

**AB Bank Limited and Its Subsidiaries**

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

## AB Bank Limited & Its Subsidiaries

### Consolidated Balance Sheet

As at 30 September 2023

<b><u>PROPERTY AND ASSETS</u></b>	<b>Notes</b>	<b>30.09.2023 Taka</b>	<b>31.12.2022 Taka</b>
<b>Cash</b>	3(a)	<b>16,365,636,290</b>	<b>20,667,871,690</b>
In hand (including foreign currencies)	3.1(a)	1,329,197,197	1,727,135,791
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2(a)	15,036,439,092	18,940,735,899
<b>Balance with other banks and financial institutions</b>	4(a)	<b>10,773,499,546</b>	<b>5,515,123,076</b>
In Bangladesh	4.1(a)	931,098,140	1,187,972,612
Outside Bangladesh	4.2(a)	9,842,401,405	4,327,150,465
<b>Money at call and on short notice</b>	5(a)	<b>1,565,425,970</b>	<b>922,406,358</b>
<b>Investments</b>	6(a)	<b>57,534,098,399</b>	<b>52,466,839,645</b>
Government	6.1(a)	44,464,807,333	38,724,461,083
Others	6.2(a)	13,069,291,066	13,742,378,561
<b>Loans, advances and lease/investments</b>		<b>334,562,265,430</b>	<b>320,410,664,586</b>
Loans, cash credits, overdrafts, etc./Investments	7(a)	332,011,416,508	318,459,654,413
Bills purchased and discounted	8(a)	2,550,848,922	1,951,010,172
<b>Fixed assets including premises, furniture and fixtures</b>	9(a)	<b>3,425,510,577</b>	<b>3,750,552,029</b>
<b>Other assets</b>	10(a)	<b>8,493,383,710</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>433,053,991,757</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>7,724,131,632</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>341,958,111,282</b>	<b>316,269,218,590</b>
Current account and other accounts		46,351,136,673	46,910,479,125
Bills payable		1,728,489,229	1,887,785,146
Savings bank deposits		42,883,319,886	41,660,803,630
Fixed deposits		162,979,310,940	141,943,695,828
Other deposits		88,015,854,553	83,866,454,861
<b>Other liabilities</b>	15(a)	<b>46,193,886,655</b>	<b>48,256,952,343</b>
<b>Total liabilities</b>		<b>407,182,065,569</b>	<b>386,773,889,717</b>
<b>Capital/Shareholders' equity</b>			
<b>Equity attributable to equity holders of the parent company</b>		<b>25,859,475,507</b>	<b>25,760,909,681</b>
Paid-up capital	16	8,781,321,070	8,609,138,310
Statutory reserve	17	8,104,668,399	8,050,124,639
Other reserve	18(a)	3,878,875,104	3,856,208,923
Retained earnings	19(a)	5,094,610,933	5,245,437,808
Non- controlling interest	19(b)	12,450,684	12,283,617
<b>Total equity</b>		<b>25,871,926,190</b>	<b>25,773,193,298</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>433,053,991,757</b>	<b>412,547,083,011</b>

	<b>Notes</b>	<b>30.09.2023</b> <b>Taka</b>	<b>31.12.2022</b> <b>Taka</b>
<b>Off-Balance Sheet Items</b>			
<b>Contingent liabilities</b>		<b>52,095,555,875</b>	<b>52,641,472,323</b>
Acceptances and endorsements		8,595,849,374	8,065,947,969
Letters of guarantee		15,800,990,371	14,285,640,393
Irrevocable letters of credit		9,578,389,151	6,949,812,040
Bills for collection		9,091,209,458	8,403,053,218
Other contingent liabilities		9,029,117,522	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>52,095,555,875</b>	<b>52,641,472,323</b>

-Sd-  
**Chief Financial Officer**

-Sd-  
**Company Secretary**

-Sd-  
**President & Managing Director**

-Sd-  
**Independent Director**

-Sd-  
**Chairman**

Dhaka,  
31 October 2023

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

Notes	Jan'23-Sep'23 Taka	Jan'22-Sep'22 Taka	Jul'23-Sep'23 Taka	Jul'22-Sep'22 Taka
<b>OPERATING INCOME</b>				
Interest income/profit on investments	22(a) 17,233,186,192	14,160,262,106	5,741,807,301	4,596,871,691
Interest/profit paid on deposits and borrowings, etc.	23(a) (14,539,568,822)	(12,558,110,240)	(5,154,306,198)	(4,367,687,754)
<b>Net interest income</b>	<b>2,693,617,371</b>	<b>1,602,151,866</b>	<b>587,501,103</b>	<b>229,183,938</b>
Investment income	24(a) 2,773,438,702	2,899,835,956	893,176,224	1,130,518,875
Commission, exchange and brokerage	25(a) 1,526,014,681	2,204,194,548	567,005,092	697,410,560
Other operating income	26(a) 144,522,412	250,336,334	35,758,525	168,618,664
	<b>4,443,975,795</b>	<b>5,354,366,837</b>	<b>1,495,939,841</b>	<b>1,996,548,100</b>
<b>Total operating income (a)</b>	<b>7,137,593,166</b>	<b>6,956,518,704</b>	<b>2,083,440,944</b>	<b>2,225,732,037</b>
<b>OPERATING EXPENSES</b>				
Salary and allowances	27(a) 2,480,869,029	2,488,346,621	792,860,202	862,716,568
Rent, taxes, insurance, electricity, etc.	28(a) 542,359,554	474,307,730	203,376,563	162,779,615
Legal expenses	29(a) 13,852,449	18,889,584	4,107,096	5,752,610
Postage, stamps, telecommunication, etc.	30(a) 91,225,021	85,881,889	28,808,290	29,762,548
Stationery, printing, advertisement, etc.	31(a) 139,677,083	97,719,941	50,880,200	33,386,265
Chief executive's salary and fees	27.1 17,900,000	14,158,549	6,300,000	5,726,049
Directors' fees	32(a) 3,208,985	2,040,128	1,170,242	511,450
Auditors' fees	33(a) 887,278	1,392,528	148,079	558,514
Charges on loan losses	42,702,083	-	3,500,000	-
Depreciation and repairs of Bank's assets	34(a) 500,937,512	559,488,428	156,229,740	189,732,302
Other expenses	35(a) 1,032,885,828	914,497,992	360,595,927	333,611,182
<b>Total operating expenses (b)</b>	<b>4,866,504,822</b>	<b>4,656,723,390</b>	<b>1,607,976,338</b>	<b>1,624,537,103</b>
<b>Profit before provision (c = (a-b))</b>	<b>2,271,088,344</b>	<b>2,299,795,314</b>	<b>475,464,606</b>	<b>601,194,935</b>
Provision against loans and advances	36(a) 750,000,000	1,031,181,984	200,000,000	355,218,504
Provision for investments	37(a) 68,500,000	(18,199,021)	(1,500,000)	(76,066,492)
Other provisions	38(a) 197,527,666	-	20,026,493	-
<b>Total provision (d)</b>	<b>1,016,027,666</b>	<b>1,012,982,963</b>	<b>218,526,493</b>	<b>279,152,012</b>
<b>Profit before tax (c-d)</b>	<b>1,255,060,678</b>	<b>1,286,812,351</b>	<b>256,938,113</b>	<b>322,042,923</b>
<b>Provision for taxation</b>	<b>774,612,615</b>	<b>833,622,447</b>	<b>143,724,604</b>	<b>221,998,015</b>
Current tax	596,861,006	869,079,878	140,852,101	234,492,147
Deferred tax	177,751,608	(35,457,431)	2,872,503	(12,494,132)
<b>Net profit after tax</b>	<b>480,448,063</b>	<b>453,189,904</b>	<b>113,213,509</b>	<b>100,044,907</b>
<b>Appropriations</b>				
Statutory reserve	29,763,655	31,396,262	198,211	1,676,001
Start-up Fund	-	-	-	-
Coupon payment for Perpetual Bonds	447,841,096	266,135,469	178,109,590	47,810,762
	<b>477,604,751</b>	<b>297,531,731</b>	<b>178,307,801</b>	<b>49,486,763</b>
<b>Retained surplus</b>	<b>2,843,312</b>	<b>155,658,173</b>	<b>(65,094,292)</b>	<b>50,558,144</b>
<b>Non- controlling interest</b>	<b>167,067</b>	<b>122,283</b>	<b>62,262</b>	<b>43,600</b>
<b>Net Profit/(Loss) attributable to the shareholders of parent company</b>	<b>2,676,245</b>	<b>155,535,890</b>	<b>(65,156,554)</b>	<b>50,514,544</b>
<b>Consolidated Basic Earnings Per Share (EPS)</b>	39(a) 0.55	0.52	0.13	0.11

