

# **AB Bank PLC. and Its Subsidiaries**

**Consolidated & Separate Financial Statements  
For the Period from 01 January 2024 to 30 September 2024**

## AB Bank PLC. & Its Subsidiaries

### Consolidated Balance Sheet

As at 30 September 2024

<b><u>PROPERTY AND ASSETS</u></b>	<b>Notes</b>	<b>30.09.2024 Taka</b>	<b>31.12.2023 Taka</b>
<b>Cash</b>	3(a)	<b>13,279,553,334</b>	<b>24,156,750,529</b>
In hand (including foreign currencies)	3.1(a)	1,694,807,533	1,464,612,421
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2(a)	11,584,745,801	22,692,138,107
<b>Balance with other banks and financial institutions</b>	4(a)	<b>5,992,187,359</b>	<b>7,257,475,579</b>
In Bangladesh	4.1(a)	869,221,357	914,013,009
Outside Bangladesh	4.2(a)	5,122,966,001	6,343,462,570
<b>Money at call and on short notice</b>	5(a)	<b>913,521,262</b>	<b>712,402,966</b>
<b>Investments</b>	6(a)	<b>23,716,143,392</b>	<b>54,730,762,232</b>
Government	6.1(a)	7,034,999,992	41,702,600,214
Others	6.2(a)	16,681,143,399	13,028,162,018
<b>Loans, advances and lease/investments</b>		<b>333,507,228,724</b>	<b>325,432,966,850</b>
Loans, cash credits, overdrafts, etc./Investments	7(a)	331,544,601,942	322,891,674,985
Bills purchased and discounted	8(a)	1,962,626,782	2,541,291,864
<b>Fixed assets including premises, furniture and fixtures</b>	9(a)	<b>3,125,748,881</b>	<b>3,346,638,239</b>
<b>Other assets</b>	10(a)	<b>7,315,276,817</b>	<b>9,087,821,261</b>
<b>Non-banking assets</b>	11	<b>17,890,089,291</b>	<b>12,666,128,470</b>
<b>Total Assets</b>		<b>405,739,749,059</b>	<b>437,390,946,132</b>
<b><u>LIABILITIES AND CAPITAL</u></b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	12(a)	<b>1,515,165,220</b>	<b>2,841,350,611</b>
<b>Bonds</b>	13	<b>10,133,436,000</b>	<b>10,719,686,000</b>
<b>Deposits and other accounts</b>	14(a)	<b>326,336,118,763</b>	<b>354,389,643,709</b>
Current account and other accounts		36,891,121,749	45,822,615,910
Bills payable		1,794,126,442	1,656,192,999
Savings bank deposits		38,276,944,493	42,102,517,365
Fixed deposits		146,181,252,911	174,133,760,096
Other deposits		103,192,673,168	90,674,557,338
<b>Other liabilities</b>	15(a)	<b>41,825,522,736</b>	<b>43,453,842,914</b>
<b>Total liabilities</b>		<b>379,810,242,720</b>	<b>411,404,523,234</b>
<b>Capital/Shareholders' equity</b>			
<b>Equity attributable to equity holders of the parent company</b>		<b>25,916,715,653</b>	<b>25,973,923,398</b>
Paid-up capital	16	8,956,947,490	8,781,321,070
Statutory reserve	17	8,615,503,085	8,523,141,014
Other reserve	18(a)	3,840,389,687	3,855,886,879
Retained earnings	19(a)	4,503,875,390	4,813,574,434
Non- controlling interest	19(b)	12,790,688	12,499,505
<b>Total equity</b>		<b>25,929,506,341</b>	<b>25,986,422,904</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>405,739,749,059</b>	<b>437,390,946,132</b>

	Notes	30.09.2024 Taka	31.12.2023 Taka
<b>Off-Balance Sheet Items</b>			
<b>Contingent liabilities</b>	20	<b>59,202,953,721</b>	<b>53,871,346,210</b>
Acceptances and endorsements		8,959,683,230	7,873,986,033
Letters of guarantee	20.1	17,682,949,788	15,494,312,313
Irrevocable letters of credit		11,797,691,687	10,983,999,316
Bills for collection		9,518,824,577	8,883,292,027
Other contingent liabilities		11,243,804,439	10,635,756,522
<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>59,202,953,721</u></b>	<b><u>53,871,346,210</u></b>

-sd-  
**Chief Financial Officer**

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**Company Secretary**

-sd-  
**Managing Director & CEO**

-sd-  
**Independent Director**

-sd-  
**Chairman**

Dhaka,  
October 31, 2024

**AB Bank PLC. and Its Subsidiaries**  
**Consolidated Profit and Loss Account**  
**For the Period ended 30 September 2024**

Notes	Jan'24-Sep'24 Taka	Jan'23-Sep'23 Taka	Jul'24-Sep'24 Taka	Jul'23-Sep'23 Taka
<b>OPERATING INCOME</b>				
Interest income/profit on investments	22(a) 19,746,674,247	17,233,186,192	6,821,934,271	5,741,807,301
Interest/profit paid on deposits and borrowings, etc.	23(a) (20,893,661,949)	(14,539,568,822)	(7,536,195,843)	(5,154,306,198)
<b>Net interest income</b>	<b>(1,146,987,702)</b>	<b>2,693,617,371</b>	<b>(714,261,572)</b>	<b>587,501,103</b>
Investment income	24(a) 4,586,115,587	2,773,438,702	1,923,470,563	893,176,224
Commission, exchange and brokerage	25(a) 1,695,016,804	1,526,014,681	196,718,690	567,005,092
Other operating income	26(a) 211,884,002	144,522,412	70,301,331	35,758,525
	<b>6,493,016,392</b>	<b>4,443,975,795</b>	<b>2,190,490,583</b>	<b>1,495,939,841</b>
<b>Total operating income (a)</b>	<b>5,346,028,690</b>	<b>7,137,593,166</b>	<b>1,476,229,012</b>	<b>2,083,440,944</b>
<b>OPERATING EXPENSES</b>				
Salary and allowances	27(a) 2,508,817,998	2,480,869,029	767,489,280	792,860,202
Rent, taxes, insurance, electricity, etc.	28(a) 706,781,148	542,359,554	227,092,966	203,376,563
Legal expenses	29(a) 12,403,134	13,852,449	5,113,969	4,107,096
Postage, stamps, telecommunication, etc.	30(a) 141,886,829	91,225,021	44,241,841	28,808,290
Stationery, printing, advertisement, etc.	31(a) 105,391,296	139,677,083	28,850,315	50,880,200
Chief executive's salary and fees	27.1 17,400,000	17,900,000	5,800,000	6,300,000
Directors' fees	32(a) 4,055,492	3,208,985	1,341,614	1,170,242
Auditors' fees	33(a) 1,483,779	887,278	499,187	148,079
Charges on loan losses	-	42,702,083	-	3,500,000
Depreciation and repairs of Bank's assets	34(a) 364,829,435	500,937,512	115,195,008	156,229,740
Other expenses	35(a) 1,178,387,382	1,032,885,828	383,300,077	360,595,927
<b>Total operating expenses (b)</b>	<b>5,041,436,494</b>	<b>4,866,504,822</b>	<b>1,578,924,258</b>	<b>1,607,976,338</b>
<b>Profit before provision (c = (a-b))</b>	<b>304,592,196</b>	<b>2,271,088,344</b>	<b>(102,695,247)</b>	<b>475,464,606</b>
Provision against loans and advances	36(a) 398,558,271	750,000,000	339,400,401	200,000,000
Provision for investments	37(a) 4,164,548	68,500,000	69,516	(1,500,000)
Other provisions	38(a) 3,571,787	197,527,666	(7,148)	20,026,493
<b>Total provision (d)</b>	<b>406,294,606</b>	<b>1,016,027,666</b>	<b>339,462,769</b>	<b>218,526,493</b>
<b>Profit before tax (c-d)</b>	<b>(101,702,410)</b>	<b>1,255,060,678</b>	<b>(442,158,016)</b>	<b>256,938,113</b>
<b>Provision for taxation</b>	<b>(272,339,598)</b>	<b>774,612,615</b>	<b>(471,133,239)</b>	<b>143,724,604</b>
Current tax	(251,234,520)	596,861,006	(445,585,578)	140,852,101
Deferred tax	(21,105,078)	177,751,608	(25,547,661)	2,872,503
<b>Net profit after tax</b>	<b>170,637,188</b>	<b>480,448,063</b>	<b>28,975,224</b>	<b>113,213,509</b>
<b>Appropriations</b>				
Statutory reserve	54,321,035	29,763,655	54,321,035	198,211
Start-up Fund	-	-	-	-
Coupon payment for Perpetual Bonds	286,329,120	447,841,096	-	178,109,590
	<b>340,650,155</b>	<b>477,604,751</b>	<b>54,321,035</b>	<b>178,307,801</b>
<b>Retained surplus</b>	<b>(170,012,966)</b>	<b>2,843,312</b>	<b>(25,345,811)</b>	<b>(65,094,292)</b>
<b>Non- controlling interest</b>	<b>299,558</b>	<b>167,067</b>	<b>133,689</b>	<b>62,262</b>
<b>Net Profit/(Loss) attributable to the shareholders of parent company</b>	<b>(170,312,525)</b>	<b>2,676,245</b>	<b>(25,479,500)</b>	<b>(65,156,554)</b>
<b>Consolidated Basic Earnings Per Share (EPS)</b>	39(a) <b>0.19</b>	<b>0.54</b>	<b>0.03</b>	<b>0.13</b>

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**Chief Financial Officer**

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**Company Secretary**

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**Managing Director & CEO**

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**Independent Director**

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**Chairman**

Dhaka,  
October 31, 2024

**AB Bank PLC. and Its Subsidiaries**  
**Consolidated Cash Flow Statement**  
**For the Period ended 30 September 2024**

