AB Bank PLC. and Its Subsidiaries

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

AB Bank PLC. & Its Subsidiaries

Consolidated Balance Sheet

As at 30 June 2025

PROPERTY AND ASSETS	Notes	30.06.2025 Taka	31.12.2024 Taka
Cash	3(a)	**19,043,044,861**	**17,016,739,153**
In hand (including foreign currencies)	3.1(a)	1,675,803,403	1,490,734,824
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2(a)	17,367,241,457	15,526,004,329
Balance with other banks and financial institutions	4(a)	**6,137,555,616**	**3,922,966,191**
In Bangladesh	4.1(a)	624,724,586	557,576,183
Outside Bangladesh	4.2(a)	5,512,831,030	3,365,390,008
Money at call and on short notice	5(a)	**739,406,781**	**741,688,430**
Investments	6(a)	**21,629,766,742**	**23,627,605,290**
Government	6.1(a)	5,383,744,065	6,895,548,281
Others	6.2(a)	16,246,022,677	16,732,057,009
Loans, advances and lease/investments		**351,327,991,144**	**339,369,578,794**
Loans, cash credits, overdrafts, etc./Investments	7(a)	348,889,059,760	337,007,644,278
Bills purchased and discounted	8(a)	2,438,931,384	2,361,934,516
Fixed assets including premises, furniture and fixtures	9(a)	**3,246,142,365**	**3,126,221,798**
Other assets	10(a)	**6,739,911,080**	**6,546,435,092**
Non-banking assets	11	**17,728,347,429**	**17,728,347,429**
Total Assets		**426,592,166,018**	**412,079,582,175**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	**8,788,640,677**	**13,968,426,197**
Bonds	13	**8,473,436,000**	**9,547,186,000**
Deposits and other accounts	14(a)	**351,086,453,522**	**322,538,468,352**
Current account and other accounts		32,624,438,443	33,865,938,176
Bills payable		3,246,073,178	973,091,713
Savings bank deposits		39,581,107,722	36,620,485,845
Fixed deposits		162,186,704,699	146,069,630,795
Other deposits		113,448,129,480	105,009,321,824
Other liabilities	15(a)	**69,274,737,204**	**59,572,935,396**
Total liabilities		**437,623,267,403**	**405,627,015,945**
Capital/Shareholders' equity			
Equity attributable to equity holders of the parent company		**(11,044,341,793)**	**6,439,558,240**
Paid-up capital	16	8,956,947,490	8,956,947,490
Statutory reserve	17	8,694,290,819	8,604,709,773
Other reserve	18(a)	3,856,991,188	3,841,094,065
Retained earnings	19(a)	(32,552,571,290)	(14,963,193,088)
Non- controlling interest	19(b)	13,240,407	13,007,989
Total equity		**(11,031,101,382)**	**6,452,566,230**
Total Liabilities and Shareholders' Equity		**426,592,166,018**	**412,079,582,175**

	Notes	30.06.2025 Taka	31.12.2024 Taka
Off-Balance Sheet Items			
Contingent liabilities		**54,839,486,754**	**49,358,585,760**
Acceptances and endorsements		4,610,063,060	6,538,764,797
Letters of guarantee	20.1	17,315,806,016	16,745,902,530
Irrevocable letters of credit		11,630,033,265	7,434,927,793
Bills for collection		15,445,618,821	10,394,414,300
Other contingent liabilities		5,837,965,593	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		**54,839,486,754**	**49,358,585,760**

-sd-
Chief Financial Officer

-sd-
Company Secretary

-sd-
Managing Director & CEO

-sd-
Vice Chairman

-sd-
Chairman

Dhaka,
July 31, 2025

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

	Notes	Jan'25-Jun'25 Taka	Jan'24-Jun'24 Taka	Apr'25-Jun'25 Taka	Apr'24-Jun'24 Taka
OPERATING INCOME					
Interest income/profit on investments	22(a)	1,654,098,063	12,924,739,976	(4,826,957,676)	6,351,422,762
Interest/profit paid on deposits and borrowings, etc.	23(a)	(16,838,855,702)	(13,357,466,106)	(8,672,458,228)	(7,005,702,150)
Net interest income		**(15,184,757,638)**	**(432,726,130)**	**(13,499,415,904)**	**(654,279,388)**
Investment income	24(a)	360,659,368	2,662,645,023	(242,371,331)	1,532,955,450
Commission, exchange and brokerage	25(a)	835,478,387	1,498,298,114	466,751,000	938,614,269
Other operating income	26(a)	201,928,672	141,582,671	76,346,267	81,141,945
		1,398,066,428	**4,302,525,808**	**300,725,936**	**2,552,711,663**
Total operating income (a)		**(13,786,691,210)**	**3,869,799,678**	**(13,198,689,968)**	**1,898,432,275**
OPERATING EXPENSES					
Salary and allowances	27(a)	1,867,940,003	1,741,328,718	919,122,261	875,188,778
Rent, taxes, insurance, electricity, etc.	28(a)	520,705,824	479,688,182	264,144,714	245,868,527
Legal expenses	29(a)	10,185,406	7,289,165	5,371,457	3,791,499
Postage, stamps, telecommunication, etc.	30(a)	82,038,141	97,644,988	42,498,609	45,471,013
Stationery, printing, advertisement, etc.	31(a)	54,224,571	76,540,981	22,702,330	31,248,599
Chief executive's salary and fees	27.1	2,664,516	11,600,000	2,664,516	5,800,000
Directors' fees	32(a)	3,213,297	2,713,878	1,915,824	1,727,630
Auditors' fees	33(a)	753,084	984,592	94,164	462,726
Depreciation and repairs of Bank's assets	34(a)	216,930,774	249,634,427	99,910,789	115,770,623
Other expenses	35(a)	885,043,975	795,087,305	435,877,993	371,144,236
Total operating expenses (b)		**3,643,699,591**	**3,462,512,236**	**1,794,302,657**	**1,696,473,632**
Profit before provision (c = (a-b))		**(17,430,390,802)**	**407,287,442**	**(14,992,992,625)**	**201,958,643**
Provision against loans and advances	36(a)	-	59,157,869	-	29,947,769
Provision for investments	37(a)	19,507,016	4,095,032	199,361	253,982
Other provisions	38(a)	-	3,578,935	-	3,973,885
Total provision (d)		**19,507,016**	**66,831,837**	**199,361**	**34,175,636**
Profit before tax (c-d)		**(17,449,897,818)**	**340,455,606**	**(14,993,191,987)**	**167,783,007**
Provision for taxation		**130,282,294**	**198,793,641**	**32,498,856**	**130,391,679**
Current tax		140,918,776	194,351,059	36,271,422	118,919,515
Deferred tax		(10,636,482)	4,442,583	(3,772,566)	11,472,163
Net profit after tax		**(17,580,180,112)**	**141,661,965**	**(15,025,690,842)**	**37,391,328**
Appropriations					
Statutory reserve		76,552,058	-	76,552,058	-
Start-up Fund		-	-	-	-
Coupon payment for Perpetual Bonds		-	286,329,120	-	286,329,120
		76,552,058	**286,329,120**	**76,552,058**	**286,329,120**
Retained surplus		**(17,656,732,170)**	**(144,667,155)**	**(15,102,242,900)**	**(248,937,792)**
Non- controlling interest		**232,417**	**165,869**	**83,017**	**97,419**
Net Profit/(Loss) attributable to the shareholders of parent company		**(17,656,964,586)**	**(144,833,025)**	**(15,102,325,917)**	**(249,035,211)**
Consolidated Basic Earnings Per Share (EPS)	39(a)	**(19.63)**	**0.16**	**(16.78)**	**0.04**