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

-Sd-  
President & Managing Director

-Sd-  
Independent Director

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Chairman

Dhaka,  
31 October 2023

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

	<b>Jan'23-Sep'23</b>	<b>Jan'22-Sep'22</b>
	<b>Taka</b>	<b>Taka</b>
<b>Cash Flows from Operating Activities</b>		
Interest receipts	20,961,419,602	9,587,169,975
Interest payments	(13,081,819,428)	(11,386,372,401)
Dividend receipts	37,709,962	84,029,182
Fee and commission receipts	1,216,112,519	1,194,336,443
Recoveries on loans previously written off	64,046,261	140,742,040
Payments to employees	(2,498,769,029)	(2,502,505,170)
Payments to suppliers	(139,677,083)	(97,719,941)
Income taxes paid	(1,141,784,907)	(1,680,439,465)
Receipts from other operating activities	3,190,153,314	4,076,001,212
Payments for other operating activities	(2,008,876,417)	(1,893,066,707)
<b>Operating profit before changes in operating assets &amp; liabilities</b>	<b>6,598,514,795</b>	<b>(2,477,824,832)</b>
<b>Increase/decrease in operating assets and liabilities</b>		
Loans and advances to customers	(18,437,230,053)	(14,001,278,670)
Other assets	880,639,815	(3,887,897,810)
Deposits from other banks	3,327,495,622	4,099,171,401
Deposits from customers	20,903,647,676	16,999,112,572
Trading liabilities (short-term borrowings)	(3,022,145,084)	(17,996,171,999)
Other liabilities	(2,336,876,977)	879,407,650
	<b>1,315,530,999</b>	<b>(13,907,656,857)</b>
<b>Net cash used in operating activities (a)</b>	<b>7,914,045,794</b>	<b>(16,385,481,688)</b>
<b>Cash Flows from Investing Activities</b>		
Sale of government securities	(5,722,459,126)	10,071,311,599
Sale/(Purchase)of trading securities, shares, bonds, etc.	673,087,496	(732,293,327)
Purchase of fixed assets including premises, furniture and fixtures	(61,878,828)	(89,571,557)
<b>Net cash flow from investing activities (b)</b>	<b>(5,111,250,457)</b>	<b>9,249,446,716</b>
<b>Cash Flows from Financing Activities</b>		
(Decrease) of long-term borrowings	(195,506,067)	(1,350,392,609)
Dividend paid including coupon payment of perpetual bond	(447,841,096)	(434,024,553)
<b>Net cash (used in) Financing activities (c)</b>	<b>(643,347,163)</b>	<b>(1,784,417,162)</b>
<b>Net decrease in cash (a+b+c)</b>	<b>2,159,448,173</b>	<b>(8,920,452,134)</b>
Effects of exchange rate changes on cash and cash equivalents	(559,248,093)	(732,998,811)
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>28,707,128,905</b>	<b>24,540,026,433</b>
(*) Cash and cash equivalents:		
Cash	1,329,197,197	1,420,004,414
Prize bonds	2,567,100	1,566,300
Money at call and on short notice	1,565,425,970	1,372,166,309
Balance with Bangladesh Bank and its agent bank(s)	15,036,439,092	14,523,362,415
Balance with other banks and financial institutions	10,773,499,546	7,222,926,994
	<b>28,707,128,905</b>	<b>24,540,026,433</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>9.01</b>	<b>(18.66)</b>

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

-Sd-  
President & Managing Director

-Sd-  
Independent Director

-Sd-  
Chairman

Dhaka,  
31 October 2023

## AB Bank Limited and Its Subsidiaries

### Consolidated Statement of Changes in Equity

For the period from 01 January 2023 to 30 September 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
Bonus share issued for 2022	172,182,760	-	-	-	-	-	-	(172,182,760)	-
Net profit after taxation for the period	-	-	-	-	-	-	167,067	480,280,997	480,448,063
Addition/(Adjustment) made during the period	-	29,763,655	-	(12,526)	-	16,847,724	-	(466,680,881)	(420,082,027)
Foreign exchange rate fluctuation	-	24,780,104	6,384,767	-	(553,784)	-	-	7,755,770	38,366,857
<b>Balance at 30 September 2023</b>	<b>8,781,321,070</b>	<b>8,104,668,399</b>	<b>2,958,792,142</b>	<b>758,141,382</b>	<b>1,745,403</b>	<b>160,196,179</b>	<b>12,450,684</b>	<b>5,094,610,933</b>	<b>25,871,926,189</b>

For the period from 01 January 2022 to 30 September 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	25,576,430,491
Bonus share issued for 2021	250,751,600	-	-	-	-	-	-	(250,751,600)	-
Cash Dividend paid for 2021	-	-	-	-	-	-	-	(167,167,734)	(167,167,734)
Net profit after taxation for the period	-	-	-	-	-	-	122,283	453,067,621	453,189,904
Addition/(Adjustment) made during the period	-	31,396,262	-	(12,847)	-	39,368,705	-	(426,063,038)	(355,310,918)
Foreign exchange rate fluctuation	-	29,999,791	15,018,634	-	(4,106,235)	-	-	(24,463,268)	16,448,922
<b>Balance at 30 September 2022</b>	<b>8,609,138,310</b>	<b>7,546,305,826</b>	<b>2,950,302,645</b>	<b>758,158,189</b>	<b>(11,043,910)</b>	<b>167,426,149</b>	<b>12,247,918</b>	<b>5,491,055,536</b>	<b>25,523,590,664</b>

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

-Sd-  
President & Managing Director

-Sd-  
Independent Director

-Sd-  
Chairman

Dhaka,  
31 October 2023

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

<b><u>PROPERTY AND ASSETS</u></b>	<b>Notes</b>	<b>30.09.2023 Taka</b>	<b>31.12.2022 Taka</b>
<b>Cash</b>	3	<b>16,365,234,561</b>	<b>20,667,539,978</b>
In hand (including foreign currencies)	3.1	1,328,795,469	1,726,804,079
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	15,036,439,092	18,940,735,899
<b>Balance with other banks and financial institutions</b>	4	<b>10,322,448,292</b>	<b>4,830,559,266</b>
In Bangladesh		481,630,966	525,610,648
Outside Bangladesh		9,840,817,326	4,304,948,618
<b>Money at call and on short notice</b>	5	<b>2,928,115,969</b>	<b>1,929,552,107</b>
<b>Investments</b>	6	<b>56,905,113,474</b>	<b>51,812,774,278</b>
Government	6.1	44,464,807,333	38,724,461,083
Others	6.2	12,440,306,141	13,088,313,195
<b>Loans, advances and lease/investments</b>	7	<b>325,956,730,718</b>	<b>312,068,149,520</b>
Loans, cash credits, overdrafts, etc./Investments		325,208,600,148	311,356,394,628
Bills purchased and discounted	8	748,130,570	711,754,892
<b>Fixed assets including premises, furniture and fixtures</b>	9	<b>2,940,501,580</b>	<b>3,249,162,881</b>
<b>Other assets</b>	10	<b>13,698,197,671</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>429,450,514,099</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>7,724,131,633</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>342,191,769,031</b>	<b>316,697,269,309</b>
Current accounts and other accounts		46,363,743,750	46,923,030,071
Bills payable		1,728,489,229	1,887,785,146
Savings bank deposits		42,883,319,887	41,660,803,631
Fixed deposits		163,015,853,588	141,978,941,534
Other deposits		88,200,362,577	84,246,708,928
<b>Other liabilities</b>	15	<b>43,814,067,628</b>	<b>45,714,434,841</b>
<b>Total liabilities</b>		<b><u>405,035,904,292</u></b>	<b><u>384,659,422,934</u></b>
<b>Capital/Shareholders' equity</b>			
<b>Shareholders' equity</b>		<b>24,414,609,807</b>	<b>24,425,937,456</b>
Paid-up capital	16	8,781,321,070	8,609,138,310
Statutory reserve	17	8,104,668,399	8,050,124,639
Other reserve	18	3,684,626,237	3,667,791,039
Retained earnings	19	3,843,994,101	4,098,883,468
<b>Total Liabilities and Shareholders' Equity</b>		<b><u>429,450,514,099</u></b>	<b><u>409,085,360,391</u></b>

	Notes	30.09.2023 Taka	31.12.2022 Taka
<b>Off-Balance Sheet Items</b>			
<b>Contingent liabilities</b>	20	<b>50,738,172,035</b>	<b>51,667,743,668</b>
Acceptances and endorsements		8,595,849,374	8,065,947,969
Letters of guarantee	20.1	15,800,990,371	14,285,640,393
Irrevocable letters of credit		9,578,389,151	6,949,812,040
Bills for collection		7,733,825,618	7,429,324,563
Other contingent liabilities		9,029,117,522	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>50,738,172,035</b>	<b>51,667,743,668</b>

