

ANNUAL  
REPORT  
2025

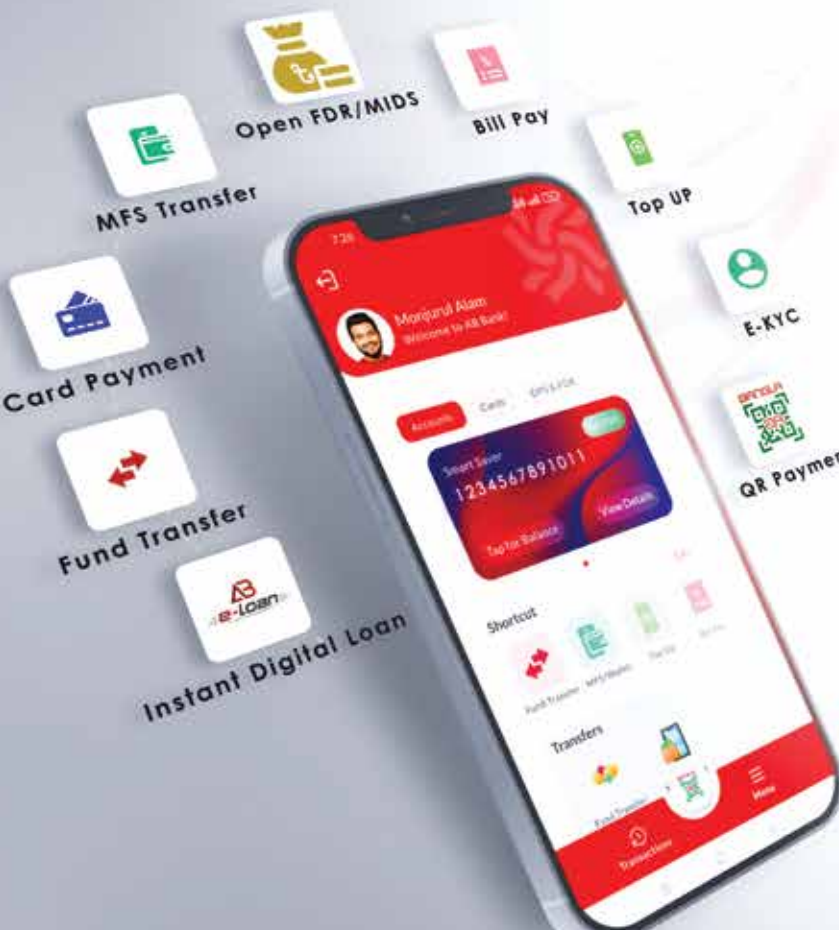
# BUILT ON TRUST

DRIVEN BY  
TOMORROW





## A NEW HORIZON IN DIGITAL BANKING

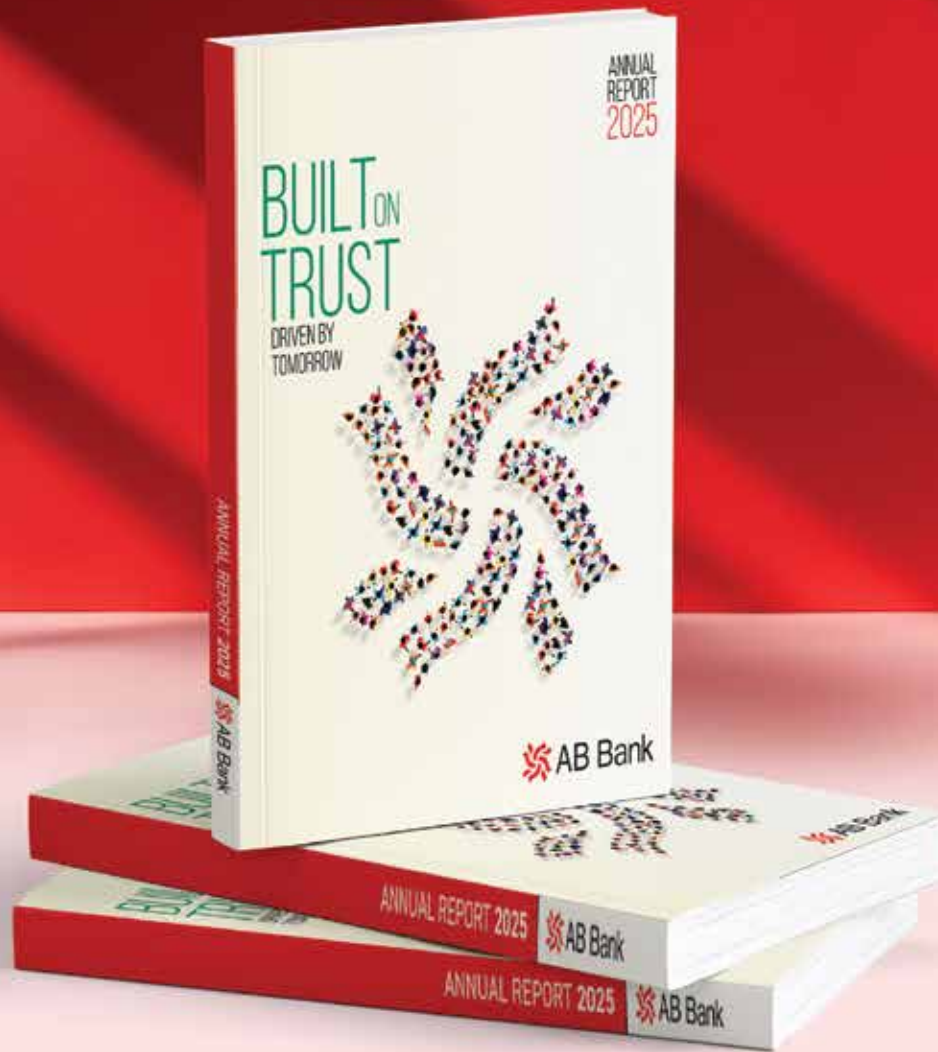


- › Account Opening
- › Fund Transfer
- › FDR/MIDS Opening
- › MFS Transfer
- › Bill Payment
- › Mobile Recharge
- › Credit Card Payment
- › Bangla QR Payment
- › E-Loan Facility

And many more.....

App download link: [abbl.com/app](http://abbl.com/app) or Scan:





#### FORWARD LOOKING STATEMENT

Annual Report for the year 2025 contains actual facts and where applicable statements based on assumptions, estimates, beliefs and future expectations. Such forward looking statements may include but not limited to future plan, performance, growth of Business, profitability and cash flow of the Bank which are subject to known and unknown risks. Actual performance or results may materially differ from original plan, assumptions, estimates or expectations expressed or implied in forward looking statements. Therefore, undue reliance should not be placed on such statements for making any decisions, transactions or investments with the Bank. Bank does not guarantee in any way that the expressions made or implied in forward looking statements would be materialized.

Bank does not also take any responsibility to update, modify or revise any forward-looking statements contained in this Annual Report irrespective of whether those are changed by any new events, information or future development or by any other factors.



# LETTER OF TRANSMITTAL

May 24, 2026

All Shareholders of AB Bank PLC.  
Bangladesh Bank  
Bangladesh Securities and Exchange Commission (BSEC)  
Registrar of The Joint Stock Companies & Firms (RJSC)  
Dhaka Stock Exchange PLC. (DSE)  
Chittagong Stock Exchange PLC. (CSE)

Dear Sir,

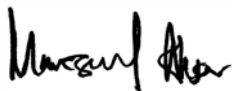
Annual Report - 2025

We are pleased to present the Annual Report-2025 comprising the Audited Financial Statements (Consolidated and Solo) for the year ended 31st December 2025 and as on that date.

Financial Statements of 'the Bank' comprise those of Conventional Branches, Islamic Banking Branch, one overseas Branch at Mumbai, India and Offshore Banking Unit while consolidated Financial Statements comprise Financial Statements of the Bank and its four subsidiaries, namely - AB Investment Limited (ABIL), AB Securities Limited (ABSL), Cashlink Bangladesh Limited (CBL) and AB International Finance Limited (ABIFL), Hong Kong.

All the Reports are presented for your kind information.

Thank you.



**Manzurul Ahsan FCS**  
Company Secretary

# HIGHLIGHTS 2025

## Loans & Advances

2025 BDT 359,522 mn  
2024 BDT 331,852 mn



## Assets

2025 BDT 419,108 mn  
2024 BDT 409,877 mn



## Deposits

2025  
BDT 332,987 mn  
2024  
BDT 322,920 mn



## Alternative Delivery Channel

265  
Agent Banking Outlets  
243  
ATMs  
AB Direct (Internet Banking)



## Import

2025  
BDT 81,870 mn  
2024  
BDT 47,490 mn



## Export

2025  
BDT 30,550 mn  
2024  
BDT 26,270 mn

## Local Presence

103 Conventional Branch  
60 Sub-Branch  
01 Islami Banking Branch  
08 Islamic Banking Window  
01 Off-shore Banking Unit  
04 Subsidiaries



## International Presence

01 Overseas Branch, Mumbai (India)  
01 Foreign Subsidiary, ABIFL (Hong Kong)



## Manpower

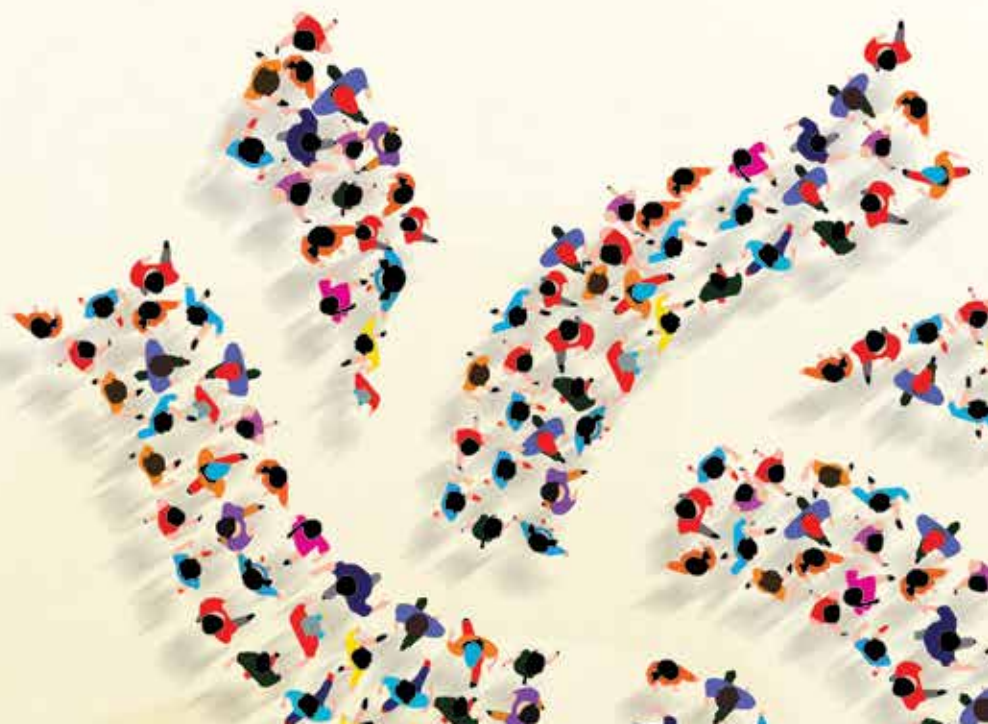
1,718 Male  
640 Female  
2,358 Total



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# OUR PHILOSOPHIES

## OUR VISION



To be the trendsetter for innovative Banking with excellence and perfection



## OUR MISSION

To be the best performing Bank in the country

## CORE VALUES



### Our Compliance

We consider adherence to National Policies and objectives a priority for giving our customers the best financial support with corporate integrity, meaning a fully compliant Bank along with involvement in social development.



### Our Customers

We give the best priority on our customers demand and through our endless effort we assure the best satisfaction to our customers.



### Our Shareholders

We assure the best return to our shareholders by commenced prudent performance.



### Our Team Members

We provide secure, satisfying employment, ensuring the contribution of each individual to the success of AB Bank PLC.

# STRATEGIC PRIORITIES

01



Reduction  
of Non-  
performing  
Loans

02



Maximize  
the Capital  
Base

03



Ensuring Financial  
Inclusion- focus  
on Agriculture,  
CMSME, Women  
Entrepreneurship

04



Network  
Expansion  
through  
Sub-  
branches  
and Agent  
Outlets  
across the  
country

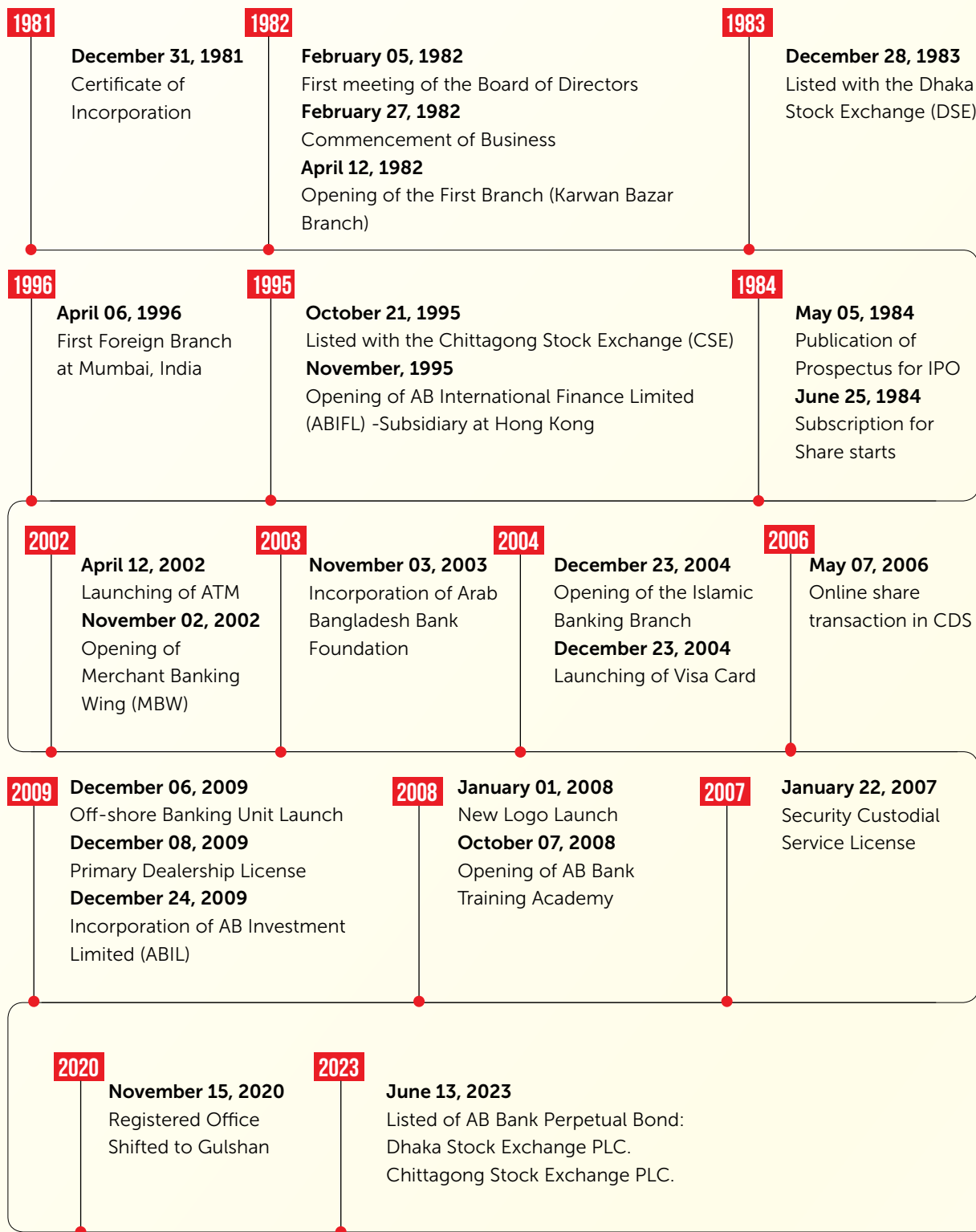
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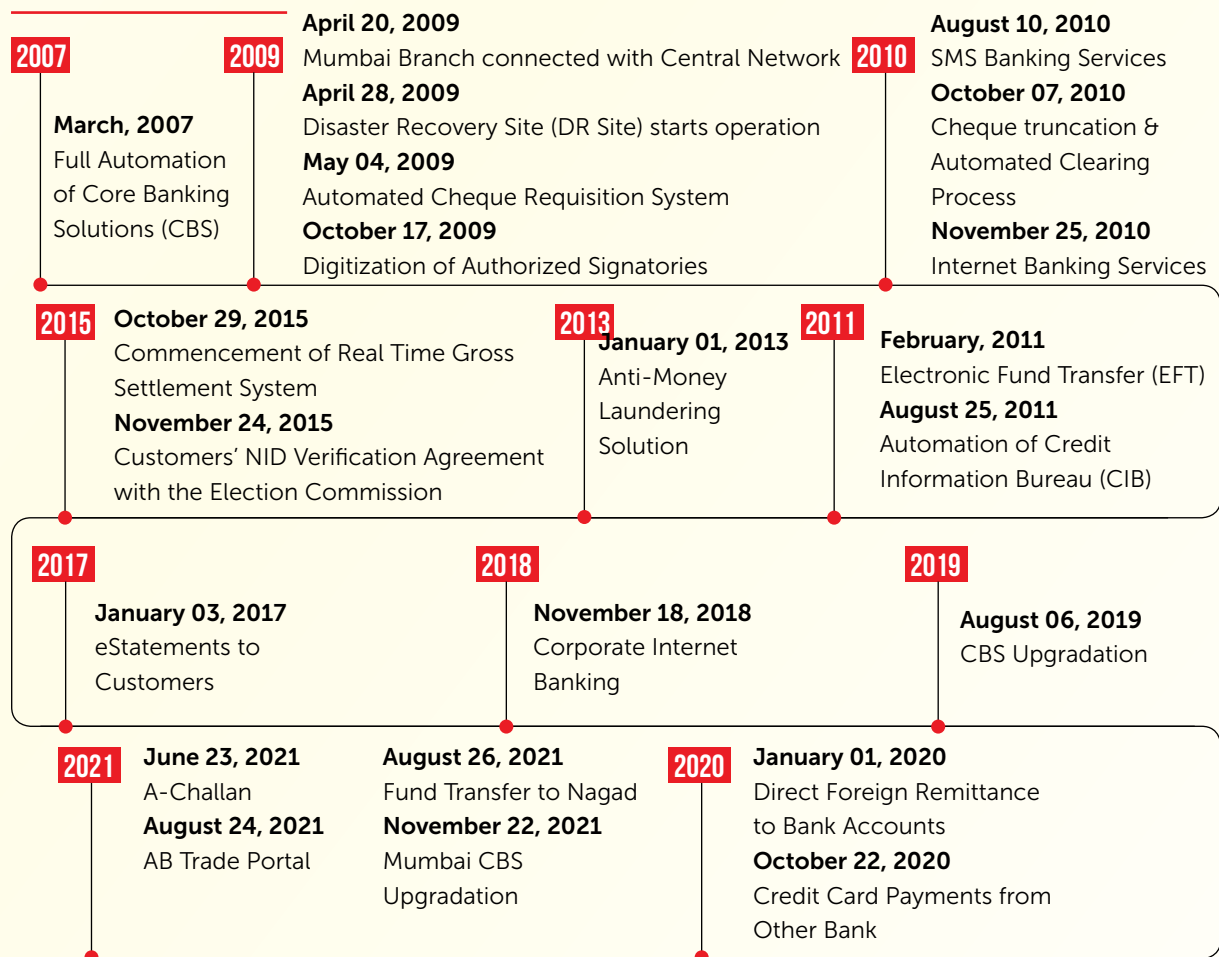
Transformation  
to Digital  
Platform-  
prioritizing  
Cashless  
Banking