	<b>Jan'24-Sep'24</b>	<b>Jan'23-Sep'23</b>
	<b>Taka</b>	<b>Taka</b>
<b>Cash Flows from Operating Activities</b>		
Interest receipts	16,788,745,361	20,961,419,602
Interest payments	(19,091,361,767)	(13,081,819,428)
Dividend receipts	24,463,323	37,709,962
Fee and commission receipts	1,298,512,046	1,216,112,519
Recoveries on loans previously written off	114,982,181	64,046,261
Payments to employees	(2,526,217,998)	(2,498,769,029)
Payments to suppliers	(105,391,296)	(139,677,083)
Income taxes paid	(555,657,840)	(1,141,784,907)
Receipts from other operating activities	5,170,041,023	3,190,153,314
Payments for other operating activities	(2,241,655,662)	(2,008,876,417)
<b>Operating profit before changes in operating assets &amp; liabilities</b>	<b>(1,123,540,628)</b>	<b>6,598,514,795</b>
<b>Increase/decrease in operating assets and liabilities</b>		
Loans and advances to customers	(11,401,523,464)	(18,437,230,053)
Other assets	1,946,212,908	880,639,815
Deposits from other banks	(620,839,437)	3,327,495,622
Deposits from customers	(29,234,985,692)	20,903,647,676
Trading liabilities (short-term borrowings)	(470,879,475)	(3,022,145,084)
Other liabilities	452,290,444	(2,336,876,977)
	<b>(39,329,724,715)</b>	<b>1,315,530,999</b>
<b>Net cash used in operating activities (a)</b>	<b>(40,453,265,344)</b>	<b>7,914,045,794</b>
<b>Cash Flows from Investing Activities</b>		
Sale/(Purchase) of government securities	34,643,922,219	(5,722,459,126)
(Purchase)/Sale of trading securities, shares, bonds, etc.	(3,652,981,381)	673,087,496
Purchase of fixed assets including premises, furniture and fixtures	(39,731,112)	(61,878,828)
<b>Net cash flow from investing activities (b)</b>	<b>30,951,209,726</b>	<b>(5,111,250,457)</b>
<b>Cash Flows from Financing Activities</b>		
(Decrease) of long-term borrowings	(1,441,555,915)	(195,506,067)
Dividend paid including coupon payment of perpetual bond	(286,329,120)	(447,841,096)
<b>Net cash (used in) Financing activities (c)</b>	<b>(1,727,885,035)</b>	<b>(643,347,163)</b>
<b>Net decrease in cash (a+b+c)</b>	<b>(11,229,940,653)</b>	<b>2,159,448,173</b>
Effects of exchange rate changes on cash and cash equivalents	(711,041,468)	(559,248,093)
Cash and cash equivalents at beginning of the period	32,128,247,975	27,106,928,824
<b>Cash and cash equivalents at end of the period (*)</b>	<b>20,187,265,854</b>	<b>28,707,128,904</b>
(*) Cash and cash equivalents:		
Cash	1,694,807,533	1,329,197,197
Prize bonds	2,003,900	2,567,100
Money at call and on short notice	913,521,262	1,565,425,970
Balance with Bangladesh Bank and its agent bank(s)	11,584,745,801	15,036,439,092
Balance with other banks and financial institutions	5,992,187,359	10,773,499,546
	<b>20,187,265,854</b>	<b>28,707,128,904</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>(45.16)</b>	<b>8.84</b>

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**Chief Financial Officer**

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**Company Secretary**

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**Managing Director & CEO**

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**Independent Director**

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**Chairman**

Dhaka,  
October 31, 2024

**AB Bank PLC. and Its Subsidiaries**  
**Consolidated Statement of Changes in Equity**  
**For the Period ended 30 September 2024**

(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 2024	8,781,321,070	8,523,141,014	2,958,742,953	758,137,206	2,847,826	136,158,896	12,499,506	4,813,574,434	25,986,422,904
Bonus share issued for 2023	175,626,420							(175,626,420)	
Net profit after taxation for the period	-	-	-	-	-	-	299,558	170,337,630	170,637,188
Addition/(Adjustment) made during the period	-	54,321,035	-	(12,212)	-	(33,522,952)	(8,376)	(348,077,570)	(327,300,075)
Foreign exchange rate fluctuation	-	38,041,036	10,004,504	-	8,033,466	-	-	43,667,316	99,746,322
<b>Balance at 30 September 2024</b>	<b>8,956,947,490</b>	<b>8,615,503,085</b>	<b>2,968,747,456</b>	<b>758,124,994</b>	<b>10,881,291</b>	<b>102,635,944</b>	<b>12,790,688</b>	<b>4,503,875,391</b>	<b>25,929,506,341</b>

**For the Period ended 30 September 2023**

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>

-sd-  
Chief Financial Officer

-sd-  
Company Secretary

-sd-  
Managing Director & CEO

-sd-  
Independent Director

-sd-  
Chairman

Dhaka,  
October 31, 2024

**AB Bank PLC.**  
**Balance Sheet**  
**As at 30 September 2024**

<b>PROPERTY AND ASSETS</b>	<b>Notes</b>	<b>30.09.2024 Taka</b>	<b>31.12.2023 Taka</b>
<b>Cash</b>	3	<b>13,278,965,917</b>	<b>24,156,109,070</b>
In hand (including foreign currencies)	3.1	1,694,220,116	1,463,970,963
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	11,584,745,801	22,692,138,107
<b>Balance with other banks and financial institutions</b>	4	<b>5,489,636,254</b>	<b>6,946,291,308</b>
In Bangladesh		367,681,755	611,320,686
Outside Bangladesh		5,121,954,500	6,334,970,622
<b>Money at call and on short notice</b>	5	<b>1,639,483,761</b>	<b>2,298,290,466</b>
<b>Investments</b>	6	<b>23,147,030,516</b>	<b>54,129,811,953</b>
Government	6.1	7,034,999,992	41,702,600,214
Others	6.2	16,112,030,524	12,427,211,739
<b>Loans, advances and lease/investments</b>	7	<b>326,251,899,027</b>	<b>317,122,559,016</b>
Loans, cash credits, overdrafts, etc./Investments		325,520,792,256	316,466,975,518
Bills purchased and discounted	8	731,106,771	655,583,498
<b>Fixed assets including premises, furniture and fixtures</b>	9	<b>2,650,218,434</b>	<b>2,855,028,355</b>
<b>Other assets</b>	10	<b>12,402,977,627</b>	<b>14,105,364,885</b>
<b>Non-banking assets</b>	11	<b>17,890,089,290</b>	<b>12,666,128,470</b>
<b>Total Assets</b>		<b><u>402,750,300,824</u></b>	<b><u>434,279,583,525</u></b>
<b><u>LIABILITIES AND CAPITAL</u></b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	12	<b>1,515,165,221</b>	<b>2,841,350,611</b>
<b>Bonds</b>	13	<b>10,133,436,000</b>	<b>10,719,686,000</b>
<b>Deposits and other accounts</b>	14	<b>326,521,600,627</b>	<b>354,774,379,687</b>
Current accounts and other accounts		36,914,369,023	45,849,000,507
Bills payable		1,794,126,443	1,656,192,999
Savings bank deposits		38,276,944,493	42,102,517,365
Fixed deposits		146,181,252,912	174,170,888,715
Other deposits		103,354,907,757	90,995,780,101
<b>Other liabilities</b>	15	<b>40,353,094,479</b>	<b>41,474,954,444</b>
<b>Total liabilities</b>		<b><u>378,523,296,327</u></b>	<b><u>409,810,370,743</u></b>
<b>Capital/Shareholders' equity</b>			
<b>Shareholders' equity</b>		<b>24,227,004,495</b>	<b>24,469,212,783</b>
Paid-up capital	16	8,956,947,490	8,781,321,070
Statutory reserve	17	8,615,503,085	8,523,141,014
Other reserve	18	3,636,509,811	3,660,585,027
Retained earnings	19	3,018,044,108	3,504,165,672
<b>Total Liabilities and Shareholders' Equity</b>		<b><u>402,750,300,824</u></b>	<b><u>434,279,583,525</u></b>

	Notes	30.09.2024 Taka	31.12.2023 Taka
<b>Off-Balance Sheet Items</b>			
<b>Contingent liabilities</b>			
	20	57,720,282,016	52,779,894,570
Acceptances and endorsements		8,959,683,230	7,873,986,033
Letters of guarantee	20.1	17,682,949,788	15,494,312,313
Irrevocable letters of credit		11,797,691,687	10,983,999,316
Bills for collection		8,036,152,873	7,791,840,386
Other contingent liabilities		11,243,804,439	10,635,756,522
<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>57,720,282,016</b>	<b>52,779,894,570</b>

-sd-  
Chief Financial Officer

-sd-  
Company Secretary

-sd-  
Managing Director & CEO

-sd-  
Independent Director

-sd-  
Chairman

Dhaka,  
October 31, 2024



**AB Bank PLC.**  
**Profit and Loss Account**  
**For the Period ended 30 September 2024**

Notes	Jan'24-Sep'24 Taka	Jan'23-Sep'23 Taka	Jul'24-Sep'24 Taka	Jul'23-Sep'23 Taka	
<b>OPERATING INCOME</b>					
Interest income/profit on investments	22	19,563,169,329	17,065,258,011	6,740,237,355	5,701,602,033
Interest paid/profit on deposits and borrow, etc.	23	(20,886,599,150)	(14,534,008,455)	(7,533,112,544)	(5,152,608,920)
<b>Net interest income</b>		<b>(1,323,429,821)</b>	<b>2,531,249,557</b>	<b>(792,875,189)</b>	<b>548,993,114</b>
Investment income	24	4,575,521,924	2,767,136,894	1,909,277,656	888,940,284
Commission, exchange and brokerage	25	1,589,087,460	1,417,364,985	162,788,324	533,349,110
Other operating income	26	137,494,058	88,147,232	36,402,716	16,313,243
		<b>6,302,103,441</b>	<b>4,272,649,111</b>	<b>2,108,468,696</b>	<b>1,438,602,637</b>
<b>Total operating income (a)</b>		<b>4,978,673,620</b>	<b>6,803,898,668</b>	<b>1,315,593,507</b>	<b>1,987,595,750</b>
<b>OPERATING EXPENSES</b>					
Salary and allowances	27	2,422,882,752	2,397,033,865	745,829,569	766,187,585
Rent, taxes, insurance, electricity, etc.	28	694,905,557	532,533,932	221,964,670	199,651,999
Legal expenses	29	12,110,860	13,846,840	4,896,695	4,106,183
Postage, stamps, telecommunication, etc.	30	130,785,344	81,783,352	40,401,755	25,233,248
Stationery, printing, advertisement, etc.	31	104,134,128	138,823,007	28,482,453	50,522,972
Chief executive's salary and fees	27.1	17,400,000	17,900,000	5,800,000	6,300,000
Directors' fees	32	2,768,787	1,939,486	879,000	856,725
Auditors' fees	33	1,483,779	806,653	499,187	148,079
Depreciation and repairs of Bank's assets	34	349,221,756	485,606,322	109,835,896	150,909,644
Other expenses	35	1,142,560,105	1,012,963,026	362,138,766	353,114,907
<b>Total operating expenses (b)</b>		<b>4,878,253,067</b>	<b>4,683,236,484</b>	<b>1,520,727,991</b>	<b>1,557,031,342</b>
<b>Profit before provision (c = (a-b))</b>		<b>100,420,553</b>	<b>2,120,662,184</b>	<b>(205,134,485)</b>	<b>430,564,408</b>
Provision against loans and advances	36	59,143,574	750,000,000	(14,296)	200,000,000
Provision for investments	37	4,164,548	68,500,000	69,516	(1,500,000)
Other provisions	38	3,571,787	197,527,666	(7,148)	20,026,493
<b>Total provision (d)</b>		<b>66,879,909</b>	<b>1,016,027,666</b>	<b>48,072</b>	<b>218,526,493</b>
<b>Profit before taxation (c-d)</b>		<b>33,540,644</b>	<b>1,104,634,518</b>	<b>(205,182,557)</b>	<b>212,037,916</b>
Provision for taxation		17,701,047	738,850,947	(137,928,129)	129,934,657
Current tax		53,107,577	573,623,393	(113,260,722)	135,074,454
Deferred tax		(35,406,530)	165,227,554	(24,667,407)	(5,139,796)
<b>Net profit after taxation</b>		<b>15,839,598</b>	<b>365,783,571</b>	<b>(67,254,428)</b>	<b>82,103,258</b>
<b>Appropriations</b>					
Statutory reserve		54,321,035	29,763,655	54,321,035	198,211
Start-up Fund		-	-	-	-
Coupon payment for Perpetual Bonds		286,329,120	447,841,096	-	178,109,590
		<b>340,650,155</b>	<b>477,604,751</b>	<b>54,321,035</b>	<b>178,307,801</b>
<b>Retained surplus</b>		<b>(324,810,557)</b>	<b>(111,821,181)</b>	<b>(121,575,463)</b>	<b>(96,204,542)</b>
<b>Earnings Per Share (EPS)</b>	39	<b>0.02</b>	<b>0.41</b>	<b>(0.08)</b>	<b>0.09</b>