-Sd-  
**Chief Financial Officer**

-Sd-  
**Company Secretary**

-Sd-  
**President & Managing Director**

-Sd-  
**Independent Director**

-Sd-  
**Chairman**

Dhaka,  
31 October 2023

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

	Notes	Jan'23-Sep'23 Taka	Jan'22-Sep'22 Taka	Jul'23-Sep'23 Taka	Jul'22-Sep'22 Taka
<b>OPERATING INCOME</b>					
Interest income/profit on investments	22	17,065,258,011	14,043,855,910	5,701,602,033	4,561,849,671
Interest paid/profit on deposits and borrowings, etc.	23	(14,534,008,455)	(12,552,942,196)	(5,152,608,920)	(4,366,950,746)
<b>Net interest income</b>		<b>2,531,249,557</b>	<b>1,490,913,714</b>	<b>548,993,114</b>	<b>194,898,925</b>
Investment income	24	2,767,136,894	2,866,267,834	888,940,284	1,122,230,184
Commission, exchange and brokerage	25	1,417,364,985	2,045,823,084	533,349,110	633,526,739
Other operating income	26	88,147,232	193,394,952	16,313,243	148,867,049
		<b>4,272,649,111</b>	<b>5,105,485,870</b>	<b>1,438,602,637</b>	<b>1,904,623,972</b>
<b>Total operating income (a)</b>		<b>6,803,898,668</b>	<b>6,596,399,584</b>	<b>1,987,595,750</b>	<b>2,099,522,897</b>
<b>OPERATING EXPENSES</b>					
Salary and allowances	27	2,397,033,865	2,404,264,563	766,187,585	833,750,481
Rent, taxes, insurance, electricity, etc.	28	532,533,932	465,406,283	199,651,999	159,332,063
Legal expenses	29	13,846,840	18,615,578	4,106,183	5,610,495
Postage, stamps, telecommunication, etc.	30	81,783,352	76,113,115	25,233,248	26,049,773
Stationery, printing, advertisement, etc.	31	138,823,007	96,846,333	50,522,972	33,073,293
Chief executive's salary and fees	27.1	17,900,000	14,158,549	6,300,000	5,726,049
Directors' fees	32	1,939,486	1,249,663	856,725	382,500
Auditors' fees	33	806,653	1,392,528	148,079	558,514
Depreciation and repairs of Bank's assets	34	485,606,322	544,023,336	150,909,644	184,630,705
Other expenses	35	1,012,963,026	886,703,804	353,114,907	320,837,678
<b>Total operating expenses (b)</b>		<b>4,683,236,484</b>	<b>4,508,773,751</b>	<b>1,557,031,342</b>	<b>1,569,951,550</b>
<b>Profit before provision (c = (a-b))</b>		<b>2,120,662,184</b>	<b>2,087,625,833</b>	<b>430,564,408</b>	<b>529,571,346</b>
Provision against loans and advances	36	750,000,000	966,181,984	200,000,000	330,218,504
Provision for investments	37	68,500,000	(18,199,021)	(1,500,000)	(76,066,492)
Other provisions	38	197,527,666	-	20,026,493	-
<b>Total provision (d)</b>		<b>1,016,027,666</b>	<b>947,982,963</b>	<b>218,526,493</b>	<b>254,152,012</b>
<b>Profit before taxation (c-d)</b>		<b>1,104,634,518</b>	<b>1,139,642,870</b>	<b>212,037,916</b>	<b>275,419,334</b>
Provision for taxation		738,850,947	786,738,719	129,934,657	204,420,379
Current tax		573,623,393	794,887,163	135,074,454	205,918,344
Deferred tax		165,227,554	(8,148,444)	(5,139,796)	(1,497,965)
<b>Net profit after taxation</b>		<b>365,783,571</b>	<b>352,904,151</b>	<b>82,103,258</b>	<b>70,998,955</b>
<b>Appropriations</b>					
Statutory reserve		29,763,655	31,396,262	198,211	1,676,001
Start-up Fund		-	-	-	-
Coupon payment for Perpetual Bonds		447,841,096	266,135,469	178,109,590	47,810,762
		<b>477,604,751</b>	<b>297,531,731</b>	<b>178,307,801</b>	<b>49,486,763</b>
<b>Retained surplus</b>		<b>(111,821,181)</b>	<b>55,372,420</b>	<b>(96,204,542)</b>	<b>21,512,192</b>
<b>Earnings Per Share (EPS)</b>	39	<b>0.42</b>	<b>0.40</b>	<b>0.09</b>	<b>0.08</b>

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

-Sd-  
President & Managing Director

-Sd-  
Independent Director

-Sd-  
Chairman

Dhaka,  
31 October 2023

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

<b>Cash flows from Operating Activities</b>	<b>Notes</b>	<b>Jan'23-Sep'23 Taka</b>	<b>Jan'22-Sep'22 Taka</b>
Interest receipts		20,793,491,421	9,470,763,779
Interest payments		(13,076,259,061)	(11,381,204,357)
Dividend receipts		223,925,734	61,940,283
Fees and commission receipts		1,109,453,390	1,038,955,630
Recoveries on loans previously written off		64,046,261	140,742,040
Payments to employees		(2,414,933,865)	(2,418,423,112)
Payments to suppliers		(138,823,007)	(96,846,333)
Income taxes paid		(1,120,886,958)	(1,642,550,405)
Receipts from other operating activities	40	3,434,471,819	4,596,846,727
Payments for other operating activities	41	(1,937,979,306)	(1,789,597,023)
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>6,936,506,429</b>	<b>(2,019,372,770)</b>
<b>Increase/decrease in operating assets and liabilities</b>			
Loans and advances to customers		(18,174,210,407)	(13,486,231,299)
Other assets		330,128,039	(3,975,138,773)
Deposits from other banks		3,327,495,622	4,099,171,401
Deposits from customers		20,709,254,706	17,103,663,889
Trading liabilities (short-term borrowings)		(3,022,145,084)	(17,996,171,998)
Other liabilities		(1,570,244,603)	(78,201,346)
		<b>1,600,278,273</b>	<b>(14,332,908,127)</b>
<b>Net cash used in operating activities (a)</b>		<b>8,536,784,701</b>	<b>(16,352,280,898)</b>
<b>Cash Flows from Investing Activities</b>			
(Purchase)/Sale of government securities		(5,722,459,126)	10,071,311,599
Sale/(Purchase) of trading securities, shares, bonds, etc.		648,007,054	(573,781,876)
Purchase of fixed assets incl. premises, furniture and fixtures		(70,550,502)	(99,391,013)
<b>Net cash flow from investing activities (b)</b>		<b>(5,145,002,574)</b>	<b>9,398,138,710</b>
<b>Cash Flows from Financing Activities</b>			
Decrease of long-term borrowings		(195,506,067)	(1,350,392,609)
Dividend paid including coupon payment of perpetual bond		(447,841,096)	(434,024,553)
<b>Net cash (used in) Financing activities (c)</b>		<b>(643,347,163)</b>	<b>(1,784,417,162)</b>
<b>Net decrease in cash (a+b+c)</b>		<b>2,748,434,964</b>	<b>(8,738,559,350)</b>
Effects of exchange rate changes on cash and cash equivalents		(559,248,093)	(732,998,811)
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>29,618,365,921</b>	<b>25,500,478,492</b>
(*) Cash and cash equivalents:			
Cash		1,328,795,469	1,419,733,342
Prize bonds		2,567,100	1,566,300
Money at call and on short notice		2,928,115,969	2,863,955,298
Balance with Bangladesh Bank and its agent bank(s)		15,036,439,092	14,523,362,415
Balance with other banks and financial institutions		10,322,448,292	6,691,861,136
		<b>29,618,365,921</b>	<b>25,500,478,492</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	42	<b>9.72</b>	<b>(18.62)</b>

-Sd-  
**Chief Financial Officer**

-Sd-  
**Company Secretary**

-Sd-  
**President & Managing Director**

-Sd-  
**Independent Director**

-Sd-  
**Chairman**

Dhaka,  
31 October 2023

## AB Bank Limited

### Statement of Changes in Equity

For the period from 01 January 2023 to 30 September 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
Bonus share issued for 2022	172,182,760	-	-	-	-	(172,182,760)	-
Net profit after taxation for the year	-	-	-	-	-	365,783,571	365,783,571
Addition/(Adjustment) made during the year	-	29,763,655	-	(12,526)	16,847,724	(444,534,955)	(397,936,101)
Foreign exchange rate fluctuation	-	24,780,104	-	-	-	(3,955,223)	20,824,881
<b>Balance at 30 September 2023</b>	<b>8,781,321,070</b>	<b>8,104,668,399</b>	<b>2,852,199,200</b>	<b>758,141,381</b>	<b>74,285,656</b>	<b>3,843,994,101</b>	<b>24,414,609,807</b>

For the period from 01 January 2022 to 30 September 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
Bonus share for 2021	250,751,600	-	-	-	-	(250,751,600)	-
Cash Dividend paid for 2021	-	-	-	-	-	(167,167,734)	(167,167,734)
Net profit after taxation for the year	-	-	-	-	-	352,904,151	352,904,151
Addition/(Adjustment) made during the year	-	31,396,262	-	(12,847)	39,368,705	(337,214,767)	(266,462,646)
Foreign exchange rate fluctuation	-	29,999,791	-	-	-	(52,035,270)	(22,035,478)
<b>Balance at 30 September 2022</b>	<b>8,609,138,310</b>	<b>7,546,305,826</b>	<b>2,852,199,200</b>	<b>758,158,189</b>	<b>81,515,626</b>	<b>4,357,324,636</b>	<b>24,204,641,788</b>

-Sd-  
Chief Financial Officer

-Sd-  
Company Secretary

-Sd-  
President & Managing Director

-Sd-  
Independent Director

-Sd-  
Chairman

Dhaka,  
31 October 2023

# AB Bank Limited and Its Subsidiaries

## Notes to the Financial Statements For the period ended 30 September 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 act 2023 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, 2023. According to IAS-33, EPS for the period ended September 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. Net Operating Cash Flow Per Share (NOCFPS)

Net Operating Cash Flow Per Share (NOCFPS) has been increased to BDT 9.72 from BDT (18.62) in 2023 compare to the same period of 2022. It is happened mainly due to the increase of customer deposits. Bank has taken different active initiatives including deposit campaign, new product development etc. to increase core deposit of the bank.

#### II. Other operating income

Other operating income has been decreased significantly in this year because in the same period of last year we have recovered BDT 14.07 crore from written off loan where as in this year we have recovered only BDT 6.40 crore.

### III. Income from Commission, exchange and brokerage

Income from Commission, exchange and brokerage has been decreased by BDT 62.84 crore in 2023 compare to the same period of last year. It is mainly due to the Exchange gains less losses arising from dealings in foreign currencies. In last year there were total income under Exchange gains less losses arising from dealings in foreign currencies BDT 100.67 crore where as in this year it is only BDT 30.79 crore.

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

Earnings Per Share (EPS) has been slightly increased to Tk. 0.42 from Tk. 0.40 compare to same reporting period of last year. This is happened due to mainly increase of Interest income/profit on investments.