-sd-
Chief Financial Officer

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Company Secretary

-sd-
Managing Director & CEO

-sd-
Vice Chairman

-sd-
Chairman

Dhaka,
July 31, 2025

AB Bank PLC. and Its Subsidiaries

Consolidated Cash Flow Statement

For the Period ended 30 June 2025

	Jan'25-Jun'25 Taka	Jan'24-Jun'24 Taka
Cash Flows from Operating Activities		
Interest receipts	1,654,098,063	13,410,258,486
Interest payments	(13,407,996,878)	(12,820,907,535)
Dividend receipts	12,808,729	12,963,153
Fee and commission receipts	960,186,550	946,066,849
Recoveries on loans previously written off	134,209,980	86,245,171
Payments to employees	(1,870,604,519)	(1,752,928,718)
Payments to suppliers	(54,224,571)	(76,540,981)
Income taxes paid	(235,545,856)	(439,953,329)
Receipts from other operating activities	425,071,149	3,343,495,806
Payments for other operating activities	(1,588,231,790)	(1,521,220,048)
Operating profit before changes in operating assets & liabilities	**(13,970,229,141)**	**1,187,478,854**
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	(11,958,412,350)	(6,790,976,641)
Other assets	(102,662,517)	(3,682,768,111)
Deposits from other banks	3,320,638,556	342,858,315
Deposits from customers	21,796,487,789	(16,652,532,141)
Trading liabilities (short-term borrowings)	(5,162,656,193)	(18,188,592)
Other liabilities	9,647,579,418	429,796,073
	17,540,974,704	**(26,371,811,097)**
Net cash used in operating activities (a)	**3,570,745,563**	**(25,184,332,243)**
Cash Flows from Investing Activities		
Sale/(Purchase) of government securities	1,536,504,265	28,631,589,933
(Purchase)/Sale of trading securities, shares, bonds, etc.	486,034,333	(3,050,696,950)
Purchase of fixed assets including premises, furniture and fixtures	(218,204,419)	(21,530,420)
Net cash flow from investing activities (b)	**1,804,334,179**	**25,559,362,564**
Cash Flows from Financing Activities		
(Decrease) of long-term borrowings	(1,090,879,327)	(962,171,557)
Dividend paid including coupon payment of perprtual bond	-	(286,329,120)
Net cash (used in) Financing activities (c)	**(1,090,879,327)**	**(1,248,500,677)**
Net decrease in cash (a+b+c)	**4,284,200,415**	**(873,470,357)**
Effects of exchange rate changes on cash and cash equivalents	(46,070,130)	(583,665,793)
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 (*)	**25,922,214,357**	**30,671,111,825**
(*) Cash and cash equivalents:		
Cash	1,675,803,403	1,620,480,626
Prize bonds	2,207,100	2,734,700
Money at call and on short notice	739,406,781	1,301,365,927
Balance with Bangladesh Bank and its agent bank(s)	17,367,241,457	21,338,689,350
Balance with other banks and financial institutions	6,137,555,616	6,407,841,223
	25,922,214,357	**30,671,111,825**
Net Operating Cash Flow Per Share (NOCFPS)	**3.99**	**(28.12)**

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

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Vice Chairman	**Chairman**

Dhaka,
July 31, 2025

AB Bank PLC. and Its Subsidiaries
Consolidated Statement of Changes in Equity
For the Period ended 30 June 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	-	-	-	-	-	-	232,417	(17,580,412,528)	(17,580,180,112)
Addition/(Adjustment) made during the Period	-	76,552,058	-	(7,938)	-	25,182,249	-	(23,183,257)	78,543,112
Foreign exchange rate fluctuation	-	13,028,988	1,540,420	-	(10,817,608)	-	-	14,217,584	17,969,384
Balance at 30 June 2025	**8,956,947,490**	**8,694,290,818**	**2,970,516,207**	**758,112,985**	**1,799,508**	**126,562,490**	**13,240,407**	**(32,552,571,290)**	**(11,031,101,383)**

For the Period ended 30 June 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
Net profit after taxation for the period	-	-	-	-	-	-	165,869	141,496,095	141,661,965
Addition/(Adjustment) made during the period	-	-	-	(8,142)	-	(15,488,877)	-	(301,608,853)	(317,105,872)
Foreign exchange rate fluctuation	-	29,751,850	7,047,266	-	3,947,443	-	-	28,632,315	69,378,873
Balance at 30 June 2024	**8,781,321,070**	**8,552,892,863**	**2,965,790,219**	**758,129,065**	**6,795,269**	**120,670,018**	**12,665,376**	**4,682,093,990**	**25,880,357,872**

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

Dhaka,
July 31, 2025

AB Bank PLC.
Balance Sheet
As at 30 June 2025

PROPERTY AND ASSETS	Notes	30.06.2025 Taka	31.12.2024 Taka
Cash	3	**19,042,467,648**	**17,016,228,465**
In hand (including foreign currencies)	3.1	1,675,226,191	1,490,224,135
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	17,367,241,457	15,526,004,329
Balance with other banks and financial institutions	4	**5,896,461,087**	**3,748,863,209**
In Bangladesh		421,990,465	419,885,469
Outside Bangladesh		5,474,470,622	3,328,977,740
Money at call and on short notice	5	**1,707,986,280**	**1,832,125,929**
Investments	6	**20,987,469,825**	**23,079,192,178**
Government	6.1	5,383,744,065	6,895,548,281
Others	6.2	15,603,725,759	16,183,643,897
Loans, advances and lease/investments	7	**344,025,019,485**	**331,852,111,651**
Loans, cash credits, overdrafts, etc./Investments		343,072,474,876	330,953,398,322
Bills purchased and discounted	8	952,544,609	898,713,330
Fixed assets including premises, furniture and fixtures	9	**2,782,786,107**	**2,646,129,268**
Other assets	10	**11,923,438,894**	**11,974,299,234**
Non-banking assets	11	**17,728,347,429**	**17,728,347,429**
Total Assets		**424,093,976,756**	**409,877,297,362**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	**8,788,640,678**	**13,968,426,197**
Bonds	13	**8,473,436,000**	**9,547,186,000**
Deposits and other accounts	14	**351,295,381,149**	**322,919,909,181**
Current accounts and other accounts		32,625,010,123	33,913,443,788
Bills payable		3,246,073,178	973,091,713
Savings bank deposits		39,581,107,722	36,620,485,845
Fixed deposits		162,186,704,699	146,069,630,795
Other deposits		113,656,485,427	105,343,257,041
Other liabilities	15	**68,365,711,539**	**58,661,520,045**
Total liabilities		**436,923,169,367**	**405,097,041,424**
Capital/Shareholders' equity			
Shareholders' equity		**(12,829,192,612)**	**4,780,255,939**
Paid-up capital	16	8,956,947,490	8,956,947,490
Statutory reserve	17	8,694,290,819	8,604,709,773
Other reserve	18	3,660,424,415	3,635,250,104
Retained earnings	19	(34,140,855,336)	(16,416,651,428)
Total Liabilities and Shareholders' Equity		**424,093,976,756**	**409,877,297,362**

	Notes	30.06.2025 Taka	31.12.2024 Taka
Off-Balance Sheet Items			
Contingent liabilities	20	**53,414,943,783**	**47,642,935,888**
Acceptances and endorsements		4,610,063,060	6,538,764,797
Letters of guarantee	20.1	17,315,806,016	16,745,902,530
Irrevocable letters of credit		11,630,033,265	7,434,927,793
Bills for collection		14,021,075,849	8,678,764,428
Other contingent liabilities		5,837,965,593	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		**53,414,943,783**	**47,642,935,888**

