AB Bank PLC. and Its Subsidiaries

Consolidated & Separate Financial Statements
For the Year ended 30 September 2025

AB Bank PLC. & Its Subsidiaries

Consolidated Balance Sheet
As at 30 September 2025

PROPERTY AND ASSETS	Notes	30.09.2025 Taka	31.12.2024 Taka
Cash	3(a)	**5,582,272,116**	**17,016,739,153**
In hand (including foreign currencies)	3.1(a)	1,607,407,964	1,490,734,824
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2(a)	3,974,864,152	15,526,004,329
Balance with other banks and financial institutions	4(a)	**6,964,206,406**	**3,922,966,191**
In Bangladesh	4.1(a)	539,170,575	557,576,183
Outside Bangladesh	4.2(a)	6,425,035,831	3,365,390,008
Money at call and on short notice	5(a)	**746,317,314**	**741,688,430**
Investments	6(a)	**18,561,222,283**	**23,627,605,290**
Government	6.1(a)	2,486,863,501	6,895,548,281
Others	6.2(a)	16,074,358,783	16,732,057,009
Loans, advances and lease/investments		**368,048,354,942**	**339,369,578,794**
Loans, cash credits, overdrafts, etc./Investments	7(a)	365,677,896,001	337,007,644,278
Bills purchased and discounted	8(a)	2,370,458,941	2,361,934,516
Fixed assets including premises, furniture and fixtures	9(a)	**3,421,898,657**	**3,126,221,798**
Other assets	10(a)	**7,109,299,959**	**6,546,435,092**
Non-banking assets	11	**3,279,200,936**	**17,728,347,429**
Total Assets		**413,712,772,612**	**412,079,582,175**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	**10,043,795,807**	**13,968,426,197**
Bonds	13	**8,473,436,000**	**9,547,186,000**
Deposits and other accounts	14(a)	**344,651,097,512**	**322,538,468,352**
Current account and other accounts		30,338,952,339	33,865,938,176
Bills payable		2,621,665,957	973,091,713
Savings bank deposits		36,151,451,101	36,620,485,845
Fixed deposits		156,202,507,764	146,069,630,795
Other deposits		119,336,520,351	105,009,321,824
Other liabilities	15(a)	**75,038,736,291**	**59,572,935,396**
Total liabilities		**438,207,065,610**	**405,627,015,945**
Capital/Shareholders' equity			
Equity attributable to equity holders of the parent company		**(24,507,681,329)**	**6,439,558,240**
Paid-up capital	16	8,956,947,490	8,956,947,490
Statutory reserve	17	8,668,600,084	8,604,709,773
Other reserve	18(a)	3,843,072,542	3,841,094,065
Retained earnings	19(a)	(45,976,301,445)	(14,963,193,088)
Non- controlling interest	19(b)	13,388,329	13,007,989
Total equity		**(24,494,292,996)**	**6,452,566,230**
Total Liabilities and Shareholders' Equity		**413,712,772,612**	**412,079,582,175**

	Notes	30.09.2025 Taka	31.12.2024 Taka
Off-Balance Sheet Items			
Contingent liabilities		**50,003,453,345**	**49,358,585,760**
Acceptances and endorsements		3,408,660,257	6,538,764,797
Letters of guarantee	20.1	17,745,418,022	16,745,902,530
Irrevocable letters of credit		12,819,429,146	7,434,927,793
Bills for collection		11,571,326,082	10,394,414,300
Other contingent liabilities		4,458,619,839	8,244,576,339
Other commitments		**-**	**-**
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-balance sheet items		**50,003,453,345**	**49,358,585,760**

-Sd-
Chief Financial Officer

-Sd-
Company Secretary

-Sd
Managing Director & CEO

-Sd-
Vice Chairman

-Sd-
Chairman

Dhaka,
October 30, 2025

AB Bank PLC. and Its Subsidiaries
Consolidated Profit and Loss Account
For the Period ended 30 September 2025

	Notes	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka	Jul'25-Sep'25 Taka	Jul'24-Sep'24 Taka
OPERATING INCOME					
Interest income/profit on investments	22(a)	(2,133,714,960)	19,746,674,247	(3,787,813,024)	6,821,934,271
Interest/profit paid on deposits and borrowings, etc.	23(a)	(26,083,041,410)	(20,893,661,949)	(9,244,185,708)	(7,536,195,843)
Net interest income		**(28,216,756,370)**	**(1,146,987,702)**	**(13,031,998,732)**	**(714,261,572)**
Investment income	24(a)	1,267,247,286	4,586,115,587	906,587,918	1,923,470,563
Commission, exchange and brokerage	25(a)	1,222,154,661	1,695,016,804	386,676,274	196,718,690
Other operating income	26(a)	260,559,344	211,884,002	58,630,672	70,301,331
		2,749,961,292	**6,493,016,392**	**1,351,894,864**	**2,190,490,583**
Total operating income (a)		**(25,466,795,078)**	**5,346,028,690**	**(11,680,103,868)**	**1,476,229,012**
OPERATING EXPENSES					
Salary and allowances	27(a)	2,705,185,315	2,508,817,998	837,245,312	767,489,280
Rent, taxes, insurance, electricity, etc.	28(a)	786,374,612	706,781,148	265,668,787	227,092,966
Legal expenses	29(a)	13,214,192	12,403,134	3,028,787	5,113,969
Postage, stamps, telecommunication, etc.	30(a)	112,411,209	141,886,829	30,373,068	44,241,841
Stationery, printing, advertisement, etc.	31(a)	79,178,189	105,391,296	24,953,618	28,850,315
Chief executive's salary and fees	27.1	6,514,516	17,400,000	3,850,000	5,800,000
Directors' fees	32(a)	5,326,760	4,055,492	2,113,463	1,341,614
Auditors' fees	33(a)	962,144	1,483,779	209,060	499,187
Depreciation and repairs of Bank's assets	34(a)	332,486,259	364,829,435	115,555,485	115,195,008
Other expenses	35(a)	1,291,457,180	1,178,387,382	406,413,205	383,300,077
Total operating expenses (b)		**5,333,110,376**	**5,041,436,494**	**1,689,410,785**	**1,578,924,258**
Profit before provision (c = (a-b))		**(30,799,905,454)**	**304,592,196**	**(13,369,514,652)**	**(102,695,247)**
Provision against loans and advances	36(a)	-	398,558,271	-	339,400,401
Provision for investments	37(a)	18,711,159	4,164,548	(795,857)	69,516
Other provisions	38(a)	-	3,571,787	-	(7,148)
Total provision (d)		**18,711,159**	**406,294,606**	**(795,857)**	**339,462,769**
Profit before tax (c-d)		**(30,818,616,613)**	**(101,702,410)**	**(13,368,718,796)**	**(442,158,016)**
Provision for taxation		**181,638,564**	**(272,339,598)**	**51,356,270**	**(471,133,239)**
Current tax		194,213,766	(251,234,520)	53,294,990	(445,585,578)
Deferred tax		(12,575,202)	(21,105,078)	(1,938,720)	(25,547,661)
Net profit after tax		**(31,000,255,177)**	**170,637,188**	**(13,420,075,066)**	**28,975,224**
Appropriations					
Statutory reserve		73,428,850	54,321,035	(3,123,208)	54,321,035
Start-up Fund		-	-	-	-
Coupon payment for Perpetual Bonds		-	286,329,120	-	-
		73,428,850	**340,650,155**	**(3,123,208)**	**54,321,035**
Retained surplus		**(31,073,684,027)**	**(170,012,966)**	**(13,416,951,858)**	**(25,345,811)**
Non- controlling interest		**380,339**	**299,558**	**147,923**	**133,689**
Net Profit/(Loss) attributable to the shareholders of parent company		**(31,074,064,366)**	**(170,312,525)**	**(13,417,099,780)**	**(25,479,500)**
Consolidated Basic Earnings Per Share (EPS)	39(a)	**(34.61)**	**0.19**	**(14.98)**	**0.03**

-Sd-
Chief Financial Officer

-Sd-
Company Secretary

-Sd-
Managing Director & CEO

-Sd-
Vice Chairman

-Sd-
Chairman

Dhaka,
October 30, 2025

AB Bank PLC. and Its Subsidiaries

Consolidated Cash Flow Statement

For the Period ended 30 September 2025

	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
Cash Flows from Operating Activities		
Interest receipts	(2,133,714,960)	16,788,745,361
Interest payments	(23,499,760,065)	(19,091,361,767)
Dividend receipts	12,987,229	24,463,323
Fee and commission receipts	1,396,320,865	1,298,512,046
Recoveries on loans previously written off	164,296,614	114,982,181
Payments to employees	(2,711,699,831)	(2,526,217,998)
Payments to suppliers	(79,178,189)	(105,391,296)
Income taxes paid	(372,571,825)	(555,657,840)
Receipts from other operating activities	1,340,653,198	5,170,041,023
Payments for other operating activities	(2,333,080,068)	(2,241,655,662)
Operating profit before changes in operating assets & liabilities	**(28,215,747,032)**	**(1,123,540,628)**
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	(14,238,776,148)	(11,401,523,464)
Other assets	(369,157,410)	1,946,212,908
Deposits from other banks	1,683,749,482	(620,839,437)
Deposits from customers	17,845,598,333	(29,234,985,692)
Trading liabilities (short-term borrowings)	(3,888,871,521)	(470,879,475)
Other liabilities	15,461,758,505	452,290,444
	16,494,301,241	**(39,329,724,715)**
Net cash used in operating activities (a)	**(11,721,445,791)**	**(40,453,265,344)**
Cash Flows from Investing Activities		
Sale/(Purchase) of government securities	4,410,772,548	34,643,922,219
(Purchase)/Sale of trading securities, shares, bonds, etc.	657,698,226	(3,652,981,381)
Purchase of fixed assets including premises, furniture and fixtures	(473,652,692)	(39,731,112)
Net cash flow from investing activities (b)	**4,594,818,083**	**30,951,209,726**
Cash Flows from Financing Activities		
(Decrease) of long-term borrowings	(1,109,508,869)	(1,441,555,915)
Dividend paid including coupon payment of perprtual bond	-	(286,329,120)
Net cash (used in) Financing activities (c)	**(1,109,508,869)**	**(1,727,885,035)**
Net decrease in cash (a+b+c)	**(8,236,136,577)**	**(11,229,940,653)**
Effects of exchange rate changes on cash and cash equivalents	(152,893,560)	(711,041,468)
Cash and cash equivalents at beginning of the Year	21,684,084,072	32,128,247,975
Cash and cash equivalents at end of the period (*)	**13,295,053,935**	**20,187,265,854**
(*) Cash and cash equivalents:		
Cash	1,607,407,964	1,694,807,533
Prize bonds	2,258,100	2,003,900
Money at call and on short notice	746,317,314	913,521,262
Balance with Bangladesh Bank and its agent bank(s)	3,974,864,152	11,584,745,801
Balance with other banks and financial institutions	6,964,206,406	5,992,187,359
	13,295,053,935	**20,187,265,854**
Net Operating Cash Flow Per Share (NOCFPS)	**(13.09)**	**(45.16)**