## 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	1,098,587,556
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	1,362,690,000
<b>Total loans/placement to subsidiary</b>				<b>2,618,877,092</b>

	30.09.2023 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	8,781,321,070	8,609,138,310
Statutory reserve	8,104,668,399	8,050,124,639
Other reserve	3,684,626,237	3,667,791,039
Retained earnings	3,843,994,101	4,098,883,468
	<b>24,414,609,807</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	8,631,321,070	8,459,138,310
	<b>8,781,321,070</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	29,763,655	31,336,234
Add/(Less): Adj. for Foreign Exchange Rate Fluctuation	24,780,104	29,281,763
	460,709,442	406,165,683
	<b>8,104,668,399</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	758,141,381	758,153,907
Investment revaluation reserve	74,285,656	57,437,932
	<b>3,684,626,237</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	365,783,571	677,238,715
Less: Transfer to statutory reserve	(29,763,655)	(535,933,103)
Bonus Share Issued	(172,182,760)	(250,751,600)
Cash Dividend Paid	-	(167,167,734)
Start-up Fund	-	(6,772,387)
	<b>4,262,720,623</b>	<b>4,528,203,746</b>
Add/(Less): Transferred from Assets Revaluation Reserve	12,526	17,129
Add/(Less): Adjustment made during the period	(414,783,825)	(377,339,298)
Add/(Less): Foreign Exchange Translation gain/(loss)	(3,955,223)	(51,998,109)
	<b>3,843,994,101</b>	<b>4,098,883,468</b>

	<b>30.09.2023</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	24,414,609,807	24,425,937,456
Number of ordinary shares outstanding	878,132,107	878,132,107
<b>Net Asset Value Per Share (NAVPS)</b>	<b>27.80</b>	<b>27.82</b>

	<b>Jan'23 - Sep'23</b> <b>Taka</b>	<b>Jan'22 -Sep'22</b> <b>Taka</b>
<b>2.5.7 Earnings Per Share (EPS)</b>		
Profit after taxation	365,783,571	352,904,151
Number of ordinary shares outstanding	878,132,107	878,132,107
<b>Earnings Per Share</b>	<b>0.42</b>	<b>0.40</b>

<b>2.5.8 Net Operating Cash Flow Per Share (NOCFPS)</b>		
Net Operating Cash Flow	8,536,784,701	(16,352,280,898)
Number of ordinary shares outstanding	878,132,107	878,132,107
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>9.72</b>	<b>(18.62)</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	365,783,571	352,904,151
Provision for Tax	738,850,947	786,738,719
Provision for Loans, Investment and others	1,016,027,666	947,982,963
Increase in interest receivable	3,728,233,409	(4,573,092,131)
Increase/(Decrease) interest Payable on Deposits	1,457,749,393	1,171,737,839
Non cash items, Lease impact and others	191,500,307	203,907,283
Income tax paid	(1,120,886,958)	(1,642,550,405)
Effect of exchange rate changes on cash & cash equivalents	559,248,093	732,998,811
	<b>6,936,506,429</b>	<b>(2,019,372,770)</b>

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

	<b>30.09.2023</b> <b>BDT</b>	<b>31.12.2022</b> <b>BDT</b>
Unclaimed Dividend Account	<b>4,414,143</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>30.09.2023</b>	<b>31.12.2022</b>
	<b>Taka</b>	<b>Taka</b>
<b>3. Cash</b>		
Cash in hand (Note 3.1)	1,328,795,469	1,726,804,079
Balance with Bangladesh Bank and its agent bank(s) (Note 3.2)	15,036,439,092	18,940,735,899
	<b><u>16,365,234,561</u></b>	<b><u>20,667,539,978</u></b>
<b>3(a) Consolidated Cash</b>		
AB Bank Limited	16,365,234,561	20,667,539,978
AB Investments Limited	25,000	25,000
AB International Finance Limited	337,692	287,235
AB Securities Limited	34,806	12,522
Cashlink Bangladesh Limited (CBL)	4,230	6,954
	<b><u>16,365,636,290</u></b>	<b><u>20,667,871,690</u></b>
<b>3.1 Cash in hand</b>		
In local currency	1,311,865,414	1,704,473,030
In foreign currency	16,930,055	22,331,050
	<b><u>1,328,795,469</u></b>	<b><u>1,726,804,079</u></b>
<b>3.1(a) Consolidated Cash in hand</b>		
AB Bank Limited	1,328,795,469	1,726,804,079
AB Investments Limited	25,000	25,000
AB International Finance Limited	337,692	287,235
AB Securities Limited	34,806	12,522
Cashlink Bangladesh Limited (CBL)	4,230	6,954
	<b><u>1,329,197,197</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	13,195,450,385	15,720,873,458
In foreign currency	1,657,325,011	2,800,610,324
	14,852,775,395	18,521,483,782
Sonali Bank Limited	183,663,697	419,252,117
(as an agent bank of Bangladesh Bank) - local currency	<b><u>15,036,439,092</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	15,036,439,092	18,940,735,899
AB Investments Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b><u>15,036,439,092</u></b>	<b><u>18,940,735,899</u></b>

	<b>30.09.2023</b> <b>Taka</b>	<b>31.12.2022</b> <b>Taka</b>
<b>4. Balance with other banks and financial institutions</b>		
In Bangladesh	481,630,966	525,610,648
Outside Bangladesh	9,840,817,326	4,304,948,618
	<b><u>10,322,448,292</u></b>	<b><u>4,830,559,266</u></b>
<b>4(a) Consolidated balance with other banks and financial institutions</b>		
In Bangladesh	931,098,140	1,187,972,612
Outside Bangladesh (Nostro Accounts)	9,842,401,405	4,327,150,465
	<b><u>10,773,499,546</u></b>	<b><u>5,515,123,076</u></b>
<b>4.1.a Consolidated In Bangladesh</b>		
AB Bank Limited	481,630,966	525,610,648
AB Investment Limited	49,678,636	125,210,863
AB International Finance Limited	-	-
AB Securities Limited	572,596,979	905,891,350
Cashlink Bangladesh Limited (CBL)	47,063,478	45,354,290
	<b><u>1,150,970,060</u></b>	<b><u>1,602,067,150</u></b>
<u>Less:</u> Inter company transaction	219,871,919	414,094,538
	<b><u>931,098,140</u></b>	<b><u>1,187,972,612</u></b>
<b>4.2.a Consolidated Outside Bangladesh (Nostro Accounts)</b>		
AB Bank Limited	9,840,817,326	4,304,948,618
AB Investment Limited	-	-
AB International Finance Limited	14,053,727	34,609,250
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	9,854,871,053	4,339,557,868
<u>Less:</u> Inter company transactions	12,469,648	12,407,403
	<b><u>9,842,401,405</u></b>	<b><u>4,327,150,465</u></b>

		<b>30.09.2023</b>	<b>31.12.2022</b>
		<b>Taka</b>	<b>Taka</b>
<b>5. Money at call and on short notice</b>			
In Bangladesh	(Note 5.1)	850,000,000	-
Outside Bangladesh	(Note 5.2)	2,078,115,969	1,929,552,107
		<b>2,928,115,969</b>	<b>1,929,552,107</b>
<b>5(a) Consolidated money at call and on short notice</b>			
AB Bank Limited		2,928,115,969	1,929,552,107
AB Investment Limited		-	-
AB International Finance Limited		-	-
AB Securities Limited		-	-
Cashlink Bangladesh Limited (CBL)		-	-
		<b>2,928,115,969</b>	<b>1,929,552,107</b>
<u>Less: Inter-group transaction</u>		<u>(1,362,690,000)</u>	<u>(1,007,145,750)</u>
		<b>1,565,425,970</b>	<b>922,406,358</b>
<b>6. Investments</b>		<b>56,905,113,474</b>	<b>51,812,774,278</b>
<b>6 (a) Consolidated investments</b>			
AB Bank Limited		56,905,113,474	51,812,774,278
AB International Finance Limited		-	-
AB Investment Limited		457,527,073	519,327,763
AB Securities Limited		171,457,851	134,737,603
Cashlink Bangladesh Limited (CBL)		-	-
		<b>57,534,098,399</b>	<b>52,466,839,645</b>
<b>6.1 Government securities</b>			
T.Bill-Local-RE.REPO		-	-
T.Bill		1,755,032,815	1,541,305,390
Treasury bonds		42,234,577,418	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		2,567,100	1,527,700
		<b>44,464,807,333</b>	<b>38,724,461,083</b>
<b>6.1(a) Consolidated Government securities</b>			
AB Bank Limited		44,464,807,333	38,724,461,083
AB Investment Limited		-	-
AB International Finance Limited		-	-
AB Securities Limited		-	-
Cashlink Bangladesh Limited (CBL)		-	-
		<b>44,464,807,333</b>	<b>38,724,461,083</b>
<b>6.2 Other investments</b>			
Shares	(Note 6.2.1)	5,285,285,782	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)	2,129,483,160	1,995,185,687
		<b>11,714,768,942</b>	<b>12,402,960,438</b>
<b>Investments -ABBL, Mumbai branch</b>			
Treasury bills		725,537,199	685,352,757
		<b>725,537,199</b>	<b>685,352,757</b>
		<b>12,440,306,141</b>	<b>13,088,313,195</b>

	<b>30.09.2023</b> <b>Taka</b>	<b>31.12.2022</b> <b>Taka</b>
<b>6.2 (a) Consolidated other investments</b>		
AB Bank Limited	12,440,306,141	13,088,313,195
AB Investment Limited	457,527,073	519,327,763
AB International Finance Limited	-	-
AB Securities Limited	171,457,851	134,737,603
Cashlink Bangladesh Limited (CBL)	-	-
	<b>13,069,291,066</b>	<b>13,742,378,561</b>
<b>6.2.1 Investments in shares</b>		
Quoted (Publicly traded)	4,436,433,737	4,458,922,707
Unquoted	848,852,045	848,852,045
	<b>5,285,285,782</b>	<b>5,307,774,752</b>
Details are given in <b>Annexure-B</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>4,300,000,000</b>	<b>5,100,000,000</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>1,600,000,000</b>	<b>2,400,000,000</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>2,700,000,000</b>	<b>2,700,000,000</b>
<b>6.2.3 Pinnacle Global Fund Pte Limited</b>	<b>2,129,483,160</b>	<b>1,995,185,687</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>325,956,730,718</b>	<b>312,068,149,520</b>
<b>7.1 Broad category-wise breakup excluding bills purchased and discounted</b>		
<b>In Bangladesh</b>		
Loans	308,972,244,734	293,241,077,481
Overdrafts	16,168,619,759	18,043,083,499
Cash credits	-	-
	<b>325,140,864,493</b>	<b>311,284,160,980</b>
<b>Outside Bangladesh: ABBL, Mumbai branch</b>		
Loans	35,146	6,370,811
Overdrafts	-	-
Cash credits	67,700,509	65,862,837
	<b>67,735,655</b>	<b>72,233,648</b>
	<b>325,208,600,148</b>	<b>311,356,394,628</b>