-sd-
Chief Financial Officer

-sd-
Company Secretary

-sd-
Managing Director & CEO

-sd-
Vice Chairman

-sd-
Chairman

Dhaka,
July 31, 2025

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

	Notes	Jan'25-Jun'25 Taka	Jan'24-Jun'24 Taka	Apr'25-Jun'25 Taka	Apr'24-Jun'24 Taka
OPERATING INCOME					
Interest income/profit on investments	22	1,574,560,117	12,822,931,974	(4,870,945,646)	6,309,311,954
Interest paid/profit on deposits and borrow, etc.	23	(16,837,117,146)	(13,353,486,606)	(8,672,212,996)	(7,003,244,458)
Net interest income		**(15,262,557,029)**	**(530,554,632)**	**(13,543,158,642)**	**(693,932,503)**
Investment income	24	353,223,369	2,666,244,268	(244,992,247)	1,536,355,491
Commission, exchange and brokerage	25	764,315,922	1,426,299,136	436,604,440	915,031,955
Other operating income	26	154,235,488	101,091,342	54,290,747	62,787,604
		1,271,774,779	**4,193,634,746**	**245,902,941**	**2,514,175,050**
Total operating income (a)		**(13,990,782,251)**	**3,663,080,114**	**(13,297,255,701)**	**1,820,242,547**
OPERATING EXPENSES					
Salary and allowances	27	1,802,563,595	1,677,053,183	886,207,998	839,823,238
Rent, taxes, insurance, electricity, etc.	28	513,506,951	472,940,887	260,441,673	242,361,972
Legal expenses	29	9,842,047	7,214,165	5,053,398	3,791,499
Postage, stamps, telecommunication, etc.	30	73,657,438	90,383,588	38,427,571	40,973,683
Stationery, printing, advertisement, etc.	31	53,294,814	75,651,675	22,226,865	30,609,393
Chief executive's salary and fees	27.1	2,664,516	11,600,000	2,664,516	5,800,000
Directors' fees	32	2,601,373	1,889,787	1,476,400	1,260,041
Auditors' fees	33	753,084	984,592	94,164	462,726
Depreciation and repairs of Bank's assets	34	205,933,401	239,385,859	94,597,624	110,624,913
Other expenses	35	871,390,448	780,421,339	429,079,562	365,787,686
Total operating expenses (b)		**3,536,207,666**	**3,357,525,076**	**1,740,269,770**	**1,641,495,150**
Profit before provision (c = (a-b))		**(17,526,989,916)**	**305,555,037**	**(15,037,525,471)**	**178,747,397**
Provision against loans and advances	36	-	59,157,869	-	29,947,769
Provision for investments	37	19,507,016	4,095,032	199,361	253,982
Other provisions	38	-	3,578,935	-	3,973,885
Total provision (d)		**19,507,016**	**66,831,837**	**199,361**	**34,175,636**
Profit before taxation (c-d)		**(17,546,496,932)**	**238,723,201**	**(15,037,724,832)**	**144,571,760**
Provision for taxation		114,941,573	155,629,175	25,015,237	100,925,439
Current tax		123,678,729	166,368,299	27,830,632	105,640,070
Deferred tax		(8,737,157)	(10,739,123)	(2,815,395)	(4,714,630)
Net profit after taxation		**(17,661,438,505)**	**83,094,026**	**(15,062,740,069)**	**43,646,321**
Appropriations					
Statutory reserve		76,552,058	-	76,552,058	-
Start-up Fund		-	-	-	-
Coupon payment for Perpetual Bonds		-	286,329,120	-	286,329,120
		76,552,058	**286,329,120**	**76,552,058**	**286,329,120**
Retained surplus		**(17,737,990,563)**	**(203,235,094)**	**(15,139,292,127)**	**(242,682,799)**
Earnings Per Share (EPS)	39	**(19.72)**	**0.09**	**(16.82)**	**0.05**

-sd-
Chief Financial Officer

-sd-
Company Secretary

-sd-
Managing Director & CEO

-sd-
Vice Chairman

-sd-
Chairman

Dhaka,
July 31, 2025

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

Cash flows from Operating Activities	Notes	Jan'25-Jun'25 Taka	Jan'24-Jun'24 Taka
Interest receipts		1,574,560,117	13,308,450,484
Interest payments		(13,406,258,323)	(12,816,928,035)
Dividend receipts		11,423,608	146,782,120
Fees and commission receipts		889,466,274	874,560,791
Recoveries on loans previously written off		134,209,980	86,245,171
Payments to employees		(1,805,228,111)	(1,688,653,183)
Payments to suppliers		(53,294,814)	(75,651,675)
Income taxes paid		(229,648,141)	(457,954,670)
Receipts from other operating activities	40	148,854,636	3,669,712,457
Payments for other operating activities	41	(1,557,152,675)	(1,485,167,699)
Operating profit before changes in operating assets & liabilities		**(14,293,067,449)**	**1,561,395,760**
Increase/decrease in operating assets and liabilities			
Loans and advances to customers		(12,172,907,834)	(7,842,260,297)
Other assets		59,619,627	(4,676,977,494)
Deposits from other banks		3,320,638,556	342,858,315
Deposits from customers		21,623,974,588	(16,807,600,665)
Trading liabilities (short-term borrowings)		(5,162,656,192)	(18,188,591)
Other liabilities		9,951,121,417	1,502,941,588
		17,619,790,161	**(27,499,227,144)**
Net cash used in operating activities (a)		**3,326,722,713**	**(25,937,831,384)**
Cash Flows from Investing Activities			
Sale/(Purchase) of government securities		1,536,504,265	28,631,589,933
Sale/(Purchase) of trading securities, shares, bonds, etc.		579,918,138	(3,141,936,233)
Purchase of fixed assets incl. premises, furniture and fixtures		(256,980,445)	(22,077,344)
Net cash flow from investing activities (b)		**1,859,441,958**	**25,467,576,356**
Cash Flows from Financing Activities			
Decrease of long-term borrowings		(1,090,879,327)	(962,171,557)
Dividend paid including coupon payment of perprtual bond		-	(286,329,120)
Net cash (used in) Financing activities (c)		**(1,090,879,327)**	**(1,248,500,677)**
Net decrease in cash (a+b+c)		**4,095,285,344**	**(1,718,755,705)**
Effects of exchange rate changes on cash and cash equivalents		(46,070,130)	(583,665,793)
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 (*)		**26,649,122,116**	**31,099,888,244**
(*) Cash and cash equivalents:			
Cash		1,675,226,191	1,619,982,393
Prize bonds		2,207,100	2,734,700
Money at call and on short notice		1,707,986,280	2,167,165,926
Balance with Bangladesh Bank and its agent bank(s)		17,367,241,457	21,338,689,350
Balance with other banks and financial institutions		5,896,461,087	5,971,315,876
		26,649,122,116	**31,099,888,244**
Net Operating Cash Flow Per Share (NOCFPS)	42	**3.71**	**(28.96)**

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

-sd-	-sd-
Vice Chairman	**Chairman**

Dhaka,
July 31, 2025

AB Bank PLC.

Statement of Changes in Equity
For the Period ended 30 June 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	-	-	-	-	-	(17,661,438,505)	(17,661,438,505)
Addition/(Adjustment) made during the Period	-	76,552,058	-	(7,938)	25,182,249	(72,789,132)	28,937,237
Foreign exchange rate fluctuation	-	13,028,988	-	-	-	10,023,730	23,052,717
Balance at 30 June 2025	**8,956,947,490**	**8,694,290,818**	**2,852,199,200**	**758,112,985**	**50,112,231**	**(34,140,855,336)**	**(12,829,192,612)**

For the Period ended 30 June 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
Net profit after taxation for the Period	-	-	-	-	-	83,094,026	83,094,026
Addition/(Adjustment) made during the Period	-	-	-	(8,142)	(15,488,877)	(286,315,409)	(301,812,428)
Foreign exchange rate fluctuation	-	29,751,850	-	-	-	12,485,894	42,237,744
Balance at 30 June 2024	**8,781,321,070**	**8,552,892,863**	**2,852,199,200**	**758,129,064**	**34,759,743**	**3,313,430,182**	**24,292,732,123**

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

Dhaka,
July 31, 2025

AB Bank PLC. and Its Subsidiaries

Notes to the Financial Statements
For the period ended 30 June 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. 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 June 30, 2025. According to IAS-33, EPS for the period ended June 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 3.71 from BDT (28.96) 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 (1,526.26) crore for the period of Janaury to June 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 66.20 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. (19.72) from Tk. 0.09 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 1,473.20 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
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	8,406,059
Supertel Limited	Common Director	Telemarketing	1,320,000

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	1,398,819,059
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	968,579,500
Total loans/placement to subsidiary				**2,524,999,485**

	30.06.2025 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

	30.06.2025 BDT	31.12.2024 BDT
Paid-up capital	8,956,947,490	8,956,947,490
Statutory reserve	8,694,290,819	8,604,709,773
Other reserve	3,660,424,415	3,635,250,104
Retained earnings	(34,140,855,336)	(16,416,651,428)
	(12,829,192,612)	**4,780,255,939**

2.5.2 Paid-up Capital

	30.06.2025 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

	30.06.2025 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	76,552,058	53,256,790
Add/(Less): Adj. for Foreign Exchange Rate Fluctuation	13,028,988	28,311,969
	629,698,261	540,117,215
	8,694,290,819	**8,604,709,773**

2.5.4 Other reserve

	30.06.2025 BDT	31.12.2024 BDT
General reserve	2,852,199,200	2,852,199,200
Assets revaluation reserve	758,112,985	758,120,923
Investment revaluation reserve	50,112,231	24,929,981
	3,660,424,415	**3,635,250,104**

2.5.5 Retained earnings

	30.06.2025 BDT	31.12.2024 BDT
Opening balance	(16,416,651,429)	3,504,165,672
Add: Post-tax profit for the period	(17,661,438,505)	(19,179,484,085)
Less: Transfer to statutory reserve	(76,552,058)	(53,256,790)
Bonus Share Issued	-	(175,626,420)
Cash Dividend Paid	-	-
Perpetual Bond Dividend	-	(572,658,240)
Start-up Fund	-	-
	(34,154,641,991)	**(16,476,859,863)**
Add/(Less): Transferred from Assets Revaluation Reserve	7,938	16,283
Add/(Less): Adjustment made during the period	3,754,988	51,343,303
Add/(Less): Foreign Exchange Translation gain/(loss)	10,023,730	8,848,848
	(34,140,855,336)	**(16,416,651,429)**