-Sd-
Chief Financial Officer

-Sd-
Company Secretary

-Sd-
Managing Director & CEO

-Sd-
Vice Chairman

-Sd-
Chairman

Dhaka,
October 30, 2025

AB Bank PLC. and Its Subsidiaries

Consolidated Statement of Changes in Equity

For the Period ended 30 September 2025

(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 2025	8,956,947,490	8,604,709,773	2,968,975,786	758,120,923	12,617,116	101,380,240	13,007,990	(14,963,193,087)	6,452,566,230
Net profit after taxation for the Period	-	-	-	-	-	-	380,339	(31,000,635,517)	(31,000,255,177)
Addition/(Adjustment) made during the Period	-	73,428,850	-	(11,907)	-	2,518,967	-	(5,149,410)	70,786,500
Foreign exchange rate fluctuation	-	(9,538,539)	2,015,443	-	(2,544,027)	-	-	(7,323,431)	(17,390,553)
Balance at 30 September 2025	**8,956,947,490**	**8,668,600,084**	**2,970,991,230**	**758,109,016**	**10,073,089**	**103,899,208**	**13,388,330**	**(45,976,301,445)**	**(24,494,292,997)**

For the Period ended 30 September 2024

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
Balance at 30 September 2024	**8,956,947,490**	**8,615,503,085**	**2,968,747,456**	**758,124,994**	**10,881,291**	**102,635,944**	**12,790,688**	**4,503,875,391**	**25,929,506,341**

-Sd-	-Sd-	-Sd-	-Sd-	-Sd-
Chief Financial Officer	**Company Secretary**	**Managing Director & CEO**	**Vice Chairman**	**Chairman**

Dhaka,
October 30, 2025

AB Bank PLC.
Balance Sheet
As at 30 September 2025

PROPERTY AND ASSETS	Notes	30.09.2025 Taka	31.12.2024 Taka
Cash	3	**5,581,542,777**	**17,016,228,465**
In hand (including foreign currencies)	3.1	1,606,678,625	1,490,224,135
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	3,974,864,152	15,526,004,329
Balance with other banks and financial institutions	4	**6,685,820,856**	**3,748,863,209**
In Bangladesh		309,476,309	419,885,469
Outside Bangladesh		6,376,344,547	3,328,977,740
Money at call and on short notice	5	**1,715,422,313**	**1,832,125,929**
Investments	6	**17,957,626,573**	**23,079,192,178**
Government	6.1	2,486,863,501	6,895,548,281
Others	6.2	15,470,763,073	16,183,643,897
Loans, advances and lease/investments	7	**360,632,565,518**	**331,852,111,651**
Loans, cash credits, overdrafts, etc./Investments		359,839,337,615	330,953,398,322
Bills purchased and discounted	8	793,227,903	898,713,330
Fixed assets including premises, furniture and fixtures	9	**2,963,469,693**	**2,646,129,268**
Other assets	10	**12,318,569,876**	**11,974,299,234**
Non-banking assets	11	**3,279,200,936**	**17,728,347,429**
Total Assets		**411,134,218,542**	**409,877,297,362**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	**10,043,795,808**	**13,968,426,197**
Bonds	13	**8,473,436,000**	**9,547,186,000**
Deposits and other accounts	14	**344,874,719,376**	**322,919,909,181**
Current accounts and other accounts		30,341,249,550	33,913,443,788
Bills payable		2,621,665,957	973,091,713
Savings bank deposits		36,151,451,101	36,620,485,845
Fixed deposits		156,202,507,764	146,069,630,795
Other deposits		119,557,845,003	105,343,257,041
Other liabilities	15	**74,099,985,360**	**58,661,520,045**
Total liabilities		**437,491,936,544**	**405,097,041,424**
Capital/Shareholders' equity			
Shareholders' equity		**(26,357,718,003)**	**4,780,255,939**
Paid-up capital	16	8,956,947,490	8,956,947,490
Statutory reserve	17	8,668,600,084	8,604,709,773
Other reserve	18	3,637,757,164	3,635,250,104
Retained earnings	19	(47,621,022,741)	(16,416,651,428)
Total Liabilities and Shareholders' Equity		**411,134,218,542**	**409,877,297,362**

	Notes	30.09.2025 Taka	31.12.2024 Taka
Off-Balance Sheet Items			
Contingent liabilities	20	**48,459,764,920**	**47,642,935,888**
Acceptances and endorsements		3,408,660,257	6,538,764,797
Letters of guarantee	20.1	17,745,418,022	16,745,902,530
Irrevocable letters of credit		12,819,429,146	7,434,927,793
Bills for collection		10,027,637,656	8,678,764,428
Other contingent liabilities		4,458,619,839	8,244,576,339
Other commitments		**-**	**-**
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-balance sheet items		**48,459,764,920**	**47,642,935,888**

-Sd-
Chief Financial Officer

-Sd-
Company Secretary

-Sd-
Managing Director & CEO

-Sd-
Vice Chairman

-Sd-
Chairman

Dhaka,
October 30, 2025

AB Bank PLC.
Profit and Loss Account
For the Period ended 30 September 2025

	Notes	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka	Jul'25-Sep'25 Taka	Jul'24-Sep'24 Taka
OPERATING INCOME					
Interest income/profit on investments	22	(2,250,914,291)	19,563,169,329	(3,825,474,408)	6,740,237,355
Interest paid/profit on deposits and borrow, etc.	23	(26,080,518,864)	(20,886,599,150)	(9,243,401,718)	(7,533,112,544)
Net interest income		**(28,331,433,156)**	**(1,323,429,821)**	**(13,068,876,126)**	**(792,875,189)**
Investment income	24	1,247,326,098	4,575,521,924	894,102,729	1,909,277,656
Commission, exchange and brokerage	25	1,100,906,012	1,589,087,460	336,590,091	162,788,324
Other operating income	26	192,744,250	137,494,058	38,508,762	36,402,716
		2,540,976,360	**6,302,103,441**	**1,269,201,581**	**2,108,468,696**
Total operating income (a)		**(25,790,456,795)**	**4,978,673,620**	**(11,799,674,545)**	**1,315,593,507**
OPERATING EXPENSES					
Salary and allowances	27	2,610,241,204	2,422,882,752	807,677,609	745,829,569
Rent, taxes, insurance, electricity, etc.	28	775,226,238	694,905,557	261,719,287	221,964,670
Legal expenses	29	12,830,487	12,110,860	2,988,441	4,896,695
Postage, stamps, telecommunication, etc.	30	100,210,011	130,785,344	26,552,573	40,401,755
Stationery, printing, advertisement, etc.	31	77,810,388	104,134,128	24,515,573	28,482,453
Chief executive's salary and fees	27.1	6,514,516	17,400,000	3,850,000	5,800,000
Directors' fees	32	4,086,450	2,768,787	1,485,077	879,000
Auditors' fees	33	962,144	1,483,779	209,060	499,187
Depreciation and repairs of Bank's assets	34	315,959,931	349,221,756	110,026,530	109,835,896
Other expenses	35	1,270,540,900	1,142,560,105	399,150,453	362,138,766
Total operating expenses (b)		**5,174,382,270**	**4,878,253,067**	**1,638,174,604**	**1,520,727,991**
Profit before provision (c = (a-b))		**(30,964,839,065)**	**100,420,553**	**(13,437,849,149)**	**(205,134,485)**
Provision against loans and advances	36	-	59,143,574	-	(14,296)
Provision for investments	37	18,711,159	4,164,548	(795,857)	69,516
Other provisions	38	-	3,571,787	-	(7,148)
Total provision (d)		**18,711,159**	**66,879,909**	**(795,857)**	**48,072**
Profit before taxation (c-d)		**(30,983,550,224)**	**33,540,644**	**(13,437,053,292)**	**(205,182,557)**
Provision for taxation		152,560,231	17,701,047	37,618,658	(137,928,129)
Current tax		162,277,999	53,107,577	38,599,270	(113,260,722)
Deferred tax		(9,717,768)	(35,406,530)	(980,611)	(24,667,407)
Net profit after taxation		**(31,136,110,455)**	**15,839,598**	**(13,474,671,950)**	**(67,254,428)**
Appropriations					
Statutory reserve		73,428,850	54,321,035	(3,123,208)	54,321,035
Start-up Fund		-	-	-	-
Coupon payment for Perpetual Bonds		-	286,329,120	-	-
		73,428,850	**340,650,155**	**(3,123,208)**	**54,321,035**
Retained surplus		**(31,209,539,305)**	**(324,810,557)**	**(13,471,548,742)**	**(121,575,463)**
Earnings Per Share (EPS)	39	**(34.76)**	**0.02**	**(15.04)**	**(0.08)**