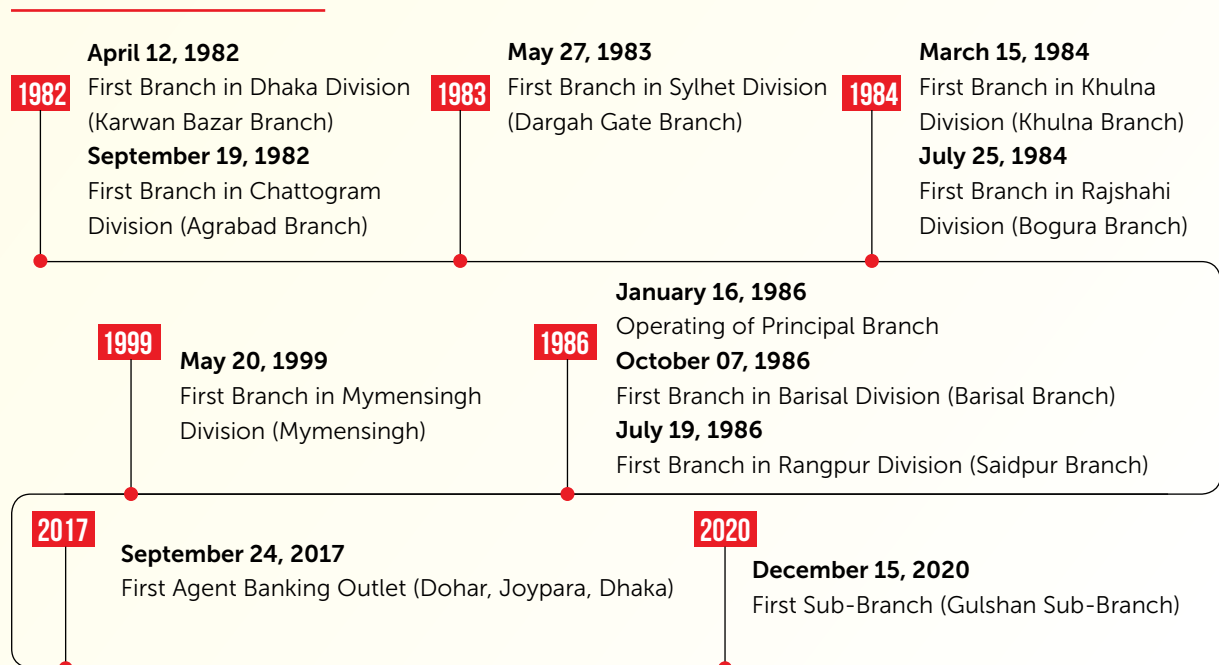
# CHRONICLES



## BUSINESS AUTOMATION



## EXPANDING THE HORIZONS



# PRODUCTS AND SERVICES

## Corporate & Structured Finance

Term Loan	Time Loan	Trade Finance	Trust Receipt
Working Capital	Bill Discounting	Letter of Guarantee	Syndication Financing
Agency Function	Equity Financing & Arrangement	Corporate Advisory Service	

## Small and Medium Enterprise (SME)

Gati	Proshar	Digun	Sathi
Progati	Chhotopuji	Awparajita	Uddog
Uttaran	AB E-Money (Pay Order)		

## Treasury and Foreign Exchange Products

### Money Market

Overnight (Call)	Short Notice Deposit	Term Deposit	Repo
Reverse Repo	SWAP	Foreign Currency Lending & Borrowing	

### Fixed Income Market

Treasury Bill	Treasury Bond	Sukuk
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### FX Market

Spot	Corporate	Forward
------	-----------	---------

## Deposit Accounts

Savings Account	Current Account	Special Notice Deposit (SND)	Deposit Double Installment Scheme (DDIS)	Max Saver
Smart Saver	Shampurna	AB স্বাচ্ছন্দ্য	AB Student Major	AB Student Minor
Payroll Management	AB Height	AB Jonmobhumi Savings	Smart Account/ e-KYC Account	Fixed Deposit
AB Jonmobhumi FDR	AB Nishchinto FDR	Monthly Income Deposit Scheme (MIDS)	Deposit Double Scheme (DDS)	Monthly Savings Deposit Scheme (MSDS)
Monthly Savings Account (MSA)	Kotipoti Deposit Scheme (KDS)	AB Jonmobhumi MSDS	Profit First	Family Savings Plan (FSP)
Foreign Currency Account	NFCD	RFCD		



## Retail Loan Products

Personal Loan (Unsecured)	Personal Loan (Secured)	Home Loan	Auto Loan	Credit Card
---------------------------	-------------------------	-----------	-----------	-------------

## Service Products

24 hour ATM access	Online Banking	SMS Banking	Internet Banking	SWIFT
Locker Service	Custodian Service	24/7 Call Center	AB Student File	

## Automated Challan

Payment of Tax	Payment of VAT	Excise Duty	Government Fees	Passport Fees
----------------	----------------	-------------	-----------------	---------------

## Islami Banking

### Deposit Products

Al-Wadiah Current Account	Mudaraba Savings Deposit	Mudaraba Short Notice Deposit
AB Amani	AB Ilham	AB Maahir
Mudaraba School Banking	Mudaraba Term Deposit (MTD)	Mudaraba Monthly profit Deposit (MMPD)
Mudaraba Cash Waqf Deposit (MCWD)	Mudaraba Pension Deposit (MPD)	AB Hajj Deposit Scheme (ABHDS)
AB Islamic DPS (ABID)		

## Investment Products

Hire-Purchase under ShirkatulMelk (HPSM)	Ijara or Leasing	Bai-Muajjal
Bai-Murabaha	Musharaka	Guard against MTDR/MMPD
Mudaraba		



# MESSAGE FROM THE DESK OF CHAIRMAN

“ We are currently formulating a comprehensive Strategic Plan that outlines immediate, short- term and long- term initiatives. Apart from practising sound corporate governance, credit risk management and attaining operational efficiency, we are also setting maximum emphasis on growth through the recovery of delinquent Loans, Digital Banking, expanding our local and foreign business networks and fostering a culture of accountability and resilience. ”

**Kaiser A. Chowdhury**  
Chairman

## Dear Shareholders,

On behalf of the Board of Directors, I welcome you to the Annual General Meeting and thank you for your continued trust, patience, and commitment to our Bank during one of the most challenging periods in its history. The financial year under review was exceptionally difficult for the banking industry and for our institution in particular. The Bank incurred a significant loss during the year as a result of persistent macroeconomic pressures, elevated funding costs, stressed asset quality, reduced business confidence, and tightening liquidity conditions across the financial sector. These challenges were further compounded by inflationary pressure, exchange rate volatility and the slowdown in economic activities.

We fully understand the concerns of our valued Shareholders regarding the Bank's performance. The Board and Management acknowledge these realities with a strong sense of responsibility and accountability. While the financial outcome is disappointing, we believe it is important to address the situation transparently and outline the corrective measures already underway.

Despite the adverse environment, the Bank remained operationally resilient and continued serving its customers, depositors and stakeholders with utmost priority. During the year, we intensified our focus on liquidity management, recovery of classified loans, strengthening governance, enhancing compliance standards and improving operational discipline across the organization.

Before proceeding to discuss the performance of the Bank, I would like to focus on the economic realities of the country in local and global perspective. The macroeconomic environment of Bangladesh during 2025 indicates a fragile and uneven economic recovery. Real Gross Domestic Product (GDP) growth slowed significantly to 3.97 percent in FY2025, reflecting substantial moderation in overall economic activity. Although the economy showed signs of partial recovery following the disruptions caused by political unrest and macroeconomic instability, the growth performance remained considerably below the country's historical average. The slower growth momentum was driven by a combination of domestic and external challenges, including persistent inflationary pressure, tight monetary conditions, foreign exchange constraints, weakened private

sector investment and subdued industrial activity. Higher production costs, energy-related disruptions also adversely affected business operations and industrial productivity.

Furthermore, the external sector continued to face significant pressure due to pressure on foreign exchange reserves and import payment obligations. Although export earnings and remittance inflows demonstrated moderate improvement during the period, these gains were insufficient to fully stabilize the balance of payments position.

## Dear Valued Shareholders,

It is with a disconcerting note I have to report that Bank incurred a huge loss in 2025 both at the Operating as well as Post- tax stages. Although Non-Performing Loans, showing a positive reduction rate, still stood as the main concern of the Bank. In 2025, Operating Loss stood at BDT 3,624 crore and a Post- Tax Loss was BDT 3,706 crore. This performance was primarily driven by the continued impact of Non- Performing Loans (NPLs), which have been a significant issue for the Bank over the past few years. As of 2025, Classified Loan (CL) ratio of the Bank stood at 56.53 percent which was 67.14 percent in the previous year. Bank had availed regulatory forbearance of BDT 16,291 crore in 2025. A good number of Loans have been Rescheduled in current year. It is a matter of concern that, most of these Rescheduled Loans are entitled to a moratorium period- so cashflow from these Accounts will be minimum.

In parallel, the spread of rumors regarding AB Bank's potential merger negatively affected customer confidence and business operations. As an impact, enhanced cost of doing business placed further strain on our profitability. The Board accepts its responsibility in this regard. In response, we have taken decisive actions to revamp the leadership structure.

However, the Board has undertaken a number of strategic initiatives aimed at restoring financial stability and rebuilding stakeholder confidence. These include:

- ✦ Strengthening risk management and credit monitoring processes;
- ✦ Accelerating recovery and collection efforts from delinquent Accounts;
- ✦ Rationalizing operational costs and improving efficiency;

- ✦ Enhancing Internal Control and compliance culture;
- ✦ Reassessing the Bank's business portfolio and growth strategy;
- ✦ Improving capital planning and Balance Sheet management.

We are also working closely with the Regulators and relevant stakeholders to ensure that the Bank remains compliant, stable and capable of returning to sustainable profitability over time. We are currently formulating a comprehensive Strategic Plan that outlines immediate, short- term and long- term initiatives. Apart from practicing sound corporate governance, credit risk management and attaining operational efficiency, we are also setting maximum emphasis on growth through recovery of delinquent Loans, Digital Banking, expanding our local and foreign business network and fostering a culture of accountability and resilience. We are confident that with a clear vision, committed leadership and support from our stakeholders, AB Bank will overcome its current challenges and reaffirm its legacy as a stable and resilient financial institution.

Considering the present financials and capital position of the Bank, the Board of Directors has taken a prudent decision not to recommend any Stock or Cash Dividend for the year.

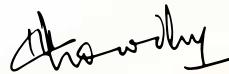
The Board firmly believes that the current challenges, though significant, are manageable through disciplined execution, prudent governance and collective effort. The banking sector globally and locally has experienced difficult cycles before and institutions that responded with transparency, accountability and strategic reform have successfully emerged stronger.

I would like to express my sincere appreciation to our valued Customers, Regulators, Correspondent Banks and print & electronic media for their continued support and confidence. I also extend my gratitude to the employees and management team of the Bank, who have continued to work with dedication and resilience under demanding circumstances.

Most importantly, I thank our Shareholders for your patience and unwavering support. Your confidence remains our greatest strength. The Board and Management remain fully committed to protect the interests of all stakeholders and steering the Bank toward recovery, stability, and long-term sustainability.

We seek your continued support and cooperation in this journey of transformation and rebuilding.

Thank you.



**Kaiser A. Chowdhury**  
Chairman

# MESSAGE FROM THE DESK OF MANAGING DIRECTOR & CEO

“ Looking ahead, our strategic focus will continue to be centered on strengthening asset quality, improving capital adequacy, enhancing operational excellence and reinforcing governance standards across the Bank. We are committed to building a stronger, smarter and more resilient organization that delivers sustainable value to shareholders and contributes meaningfully to the country’s economic development. ”

**Reazul Islam**

Acting Managing Director & CEO



**Bismillahir Rahmanir Rahim**

**Assalamu Alaikum,**

**Dear Esteemed Shareholders,**

It gives me great pleasure to present the Annual Report of AB Bank PLC for the year ended December 31, 2025.

The year 2025 marked another important chapter in the Bank's transformation journey. Operating in a challenging economic environment characterized by persistent inflationary pressure, elevated funding costs, tightening liquidity conditions and evolving regulatory expectations, the banking industry continued to face significant headwinds. Despite these challenges, AB Bank remained focused on strengthening its core fundamentals, reinforcing governance standards, and laying the groundwork for long-term sustainable growth.

Throughout the year, our strategic priorities focused on restoring financial discipline, improving asset quality, strengthening customer confidence and accelerating organizational modernization. While the operating environment demanded resilience and prudence, it also created opportunities for us to reassess our priorities, enhance operational efficiency and reposition the Bank for a stronger future.