-sd-  
Chief Financial Officer

-sd-  
Company Secretary

-sd-  
Managing Director & CEO

-sd-  
Independent Director

-sd-  
Chairman

Dhaka,  
October 31, 2024

**AB Bank PLC.**  
**Cash Flow Statement**  
**For the Period ended 30 September 2024**

<b>Cash flows from Operating Activities</b>	<b>Notes</b>	<b>Jan'24-Sep'24 Taka</b>	<b>Jan'23-Sep'23 Taka</b>
Interest receipts		16,605,240,442	20,793,491,421
Interest payments		(19,084,298,967)	(13,076,259,061)
Dividend receipts		215,537,884	223,925,734
Fees and commission receipts		1,193,402,262	1,109,453,390
Recoveries on loans previously written off		114,982,181	64,046,261
Payments to employees		(2,440,282,752)	(2,414,933,865)
Payments to suppliers		(104,134,128)	(138,823,007)
Income taxes paid		(568,553,335)	(1,120,886,958)
Receipts from other operating activities	40	5,489,222,583	3,434,471,819
Payments for other operating activities	41	(2,173,195,763)	(1,937,979,306)
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>(752,079,592)</b>	<b>6,936,506,429</b>
<b>Increase/decrease in operating assets and liabilities</b>			
Loans and advances to customers		(12,456,601,600)	(18,174,210,407)
Other assets		1,407,960,355	330,128,039
Deposits from other banks		(620,839,437)	3,327,495,622
Deposits from customers		(29,434,239,807)	20,709,254,706
Trading liabilities (short-term borrowings)		(470,879,474)	(3,022,145,084)
Other liabilities		844,689,004	(1,570,244,603)
		<b>(40,729,910,958)</b>	<b>1,600,278,273</b>
<b>Net cash used in operating activities (a)</b>		<b>(41,481,990,551)</b>	<b>8,536,784,701</b>
<b>Cash Flows from Investing Activities</b>			
Sale/(Purchase) of government securities		34,643,922,219	(5,722,459,126)
(Purchase)/Sale of trading securities, shares, bonds, etc.		(3,684,818,785)	648,007,054
Purchase of fixed assets incl. premises, furniture and fixtures		(30,406,290)	(70,550,502)
<b>Net cash flow from investing activities (b)</b>		<b>30,928,697,144</b>	<b>(5,145,002,574)</b>
<b>Cash Flows from Financing Activities</b>			
Decrease of long-term borrowings		(1,441,555,915)	(195,506,067)
Dividend paid including coupon payment of perpetual bond		(286,329,120)	(447,841,096)
<b>Net cash (used in) Financing activities (c)</b>		<b>(1,727,885,035)</b>	<b>(643,347,163)</b>
<b>Net decrease in cash (a+b+c)</b>		<b>(12,281,178,442)</b>	<b>2,748,434,964</b>
Effects of exchange rate changes on cash and cash equivalents		(711,041,468)	(559,248,093)
Cash and cash equivalents at beginning of the period		33,402,309,743	27,429,179,051
<b>Cash and cash equivalents at end of the period (*)</b>		<b>20,410,089,833</b>	<b>29,618,365,921</b>
(*) Cash and cash equivalents:			
Cash		1,694,220,116	1,328,795,469
Prize bonds		2,003,900	2,567,100
Money at call and on short notice		1,639,483,761	2,928,115,969
Balance with Bangladesh Bank and its agent bank(s)		11,584,745,801	15,036,439,092
Balance with other banks and financial institutions		5,489,636,254	10,322,448,292
		<b>20,410,089,833</b>	<b>29,618,365,921</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	42	<b>(46.31)</b>	<b>9.53</b>

-sd-  
**Chief Financial Officer**

-sd-  
**Company Secretary**

-sd-  
**Managing Director & CEO**

-sd-  
**Independent Director**

-sd-  
**Chairman**

Dhaka,  
October 31, 2024

**AB Bank PLC.****Statement of Changes in Equity  
For the Period ended 30 September 2024****(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 2024	8,781,321,070	8,523,141,014	2,852,199,200	758,137,206	50,248,621	3,504,165,672	24,469,212,782
Bonus share issued for 2023	175,626,420	-	-	-	-	(175,626,420)	-
Net profit after taxation for the year	-	-	-	-	-	15,839,598	15,839,598
Addition/(Adjustment) made during the year	-	54,321,035	-	(12,212)	(24,063,003)	(344,253,285)	(314,007,465)
Foreign exchange rate fluctuation	-	38,041,036	-	-	-	17,918,543	55,959,579
<b>Balance at 30 September 2024</b>	<b>8,956,947,490</b>	<b>8,615,503,085</b>	<b>2,852,199,200</b>	<b>758,124,993</b>	<b>26,185,618</b>	<b>3,018,044,108</b>	<b>24,227,004,495</b>

**For the Period ended 30 September 2023**

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 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>

-sd-  
Chief Financial Officer-sd-  
Company Secretary-sd-  
Managing Director & CEO-sd-  
Independent Director-sd-  
ChairmanDhaka,  
October 31, 2024

# AB Bank PLC. and Its Subsidiaries

## Notes to the Financial Statements For the period ended 30 September 2024

### 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 2024, 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, 2024. According to IAS-33, EPS for the period ended September 30, 2023 was restated for the issues of bonus share in 2023. 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 decreased to BDT (46.31) from BDT 9.53 in 2024 compare to the same period of 2023. It is happened mainly due to the withdrawal of customer deposits.

#### II. Net Interest income

Net Interest income is BDT (132.34) crore for the period of January to September 2024. It is mainly due to increase of non-performing loans and significant increase of both deposit and borrowing interest rate.

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

Income from Commission, exchange and brokerage has been increased by BDT 17.17 crore in 2024 compare to the same period of last year. It is mainly due to the increase of exchange gain of foreign currency and increase of commission income from both Letter of credit and Letter of guarantee.

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

Earnings Per Share (EPS) has been decreased to Tk. 0.02 from Tk. 0.41 compare to same reporting period of last year. This is happened due to mainly decrease of net interest income. Net interest income has been decrease by BDT 385.47 crore in this reporting period compare to the same period of last year.

## 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
Telemarketing Service	Supertel Limited	Mr. Shajir Ahmed	Director

### Related party transactions:

Name of related party	Relationship	Nature of transaction	Amount in BDT
Pacific Industries Ltd.	Common Director	Office Rent	12,598,838
Supertel Limited	Common Director	Telemarketing	1,980,000

### 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	1,098,776,723
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	725,962,500
<b>Total loans/placement to subsidiary</b>				<b>1,982,338,759</b>

	<b>30.09.2024</b> <b>BDT</b>	<b>31.12.2023</b> <b>BDT</b>
<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	8,956,947,490	8,781,321,070
Statutory reserve	8,615,503,085	8,523,141,014
Other reserve	3,636,509,811	3,660,585,027
Retained earnings	3,018,044,108	3,504,165,672
	<b>24,227,004,495</b>	<b>24,469,212,783</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	8,806,947,490	8,631,321,070
	<b>8,956,947,490</b>	<b>8,781,321,070</b>
<b>2.5.3 Statutory reserve</b>		
<b>In Bangladesh</b>		
Opening balance	8,064,592,558	7,643,958,957
Add: Addition during the period/year	-	420,633,601
	8,064,592,558	8,064,592,558
<b>Outside Bangladesh - ABBL, Mumbai Branch</b>		
Opening balance	458,548,456	406,165,683
Add: Addition during the period/year	54,321,035	29,624,047
Add/(Less): Adj. for Foreign Exchange Rate Fluctuation	38,041,036	22,758,726
	550,910,527	458,548,456
	<b>8,615,503,085</b>	<b>8,523,141,014</b>
<b>2.5.4 Other reserve</b>		
General reserve	2,852,199,200	2,852,199,200
Assets revaluation reserve	758,124,993	758,137,206
Investment revaluation reserve	26,185,618	50,248,621
	<b>3,636,509,811</b>	<b>3,660,585,027</b>
<b>2.5.5 Retained earnings</b>		
Opening balance	3,504,165,672	4,098,883,468
Add: Post-tax profit for the period	15,839,598	721,818,118
Less: Transfer to statutory reserve	(54,321,035)	(450,257,648)
Bonus Share Issued	(175,626,420)	(172,182,760)
Cash Dividend Paid	-	-
Perpetual Bond Dividend	(286,329,120)	(701,759,257)
Start-up Fund	-	(7,218,181)
	<b>3,003,728,695</b>	<b>3,489,283,740</b>
Add/(Less): Transferred from Assets Revaluation Reserve	12,212	16,701
Add/(Less): Adjustment made during the period	(3,615,342)	19,303,757
Add/(Less): Foreign Exchange Translation gain/(loss)	17,918,543	(4,438,526)
	<b>3,018,044,108</b>	<b>3,504,165,672</b>

	<b>30.09.2024</b> <b>BDT</b>	<b>31.12.2023</b> <b>BDT</b>
<b>2.5.6 Net Asset Value Per Share (NAVPS)</b>		
Net Asset Value	24,227,004,495	24,469,212,783
Number of ordinary shares outstanding	895,694,749	895,694,749
<b>Net Asset Value Per Share (NAVPS)</b>	<b>27.05</b>	<b>27.32</b>

	<b>Jan'24-Sep'24</b> <b>Taka</b>	<b>Jan'23-Sep'23</b> <b>Taka</b>
<b>2.5.7 Earnings Per Share (EPS)</b>		
Profit after taxation	15,839,598	365,783,571
Number of ordinary shares outstanding	895,694,749	895,694,749
<b>Earnings Per Share</b>	<b>0.02</b>	<b>0.41</b>

<b>2.5.8 Net Operating Cash Flow Per Share (NOCFPS)</b>		
Net Operating Cash Flow	(41,481,990,551)	8,536,784,701
Number of ordinary shares outstanding	895,694,749	895,694,749
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>(46.31)</b>	<b>9.53</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	15,839,598	365,783,571
Provision for Tax	17,701,047	738,850,947
Provision for Loans, Investment and others	66,879,909	1,016,027,666
Increase in interest receivable	(2,957,928,886)	3,728,233,409
Increase/(Decrease) interest Payable on Deposits	1,802,300,183	1,457,749,393
Non cash items, Lease impact and others	160,640,425	191,500,307
Income tax paid	(568,553,335)	(1,120,886,958)
Effect of exchange rate changes on cash & cash equivalents	711,041,468	559,248,093
	<b>(752,079,592)</b>	<b>6,936,506,429</b>