-Sd-
Chief Financial Officer

-Sd-
Company Secretary

-Sd-
Managing Director & CEO

-Sd-
Vice Chairman

-Sd-
Chairman

Dhaka,
October 30, 2025

AB Bank PLC.
Cash Flow Statement
For the Period ended 30 September 2025

Cash flows from Operating Activities	Notes	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
Interest receipts		(2,250,914,291)	16,605,240,442
Interest payments		(23,497,237,519)	(19,084,298,967)
Dividend receipts		11,423,608	215,537,884
Fees and commission receipts		1,275,733,569	1,193,402,262
Recoveries on loans previously written off		164,296,614	114,982,181
Payments to employees		(2,616,755,720)	(2,440,282,752)
Payments to suppliers		(77,810,388)	(104,134,128)
Income taxes paid		(366,674,110)	(568,553,335)
Receipts from other operating activities	40	1,040,470,924	5,489,222,583
Payments for other operating activities	41	(2,285,834,354)	(2,173,195,763)
Operating profit before changes in operating assets & liabilities		**(28,603,301,668)**	**(752,079,592)**
Increase/decrease in operating assets and liabilities			
Loans and advances to customers		(14,340,453,866)	(12,456,601,600)
Other assets		(334,619,089)	1,407,960,355
Deposits from other banks		1,683,749,482	(620,839,437)
Deposits from customers		17,687,779,367	(29,434,239,807)
Trading liabilities (short-term borrowings)		(3,888,871,520)	(470,879,474)
Other liabilities		15,831,878,081	844,689,004
		16,639,462,455	**(40,729,910,958)**
Net cash used in operating activities (a)		**(11,963,839,213)**	**(41,481,990,551)**
Cash Flows from Investing Activities			
Sale/(Purchase) of government securities		4,410,772,548	34,643,922,219
Sale/(Purchase) of trading securities, shares, bonds, etc.		712,880,824	(3,684,818,785)
Purchase of fixed assets incl. premises, furniture and fixtures		(512,274,585)	(30,406,290)
Net cash flow from investing activities (b)		**4,611,378,787**	**30,928,697,144**
Cash Flows from Financing Activities			
Decrease of long-term borrowings		(1,109,508,869)	(1,441,555,915)
Dividend paid including coupon payment of perprtual bond		-	(286,329,120)
Net cash (used in) Financing activities (c)		**(1,109,508,869)**	**(1,727,885,035)**
Net decrease in cash (a+b+c)		**(8,461,969,295)**	**(12,281,178,442)**
Effects of exchange rate changes on cash and cash equivalents		(152,893,560)	(711,041,468)
Cash and cash equivalents at beginning of the period		22,599,906,902	33,402,309,743
Cash and cash equivalents at end of the period (*)		**13,985,044,047**	**20,410,089,833**
(*) Cash and cash equivalents:			
Cash		1,606,678,625	1,694,220,116
Prize bonds		2,258,100	2,003,900
Money at call and on short notice		1,715,422,313	1,639,483,761
Balance with Bangladesh Bank and its agent bank(s)		3,974,864,152	11,584,745,801
Balance with other banks and financial institutions		6,685,820,856	5,489,636,254
		13,985,044,047	**20,410,089,833**
Net Operating Cash Flow Per Share (NOCFPS)	42	**(13.36)**	**(46.31)**

-Sd-	-Sd-	-Sd-
Chief Financial Officer	**Company Secretary**	**Managing Director & CEO**

-Sd-	-Sd-
Vice Chairman	**Chairman**

Dhaka,
October 30, 2025

AB Bank PLC.

Statement of Changes in Equity
For the Period ended 30 September 2025

(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 2025	8,956,947,490	8,604,709,773	2,852,199,200	758,120,923	24,929,981	(16,416,651,428)	4,780,255,938
Net profit after taxation for the Period	-	-	-	-	-	(31,136,110,455)	(31,136,110,455)
Addition/(Adjustment) made during the Period	-	73,428,850	-	(11,907)	2,518,967	(54,955,045)	20,980,865
Foreign exchange rate fluctuation	-	(9,538,539)	-	-	-	(13,305,813)	(22,844,351)
Balance at 30 September 2025	**8,956,947,490**	**8,668,600,084**	**2,852,199,200**	**758,109,016**	**27,448,949**	**(47,621,022,741)**	**(26,357,718,003)**

For the Period ended 30 September 2024

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 for 2022	175,626,420	-	-	-	-	(175,626,420)	-
Net profit after taxation for the Period	-	-	-	-	-	15,839,598	15,839,598
Addition/(Adjustment) made during the Period	-	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
Balance at 30 September 2024	**8,956,947,490**	**8,615,503,085**	**2,852,199,200**	**758,124,993**	**26,185,618**	**3,018,044,108**	**24,227,004,495**

-Sd-	-Sd-	-Sd-	-Sd-	-Sd-
Chief Financial Officer	**Company Secretary**	**Managing Director & CEO**	**Vice Chairman**	**Chairman**

Dhaka,
October 30, 2025

AB Bank PLC. and Its Subsidiaries

Notes to the Financial Statements

For the period ended 30 September 2025

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. 15 dated 27 November 2024 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, 2025. According to IAS-33, EPS for the period ended September 30, 2024 was restated for the issues of bonus share in 2024. 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 (13.36) from BDT (46.31) in 2025 compare to the same period of 2024. It is happened mainly due to the increase of both customer deposits and deposit from Banks.

II. Net Interest income

Net Interest income is BDT (2,833.14) crore for the period of Janaury to September 2025. It is mainly due to increase of non-performing loans and significant increase of both deposit and borrowing interest rate.

III. Decrease of Income from Commission, exchange and brokerage

Income from Commission, exchange and brokerage has been decreased by BDT 48.81 crore in 2025 compare to the same period of last year. It is mainly due to the decrease of exchange gain of foreign currency and decrease 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. (34.76) from Tk. 0.02 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 2,833.14 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 ABBPLC	Pacific Industries Ltd.	Mr. Kaiser A. Chowdhury	Nominated Director of Pacific Industries Ltd. In ABBPLC Board

Related party transactions:

Name of related party	Relationship	Nature of transaction	Amount in BDT
Pacific Industries Ltd.	Common Director	Office Rent	12608600

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	1,398,819,059
02	AB Securities Limited	99.91% owned Subsidiary	Loans and advances	157,600,926
03	AB International Finance Limited	Fully owned (100%) Subsidiary	Placement through OBU	969,105,000
Total loans/placement to subsidiary				**2,525,524,985**

	30.09.2025 BDT	31.12.2024 BDT

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

2.5.1 Shareholders' equity

	30.09.2025 BDT	31.12.2024 BDT
Paid-up capital	8,956,947,490	8,956,947,490
Statutory reserve	8,668,600,084	8,604,709,773
Other reserve	3,637,757,164	3,635,250,104
Retained earnings	(47,621,022,741)	(16,416,651,428)
	(26,357,718,003)	**4,780,255,939**

2.5.2 Paid-up Capital

	30.09.2025 BDT	31.12.2024 BDT
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	8,806,947,490
	8,956,947,490	**8,956,947,490**

2.5.3 Statutory reserve

	30.09.2025 BDT	31.12.2024 BDT
In Bangladesh		
Opening balance	8,064,592,558	8,064,592,558
Add: Addition during the period/year	-	-
	8,064,592,558	8,064,592,558
Outside Bangladesh - ABBL, Mumbai Branch		
Opening balance	540,117,215	458,548,456
Add: Addition during the period/year	73,428,850	53,256,790
Add/(Less): Adj. for Foreign Exchange Rate Fluctuation	(9,538,539)	28,311,969
	604,007,526	540,117,215
	8,668,600,084	**8,604,709,773**

2.5.4 Other reserve

	30.09.2025 BDT	31.12.2024 BDT
General reserve	2,852,199,200	2,852,199,200
Assets revaluation reserve	758,109,016	758,120,923
Investment revaluation reserve	27,448,949	24,929,981
	3,637,757,164	**3,635,250,104**

2.5.5 Retained earnings

	30.09.2025 BDT	31.12.2024 BDT
Opening balance	(16,416,651,429)	3,504,165,672
Add: Post-tax profit for the period	(31,136,110,455)	(19,179,484,085)
Less: Transfer to statutory reserve	(73,428,850)	(53,256,790)
Bonus Share Issued	-	(175,626,420)
Cash Dividend Paid	-	-
Perpetual Bond Dividend	-	(572,658,240)
Start-up Fund	-	-
	(47,626,190,734)	**(16,476,859,863)**
Add/(Less): Transferred from Assets Revaluation Reserve	11,907	16,283
Add/(Less): Adjustment made during the period	18,461,898	51,343,303
Add/(Less): Foreign Exchange Translation gain/(loss)	(13,305,813)	8,848,848
	(47,621,022,742)	**(16,416,651,429)**

		30.09.2025 BDT	31.12.2024 BDT
2.5.6	**Net Asset Value Per Share (NAVPS)**		
	Net Asset Value	(26,357,718,003)	4,780,255,939
	Number of ordinary shares outstanding	895,694,749	895,694,749
	Net Asset Value Per Share (NAVPS)	**(29.43)**	**5.34**

		Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
2.5.7	**Earnings Per Share (EPS)**		
	Profit after taxation	(31,136,110,455)	15,839,598
	Number of ordinary shares outstanding	895,694,749	895,694,749
	Earnings Per Share	**(34.76)**	**0.02**
2.5.8	**Net Operating Cash Flow Per Share (NOCFPS)**		
	Net Operating Cash Flow	(11,963,839,213)	(41,481,990,551)
	Number of ordinary shares outstanding	895,694,749	895,694,749
	Net Operating Cash Flow Per Share (NOCFPS)	**(13.36)**	**(46.31)**

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

Cash flows from operating activities		
Net Loss after Taxation	(31,136,110,455)	83,094,026
Provision for Tax	152,560,231	155,629,175
Provision for Loans, Investment and others	18,711,159	66,831,837
Increase in interest receivable	(201,945,205)	485,518,509
Increase/(Decrease) interest Payable on Deposits	2,583,281,345	536,558,571
Non cash items, Lease impact and others	193,981,808	108,052,519
Income tax paid	(366,674,110)	(457,954,670)
Effect of exchange rate changes on cash & cash equivalents	152,893,560	583,665,793
	(28,603,301,668)	**1,561,395,760**

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

	30.09.2025 BDT	31.12.2024 BDT
Unclaimed Dividend Account	**109,544**	**4,236,637**

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.