**Honorable Shareholders,**

Over the course of the year, our highest strategic priority centered on the improvement of asset quality through accelerated recovery initiatives and enhanced credit discipline. We continued to pursue a structured and coordinated recovery framework involving intensified monitoring, legal initiatives, negotiated settlements and proactive engagement with borrowers. At the same time, greater emphasis was placed on early risk identification and tightened governance practices to prevent future portfolio deterioration.

Despite the prevailing economic pressures, the Bank demonstrated potency in maintaining depositor confidence and ensuring operational continuity. We also continued to take prudent measures to optimize liquidity management, upgrade operational efficiency, and bolster capital planning initiatives. Even amid continuing challenges, we believe the difficult but necessary corrective measures undertaken over the past periods are gradually laying the foundation for a more stable and resilient organization.

During the year, we also expanded several transformation initiatives aimed at strengthening

organizational capability and service delivery. Investments in technology, process automation and digital infrastructure continued with a view to improving operational efficiency, elevating customer experience and supporting data-driven decision-making. We firmly believe that sustainable growth in the modern banking landscape requires not only financial strength but also operational agility, innovation, and accountability across the organization.

Human capital has long been one of our greatest strengths. We continued to invest in employee development, leadership capability and performance culture to ensure our workforce is well prepared to navigate an increasingly dynamic financial environment. I would like to sincerely appreciate the dedication, perseverance and professionalism showed by our employees throughout this difficult period.

I also wish to express our gratitude to Bangladesh Bank, Bangladesh Securities and Exchange Commission, and all regulatory authorities for their continued guidance, support and oversight. Their constructive engagement continues to play an important role in strengthening the stability and integrity of the banking sector.

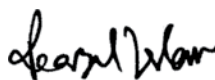
Most importantly, I extend my heartfelt thanks to our valued customers, shareholders and stakeholders for their continued trust, patience and confidence in AB Bank. Your support is instrumental to our ongoing reconstructing and transformation journey.

Looking ahead, our strategic focus will continue to be centered on strengthening asset quality, improving capital adequacy, enhancing operational excellence and reinforcing governance standards across the Bank. We are committed to building a stronger, smarter and more resilient organization that delivers sustainable value to shareholders and contributes meaningfully to the country's economic development.

The journey ahead may still present obstacles but we are confident that through discipline, transparency, teamwork and strategic execution, AB Bank will continue progressing toward renewed financial strength and organizational excellence.

Together, we move forward with resilience, responsibility and renewed purpose.

Warm regards,

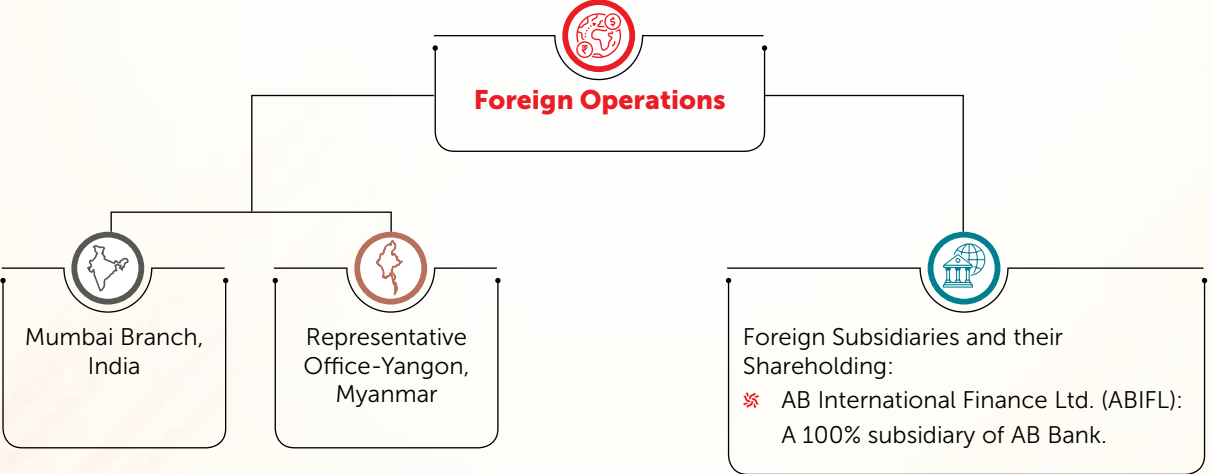
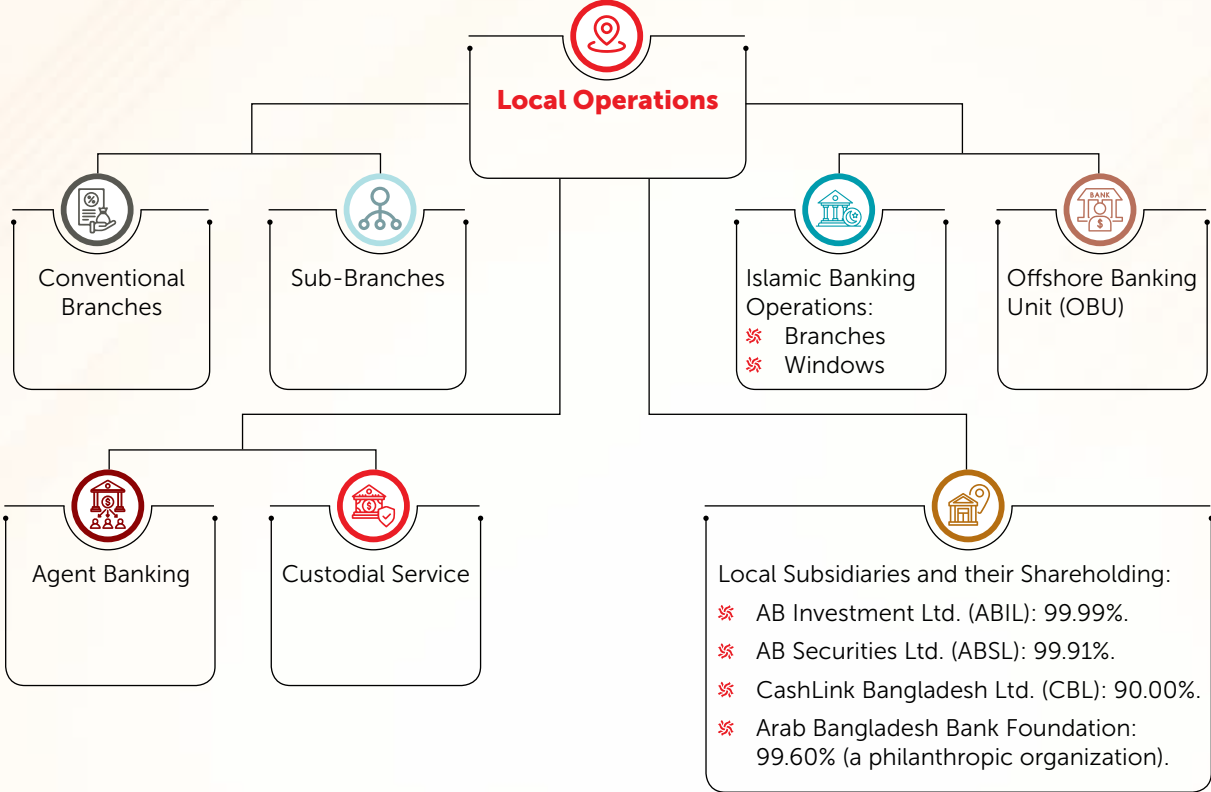


**Reazul Islam**

Acting Managing Director & CEO

# AB STRUCTURE

AB Bank’s operations are primarily divided into two main categories: Local and Foreign.



# BOARD OF DIRECTORS



## Standing from Left to Right

- |   |   |
|---|---|
| ✧ <b>Md. Eskandar Miah</b><br>Independent Director    | ✧ <b>Feroz Ahmed</b><br>Vice Chairman                   |
| ✧ <b>DR. Nasima A. Rahman</b><br>Independent Director | ✧ <b>Shafiqul Alam</b><br>Independent Director          |
| ✧ <b>Md. Fazlur Rahman</b><br>Vice Chairman           | ✧ <b>Reazul Islam</b><br>Acting Managing Director & CEO |
| ✧ <b>Kaiser A. Chowdhury</b><br>Chairman              |   |

# DIRECTORS' PROFILE



**KAISER A. CHOWDHURY**  
**CHAIRMAN**



Mr. Kaiser A. Chowdhury is the Chairman of AB Bank PLC. Mr. Chowdhury is an iconic banker with years of experience as CEO and Board Member of several Banks and Financial Institutions.

He started his career with ANZ Grindlays Bank in 1975 and worked for over 24 years in key positions before joining One Bank (1999) whose he served as Deputy Managing Director from 2000 to 2004 and then to AB Bank from 2005 to 2012. Later, he joined as the CEO of Meghna Bank.

Mr. Chowdhury also worked in different capacities in GSP Finance Company (Bangladesh Limited) and Bangladesh International Arbitration Centre (BIAC). Mr. Chowdhury also served as an Independent Director at the Premier Bank PLC. and as a Director at AB Bank PLC.

A writer with 50 publications, he takes keen interest in juvenile literature and has written copiously in this field. In 2013, he received the Bangla Academy Literary Award for his contribution to children`s literature. With a post graduate degree in Economics from Dhaka University and extensive and diverse experience, coupled with charismatic leadership and strong reputation as a prominent figure in the financial industry will greatly benefit AB Bank.



**FEROZ AHMED**  
**VICE CHAIRMAN**



Mr. Ahmed is the Chairman of Elite Paint Group and the Managing Director of Elite International Ltd., Hexagon Chemical Complex Ltd. and Ahmed Securities Services Ltd. among others. Apart from business activities, Mr. Feroz is also involved with various Socio-Cultural, Philanthropic and Sports organizations. He was associated with the Bangladesh Cricket Board (BCB) as its AD-HOC Executive Committee Member. He is also a Member, Board of Trustees, Chittagong Independent University, Life Member of Chittagong Zila Krira Sangstha and Member of the Chattagram Mohanagari Krira Sangstha. He also a life member of Red Crescent Society, Chittagong, Maa O Shishu Haspatal, Chittagong.



**MD. FAZLUR RAHMAN**  
**VICE CHAIRMAN**



Mr. Md. Fazlur Rahman has been elected as Vice Chairman of the Board of Directors. Prior to this role, he served as President and Managing Director of AB Bank, where his visionary leadership guided the institution through pivotal financial milestones.

A Chartered Accountant with an MBA in Banking, Mr. Rahman is recognized for his profound understanding of banking operations, strategic planning, and financial analysis. His leadership has been instrumental in steering organizations through short-term market fluctuations while ensuring sustainable long-term growth.



**SHAFIQL ALAM**  
**INDEPENDENT DIRECTOR**



Mr. Shafiqul Alam joined AB Bank as Independent Director with effect from September 7, 2020. Mr. Alam, a seasoned banker having 40 years of banking experience served in different Senior Management Positions in local and multinational banks. He obtained his M.Sc degree from the University of Dhaka.

Mr. Alam started his career with ANZ Grindlays Bank (Bangladesh) in 1980, and served Prime Bank, First Security Islami Bank, United Commercial Bank and during 2013-2019 he was Managing Director & CEO of Jamuna Bank.



**MD. ESKANDAR MIAH**  
**INDEPENDENT DIRECTOR**



Mr. Md. Eskandar Miah joined AB Bank as Independent Director with effect from October 23, 2022. Mr. Miah is a veteran banker having 33 years banking experience and he served in different positions in various departments at Bangladesh Bank. He Joined Bangladesh Bank as Assistant Director in 1988.

Before retirement, he worked as Executive Director and Deputy Head: Bangladesh Financial Intelligence Unit, Bangladesh Bank, Head Office from February 2019 to 30 June, 2021.

He has vast experience in Banking Regulation and policy, Bangladesh Financial Intelligence Unit, Human Resources Management, Foreign Exchange Policy, Agricultural Credit and policy, Foreign Exchange Inspection, Professional Presentations, Expenditure Management and Payment Systems etc. He visited many countries and attended lots of training at home and abroad.



**DR. NASIMA A. RAHMAN**  
**INDEPENDENT DIRECTOR**



DR. Nasima A. Rahman joined as an Independent Director on May 27, 2025. She is a distinguished legal professional and advocate at the High Court Division of the Supreme Court of Bangladesh, with over 25 years of extensive experience.

DR. Rahman is an adroit specialist in diverse areas of law and has a strong reputation in legal governance, advocacy, and mentoring. She has profoundly contributed to research and international legal training, including UNHCR-sponsored programs.

She is an active member of the Bangladesh Bar Council and is widely recognized for her leadership in legal education, stakeholder engagement, and the promotion of public legal awareness. DR. Rahman holds a Ph.D. in Social Science, along with advanced degrees in law and human rights from the University of Dhaka and Dhaka International University.



**REAZUL ISLAM**  
**ACTING MANAGING DIRECTOR & CEO**



Mr. Reazul Islam has joined AB Bank on August 15, 2024 as Additional Managing Director (AMD). Mr. Islam has over 29 years of experience with leadership qualities, regulatory management, banking and professional services.

Mr. Reazul Islam, earlier joined AB Bank as VP and Head of IT in January 2006. Later on, he elevated his promotion respectively and at last he reared his responsibility as the position of DMD of the bank from the year 2019 to 2021. After that, he worked in various leading organizations as an independent IT consultant.

Mr. Islam has completed his Bachelor of Science (BSc) from Southern Oklahoma State University, Oklahoma in 1987 has completed certification in Business from American Graduate School of International Management (Thunderbird), Arizona, USA in 1999.

# COMPOSITION OF THE BOARD AND COMMITTEES

## BOARD OF DIRECTORS

### Chairman

Kaiser A. Chowdhury

### Vice Chairmen

Feroz Ahmed  
Md. Fazlur Rahman

### Independent Directors

Shafiqul Alam  
Md. Eskandar Miah  
DR. Nasima A. Rahman

### Acting Managing Director and CEO

Reazul Islam

## AUDIT COMMITTEE

### Chairperson

DR. Nasima A. Rahman

### Members

Md. Fazlur Rahman  
Md. Eskandar Miah

## SHARIAH SUPERVISORY COMMITTEE

### Chairman

Mufti H.M. Shahidul  
Islam Barakati

### Members

Mufti Sazzadur Rahman  
Mufti Lukman Hasan

## EXECUTIVE COMMITTEE

### Chairman

Kaiser A. Chowdhury

### Members

Feroz Ahmed  
Shafiqul Alam

## RISK MANAGEMENT COMMITTEE

### Chairperson

DR. Nasima A. Rahman

### Members

Md. Fazlur Rahman  
Md. Eskandar Miah

## COMPANY SECRETARY

Manzurul Ahsan FCS



# EXECUTIVE COMMITTEE



**From Left to Right**

- ✧ **Feroz Ahmed**
- ✧ **Kaiser A. Chowdhury**
- ✧ **Shafiqul Alam**

# AUDIT COMMITTEE



**From Left to Right**

- ✧ **Md. Eskandar Miah**
- ✧ **DR. Nasima A. Rahman**
- ✧ **Md. Fazlur Rahman**

# RISK MANAGEMENT COMMITTEE



**From Left to Right**

- ✧ **Md. Eskandar Miah**
- ✧ **DR. Nasima A. Rahman**
- ✧ **Md. Fazlur Rahman**

# SHARIAH SUPERVISORY COMMITTEE



**From Left to Right**

- ✧ **Mufti Sazzadur Rahman**
- ✧ **Mufti H.M. Shahidul Islam Barakati**
- ✧ **Mufti Lukman Hasan**

# SENIOR MANAGEMENT TEAM



## Standing from Left to Right

✧ Ihsanul Arefin FCA

✧ Manzurul Ahsan FCS

✧ Taufiq Hassan

✧ Iftekhar Enam Awal

✧ M. N. Azim

✧ Mohammad Nazrul Islam

## Sitting from Left to Right

✧ Mahadev Sarker Sumon FCA

✧ Reazul Islam

✧ Z. M. Babar Khan

# SENIOR MANAGEMENT TEAM

1.	<b>Reazul Islam</b> Acting Managing Director & CEO	Chairman
2.	<b>Mahadev Sarker Sumon FCA</b> Additional Managing Director & CRO	Member
3.	<b>Z. M. Babar Khan</b> Additional Managing Director & Head of Credit & Risk Analysis	Member
4.	<b>Iftekhar Enam Awal</b> Deputy Managing Director & CBO	Member
5.	<b>M. N. Azim</b> SEVP & Head of FIT	Member
6.	<b>Mohammad Nazrul Islam</b> SEVP & Chief Human Resources Officer	Member
7.	<b>Ihsanul Arefin FCA</b> SEVP & CFO	Member
8.	<b>Taufiq Hassan</b> EVP and Head of Retail Banking	Member
9.	<b>Manzurul Ahsan FCS</b> EVP & Company Secretary	Member Secretary