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

	<b>30.09.2024</b> <b>BDT</b>	<b>31.12.2023</b> <b>BDT</b>
Unclaimed Dividend Account	<b>4,244,685</b>	<b>4,286,949</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>30.09.2024</b>	<b>31.12.2023</b>
		<b>Taka</b>	<b>Taka</b>
<b>3. Cash</b>			
Cash in hand	(Note 3.1)	1,694,220,116	1,463,970,963
Balance with Bangladesh Bank and its agent bank(s)	(Note 3.2)	11,584,745,801	22,692,138,107
		<b><u>13,278,965,917</u></b>	<b><u>24,156,109,070</u></b>

### 3(a) Consolidated Cash

AB Bank PLC.	13,278,965,917	24,156,109,070
AB Investments Limited	25,000	25,000
AB International Finance Limited	522,575	598,810
AB Securities Limited	34,806	6,019
Cashlink Bangladesh Limited (CBL)	5,036	11,630
	<b><u>13,279,553,334</u></b>	<b><u>24,156,750,529</u></b>

### 3.1 Cash in hand

In local currency	1,642,898,799	1,447,298,208
In foreign currency	51,321,317	16,672,755
	<b><u>1,694,220,116</u></b>	<b><u>1,463,970,963</u></b>

### 3.1(a) Consolidated Cash in hand

AB Bank PLC.	1,694,220,116	1,463,970,963
AB Investments Limited	25,000	25,000
AB International Finance Limited	522,575	598,810
AB Securities Limited	34,806	6,019
Cashlink Bangladesh Limited (CBL)	5,036	11,630
	<b><u>1,694,807,533</u></b>	<b><u>1,464,612,421</u></b>

### 3.2 Balance with Bangladesh Bank and its agent bank(s)

Balance with Bangladesh Bank

In local currency	10,546,323,506	13,797,827,357
In foreign currency	736,932,251	8,576,679,649
	11,283,255,757	22,374,507,005
Sonali Bank Limited	301,490,044	317,631,102
(as an agent bank of Bangladesh Bank) - local currency	<b><u>11,584,745,801</u></b>	<b><u>22,692,138,107</u></b>

### 3.2(a) Consolidated Balance with Bangladesh Bank and its agent bank(s)

AB Bank PLC.	11,584,745,801	22,692,138,107
AB Investments Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b><u>11,584,745,801</u></b>	<b><u>22,692,138,107</u></b>



		<b>30.09.2024</b>	<b>31.12.2022</b>
		<b>Taka</b>	<b>Taka</b>
<b>4. Balance with other banks and financial institutions</b>			
In Bangladesh	(Note: 4.1)	367,681,755	611,320,686
Outside Bangladesh	(Note: 4.2)	5,121,954,500	6,334,970,622
		<b>5,489,636,254</b>	<b>6,946,291,308</b>

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

In Bangladesh	(Note: 4.1.a)	869,221,357	914,013,009
Outside Bangladesh (Nostro Accounts)	(Note: 4.2.a)	5,122,966,001	6,343,462,570
		<b>5,992,187,359</b>	<b>7,257,475,579</b>

**4.1.a Consolidated In Bangladesh**

AB Bank PLC.	367,681,755	611,320,686
AB Investment Limited	30,179,289	46,086,261
AB International Finance Limited		-
AB Securities Limited	582,173,623	566,029,688
Cashlink Bangladesh Limited (CBL)	50,988,468	47,200,982
	<b>1,031,023,135</b>	<b>1,270,637,617</b>
<u>Less: Inter company transaction</u>	161,801,777	356,624,607
	<b>869,221,357</b>	<b>914,013,009</b>

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

AB Bank PLC.	5,121,954,500	6,334,970,622
AB Investment Limited	-	-
AB International Finance Limited	24,212,146	34,704,570
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	5,146,166,646	6,369,675,192
<u>Less: Inter company transactions</u>	23,200,645	26,212,622
	<b>5,122,966,001</b>	<b>6,343,462,570</b>

	<b>30.09.2024</b> <b>Taka</b>	<b>31.12.2023</b> <b>Taka</b>
<b>5. Money at call and on short notice</b>		
In Bangladesh	-	-
Outside Bangladesh	1,639,483,761	2,298,290,466
	<b>1,639,483,761</b>	<b>2,298,290,466</b>
<b>5(a) Consolidated money at call and on short notice</b>		
AB Bank PLC.	1,639,483,761	2,298,290,466
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>1,639,483,761</b>	<b>2,298,290,466</b>
<u>Less: Inter-group transaction</u>	(725,962,500)	(1,585,887,500)
	<b>913,521,262</b>	<b>712,402,966</b>
<b>6. Investments</b>	<b>23,147,030,516</b>	<b>54,129,811,953</b>
<b>6 (a) Consolidated investments</b>		
AB Bank PLC.	23,147,030,516	54,129,811,953
AB International Finance Limited	-	-
AB Investment Limited	342,352,399	425,529,558
AB Securities Limited	226,760,476	175,420,721
Cashlink Bangladesh Limited (CBL)	-	-
	<b>23,716,143,392</b>	<b>54,730,762,232</b>
<b>6.1 Government securities</b>		
T.Bill-Local-RE.REPO	-	-
T.Bill	4,393,627	3,269,592,181
Treasury bonds	141,037,909	37,702,358,942
Bangladesh Government Investment Sukuk	155,310,000	155,310,000
Bangladesh Bank Islami Investment bonds	407,320,000	362,320,000
Prize bonds	2,003,900	1,618,900
Collateralized Repo: Liquidity Support adjustment account	-	211,400,191
Deferred MTM Loss	6,324,934,556.46	-
	<b>7,034,999,992</b>	<b>41,702,600,214</b>
<b>6.1(a) Consolidated Government securities</b>		
AB Bank PLC.	7,034,999,992	41,702,600,214
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>7,034,999,992</b>	<b>41,702,600,214</b>
<b>6.2 Other investments</b>		
Shares (Note 6.2.1)	5,641,817,397	5,285,252,077
Bond (Note 6.2.2)	6,260,000,000	4,300,000,000
Pinnacle Global Fund Pte Limited (Note 6.2.3)	2,308,147,280	2,119,825,640
	<b>14,209,964,677</b>	<b>11,705,077,717</b>
<b>Investments -ABBPLC., Mumbai branch</b>		
Treasury bills	1,902,065,847	722,134,022
	<b>1,902,065,847</b>	<b>722,134,022</b>
	<b>16,112,030,524</b>	<b>12,427,211,739</b>

	<b>30.09.2024</b>	<b>31.12.2023</b>
	<b>Taka</b>	<b>Taka</b>
<b>6.2 (a) Consolidated other investments</b>		
AB Bank PLC.	16,112,030,524	12,427,211,739
AB Investment Limited	342,352,399	425,529,558
AB International Finance Limited	-	-
AB Securities Limited	226,760,476	175,420,721
Cashlink Bangladesh Limited (CBL)	-	-
	<b>16,681,143,399</b>	<b>13,028,162,018</b>
<b>6.2.1 Investments in shares</b>		
Quoted (Publicly traded)	4,792,965,352	4,436,400,032
Unquoted	848,852,045	848,852,045
	<b>5,641,817,397</b>	<b>5,285,252,077</b>
<b>6.2.2 Investment in Bonds</b>		
Investment in subordinated bonds	800,000,000	1,600,000,000
Investment in perpetual bonds	2,700,000,000	2,700,000,000
Investment in Zero Coupon Bonds	2,760,000,000	-
	<b>6,260,000,000</b>	<b>4,300,000,000</b>
<b>6.2.2.1 Investment in subordinated bonds</b>		
United Commercial Bank PLC.	550,000,000	1,100,000,000
National Bank PLC.	250,000,000	500,000,000
	<b>800,000,000</b>	<b>1,600,000,000</b>
<b>6.2.2.2 Investment in Perpetual bonds</b>		
ONE Bank PLC.	1,700,000,000	1,700,000,000
Pubali Bank PLC.	1,000,000,000	1,000,000,000
	<b>2,700,000,000</b>	<b>2,700,000,000</b>
<b>6.2.2.3 Investment in Zero Coupon Bonds</b>		
IFIC Bank PLC.	2,760,000,000	-
	<b>2,308,147,280</b>	<b>2,119,825,640</b>
<b>6.2.3 Pinnacle Global Fund Pte Limited</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>326,251,899,027</b>	<b>317,122,559,016</b>
<b>7.1 Broad category-wise breakup excluding bills purchased and discounted</b>		
<b>In Bangladesh</b>		
Loans	307,595,799,538	298,252,928,825
Overdrafts	17,841,057,804	18,138,680,490
Cash credits	-	-
	<b>325,436,857,342</b>	<b>316,391,609,315</b>
<b>Outside Bangladesh: ABBL, Mumbai branch</b>		
Loans	493,052	27,240
Overdrafts	-	-
Cash credits	83,441,862	75,338,963
	83,934,914	75,366,204
	<b>325,520,792,256</b>	<b>316,466,975,518</b>

	<b>30.09.2024</b>	<b>31.12.2023</b>
	<b>Taka</b>	<b>Taka</b>
<b>7.2 Net loans, advances and lease/investments</b>		
Gross loans and advances	326,251,899,027	317,122,559,016
<u>Less:</u>		
Interest suspense	9,082,501,651	9,051,419,845
Provision for loans and advances	25,316,276,516	26,136,828,747
	34,398,778,167	35,188,248,591
	<b>291,853,120,860</b>	<b>281,934,310,425</b>
<b>7.3 Geographical location-wise (division) distribution</b>		
<b>In Bangladesh</b>		
<b><u>Urban branches</u></b>		
Dhaka	230,469,748,147	228,666,208,157
Chattagram	57,775,805,394	50,680,459,255
Khulna	12,599,914,002	12,702,819,899
Sylhet	899,210,864	1,064,967,285
Barishal	467,621,146	459,586,264
Rajshahi	5,587,885,089	5,496,000,182
Rangpur	10,077,282,597	9,682,488,561
Mymensingh	4,335,835,593	4,261,209,319
	<b>322,213,302,832</b>	<b>313,013,738,922</b>
<b><u>Rural branches</u></b>		
Dhaka	1,645,163,619	1,751,537,617
Chattagram	697,907,195	701,251,118
Khulna	705,181,369	805,950,224
Sylhet	163,028,193	125,914,253
Barishal	-	-
Rajshahi	1,116,756	1,061,751
Rangpur	-	820,012
Mymensingh	15,147,489	62,124,453
	<b>3,227,544,620</b>	<b>3,448,659,428</b>
<b>Outside Bangladesh</b>		
ABBL, Mumbai branch	811,051,575	660,160,666
	<b>326,251,899,027</b>	<b>317,122,559,016</b>
<b>7.4 Classification of loans, advances and lease/investments</b>		
<b>In Bangladesh</b>		
<b><u>Unclassified</u></b>		
Standard	212,829,959,508	215,153,737,032
Special Mention Account	11,454,353,941	6,171,652,296
	224,284,313,449	221,325,389,329
<b><u>Classified</u></b>		
Sub-Standard	264,179,462	579,832,949
Doubtful	7,694,295,070	2,668,203,580
Bad/Loss	93,198,059,470	91,888,972,493
	101,156,534,003	95,137,009,022
	325,440,847,452	316,462,398,350
<b>Outside Bangladesh-Mumbai Branch</b>		
Unclassified Loan	811,051,575	660,160,666
Classified Loan	-	-
	811,051,575	660,160,666
	<b>326,251,899,027</b>	<b>317,122,559,016</b>