		30.09.2025 Taka	31.12.2024 Taka
3. Cash			
Cash in hand	(Note 3.1)	1,606,678,625	1,490,224,135
Balance with Bangladesh Bank and its agent bank(s)	(Note 3.2)	3,974,864,152	15,526,004,329
		5,581,542,777	**17,016,228,465**

3(a) Consolidated Cash

AB Bank PLC.	5,581,542,777	17,016,228,465
AB Investments Limited	25,000	25,000
AB International Finance Limited	667,992	477,575
AB Securities Limited	34,933	1,077
Cashlink Bangladesh Limited (CBL)	1,414	7,036
	5,582,272,116	**17,016,739,153**

3.1 Cash in hand

In local currency	1,579,936,441	1,449,740,059
In foreign currency	26,742,184	40,484,077
	1,606,678,625	**1,490,224,135**

3.1(a) Consolidated Cash in hand

AB Bank PLC.	1,606,678,625	1,490,224,135
AB Investments Limited	25,000	25,000
AB International Finance Limited	667,992	477,575
AB Securities Limited	34,933	1,077
Cashlink Bangladesh Limited (CBL)	1,414	7,036
	1,607,407,964	**1,490,734,824**

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

Balance with Bangladesh Bank

In local currency	1,531,126,557	13,073,934,126
In foreign currency	2,146,219,924	1,995,587,848
	3,677,346,481	15,069,521,974
Sonali Bank PLC. (as an agent bank of Bangladesh Bank) - local currency	297,517,671	456,482,355
	3,974,864,152	**15,526,004,329**

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

AB Bank PLC.	3,974,864,152	15,526,004,329
AB Investments Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	3,974,864,152	**15,526,004,329**

			30.09.2025 Taka	31.12.2024 Taka
4.	**Balance with other banks and financial institutions**			
	In Bangladesh	(Note: 4.1)	309,476,309	419,885,469
	Outside Bangladesh	(Note: 4.2)	6,376,344,547	3,328,977,740
			6,685,820,856	**3,748,863,209**
4(a)	**Consolidated balance with other banks and financial institutions**			
	In Bangladesh	(Note: 4.1.a)	539,170,575	557,576,183
	Outside Bangladesh (Nostro Accounts)	(Note: 4.2.a)	6,425,035,831	3,365,390,008
			6,964,206,406	**3,922,966,191**
4.1.a	**Consolidated In Bangladesh**			
	AB Bank PLC.		309,476,309	419,885,469
	AB Investment Limited		101,373,802	72,045,693
	AB International Finance Limited		-	-
	AB Securities Limited		294,837,015	347,009,540
	Cashlink Bangladesh Limited (CBL)		54,877,795	52,137,542
			760,564,921	**891,078,244**
	Less: Inter company transaction		221,394,346	333,502,061
			539,170,575	**557,576,183**
4.2.a	**Consolidated Outside Bangladesh (Nostro Accounts)**			
	AB Bank PLC.		6,376,344,547	3,328,977,740
	AB Investment Limited		-	-
	AB International Finance Limited		50,917,914	83,958,496
	AB Securities Limited		-	-
	Cashlink Bangladesh Limited (CBL)		-	-
			6,427,262,462	3,412,936,236
	Less: Inter company transactions		2,226,630	47,546,228
			6,425,035,831	**3,365,390,008**

		30.09.2025 Taka	31.12.2024 Taka
5.	**Money at call and on short notice**		
	In Bangladesh	-	-
	Outside Bangladesh	1,715,422,313	1,832,125,929
		1,715,422,313	**1,832,125,929**
5(a)	**Consolidated money at call and on short notice**		
	AB Bank PLC.	1,715,422,313	1,832,125,929
	AB Investment Limited	-	-
	AB International Finance Limited	-	-
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
		1,715,422,313	**1,832,125,929**
	Less: Inter-group transaction	(969,105,000)	(1,090,437,500)
		746,317,314	**741,688,430**
6.	**Investments**	**17,957,626,573**	**23,079,192,178**
6 (a)	**Consolidated investments**		
	AB Bank PLC.	17,957,626,573	23,079,192,178
	AB International Finance Limited	-	-
	AB Investment Limited	364,158,806	351,442,066
	AB Securities Limited	239,436,904	196,971,046
	Cashlink Bangladesh Limited (CBL)	-	-
		18,561,222,284	**23,627,605,291**
6.1	**Government securities**		
	T.Bill	-	-
	Treasury bonds	227,380,268	7,073,757
	Bangladesh Government Investment Sukuk	-	-
	Bangladesh Bank Islami Investment bonds	819,800,000	787,630,000
	Prize bonds	2,258,100	2,689,300
	Collateralized Repo: Liquidity Support adjustment account	-	-
	Deferred MTM Loss	1,437,425,133	6,098,155,224
		2,486,863,501	**6,895,548,281**
6.1(a)	**Consolidated Government securities**		
	AB Bank PLC.	2,486,863,501	6,895,548,281
	AB Investment Limited	-	-
	AB International Finance Limited	-	-
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
		2,486,863,501	**6,895,548,281**
6.2	**Other investments**		
	Shares (Note 6.2.1)	5,637,787,689	5,641,817,397
	Bond (Note 6.2.2)	5,460,000,000	6,260,000,000
	Pinnacle Global Fund Pte Limited (Note 6.2.3)	2,354,503,376	2,308,147,280
		13,452,291,065	**14,209,964,677**
	Investments -ABBPLC., Mumbai branch		
	Treasury bills	2,018,472,008	1,973,679,220
		2,018,472,008	**1,973,679,220**
		15,470,763,073	**16,183,643,897**

	30.09.2025 Taka	31.12.2024 Taka

6.2 (a) Consolidated other investments

AB Bank PLC.	15,470,763,073	16,183,643,897
AB Investment Limited	364,158,806	351,442,066
AB International Finance Limited	-	-
AB Securities Limited	239,436,904	196,971,046
Cashlink Bangladesh Limited (CBL)	-	-
	16,074,358,783	**16,732,057,009**

6.2.1 Investments in shares

Quoted (Publicly traded)	4,788,935,644	4,792,965,352
Unquoted	848,852,045	848,852,045
	5,637,787,689	**5,641,817,397**

Details are given in **Annexure-B**

6.2.2 Investment in Bonds

Investment in subordinated bonds	-	800,000,000
Investment in perpetual bonds	2,700,000,000	2,700,000,000
Investment in Zero Coupon Bonds	2,760,000,000	2,760,000,000
	5,460,000,000	**6,260,000,000**

6.2.2.1 Investment in subordinated bonds

United Commercial Bank PLC.	-	550,000,000
National Bank PLC.	-	250,000,000
	-	**800,000,000**

6.2.2.2 Investment in Perpetual bonds

ONE Bank PLC.	1,700,000,000	1,700,000,000
Pubali Bank PLC.	1,000,000,000	1,000,000,000
	2,700,000,000	**2,700,000,000**

6.2.2.3 Investment in Zero Coupon Bonds

Beximco Limited.	**2,760,000,000**	**2,760,000,000**

6.2.3 Pinnacle Global Fund Pte Limited	**2,354,503,376**	**2,308,147,280**

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

7. Loans, advances and lease/investments	**360,632,565,518**	**331,852,111,651**

7.1 Broad category-wise breakup excluding bills purchased and discounted

In Bangladesh

Loans	341,931,800,890	313,033,333,628
Overdrafts	17,841,057,804	17,841,057,804
Cash credits	-	-
	359,772,858,694	**330,874,391,432**

Outside Bangladesh: ABBL, Mumbai branch

Loans	123,318	394,637
Overdrafts	516,877.05	477,861
Cash credits	65,838,726	78,134,391
	66,478,920	79,006,890
	359,839,337,615	**330,953,398,322**

	30.09.2025 Taka	31.12.2024 Taka

7.2 Net loans, advances and lease/investments

Gross loans and advances	360,632,565,518	331,852,111,651
Less:		
Interest suspense	42,436,887,285	26,556,806,032
Provision for loans and advances	25,316,118,480	25,316,192,622
	67,753,005,766	51,872,998,654
	292,879,559,752	**279,979,112,998**

7.3 Geographical location-wise (division) distribution

	30.09.2025 Taka	31.12.2024 Taka
In Bangladesh		
Urban branches		
Dhaka	256,033,116,156	246,963,202,533
Chattagram	53,575,998,898	46,778,806,334
Khulna	14,272,090,752	12,879,091,861
Sylhet	816,931,482	773,782,637
Barishal	390,925,274	398,231,395
Rajshahi	5,485,879,327	4,945,936,879
Rangpur	11,379,111,598	10,372,224,395
Mymensingh	4,437,736,551	4,579,128,491
	346,391,790,038	**327,690,404,525**
Rural branches		
Dhaka	12,346,191,953	1,762,882,633
Chattagram	368,980,165	565,068,116
Khulna	638,707,938	720,806,160
Sylhet	45,073,026	140,287,879
Barishal	15,957	-
Rajshahi	428,117	998,831
Rangpur	-	-
Mymensingh	31,517,331	15,997,447
	13,430,914,488	**3,206,041,066**
Outside Bangladesh		
ABBL, Mumbai branch	809,860,992	955,666,060
	360,632,565,518	**331,852,111,651**

7.4 Classification of loans, advances and lease/investments

	30.09.2025 Taka	31.12.2024 Taka
In Bangladesh		
Unclassified		
Standard	55,159,045,912	95,483,360,987
Special Mention Account	3,277,561,853	12,621,660,468
	58,436,607,765	108,105,021,455
Classified		
Sub-Standard	12,189,287,952	18,626,771,685
Doubtful	12,083,180,906	9,879,789,440
Bad/Loss	277,113,627,902	194,284,863,012
	301,386,096,760	222,791,424,136
	359,822,704,526	330,896,445,592
Outside Bangladesh-Mumbai Branch		
Unclassified Loan	809,860,992	955,666,060
Classified Loan	-	-
	809,860,992	955,666,060
	360,632,565,518	**331,852,111,651**