# INVESTOR **RELATIONS**



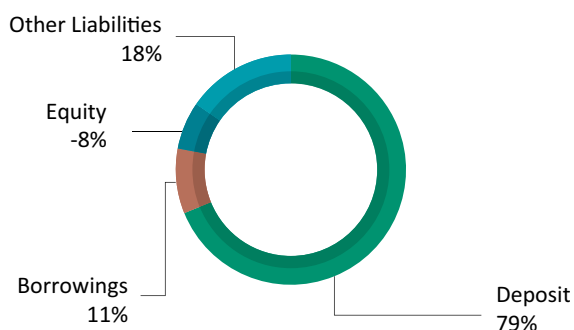
# SHAREHOLDERS' INFORMATION

## Financial Highlights AB & Consolidated

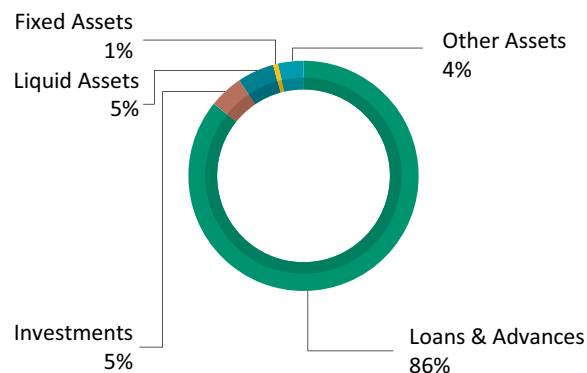
BDT in crore

Particulars	AB Bank PLC.			Consolidated		
	2025	2024	% Growth	2025	2024	% Growth
<b>At the end year</b>						
Total Assets	41,911	40,988	2.3%	42,189	41,208	2.38%
Loans & Advances	35,952	33,185	8%	36,788	33,937	8%
Total Deposits	33,299	32,292	3%	33,285	32,254	3%
Equity	(3,228)	478	-775%	(3,246)	644	-604%
Investments	2,010	2,308	-13%	2,074	2,363	-12%
<b>Performance during the year</b>						
Interest Income	(94)	912	-110%	(75)	935	-108%
Operating Profit	(3,624)	(1,846)	-96%	(3,597)	(1,823)	-97%
Provision for Loans and others	60	45	32%	257	48	431%
Profit Before Tax	(3,684)	(1,891)	-95%	(3,853)	(1,871)	-106%
Provision for Tax	22	27	-17%	36	35	3%
Profit After Tax	(3,706)	(1,918)	-93%	(3,889)	(1,906)	-104%
<b>Statutory Ratios</b>						
Liquid Assets	3.86%	5.46%	-	3.86%	5.46%	-
Capital Adequacy Ratio	-3.78%	3.47%	-	-3.36%	3.83%	-
<b>Share information</b>						
Earnings Per Share (Taka)	(41.38)	(21.41)	-93%	(43.42)	(21.28)	-104%
<b>Dividend:</b>						
Stock Dividend (Proposed)	-	-	-	-	-	-
Cash	-	-	-	-	-	-
Net Asset Value Per Share (Taka)	(36.04)	5.34	-775%	(36.24)	7.19	-604%
<b>Ratios</b>						
Classified Loan	56.53%	67.14%	-	55.24%	65.65%	-
Return on Assets (ROA)	-8.94%	-4.54%	-	-9.33%	-4.49%	-
Return on Equity (ROE)	-269.52%	-131.14%	-	-298.92%	-117.59%	-

### Constituents of Liabilities & Capital -AB 2025



### Constituents of Assets-AB 2025

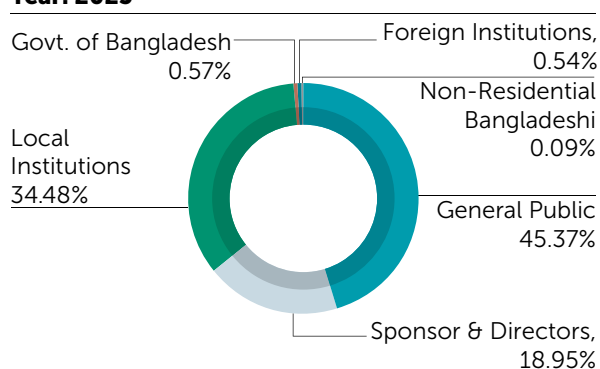


# SHAREHOLDERS' PATTERN

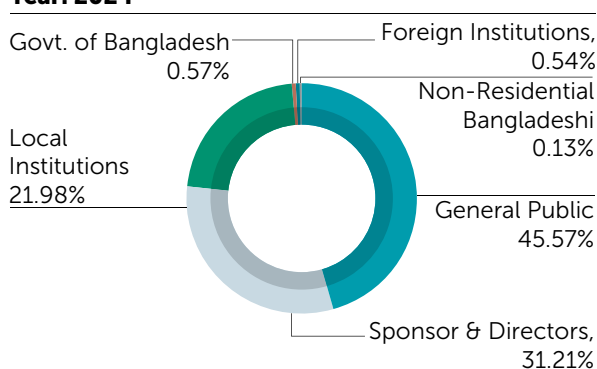
## Shareholders' Pattern, 2025

Particulars	Number of Shares		% of Shares	
	2025	2024	2025	2024
Sponsors & Directors	169,699,096	279,583,939	18.95%	31.21%
Local Institutions	308,802,256	196,903,710	34.48%	21.98%
Govt. of Bangladesh	5,134,207	5,134,207	0.57%	0.57%
Foreign Institutions	4,874,001	4,874,001	0.54%	0.54%
Non-Residential Bangladeshi	790,688	1,182,108	0.09%	0.13%
General Public	406,394,501	408,016,784	45.37%	45.57%
<b>Total-</b>	<b>895,694,749</b>	<b>895,694,749</b>	<b>100%</b>	<b>100%</b>

### Year: 2025



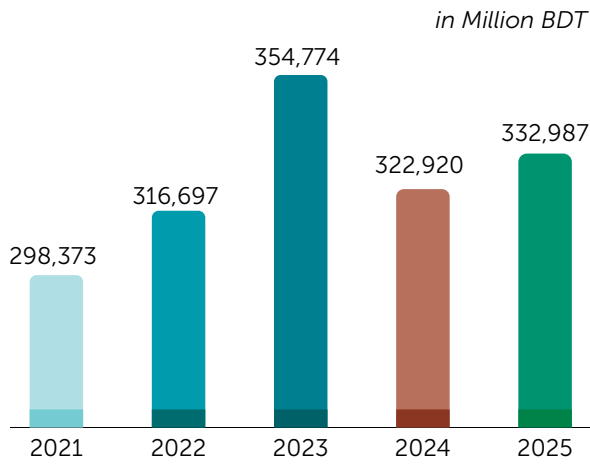
### Year: 2024



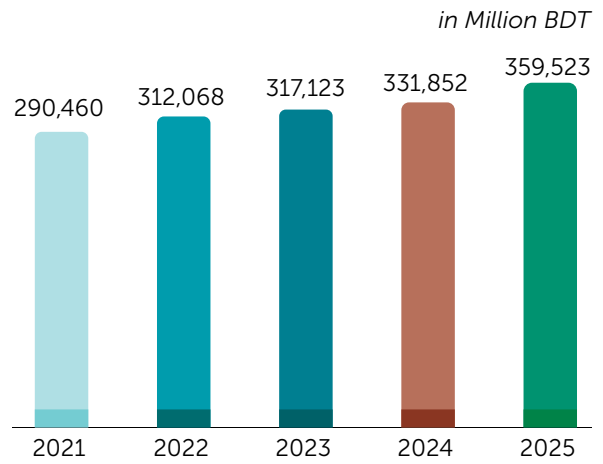
Name of Director	Status	No. of Shareholding including nominating institution/ individual	
		31.12.2025	31.12.2024
Kaiser A. Chowdhury Nominated by Pacific Industries Limited	Chairman	87,613,897	87,613,897
Feroz Ahmed	Vice Chairman	18,584,471	18,584,471
Md. Fazlur Rahman Nominated by Emkay Holdings Limited	Vice Chairman	18,312,508	18,312,508
Shafiqul Alam	Independent Director	-	-
Md. Eskandar Miah	Independent Director	-	-
DR. Nasima A. Rahman	Independent Director	-	-
Reazul Islam	Acting Managing Director & CEO	-	-

# GRAPHICAL PRESENTATION

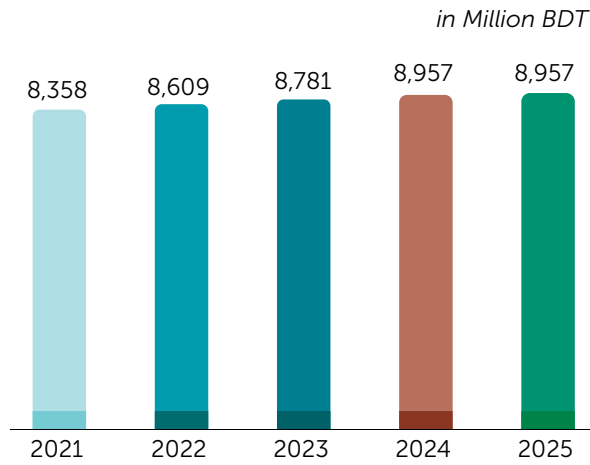
## Deposits



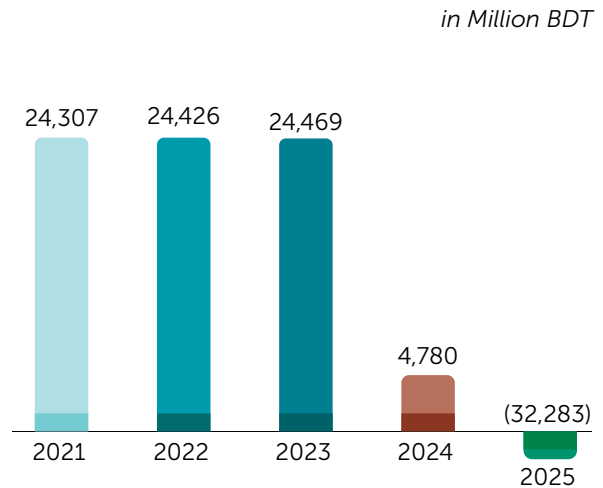
## Loan & Advances



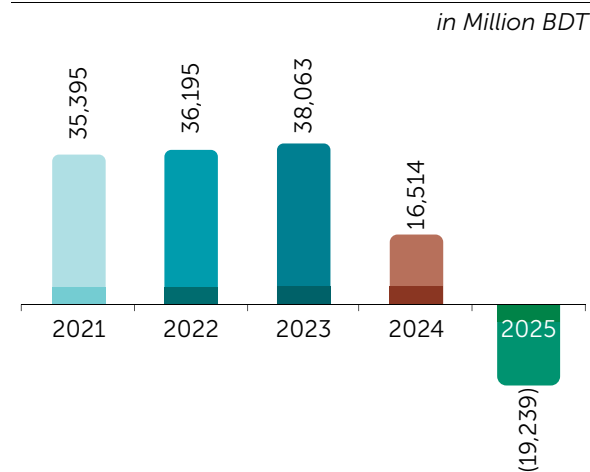
## Paid -up Capital



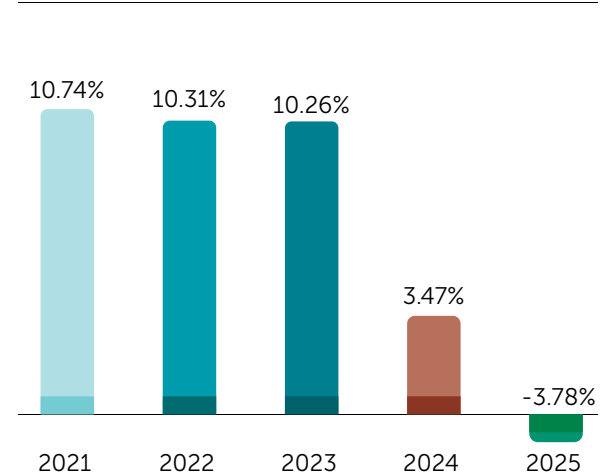
## Equity



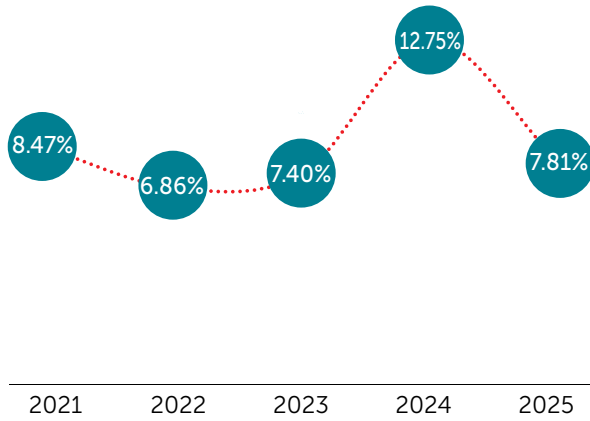
## Capital



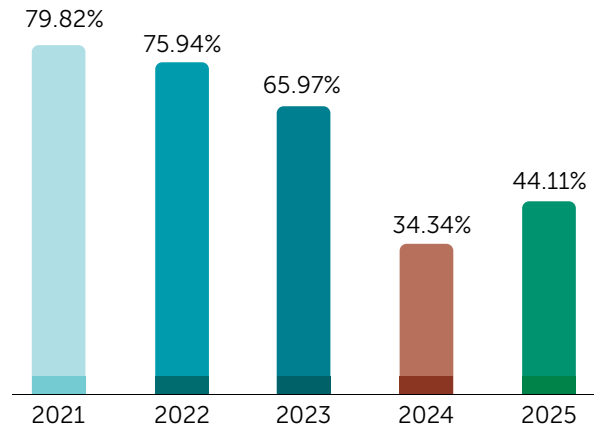
## Capital To Risk weighted Assets Ratio