	<b>30.09.2023</b>	<b>31.12.2022</b>
	<b>Taka</b>	<b>Taka</b>
<b>7.2 Net loans, advances and lease/investments</b>		
Gross loans and advances	325,956,730,718	312,068,149,520
<u>Less:</u>		
Interest suspense	10,443,658,150	11,773,479,961
Provision for loans and advances	27,520,734,688	27,260,466,185
	37,964,392,837	39,033,946,146
	<b>287,992,337,881</b>	<b>273,034,203,374</b>
<b>7.3 Geographical location-wise (division) distribution</b>		
<b>In Bangladesh</b>		
<b><u>Urban branches</u></b>		
Dhaka	233,309,156,547	228,070,853,119
Chattagram	49,340,870,077	48,285,420,278
Khulna	15,919,231,725	14,271,146,285
Sylhet	1,381,338,032	1,329,336,143
Barishal	493,759,962	492,482,467
Rajshahi	5,910,375,818	5,132,378,415
Rangpur	10,478,509,392	6,157,870,007
Mymensingh	4,958,439,870	4,978,396,856
	<b>321,791,681,423</b>	<b>308,717,883,570</b>
<b><u>Rural branches</u></b>		
Dhaka	1,797,865,253	1,714,435,552
Chattagram	733,112,070	682,279,722
Khulna	834,780,443	-
Sylhet	125,821,553	123,463,857
Barishal	-	-
Rajshahi	1,055,298	18,746
Rangpur	819,649	601,245
Mymensingh	62,211,777	58,011,946
	<b>3,555,666,043</b>	<b>2,578,811,068</b>
<b>Outside Bangladesh</b>		
ABBL, Mumbai branch	609,383,252	771,454,882
	<b>325,956,730,718</b>	<b>312,068,149,520</b>
<b>7.4 Classification of loans, advances and lease/investments</b>		
<b>In Bangladesh</b>		
<b><u>Unclassified</u></b>		
Standard	259,701,110,378	242,013,059,024
Special Mention Account	6,239,164,041	6,161,735,613
	265,940,274,419	248,174,794,637
<b><u>Classified</u></b>		
Sub-Standard	178,870,947	180,200,000
Doubtful	3,434,257,281	3,245,000,000
Bad/Loss	55,793,944,819	59,696,700,000
	59,407,073,047	63,121,900,000
	325,347,347,466	311,296,694,637
<b>Outside Bangladesh-Mumbai Branch</b>		
Unclassified Loan	609,383,252	771,454,882
Classified Loan	-	-
	609,383,252	771,454,882
	<b>325,956,730,718</b>	<b>312,068,149,520</b>

	30.09.2023 Taka	31.12.2022 Taka
<b>7(a) Consolidated loans, advances and lease/investments excl. Bills purchased</b>		
AB Bank Limited	325,208,600,148	311,356,394,628
AB Investment Limited	7,289,488,285	7,281,007,296
AB International Finance Limited	-	-
AB Securities Limited	769,515,167	736,367,542
Cashlink Bangladesh Limited (CBL)	-	-
	<b>333,267,603,600</b>	<b>319,373,769,465</b>
<u>Less: Inter company transaction</u>	1,256,187,092	914,115,052
	<b><u>332,011,416,508</u></b>	<b><u>318,459,654,413</u></b>

**8 Bills purchased and discounted**

In Bangladesh	206,482,973	12,533,657
Outside Bangladesh - ABBL, Mumbai Branch	541,647,597	699,221,235
	<b><u>748,130,570</u></b>	<b><u>711,754,892</u></b>

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

AB Bank Limited	748,130,570	711,754,892
AB Investment Limited	-	-
AB International Finance Limited	1,802,718,351	1,239,255,280
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b><u>2,550,848,922</u></b>	<b><u>1,951,010,172</u></b>

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

**Cost:**

Land and Building	2,271,171,345	2,271,171,345
Furniture and fixtures	341,902,862	349,155,773
Office appliances	62,669,961	63,105,254
Electrical appliances	2,069,805,067	2,155,441,495
Motor vehicles	261,169,671	260,944,343
Intangible Assets	1,017,116,705	982,430,450
Right of Use Assets	1,329,421,828	1,329,421,828
	7,353,257,438	7,411,670,487
<u>Less: Accumulated depreciation and amortization</u>	4,412,755,858	4,162,507,606
	<b><u>2,940,501,580</u></b>	<b><u>3,249,162,881</u></b>

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

**Cost:**

AB Bank Limited	7,353,257,438	7,411,670,487
AB Investments Limited	687,679,476	687,679,476
AB International Finance Limited	6,886,097	5,864,554
AB Securities Limited	41,652,523	65,395,047
Cashlink Bangladesh Limited (CBL)	81,471,369	-
	<b><u>8,170,946,903</u></b>	<b><u>8,170,609,564</u></b>

**Accumulated depreciation:**

AB Bank Limited	4,412,755,858	4,162,507,606
AB Investments Limited	206,746,278	193,985,222
AB International Finance Limited	6,225,422	5,770,600
AB Securities Limited	38,237,400	57,794,107
Cashlink Bangladesh Limited (CBL)	81,471,369	-
	4,745,436,327	4,420,057,536
	<b><u>3,425,510,577</u></b>	<b><u>3,750,552,029</u></b>

	<b>30.09.2023</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)	3,397,195,706	3,562,297,871
Accounts receivable	1,286,727,760	1,667,622,589
Preliminary, formation, organisational, renovation, development, prepaid expenses and others	855,609,163	533,005,552
Exchange for clearing	66,237,111	663,210,910
Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures, and other income receivables	1,602,880,421	1,214,753,020
Security deposits	67,262,494	72,623,086
Advance rent and advertisement (Note 10.2)	127,547,032	159,292,739
Stationery, stamps, printing materials, etc.	45,655,923	71,462,423
Inter-branch adjustment	47,138	147,414
	<b>7,469,082,748</b>	<b>7,964,335,605</b>
	<b>13,698,197,671</b>	<b>14,193,450,527</b>
<b>10(a) Consolidated Other assets</b>		
AB Bank Limited	13,698,197,671	14,193,450,527
AB Investment Limited	1,053,338,356	563,197,489
AB International Finance Limited	79,269,688	55,757,677
AB Securities Limited	7,682,638	105,574,309
Cashlink Bangladesh Limited (CBL)	34,875,860	34,974,457
	<b>14,873,364,212</b>	<b>14,952,954,459</b>
<u>Less:</u> Inter-group transaction	6,379,980,493	6,473,500,658
	<b>8,493,383,710</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>

	<b>30.09.2023</b>	<b>31.12.2022</b>
	<b>Taka</b>	<b>Taka</b>
<b>b) Deferred tax liabilities against property, plant &amp; equipment</b>		
Balance at 01 January	89,055,050	92,941,021
<u>Add</u> : Provision made during the period	(18,524,555)	(3,685,946)
<u>Add/(Less)</u> : Adjustment for Rate Fluctuation during the period	(125,388)	(200,026)
<b>Closing deferred tax liabilities</b>	<b>70,405,106</b>	<b>89,055,050</b>
<b>Net Deferred Tax Assets (a-b)</b>	<b>3,397,195,706</b>	<b>3,562,297,871</b>
<b>Net Deferred Tax Income during the period</b>	<b>(165,227,554)</b>	<b>3,685,946</b>
<b>Deferred tax liabilities against Property, Plant &amp; Equipment</b>		
Accounting base of Property, Plant & Equipment	2,774,856,533	2,892,265,617
Tax base of Property, Plant & Equipment	2,588,750,029	2,651,226,386
<b>Difference</b>	<b>186,106,504</b>	<b>241,039,231</b>
<b>(Deductible)/Taxable Temporary Difference</b>	<b>186,106,504</b>	<b>241,039,231</b>
Effective Tax Rate	37.50%	37.50%
Deferred Tax (Assets)/Liabilities	<b>69,789,939</b>	<b>90,389,712</b>
Deferred Tax (Assets)/Liabilities of Mumbai Branch	<b>615,167</b>	<b>(1,334,662)</b>
<b>Closing Deferred Tax Liabilities</b>	<b>70,405,106</b>	<b>89,055,050</b>
<b>10.1.1 Consolidated deferred tax liabilities</b>		
AB Bank Limited	70,405,106	89,055,050
AB Investment Limited	-	-
	<b>70,405,106</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 September 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:		

SI	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)	7,724,131,633	10,750,218,784
Outside Bangladesh		-	-
		<b>7,724,131,633</b>	<b>10,750,218,784</b>

### 12.1 In Bangladesh:

#### 12.1.1 Bangladesh Bank

Export Development Fund	976,577,509	3,856,632,492
Islamic Investment Bond	503,524,306	503,159,722
Refinance against IPPF	168,406,086	190,938,429
Refinance against Women Entr., Small Enterprise, ETP, Covid 19 & Others	1,359,157,065	1,340,566,790
	<b>3,007,664,967</b>	<b>5,891,297,433</b>

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### 12.1.2 Call & Term Borrowing from

Citizens Bank PLC	870,000,000	-
Basic Bank Limited	-	1,200,000,000
Agrani Bank Limited	2,100,000,000	2,300,000,000
Shimanto Bank Limited	100,000,000	350,000,000
Bangladesh Krishi Bank	1,200,000,000	-
Rupali Bank Limited	-	500,000,000
Community Bank Ltd	140,000,000	-
Uttara Bank Limited	300,000,000	-
One Bank Limited	-	500,000,000
Accrued interest	6,466,667	3,868,444
Accrued Interest Repo-Other Bank	-	5,052,907
	<b>4,716,466,667</b>	<b>4,858,921,351</b>
<b>Total in Bangladesh</b>	<b>7,724,131,633</b>	<b>10,750,218,784</b>

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

AB Bank Limited	7,724,131,633	10,750,218,784
AB Investment Limited	1,098,587,556	756,515,861
AB International Finance Limited	1,359,529,057	1,001,325,144
AB Securities Limited	157,599,536	157,599,191
Cashlink Bangladesh Limited (CBL)	-	-
	10,339,847,783	12,665,658,980
<u>Less: Intercompany transactions</u>	2,615,716,149	1,915,440,196
	<b>7,724,131,632</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	1,610,000,000	1,955,000,000
Sonali Bank Limited	1,500,000,000	1,500,000,000
National Credit & Commerce Bank Limited	735,000,000	892,500,000
Janata Bank Limited	1,000,000,000	1,000,000,000
Agrani Bank Limited	750,000,000	750,000,000
	<b>5,595,000,000</b>	<b>6,097,500,000</b>

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### 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%.