	30.06.2025 BDT	31.12.2024 BDT

2.5.6 Net Asset Value Per Share (NAVPS)

Net Asset Value	(12,829,192,612)	4,780,255,939
Number of ordinary shares outstanding	895,694,749	895,694,749
Net Asset Value Per Share (NAVPS)	**(14.32)**	**5.34**

	Jan'25-Jun'25 Taka	Jan'24-Jun'24 Taka

2.5.7 Earnings Per Share (EPS)

Profit after taxation	(17,661,438,505)	83,094,026
Number of ordinary shares outstanding	895,694,749	895,694,749
Earnings Per Share	**(19.72)**	**0.09**

2.5.8 Net Operating Cash Flow Per Share (NOCFPS)

Net Operating Cash Flow	3,326,722,713	(25,937,831,384)
Number of ordinary shares outstanding	895,694,749	895,694,749
Net Operating Cash Flow Per Share (NOCFPS)	**3.71**	**(28.96)**

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	(17,661,438,505)	83,094,026
Provision for Tax	114,941,573	155,629,175
Provision for Loans, Investment and others	19,507,016	66,831,837
Increase in interest receivable	(133,890,410)	485,518,509
Increase/(Decrease) interest Payable on Deposits	3,430,858,824	536,558,571
Non cash items, Lease impact and others	120,532,065	108,052,519
Income tax paid	(229,648,141)	(457,954,670)
Effect of exchange rate changes on cash & cash equivalents	46,070,130	583,665,793
	(14,293,067,448)	**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:

	30.06.2025 BDT	31.12.2024 BDT
Unclaimed Dividend Account	**4,222,869**	**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.

		30.06.2025 Taka	31.12.2024 Taka

3. Cash

Cash in hand	(Note 3.1)	1,675,226,191	1,490,224,135
Balance with Bangladesh Bank and its agent bank(s)	(Note 3.2)	17,367,241,457	15,526,004,329
		19,042,467,648	**17,016,228,465**

3(a) Consolidated Cash

AB Bank PLC.	19,042,467,648	17,016,228,465
AB Investments Limited	25,000	25,000
AB International Finance Limited	514,952	477,575
AB Securities Limited	34,933	1,077
Cashlink Bangladesh Limited (CBL)	2,327	7,036
	19,043,044,861	**17,016,739,153**

3.1 Cash in hand

In local currency	1,645,447,419	1,449,740,059
In foreign currency	29,778,772	40,484,077
	1,675,226,191	**1,490,224,135**

3.1(a) Consolidated Cash in hand

AB Bank PLC.	1,675,226,191	1,490,224,135
AB Investments Limited	25,000	25,000
AB International Finance Limited	514,952	477,575
AB Securities Limited	34,933	1,077
Cashlink Bangladesh Limited (CBL)	2,327	7,036
	1,675,803,403	**1,490,734,824**

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

Balance with Bangladesh Bank

In local currency	9,475,091,241	13,073,934,126
In foreign currency	7,449,192,361	1,995,587,848
	16,924,283,602	15,069,521,974
Sonali Bank PLC.	442,957,855	456,482,355
(as an agent bank of Bangladesh Bank) - local currency	**17,367,241,457**	**15,526,004,329**

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

AB Bank PLC.	17,367,241,457	15,526,004,329
AB Investments Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	17,367,241,457	**15,526,004,329**

			30.06.2025 Taka	31.12.2024 Taka
4.	**Balance with other banks and financial institutions**			
	In Bangladesh	(Note: 4.1)	421,990,465	419,885,469
	Outside Bangladesh	(Note: 4.2)	5,474,470,622	3,328,977,740
			5,896,461,087	**3,748,863,209**
4(a)	**Consolidated balance with other banks and financial institutions**			
	In Bangladesh	(Note: 4.1.a)	624,724,586	557,576,183
	Outside Bangladesh (Nostro Accounts)	(Note: 4.2.a)	5,512,831,030	3,365,390,008
			6,137,555,616	**3,922,966,191**
4.1.a	**Consolidated In Bangladesh**			
	AB Bank PLC.		421,990,465	419,885,469
	AB Investment Limited		63,126,811	72,045,693
	AB International Finance Limited		-	-
	AB Securities Limited		294,265,997	347,009,540
	Cashlink Bangladesh Limited (CBL)		53,766,955	52,137,542
			833,150,227	**891,078,244**
	Less: Inter company transaction		208,425,641	333,502,061
			624,724,586	**557,576,183**
4.2.a	**Consolidated Outside Bangladesh (Nostro Accounts)**			
	AB Bank PLC.		5,474,470,622	3,328,977,740
	AB Investment Limited		-	-
	AB International Finance Limited		38,857,937	83,958,496
	AB Securities Limited		-	-
	Cashlink Bangladesh Limited (CBL)		-	-
			5,513,328,559	3,412,936,236
	Less: Inter company transactions		497,529	47,546,228
			5,512,831,030	**3,365,390,008**

		30.06.2025 Taka	31.12.2024 Taka
5. Money at call and on short notice			
In Bangladesh	(Note 5.1)	-	-
Outside Bangladesh	(Note 5.2)	1,707,986,280	1,832,125,929
		1,707,986,280	**1,832,125,929**
5(a) Consolidated money at call and on short notice			
AB Bank PLC.		1,707,986,280	1,832,125,929
AB Investment Limited		-	-
AB International Finance Limited		-	-
AB Securities Limited		-	-
Cashlink Bangladesh Limited (CBL)		-	-
		1,707,986,280	**1,832,125,929**
Less: Inter-group transaction		(968,579,500)	(1,090,437,500)
		739,406,781	**741,688,430**
6. Investments		**20,987,469,825**	**23,079,192,178**
6 (a) Consolidated investments			
AB Bank PLC.		20,987,469,825	23,079,192,178
AB International Finance Limited		-	-
AB Investment Limited		411,587,763	351,442,066
AB Securities Limited		230,709,154	196,971,046
Cashlink Bangladesh Limited (CBL)		-	-
		21,629,766,742	**23,627,605,291**
6.1 Government securities			
T.Bill		655,196,246	-
Treasury bonds		227,786,677	7,073,757
Bangladesh Government Investment Sukuk		-	-
Bangladesh Bank Islami Investment bonds		794,400,000	787,630,000
Prize bonds		2,207,100	2,689,300
Collateralized Repo: Liquidity Support adjustment account		-	-
Deferred MTM Loss		3,704,154,043	6,098,155,224
		5,383,744,065	**6,895,548,281**
6.1(a) Consolidated Government securities			
AB Bank PLC.		5,383,744,065	6,895,548,281
AB Investment Limited		-	-
AB International Finance Limited		-	-
AB Securities Limited		-	-
Cashlink Bangladesh Limited (CBL)		-	-
		5,383,744,065	**6,895,548,281**
6.2 Other investments			
Shares	(Note 6.2.1)	5,651,607,469	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)	2,365,126,648	2,308,147,280
		13,476,734,117	**14,209,964,677**
Investments -ABBPLC., Mumbai branch			
Treasury bills		2,126,991,643	1,973,679,220
		2,126,991,643	**1,973,679,220**
		15,603,725,759	**16,183,643,897**

	30.06.2025 Taka	31.12.2024 Taka

6.2 (a) Consolidated other investments

AB Bank PLC.	15,603,725,759	16,183,643,897
AB Investment Limited	411,587,763	351,442,066
AB International Finance Limited	-	-
AB Securities Limited	230,709,154	196,971,046
Cashlink Bangladesh Limited (CBL)	-	-
	16,246,022,677	**16,732,057,009**

6.2.1 Investments in shares

Quoted (Publicly traded)	4,802,755,424	4,792,965,352
Unquoted	848,852,045	848,852,045
	5,651,607,469	**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	**2,365,126,648**	**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	**344,025,019,485**	**331,852,111,651**

7.1 Broad category-wise breakup excluding bills purchased and discounted

In Bangladesh

Loans	325,159,098,262	313,033,333,628
Overdrafts	17,841,057,804	17,841,057,804
Cash credits	-	-
	343,000,156,066	**330,874,391,432**

Outside Bangladesh: ABBL, Mumbai branch

Loans	222,494	394,637
Overdrafts	609,245.26	477,861
Cash credits	71,487,071	78,134,391
	72,318,810	79,006,890
	343,072,474,876	**330,953,398,322**