		30.09.2025 Taka	31.12.2024 Taka
7(a)	**Consolidated loans, advances and lease/investments excl. Bills purchased**		
	AB Bank PLC.	359,839,337,615	330,953,398,322
	AB Investment Limited	6,555,972,521	6,688,742,956
	AB International Finance Limited	-	-
	AB Securities Limited	839,005,851	804,718,273
	Cashlink Bangladesh Limited (CBL)	-	-
		367,234,315,986	**338,446,859,551**
	Less: Inter company transaction	1,556,419,985	1,439,215,273
		365,677,896,001	**337,007,644,278**
8	**Bills purchased and discounted**		
	In Bangladesh	49,845,832	22,054,160
	Outside Bangladesh - ABBPLC., Mumbai Branch	743,382,072	876,659,170
		793,227,903	**898,713,330**
8 (a)	**Consolidated Bills purchased and discounted**		
	AB Bank PLC.	793,227,903	898,713,330
	AB Investment Limited	-	-
	AB International Finance Limited	1,577,231,038	1,463,221,187
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
		2,370,458,941	**2,361,934,516**
9.	**Fixed assets including premises, furniture and fixtures**		
	Cost:		
	Land and Building	2,271,171,345	2,271,171,345
	Furniture and fixtures	341,217,589	341,642,405
	Office appliances	65,589,770	64,506,271
	Electrical appliances	2,357,519,961	2,131,508,528
	Motor vehicles	247,229,671	261,392,103
	Intangible Assets	1,304,632,411	1,050,755,871
	Right of Use Assets	1,329,421,828	1,329,421,828
		7,916,782,575	7,450,398,350
	Less: Accumulated depreciation and amortization	4,953,312,883	4,804,269,083
		2,963,469,693	**2,646,129,268**
9(a)	**Consolidated Fixed assets including premises, furniture and fixtures**		
	Cost:		
	AB Bank PLC.	7,916,782,575	7,450,398,350
	AB Investments Limited	690,621,776	690,621,777
	AB International Finance Limited	7,946,864	7,766,846
	AB Securities Limited	41,960,076	80,761,987
	Cashlink Bangladesh Limited (CBL)	-	-
		8,657,311,292	8,229,548,960
	Accumulated depreciation:		
	AB Bank PLC.	4,953,312,883	4,804,269,083
	AB Investments Limited	240,950,188	227,917,046
	AB International Finance Limited	7,420,359	7,083,800
	AB Securities Limited	33,729,205	64,057,234
	Cashlink Bangladesh Limited (CBL)	-	-
		5,235,412,635	5,103,327,162
		3,421,898,657	**3,126,221,798**

		30.09.2025 Taka	31.12.2024 Taka
10	**Other Assets:**		
	Income generating-Equity Investment		
	In Bangladesh:		
	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
		6,223,910,978	6,223,910,978
	Outside Bangladesh:		
	AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBPLC.)	5,203,944	5,203,944
		5,203,944	5,203,944
		6,229,114,922	**6,229,114,922**
	Non-income generating		
	Arab Bangladesh Bank Foundation (99.60% owned subsidiary company of ABBPLC.)	19,920,000	19,920,000
	Net deferred tax assets (Note 10.1)	2,125,192,311	2,115,540,757
	Advance Income Tax (Net of Current Tax Provision)	587,237,131	375,593,116
	Accounts receivable	1,804,520,554	1,857,627,928
	Preliminary, formation, organisational, renovation, development, prepaid expenses and others	929,761,098	904,927,199
	Exchange for clearing	52,672,771	72,353,668
	Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures, and other income receivables	306,861,765	125,183,162
	Security deposits	75,087,036	77,877,782
	Advance rent and advertisement (Note 10.2)	151,707,842	152,359,080
	Stationery, stamps, printing materials, etc.	35,768,722	43,801,620
	Inter-branch adjustment	725,724	-
		6,089,454,954	**5,745,184,312**
		12,318,569,876	**11,974,299,234**

10(a)	**Consolidated Other assets**		
	AB Bank PLC.	12,318,569,876	11,974,299,234
	AB Investment Limited	922,049,586	690,627,255
	AB International Finance Limited	66,168,572	80,045,232
	AB Securities Limited	12,208,080	18,189,457
	Cashlink Bangladesh Limited (CBL)	36,488,734	35,504,816
		13,355,484,849	**12,798,665,995**
	Less: Inter-group transaction	6,246,184,890	6,252,230,904
		7,109,299,959	**6,546,435,092**

10.1 Deferred tax assets

a) Deferred tax assets for specific provisions of loans and advances

Opening Deferred Tax Assets	2,140,138,773	2,470,172,300
Add: Deferred Tax Income during the year	-	-
Less: Write-Off adjustment	-	330,033,528
Less. Adjustment during the year	-	-
Closing deferred tax assets	**2,140,138,773**	**2,140,138,773**

	30.09.2025 Taka	31.12.2024 Taka
b) Deferred tax liabilities against property, plant & equipment		
Balance at 01 January	24,598,015	62,753,510
Add: Provision made during the period	(9,717,768)	(38,006,574)
Add/(Less): Adjustment for Rate Fluctuation during the period	66,215	(148,920)
Closing deferred tax liabilities	**14,946,462**	**24,598,015**
Net Deferred Tax Assets (a-b)	**2,125,192,311**	**2,115,540,757**
Net Deferred Tax Income during the period	**9,717,768**	**(292,026,953)**

Deferred tax liabilities against Property, Plant & Equipment		
Accounting base of Property, Plant & Equipment	2,892,548,945	2,584,509,210
Tax base of Property, Plant & Equipment	2,857,981,577	2,515,472,060
Difference	**34,567,367**	**69,037,150**
(Deductible)/Taxable Temporary Difference	**34,567,367**	**69,037,150**
Effective Tax Rate	37.50%	37.50%
Deferred Tax (Assets)/Liabilities	**12,962,763**	**25,888,931**
Deferred Tax (Assets)/Liabilities of Mumbai Branch	**1,983,699**	**(1,290,916)**
Closing Deferred Tax Liabilities	**14,946,462**	**24,598,015**

10.1.1 Consolidated deferred tax liabilities

AB Bank PLC.	14,946,462	24,598,015
AB Investment Limited	-	-
	14,946,462	**24,598,015**

10.1.2 Consolidated deferred tax assets

AB Bank PLC.	2,140,138,773	2,140,138,773
AB Securities Limited	-	4,186,793
AB Investment Limited	22,820,719	22,820,720
	2,162,959,492	**2,167,146,286**

10.2 Advance rent and advertisement

Advance rent BDT 61,70,197 as on 30 September 2025 is included with Right of Use (ROU) assets as per IFRS 16 Leases.

11 Non-Banking Assets	**3,279,200,936**	**17,728,347,429**

The Bank has obtained absolute ownership of seventeen 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:

Sl	Type	Non-Banking Asset (a)			
		Income generating		Non-income generating	
		No.	Value	No.	Taka
1	Land	-	-	20	318.27
2	Building	-	-	8	9.65
	Total	**-**	**-**	**28**	**327.92**

12. Borrowings from other banks, financial institutions and agents

In Bangladesh	(Note 12.1)	10,043,795,808	13,968,426,197
Outside Bangladesh		-	-
		10,043,795,808	**13,968,426,197**

12.1 In Bangladesh:

12.1.1 Bangladesh Bank

Export Development Fund & Liquidity Support	7,543,538,688	12,612,193,755
Islamic Investment Bond	757,560,548	758,441,944
Refinance against IPFF	69,873,287	110,282,730
Refinance against Women Entr., Small Enterprise, ETP, Covid 19 & Others	28,554,117	23,903,543
	8,399,526,640	**13,504,821,972**

	30.09.2025 Taka	31.12.2024 Taka

12.1.2 Call & Term Borrowing from

Bangladesh Krishi Bank	1,000,000,000	-
Basic BankPLC.	-	230,000,000
Agrani Bank PLC.	-	-
NRB Commercial Bank PLC.	-	-
Bangladesh Development Bank PLC.	-	-
Rupali Bank PLC.	-	-
Citizens Bank PLC.	300,000,000	-
Accrued interest	2,454,167	460,000
Accrued Interest Repo-Other Bank	341,815,001	233,144,225
-	**1,644,269,168**	**463,604,225**
Total in Bangladesh -	**10,043,795,808**	**13,968,426,197**

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

AB Bank PLC.	10,043,795,808	13,968,426,197
AB Investment Limited	1,398,819,059	1,281,614,347
AB International Finance Limited	970,394,358	1,100,191,769
AB Securities Limited	157,600,926	157,600,926
Cashlink Bangladesh Limited (CBL)	-	-
	12,570,610,151	16,507,833,240
Less: Intercompany transactions	2,526,814,344	2,539,407,042
	10,043,795,807	**13,968,426,197**

13 Bond

Tier-II subordinated bond (note-13.1)	2,762,500,000	3,836,250,000
Perpetual bond - additional Tier-I capital (note-13.2)	5,710,936,000	5,710,936,000
	8,473,436,000	**9,547,186,000**

13.1 Tier-II subordinated bond

AB Bank Subordinated Bond-I	-	-
AB Bank Subordinated Bond-II	-	-
AB Bank Subordinated Bond-III	-	586,250,000
AB Bank Subordinated Bond-IV	2,762,500,000	3,250,000,000
	2,762,500,000	**3,836,250,000**

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 and AB Bank Subordinated Bond-III for BDT 400 crore was issued in May 2018. These instruments have been fully redeemed. 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.	-	402,500,000
Sonali Bank PLC.	1,275,000,000	1,500,000,000
National Credit & Commerce Bank PLC.	-	183,750,000
Janata Bank PLC.	850,000,000	1,000,000,000
Agrani Bank PLC.	637,500,000	750,000,000
Midland Bank Limited	-	-
National Life Insurance Co. Limited	-	-
Mutual Trust Bank Limited	-	-
Grameen Capital Management Limited	-	-
	2,762,500,000	**3,836,250,000**

	30.09.2025 Taka	31.12.2024 Taka

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 ontained 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:

	30.09.2025 Taka	31.12.2024 Taka
The Premier Bank PLC.	1,050,000,000	1,050,000,000
IFIC Bank PLC.	1,000,000,000	1,000,000,000
NCC Bank PLC.	650,000,000	650,000,000
Trust Bank PLC.	890,000,000	890,000,000
Uttara Bank PLC.	100,000,000	100,000,000
Subscribers other than Banks	2,020,936,000	2,020,936,000
	5,710,936,000	**5,710,936,000**