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#### Subscriber wise perpetual bonds are:

The Premier Bank Limited	1,050,000,000	1,050,000,000
IFIC Bank Limited	1,000,000,000	1,000,000,000
NCC Bank Limited	650,000,000	650,000,000
Trust Bank Limited	890,000,000	890,000,000
Uttara Bank Limited	100,000,000	100,000,000
Subscribers other than Banks	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	11,122,535,874	7,795,040,252
Other deposits	331,069,233,157	308,902,229,058
	<b>342,191,769,031</b>	<b>316,697,269,309</b>

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

AB Bank Limited	342,191,769,031	316,697,269,309
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	342,191,769,031	316,697,269,309
Less: Inter-group transaction	233,657,748	428,050,718
	<b>341,958,111,282</b>	<b>316,269,218,590</b>

	<b>30.09.2023</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>51,951,731,769</b>	<b>52,560,287,543</b>
Current accounts and other accounts	46,363,743,750	46,923,030,071
Savings Deposits (9%)	3,859,498,790	3,749,472,327
Bills Payable	1,728,489,229	1,887,785,146
<b>b) Time Deposits</b>	<b>290,240,037,262</b>	<b>264,136,981,766</b>
Savings Deposits (91%)	39,023,821,097	37,911,331,304
Short Notice Deposits	26,067,754,015	27,860,915,473
Fixed Deposits	163,015,853,588	141,978,941,534
Other Deposits	62,132,608,562	56,385,793,454
<b>Total Demand and Time Deposits</b>	<b>342,191,769,031</b>	<b>316,697,269,309</b>

#### 15. Other liabilities

Accumulated provision against loans and advances (Note 15.1)	27,520,734,688	27,260,466,185
Provision for current tax (net of advance tax) (Note 15.2)	506,765,851	1,126,116,056
Interest suspense account	10,443,658,150	11,773,479,961
Provision against other assets (Note 15.3)	344,959,106	334,959,106
Accounts payable - Bangladesh Bank	38,205,258	17,503,601
Accrued expenses	175,647,932	117,779,412
Lease Liabilities (Note 15.4)	128,348,532	317,024,275
Provision for off balance sheet items (Note 15.5)	1,367,500,000	1,180,000,000
Provision against investments (Note 15.6)	2,426,976,888	2,358,476,593
Start-up Fund *	17,100,397	17,100,551
Unclaimed Dividend Account	4,414,143	4,466,473
Others **	839,756,684	1,207,062,630
	<b>43,814,067,628</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 (+)		750,000,000	2,144,306,250
		259,994,376	687,793,939
Closing Balance		<b>21,901,241,749</b>	<b>21,641,247,373</b>
Provision made by ABBL, Mumbai Branch		-	-
<b>Total provision on classified loans and advances</b>		<b>21,901,241,749</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		4,767,281	4,493,155
<b>Total provision on un-classified loans and advances</b>		<b>5,619,492,939</b>	<b>5,619,218,812</b>
<b>Total provision on loans and advances</b>		<b>27,520,734,688</b>	<b>27,260,466,185</b>

		<b>30.09.2023</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)	9,203,552,591	8,701,098,195
Advance Income Tax	(note 15.2.2)	8,696,786,741	7,574,982,140
<b>Provision for current tax (net of advance tax)</b>		<b>506,765,851</b>	<b>1,126,116,056</b>
<b>15.2.1 Provision for current tax</b>			
Opening Balance		8,592,933,385	7,180,209,315
<u>Add: Provision made during the year</u>		474,278,516	1,958,916,186
<u>Less: Adjustment/transferred during the year</u>		-	-
<u>Less: Write-off adjustment</u>		-	(546,192,117)
Closing Balance		9,067,211,902	8,592,933,385
Provision held by ABBL, Mumbai Branch		136,340,689	108,164,809
		<b>9,203,552,591</b>	<b>8,701,098,195</b>

Corporate income tax assessment of the Bank is completed up to the income year ended 31 December 2022 (Assessment Year 2023-24). Corporate income tax return for the year 2020, 2021 and 2022 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	1,094,159,785	1,832,331,682
Closing balance (Bangladesh operations)	8,528,790,299	7,434,630,513
<b>Advance tax of ABBL, Mumbai Branch</b>	<b>167,996,442</b>	<b>140,351,627</b>
	<b>8,696,786,741</b>	<b>7,574,982,140</b>

#### 15.3 Provision against other assets

##### Provision for

Prepaid legal expenses	176,726,000	156,626,000
Protested bills	75,375,678	73,875,678
Others	92,857,428	104,457,428
	<b>344,959,106</b>	<b>334,959,106</b>

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

#### 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.	201,631,044	50,370,244	50%	25,185,122	25,185,122
		151,260,800	100%	151,260,800	151,540,878
Protested bills	75,374,116	75,374,116	100%	75,374,116	75,375,678
Others	91,459,834	3,709,451	50%	1,854,726	1,854,726
		87,750,383	100%	87,750,383	91,002,702
<b>Required provision for other assets</b>				<b>341,425,147</b>	<b>344,959,106</b>
Total provision requirement					341,425,147
Total provision maintained					344,959,106
<b>Excess provision maintained at the reporting date</b>					<b>3,533,959</b>

	<b>30.09.2023</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%	14,760,518	35,034,137
Rental payment during the period	203,436,261	226,581,681
<b>Closing balance of lease liability</b>	<b>128,348,532</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	187,500,000	850,000,000
	<b>1,367,500,000</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 September 2023</b>	<b>31 Dec 2022</b>
Acceptances and endorsement	8,517,559,409	1%,2%,5%	99,590,532	79,682,164
Letters of guarantee	15,799,890,585	1%,2%,5%	1,034,959,741	881,149,528
Irrevocable letters of credit	9,578,389,151	1%,2%,5%	141,439,914	69,498,120
Others	9,029,117,522	1%	90,291,175	149,370,187
<b>Total Off Balance Sheet Items &amp; required provision</b>	42,924,956,666		1,366,281,362	1,179,700,000
Total provision maintained			1,367,500,000	1,180,000,000
<b>Excess provision at the reporting date</b>			<b>1,218,638</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 5,936,560,922 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	65,000,000	141,698,075
	<b>1,147,051,075</b>	<b>1,082,051,075</b>
Total provision maintained for Investment in quoted shares	1,147,051,075	1,082,051,075
Total provision requirement for Investment in quoted shares	1,145,899,120	1,082,051,075
<b>Excess provision</b>	<b>1,151,955</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	3,500,000	191,303,398
	<b>459,925,382</b>	<b>456,425,382</b>

##### Total Provision maintained against investment:

Provision against quoted shares	1,147,051,075	1,082,051,075
Provision for Pinnacle Global Fund Pte Limited	820,000,136	820,000,136
Provision for Amana Bank Limited, Srilanka:	459,925,382	456,425,382
	<b>2,426,976,594</b>	<b>2,358,476,593</b>

	<b>30.09.2023</b>	<b>31.12.2022</b>
	<b>Taka</b>	<b>Taka</b>
<b>15(a) Consolidated Other liabilities</b>		
AB Bank Limited	43,814,067,628	45,714,434,841
AB Investment Limited	1,365,648,385	1,382,478,229
AB International Finance Limited	319,325,960	83,653,804
AB Securities Limited	840,409,419	1,209,050,766
Cashlink Bangladesh Limited (CBL)	-	34,500
	46,339,451,392	48,389,652,139
<u>Less: Inter-group transaction</u>	145,564,737	132,699,796
	<b>46,193,886,655</b>	<b>48,256,952,343</b>
<b>16. Share Capital</b>	<b>8,781,321,070</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	8,631,321,070	8,459,138,310
	<b>8,781,321,070</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>	29,763,655	31,336,234
<u>Add/(Less): Adjustment for Foreign Exchange Rate Fluctuation</u>	24,780,104	29,281,763
	460,709,442	406,165,683
	<b>8,104,668,399</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)	758,141,381	758,153,907
Investment revaluation reserve	74,285,656	57,437,932
	<b>3,684,626,237</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>	(12,526)	(17,129)
	<b>758,141,381</b>	<b>758,153,907</b>
<b>18(a) Consolidated Other reserve</b>		
AB Bank Limited	3,684,626,237	3,667,791,039
AB Investment Limited	-	-
AB International Finance Limited	108,338,345	102,507,362
AB Securities Limited	85,910,523	85,910,523
Cashlink Bangladesh Limited (CBL)	-	-
	<b>3,878,875,104</b>	<b>3,856,208,923</b>