	30.06.2025 Taka	31.12.2024 Taka

7.2 Net loans, advances and lease/investments

	30.06.2025 Taka	31.12.2024 Taka
Gross loans and advances	344,025,019,485	331,852,111,651
Less:		
Interest suspense	36,182,102,777	26,556,806,032
Provision for loans and advances	25,316,293,894	25,316,192,622
	61,498,396,670	51,872,998,654
	282,526,622,815	**279,979,112,998**

7.3 Geographical location-wise (division) distribution

	30.06.2025 Taka	31.12.2024 Taka
In Bangladesh		
Urban branches		
Dhaka	251,822,829,775	246,963,202,533
Chattagram	49,861,462,755	46,778,806,334
Khulna	14,854,362,117	12,879,091,861
Sylhet	891,011,879	773,782,637
Barishal	537,362,299	398,231,395
Rajshahi	5,528,401,041	4,945,936,879
Rangpur	11,081,069,679	10,372,224,395
Mymensingh	4,980,957,362	4,579,128,491
	339,557,456,907	**327,690,404,525**
Rural branches		
Dhaka	2,018,908,517	1,762,882,633
Chattagram	601,330,539	565,068,116
Khulna	722,338,649	720,806,160
Sylhet	144,214,998	140,287,879
Barishal	-	-
Rajshahi	909,809	998,831
Rangpur	806,806	-
Mymensingh	16,724,059	15,997,447
	3,505,233,377	**3,206,041,066**
Outside Bangladesh		
ABBL, Mumbai branch	962,329,201	955,666,060
	344,025,019,485	**331,852,111,651**

7.4 Classification of loans, advances and lease/investments

	30.06.2025 Taka	31.12.2024 Taka
In Bangladesh		
Unclassified		
Standard	55,467,484,217	95,483,360,987
Special Mention Account	2,626,609,622	12,621,660,468
	58,094,093,838	108,105,021,455
Classified		
Sub-Standard	13,640,495,379	18,626,771,685
Doubtful	13,670,988,274	9,879,789,440
Bad/Loss	257,657,112,793	194,284,863,012
	284,968,596,445	222,791,424,136
	343,062,690,284	330,896,445,592
Outside Bangladesh-Mumbai Branch		
Unclassified Loan	962,329,201	955,666,060
Classified Loan	-	-
	962,329,201	955,666,060
	344,025,019,485	**331,852,111,651**

		30.06.2025 Taka	31.12.2024 Taka
7(a)	**Consolidated loans, advances and lease/investments excl. Bills purchased**		
	AB Bank PLC.	343,072,474,876	330,953,398,322
	AB Investment Limited	6,535,945,782	6,688,742,956
	AB International Finance Limited	-	-
	AB Securities Limited	837,059,087	804,718,273
	Cashlink Bangladesh Limited (CBL)	-	-
		350,445,479,746	**338,446,859,551**
	Less: Inter company transaction	1,556,419,985	1,439,215,273
		348,889,059,760	**337,007,644,278**
8	**Bills purchased and discounted**		
	In Bangladesh	62,534,218	22,054,160
	Outside Bangladesh - ABBPLC., Mumbai Branch	890,010,391	876,659,170
		952,544,609	**898,713,330**
8 (a)	**Consolidated Bills purchased and discounted**		
	AB Bank PLC.	952,544,609	898,713,330
	AB Investment Limited	-	-
	AB International Finance Limited	1,486,386,775	1,463,221,187
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
		2,438,931,384	**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	344,753,464	341,642,405
	Office appliances	64,958,489	64,506,271
	Electrical appliances	2,360,164,227	2,131,508,528
	Motor vehicles	257,317,696	261,392,103
	Intangible Assets	1,057,275,694	1,050,755,871
	Right of Use Assets	1,329,421,828	1,329,421,828
		7,685,062,742	7,450,398,350
	Less: Accumulated depreciation and amortization	4,902,276,635	4,804,269,083
		2,782,786,107	**2,646,129,268**
9(a)	**Consolidated Fixed assets including premises, furniture and fixtures**		
	Cost:		
	AB Bank PLC.	7,685,062,742	7,450,398,350
	AB Investments Limited	690,621,776	690,621,777
	AB International Finance Limited	7,896,943	7,766,846
	AB Securities Limited	41,855,865	80,761,987
	Cashlink Bangladesh Limited (CBL)	-	-
		8,425,437,326	8,229,548,960
	Accumulated depreciation:		
	AB Bank PLC.	4,902,276,635	4,804,269,083
	AB Investments Limited	236,608,050	227,917,046
	AB International Finance Limited	7,331,464	7,083,800
	AB Securities Limited	33,078,812	64,057,234
	Cashlink Bangladesh Limited (CBL)	-	-
		5,179,294,961	5,103,327,162
		3,246,142,365	**3,126,221,798**

		30.06.2025 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)	2,124,300,044	2,115,540,757
	Advance Income Tax (Net of Current Tax Provision)	483,167,740	375,593,116
	Accounts receivable	1,575,978,240	1,857,627,928
	Preliminary, formation, organisational, renovation, development, prepaid expenses and others	929,193,972	904,927,199
	Exchange for clearing	75,079,347	72,353,668
	Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures, and other income receivables	221,592,922	125,183,162
	Security deposits	78,208,977	77,877,782
	Advance rent and advertisement (Note 10.2)	146,374,748	152,359,080
	Stationery, stamps, printing materials, etc.	39,205,300	43,801,620
	Inter-branch adjustment	1,302,680	-
		5,694,323,972	**5,745,184,312**
		11,923,438,894	**11,974,299,234**

10(a)	**Consolidated Other assets**		
	AB Bank PLC.	11,923,438,894	11,974,299,234
	AB Investment Limited	920,950,432	690,627,255
	AB International Finance Limited	54,021,182	80,045,232
	AB Securities Limited	55,765,816	18,189,457
	Cashlink Bangladesh Limited (CBL)	36,154,024	35,504,816
		12,990,330,348	**12,798,665,995**
	Less: Inter-group transaction	6,250,419,268	6,252,230,904
		6,739,911,080	**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**

	30.06.2025 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	(8,737,157)	(38,006,574)
Add/(Less): Adjustment for Rate Fluctuation during the period	(22,130)	(148,920)
Closing deferred tax liabilities	**15,838,728**	**24,598,015**
Net Deferred Tax Assets (a-b)	**2,124,300,044**	**2,115,540,757**
Net Deferred Tax Income during the period	**8,737,157**	**(292,026,953)**
Deferred tax liabilities against Property, Plant & Equipment		
Accounting base of Property, Plant & Equipment	2,706,645,102	2,584,509,210
Tax base of Property, Plant & Equipment	2,668,953,786	2,515,472,060
Difference	**37,691,316**	**69,037,150**
(Deductible)/Taxable Temporary Difference	**37,691,316**	**69,037,150**
Effective Tax Rate	37.50%	37.50%
Deferred Tax (Assets)/Liabilities	**14,134,243**	**25,888,931**
Deferred Tax (Assets)/Liabilities of Mumbai Branch	**1,704,485**	**(1,290,916)**
Closing Deferred Tax Liabilities	**15,838,728**	**24,598,015**

10.1.1 Consolidated deferred tax liabilities

AB Bank PLC.	15,838,728	24,598,015
AB Investment Limited	-	-
	15,838,728	**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 June 2025 is included with Right of Use (ROU) assets as per IFRS 16 Leases.