	30.09.2024 Taka	31.12.2023 Taka
<b>7(a) Consolidated loans, advances and lease/investments excl. Bills purchased</b>		
AB Bank PLC.	325,520,792,256	316,466,975,518
AB Investment Limited	6,544,238,952	6,917,843,597
AB International Finance Limited	-	-
AB Securities Limited	735,946,993	763,232,129
Cashlink Bangladesh Limited (CBL)	-	-
	<b>332,800,978,201</b>	<b>324,148,051,244</b>
<u>Less: Inter company transaction</u>	1,256,376,259	1,256,376,259
	<b>331,544,601,942</b>	<b>322,891,674,985</b>

**8 Bills purchased and discounted**

In Bangladesh	3,990,110	70,789,035
Outside Bangladesh - ABBPLC., Mumbai Branch	727,116,661	584,794,463
	<b>731,106,771</b>	<b>655,583,498</b>

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

AB Bank PLC.	731,106,771	655,583,498
AB Investment Limited	-	-
AB International Finance Limited	1,231,520,011	1,885,708,366
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>1,962,626,782</b>	<b>2,541,291,864</b>

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

**Cost:**

Land and Building	2,271,171,345	2,271,171,345
Furniture and fixtures	342,201,455	342,294,329
Office appliances	64,480,688	63,155,297
Electrical appliances	2,095,787,831	2,077,084,166
Motor vehicles	261,474,855	261,151,291
Intangible Assets	1,022,975,314	1,016,993,533
Right of Use Assets	1,329,421,828	1,329,421,828
	7,387,513,316	7,361,271,787
<u>Less: Accumulated depreciation and amortization</u>	4,737,294,882	4,506,243,432
	<b>2,650,218,434</b>	<b>2,855,028,355</b>

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

**Cost:**

AB Bank PLC.	7,387,513,316	7,361,271,787
AB Investments Limited	687,746,776	687,679,476
AB International Finance Limited	7,752,994	6,868,170
AB Securities Limited	49,680,699	78,333,211
Cashlink Bangladesh Limited (CBL)	-	-
	<b>8,132,693,784</b>	<b>8,134,152,644</b>

**Accumulated depreciation:**

AB Bank PLC.	4,737,294,882	4,506,243,432
AB Investments Limited	223,656,176	210,987,766
AB International Finance Limited	7,018,525	6,243,653
AB Securities Limited	38,975,321	64,039,553
Cashlink Bangladesh Limited (CBL)	-	-
	5,006,944,904	4,787,514,405
	<b>3,125,748,880</b>	<b>3,346,638,239</b>

	<b>30.09.2024</b>	<b>31.12.2023</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 ABBPLC.)	5,811,431,750	5,811,431,750
AB Securities Limited (99.91% owned subsidiary company of ABBPLC.)	199,898,000	199,898,000
Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBPLC.)	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 ABBPLC.)	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 ABBPLC.)	19,920,000	19,920,000
Net deferred tax assets (Note 10.1)	2,112,991,888	2,407,418,791
Advance Income Tax (Net of Current Tax Provision)	481,720,987	-
Accounts receivable	1,896,680,404	1,434,650,970
Preliminary, formation, organisational, renovation, development, prepaid expenses and others	944,587,956	810,710,572
Exchange for clearing	146,623,512	1,737,271,318
Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures, and other income receivables	322,676,739	1,224,490,582
Security deposits	80,551,253	77,267,665
Advance rent and advertisement (Note 10.2)	131,664,573	122,688,107
Stationery, stamps, printing materials, etc.	36,445,392	41,831,957
	<b>6,173,862,704</b>	<b>7,876,249,963</b>
	<b>12,402,977,627</b>	<b>14,105,364,885</b>
<b>10(a) Consolidated Other assets</b>		
AB Bank PLC.	12,402,977,627	14,105,364,885
AB Investment Limited	1,046,543,541	1,143,973,806
AB International Finance Limited	74,546,094	75,155,059
AB Securities Limited	38,654,897	8,179,576
Cashlink Bangladesh Limited (CBL)	34,266,172	35,278,448
	<b>13,596,988,330</b>	<b>15,367,951,774</b>
<u>Less:</u> Inter-group transaction	6,281,711,504	6,280,130,503
	<b>7,315,276,816</b>	<b>9,087,821,261</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	2,470,172,300	3,651,352,921
<u>Add:</u> Deferred Tax Income during the year	-	-
<u>Less:</u> Write-Off adjustment	330,033,528	1,181,180,621
Less. Adjustment during the year	-	-
<b>Closing deferred tax assets</b>	<b>2,140,138,773</b>	<b>2,470,172,300</b>

	30.09.2024 Taka	31.12.2023 Taka
<b>b) Deferred tax liabilities against property, plant &amp; equipment</b>		
Balance at 01 January	62,753,510	89,055,050
Add: Provision made during the Year	(35,406,530)	(26,183,485)
Add/(Less): Adjustment for Rate Fluctuation during the period	(200,094)	(118,055)
<b>Closing deferred tax liabilities</b>	<b>27,146,885</b>	<b>62,753,510</b>
<b>Net Deferred Tax Assets (a-b)</b>	<b>2,112,991,888</b>	<b>2,407,418,791</b>
<b>Net Deferred Tax Income during the period</b>	<b>(294,626,998)</b>	<b>(1,154,997,135)</b>
<b>Deferred tax liabilities against Property, Plant &amp; Equipment</b>		
Accounting base of Property, Plant & Equipment	2,600,800,658	2,724,509,033
Tax base of Property, Plant & Equipment	2,524,684,906	2,552,119,664
<b>Difference</b>	<b>76,115,752</b>	<b>172,389,370</b>
<b>(Deductible)/Taxable Temporary Difference</b>	<b>76,115,752</b>	<b>172,389,370</b>
Effective Tax Rate	37.50%	37.50%
Deferred Tax (Assets)/Liabilities	<b>28,543,407</b>	<b>64,646,014</b>
Deferred Tax (Assets)/Liabilities of Mumbai Branch	<b>(1,396,522)</b>	<b>(1,892,504)</b>
<b>Closing Deferred Tax Liabilities</b>	<b>27,146,885</b>	<b>62,753,510</b>
<b>10.1.1 Consolidated deferred tax liabilities</b>		
AB Bank PLC.	27,146,885	62,753,510
AB Investment Limited	-	-
	<b>27,146,885</b>	<b>62,753,510</b>
<b>10.1.2 Consolidated deferred tax assets</b>		
AB Bank PLC.	2,140,138,773	2,470,172,300
AB Securities Limited	2,042,513	1,792,040
AB Investment Limited	21,258,161	36,608,486
	<b>2,163,439,447</b>	<b>2,508,572,826</b>
<b>10.2 Advance rent and advertisement</b>		
Advance rent BDT 6,178,095 as on 30 September 2024 is included with Right of Use (ROU) assets as per IFRS 16 Leases.		
<b>11 Non-Banking Assets</b>	<b>17,890,089,290</b>	<b>12,666,128,470</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 date), 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	-	-	121	11,447,346,707
2	Building	-	-	47	6,442,742,583
	<b>Total</b>	-	-	<b>168</b>	<b>17,890,089,290</b>

<b>12. Borrowings from other banks, financial institutions and agents</b>		
In Bangladesh	(Note 12.1)	1,515,165,221
Outside Bangladesh		2,841,350,611
		<b>1,515,165,221</b>
		<b>2,841,350,611</b>
<b>12.1 In Bangladesh:</b>		
<b>12.1.1 Bangladesh Bank</b>		
Export Development Fund		469,467,582
Islamic Investment Bond		390,925,556
Refinance against IPFF		123,678,628
Refinance against Women Entr., Small Enterprise, ETP, Covid 19 & Others		212,975,422
		<b>1,197,047,187</b>
		<b>2,403,679,551</b>

	<b>30.09.2024</b>	<b>31.12.2023</b>
	<b>Taka</b>	<b>Taka</b>
<b>12.1.2 Call &amp; Term Borrowing from</b>		
The Premier Bank PLC.	-	100,000,000
Sonali Bank Limited	290,000,000	-
Agrani Bank PLC.	-	-
Shimanto Bank PLC.	-	130,000,000
Bangladesh Development Bank PLC.	-	200,000,000
Rupali Bank PLC.	-	-
Community Bank PLC.	-	-
Uttara Bank PLC.	-	-
One Bank PLC.	-	-
Accrued interest	1,204,306	492,222
Accrued Interest Repo-Other Bank	26,913,729	7,178,837
	<b>318,118,034</b>	<b>437,671,060</b>
<b>Total in Bangladesh</b>	<b>1,515,165,221</b>	<b>2,841,350,611</b>

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

AB Bank PLC.	1,515,165,221	2,841,350,611
AB Investment Limited	1,098,776,723	1,098,776,723
AB International Finance Limited	729,386,884	1,579,785,618
AB Securities Limited	157,599,536	157,599,536
Cashlink Bangladesh Limited (CBL)	-	-
	3,500,928,365	5,677,512,488
<u>Less: Intercompany transactions</u>	1,985,763,144	2,836,161,877
	<b>1,515,165,220</b>	<b>2,841,350,611</b>

**13 Bond**

Tier-II subordinated bond (note-13.1)	4,422,500,000	5,008,750,000
Perpetual bond - additional Tier-I capital (note-13.2)	5,710,936,000	5,710,936,000
	<b>10,133,436,000</b>	<b>10,719,686,000</b>

**13.1 Tier-II subordinated bond**

AB Bank Subordinated Bond-I	-	-
AB Bank Subordinated Bond-II	-	-
AB Bank Subordinated Bond-III	1,172,500,000	1,758,750,000
AB Bank Subordinated Bond-IV	3,250,000,000	3,250,000,000
	<b>4,422,500,000</b>	<b>5,008,750,000</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 PLC.	805,000,000	1,207,500,000
Sonali Bank PLC.	1,500,000,000	1,500,000,000
National Credit & Commerce Bank PLC.	367,500,000	551,250,000
Janata Bank PLC.	1,000,000,000	1,000,000,000
Agrani Bank PLC.	750,000,000	750,000,000
	<b>4,422,500,000</b>	<b>5,008,750,000</b>



<b>30.09.2024</b> <b>Taka</b>
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<b>31.12.2023</b> <b>Taka</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 571.09 crore including public offer of BDT 31.09 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 PLC.  
IFIC Bank PLC.  
NCC Bank PLC.  
Trust Bank PLC.  
Uttara Bank PLC.  
Subscribers other than Banks

<b>30.06.2024</b> <b>Taka</b>	<b>31.12.2023</b> <b>Taka</b>
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	2,020,936,000
<b>5,710,936,000</b>	<b>5,710,936,000</b>