14. Deposit and other accounts

	30.09.2025 Taka	31.12.2024 Taka
Inter-bank deposits	9,912,164,765	8,228,415,283
Other deposits	334,962,554,611	314,691,493,898
	344,874,719,376	**322,919,909,181**

14(a) Consolidated Deposit and other accounts

	30.09.2025 Taka	31.12.2024 Taka
AB Bank PLC.	344,874,719,376	322,919,909,181
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	344,874,719,376	322,919,909,181
Less: Inter-group transaction	223,621,864	381,440,829
	344,651,097,510	**322,538,469,351**

		30.09.2025 Taka	31.12.2024 Taka

14.1 Demand and time deposits

		30.09.2025 Taka	31.12.2024 Taka
a) Demand Deposits		**36,216,546,106**	**38,182,379,227**
Current accounts and other accounts		30,341,249,550	33,913,443,788
Savings Deposits (9%)		3,253,630,599	3,295,843,726
Bills Payable		2,621,665,957	973,091,713
b) Time Deposits		**308,658,173,270**	**284,737,529,955**
Savings Deposits (91%)		32,897,820,502	33,324,642,119
Short Notice Deposits		43,179,799,657	35,186,083,972
Fixed Deposits		156,202,507,764	146,069,630,795
Other Deposits		76,378,045,346	70,157,173,069
Total Demand and Time Deposits		**344,874,719,376**	**322,919,909,181**

15. Other liabilities

		30.09.2025 Taka	31.12.2024 Taka
Accumulated provision against loans and advances	(Note 15.1)	25,316,118,480	25,316,192,622
Inter-branch adjustment		-	1,147,334
Provision for current tax (net of advance tax)	(Note 15.2)	-	-
Interest suspense account		42,436,887,285	26,556,806,032
Provision against other assets	(Note 15.3)	378,956,495	378,956,495
Accounts payable - Bangladesh Bank		147,370,933	13,653,420
Accrued expenses		110,639,436	46,375,073
Lease Liabilities	(Note 15.4)	18,023	573,802
Provision for off balance sheet items	(Note 15.5)	992,201,225	992,201,225
Provision against investments	(Note 15.6)	3,409,533,390	3,409,533,390
Start-up Fund *		24,318,578	24,318,578
Unclaimed Dividend Account		109,544	4,236,637
Others **		1,283,831,972	1,917,525,438
		74,099,985,360	**58,661,520,045**

* 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.

15.1 Accumulated provision against loans and advances

		30.09.2025 Taka	31.12.2024 Taka
<u>The movement in specific provision for bad and doubtful debts</u>			
Opening Balance		18,527,268,728	19,377,358,169
Fully provided debts written off during the period	(-)	-	(880,089,441)
Transferred to Non-Banking Assets	(-)	-	-
Specific provision made during the period	(+)	-	30,000,000
		-	(850,089,441)
Closing Balance		**18,527,268,728**	**18,527,268,728**
Provision made by ABBPLC., Mumbai Branch		-	-
Total provision on classified loans and advances		**18,527,268,728**	**18,527,268,728**
<u>On unclassified loans</u>			
Opening Balance		6,784,725,658	6,754,725,658
Transferred from Investment provisions	(+)	-	-
Transfer to specific provisions	(-)	-	-
General provision made during the period	(+)	-	30,000,000
		-	30,000,000
Closing Balance		6,784,725,658	6,784,725,658
Provision made by ABBPLC., Mumbai Branch		4,124,095	4,198,236
Total provision on un-classified loans and advances		**6,788,849,753**	**6,788,923,894**
Total provision on loans and advances		**25,316,118,480**	**25,316,192,622**

		30.09.2025 Taka	31.12.2024 Taka
15.1.1	**Details of provision kept for loans and advances**		
	General Provision	**6,788,849,753**	**6,788,923,894**
	Standard	6,657,519,272	6,641,739,511
	Special Mention Account	131,330,481	147,184,383
	Specific Provision	**18,527,268,728**	**18,527,268,728**
	Substandard	2,338,031,272	3,126,007,520
	Doubtful	5,399,668,305	3,930,919,347
	Bad/Loss	10,789,569,151	11,470,341,861

15.2 Provision for current tax (net of advance tax)

		30.09.2025 Taka	31.12.2024 Taka
Current Tax	(note 15.2.1)	9,031,520,310	9,153,414,847
Advance Income Tax	(note 15.2.2)	9,618,757,443	9,529,007,965
Provision for current tax (net of advance tax)		**(587,237,132)**	**(375,593,117)**

15.2.1 Provision for current tax

	30.09.2025 Taka	31.12.2024 Taka
Opening Balance	8,781,456,244	8,992,237,963
Add: Provision made during the Year	23,217,560	119,251,809
Less: Adjustment/transferred during the Year	-	-
Less: Write-off adjustment	-	330,033,528
Closing Balance	8,804,673,804	8,781,456,244
Provision held by ABBPLC., Mumbai Branch	226,846,506	371,958,603
	9,031,520,310	**9,153,414,847**

Corporate income tax assessment of the Bank is completed up to the income year ended 31 December 2023 (Assessment Year 2024-25). Corporate income tax return for the year 2021,2022 and 2023 submitted under section 82BB / 180 corresponding to Assessment Years 2022-23, 2023-2024 and 2024-2025. 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:

	30.09.2025 Taka	31.12.2024 Taka
Opening Balance	9,125,725,580	8,605,349,612
Paid during the year	215,066,554	520,375,968
Closing balance (Bangladesh operations)	9,340,792,134	9,125,725,580
Advance tax of ABBPLC., Mumbai Branch	277,965,309	403,282,384
	9,618,757,443	**9,529,007,965**

15.3 Provision against other assets

Provision for	30.09.2025 Taka	31.12.2024 Taka
Prepaid legal expenses	229,626,000	210,126,000
Protested bills	78,200,000	82,500,000
Others	71,130,495	86,330,495
	378,956,495	**378,956,495**

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

15.3.1 Calculation of Provision against other assets - -

	Outstanding amount	Base for Provision	Rate	Provisions Requirement	Provisions Maintained
Prepaid legal exp.	266,341,347	52,994,797	50%	26,497,399	26,497,399
		213,346,548	100%	213,346,548	203,128,601
Protested bills	78,106,457	78,106,457	100%	78,106,457	78,200,000
Others	234,123,754	23,157,988	50%	11,578,994	11,578,994
		132,859,309	100%	132,859,309	59,551,501
Required provision for other assets				**462,388,706**	**378,956,495**
Total provision requirement					462,388,706
Total provision maintained					378,956,495
Provision shortfall maintained at the reporting date					**(83,432,212)**

		30.09.2025 Taka	31.12.2024 Taka
15.4	**Leasehold Liabilities**		
	Opening balance of present value of lease liability	573,802	90,070,083
	Finance Cost @ 8%	14,221	3,805,400
	Rental payment during the period	570,000	93,301,681
	Closing balance of lease liability	**18,023**	**573,802**

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

	30.09.2025	31.12.2024
Opening balance	992,201,225	1,447,600,000
Add: Addition / (Transfer) during the period	-	(455,398,775)
	992,201,225	**992,201,225**

15.5.1 Particulars of required provision for Off-Balance Sheet Items

	Base for Provision	Rate (%)	30 September 2025	31 December 2024
Acceptances and endorsement	3,408,660,257	1%,2%,5%	34,206,477	69,188,104
Letters of guarantee	17,731,973,334	1%,2%,5%	827,166,366	753,518,062
Irrevocable letters of credit	12,819,429,146	1%,2%,5%	140,291,892	87,049,296
Others	4,458,619,839	1%	44,586,198	82,445,763
Total Off Balance Sheet Items & required provision	38,418,682,577		1,046,250,934	992,201,225
Total provision maintained			992,201,225	992,201,225
Excess provision at the reporting date			**(54,049,709)**	**-**

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 6,208,802,861 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 is determined as per BB letter no. DBI-3/101/2025-658 dated 27 April 2025.

15.6 Provision against investments

	30.09.2025	31.12.2024
Provision against quoted and unquoted shares:		
Opening balance	1,989,404,764	1,146,537,619
Add: Provision made at the end of the Year	-	842,867,144
	1,989,404,764	**1,989,404,764**
Total provision maintained for Investment in shares	1,989,404,764	1,989,404,764
Total provision requirement for Investment in shares	1,979,032,651	1,989,404,764
Excess provision	**10,372,113**	**-**
Provision for Pinnacle Global Fund Pte Limited:		
Opening balance	1,006,202,950	1,006,202,950
Add: Provision made during the period	-	-
	1,006,202,950	**1,006,202,950**
Provision for Amana Bank PLC., Srilanka:		
Opening balance	413,925,382	459,925,382
Less: Excess Provision transferred to retained earnings	-	(46,000,000)
	413,925,382	**413,925,382**
Total Provision maintained against investment:		
Provision against quoted shares	1,989,404,764	1,989,404,764
Provision for Pinnacle Global Fund Pte Limited	1,006,202,950	1,006,202,950
Provision for Amana Bank PLC., Srilanka:	413,925,382	413,925,382
	3,409,533,096	**3,409,533,096**

