AB Bank

PRICE SENSITIVE INFORMATION

The Board of Directors in its 823rd Meeting held on **October 30, 2025 (Thursday)** approved the Un-audited Financial Statements of the Bank for the 3rd Quarter ended (January-September) 2025.

Financial Highlights of the Bank:

Particulars	AB Bank PLC. (Consolidated)				AB Bank PLC. (Solo)			
	Jan-Sep		Jul-Sep		Jan-Sep		Jul-Sep	
	2025	2024	2025	2024	2025	2024	2025	2024

Taka in Crore

Profit Before Tax & Provision (PBTP)	(3,079.99)	30.46	(1,336.95)	(10.27)	(3,096.48)	10.04	(1,343.78)	(20.51)
Profit After Tax (PAT)	(3,100.03)	17.06	(1,342.01)	2.90	(3,113.61)	1.58	(1,347.47)	(6.73)
Net Asset Value (NAV)	(2,450.77)	2,591.67	-	-	(2,635.77)	2,422.70	-	-

Amount in Taka

Earnings Per Share (EPS)	(34.61)	0.19	(14.98)	0.03	(34.76)	0.02	(15.04)	(0.08)
Net Operating Cash Flow Per Share (NOCFPS)	(13.09)	(45.16)	-	-	(13.36)	(46.31)	-	-
Net Asset Value Per Share (NAVPS)	(27.36)	28.93	-	-	(29.43)	27.05	-	-

Reasons for Significant Deviations:

1. EPS has been decreased due to decrease of interest income and non-interest income. Interest income decreased because of increased Non-Performing Loans (NPLs) and interest expense.
2. Net Operating Cash Flow Per Share (NOCFPS) is negative due to increase of loans and decrease in deposit position.
3. The cumulative loss impacted the Net Assets Value per Share (NAVPS) adversely.

Dated: Dhaka, October 30, 2025

By Order of the Board

Sd/-
Manzurul Ahsan FCS
Company Secretary

AB Bank PLC.
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