11 Non-Banking Assets	**17,728,347,429**	**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	-	-	119	1,129
2	Building	-	-	46	644
	Total	**-**	**-**	**165**	**1,773**

12. Borrowings from other banks, financial institutions and agents

In Bangladesh	(Note 12.1)	8,788,640,678	13,968,426,197
Outside Bangladesh		-	-
		8,788,640,678	**13,968,426,197**

12.1 In Bangladesh:

12.1.1 Bangladesh Bank

Export Development Fund & Liquidity Support	7,579,214,145	12,612,193,755
Islamic Investment Bond	757,572,603	758,441,944
Refinance against IPFF	84,396,795	110,282,730
Refinance against Women Entr., Small Enterprise, ETP, Covid 19 & Others	32,660,151	23,903,543
	8,453,843,693	**13,504,821,972**

	30.06.2025 Taka	31.12.2024 Taka

12.1.2 Call & Term Borrowing from

The Premier Bank PLC.	-	-
Sonali BankPLC.	130,000,000	230,000,000
Agrani Bank PLC.	-	-
NRB Commercial Bank PLC.	-	-
Bangladesh Development Bank PLC.	-	-
Rupali Bank PLC.	-	-
One Bank PLC.	-	-
Accrued interest	86,667	460,000
Accrued Interest Repo-Other Bank	204,710,318	233,144,225
	334,796,985	**463,604,225**
Total in Bangladesh	**8,788,640,678**	**13,968,426,197**

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

AB Bank PLC.	8,788,640,678	13,968,426,197
AB Investment Limited	1,398,819,059	1,281,614,347
AB International Finance Limited	965,888,902	1,100,191,769
AB Securities Limited	157,600,926	157,600,926
Cashlink Bangladesh Limited (CBL)	-	-
	11,310,949,566	16,507,833,240
Less: Intercompany transactions	2,522,308,888	2,539,407,042
	8,788,640,677	**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**

	30.06.2025 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:

	30.06.2025 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

	30.06.2025 Taka	31.12.2024 Taka
Inter-bank deposits	11,549,053,840	8,228,415,283
Other deposits	339,746,327,310	314,691,493,898
	351,295,381,149	**322,919,909,181**

14(a) Consolidated Deposit and other accounts

	30.06.2025 Taka	31.12.2024 Taka
AB Bank PLC.	351,295,381,149	322,919,909,181
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	351,295,381,149	322,919,909,181
Less: Inter-group transaction	208,927,628	381,440,829
	351,086,453,520	**322,538,469,351**

		30.06.2025 Taka	31.12.2024 Taka
14.1 Demand and time deposits			
a) Demand Deposits		**39,433,382,996**	**38,182,379,227**
Current accounts and other accounts		32,625,010,123	33,913,443,788
Savings Deposits (9%)		3,562,299,695	3,295,843,726
Bills Payable		3,246,073,178	973,091,713
b) Time Deposits		**311,861,998,153**	**284,737,529,955**
Savings Deposits (91%)		36,018,808,027	33,324,642,119
Short Notice Deposits		35,951,084,784	35,186,083,972
Fixed Deposits		162,186,704,699	146,069,630,795
Other Deposits		77,705,400,643	70,157,173,069
Total Demand and Time Deposits		**351,295,381,149**	**322,919,909,181**

15. Other liabilities

		30.06.2025 Taka	31.12.2024 Taka
Accumulated provision against loans and advances	(Note 15.1)	25,316,293,894	25,316,192,622
Inter-branch adjustment			1,147,334
Provision for current tax (net of advance tax)	(Note 15.2)	-	-
Interest suspense account	(Note 15.3)	36,182,102,777	26,556,806,032
Provision against other assets	(Note 15.3)	378,956,495	378,956,495
Accounts payable - Bangladesh Bank		539,206,280	13,653,420
Accrued expenses		37,936,692	46,375,073
Lease Liabilities	(Note 15.4)	51,983	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		4,222,869	4,236,637
Others **		1,480,887,356	1,917,525,438
		68,365,711,539	**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

		30.06.2025 Taka	31.12.2024 Taka
The movement in specific provision for bad and doubtful debts			
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**
On unclassified loans			
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		4,299,508	4,198,236
Total provision on un-classified loans and advances		**6,789,025,166**	**6,788,923,894**
Total provision on loans and advances		**25,316,293,894**	**25,316,192,622**

		30.06.2025 Taka	31.12.2024 Taka
15.1.1	**Details of provision kept for loans and advances**		
	General Provision	**6,789,025,166**	**6,788,923,894**
	Standard	6,657,694,685	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)

		30.06.2025 Taka	31.12.2024 Taka
Current Tax	(note 15.2.1)	8,996,509,375	9,153,414,847
Advance Income Tax	(note 15.2.2)	9,479,677,117	9,529,007,965
Provision for current tax (net of advance tax)		**(483,167,741)**	**(375,593,117)**

15.2.1 Provision for current tax

	30.06.2025 Taka	31.12.2024 Taka
Opening Balance	8,781,456,244	8,992,237,963
Add: Provision made during the Year	19,362,731	119,251,809
Less: Adjustment/transferred during the Year	-	-
Less: Write-off adjustment	-	330,033,528
Closing Balance	8,800,818,975	8,781,456,244
Provision held by ABBPLC., Mumbai Branch	195,690,400	371,958,603
	8,996,509,375	**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:

	30.06.2025 Taka	31.12.2024 Taka
Opening Balance	9,125,725,580	8,605,349,612
Paid during the year	125,536,412	520,375,968
Closing balance (Bangladesh operations)	9,251,261,992	9,125,725,580
Advance tax of ABBPLC., Mumbai Branch	228,415,125	403,282,384
	9,479,677,117	**9,529,007,965**

15.3 Provision against other assets

Provision for	30.06.2025 Taka	31.12.2024 Taka
Prepaid legal expenses	221,326,000	210,126,000
Protested bills	86,500,000	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.	258,536,983	56,190,597	50%	28,095,298	28,095,298
		202,346,387	100%	202,346,387	193,230,702
Protested bills	86,482,509	86,482,509	100%	86,482,509	86,500,000
Others	252,772,753	118,669,705	50%	59,334,853	59,334,853
		134,103,048	100%	134,103,048	11,795,642
Required provision for other assets				**510,362,095**	**378,956,495**
Total provision requirement					510,362,095
Total provision maintained					378,956,495
Provision shortfall maintained at the reporting date					**(131,405,600)**

	30.06.2025 Taka	31.12.2024 Taka

15.4 Leasehold Liabilities

	30.06.2025 Taka	31.12.2024 Taka
Opening balance of present value of lease liability	573,802	90,070,083
Finance Cost @ 8%	13,182	3,805,400
Rental payment during the period	535,000	93,301,681
Closing balance of lease liability	**51,983**	**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

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 June 2025	31 December 2024
Acceptances and endorsement	4,411,689,220	1%,2%,5%	47,818,001	69,188,104
Letters of guarantee	17,308,438,378	1%,2%,5%	821,908,599	753,518,062
Irrevocable letters of credit	11,630,033,265	1%,2%,5%	130,761,425	87,049,296
Others	5,837,965,593	1%	58,379,656	82,445,763
Total Off Balance Sheet Items & required provision	39,188,126,456		1,058,867,681	992,201,225
Total provision maintained			992,201,225	992,201,225
Excess provision at the reporting date			**(66,666,456)**	**-**

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

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	2,072,277,262	1,989,404,764
Excess provision	**(82,872,499)**	**-**

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**

		30.06.2025 Taka	31.12.2024 Taka
15(a)	**Consolidated Other liabilities**		
	AB Bank PLC.	68,365,711,539	58,661,520,045
	AB Investment Limited	128,878,374	132,072,587
	AB International Finance Limited	28,518,198	69,570,775
	AB Securities Limited	751,629,092	709,731,739
	Cashlink Bangladesh Limited (CBL)	-	40,250
		69,274,737,204	59,572,935,396
	Less: Inter-group transaction	-	-
		69,274,737,204	**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	76,552,058	53,256,790
	Add/(Less): Adjustment for Foreign Exchange Rate Fluctuation	13,028,988	28,311,969
		629,698,261	540,117,215
		8,694,290,819	**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)	758,112,985	758,120,923
	Investment revaluation reserve (Note 18.3)	50,112,231	24,929,981
	Foreign exchange revaluation for investment in foreign operation	-	-
		3,660,424,415	**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	(7,938)	(16,283)
		758,112,985	**758,120,923**
18(a)	**Consolidated Other reserve**		
	AB Bank PLC.	3,660,424,415	3,635,250,104
	AB Investment Limited	-	-
	AB International Finance Limited	119,760,951	129,038,139
	AB Securities Limited	76,805,822	76,805,822
	Cashlink Bangladesh Limited (CBL)	-	-
		3,856,991,188	**3,841,094,065**