		30.09.2025 Taka	31.12.2024 Taka
15(a)	**Consolidated Other liabilities**		
	AB Bank PLC.	74,099,985,360	58,661,520,045
	AB Investment Limited	130,440,857	132,072,587
	AB International Finance Limited	93,438,997	69,570,775
	AB Securities Limited	714,871,076	709,731,739
	Cashlink Bangladesh Limited (CBL)	-	40,250
		75,038,736,291	59,572,935,396
	Less: Inter-group transaction	-	-
		75,038,736,291	**59,572,935,396**
16.	**Share Capital**	**8,956,947,490**	**8,956,947,490**
16.1	**Authorised Capital**		
	1,500,000,000 ordinary shares of BDT 10 each	**15,000,000,000**	**15,000,000,000**
16.2	**Issued, Subscribed and Paid-up Capital**		
	10,000,000 ordinary shares of BDT 10 each issued for cash	100,000,000	100,000,000
	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	8,806,947,490
		8,956,947,490	**8,956,947,490**
17.	**Statutory reserve**		
	In Bangladesh		
	Opening balance	8,064,592,558	8,064,592,558
	Add: Addition during the Period	-	-
		8,064,592,558	8,064,592,558
	Outside Bangladesh - ABBPLC., Mumbai Branch		
	Opening balance	540,117,215	458,548,456
	Add: Addition during the period	73,428,850	53,256,790
	Add/(Less): Adjustment for Foreign Exchange Rate Fluctuation	(9,538,539)	28,311,969
		604,007,526	540,117,215
		8,668,600,084	**8,604,709,773**
18.	**Other reserve**		
	General reserve (Note 18.1)	2,852,199,200	2,852,199,200
	Assets revaluation reserve (Note 18.2)	758,109,016	758,120,923
	Investment revaluation reserve (Note 18.3)	27,448,949	24,929,981
	Foreign exchange revaluation for investment in foreign operation	-	-
		3,637,757,164	**3,635,250,104**
18.1	**General reserve**		
	Opening balance	2,852,199,200	2,852,199,200
	Addition/(adjustment) during the period	-	-
		2,852,199,200	**2,852,199,200**
18.2	**Assets revaluation reserve**		
	Opening balance	758,120,923	758,137,206
	Less: Transferred to retained earnings	(11,907)	(16,283)
		758,109,016	**758,120,923**
18(a)	**Consolidated Other reserve**		
	AB Bank PLC.	3,637,757,164	3,635,250,104
	AB Investment Limited	-	-
	AB International Finance Limited	128,509,556	129,038,139
	AB Securities Limited	76,805,822	76,805,822
	Cashlink Bangladesh Limited (CBL)	-	-
		3,843,072,542	**3,841,094,065**

		30.09.2025 Taka	31.12.2024 Taka
19.	**Retained earnings**		
	Opening balance	(16,416,651,428)	3,504,165,672
	Add: Post-tax profit for the period	(31,136,110,455)	(19,179,484,085)
	Less: Transfer to statutory reserve	(73,428,850)	(53,256,790)
	Bonus Share Issued	-	(175,626,420)
	Perpetual Bond Dividend	-	(572,658,240)
	Start-up Fund	-	-
		(47,626,190,734)	**(16,476,859,863)**
	Add: Transferred from Assets Revaluation Reserve	11,907	16,283
	Add: Adjustment made during the period/year	18,461,898	5,343,303
	Add: Excess provision for investment in Amana Bank is transferred	-	46,000,000
	Add: Foreign Exchange Translation loss	(13,305,813)	8,848,848
		(47,621,022,741)	**(16,416,651,428)**
19(a)	**Consolidated Retained earnings**		
	AB Bank PLC.	(47,621,022,741)	(16,416,651,428)
	AB Investment Limited	407,091,577	395,000,957
	AB International Finance Limited	497,580,059	326,806,353
	AB Securities Limited	172,365,943	167,345,774
	Cashlink Bangladesh Limited (CBL)	(150,832,057)	(154,590,855)
		(46,694,817,219)	(15,682,089,201)
	Add/(Less): Adjustment made during the period	703,585,666	703,585,666
	Non-controlling Interest	14,930,107	15,310,447
		(45,976,301,445)	**(14,963,193,088)**
19(b)	**Non-controlling interest**		
	AB Investment Limited	10,386	10,368
	AB Securities Limited	461,148	456,707
	Cashlink Bangladesh Limited	12,916,794	12,540,914
		13,388,329	**13,007,989**
20.	**Contingent liabilities**	**48,459,764,920**	**47,642,935,888**
20.1	**Letters of guarantee**		
	Money for which the Bank is contingently liable in respect of guarantees issued favoring:		
	Directors	-	-
	Government	-	-
	Banks and other financial institutions	4,624,000	7,680,302
	Others	17,740,794,022	16,738,222,228
		17,745,418,022	**16,745,902,530**

		Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
21.	**Profit and loss account**		
	Income:		
	Interest, discount and similar income	594,315,174	22,911,414,280
	Dividend income	11,423,608	12,852,952
	Dividend on Perpetual Bonds	201,945,205	202,684,932
	Fee, commission and brokerage	1,275,733,569	1,193,402,262
	Gains less losses arising from investment securities	(5,174,286)	(495,006)
	Gains less losses arising from dealing in foreign currencies	(174,827,556)	395,685,198
	Other operating income	192,744,250	137,494,058
	Gains less losses arising from dealing securities	(1,806,097,895)	1,012,234,094
		290,062,069	25,865,272,770
	Expenses:		
	Interest, fee and commission	26,080,518,864	20,886,599,150
	Administrative expenses	3,709,303,783	3,500,152,541
	Other operating expenses	1,270,540,900	1,142,560,105
	Depreciation and amortization on banking assets	194,537,586	235,540,421
		31,254,901,134	25,764,852,217
		(30,964,839,065)	**100,420,553**

		Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
22.	**Interest income/profit on investments**		
	Interest on loans and advances:		
	Loans and advances	(2,448,698,083)	19,254,427,510
	Bills purchased and discounted	7,074,506	7,101,477
		(2,441,623,576)	19,261,528,987
	Interest on:		
	Calls and placements	77,390,627	104,964,793
	Balance with foreign banks	113,227,991	134,439,225
	Reverse Repo	-	6,198,159
	Balance with Bangladesh Bank	90,666	56,038,165
		190,709,285	301,640,342
		(2,250,914,291)	**19,563,169,329**
22(a).	**Consolidated Interest income/profit on investments**		
	AB Bank PLC.	(2,250,914,291)	19,563,169,329
	AB International Finance Limited	82,740,732	108,562,466
	AB Investment Limited	28,940,860	48,849,096
	AB Securities Limited	41,702,001	42,966,644
	Cashlink Bangladesh Limited (CBL)	4,739,591	3,902,577
		(2,092,791,107)	19,767,450,112
	Less: Intercompany transactions	40,923,853	20,775,864
		(2,133,714,960)	**19,746,674,247**
23.	**Interest/profit paid on deposits, borrowings, etc.**		
	Interest on deposits:		
	Fixed deposits	13,042,325,378	11,164,868,813
	Savings deposits	773,103,204	817,794,132
	Special notice deposits	2,936,316,713	2,428,688,302
	Other deposits	5,884,626,903	4,297,036,904
		22,636,372,198	18,708,388,151
	Interest on borrowings:		
	Local banks, financial institutions including BB	3,179,864,903	1,837,848,076
	Subordinated Bond	264,281,763	340,362,924
		26,080,518,864	**20,886,599,150**
23(a).	**Consolidated Interest/profit paid on deposits, borrowings, etc.**		
	AB Bank PLC.	26,080,518,864	20,886,599,150
	AB Investment Limited	-	-
	AB International Finance Limited	36,649,525	20,201,164
	AB Securities Limited	6,796,874	7,637,500
	Cashlink Bangladesh Limited (CBL)	-	-
		26,123,965,263	**20,914,437,814**
	Less: Intercompany transactions	40,923,853	20,775,864
		26,083,041,410	**20,893,661,949**
24.	**Investment income**		
	Capital gain on sale of shares	(5,174,286)	(495,006)
	Interest on treasury bills	109,146,207	132,907,251
	Dividend on shares	11,423,608	12,852,952
	Interest on treasury bonds	2,341,285,341	2,963,558,532
	Gain/(Loss) on treasury bills and treasury bonds	(1,806,097,895)	1,012,234,094
	Interest on Sub-Bonds, Perpetual Bonds, Zero Coupon Bonds & Others	596,743,123	251,779,169
		1,247,326,098	**4,575,521,924**
24(a).	**Consolidated Investment income**		
	AB Bank PLC.	1,247,326,098	4,575,521,924
	AB Investment Limited	18,046,679	(6,951,757)
	AB International Finance Limited	-	-
	AB Securities Limited	1,874,509	17,545,420
	Cashlink Bangladesh Limited (CBL)	-	-
		1,267,247,286	**4,586,115,587**
	Less: Intercompany transactions	**-**	**-**
		1,267,247,286	**4,586,115,587**

		Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
25.	**Commission, exchange and brokerage**		
	Other fees, commission and service charges	798,589,078	743,453,914
	Commission on letters of credit	402,921,257	334,908,055
	Commission on letters of guarantee	74,223,233	115,040,293
	Exchange gains less losses arising from dealings in foreign currencies	(174,827,556)	395,685,198
		1,100,906,012	**1,589,087,460**
25(a).	**Consolidated Commission, exchange and brokerage**		
	AB Bank PLC.	1,100,906,012	1,589,087,460
	AB Investment Limited	9,590,678	11,322,501
	AB International Finance Limited	78,993,921	58,483,952
	AB Securities Limited	32,700,697	36,179,125
	Cashlink Bangladesh Limited (CBL)	-	-
		1,222,191,308	**1,695,073,038**
	Less: Intercompany transactions	(36,646)	(56,234)
		1,222,154,661	**1,695,016,804**
26.	**Other Income**		
	Locker rent, insurance claim and others	3,193,174	3,555,273
	Recoveries on loans previously written off	164,296,614	114,982,181
	Recoveries on telex, telephone, fax, etc.	14,313,139	14,151,705
	Recoveries on courier, postage, stamp, etc.	3,763,581	3,930,753
	Non-operating income (*)	7,177,742	874,145
		192,744,250	**137,494,058**

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

26(a).	**Consolidated other income**		
	AB Bank PLC.	192,744,250	137,494,058
	AB Investment Limited	6,537,390	6,537,390
	AB International Finance Limited	64,121,001	58,173,012
	AB Securities Limited	3,694,094	16,216,932
	Cashlink Bangladesh Limited (CBL)	-	-
		267,096,734	218,421,392
	Less: Inter company transactions	6,537,390	6,537,390
		260,559,344	**211,884,002**
27.	**Salary and allowances**		
	Basic salary, provident fund contribution and all other allowances	2,419,269,941	2,238,436,596
	Festival and incentive bonus	190,971,263	184,446,155
		2,610,241,204	**2,422,882,752**
27.1	**Chief executive's salary and fees***	**6,514,516**	**17,400,000**

* Managing Director & CEO of the Bank has been appointed on May 05, 2025. Before that day the post was laying vacant.