### 14. Deposit and other accounts

Inter-bank deposits  
Other deposits

11,753,986,663	12,374,826,100
314,767,613,964	342,399,553,588
<b>326,521,600,627</b>	<b>354,774,379,687</b>

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

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

326,521,600,627	354,774,379,687
-	-
-	-
-	-
-	-
326,521,600,627	354,774,379,687
185,481,862	384,735,978
<b>326,336,118,763</b>	<b>354,389,643,709</b>

Less: Inter-group transaction

		<b>30.09.2024</b>	<b>31.12.2023</b>
		<b>Taka</b>	<b>Taka</b>
<b>14.1 Demand and time deposits</b>			
<b>a) Demand Deposits</b>		<b>42,153,420,470</b>	<b>51,294,420,069</b>
Current accounts and other accounts		36,914,369,023	45,849,000,507
Savings Deposits (9%)		3,444,925,004	3,789,226,563
Bills Payable		1,794,126,443	1,656,192,999
<b>b) Time Deposits</b>		<b>284,368,180,157</b>	<b>303,479,959,618</b>
Savings Deposits (91%)		34,832,019,488	38,313,290,802
Short Notice Deposits		31,917,241,530	25,327,696,584
Fixed Deposits		146,181,252,912	174,170,888,715
Other Deposits		71,437,666,226	65,668,083,516
<b>Total Demand and Time Deposits</b>		<b>326,521,600,627</b>	<b>354,774,379,687</b>
<b>15. Other liabilities</b>			
Accumulated provision against loans and advances	(Note 15.1)	25,316,276,516	26,136,828,747
Inter-branch adjustment		21,171,275	805,562
Provision for current tax (net of advance tax)	(Note 15.2)	-	345,396,221
Interest suspense account		9,082,501,651	9,051,419,845
Provision against other assets	(Note 15.3)	372,669,266	380,332,173
Accounts payable - Bangladesh Bank		106,651,785	17,829,020
Accrued expenses		166,560,817	109,212,630
Lease Liabilities	(Note 15.4)	15,165,904	90,070,083
Provision for off balance sheet items	(Note 15.5)	1,456,600,000	1,447,600,000
Provision against investments	(Note 15.6)	2,612,666,246	2,612,666,246
Start-up Fund *		24,318,578	24,318,578
Unclaimed Dividend Account		4,244,685	4,286,949
Others **		1,174,267,758	1,254,188,392
		<b>40,353,094,479</b>	<b>41,474,954,444</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, Provision for NBA, etc.			
<b>15.1 Accumulated provision against loans and advances</b>			
<u>The movement in specific provision for bad and doubtful debts</u>			
Opening Balance		19,377,358,169	21,641,247,373
Fully provided debts written off during the period	(-)	(880,089,441)	(3,149,814,988)
Transferred to Non-Banking Assets	(-)	-	(4,074,215)
Specific provision made during the period	(+)	30,000,000	890,000,000
		(850,089,441)	(2,263,889,204)
Closing Balance		<b>18,527,268,728</b>	<b>19,377,358,169</b>
Provision made by ABBPLC., Mumbai Branch		-	-
<b>Total provision on classified loans and advances</b>		<b>18,527,268,728</b>	<b>19,377,358,169</b>
<u>On unclassified loans</u>			
Opening Balance		6,754,725,658	5,614,725,658
Transferred from Investment provisions	(+)	-	-
Transfer to specific provisions	(-)	-	-
General provision made during the period	(+)	30,000,000	1,140,000,000
		30,000,000	1,140,000,000
Closing Balance		6,784,725,658	6,754,725,658
Provision made by ABBPLC., Mumbai Branch		4,282,131	4,744,920
<b>Total provision on un-classified loans and advances</b>		<b>6,789,007,789</b>	<b>6,759,470,578</b>
<b>Total provision on loans and advances</b>		<b>25,316,276,516</b>	<b>26,136,828,747</b>

Provision against loans and advances has been maintained as per Bangladesh Bank letter no. DBI-3/101/2024-656 dated 30 April 2024 and DOS(CAMS)1157/41(Dividend)/2024-1842 dated 30 April 2024 respectively. According to those letters, there is a provision shortfall of Tk. 8,041.81 crore (Total requirement is BDT 10,655.02 crore and total maintained is BDT 2,613.21 crore) against loans and advances which requires to be kept within 2024.

#### 15.1.1 Details of provision kept for loans and advances

<b>General Provision</b>	-	<b>6,789,007,789</b>	<b>6,754,725,658</b>
Standard		6,560,157,193	6,631,844,677
Special Mention Account		228,850,596	122,880,981
<b>Specific Provision</b>		<b>18,527,268,728</b>	<b>19,377,358,169</b>
Substandard		36,361,359	96,297,892
Doubtful		2,652,117,823	914,729,110
Bad/Loss		15,838,789,546	18,366,331,167

#### 15.2 Provision for current tax (net of advance tax)

Current Tax	(note 15.2.1)	8,905,089,571	9,164,258,672
Advance Income Tax	(note 15.2.2)	9,386,810,560	8,818,862,452
<b>Provision for current tax (net of advance tax)</b>		<b>(481,720,988)</b>	<b>345,396,221</b>

#### 15.2.1 Provision for current tax

Opening Balance		8,992,237,963	8,592,933,385
<u>Add:</u> Provision made during the Period		43,107,577	399,304,578
Less: Adjustment/transferred during the Period		-	-
<u>Less:</u> Write-off adjustment		330,033,528	-
Closing Balance		8,705,312,012	8,992,237,963
Provision held by ABBPLC., Mumbai Branch		199,777,559	172,020,709
		<b>8,905,089,571</b>	<b>9,164,258,672</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 the income year 2019 is completed but under review of appellate commission. 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		8,605,349,612	7,434,630,513
Paid during the year		457,670,521	1,171,450,723
Closing balance (Bangladesh operations)		9,063,020,133	8,606,081,236
<b>Advance tax of ABBPLC., Mumbai Branch</b>		<b>323,790,427</b>	<b>212,781,215</b>
		<b>9,386,810,560</b>	<b>8,818,862,452</b>

#### 15.3 Provision against other assets

<u>Provision for</u>			
Prepaid legal expenses		205,626,000	209,726,000
Protested bills		80,712,771	76,875,678
Others		86,330,495	93,730,495
		<b>372,669,266</b>	<b>380,332,173</b>

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

<b>30.09.2024</b>	<b>31.12.2023</b>
<b>Taka</b>	<b>Taka</b>

### 15.3.1 Calculation of Provision against other assets

	Outstanding amount	Base for Provision	Rate	Provisions Requirement	Provisions Maintained
Prepaid legal exp.	241,280,454	68,767,864	50%	34,383,932	34,383,932
		172,512,592	100%	172,512,592	171,242,068
Protested bills	80,596,109	80,596,109	100%	80,596,109	80,712,771
Others	89,112,790	5,616,308	50%	2,808,154	2,808,154
		83,496,482	100%	83,496,482	83,522,341
<b>Required provision for other assets</b>				<b>373,797,268</b>	<b>372,669,266</b>

Total provision requirement	373,797,268
Total provision maintained	372,669,266
<b>Excess provision maintained at the reporting date</b>	<b>(1,128,002)</b>

### 15.4 Leasehold Liabilities

Opening balance of present value of lease liability	90,070,083	317,024,275
Finance Cost @ 8%	3,502,082	17,327,489
Rental payment during the period	78,406,261	244,281,681
<b>Closing balance of lease liability</b>	<b>15,165,904</b>	<b>90,070,083</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	1,447,600,000	1,180,000,000
Add. Addition during the period	9,000,000	267,600,000
	<b>1,456,600,000</b>	<b>1,447,600,000</b>

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

	Base for Provision	Rate (%)	30 September 2024	31 December 2023
Acceptances and endorsement	8,959,683,230	1%,2%,5%	109,472,379	89,917,755
Letters of guarantee	17,676,622,953	1%,2%,5%	1,015,360,520	1,126,210,995
Irrevocable letters of credit	11,797,691,687	1%,2%,5%	141,745,975	125,113,685
Others	11,243,804,439	1%	112,438,044	106,357,565
<b>Total Off Balance Sheet Items &amp; required provision</b>	49,677,802,310		1,379,016,918	1,447,600,000
Total provision maintained			1,456,600,000	1,447,600,000
<b>Excess provision at the reporting date</b>			<b>77,583,082</b>	<b>-</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-3/101/2023-656 dated 30 April 2024.

### 15.6 Provision against investments

#### Provision against quoted shares:

Opening balance	1,146,537,619	1,082,051,075
Add: Provision made at the end of the period	-	64,486,544
	<b>1,146,537,619</b>	<b>1,146,537,619</b>
Total provision maintained for Investment in quoted shares	1,146,537,619	1,146,537,619
Total provision requirement for Investment in quoted shares	1,843,643,148	1,146,537,619
<b>Excess provision</b>	<b>(697,105,529)</b>	<b>-</b>