### Return on investment (ROI)

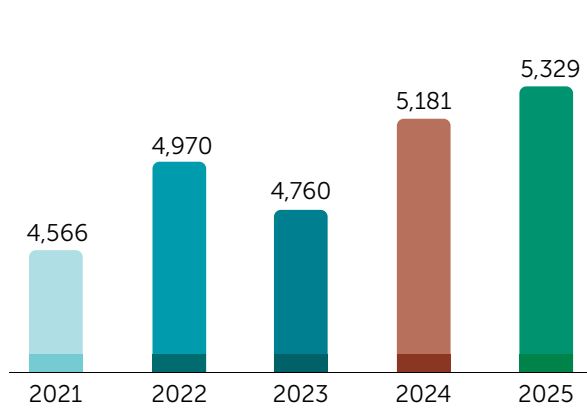


### Assets Utilization Ratio

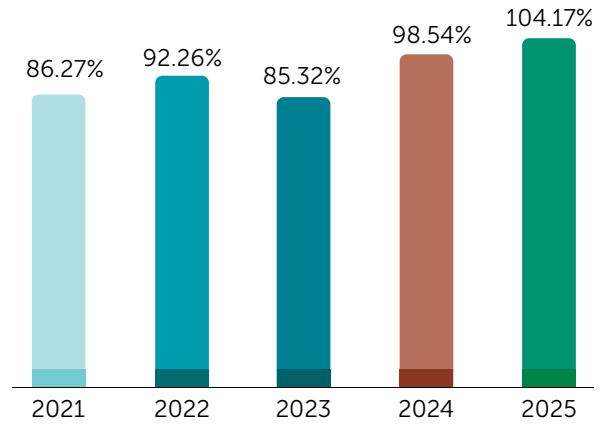


### Contribution to National Exchequer

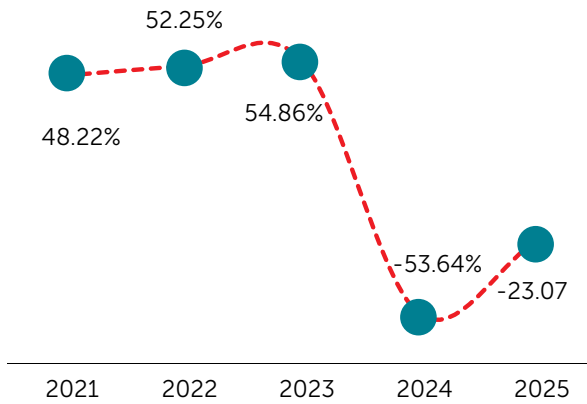
*in Million BDT*



### Loan Deposit (LD) Ratio

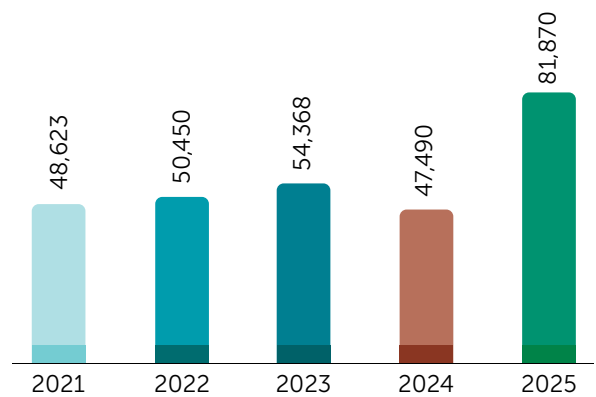


### Cost Income Ratio



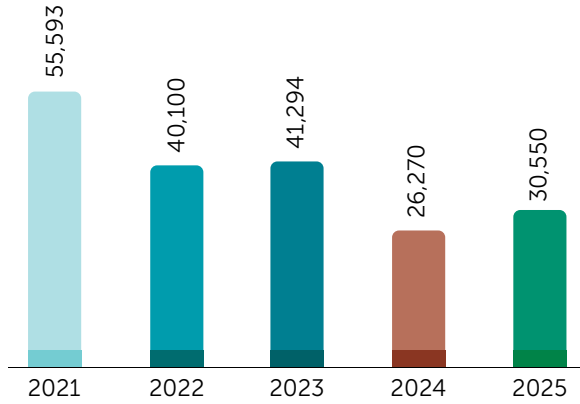
### Import

*in Million BDT*



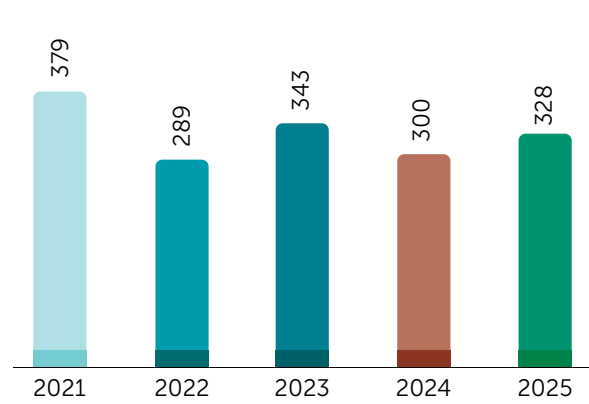
### Export

In Million BDT



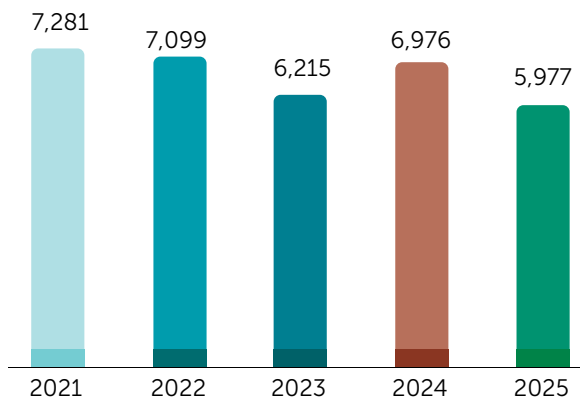
### Remittance

In Million USD

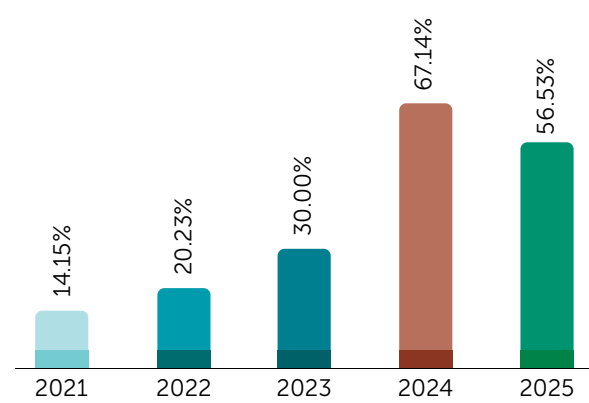


### Non Interest Income

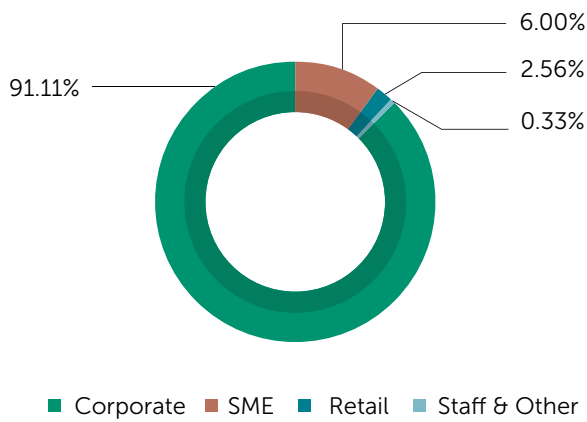
In Million BDT



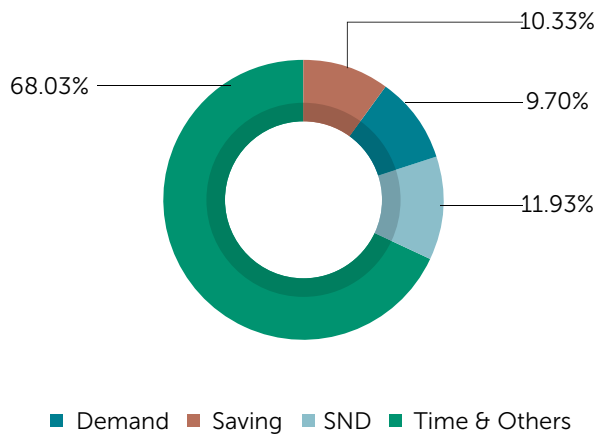
### Classified Loans (CL) Ratio



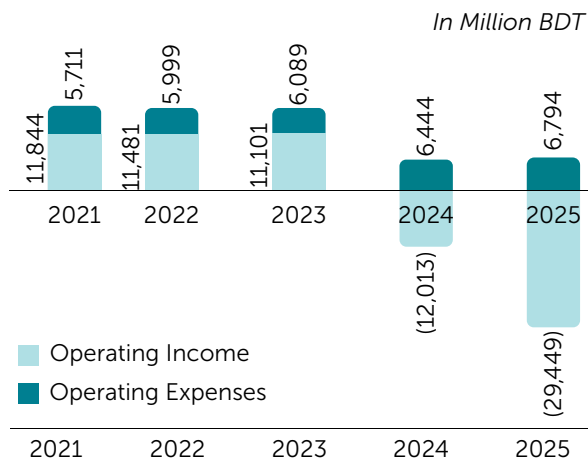
### % of Loan Mix



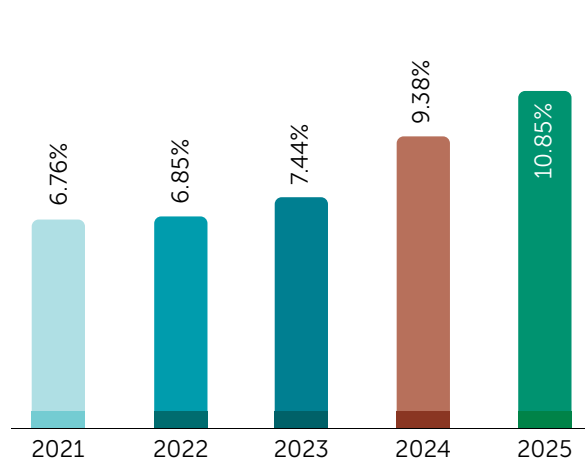
### % of Deposit Mix



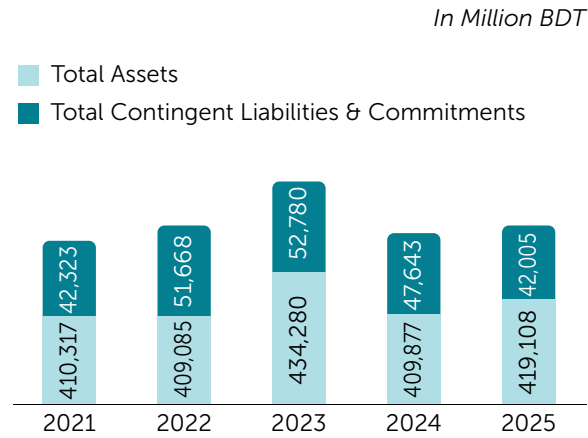
### Operating Income vs. Operating Expenses



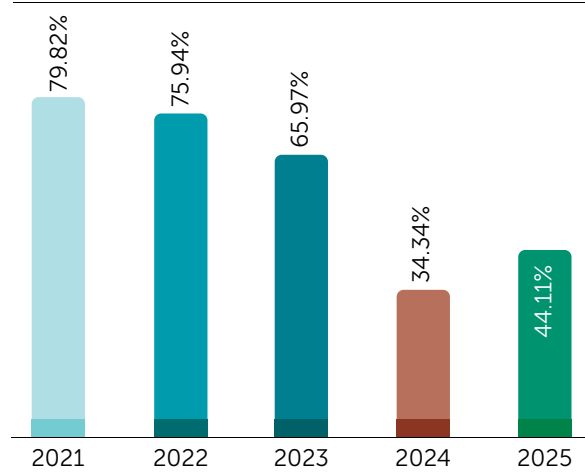
### Cost of Fund



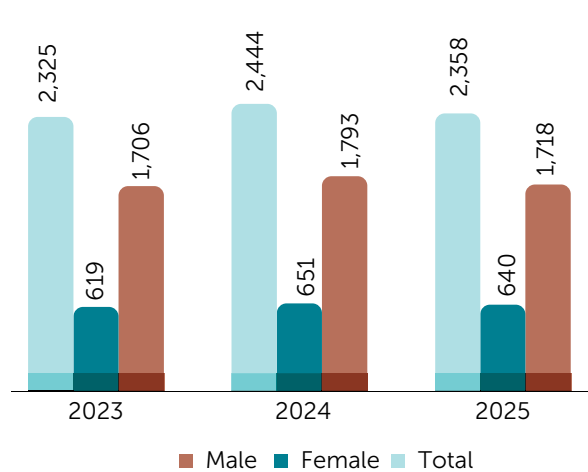
### Total Assets Vs. Total Contingent Liabilities & Commitments



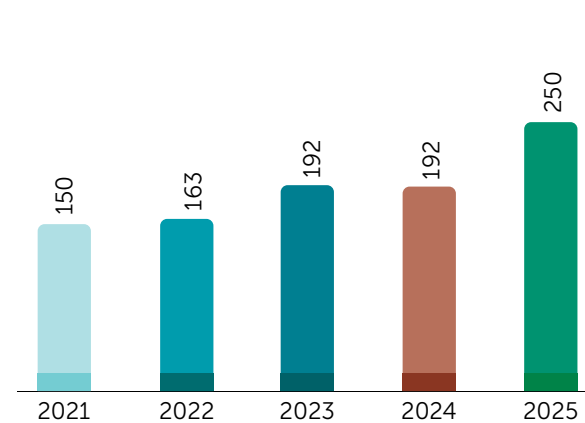
### Assets Utilization Ratio



### Gender Diversity of Employee



### Number of Agent Outlet



# LAST 10 YEARS' PERFORMANCE

BDT in Million

Particulars	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Cash & Bank Balances	19,918	20,765	31,102	25,498	30,619	25,294	25,121	19,611	21,768	24,265
Investments	20,096	23,079	54,130	51,813	65,215	63,761	61,579	43,594	45,749	48,187
Money at call and Short Notice	1,697	1,832	2,298	1,930	4,351	2,500	4,776	1,429	1,170	6,806
Loans & Advances	359,523	331,852	317,123	312,068	290,460	274,830	256,512	241,070	229,647	218,769
Fixed Assets	2,932	2,646	2,855	3,249	3,632	4,480	4,871	3,543	4,113	4,080
Other Assets	11,676	11,974	14,105	14,193	15,706	14,877	12,366	12,936	12,117	12,728
Non Banking Assets	3,266	17,728	12,666	334	334	343	343	343	-	-
<b>Total assets</b>	<b>419,108</b>	<b>409,877</b>	<b>434,280</b>	<b>409,085</b>	<b>410,317</b>	<b>386,085</b>	<b>365,568</b>	<b>322,526</b>	<b>314,565</b>	<b>314,836</b>
Borrowings	35,805	13,968	2,841	10,750	29,832	19,108	14,820	18,272	21,871	15,454
Bonds	8,248	9,547	10,720	11,498	11,810	9,350	7,400	8,700	6,000	6,500
Total Deposits	332,987	322,920	354,774	316,697	298,373	290,719	279,458	235,445	235,954	245,641
Other Liabilities	74,351	58,662	41,475	45,714	45,995	42,422	41,050	37,458	27,968	24,126
Equity	(32,283)	4,780	24,469	24,426	24,307	24,487	22,840	22,650	22,771	23,114
<b>Total Liability &amp; SH's Equity</b>	<b>419,108</b>	<b>409,877</b>	<b>434,280</b>	<b>409,085</b>	<b>410,317</b>	<b>386,086</b>	<b>365,568</b>	<b>322,526</b>	<b>314,565</b>	<b>314,836</b>
Total Contingent Liabilities	42,005	47,643	52,780	51,668	42,323	59,191	47,836	57,209	65,451	73,479
Loan Deposit Ratio*	104.17%	98.54%	85.32%	92.26%	86.27%	85.26%	84.28%	91.09%	86.24%	83.67%
<b>Profitability</b>										
Net Interest Margin	(35,426)	(18,989)	4,886	4,382	4,562	4,157	7,869	1,910	2,670	2,837
Operating Income	(29,449)	(12,013)	11,101	11,481	11,844	12,146	12,880	8,648	10,347	11,018
Operating Expenses	6,794	6,444	6,089	5,999	5,711	5,679	6,434	5,573	5,871	5,999
Operating Profit	(36,242)	(18,457)	5,011	5,482	6,133	6,467	6,445	3,075	4,476	5,019
Provision for Loans and others	597	454	2,601	2,733	4,327	5,145	5,141	2,519	4,634	3,017
Profit Before Tax	(36,839)	(18,910)	2,410	2,749	1,806	1,322	1,305	556	(158)	2,002
Provision for Tax	223	269	1,688	2,072	1,165	931	1,141	538	(188)	697
Profit After Tax	(37,062)	(19,179)	722	677	641	391	163	18	30	1,305
Cost Income Ratio	-23.07%	-53.64%	54.86%	52.25%	48.22%	46.76%	41.35%	64.44%	56.74%	54.44%
Return on Investment (ROI)	7.81%	12.75%	7.40%	6.86%	8.47%	10.34%	6.07%	9.58%	10.18%	13.50%
Return on Assets (ROA)	-8.94%	-4.54%	0.17%	0.17%	0.16%	0.10%	0.05%	0.01%	0.01%	0.44%
Return on Equity (ROE)	-269.52%	-131.14%	2.95%	2.78%	2.63%	1.65%	0.74%	0.08%	0.13%	5.68%
Assets Utilization Ratio	44.11%	34.34%	65.97%	75.94%	79.82%	78.62%	77.80%	66.61%	85.86%	86.59%
Cost of Fund	10.85%	9.38%	7.44%	6.85%	6.76%	8.35%	8.71%	8.64%	7.52%	8.06%
Earnings Per Share	(41.38)	(21.41)	0.81	0.76	0.72	0.44	0.18	0.02	0.03	1.46
Net Income Per Share	(41.38)	(21.41)	0.81	0.76	0.72	0.44	0.18	0.02	0.03	1.46
<b>Other Business</b>										
Import	81,870	47,490	54,370	50,450	48,623	32,650	47,370	89,630	104,920	115,790
Export	30,550	26,270	41,294	40,100	55,593	46,800	55,110	73,450	75,110	76,050
Remittance (Crore USD)	328	300	343	290	379	294	265	330	300	250