		30.06.2025 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	(17,661,438,505)	(19,179,484,085)
	Less: Transfer to statutory reserve	(76,552,058)	(53,256,790)
	Bonus Share Issued	-	(175,626,420)
	Perpetual Bond Dividend	-	(572,658,240)
	Start-up Fund	-	-
		(34,154,641,991)	**(16,476,859,863)**
	Add: Transferred from Assets Revaluation Reserve	7,938	16,283
	Add: Adjustment made during the year	3,754,988	5,343,303
	Add: Excess provision for investment in Amana Bank is transferred	-	46,000,000
	Add: Foreign Exchange Translation loss	10,023,730	8,848,848
		(34,140,855,336)	**(16,416,651,428)**
19(a)	**Consolidated Retained earnings**		
	AB Bank PLC.	(34,140,855,336)	(16,416,651,428)
	AB Investment Limited	401,052,271	395,000,957
	AB International Finance Limited	452,378,459	326,806,353
	AB Securities Limited	168,466,314	167,345,774
	Cashlink Bangladesh Limited (CBL)	(152,276,694)	(154,590,855)
		(33,271,234,986)	(15,682,089,201)
	Add/(Less): Adjustment made during the period	703,585,666	703,585,666
	Non-controlling Interest	15,078,030	15,310,447
		(32,552,571,290)	**(14,963,193,088)**
19(b)	**Non-controlling interest**		
	AB Investment Limited	10,377	10,368
	AB Securities Limited	457,698	456,707
	Cashlink Bangladesh Limited	12,772,331	12,540,914
		13,240,406	**13,007,989**
20.	**Contingent liabilities**	**53,414,943,783**	**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	17,311,182,016	16,738,222,228
		17,315,806,016	**16,745,902,530**

		Jan'25-Jun'25 Taka	Jan'24-Jun'24 Taka
21.	**Profit and loss account**		
	Income:		
	Interest, discount and similar income	3,497,680,274	15,002,633,014
	Dividend income	11,423,608	12,151,983
	Dividend on Perpetual Bonds	133,890,411	134,630,137
	Fee, commission and brokerage	889,466,274	874,560,791
	Gains less losses arising from investment securities	(2,991,986)	(2,647,388)
	Gains less losses arising from dealing in foreign currencies	(125,150,352)	551,738,345
	Other operating income	154,235,488	101,091,342
	Gains less losses arising from dealing securities	(1,712,218,820)	342,408,495
		2,846,334,896	17,016,566,720
	Expenses:		
	Interest, fee and commission	16,837,117,146	13,353,486,606
	Administrative expenses	2,543,763,335	2,413,772,222
	Other operating expenses	871,390,448	780,421,339
	Depreciation and amortization on banking assets	121,053,884	163,331,516
		20,373,324,812	16,711,011,682
		(17,526,989,916)	**305,555,037**

	Jan'25-Jun'25 Taka	Jan'24-Jun'24 Taka
22. Interest income/profit on investments		
Interest on loans and advances:		
Loans and advances	1,498,404,839	12,601,326,843
Bills purchased and discounted	(56,664,098)	4,320,681
	1,441,740,741	12,605,647,524
Interest on:		
Calls and placements	52,902,211	70,167,121
Balance with foreign banks	79,854,253	88,446,572
Reverse Repo	-	3,782,019
Balance with Bangladesh Bank	62,912	54,888,738
	132,819,376	217,284,450
	1,574,560,117	**12,822,931,974**
22(a). Consolidated Interest income/profit on investments		
AB Bank PLC.	1,574,560,117	12,822,931,974
AB International Finance Limited	46,859,286	49,654,813
AB Investment Limited	23,622,189	33,344,267
AB Securities Limited	30,144,884	29,611,564
Cashlink Bangladesh Limited (CBL)	3,126,041	2,414,027
	1,678,312,517	12,937,956,645
Less: Intercompany transactions	24,214,454	13,216,669
	1,654,098,063	**12,924,739,976**
23. Interest/profit paid on deposits, borrowings, etc.		
Interest on deposits:		
Fixed deposits	8,431,776,888	7,407,158,156
Savings deposits	513,016,424	549,694,592
Special notice deposits	1,978,077,789	1,489,866,902
Other deposits	3,866,265,058	2,676,164,917
	14,789,136,159	12,122,884,568
Interest on borrowings:		
Local banks, financial institutions including BB	1,856,810,868	1,006,663,287
Subordinated Bond	191,170,120	223,938,751
	16,837,117,146	**13,353,486,606**
23(a). Consolidated Interest/profit paid on deposits, borrowings, etc.		
AB Bank PLC.	16,837,117,146	13,353,486,606
AB Investment Limited	-	-
AB International Finance Limited	21,421,759	12,483,669
AB Securities Limited	4,531,250	4,712,500
Cashlink Bangladesh Limited (CBL)	-	-
	16,863,070,155	**13,370,682,775**
Less: Intercompany transactions	24,214,454	13,216,669
	16,838,855,702	**13,357,466,106**
24. Investment income		
Capital gain on sale of shares	(2,991,986)	(2,647,388)
Interest on treasury bills	69,906,454	96,578,047
Dividend on shares	11,423,608	12,151,983
Interest on treasury bonds	1,571,473,548	1,959,087,871
Gain/(Loss) on treasury bills and treasury bonds	(1,712,218,820)	342,408,495
Interest on Sub-Bonds, Perpetual Bonds, Zero Coupon Bonds & Others	415,630,565	124,035,122
	353,223,369	**2,666,244,268**
24(a). Consolidated Investment income		
AB Bank PLC.	353,223,369	2,666,244,268
AB Investment Limited	6,310,105	(6,027,545)
AB International Finance Limited	-	-
AB Securities Limited	1,125,894	2,428,300
Cashlink Bangladesh Limited (CBL)	-	-
	360,659,368	**2,662,645,023**
Less: Intercompany transactions	**-**	**-**
	360,659,368	**2,662,645,023**

		Jan'25-Jun'25 Taka	Jan'24-Jun'24 Taka
25.	**Commission, exchange and brokerage**		
	Other fees, commission and service charges	557,587,663	560,778,723
	Commission on letters of credit	280,986,718	223,643,153
	Commission on letters of guarantee	50,891,893	90,138,915
	Exchange gains less losses arising from dealings in foreign currencies	(125,150,352)	551,738,345
		764,315,922	**1,426,299,136**
25(a).	**Consolidated Commission, exchange and brokerage**		
	AB Bank PLC.	764,315,922	1,426,299,136
	AB Investment Limited	4,572,461	8,561,712
	AB International Finance Limited	50,244,812	39,708,766
	AB Securities Limited	16,367,679	23,761,641
	Cashlink Bangladesh Limited (CBL)	-	-
		835,500,874	**1,498,331,255**
	Less: Intercompany transactions	(22,486)	(33,141)
		835,478,387	**1,498,298,114**
26.	**Other Income**		
	Locker rent, insurance claim and others	2,174,546	2,221,175
	Recoveries on loans previously written off	134,209,980	86,245,171
	Recoveries on telex, telephone, fax, etc.	9,768,606	9,505,045
	Recoveries on courier, postage, stamp, etc.	2,545,409	2,691,315
	Non-operating income (*)	5,536,946	428,637
		154,235,488	**101,091,342**

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

		Jan'25-Jun'25 Taka	Jan'24-Jun'24 Taka
26(a).	**Consolidated other income**		
	AB Bank PLC.	154,235,488	101,091,342
	AB Investment Limited	4,258,260	4,258,260
	AB International Finance Limited	44,105,110	37,849,804
	AB Securities Limited	3,588,074	2,641,526
	Cashlink Bangladesh Limited (CBL)	-	-
		206,186,932	145,840,931
	Less: Inter company transactions	4,258,260	4,258,260
		201,928,672	**141,582,671**
27.	**Salary and allowances**		
	Basic salary, provident fund contribution and all other allowances	1,611,592,332	1,492,667,576
	Festival and incentive bonus	190,971,263	184,385,607
		1,802,563,595	**1,677,053,183**
27.1	**Chief executive's salary and fees***	**2,664,516**	**11,600,000**

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

		Jan'25-Jun'25 Taka	Jan'24-Jun'24 Taka
27(a).	**Consolidated salary and allowances**		
	AB Bank PLC.	1,802,563,595	1,677,053,183
	AB Investment Limited	18,371,585	17,097,488
	AB International Finance Limited	21,237,713	25,407,733
	AB Securities Limited	25,767,110	21,770,314
	Cashlink Bangladesh Limited (CBL)	-	-
		1,867,940,003	**1,741,328,718**
28.	**Rent, taxes, insurance, electricity, etc.**		
	Rent, rates and taxes (Note 28.1)	353,421,708	303,754,492
	Electricity, gas, water, etc.	54,819,205	54,751,448
	Insurance	105,266,037	114,434,947
		513,506,951	**472,940,887**

28.1 Rent, rates and taxes

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

	Jan'25-Jun'25 Taka	Jan'24-Jun'24 Taka

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

AB Bank PLC.	513,506,951	472,940,887
AB Investment Limited	784,321	755,525
AB International Finance Limited	6,004,856	5,516,089
AB Securities Limited	4,667,956	4,733,941
Cashlink Bangladesh Limited (CBL)	-	-
	524,964,084	483,946,442
Less: Inter company transactions	4,258,260	4,258,260
	520,705,824	**479,688,182**