	<b>30.09.2024</b>	<b>31.12.2023</b>
	<b>Taka</b>	<b>Taka</b>
<b>Provision for Pinnacle Global Fund Pte Limited:</b>		
Opening balance	1,006,202,950	820,000,136
<u>Add</u> : Provision made during the period	-	186,202,814
	<b>1,006,202,950</b>	<b>1,006,202,950</b>
Provision for Pinnacle Global Fund Pte Limited of BDT 111.35 crore has been deferred as per Bangladesh Bank letters no. DBI-3/101/2024-656 dated 30 April 2024 and DOS(CAMS)1157/41(Dividend)/2024-1842 dated 30 April 2024 respectively. This provision shortfall requires to be kept within 2024.		
<b>Provision for Amana Bank PLC., Srilanka:</b>		
Opening balance	459,925,382	456,425,382
<u>Add</u> : Provision made during the Period	-	3,500,000
	<b>459,925,382</b>	<b>459,925,382</b>
<b>Total Provision maintained against investment:</b>		
Provision against quoted shares	1,146,537,619	1,146,537,619
Provision for Pinnacle Global Fund Pte Limited	1,006,202,950	1,006,202,950
Provision for Amana Bank PLC., Srilanka:	459,925,382	459,925,382
	<b>2,612,665,951</b>	<b>2,612,666,246</b>
<b>15(a) Consolidated Other liabilities</b>		
AB Bank PLC.	40,353,094,479	41,474,954,444
AB Investment Limited	471,549,671	1,059,593,725
AB International Finance Limited	129,242,517	102,919,599
AB Securities Limited	900,478,215	844,992,537
Cashlink Bangladesh Limited (CBL)	-	40,250
	41,854,364,881	43,482,500,555
<u>Less</u> : Inter-group transaction	28,842,145	28,657,641
	<b>41,825,522,736</b>	<b>43,453,842,914</b>
<b>16. Share Capital</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
880,694,749 ordinary shares of BDT 10 each issued as bonus shares	8,806,947,490	8,631,321,070
	<b>8,956,947,490</b>	<b>8,781,321,070</b>
<b>17. Statutory reserve</b>		
<b>In Bangladesh</b>		
Opening balance	8,064,592,558	7,643,958,957
<u>Add</u> : Addition during the Period	-	420,633,601
	8,064,592,558	8,064,592,558
<b>Outside Bangladesh - ABBPLC., Mumbai Branch</b>		
Opening balance	458,548,456	406,165,683
<u>Add</u> : Addition during the period	54,321,035	29,624,047
<u>Add/(Less)</u> : Adjustment for Foreign Exchange Rate Fluctuation	38,041,036	22,758,726
	550,910,527	458,548,456
	<b>8,615,503,085</b>	<b>8,523,141,014</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)	758,124,993	758,137,206
Investment revaluation reserve	26,185,618	50,248,621
	<b>3,636,509,811</b>	<b>3,660,585,027</b>
<b>18.1 General reserve</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>30.09.2024</b>	<b>31.12.2023</b>
	<b>Taka</b>	<b>Taka</b>
<b>18.2 Assets revaluation reserve</b>		
Opening balance	758,137,206	758,153,907
<u>Less:</u> Transferred to retained earnings	(12,212)	(16,701)
	<b>758,124,994</b>	<b>758,137,206</b>
<b>18(a) Consolidated Other reserve</b>		
AB Bank PLC.	3,636,509,811	3,660,585,027
AB Investment Limited	-	-
AB International Finance Limited	127,149,526	109,111,557
AB Securities Limited	76,730,350	86,190,296
Cashlink Bangladesh Limited (CBL)	-	-
	<b>3,840,389,687</b>	<b>3,855,886,879</b>
<b>19. Retained earnings</b>		
Opening balance	3,504,165,672	4,098,883,468
<u>Add:</u> Post-tax profit for the period	15,839,598	721,818,118
<u>Less:</u> Transfer to statutory reserve	(54,321,035)	(450,257,648)
Bonus Share Issued	(175,626,420)	(172,182,760)
Cash dividend Paid	-	-
Perpetual Bond Dividend	(286,329,120)	(701,759,257)
Start-up Fund	-	(7,218,181)
	<b>3,003,728,695</b>	<b>3,489,283,740</b>
<u>Add:</u> Transferred from Assets Revaluation Reserve	12,212	16,701
<u>Add:</u> Adjustment made during the year	(3,615,342)	19,303,757
<u>Less:</u> Foreign Exchange Translation loss	17,918,543	(4,438,526)
	<b>3,018,044,108</b>	<b>3,504,165,672</b>
<b>19(a) Consolidated Retained earnings</b>		
AB Bank PLC.	3,018,044,108	3,504,165,672
AB Investment Limited	400,203,577	394,879,674
AB International Finance Limited	341,262,248	193,769,967
AB Securities Limited	187,358,253	166,261,226
Cashlink Bangladesh Limited (CBL)	(156,940,324)	(159,749,191)
	3,789,927,862	4,099,327,349
<u>Add/(Less):</u> Adjustment made during the period	698,419,846	698,419,846
Non-controlling Interest	15,527,682	15,827,240
	<b>4,503,875,390</b>	<b>4,813,574,434</b>
<b>19(b) Non-controlling interest</b>		
AB Investment Limited	10,376	10,367
AB Securities Limited	474,344	464,057
Cashlink Bangladesh Limited	12,305,968	12,025,081
	<b>12,790,687</b>	<b>12,499,505</b>
<b>20. Contingent liabilities</b>	<b>57,720,282,016</b>	<b>52,779,894,570</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	12,550,000
Others	17,670,399,788	15,481,762,313
	<b>17,682,949,788</b>	<b>15,494,312,313</b>

	<b>Jan'24-Sep'24 Taka</b>	<b>Jan'23-Sep'23 Taka</b>
<b>21. Profit and loss account</b>		
<u>Income:</u>		
Interest, discount and similar income	22,911,414,280	19,761,594,795
Dividend income	12,852,952	21,980,528
Dividend on Perpetual Bonds	202,684,932	201,945,206
Fee, commission and brokerage	1,193,402,262	1,109,453,390
Gains less losses arising from investment securities	(495,006)	(15,779,331)
Gains less losses arising from dealing in foreign currencies	395,685,198	307,911,595
Other operating income	137,494,058	88,147,232
Gains less losses arising from dealing securities	1,012,234,094	(137,346,293)
	<u>25,865,272,770</u>	<u>21,337,907,122</u>
<u>Expenses:</u>		
Interest, fee and commission	20,886,599,150	14,534,008,455
Administrative expenses	3,500,152,541	3,290,689,409
Other operating expenses	1,142,560,105	1,012,963,026
Depreciation and amortization on banking assets	235,540,421	379,584,049
	<u>25,764,852,217</u>	<u>19,217,244,939</u>
	<b><u>100,420,553</u></b>	<b><u>2,120,662,184</u></b>
<b>22. Interest income/profit on investments</b>		
Interest on loans and advances:		
Loans and advances	19,254,427,510	16,859,913,645
Bills purchased and discounted	7,101,477	6,896,825
	<u>19,261,528,987</u>	<u>16,866,810,470</u>
Interest on:		
Calls and placements	104,964,793	74,450,214
Balance with foreign banks	134,439,225	87,233,547
Reverse Repo	6,198,159	6,421,699
Balance with Bangladesh Bank	56,038,165	30,342,081
	<u>301,640,342</u>	<u>198,447,541</u>
	<b><u>19,563,169,329</u></b>	<b><u>17,065,258,011</u></b>
<b>22(a). Consolidated Interest income/profit on investments</b>		
AB Bank PLC.	19,563,169,329	17,065,258,011
AB International Finance Limited	108,562,466	34,733,402
AB Investment Limited	48,849,096	97,237,594
AB Securities Limited	42,966,644	30,402,187
Cashlink Bangladesh Limited (CBL)	3,902,577	2,341,632
	<u>19,767,450,112</u>	<u>17,229,972,827</u>
<u>Less: Intercompany transactions</u>	<u>20,775,864</u>	<u>13,193,724</u>
	<b><u>19,746,674,247</u></b>	<b><u>17,216,779,102</u></b>
<b>23. Interest/profit paid on deposits, borrowings, etc.</b>		
Interest on deposits:		
Fixed deposits	11,164,868,813	7,815,593,068
Savings deposits	817,794,132	851,624,571
Special notice deposits	2,428,688,302	963,001,677
Other deposits	4,297,036,904	3,521,960,054
	<u>18,708,388,151</u>	<u>13,152,179,371</u>
Interest on borrowings:		
Local banks, financial institutions including BB	1,837,848,076	1,019,144,048
Subordinated Bond	340,362,924	362,685,036
	<u>20,886,599,150</u>	<u>14,534,008,455</u>

	<b>Jan'24-Sep'24 Taka</b>	<b>Jan'23-Sep'23 Taka</b>
<b>23(a). Consolidated Interest/profit paid on deposits, borrowings, etc.</b>		
AB Bank PLC.	20,886,599,150	14,534,008,455
AB Investment Limited	-	-
AB International Finance Limited	20,201,164	13,956,629
AB Securities Limited	7,637,500	7,476,563
Cashlink Bangladesh Limited (CBL)	-	-
	<b>20,914,437,814</b>	<b>14,555,441,647</b>
<u>Less: Intercompany transactions</u>	20,775,864	15,872,825
	<b>20,893,661,949</b>	<b>14,539,568,822</b>
<b>24. Investment income</b>		
Capital gain on sale of shares	(495,006)	(15,779,331)
Interest on treasury bills	132,907,251	67,279,725
Dividend on shares	12,852,952	21,980,528
Dividend on Perpetual Bonds	202,684,932	201,945,206
Interest on treasury bonds	2,963,558,532	2,463,696,401
Gain/(Loss) on treasury bills and treasury bonds	1,012,234,094	(137,346,293)
Interest on other bonds & others	251,779,169	165,360,657
	<b>4,575,521,924</b>	<b>2,767,136,894</b>
<b>24(a). Consolidated Investment income</b>		
AB Bank PLC.	4,575,521,924	2,767,136,894
AB Investment Limited	(6,951,757)	2,694,068
AB International Finance Limited	-	-
AB Securities Limited	17,545,420	3,607,740
Cashlink Bangladesh Limited (CBL)	-	-
	<b>4,586,115,587</b>	<b>2,773,438,702</b>
<u>Less: Intercompany transactions</u>	-	-
	<b>4,586,115,587</b>	<b>2,773,438,702</b>



	Jan'24-Sep'24 Taka	Jan'23-Sep'23 Taka
<b>25. Commission, exchange and brokerage</b>		
Other fees, commission and service charges	743,453,914	713,950,365
Commission on letters of credit	334,908,055	332,109,247
Commission on letters of guarantee	115,040,293	63,393,779
Exchange gains less losses arising from dealings in foreign currencies	395,685,198	307,911,595
	<b>1,589,087,460</b>	<b>1,417,364,985</b>
<b>25(a). Consolidated Commission, exchange and brokerage</b>		
AB Bank PLC.	1,589,087,460	1,417,364,985
AB Investment Limited	11,322,501	14,501,589
AB International Finance Limited	58,483,952	52,235,177
AB Securities Limited	36,179,125	41,947,420
Cashlink Bangladesh Limited (CBL)	-	-
	<b>1,695,073,038</b>	<b>1,526,049,171</b>
<u>Less: Intercompany transactions</u>	<u>(56,234)</u>	<u>(34,490)</u>
	<b>1,695,016,804</b>	<b>1,526,014,681</b>
<b>26. Other Income</b>		
Locker rent, insurance claim and others	3,555,273	3,419,237
Recoveries on loans previously written off	114,982,181	64,046,261
Recoveries on telex, telephone, fax, etc.	14,151,705	15,155,666
Recoveries on courier, postage, stamp, etc.	3,930,753	3,868,493
Non-operating income (*)	874,145	1,657,574
	<b>137,494,058</b>	<b>88,147,232</b>
(*) Non-operating income includes sale of scrap items, Gain on sale of properties etc.		
<b>26(a). Consolidated other income</b>		
AB Bank PLC.	137,494,058	88,147,232
AB Investment Limited	6,537,390	6,990,215
AB International Finance Limited	58,173,012	52,279,088
AB Securities Limited	16,216,932	3,643,267
Cashlink Bangladesh Limited (CBL)	-	-
	218,421,392	151,059,802
<u>Less: Inter company transactions</u>	<u>6,537,390</u>	<u>6,537,390</u>
	<b>211,884,002</b>	<b>144,522,412</b>
<b>27. Salary and allowances</b>		
Basic salary, provident fund contribution and all other allowances	2,238,436,596	2,175,456,808
Festival and incentive bonus	184,446,155	221,577,057
	<b>2,422,882,752</b>	<b>2,397,033,865</b>
<b>27.1 Chief executive's salary and fees</b>	<b>17,400,000</b>	<b>17,900,000</b>
<b>27(a). Consolidated salary and allowances</b>		
AB Bank PLC.	2,422,882,752	2,397,033,865
AB Investment Limited	24,524,018	25,988,012
AB International Finance Limited	30,027,463	25,370,414
AB Securities Limited	31,383,766	32,476,738
Cashlink Bangladesh Limited (CBL)	-	-
	<b>2,508,817,998</b>	<b>2,480,869,029</b>
<b>28. Rent, taxes, insurance, electricity, etc.</b>		
Rent, rates and taxes	459,355,975	300,752,319
Electricity, gas, water, etc.	87,562,267	78,101,153
Insurance	147,987,315	153,680,460
	<b>694,905,557</b>	<b>532,533,932</b>
<b>28.1 Rent, rates and taxes</b>		
Right of Use (ROU) assets has been calculated for the period ended 30 September 2024 as per IFRS-16 leases considering monthly rental expenses excluding low value assets.		

