233,381	44,985,765
Exchange gains less losses arising from dealings in foreign currencies	146,556,108	661,478,556
	<b>884,015,875</b>	<b>1,412,296,345</b>
<b>25(a). Consolidated Commission, exchange and brokerage</b>		
AB Bank Limited	884,015,875	1,412,296,345
AB Investment Limited	10,758,221	17,327,337
AB International Finance Limited	36,380,239	29,720,995
AB Securities Limited	27,883,356	47,484,428
Cashlink Bangladesh Limited (CBL)	-	-
	<b>959,037,691</b>	<b>1,506,829,105</b>
<u>Less: Intercompany transactions</u>	(28,102)	(45,118)
	<b>959,009,589</b>	<b>1,506,783,987</b>
<b>26. Other Income</b>		
Locker rent, insurance claim and others	2,637,489	4,322,782
Recoveries on loans previously written off	55,843,768	7,614,612
Recoveries on telex, telephone, fax, etc.	9,577,455	12,284,681
Recoveries on courier, postage, stamp, etc.	2,594,983	2,906,217
Non-operating income (*)	1,180,294	17,399,610
	<b>71,833,989</b>	<b>44,527,903</b>

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



	Jan'23-Jun'23 Taka	Jan'22-Jun'22 Taka
<b>26(a). Consolidated other income</b>		
AB Bank Limited	71,833,989	44,527,903
AB Investment Limited	4,287,135	4,501,860
AB International Finance Limited	35,012,528	35,394,662
AB Securities Limited	1,888,495	1,551,505
Cashlink Bangladesh Limited (CBL)	-	-
	113,022,147	85,975,930
<u>Less: Inter company transactions</u>	4,258,260	4,258,260
	<b>108,763,887</b>	<b>81,717,670</b>
<b>27. Salary and allowances</b>		
Basic salary, provident fund contribution and all other allowances	1,454,221,408	1,479,560,970
Festival and incentive bonus	176,624,872	90,953,111
	<b>1,630,846,280</b>	<b>1,570,514,082</b>
<b>27.1 Chief executive's salary and fees</b>	<b>11,600,000</b>	<b>8,432,500</b>
<b>27(a). Consolidated salary and allowances</b>		
AB Bank Limited	1,630,846,280	1,570,514,082
AB Investment Limited	17,876,336	18,089,780
AB International Finance Limited	16,745,366	14,162,730
AB Securities Limited	22,540,844	22,863,462
Cashlink Bangladesh Limited (CBL)	-	-
	<b>1,688,008,826</b>	<b>1,625,630,054</b>
<b>28. Rent, taxes, insurance, electricity, etc.</b>		
Rent, rates and taxes	186,278,860	156,442,234
Electricity, gas, water, etc.	46,443,256	47,289,362
Insurance	100,159,817	102,342,624
	<b>332,881,933</b>	<b>306,074,220</b>
<b>28.1 Rent, rates and taxes</b>		
Right of Use (ROU) assets has been calculated for the period ended 30 June 2023 as per IFRS-16 leases considering monthly rental expenses excluding low value assets.		
<b>28(a). Consolidated Rent, taxes, insurance, electricity, etc.</b>		
AB Bank Limited	332,881,933	306,074,220
AB Investment Limited	776,682	905,248
AB International Finance Limited	5,126,771	4,228,982
AB Securities Limited	4,455,865	4,577,925
Cashlink Bangladesh Limited (CBL)	-	-
	343,241,251	315,786,375
<u>Less: Inter company transactions</u>	4,258,260	4,258,260
	<b>338,982,991</b>	<b>311,528,115</b>
<b>29. Legal expenses</b>		
Legal expenses	<b>9,740,657</b>	<b>13,005,083</b>
<b>29(a). Consolidated legal expenses</b>		
AB Bank Limited	9,740,657	13,005,083
AB Investment Limited	-	-
AB International Finance Limited	-	103,291
AB Securities Limited	4,696	25,000
Cashlink Bangladesh Limited (CBL)	-	3,600
	<b>9,745,353</b>	<b>13,136,974</b>