	<b>30.09.2023</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	365,783,571	677,238,715
<u>Less:</u> Transfer to statutory reserve	(29,763,655)	(535,933,103)
Bonus Share Issued	(172,182,760)	(250,751,600)
Cash dividend Paid	-	(167,167,734)
Start-up Fund	-	(6,772,387)
	<b>4,262,720,623</b>	<b>4,528,203,746</b>
<u>Add:</u> Transferred from Assets Revaluation Reserve	12,526	17,129
<u>Add:</u> Adjustment made during the year	(414,783,825)	(377,339,298)
<u>Less:</u> Foreign Exchange Translation loss	(3,955,223)	(51,998,109)
	<b>3,843,994,101</b>	<b>4,098,883,468</b>
<b>19(a) Consolidated Retained earnings</b>		
AB Bank Limited	3,843,994,101	4,098,883,468
AB Investment Limited	409,854,797	386,568,765
AB International Finance Limited	97,496,233	131,564,660
AB Securities Limited	168,665,139	165,505,837
Cashlink Bangladesh Limited (CBL)	(160,256,433)	(161,898,799)
	4,359,753,836	4,620,623,931
<u>Add/(Less):</u> Adjustment made during the period	718,981,282	608,770,996
Non-controlling Interest	15,875,815	16,042,881
	<b>5,094,610,933</b>	<b>5,245,437,808</b>
<b>19(b) Non-controlling interest</b>		
AB Investment Limited	10,390	10,355
AB Securities Limited	465,936	463,141
Cashlink Bangladesh Limited	11,974,357	11,810,120
	<b>12,450,683</b>	<b>12,283,617</b>
<b>20. Contingent liabilities</b>	<b>50,738,172,035</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	15,788,440,371	14,261,637,755
	<b>15,800,990,371</b>	<b>14,285,640,393</b>
	<b>Jan'23-Sep'23</b>	<b>Jan'22-Sep'22</b>
	<b>Taka</b>	<b>Taka</b>
<b>21. Profit and loss account</b>		
<u>Income:</u>		
Interest, discount and similar income	19,761,594,795	17,238,703,726
Dividend income	21,980,528	61,940,283
Fee, commission and brokerage	1,109,453,390	1,038,955,630
Gains less losses arising from investment securities	(15,779,331)	141,423,780
Gains less losses arising from dealing in foreign currencies	307,911,595	1,006,867,454
Other operating income	88,147,232	193,394,952
Gains less losses arising from dealing securities	(137,346,293)	(531,944,045)
	<b>21,135,961,916</b>	<b>19,149,341,779</b>
<u>Expenses:</u>		
Interest, fee and commission	14,534,008,455	12,552,942,196
Administrative expenses	3,290,689,409	3,196,746,362
Other operating expenses	1,012,963,026	886,703,804
Depreciation and amortization on banking assets	379,584,049	425,323,585
	<b>19,217,244,939</b>	<b>17,061,715,947</b>
	<b>1,918,716,977</b>	<b>2,087,625,833</b>

	Jan'23-Sep'23 Taka	Jan'22-Sep'22 Taka
<b>22. Interest income/profit on investments</b>		
Interest on loans and advances:		
Loans and advances	16,859,913,645	13,915,364,270
Bills purchased and discounted	6,896,825	11,662,152
	<u>16,866,810,470</u>	<u>13,927,026,422</u>
Interest on:		
Calls and placements	74,450,214	85,852,735
Balance with foreign banks	87,233,547	21,031,644
Reverse Repo	6,421,699	7,349,931
Balance with Bangladesh Bank	30,342,081	2,595,178
	<u>198,447,541</u>	<u>116,829,487</u>
	<b><u>17,065,258,011</u></b>	<b><u>14,043,855,910</u></b>
<b>22(a). Consolidated Interest income/profit on investments</b>		
AB Bank Limited	17,065,258,011	9,482,006,239
AB International Finance Limited	34,733,402	17,342,456
AB Investment Limited	97,237,594	59,145,837
AB Securities Limited	30,402,187	9,226,506
Cashlink Bangladesh Limited (CBL)	2,341,632	1,199,666
	<u>17,229,972,827</u>	<u>9,568,920,704</u>
<u>Less:</u> Intercompany transactions	<u>13,193,724</u>	<u>5,530,289</u>
	<b><u>17,216,779,102</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	7,815,593,068	6,166,024,952
Savings deposits	851,624,571	793,553,607
Special notice deposits	963,001,677	1,083,685,555
Other deposits	3,521,960,054	3,037,847,746
	<u>13,152,179,371</u>	<u>11,081,111,860</u>
Interest on borrowings:		
Local banks, financial institutions including BB	1,019,144,048	1,043,136,322
Subordinated Bond	362,685,036	428,694,014
	<u>14,534,008,455</u>	<u>12,552,942,196</u>
<b>23(a). Consolidated Interest/profit paid on deposits, borrowings, etc.</b>		
AB Bank Limited	14,534,008,455	12,552,942,196
AB Investment Limited	-	-
AB International Finance Limited	13,956,629	11,805,530
AB Securities Limited	7,476,563	6,600,000
Cashlink Bangladesh Limited (CBL)	-	-
	<u>14,555,441,647</u>	<u>12,571,347,726</u>
<u>Less:</u> Intercompany transactions	<u>15,872,825</u>	<u>13,237,486</u>
	<b><u>14,539,568,822</u></b>	<b><u>12,558,110,240</u></b>
<b>24. Investment income</b>		
Capital gain on sale of shares	(15,779,331)	141,423,780
Interest on treasury bills	67,279,725	127,818,331
Dividend on shares	21,980,528	61,940,283
Dividend on Perpetual Bonds	201,945,206	183,147,659
Interest on treasury bonds	2,463,696,401	2,676,973,239
Gain/(Loss) on treasury bills and treasury bonds	(137,346,293)	(531,944,045)
Interest on other bonds & others	165,360,657	206,908,588
	<u>2,767,136,894</u>	<u>2,866,267,834</u>
<b>24(a). Consolidated Investment income</b>		
AB Bank Limited	2,767,136,894	2,866,267,834
AB Investment Limited	2,694,068	26,094,086
AB International Finance Limited	-	-
AB Securities Limited	3,607,740	7,474,035
Cashlink Bangladesh Limited (CBL)	-	-
	<u>2,773,438,702</u>	<u>2,899,835,956</u>
<u>Less:</u> Intercompany transactions	<u>-</u>	<u>-</u>
	<b><u>2,773,438,702</u></b>	<b><u>2,899,835,956</u></b>

	Jan'23-Sep'23 Taka	Jan'22-Sep'22 Taka
<b>25. Commission, exchange and brokerage</b>		
Other fees, commission and service charges	713,950,365	646,639,660
Commission on letters of credit	332,109,247	331,891,035
Commission on letters of guarantee	63,393,779	60,424,935
Exchange gains less losses arising from dealings in foreign currencies	307,911,595	1,006,867,454
	<b>1,417,364,985</b>	<b>2,045,823,084</b>
<b>25(a). Consolidated Commission, exchange and brokerage</b>		
AB Bank Limited	1,417,364,985	2,045,823,084
AB Investment Limited	14,501,589	27,775,295
AB International Finance Limited	52,235,177	44,579,675
AB Securities Limited	41,947,420	86,061,612
Cashlink Bangladesh Limited (CBL)	-	-
	<b>1,526,049,171</b>	<b>2,204,239,665</b>
<u>Less: Intercompany transactions</u>	<u>(34,490)</u>	<u>(45,118)</u>
	<b>1,526,014,681</b>	<b>2,204,194,548</b>
<b>26. Other Income</b>		
Locker rent, insurance claim and others	3,419,237	4,987,491
Recoveries on loans previously written off	64,046,261	140,742,040
Recoveries on telex, telephone, fax, etc.	15,155,666	18,239,145
Recoveries on courier, postage, stamp, etc.	3,868,493	4,373,168
Non-operating income (*)	1,657,574	25,053,108
	<b>88,147,232</b>	<b>193,394,952</b>
(*) Non-operating income includes sale of scrap items, Gain on sale of properties etc.		
<b>26(a). Consolidated other income</b>		
AB Bank Limited	88,147,232	193,394,952
AB Investment Limited	6,990,215	7,604,522
AB International Finance Limited	52,279,088	51,996,869
AB Securities Limited	3,643,267	3,877,381
Cashlink Bangladesh Limited (CBL)	-	-
	151,059,802	256,873,724
<u>Less: Inter company transactions</u>	<u>6,537,390</u>	<u>6,537,390</u>
	<b>144,522,412</b>	<b>250,336,334</b>
<b>27. Salary and allowances</b>		
Basic salary, provident fund contribution and all other allowances	2,175,456,808	2,224,725,996
Festival and incentive bonus	221,577,057	179,538,567
	<b>2,397,033,865</b>	<b>2,404,264,563</b>
<b>27.1 Chief executive's salary and fees</b>	<b>17,900,000</b>	<b>14,158,549</b>
<b>27(a). Consolidated salary and allowances</b>		
AB Bank Limited	2,397,033,865	2,404,264,563
AB Investment Limited	25,988,012	27,718,330
AB International Finance Limited	25,370,414	22,020,052
AB Securities Limited	32,476,738	34,343,677
Cashlink Bangladesh Limited (CBL)	-	-
	<b>2,480,869,029</b>	<b>2,488,346,621</b>
<b>28. Rent, taxes, insurance, electricity, etc.</b>		
Rent, rates and taxes	300,752,319	234,453,463
Electricity, gas, water, etc.	78,101,153	74,708,770
Insurance	153,680,460	156,244,051
	<b>532,533,932</b>	<b>465,406,283</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.		