29. Legal expenses

Legal expenses	**9,842,047**	**7,214,165**

29(a). Consolidated legal expenses

AB Bank PLC.	9,842,047	7,214,165
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	200,000	75,000
Cashlink Bangladesh Limited (CBL)	143,359	-
	10,185,406	**7,289,165**

30. Postage, stamp, telecommunication, etc.

Telex, fax, internet, wireless link, SWIFT, etc.	62,397,345	80,547,259
Telephone	3,044,391	3,149,129
Postage, stamp and shipping	8,215,702	6,687,200
	73,657,438	**90,383,588**

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

AB Bank PLC.	73,657,438	90,383,588
AB Investment Limited	353,941	346,263
AB International Finance Limited	7,119,329	6,039,792
AB Securities Limited	907,434	875,105
Cashlink Bangladesh Limited (CBL)	-	240
	82,038,141	**97,644,988**

31. Stationery, printing, advertisements, etc.

Printing and stationery	46,073,228	56,997,712
Publicity, advertisement, etc.	7,221,587	18,653,964
	53,294,814	**75,651,675**

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

AB Bank PLC.	53,294,814	75,651,675
AB Investment Limited	277,856	292,851
AB International Finance Limited	48,567	90,685
AB Securities Limited	603,334	505,769
Cashlink Bangladesh Limited (CBL)	-	-
	54,224,571	**76,540,981**

32. Directors' fees

Directors' fees	2,011,500	1,451,600
Meeting expenses	589,873	438,187
	2,601,373	**1,889,787**

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

		Jan'25-Jun'25 Taka	Jan'24-Jun'24 Taka
32(a).	**Consolidated Directors' fees**		
	AB Bank PLC.	2,601,373	1,889,787
	AB Investment Limited	166,114	201,674
	AB International Finance Limited	80,366	305,751
	AB Securities Limited	319,444	201,666
	Cashlink Bangladesh Limited (CBL)	46,000	115,000
		3,213,297	**2,713,878**
33.	**Auditors' fees**		
	Statutory	354,629	344,289
	Others	398,455	640,303
		753,084	**984,592**
33(a).	**Consolidated Auditors' fees**		
	AB Bank PLC.	753,084	984,592
	AB Investment Limited	-	-
	AB International Finance Limited	-	-
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
		753,084	**984,592**
34.	**Depreciation and repairs of Bank's assets**		
	Depreciation :		
	Electrical appliances	72,806,562	58,048,372
	Furniture and fixtures	8,062,972	8,414,677
	Office appliances	765,444	854,128
	Building	6,804,767	6,979,249
	Motor vehicles	6,034,340	5,931,427
		94,474,086	80,227,852
	Depreciation of ROU (Right Of Use) assets	520,000	55,299,997
	Repairs:		
	Motor vehicles	6,358,381	5,966,140
	Electrical appliances	34,318,743	30,889,965
	Office premises and others	38,630,368	34,352,335
	Furniture and fixtures	1,116,573	1,148,693
	Office appliances	4,455,452	3,697,211
		84,879,517	76,054,344
		179,873,602	**211,582,193**
	Amortization of Intangible Assets	26,059,798	27,803,667
		205,933,401	**239,385,859**
34(a).	**Consolidated Depreciation and repairs of Bank's assets**		
	AB Bank PLC.	205,933,401	239,385,859
	AB Investment Limited	9,049,057	8,721,264
	AB International Finance Limited	316,534	261,835
	AB Securities Limited	1,631,783	1,265,469
	Cashlink Bangladesh Limited (CBL)	-	-
		216,930,774	**249,634,427**
35.	**Other expenses**		
	Contractual service	286,713,901	254,165,281
	Petrol, oil and lubricant	57,326,100	38,937,237
	Software expenses	239,787,457	225,776,594
	Entertainment	25,485,237	27,062,262
	Travelling	3,849,497	9,892,206
	Subscription, membership and sponsorship	9,220,813	12,641,203
	Training, seminar and workshop	1,344,762	3,797,146
	Local conveyance	7,711,067	7,828,728
	Professional charges	4,361,003	40,691,692
	Books, newspapers and periodicals	429,323	610,339
	Branch opening expenses	-	61,220
	Finance charge under lease liability	13,182	2,948,723
	Donation	7,755,996	31,800,848
	Bank Charges	14,705,704	11,306,754
	Sundry expenses (*)	212,686,408	112,901,107
		871,390,448	**780,421,339**

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

	Jan'25-Jun'25 Taka	Jan'24-Jun'24 Taka

35(a). Consolidated other expenses

AB Bank PLC.	871,390,448	780,421,339
AB Investment Limited	3,149,130	2,849,600
AB International Finance Limited	2,133,386	3,229,605
AB Securities Limited	7,770,978	8,578,721
Cashlink Bangladesh Limited (CBL)	622,520	41,180
	885,066,461	**795,120,445**
Less: Inter company transactions	22,486	33,141
	885,043,975	**795,087,305**

36. Provision against loans and advances

On un-classified loans	-	29,157,869
On classified loans	-	30,000,000
	-	**59,157,869**

36(a). Consolidated provision against loans and advances

AB Bank PLC.	-	59,157,869
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	-	**59,157,869**

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	19,507,016	4,095,032
Total provision for investments	**19,507,016**	**4,095,032**

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

AB Bank PLC.	19,507,016	4,095,032
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	19,507,016	**4,095,032**

38. Other provision

Provision for off balance sheet items	-	9,000,000
Provision for Other assets	-	(5,421,065)
	-	**3,578,935**

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.	-	3,578,935
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	-	**3,578,935**

		Jan'25-Jun'25 Taka	Jan'24-Jun'24 Taka
39	**Basic Earnings Per Share (EPS)**		
	Profit after taxation	(17,661,438,505)	83,094,026
	Number of ordinary shares outstanding	895,694,749	895,694,749
	Basic Earnings Per Share	**(19.72)**	**0.09**
39.(a)	**Consolidated Basic Earnings Per Share**		
	Net Profit/(Loss) attributable to the shareholders of parent company	(17,580,412,528)	141,496,095
	Number of ordinary shares outstanding	895,694,749	895,694,749
	Consolidated Basic Earnings Per Share	**(19.63)**	**0.16**

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-Jun'25 Taka	Jan'24-Jun'24 Taka
40.	**Receipts from other operating activities**		
	Interest on treasury bills, bonds, debenture and others	207,909,351	2,519,462,148
	Exchange earnings	(79,080,222)	1,135,404,139
	Recoveries on telex, telephone, fax, etc.	9,768,606	9,505,045
	Recoveries on courier, postage, stamp, etc.	2,545,409	2,691,315
	Non-operating income	5,536,946	428,637
	Others	2,174,546	2,221,175
		148,854,636	**3,669,712,457**
41.	**Payments for other operating activities**		
	Rent, taxes, insurance, electricity, etc.	514,041,951	531,168,607
	Postage, stamps, telecommunication, etc.	73,657,438	90,383,588
	Repairs of Bank's assets	84,879,517	76,054,344
	Legal expenses	9,842,047	7,214,165
	Auditor's fees	753,084	984,592
	Directors' fees	2,601,373	1,889,787
	Other Expenses	871,377,266	777,472,616
		1,557,152,675	**1,485,167,699**
42.	**Net Operating Cash Flow Per Share (NOCFPS)**		
	Net Operating Cash Flow	3,326,722,713	(25,937,831,384)
	Weighted average number of shares	895,694,749	895,694,749
	Net Operating Cash Flow Per Share (NOCFPS)	**3.71**	**(28.96)**
42(a)	**Consolidated Net Operating Cash Flow Per Share (NOCFPS)**		
	Net Operating Cash Flow	3,570,745,563	(25,184,332,243)
	Weighted average number of shares	895,694,749	895,694,749
	Net Operating Cash Flow Per Share (NOCFPS)	**3.99**	**(28.12)**

		30.06.2025 Taka	31.12.2024 Taka
43	**Net Asset Value Per Share (NAVPS)**		
	Net Asset Value	(12,829,192,612)	4,780,255,939
	Number of shares outstanding a the end of the period	895,694,749	895,694,749
	Net Asset Value Per Share (NAVPS)	**(14.32)**	**5.34**
43(a)	**Consolidated Net Asset Value Per Share (NAVPS)**		
	Net Asset Value	(11,044,341,793)	6,439,558,240
	Number of shares outstanding a the end of the period	895,694,749	895,694,749
	Net Asset Value Per Share (NAVPS)	**(12.33)**	**7.19**