	Jan'23-Jun'23 Taka	Jan'22-Jun'22 Taka
<b>30. Postage, stamp, telecommunication, etc.</b>		
Telex, fax, internet, wireless link, SWIFT, etc.	45,269,237	39,289,226
Telephone	3,185,962	3,271,181
Postage, stamp and shipping	8,094,906	7,502,935
	<b>56,550,104</b>	<b>50,063,342</b>
<b>30(a). Consolidated Postage, stamp, telecommunication, etc.</b>		
AB Bank Limited	56,550,104	50,063,342
AB Investment Limited	338,825	320,487
AB International Finance Limited	4,684,744	4,887,833
AB Securities Limited	843,059	847,479
Cashlink Bangladesh Limited (CBL)	-	200
	<b>62,416,732</b>	<b>56,119,341</b>
<b>31. Stationery, printing, advertisements, etc.</b>		
Printing and stationery	62,324,258	55,781,066
Publicity, advertisement, etc.	25,975,777	7,991,974
	<b>88,300,035</b>	<b>63,773,040</b>
<b>31(a). Consolidated Stationery, printing, advertisements, etc.</b>		
AB Bank Limited	88,300,035	63,773,040
AB Investment Limited	108,754	177,396
AB International Finance Limited	54,127	46,318
AB Securities Limited	333,967	336,923
Cashlink Bangladesh Limited (CBL)	-	-
	<b>88,796,883</b>	<b>64,333,677</b>
<b>32. Directors' fees</b>		
Directors' fees	721,600	821,600
Meeting expenses	361,161	45,563
	<b>1,082,761</b>	<b>867,163</b>
Directors' fees includes fees for attending the meeting of the Board, Executive Committee, Audit Committee, Risk Management Committee and Shariah Council.		
<b>32(a). Consolidated Directors' fees</b>		
AB Bank Limited	1,082,761	867,163
AB Investment Limited	256,676	91,670
AB International Finance Limited	524,972	179,843
AB Securities Limited	128,334	275,001
Cashlink Bangladesh Limited (CBL)	46,000	115,000
	<b>2,038,743</b>	<b>1,528,677</b>
<b>33. Auditors' fees</b>		
Statutory	322,393	286,991
Others	336,182	547,024
	<b>658,575</b>	<b>834,014</b>
<b>33(a). Consolidated Auditors' fees</b>		
AB Bank Limited	658,575	834,014
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	80,625	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>739,200</b>	<b>834,014</b>

	<b>Jan'23-Jun'23 Taka</b>	<b>Jan'22-Jun'22 Taka</b>
<b>34. Depreciation and repairs of Bank's assets</b>		
<u>Depreciation :</u>		
Electrical appliances	61,378,673	66,181,989
Furniture and fixtures	8,675,611	9,138,713
Office appliances	771,237	772,992
Building	7,158,204	7,341,747
Motor vehicles	5,931,427	17,349,749
	<u>83,915,151</u>	<u>100,785,191</u>
Depreciation of ROU (Right Of Use) assets	135,399,994	146,799,994
<u>Repairs:</u>		
Motor vehicles	5,550,819	5,520,463
Electrical appliances	27,772,545	29,511,773
Office premises and others	35,011,463	41,287,940
Furniture and fixtures	845,885	778,471
Office appliances	2,703,218	2,343,719
	<u>71,883,929</u>	<u>79,442,367</u>
	<b>291,199,074</b>	<b>327,027,551</b>
Amortization of Intangible Assets	43,497,605	32,365,080
	<u><b>334,696,678</b></u>	<u><b>359,392,631</b></u>
<b>34(a). Consolidated Depreciation and repairs of Bank's assets</b>		
AB Bank Limited	334,696,678	359,392,631
AB Investment Limited	8,614,682	8,962,842
AB International Finance Limited	163,237	205,301
AB Securities Limited	1,233,175	1,195,352
Cashlink Bangladesh Limited (CBL)	-	-
	<u><b>344,707,772</b></u>	<u><b>369,756,126</b></u>
<b>35. Other expenses</b>		
Contractual service	261,767,355	207,574,221
Petrol, oil and lubricant	41,278,794	37,210,011
Software expenses	89,633,826	96,132,203
Entertainment	25,720,566	20,496,229
Travelling	12,895,757	6,426,289
Subscription, membership and sponsorship	35,838,588	8,976,588
Training, seminar and workshop	2,384,488	3,699,902
Local conveyance	7,089,153	5,588,198
Professional charges	17,225,472	32,072,262
Books, newspapers and periodicals	650,722	497,989
Finance charge under lease liability	11,148,872	19,413,393
Donation	41,536,844	12,683,056
Bank Charges	7,503,534	8,876,061
Sundry expenses (*)	105,174,149	106,181,587
	<u><b>659,848,119</b></u>	<u><b>565,866,126</b></u>
(*) Sundry expenses includes business promotion, rebate to foreign correspondents and dress of support staff etc.		
<b>35(a). Consolidated other expenses</b>		
AB Bank Limited	659,848,119	565,866,126
AB Investment Limited	2,486,860	3,859,337
AB International Finance Limited	105,704	26,541
AB Securities Limited	9,851,964	11,138,209
Cashlink Bangladesh Limited (CBL)	25,355	41,715
	<u><b>672,318,002</b></u>	<u><b>580,931,928</b></u>
Less: Inter company transactions	28,102	45,118
	<u><b>672,289,901</b></u>	<u><b>580,886,810</b></u>