27(a).	**Consolidated salary and allowances**		
	AB Bank PLC.	2,610,241,204	2,422,882,752
	AB Investment Limited	26,673,120	24,524,018
	AB International Finance Limited	31,374,648	30,027,463
	AB Securities Limited	36,896,343	31,383,766
	Cashlink Bangladesh Limited (CBL)	-	-
		2,705,185,315	**2,508,817,998**
28.	**Rent, taxes, insurance, electricity, etc.**		
	Rent, rates and taxes (Note 28.1)	529,719,088	459,355,975
	Electricity, gas, water, etc.	89,028,572	87,562,267
	Insurance	156,478,578	147,987,315
		775,226,238	**694,905,557**

28.1 Rent, rates and taxes

Right of Use (ROU) assets has been calculated for the period ended 30 September 2025 as per IFRS-16 leases considering monthly rental expenses excluding low value assets.

	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka

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

AB Bank PLC.	775,226,238	694,905,557
AB Investment Limited	1,603,074	1,358,658
AB International Finance Limited	9,029,296	9,724,351
AB Securities Limited	7,053,395	7,329,972
Cashlink Bangladesh Limited (CBL)	-	-
	792,912,002	713,318,538
Less: Inter company transactions	6,537,390	6,537,390
	786,374,612	**706,781,148**

29. Legal expenses

Legal expenses	**12,830,487**	**12,110,860**

29(a). Consolidated legal expenses

AB Bank PLC.	12,830,487	12,110,860
AB Investment Limited	-	-
AB International Finance Limited	-	167,274
AB Securities Limited	211,433	125,000
Cashlink Bangladesh Limited (CBL)	172,272	-
	13,214,192	**12,403,134**

30. Postage, stamp, telecommunication, etc.

Telex, fax, internet, wireless link, SWIFT, etc.	84,426,847	115,976,131
Telephone	4,590,866	4,768,758
Postage, stamp and shipping	11,192,297	10,040,455
	100,210,011	**130,785,344**

30(a). Consolidated Postage, stamp, telecommunication, etc.

AB Bank PLC.	100,210,011	130,785,344
AB Investment Limited	562,524	605,447
AB International Finance Limited	10,260,480	9,193,004
AB Securities Limited	1,378,194	1,302,794
Cashlink Bangladesh Limited (CBL)	-	240
	112,411,209	**141,886,829**

31. Stationery, printing, advertisements, etc.

Printing and stationery	69,091,886	79,361,084
Publicity, advertisement, etc.	8,718,501	24,773,044
	77,810,388	**104,134,128**

31(a). Consolidated Stationery, printing, advertisements, etc.

AB Bank PLC.	77,810,388	104,134,128
AB Investment Limited	358,136	465,292
AB International Finance Limited	142,933	177,579
AB Securities Limited	866,733	614,297
Cashlink Bangladesh Limited (CBL)	-	-
	79,178,189	**105,391,296**

32. Directors' fees

Directors' fees	2,989,000	2,243,600
Meeting expenses	1,097,450	525,187
	4,086,450	**2,768,787**

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

		Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
32(a).	**Consolidated Directors' fees**		
	AB Bank PLC.	4,086,450	2,768,787
	AB Investment Limited	281,116	311,678
	AB International Finance Limited	445,528	548,361
	AB Securities Limited	421,666	311,666
	Cashlink Bangladesh Limited (CBL)	92,000	115,000
		5,326,760	**4,055,492**
33.	**Auditors' fees**		
	Statutory	410,775	380,882
	Others	551,370	1,102,897
		962,144	**1,483,779**
33(a).	**Consolidated Auditors' fees**		
	AB Bank PLC.	962,144	1,483,779
	AB Investment Limited	-	-
	AB International Finance Limited	-	-
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
		962,144	**1,483,779**
34.	**Depreciation and repairs of Bank's assets**		
	Depreciation :		
	Electrical appliances	111,800,471	86,558,422
	Furniture and fixtures	12,185,618	12,631,659
	Office appliances	1,163,512	1,292,964
	Building	10,207,151	10,468,873
	Motor vehicles	9,335,614	8,897,140
		144,692,365	119,849,058
	Depreciation of ROU (Right Of Use) assets	540,000	74,899,997
	Repairs:		
	Motor vehicles	9,252,336	8,009,258
	Electrical appliances	51,547,427	46,840,150
	Office premises and others	53,488,436	51,088,347
	Furniture and fixtures	1,514,812	1,825,136
	Office appliances	5,619,334	5,918,443
		121,422,345	113,681,334
		266,654,710	**308,430,389**
	Amortization of Intangible Assets	49,305,221	40,791,367
		315,959,931	**349,221,756**
34(a).	**Consolidated Depreciation and repairs of Bank's assets**		
	AB Bank PLC.	315,959,931	349,221,756
	AB Investment Limited	13,553,553	13,110,277
	AB International Finance Limited	487,119	521,750
	AB Securities Limited	2,485,656	1,975,653
	Cashlink Bangladesh Limited (CBL)	-	-
		332,486,259	**364,829,435**
35.	**Other expenses**		
	Contractual service	420,026,883	381,382,367
	Petrol, oil and lubricant	86,184,992	62,496,331
	Software expenses	386,686,138	304,142,236
	Entertainment	37,399,914	39,340,815
	Travelling	5,755,686	15,291,306
	Subscription, membership and sponsorship	10,157,832	15,874,490
	Training, seminar and workshop	2,271,769	6,302,173
	Local conveyance	11,700,004	11,511,112
	Professional charges	-	13,432,733
	Books, newspapers and periodicals	623,101	860,212
	Branch opening expenses	-	88,108
	Finance charge under lease liability	14,221	3,502,082
	Donation	9,699,616	41,032,464
	Bank Charges	20,339,899	18,632,261
	Sundry expenses (*)	279,680,844	228,671,415
		1,270,540,900	**1,142,560,105**

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

	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka

35(a). Consolidated other expenses

AB Bank PLC.	1,270,540,900	1,142,560,105
AB Investment Limited	5,345,066	4,748,928
AB International Finance Limited	2,789,442	5,832,977
AB Securities Limited	12,101,898	25,259,426
Cashlink Bangladesh Limited (CBL)	716,520	42,180
	1,291,493,826	**1,178,443,616**
Less: Inter company transactions	36,646	56,234
	1,291,457,180	**1,178,387,382**

36. Provision against loans and advances

On un-classified loans	-	29,143,574
On classified loans	-	30,000,000
	-	**59,143,574**

36(a). Consolidated provision against loans and advances

AB Bank PLC.	-	59,143,574
AB Investment Limited	-	339,414,697
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	-	**398,558,271**

37. Provisions for investments

Provision for quoted shares in Bangladesh operations	-	-
Provision for Pinnacle Global Fund Pte Limited	-	-
Provision for Amana Bank Plc	-	-
Provision for investment in treasury Bills by Mumbai Branch	18,711,159	4,164,548
Total provision for investments	**18,711,159**	**4,164,548**

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

AB Bank PLC.	18,711,159	4,164,548
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	18,711,159	**4,164,548**

38. Other provision

Provision for off balance sheet items	-	9,000,000
Provision for Other assets	-	(5,428,213)
	-	**3,571,787**

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.

38(a). Consolidated other provisions

AB Bank PLC.	-	3,571,787
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	-	**3,571,787**

		Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
39	**Basic Earnings Per Share (EPS)**		
	Profit after taxation	(31,136,110,455)	15,839,598
	Number of ordinary shares outstanding	895,694,749	895,694,749
	Basic Earnings Per Share	**(34.76)**	**0.02**
39.(a)	**Consolidated Basic Earnings Per Share**		
	Net Profit/(Loss) attributable to the shareholders of parent company	(31,000,635,517)	170,337,630
	Number of ordinary shares outstanding	895,694,749	895,694,749
	Consolidated Basic Earnings Per Share	**(34.61)**	**0.19**

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 March 31, 2025.

		Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
40.	**Receipts from other operating activities**		
	Interest on treasury bills, bonds, debenture and others	1,033,957,285	4,359,984,040
	Exchange earnings	(21,933,996)	1,106,726,666
	Recoveries on telex, telephone, fax, etc.	14,313,139	14,151,705
	Recoveries on courier, postage, stamp, etc.	3,763,581	3,930,753
	Non-operating income	7,177,742	874,145
	Others	3,193,174	3,555,273
		1,040,470,924	**5,489,222,583**
41.	**Payments for other operating activities**		
	Rent, taxes, insurance, electricity, etc.	775,796,238	773,307,636
	Postage, stamps, telecommunication, etc.	100,210,011	130,785,344
	Repairs of Bank's assets	121,422,345	113,681,334
	Legal expenses	12,830,487	12,110,860
	Auditor's fees	962,144	1,483,779
	Directors' fees	4,086,450	2,768,787
	Other Expenses	1,270,526,679	1,139,058,023
		2,285,834,354	**2,173,195,763**
42.	**Net Operating Cash Flow Per Share (NOCFPS)**		
	Net Operating Cash Flow	(11,963,839,213)	(41,481,990,551)
	Weighted average number of shares	895,694,749	895,694,749
	Net Operating Cash Flow Per Share (NOCFPS)	**(13.36)**	**(46.31)**
42(a)	**Consolidated Net Operating Cash Flow Per Share (NOCFPS)**		
	Net Operating Cash Flow	(11,721,445,791)	(40,453,265,344)
	Weighted average number of shares	895,694,749	895,694,749
	Net Operating Cash Flow Per Share (NOCFPS)	**(13.09)**	**(45.16)**

		30.09.2025 Taka	31.12.2024 Taka
43	**Net Asset Value Per Share (NAVPS)**		
	Net Asset Value	(26,357,718,003)	24,227,004,495
	Number of shares outstanding a the end of the period	895,694,749	895,694,749
	Net Asset Value Per Share (NAVPS)	**(29.43)**	**27.05**
43(a)	**Consolidated Net Asset Value Per Share (NAVPS)**		
	Net Asset Value	(24,507,681,329)	25,916,715,653
	Number of shares outstanding a the end of the period	895,694,749	895,694,749
	Net Asset Value Per Share (NAVPS)	**(27.36)**	**28.93**