BDT in Million

Particulars	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
<b>Equity measures</b>										
Authorized Capital	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Paid-up Capital	8,957	8,957	8,781	8,609	8,358	7,960	7,581	7,581	7,581	6,739
Capital - Tier I	(28,947)	7,433	26,586	25,010	23,458	19,570	18,712	19,194	19,731	18,703
Capital - Tier II	9,708	9,081	11,477	11,190	11,937	17,396	14,836	13,852	11,556	11,938
Total Capital	(19,239)	16,514	38,063	36,200	35,395	36,966	33,548	33,046	31,286	-
Capital Surplus/ (Deficit)	(82,910)	(42,984)	(8,312)	(7,690)	(5,813)	(5,666)	(7,875)	(6,092)	(1,310)	462
Statutory Reserve	8,662	8,605	8,523	8,050	7,485	7,144	6,870	6,623	6,549	6,496
Retained Earnings	(53,507)	(16,417)	3,504	4,099	4,812	5,687	5,817	5,905	6,012	6,810
Capital to Risk Weighted Assets Ratio	-3.78%	3.47%	10.26%	10.31%	10.74%	10.84%	10.12%	10.03%	10.80%	10.79%
<b>Asset Quality</b>										
Total loans & advances	359,523	331,852	317,123	312,068	290,460	274,830	256,512	241,070	229,647	218,769
Classified Loans (CL)	203,234	222,791	95,137	63,122	41,109	46,155	46,890	79,728	16,409	11,365
% CL to total Loans & Advances	56.53%	67.14%	30.00%	20.23%	14.15%	16.79%	18.28%	33.07%	7.15%	5.19%
Provision for unclassified loan	8,095	6,789	6,759	5,619	6,347	11,267	8,286	5,561	4,871	4,100
Provision for classified loan	14,881	18,527	19,377	21,641	20,953	8,958	6,994	5,079	3,862	2,510
<b>Share information</b>										
Market Price per share (DSE)	4.10	7.70	9.70	9.90	13.50	12.10	7.90	12.00	22.10	22.30
Dividend - %	-	-	2.00	2.00	5.00	5.00	5.00	-	-	12.5
Bonus - %	-	-	2.00	2.00	3.00	5.00	5.00	-	-	12.5
Cash - %	-	-	0.00	0.00	2.00	0.00	-	-	-	-
Price Earning Ratio (times)	(0.10)	(0.36)	11.80	12.84	18.48	27.69	43.32	547.39	624.03	14.29
Net Asset Value per share (Taka)	(36.04)	5.34	27.32	27.27	27.14	27.34	25.50	25.29	25.42	25.81
<b>Distribution network</b>										
Number of Branches	105	105	105	105	105	105	105	105	105	104
Number of sub- Branches	60	57	47	2	-	-	-	11	11	11
Number of Agent Outlet	250	192	192	163	150	86	59	-	-	-
Employee Number	2,358	2,444	2,325	2,253	2,280	2,202	2,210	2,310	2,354	2,423

\*Loan-deposit ratio calculation has been done as per Bangladesh Bank guidelines.

# FINANCIAL CALENDAR

## QUARTERLY RESULTS OF 2025

Unaudited results for the 1st Quarter ended 30th March 2025	Announced on	May 31, 2025
Unaudited result for the 2nd quarter and half-year ended 30th June 2025	Announced on	July 31, 2025
Unaudited results for the 3rd Quarter ended 30th September 2025	Announced on	October 30, 2025
Audited consolidated results for the year ended 31st December 2025	Announced on	April 30, 2026

## 43rd AGM Information

Price Sensitive Information	May 31, 2025
Record Date	June 26, 2025
Date of AGM- at 10:00 a.m. through Hybrid System	August 05, 2025
Publication of 43rd AGM Notice	July 14, 2025
Annual Report-2024 Dispatch	July 20, 2025
Stock Dividend Credited	N/A
Cash Dividend Distribution	N/A

## 44th AGM

Price Sensitive Information	April 30, 2026
Record Date	May 21, 2026
Publication of Notice of the 44th AGM	May 22, 2026
Date of 44th AGM – at 10.00 a.m.	June 18, 2026

## STOCK DETAILS

Particulars	DSE	CSE
Stock Symbol	ABBANK	ABBANK
Listing Year	28th December, 1983	21st October, 1995
Market Category	Z	Z
Electronic share	YES	YES
Face Value (Taka)	10	10
Paid-up Capital	8,956,947,490	8,956,947,490
Market Lot	1	1
Total Number of securities	895,694,749	895,694,749

### Availability of Information about Annual Report

Annual Report 2025 and other information is available at <http://abbl.com/investor-relations/>



# DIRECTORS'

## REPORT



# DIRECTORS' REPORT

**Bismillahir Rahmanir Rahim**

**Honorable Shareholders**

**As-Salamu Alaikum,**

On behalf of the Board of Directors, it is a privilege to present the Annual Report and the Audited Financial Statements of the Bank for the year ended December 31, 2025 together with the Auditors' Report and the Operational Reviews thereon. We welcome you to this Annual General Meeting. This report has been prepared in compliance with the Companies Act 1994, Corporate Governance Code and statutory circulars issued by Bangladesh Bank.

**Dear Shareholders,**

The Directors' Report for 2025 has been prepared with a strong commitment to transparency, accountability and full disclosure to our valued shareholders, regulators, depositors and all other stakeholders. The Board of Directors firmly believes that, particularly during periods of significant financial stress and operational challenges, transparent reporting becomes even more critical in maintaining stakeholder confidence and ensuring sound corporate governance.

Accordingly, this report presents a fair, balanced and comprehensive assessment of the Bank's financial condition, operational performance, key risks, challenges and future strategic direction. The Board has deliberately adopted a candid approach in disclosing the Bank's adverse financial position, including the significant operational losses incurred during the year, deterioration in capital adequacy, liquidity pressures, elevated non-performing loans and other material weaknesses affecting the Bank's performance.

## Bangladesh- Macroeconomic aspects



In 2025, Bangladesh faced significant economic hardship as National GDP growth slowed sharply to below 4.0 percent. This domestic slowdown was driven by disruptions in industrial production, delays in factory operations, political transitions and the continuation of a highly restrictive monetary policy environment. The adverse impact was felt most acutely by ordinary

consumers, as inflation remained persistently above 8.0 percent throughout the year, eroding purchasing power and placing severe pressure on household budgets and living standards.

The challenging macroeconomic environment also weighed heavily on the productive sectors of the economy. Many manufacturing and industrial enterprises reduced production capacity and deferred expansion initiatives in response to weak domestic demand, elevated financing costs and uncertainty in the business climate. Consequently, employment generation remained subdued, limiting the creation of new job opportunities across the country and further affecting consumer confidence.

Despite these domestic economic challenges, Bangladesh's external financial position demonstrated notable resilience and stability. Remittance inflows from Bangladeshi expatriates reached a historic high of approximately USD 29.5 billion, providing critical support to the economy and strengthening the country's foreign exchange liquidity position. Supported by this robust inflow of foreign currency, total foreign exchange reserves increased to approximately USD 32.4 billion, equivalent to around USD 27.8 billion under the IMF's BPM6 reporting methodology.

## Banking Sector



The banking sector of Bangladesh experienced an unprecedented period of stress during the year, resulting in a severe liquidity squeeze and an acute credit crunch across the economy. Heavy government borrowing from domestic Banks to finance the fiscal deficit significantly constrained the availability of funds for the private sector. Consequently, private sector credit growth declined to historically low levels, substantially limiting access to conventional commercial financing for businesses and industrial enterprises.

The prolonged tightening of liquidity conditions placed considerable pressure on the banking system, forcing several banks to depend heavily on liquidity support and emergency refinancing facilities from Bangladesh Bank in order to sustain day-to-day operations and maintain depositor confidence. The overall situation was further

intensified by a sharp deterioration in asset quality, as Non-Performing Loans (NPLs) increased significantly across the sector. The ratio of classified and defaulted loans rose to alarming levels which severely impacted the profitability and financial stability of the banking industry. In response to these systemic vulnerabilities, Bangladesh Bank initiated a comprehensive Asset Quality Review (AQR) program aimed at strengthening transparency, restoring confidence and identifying the true extent of stressed assets within the banking system.

## Performance of the Bank



The Bank continued to face severe financial distress in 2025, reflecting one of the most challenging periods in its history. Persistent operational losses, significant non-performing loans, acute liquidity constraints and erosion of capital significantly weakened the Bank's overall financial position. The adverse macroeconomic environment, coupled with prolonged stress in the banking sector, further intensified these challenges and placed substantial pressure on profitability, solvency and cash flow management.

### Profitability

BDT in crore

Particulars	Consolidated		Solo	
	2025	2024	2025	2024
Interest Income/Profit on Investments	(74.52)	934.84	(93.59)	911.86
Interest Paid/Profit on Deposits and Borrowings	3,449.47	2,811.33	3,448.96	2,810.80
<b>Net Interest Income</b>	<b>(3,523.99)</b>	<b>(1,876.50)</b>	<b>(3,542.55)</b>	<b>(1,898.94)</b>
Other Income	628.88	719.06	597.69	697.64
Operating Expenses	701.71	665.15	679.37	644.36
<b>Operating Profit</b>	<b>(3,596.81)</b>	<b>(1,822.59)</b>	<b>(3,624.22)</b>	<b>(1,845.65)</b>
Provisions for Loans & Others	256.67	48.34	59.71	45.36
<b>Profit Before Taxation</b>	<b>(3,853.48)</b>	<b>(1,870.92)</b>	<b>(3,683.94)</b>	<b>(1,891.01)</b>
Provisions for Tax	35.69	34.77	22.28	26.94
<b>Profit After Tax</b>	<b>(3,889.17)</b>	<b>(1,905.69)</b>	<b>(3,706.22)</b>	<b>(1,917.95)</b>
<b>Earnings Per Share (BDT)</b>	<b>(43.42)</b>	<b>(21.28)</b>	<b>(41.38)</b>	<b>(21.41)</b>

The Bank recorded a consolidated net loss of BDT 3,889 crore in 2025 compared to a loss of BDT 1,906 crore in 2024, while on a solo basis the loss stood at BDT 3,706 crore against BDT 1,918 crore in the previous year. This substantial deterioration was primarily driven by a sharp decline in interest income resulting from prolonged default by several large corporate borrowers, suspension of interest accrual on classified loans and increased funding costs arising from severe liquidity stress.

The Bank's net interest income remained deeply negative, indicating that core banking operations were unable to generate sufficient earnings to cover funding costs. At the same time, other income also declined because of lower earnings from government securities, treasury operations and reduced business volumes. Although management implemented stringent cost-control measures, the scale of revenue erosion far outweighed those efforts, resulting in a substantial operating loss.

## Asset Quality

BDT in crore

Particulars	Consolidated		Solo	
	2025	2024	2025	2024
<b>Total Loans &amp; Advances</b>	<b>36,788.39</b>	<b>33,936.96</b>	<b>35,952.26</b>	<b>33,185.21</b>
<b>Unclassified</b>	<b>16,465.03</b>	<b>11,657.82</b>	<b>15,628.89</b>	<b>10,906.07</b>
Standard	13,860.71	10,395.65	13,024.58	9,643.90
Special Mention Account	2,604.31	1,262.17	2,604.31	1,262.17
<b>Classified</b>	<b>20,323.37</b>	<b>22,279.14</b>	<b>20,323.37</b>	<b>22,279.14</b>
Sub-standard	179.32	1,862.68	179.32	1,862.68
Doubtful	760.66	987.98	760.66	987.98
Bad/Loss	19,383.39	19,428.49	19,383.39	19,428.49
CL %	55.24%	65.65%	56.53%	67.14%

Asset Quality continued to remain under severe stress despite some improvement in the classified loan ratio. The Bank's large stock of legacy non-performing loans, concentrated mainly in large corporate exposures, continued to impair earnings, capital and liquidity. Although classified loans declined marginally during the year and unclassified advances increased, the

overall level of defaulted loans remained critically high, with classified loans representing more than half of the total loan portfolio. The exceptionally high volume of bad and loss accounts significantly constrained the Bank's ability to generate quality income and required substantial provisioning support. Last year Bangladesh Bank also deployed an Asset Quality Review Team, observation from the team is yet to receive.

## Capital Position

BDT in crore

Particulars	Consolidated		Solo	
	2025	2024	2025	2024
<b>Risk Weighted Assets</b>	<b>51,392.88</b>	<b>47,851.31</b>	<b>50,936.31</b>	<b>47,598.57</b>
Credit Risk	49,389.16	45,271.76	49,078.46	45,142.82
Market Risk	888.63	919.29	819.51	864.93
Operational Risk	1,115.09	1,660.25	1,038.34	1,590.82
<b>Regulatory Requirement</b>	<b>12.50%</b>	<b>12.50%</b>	<b>12.50%</b>	<b>12.50%</b>
<b>Capital Requirement</b>	<b>6,424.11</b>	<b>5,981.41</b>	<b>6,367.04</b>	<b>5,949.82</b>
<b>Capital Maintained</b>	<b>(1,728.51)</b>	<b>1,832.76</b>	<b>(1,923.91)</b>	<b>1,651.39</b>
Tier-I	(2,921.84)	889.84	(2,894.74)	743.27
CET-I	(3,492.93)	318.75	(3,465.84)	172.18
Add. Tier-I	571.09	571.09	571.09	571.09
Tier-II	1,193.33	942.92	970.83	908.11
<b>Capital Surplus/(Deficit)</b>	<b>(8,152.62)</b>	<b>(4,148.66)</b>	<b>(8,290.95)</b>	<b>(4,298.44)</b>
<b>CRAR</b>	<b>-3.36%</b>	<b>3.83%</b>	<b>-3.78%</b>	<b>3.47%</b>
Tier-I Ratio	-5.69%	1.86%	-5.68%	1.56%
Tier-II Ratio	2.32%	1.97%	1.91%	1.91%

The deterioration in financial performance had a devastating impact on the Bank's capital position. Continuous losses fully eroded retained earnings and pushed the Capital to Risk-Weighted Assets Ratio (CRAR) into negative one. The Bank reported a consolidated CRAR of negative 3.36 percent and a solo CRAR of negative 3.78 percent against the regulatory requirement of 12.50 percent. The Bank

also experienced a significant capital deficit, reflecting the urgent need for recapitalization and balance sheet restructuring. Persistent losses and elevated provisioning requirements severely weakened Tier-I capital and Common Equity Tier-I capital, raising substantial concerns regarding long-term solvency and sustainability.

## Cash-flow Position

BDT in crore

Particulars	Consolidated		Solo	
	2025	2024	2025	2024
Net Cash Flow from Operating Activities	(143.18)	(3,782.67)	(183.18)	(3,817.57)
Net Cash flow from Investing Activities	229.68	3,093.95	239.89	3,093.03
Net Cash Flow from Financing Activities	(136.20)	(280.29)	(136.20)	(280.29)
<b>Net Decrease in Cash</b>	<b>(49.69)</b>	<b>(969.02)</b>	<b>(79.48)</b>	<b>(1,004.84)</b>
<b>NOCFPS (BDT)</b>	<b>(1.60)</b>	<b>(42.23)</b>	<b>(2.05)</b>	<b>(42.62)</b>

Liquidity pressure remained one of the most critical challenges throughout the year. The Bank continued to operate under stressed liquidity conditions and relied heavily on support mechanisms to maintain operational continuity. Though depositors kept their confidence in AB, limited access to stable funding sources and sluggish recovery of defaulted loans constrained liquidity management. Despite these difficulties, the Bank managed to sustain operations through cautious treasury management, controlled asset growth and close monitoring of liquidity gaps. In 2025, Bangladesh Bank extended Liquidity Support of BDT 3,070 crore to the Bank.

### Dear Shareholders,

Against this backdrop, the Board and Management initiated several strategic measures aimed at stabilizing the institution and restoring long-term sustainability. Priority was given to recovery and resolution of defaulted loans, strengthening governance and compliance frameworks, improving risk management practices, enhancing internal controls and rebuilding depositor confidence. The Bank also accelerated initiatives in digital banking, operational automation, AML and compliance strengthening and process reengineering to improve efficiency and customer service capabilities.