	Jan'23-Sep'23 Taka	Jan'22-Sep'22 Taka
<b>28(a). Consolidated Rent, taxes, insurance, electricity, etc.</b>		
AB Bank Limited	532,533,932	465,406,283
AB Investment Limited	1,751,392	1,804,532
AB International Finance Limited	7,671,736	6,602,226
AB Securities Limited	6,939,884	7,032,078
Cashlink Bangladesh Limited (CBL)	-	-
	548,896,944	480,845,120
<u>Less: Inter company transactions</u>	6,537,390	6,537,390
	<b>542,359,554</b>	<b>474,307,730</b>
<b>29. Legal expenses</b>		
Legal expenses	<b>13,846,840</b>	<b>18,615,578</b>
<b>29(a). Consolidated legal expenses</b>		
AB Bank Limited	13,846,840	18,615,578
AB Investment Limited	-	-
AB International Finance Limited	-	195,407
AB Securities Limited	5,609	75,000
Cashlink Bangladesh Limited (CBL)	-	3,600
	<b>13,852,449</b>	<b>18,889,584</b>
<b>30. Postage, stamp, telecommunication, etc.</b>		
Telex, fax, internet, wireless link, SWIFT, etc.	66,362,944	57,608,923
Telephone	4,754,249	4,949,790
Postage, stamp and shipping	10,666,160	13,554,402
	<b>81,783,352</b>	<b>76,113,115</b>
<b>30(a). Consolidated Postage, stamp, telecommunication, etc.</b>		
AB Bank Limited	81,783,352	76,113,115
AB Investment Limited	541,407	523,419
AB International Finance Limited	7,645,107	7,972,388
AB Securities Limited	1,255,155	1,272,767
Cashlink Bangladesh Limited (CBL)	-	200
	<b>91,225,021</b>	<b>85,881,889</b>
<b>31. Stationery, printing, advertisements, etc.</b>		
Printing and stationery	92,348,812	84,985,137
Publicity, advertisement, etc.	46,474,195	11,861,196
	<b>138,823,007</b>	<b>96,846,333</b>
<b>31(a). Consolidated Stationery, printing, advertisements, etc.</b>		
AB Bank Limited	138,823,007	96,846,333
AB Investment Limited	209,312	287,090
AB International Finance Limited	138,523	122,258
AB Securities Limited	506,242	464,260
Cashlink Bangladesh Limited (CBL)	-	-
	<b>139,677,083</b>	<b>97,719,941</b>
<b>32. Directors' fees</b>		
Directors' fees	1,170,400	1,182,400
Meeting expenses	769,086	67,263
	<b>1,939,486</b>	<b>1,249,663</b>

Directors' fees includes fees for attending the meeting of the Board, Executive Committee, Audit Committee, Risk Management Committee and Shariah Council.

	Jan'23-Sep'23 Taka	Jan'22-Sep'22 Taka
<b>32(a). Consolidated Directors' fees</b>		
AB Bank Limited	1,939,486	1,249,663
AB Investment Limited	366,680	165,006
AB International Finance Limited	618,485	189,458
AB Securities Limited	238,334	275,001
Cashlink Bangladesh Limited (CBL)	46,000	161,000
	<b>3,208,985</b>	<b>2,040,128</b>
<b>33. Auditors' fees</b>		
Statutory	324,736	292,331
Others	481,918	1,100,197
	<b>806,653</b>	<b>1,392,528</b>
<b>33(a). Consolidated Auditors' fees</b>		
AB Bank Limited	806,653	1,392,528
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	80,625	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>887,278</b>	<b>1,392,528</b>
<b>34. Depreciation and repairs of Bank's assets</b>		
<u>Depreciation :</u>		
Electrical appliances	92,728,547	97,904,662
Furniture and fixtures	13,057,663	13,747,658
Office appliances	1,187,551	1,174,529
Building	10,737,306	11,012,621
Motor vehicles	8,897,140	26,032,094
	126,608,208	149,871,564
Depreciation of ROU (Right Of Use) assets	188,099,990	221,499,990
<u>Repairs:</u>		
Motor vehicles	7,905,404	7,451,901
Electrical appliances	42,568,818	44,210,527
Office premises and others	50,185,313	61,703,942
Furniture and fixtures	1,315,925	1,550,101
Office appliances	4,046,813	3,783,279
	106,022,273	118,699,751
	<b>420,730,471</b>	<b>490,071,305</b>
Amortization of Intangible Assets	64,875,851	53,952,031
	<b>485,606,322</b>	<b>544,023,336</b>
<b>34(a). Consolidated Depreciation and repairs of Bank's assets</b>		
AB Bank Limited	485,606,322	544,023,336
AB Investment Limited	12,921,760	13,371,207
AB International Finance Limited	332,702	299,763
AB Securities Limited	2,076,728	1,794,122
Cashlink Bangladesh Limited (CBL)	-	-
	<b>500,937,512</b>	<b>559,488,428</b>
<b>35. Other expenses</b>		
Contractual service	400,821,806	322,264,276
Petrol, oil and lubricant	61,316,962	57,570,168
Software expenses	165,072,176	150,308,385
Entertainment	36,902,495	29,438,352
Travelling	17,904,193	9,481,756
Subscription, membership and sponsorship	39,082,905	10,915,236
Training, seminar and workshop	3,442,209	5,277,269
Local conveyance	11,316,555	8,550,475
Professional charges	13,953,487	22,157,449
Books, newspapers and periodicals	952,203	736,757
Finance charge under lease liability	14,760,518	27,707,281
Donation	52,320,436	52,127,708
Bank Charges	13,218,470	11,701,398
Sundry expenses (*)	181,898,612	178,467,295
	<b>1,012,963,026</b>	<b>886,703,804</b>

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

	Jan'23-Sep'23 Taka	Jan'22-Sep'22 Taka
<b>35(a). Consolidated other expenses</b>		
AB Bank Limited	1,012,963,026	886,703,804
AB Investment Limited	3,599,063	6,112,712
AB International Finance Limited	1,043,209	99,058
AB Securities Limited	15,284,720	21,575,721
Cashlink Bangladesh Limited (CBL)	30,300	51,815
	<b>1,032,920,318</b>	<b>914,543,109</b>
Less: Inter company transactions	34,490	45,118
	<b>1,032,885,828</b>	<b>914,497,992</b>
<b>36. Provision against loans and advances</b>		
On un-classified loans	-	1,875,734
On classified loans	750,000,000	964,306,250
	<b>750,000,000</b>	<b>966,181,984</b>
<b>36(a). Consolidated provision against loans and advances</b>		
AB Bank Limited	750,000,000	966,181,984
AB Investment Limited	-	65,000,000
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>750,000,000</b>	<b>1,031,181,984</b>
<b>37. Provisions for investments</b>		
Provision for quoted shares in Bangladesh operations	68,500,000	(20,700,000)
Provision for Pinnacle Global Fund Pte Limited	-	-
Provision for Amana Bank Plc	-	-
Provision for investment in treasury Bills by Mumbai Branch	-	2,500,979
<b>Total provision for investments</b>	<b>68,500,000</b>	<b>(18,199,021)</b>
<b>37(a). Consolidated provisions for diminution in value of investments</b>		
AB Bank Limited	68,500,000	(18,199,021)
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>68,500,000</b>	<b>(18,199,021)</b>
<b>38. Other provision</b>		
Provision for off balance sheet items	187,500,000	-
Provision for Other assets	10,027,666	-
	<b>197,527,666</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	197,527,666	-
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>197,527,666</b>	-

	<b>Jan'23-Sep'23 Taka</b>	<b>Jan'22-Sep'22 Taka</b>
<b>39 Basic Earnings Per Share (EPS)</b>		
Profit after taxation	365,783,571	352,904,151
Number of ordinary shares outstanding	878,132,107	878,132,107
Basic Earnings Per Share	<b>0.42</b>	<b>0.40</b>
<b>39.(a) Consolidated Basic Earnings Per Share</b>		
Net Profit/(Loss) attributable to the shareholders of parent company	480,280,997	453,067,621
Number of ordinary shares outstanding	878,132,107	878,132,107
Consolidated Basic Earnings Per Share	<b>0.55</b>	<b>0.52</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 September 30, 2023.		
<b>40. Receipts from other operating activities</b>		
Interest on treasury bills, bonds, debenture and others	2,543,211,160	2,804,327,551
Exchange earnings	867,159,688	1,739,866,264
Recoveries on telex, telephone, fax, etc.	15,155,666	18,239,145
Recoveries on courier, postage, stamp, etc.	3,868,493	4,373,168
Non-operating income	1,657,574	25,053,108
Others	3,419,237	4,987,491
	<b>3,434,471,819</b>	<b>4,596,846,727</b>
<b>41. Payments for other operating activities</b>		
Rent, taxes, insurance, electricity, etc.	735,378,193	714,529,866
Postage, stamps, telecommunication, etc.	81,783,352	76,113,115
Repairs of Bank's assets	106,022,273	118,699,751
Legal expenses	13,846,840	18,615,578
Auditor's fees	806,653	1,392,528
Directors' fees	1,939,486	1,249,663
Other Expenses	998,202,508	858,996,523
	<b>1,937,979,306</b>	<b>1,789,597,023</b>
<b>42. Net Operating Cash Flow Per Share (NOCFPS)</b>		
Net Operating Cash Flow	8,536,784,701	(16,352,280,898)
Weighted average number of shares	878,132,107	878,132,107
Net Operating Cash Flow Per Share (NOCFPS)	<b>9.72</b>	<b>(18.62)</b>
<b>42(a) Consolidated Net Operating Cash Flow Per Share (NOCFPS)</b>		
Net Operating Cash Flow	7,914,045,794	(16,385,481,688)
Weighted average number of shares	878,132,107	878,132,107
Net Operating Cash Flow Per Share (NOCFPS)	<b>9.01</b>	<b>(18.66)</b>
<b>43 Net Asset Value Per Share (NAVPS)</b>		
Net Asset Value	24,414,609,807	24,204,641,788
Number of shares outstanding a the end of the period	878,132,107	878,132,107
Net Asset Value Per Share (NAVPS)	<b>27.80</b>	<b>27.56</b>
<b>43(a) Consolidated Net Asset Value Per Share (NAVPS)</b>		
Net Asset Value	25,859,475,507	25,511,342,745
Number of shares outstanding a the end of the period	878,132,107	878,132,107
Net Asset Value Per Share (NAVPS)	<b>29.45</b>	<b>29.05</b>