	Jan'23-Jun'23 Taka	Jan'22-Jun'22 Taka
<b>36. Provision against loans and advances</b>		
On un-classified loans	-	1,657,230
On classified loans	550,000,000	634,306,250
	<b>550,000,000</b>	<b>635,963,480</b>
<b>36(a). Consolidated provision against loans and advances</b>		
AB Bank Limited	550,000,000	635,963,480
AB Investment Limited	-	40,000,000
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>550,000,000</b>	<b>675,963,480</b>
<b>37. Provisions for investments</b>		
Provision for quoted shares in Bangladesh operations	70,000,000	55,500,000
Provision for Pinnacle Global Fund Pte Limited	-	-
Provision for Amana Bank Plc	-	-
Provision for investment in treasury Bills by Mumbai Branch	-	2,367,471
<b>Total provision for investments</b>	<b>70,000,000</b>	<b>57,867,471</b>
<b>37(a). Consolidated provisions for diminution in value of investments</b>		
AB Bank Limited	70,000,000	57,867,471
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>70,000,000</b>	<b>57,867,471</b>
<b>38. Other provision</b>		
Provision for off balance sheet items	172,500,000	-
Provision for Other assets	5,001,173	-
	<b>177,501,173</b>	<b>-</b>
Provision for other assets included prepaid legal expenses, protested bills and others has been made as per Bangladesh Bank BRPD Circular # 04 dated 12 April 2022.		
<b>38(a). Consolidated other provisions</b>		
AB Bank Limited	177,501,173	-
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>177,501,173</b>	<b>-</b>
<b>39 Basic Earnings Per Share (EPS)</b>		
Profit after taxation	283,680,312	281,905,196
Number of ordinary shares outstanding	860,913,831	860,913,831
Basic Earnings Per Share	<b>0.33</b>	<b>0.33</b>
<b>39(a) Consolidated Basic Earnings Per Share</b>		
Net Profit/(Loss) attributable to the shareholders of parent company	367,129,750	353,066,313
Number of ordinary shares outstanding	860,913,831	860,913,831
Consolidated Basic Earnings Per Share	<b>0.43</b>	<b>0.41</b>
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 June 30, 2023.		

	<b>Jan'23-Jun'23 Taka</b>	<b>Jan'22-Jun'22 Taka</b>
<b>40. Receipts from other operating activities</b>		
Interest on treasury bills, bonds, debenture and others	1,729,888,226	1,724,402,438
Exchange earnings	554,108,004	924,403,694
Recoveries on telex, telephone, fax, etc.	9,577,455	12,284,681
Recoveries on courier, postage, stamp, etc.	2,594,983	2,906,217
Non-operating income	1,180,294	17,399,610
Others	2,637,489	4,322,782
	<b><u>2,299,986,451</u></b>	<b><u>2,685,719,423</u></b>
<b>41. Payments for other operating activities</b>		
Rent, taxes, insurance, electricity, etc.	479,425,507	472,156,609
Postage, stamps, telecommunication, etc.	56,550,104	50,063,342
Repairs of Bank's assets	71,883,929	79,442,367
Legal expenses	9,740,657	13,005,083
Auditor's fees	658,575	834,014
Directors' fees	1,082,761	867,163
Other Expenses	648,699,247	546,452,733
	<b><u>1,268,040,780</u></b>	<b><u>1,162,821,310</u></b>
<b>42. Net Operating Cash Flow Per Share (NOCFPS)</b>		
Net Operating Cash Flow	(1,637,329,792)	(77,025,278)
Weighted average number of shares	860,913,831	860,913,831
Net Operating Cash Flow Per Share (NOCFPS)	<b><u>(1.90)</u></b>	<b><u>(0.09)</u></b>
<b>42(a) Consolidated Net Operating Cash Flow Per Share (NOCFPS)</b>		
Net Operating Cash Flow	(1,714,391,348)	351,423,253
Weighted average number of shares	860,913,831	860,913,831
Net Operating Cash Flow Per Share (NOCFPS)	<b><u>(1.99)</u></b>	<b><u>0.41</u></b>
<b>43 Net Asset Value Per Share (NAVPS)</b>		
Net Asset Value	24,487,431,452	24,330,397,239
Number of shares outstanding a the end of the period	860,913,831	860,913,831
Net Asset Value Per Share (NAVPS)	<b><u>28.44</u></b>	<b><u>28.26</u></b>
<b>43(a) Consolidated Net Asset Value Per Share (NAVPS)</b>		
Net Asset Value	25,875,507,541	25,535,190,441
Number of shares outstanding a the end of the period	860,913,831	860,913,831
Net Asset Value Per Share (NAVPS)	<b><u>30.06</u></b>	<b><u>29.66</u></b>