Management remains fully aware that the Bank's recovery will require sustained and coordinated efforts over the coming years. The restoration of capital adequacy, improvement in asset quality, rebuilding of liquidity buffers, and return to sustainable profitability will depend on successful implementation of restructuring initiatives, regulatory support, disciplined risk management, and gradual recovery in the overall

## Overall Business



### Corporate Banking

During 2025, Corporate Banking continued to dominate the Bank's overall lending portfolio. Total Corporate Loans stood at BDT 319,750 million, representing approximately 90.92 percent of the Bank's total loan portfolio. This reflects the Bank's continued strategic emphasis on corporate and industrial financing despite the challenging economic and banking sector environment.

The Bank's corporate exposure remains primarily concentrated in several key industrial sectors that are considered critical to the economy of Bangladesh, including -Steel Manufacturing Industry, Textile and Ready-Made Garments (RMG) Sector Shipbuilding and Ship Breaking Industry

Through its financing activities, the Bank continues to support export-oriented industries, industrial expansion, employment generation and infrastructure-related economic activities. In addition, the Bank maintains strong and long-standing relationships with many of the country's leading corporate and industrial groups, reaffirming its position as a trusted financial partner in Bangladesh's corporate banking landscape. But as the Bank's portfolio is highly concentrated on Corporate, as a strategic move we want to gradually shift this portfolio towards retail & SME business.

### SME Banking

In Bangladesh, the CMSME sector remains a critical pillar of economic stability and inclusive development. The sector plays an essential role in employment generation, poverty alleviation, reduction of income inequality and regional economic expansion. Due to their adaptability and entrepreneurial nature, CMSMEs

continue to act as a major source of economic resilience and grassroots development within the country.

In line with the evolving landscape of Bangladesh's CMSME sector, AB Bank PLC. has continued to strengthen its commitment toward providing tailored and sustainable financial solutions to entrepreneurs and small businesses. The Bank has developed robust policy frameworks, customized product offerings and centralized operational support systems designed

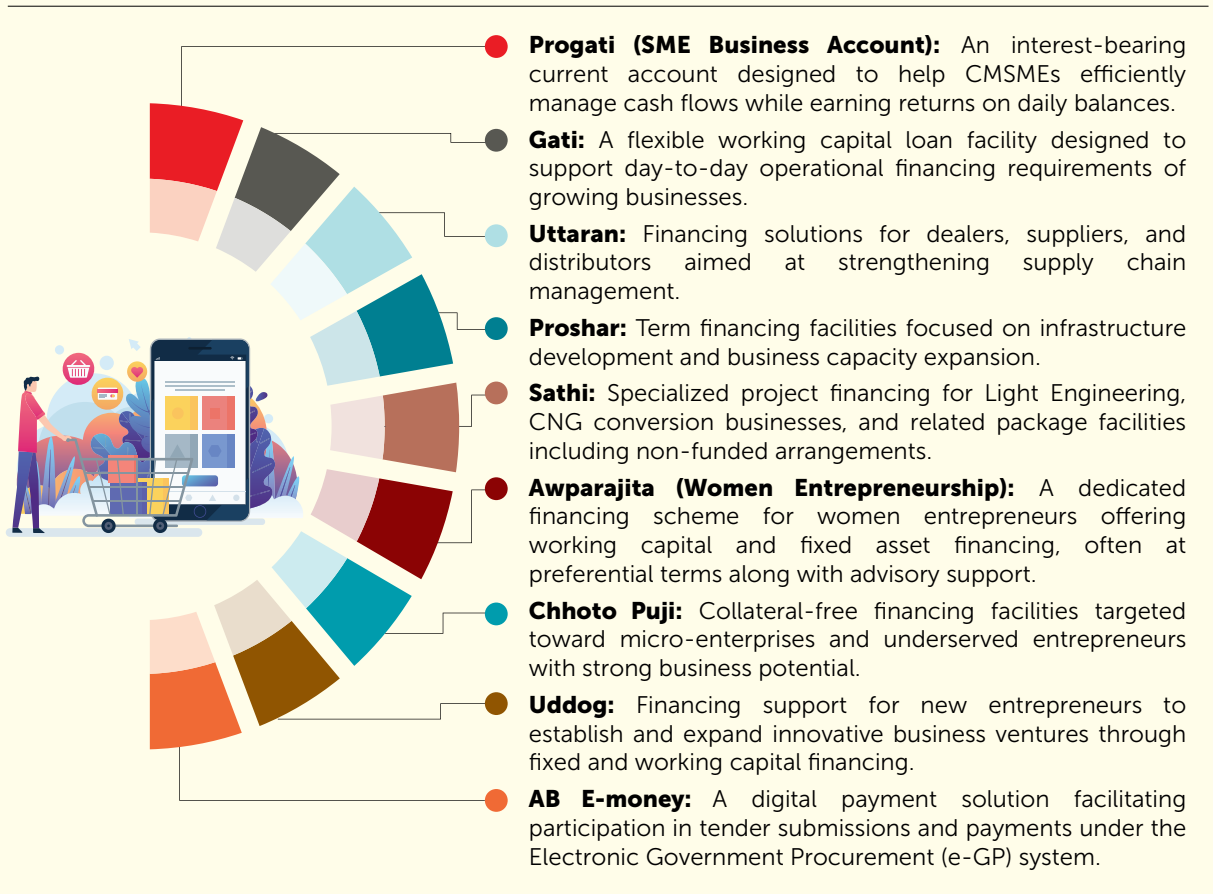
to ensure efficient service delivery, prudent risk management and sustainable asset quality.

The Bank's SME strategy is centered on supporting emerging entrepreneurs through accessible financing, relationship-based banking services and advisory support. Through continuous process improvement and compliance-driven operations, the Bank aims to create a sustainable ecosystem that empowers small businesses to grow into future industry leaders.

### SME Special Products

The SME Division of AB Bank offers a diversified suite of specialized products designed to address the financing and operational needs of Cottage, Micro, Small and Medium Enterprises. These products are structured not only to provide financing support but also to facilitate long-term business development and sustainability.

#### Key SME products include:



- **Progati (SME Business Account):** An interest-bearing current account designed to help CMSMEs efficiently manage cash flows while earning returns on daily balances.
- **Gati:** A flexible working capital loan facility designed to support day-to-day operational financing requirements of growing businesses.
- **Uttaran:** Financing solutions for dealers, suppliers, and distributors aimed at strengthening supply chain management.
- **Proshar:** Term financing facilities focused on infrastructure development and business capacity expansion.
- **Sathi:** Specialized project financing for Light Engineering, CNG conversion businesses, and related package facilities including non-funded arrangements.
- **Awparajita (Women Entrepreneurship):** A dedicated financing scheme for women entrepreneurs offering working capital and fixed asset financing, often at preferential terms along with advisory support.
- **Chhoto Puji:** Collateral-free financing facilities targeted toward micro-enterprises and underserved entrepreneurs with strong business potential.
- **Uddog:** Financing support for new entrepreneurs to establish and expand innovative business ventures through fixed and working capital financing.
- **AB E-money:** A digital payment solution facilitating participation in tender submissions and payments under the Electronic Government Procurement (e-GP) system.

### SME Business Highlights – 2025

During 2025, the SME Division experienced balanced and sustainable growth despite the prevailing economic challenges. Cottage, Micro, and Small enterprises

accounted for approximately 56 percent of the total CMSME portfolio, demonstrating the Bank's continued commitment toward grassroots financial inclusion and small business development.

The Bank's CMSME portfolio composition consisted of

Cottage, Micro and Small Enterprises

56%

Medium Enterprises

44%

### **Agriculture Outlook – FY 2024–25**

In alignment with the Agriculture and Rural Credit Policy and Program for FY 2024–25, AB Bank continued to expand its agricultural financing portfolio with a strategic focus on crop cultivation, fisheries, and livestock sectors. The Bank also utilized concessional refinance facilities provided by Bangladesh Bank to support the cultivation of pulses, oil seeds, spices, and maize at preferential financing rates.

During FY 2024–25, the Bank's Agriculture Portfolio stood at BDT 1,139.30 million, reflecting its continued commitment toward food security, rural development, and sustainable agricultural growth.

### **Retail Banking**

In 2025, AB Bank's Retail Banking Division demonstrated solid progress across all key verticals, reinforcing its commitment to inclusive, customer-centric growth. The Division's efforts were driven through focused performance in Cards, Sales and Product Packages, Agent Banking and Sub-Branch operations. Each wing played a distinct yet integrated role—expanding reach, launching new products, deepening customer engagement, and promoting financial inclusion across both urban and rural markets. Strategic initiatives like digital banking adoption, innovative deposit solutions, and network expansion through agents and subbranches enabled the Bank to strengthen its retail footprint while aligning with long-term business goals. The Retail Banking Division continues to drive the Bank's transformation agenda, positioning AB Bank as a forward-looking and accessible financial institution.

### **Card Division: Expanding Digital Payments and Customer Engagement**

The Card Division marked a significant milestone in 2025, bolstering market competitiveness through strategic product repositioning, enriched customer benefits and aggressive merchant acquisition. This drove improved asset quality, higher card usage and stronger customer loyalty. At the end of 2025, total

active credit card base was 50,000, total credit card portfolio BDT 377 crore with 2,200 discount partners with 348 EMI merchants enhancing card stickiness.

AB emerged as a leader in digital payments with 15,000+ QR merchants onboarded, generating over 71,000 transactions and BDT 600 million in volume-ranking AB Bank among Bangladesh's top 10 QR- incremental deposits, growing the total base to BDT 417 crore. This growth demonstrates strong community acceptance and penetration in underserved regions.

### **Agent Banking:**

In 2025, the Agent Banking Division robustly expanded its footprint to reinforce AB Bank's commitment to grassroots financial inclusion, achieving a significant milestone where net deposits grew by over BDT 71 crore to reach a total base of BDT 308 crore. This growth was supported by a network of 250 outlets spanning more than 50 districts, effectively serving a diverse customer base of over 91,000 accounts. Through the strategic integration of technology and strengthened performance oversight, the division has optimized this channel for sustainable growth, setting the stage for 2026 where the onboarding of 150 additional agents is expected to further deepen union-level penetration and solidify the bank's presence in underserved markets.

### **Sub-Branch Network:**

As of 2025, AB Bank is operating through 60 subbranches nationwide, significantly bolstering the bank's retail deposit mobilization efforts. In the past year, these sub-branches have collectively increased their deposit portfolio by BDT 160 crore, resulting in a total deposit base of BDT 417 crore. This growth reflects the trust that local communities have in AB Bank's subbranch network.

In addition to mobilizing deposits, the sub-branches play a crucial role in attracting new customers, encouraging the adoption of digital banking and providing access to essential banking products,

including savings accounts, recurring deposits, and inward remittances. The bank has implemented targeted financial literacy campaigns, engaged with the community, and simplified account opening processes, leading to enhanced financial awareness and customer engagement at the grassroots level.

### **Alternate Delivery Channels (ADC): Seamless Multi-Channel Banking Experience**

AB Bank's ADC ecosystem continues to redefine the banking experience by blending physical and digital touchpoints into a seamless, multi-channel framework designed for convenience and reliability. At the core of this ecosystem is a robust nationwide ATM network, characterized by high uptime and full interoperability via the National Payment Switch Bangladesh (NPSB), ensuring customers have 24/7 access to liquidity.

This physical reach is complemented by a sophisticated suite of integrated digital services-including debit and credit card facilities, POS terminals, SMS and Internet Banking and a feature-rich Mobile App-all supported by a dedicated 24-hour Call Center. Looking ahead, the Bank is strategically positioned for full Mobile Financial Services (MFS) integration through the digital model. By integrating a wider array of service providers-including electricity (DESCO, DPDC, NESCO), water (WASA), gas and telecommunications-into bank's AB Direct and Internet Banking platforms, we have provided our customers with a secure, 24/7 gateway for essential payments. This initiative not only enhances customer convenience by eliminating the need for physical branch visits but also plays a critical role in increasing the Bank's digital footprint and transactional fee income. The seamless integration with the National Payment Switch Bangladesh (NPSB) ensures real-time settlement, reinforcing AB Bank's position as a primary financial hub for everyday household management.

### **AB Direct: Empowering Customers through Digital Sovereignty**

As the flagship digital platform of AB Bank, AB Direct underwent a transformative evolution in 2025, shifting from a transactional tool to a comprehensive financial lifestyle app. The revamped version introduces a "human-centric" interface that simplifies complex banking tasks into intuitive, few-tap actions. By prioritizing User Self-Registration (eKYC) and end-to-end service requests, AB Direct has significantly reduced branch footfall, allowing our physical locations

to focus on high-value advisory services. Whether it is opening an Islamic Shariah-based deposit or managing international credit card limits, AB Direct serves as a 24/7 virtual branch in the pocket of every customer.

## **INFORMATION TECHNOLOGY (IT)**



Over the past year, we have accelerated our digital transformation to deliver faster, safer and more resilient services to our customers. Key achievements include:

### **Cloud Transformation**

We partnered with Robi Cloud as a strategic move to reduce capital expenditure and enhance system performance, scalability and security, creating a robust foundation for innovation while ensuring uninterrupted and reliable service delivery. Accordingly, we are currently using ABDirect, AML, HRMS and ABRemit365 from the cloud.

### **Enhanced Card Services and Upgraded Card Switch**

We launched the first phase of our new Card Management System and Payment Switch from BPC of Switzerland, streamlining operations and significantly improving the speed, accessibility and overall customer experience of our card services.

### **Modern Remittance Platform - ABRemit365**

We introduced ABRemit365, our next-generation remittance solution. Designed for speed, security and simplicity, the platform enables seamless cross-border remittance through direct integration with exchange houses (such as RIA) as well as local agencies (namely Bureau Bangladesh).

### **Upgraded Trade Innovation Platform**

A major upgrade to our Trade Innovation system strengthened its core architecture, enhancing functionality, security and processing speed. The platform is now more agile and better equipped to support evolving international trade requirements such as SWIFT MX messages.

### **SWIFT Infrastructure Upgrade (ISO 20022 Compliance)**

We successfully upgraded our SWIFT infrastructure to align with the global ISO 20022 messaging standard.

Notably, this was completed entirely by our internal team without any vendor support. This achievement highlights our growing technical capability while ensuring full compliance with international payment standards and uninterrupted operations.

### **Improved FDR Statement Generation**

We introduced our FDR statement system, addressing a long-standing request from our customers, who now benefit from uniform, system-generated statements for their fixed deposits with us.

### **Strengthened Cybersecurity Framework**

We upgraded our core firewall infrastructure, enhancing perimeter security and safeguarding critical banking systems against evolving cyber threats. In addition, we transitioned from Endpoint Detection and Response (EDR) to Extended Detection and Response (XDR), enabling integrated, real-time threat detection and response across endpoints, networks and servers. These advancements significantly strengthen our cybersecurity posture and ensure a safer digital banking environment for our customers.

### **Strengthened AML Capabilities**

A strategic upgrade of our Anti-Money Laundering (AML) platform has significantly enhanced our ability to detect and prevent financial crime. The improved system features advanced screening, real-time transaction monitoring and more comprehensive reporting—reinforcing our commitment to the highest standards of compliance and security.

Together, these initiatives reflect our ongoing commitment to innovation, operational excellence and secure digital banking.

## **AML & CFT COMPLIANCE DIVISION (ACCD)**



Aligned with both local and international standards, AB Bank PLC remains committed to preventing money laundering and combating the financing of terrorism through a comprehensive and risk-based AML/CFT framework. This framework is designed to safeguard the Bank against money laundering, terrorist financing and related predicate offences as defined under the Money Laundering Prevention Act, 2012 (as amended in 2015) and the Anti-Terrorism (Amendment) Act, 2013. These predicate offences include but are not

limited to corruption and bribery, counterfeiting of currency, counterfeiting of deeds and documents, extortion, fraud, forgery, illegal trade in firearms, illegal trade in drugs, smuggling, kidnapping, murder, human trafficking, black marketing, robbery, racketeering, dowry-related offences and other unlawful activities as prescribed under the aforementioned Acts.