	Jan'24-Sep'24 Taka	Jan'23-Sep'23 Taka
<b>28(a). Consolidated Rent, taxes, insurance, electricity, etc.</b>		
AB Bank PLC.	694,905,557	532,533,932
AB Investment Limited	1,358,658	1,751,392
AB International Finance Limited	9,724,351	7,671,736
AB Securities Limited	7,329,972	6,939,884
Cashlink Bangladesh Limited (CBL)	-	-
	713,318,538	548,896,944
<u>Less: Inter company transactions</u>	6,537,390	6,537,390
	<b>706,781,148</b>	<b>542,359,554</b>
<b>29. Legal expenses</b>		
Legal expenses	<b>12,110,860</b>	<b>13,846,840</b>
<b>29(a). Consolidated legal expenses</b>		
AB Bank PLC.	12,110,860	13,846,840
AB Investment Limited	-	-
AB International Finance Limited	167,274	-
AB Securities Limited	125,000	5,609
Cashlink Bangladesh Limited (CBL)	-	-
	<b>12,403,134</b>	<b>13,852,449</b>
<b>30. Postage, stamp, telecommunication, etc.</b>		
Telex, fax, internet, wireless link, SWIFT, etc.	115,976,131	66,362,944
Telephone	4,768,758	4,754,249
Postage, stamp and shipping	10,040,455	10,666,160
	<b>130,785,344</b>	<b>81,783,352</b>
<b>30(a). Consolidated Postage, stamp, telecommunication, etc.</b>		
AB Bank PLC.	130,785,344	81,783,352
AB Investment Limited	605,447	541,407
AB International Finance Limited	9,193,004	7,645,107
AB Securities Limited	1,302,794	1,255,155
Cashlink Bangladesh Limited (CBL)	240	-
	<b>141,886,829</b>	<b>91,225,021</b>
<b>31. Stationery, printing, advertisements, etc.</b>		
Printing and stationery	79,361,084	92,348,812
Publicity, advertisement, etc.	24,773,044	46,474,195
	<b>104,134,128</b>	<b>138,823,007</b>
<b>31(a). Consolidated Stationery, printing, advertisements, etc.</b>		
AB Bank PLC.	104,134,128	138,823,007
AB Investment Limited	465,292	209,312
AB International Finance Limited	177,579	138,523
AB Securities Limited	614,297	506,242
Cashlink Bangladesh Limited (CBL)	-	-
	<b>105,391,296</b>	<b>139,677,083</b>
<b>32. Directors' fees</b>		
Directors' fees	2,243,600	1,170,400
Meeting expenses	525,187	769,086
	<b>2,768,787</b>	<b>1,939,486</b>

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

	Jan'24-Sep'24 Taka	Jan'23-Sep'23 Taka
<b>32(a). Consolidated Directors' fees</b>		
AB Bank PLC.	2,768,787	1,939,486
AB Investment Limited	311,678	366,680
AB International Finance Limited	548,361	618,485
AB Securities Limited	311,666	238,334
Cashlink Bangladesh Limited (CBL)	115,000	46,000
	<b>4,055,492</b>	<b>3,208,985</b>
<b>33. Auditors' fees</b>		
Statutory	380,882	324,736
Others	1,102,897	481,918
	<b>1,483,779</b>	<b>806,653</b>
<b>33(a). Consolidated Auditors' fees</b>		
AB Bank PLC.	1,483,779	806,653
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	80,625
Cashlink Bangladesh Limited (CBL)	-	-
	<b>1,483,779</b>	<b>887,278</b>
<b>34. Depreciation and repairs of Bank's assets</b>		
<u>Depreciation :</u>		
Electrical appliances	86,558,422	92,728,547
Furniture and fixtures	12,631,659	13,057,663
Office appliances	1,292,964	1,187,551
Building	10,468,873	10,737,306
Motor vehicles	8,897,140	8,897,140
	119,849,058	126,608,208
Depreciation of ROU (Right Of Use) assets	74,899,997	188,099,990
<u>Repairs:</u>		
Motor vehicles	8,009,258	7,905,404
Electrical appliances	46,840,150	42,568,818
Office premises and others	51,088,347	50,185,313
Furniture and fixtures	1,825,136	1,315,925
Office appliances	5,918,443	4,046,813
	113,681,334	106,022,273
	<b>308,430,389</b>	<b>420,730,471</b>
Amortization of Intangible Assets	40,791,367	64,875,851
	<b>349,221,756</b>	<b>485,606,322</b>
<b>34(a). Consolidated Depreciation and repairs of Bank's assets</b>		
AB Bank PLC.	349,221,756	485,606,322
AB Investment Limited	13,110,277	12,921,760
AB International Finance Limited	521,750	332,702
AB Securities Limited	1,975,653	2,076,728
Cashlink Bangladesh Limited (CBL)	-	-
	<b>364,829,435</b>	<b>500,937,512</b>
<b>35. Other expenses</b>		
Contractual service	381,382,367	400,821,806
Petrol, oil and lubricant	62,496,331	61,316,962
Software expenses	304,142,236	165,072,176
Entertainment	39,340,815	36,902,495
Travelling	15,291,306	17,904,193
Subscription, membership and sponsorship	15,874,490	39,082,905
Training, seminar and workshop	6,302,173	3,442,209
Local conveyance	11,511,112	11,316,555
Professional charges	13,432,733	13,953,487
Books, newspapers and periodicals	860,212	952,203
Finance charge under lease liability	3,502,082	14,760,518
Donation	41,032,464	52,320,436
Bank Charges	18,632,261	13,218,470
Sundry expenses (*)	228,671,415	181,898,612
	<b>1,142,560,105</b>	<b>1,012,963,026</b>

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

	Jan'24-Sep'24 Taka	Jan'23-Sep'23 Taka
<b>35(a). Consolidated other expenses</b>		
AB Bank PLC.	1,142,560,105	1,012,963,026
AB Investment Limited	4,748,928	3,599,063
AB International Finance Limited	5,832,977	1,043,209
AB Securities Limited	25,259,426	15,284,720
Cashlink Bangladesh Limited (CBL)	42,180	30,300
	<b>1,178,443,616</b>	<b>1,032,920,318</b>
Less: Inter company transactions	56,234	34,490
	<b>1,178,387,382</b>	<b>1,032,885,828</b>
<b>36. Provision against loans and advances</b>		
On un-classified loans	29,143,574	-
On classified loans	30,000,000	750,000,000
	<b>59,143,574</b>	<b>750,000,000</b>
<b>36(a). Consolidated provision against loans and advances</b>		
AB Bank PLC.	59,143,574	750,000,000
AB Investment Limited	339,414,697	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>398,558,271</b>	<b>750,000,000</b>
<b>37. Provisions for investments</b>		
Provision for quoted shares in Bangladesh operations	-	65,000,000
Provision for Pinnacle Global Fund Pte Limited	-	-
Provision for Amana Bank Plc	-	3,500,000
Provision for investment in treasury Bills by Mumbai Branch	4,164,548	-
<b>Total provision for investments</b>	<b>4,164,548</b>	<b>68,500,000</b>
<b>37(a). Consolidated provisions for diminution in value of investments</b>		
AB Bank PLC.	4,164,548	68,500,000
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>4,164,548</b>	<b>68,500,000</b>
<b>38. Other provision</b>		
Provision for off balance sheet items	9,000,000	187,500,000
Provision for Other assets	(5,428,213)	10,027,666
	<b>3,571,787</b>	<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 PLC.	3,571,787	197,527,666
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>3,571,787</b>	<b>197,527,666</b>

	<b>Jan'24-Sep'24 Taka</b>	<b>Jan'23-Sep'23 Taka</b>
<b>39 Basic Earnings Per Share (EPS)</b>		
Profit after taxation	15,839,598	365,783,571
Number of ordinary shares outstanding	895,694,749	895,694,749
Basic Earnings Per Share	<b>0.02</b>	<b>0.41</b>
<b>39.(a) Consolidated Basic Earnings Per Share</b>		
Net Profit/(Loss) attributable to the shareholders of parent company	170,337,630	480,280,997
Number of ordinary shares outstanding	895,694,749	895,694,749
Consolidated Basic Earnings Per Share	<b>0.19</b>	<b>0.54</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, 2024.		
<b>40. Receipts from other operating activities</b>		
Interest on treasury bills, bonds, debenture and others	4,359,984,040	2,543,211,160
Exchange earnings	1,106,726,666	867,159,688
Recoveries on telex, telephone, fax, etc.	14,151,705	15,155,666
Recoveries on courier, postage, stamp, etc.	3,930,753	3,868,493
Non-operating income	874,145	1,657,574
Others	3,555,273	3,419,237
	<b>5,489,222,583</b>	<b>3,434,471,819</b>
<b>41. Payments for other operating activities</b>		
Rent, taxes, insurance, electricity, etc.	773,307,636	735,378,193
Postage, stamps, telecommunication, etc.	130,785,344	81,783,352
Repairs of Bank's assets	113,681,334	106,022,273
Legal expenses	12,110,860	13,846,840
Auditor's fees	1,483,779	806,653
Directors' fees	2,768,787	1,939,486
Other Expenses	1,139,058,023	998,202,508
	<b>2,173,195,763</b>	<b>1,937,979,306</b>
<b>42. Net Operating Cash Flow Per Share (NOCFPS)</b>		
Net Operating Cash Flow	(41,481,990,551)	8,536,784,701
Weighted average number of shares	895,694,749	895,694,749
Net Operating Cash Flow Per Share (NOCFPS)	<b>(46.31)</b>	<b>9.53</b>
<b>42(a) Consolidated Net Operating Cash Flow Per Share (NOCFPS)</b>		
Net Operating Cash Flow	(40,453,265,344)	7,914,045,794
Weighted average number of shares	895,694,749	895,694,749
Net Operating Cash Flow Per Share (NOCFPS)	<b>(45.16)</b>	<b>8.84</b>
	<b>30.09.2024 Taka</b>	<b>31.12.2023 Taka</b>
<b>43 Net Asset Value Per Share (NAVPS)</b>		
Net Asset Value	24,227,004,495	24,469,212,783
Number of shares outstanding a the end of the period	895,694,749	895,694,749
Net Asset Value Per Share (NAVPS)	<b>27.05</b>	<b>27.32</b>
<b>43(a) Consolidated Net Asset Value Per Share (NAVPS)</b>		
Net Asset Value	25,916,715,653	25,973,923,398
Number of shares outstanding a the end of the period	895,694,749	895,694,749
Net Asset Value Per Share (NAVPS)	<b>28.93</b>	<b>29.00</b>