In compliance with timely initiative and instruction of regulators, we have strengthened the AML/CFT compliance framework in AB Bank PLC. Board of Directors as well as the Senior Management has adopted “Zero Tolerance” stand against Money laundering & Terrorist Financing to set the tone at the Top. The Central Compliance Committee (CCC) has been reconstituted with nine (09) members, including the CAMLCO, DCAMLCO and Heads of key divisions. The CAMLCO is extensively expertise with technological know-how & AML/CFT regime, the DCAMLCO is a seasoned banker with the extensive knowledge of the AML/CFT framework. The members are also highly experienced in their respective fields and compliance matters, ensuring a strong and well-rounded governance structure. This committee is involved in the formulation of policy and strategy on AML / CFT for the Bank and functioning in line with the instructions of BFIU Circular 26 dated 16.06.2020. This Committee will continue to broaden its scope in formulating strategies and action plans to combat Money Laundering and Financing of Terrorism and conducting periodic assessments to ensure effectiveness.

In addition, the Bank has nominated the branch operation managers of 104 branches as Branch Anti-Money Laundering Compliance Officers (BAMLCO) to oversee AML/CFT risks and compliance. AB has implemented a new transaction monitoring and sanction screening system to corroborate the AML/CFT compliance program. As a result of deploying adequate resources in technology and skilled manpower, suspicious transactions/activities identification, escalation and reporting have been improved significantly. In aspiration to improve further and continue development programs, AB has adopted awareness programs such as need-based training, foundation training, certification programs, etc. for its employees.

## Significant Events for the Year 2025

- ✦ Appointment of Chief Anti-Money Laundering Compliance Officer (CAMLCO)
- ✦ Board-Level AML/CFT Awareness Program
- ✦ Senior Management AML/CFT Training Program
- ✦ Implementation of New AML Software System

## Capacity building on AML & CFT Compliance

During the year 2025, ACCD conducted a comprehensive AML/CFT training program covering 950 new and existing officials. In addition, ACCD conducted a total of 40 Activity Reviews and on-site inspections across 24 branches, 08 sub-branches, and 08 agent outlets. It has also approved a plan to conduct comprehensive new and refresher AML/CFT training programs for 1,870 employees in 2026. AB Bank PLC is committed to effectively enhancing AML/CFT awareness and ensuring efficient risk management and compliance at both the employee and customer levels.

### DEPARTMENT OF INTERNAL CONTROL & COMPLIANCE (DICC):



The Department of Internal Control and Compliance (DICC) plays a significant role ensuring that the Bank's operations run efficiently, effectively and in accordance with applicable laws, regulations and internal policies formulated by regulator and bank itself. This department is integral to maintaining organizational integrity, safeguarding assets and mitigating risks. Below is an overview of its key functions and importance. Major activities of DICC are as follows:

- ✦ Identification and mitigating risks associated with day to day bank operation
- ✦ Interactions with different stakeholders as and when required
- ✦ Collection and justification of financial, managerial and operational information
- ✦ Employees' action in compliance with policies, standards, procedures, laws and regulations
- ✦ Evaluate acquired data/information efficiently and adequately
- ✦ Achievement of programs, plans and objectives
- ✦ Fostering quality and continuous improvement in the Bank's control process
- ✦ Appropriate recognition and addressing of legislative and regulatory issues

The Department of Internal Control & Compliance (DICC) is comprised of the following Divisions:

- A) Audit & Inspection Division,
- B) Compliance Division,
- C) Monitoring Division.

Activities of the 03 (three) Divisions of DICC are as follows:

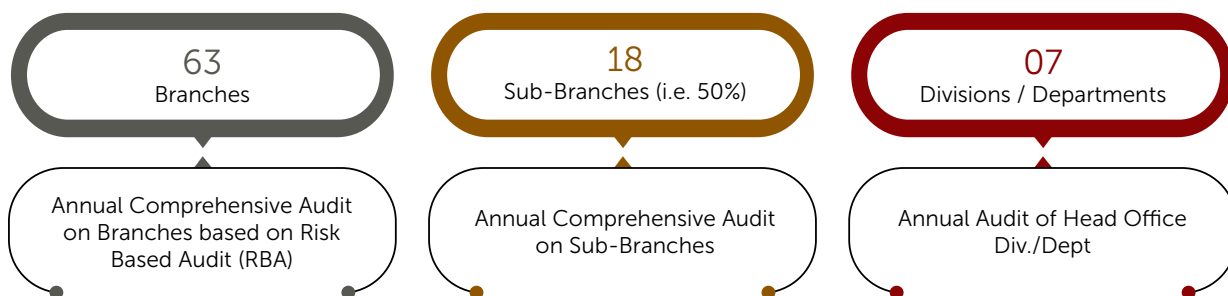
### A. Audit and Inspection Division

Being a requisite responsibility, Audit & Inspection Division conducts Audit (Risk-Based Audit) of the Branches, Sub-Branches and Departments/Divisions/Units of the Head Office including Concurrent Audits on FIT Division in line with a preplanned and approved by the Board Audit Committee of the Bank through Annual Audit Plan, prepared yearly for smooth functioning. This Risk-Based Audit (RBA) process is framed on the basis of Bangladesh Bank ICC Guidelines and focuses on the core risk areas in banking viz. Credit Risk Management, Asset Liability Management Risk, Foreign Exchange Risk, Operational Risk / Internal Control & Compliance Risk, Money Laundering Risk and ICT Security Risk. Audit & Inspection Division also conducts Special Audits on some specific issues like annual inventory of cash and cash equivalents, security documents and valuables on a periodic basis. Despite that Special Audits are carried out in certain areas like Cash Incentive paid against export proceed realization, AML and CFT issues and interest waiver including the cost of the fund, etc. as per Bangladesh Bank circular.

The Division summarizes the major audit findings detected by the Internal Audit & Inspection teams and presents those before the Board Audit Committee (BAC) periodically for their review and for onwards submission to the Board of Directors. The audit team also conducts audit on the various functions of the branches by giving emphasis on adherence of the policies, guidelines and related circulars issued by the regulatory authority and the Bank as well in performance of their day to day activities.

It also prepares the Annual Integrated Health Report of the Bank and submits it to Bangladesh Bank after taking approval from the Board of Directors.

In 2025, Audit and Inspection (A&I) Division conducted the following activities:



In addition, conducted Investigations, Special Audits etc. on various issues.

## B. Compliance Division

The Compliance Division under DICC ensures compliance with applicable laws, regulations, guidelines, instructions and circulars of Bangladesh Bank and Reserve Bank of India (on Concurrent Audit Report, LFAR and adherence with policies for Mumbai Branch, India operations), through taking initiatives to rectify/comply with the irregularities pointed out in the reports of Internal Audit, External Audit and Bangladesh Bank Inspection to minimize associated risks. The Division also prepare Self-Assessment of Anti-Fraud Internal Controls (SAFIC) report on half yearly basis by collecting various information from different divisions of the bank and submit the same to the Board Audit Committee (BAC) for onward submission to Bangladesh Bank (BB).

Other than Bangladesh Bank and Reserve Bank of India, the Division does compliance with other regulatory authorities viz. Bangladesh Financial Intelligence Unit (BFIU), etc. accurately, completely, as and when required. It also oversees and monitors the compliance of various policies of the Bank and circular issued on numerous aspects from time to time. A Calendar of Returns is maintained to submit all the required compliance issues within the stipulated time frame. The ultimate objective of the compliance is to ensure a compliance culture and control environment to confirm good governance within the organizational structure. Highlights of the performance of major Compliance Activities are stated below:

Sl#	Category	Compliance Performed
1.	Bangladesh Bank	<ul style="list-style-type: none"> <li>i. Comprehensive Inspection Reports on Head Office</li> <li>ii. Comprehensive Inspection Reports on Branches</li> <li>iii. Core Risk Inspection on particular banking risks</li> <li>iv. Comprehensive Inspection on Foreign Trade and Foreign Exchange Transactions</li> <li>v. Special Inspection on SME Business on Branches</li> <li>vi. Surprise Inspection on Cash Department on Branches</li> <li>vii. Special Investigation on Specific Purpose</li> </ul>
2.	External Audit	<ul style="list-style-type: none"> <li>i. Annual Audit of Financial Statements of the Bank</li> <li>ii. Management reports of the external auditors on Head Office and Branches</li> </ul>
3.	Internal Audit	<ul style="list-style-type: none"> <li>i. Annual Audit and Inspection of Branches</li> <li>ii. Annual Audit of Sub-Branches</li> <li>iii. Annual Audit and Inspection of risk areas of Head Office Departments and Divisions</li> <li>iv. Surprise Inspection on Branches</li> <li>v. 10% Special Inspection on AML &amp; CFT activities</li> <li>vi. 05% Special Inspection on Agents Outlets activities</li> </ul>
4.	Mumbai Branch, India	<ul style="list-style-type: none"> <li>i. Annual Inspection Report of RBI</li> <li>ii. Annual Audit Report of Internal Audit on AB Mumbai Branch.</li> <li>iii. Long Form Audit Report (LFAR) of External Auditors</li> <li>iv. Concurrent Audit Report</li> <li>v. Periodic Review of Policies</li> </ul>

### C. Monitoring Division Activities

Monitoring Division focus on functional activities of the branches through different internal control tools such as DCFCL, SCCL (LDCL), QOR, SAAFIC, Self-assessment on AML and CFT, etc. The division reviews the effectiveness of the internal control system and operational activities by ensuring the implementation of DCFCL, QOR, SCCL (LDCL) and Self-assessment on AML and CFT at the branch level. It reviews the QORs to find out the operational lapses and submit the report to the competent authority for taking appropriate measure. It reviews the SCCL (LDCL) quarterly basis to find out documentation lapses and submit the report to the Board Audit Committee (BAC). The division reviews the Self-assessment on AML and CFT Report on half yearly basis to find out deficiencies in AML and CFT related issues and forward the report to ACCD for corrective actions. For effective monitoring of internal control tools, it also conducts Surprise Inspection on the branches.

In the year 2025, Monitoring Division conducted Surprise Inspection of 55 (fifty-five) Branches based on the level of risks. Monitoring Division summarizes the decisions of the past Board Audit Committee (BAC) meetings and submits the same to the Board Audit Committee along with the compliance status. It also monitors transaction of Staff salary accounts of the Bank and obtaining certificate from Branches and also to physically verify while conducting Surprise inspections of the Branches.

#### GENERAL BANKING OPERATIONS



The General Banking Operations (GBO) Division of AB Bank PLC. continued to play a pivotal role in ensuring the Bank's operational efficiency and resilience throughout 2025. By upholding rigorous standards in product and service delivery within a structured and controlled environment, the Division reinforced the Bank's commitment to operational excellence. GBO maintained close supervision of Branches and Sub-Branches, effectively managing risks, ensuring regulatory compliance and extending timely support to business and functional units. The Division also prioritized process optimization and adoption of best practices, thereby strengthening customer service and enhancing the Bank's reputation.

During 2025, GBO undertook several initiatives aimed at further streamlining operations, improving service quality and reinforcing compliance frameworks. These efforts contributed significantly to sustaining the Bank's growth momentum and operational integrity. Key highlights are as under:

- ✂ Relocated 7 (seven) Branches to more suitable and customer-friendly locations to improve accessibility and service delivery.
- ✂ Inaugurated 3 (three) new Sub-Branches to expand banking services and increase outreach to the wider community.
- ✂ Conducted refresher training for Operations Managers, Cash Officials and Customer Service Officers to enhance operational knowledge and service standards.
- ✂ Arranged online meetings with Branches to provide guidance on operational matters and ensure uniform implementation of policies and procedures.
- ✂ Organized various online and offline training programs for branch-level officials to strengthen compliance awareness and operational efficiency.
- ✂ Kept customers informed about banking services, products and promotions through SMS, email, the bank's website and social media platforms.
- ✂ A series of customer awareness initiatives were made to educate the public about financial fraud and safeguard against scams.

By consistently upholding operational excellence, ensuring regulatory compliance and driving customer-focused initiatives, the GBO Division remains integral to AB Bank PLC.'s ongoing achievements.

#### DEPARTMENT OF HUMAN RESOURCE MANAGEMENT & DEVELOPMENT



#### Empowering People, Strengthening the Future: AB Bank PLC.'s HR

##### A Year of Progress: 2025

In the ever-evolving landscape of banking, Human Resources continues to serve as the driving force behind organizational excellence and resilience. Throughout 2025, the Department of Human Resources Management & Development (HRMD) at AB Bank PLC. remained steadfast in its mission to attract, develop and retain top talent while fostering a culture

of empowerment, inclusion and innovation. The year 2025 marked another milestone chapter in the Bank's journey toward sustainable growth underpinned by several key HR initiatives:

**Strengthening the Talent Pipeline**

As part of its strategic workforce planning, AB Bank PLC. continued to strengthen its talent pool during 2025 through a structured and merit-based recruitment process. A total of 101 professionals were recruited across various divisions through rigorous selection procedures that included psychometric assessments, competency-based interviews and talent evaluation frameworks. These new recruits have brought fresh perspectives, diverse expertise and enhanced capabilities to the organization, further strengthening the Bank's readiness to address emerging challenges and opportunities.

During the year, key leadership and functional positions were also filled including Managing Director & CEO, Additional Managing Director, Head of DICC and Head of TBO.

Recruitment activities were largely focused on entry-level positions reflecting the Bank's long-term strategy of developing internal talent pipelines while maintaining cost efficiency. By emphasizing entry-level hiring, the Bank was able to attract promising young professionals and support its cost optimization objectives by managing salary overheads more effectively compared to mid-level or senior-level recruitment.

Through this balanced approach, AB Bank PLC. continued to invest in building a sustainable talent base capable of supporting the Bank's long-term growth and strategic transformation.

**Recognizing Performance and Promoting Talent**

Based on the Performance Appraisal for 2024, a total of 543 officials were initially recommended for promotion to the next higher grade. Following the evaluation process, the Management approved several promotions across different job grades.

Among the eligible candidates, 238 out of 250 employees holding the position of Junior Officer (JCO) were promoted to Senior Principal Officer (SPO) with effect from October 1, 2025.

In addition, as approved by the HR Steering Committee, the Senior Management of the Bank conducted interviews with 242 officers ranging from Assistant Vice President (AVP) to Senior Vice President (SVP) who met the prescribed criteria for promotion. Based on the committee's recommendations, 43 employees from AVP to SVP grades were promoted to their respective next higher grades with effect from January 1, 2026.

Through these initiatives, AB Bank PLC. continues to strengthen its culture of meritocracy, ensuring that dedicated and high-performing employees are recognized and provided with opportunities for career advancement within the organization.

**Building Skills for the Future**

Investment in human capital remained a key priority for AB Bank PLC. in 2025. During the year, the Bank organized 100 training programs, comprising both internal and external learning initiatives, with a total participation of 10,280 employees:

Training (Year 2025)	No. of Courses	No. of Participants
Internal Training	43	10,073
External Training	57	207
<b>Total</b>	<b>100</b>	<b>10,280</b>

**Promoting Diversity, Equity and Inclusion**

Promoting a diverse and inclusive workplace remained a strategic priority for AB Bank PLC. in 2025. The Bank continued to strengthen policies and practices that support gender diversity, equal opportunity and inclusive leadership, ensuring a work environment where employees from different backgrounds can contribute and thrive.

As part of these efforts, the Bank maintained steady progress in enhancing gender diversity within the workforce. By the end of 2025, female employees represented 26.64% of the total workforce, reflecting the Bank's ongoing commitment to creating a more balanced and inclusive organization.

### Age Group Wise Employee Ratio

Age Group	31.12.2025	
	Number	Mix (%)
Up to 30 years	229	9.71
Above 30 years to up to 40 years	844	35.79
Above 40 years to up to 50 years	755	32.02
Above 50 years to up to 60 years	511	21.67
Above 60 years	19	0.81
<b>Total</b>	<b>2358</b>	<b>100</b>

The age distribution of employees reflects a balanced workforce structure, combining experienced professionals with a growing pool of younger talent to support the Bank's long-term sustainability and leadership continuity.

### Gender Diversity of Employee

Year	Number of Male Employees	Number of Female Employees	Number of Total Employees
2021	1686 (74%)	594 (26%)	2280
2022	1669 (74%)	593 (26%)	2262
2023	1704 (73%)	619 (27%)	2323
2024	1793 (73%)	651 (27%)	2444
2025	1718 (73%)	640 (27%)	2358

The trend reflects the Bank's sustained efforts to encourage greater female participation in the workforce, while maintaining a diverse talent pool across all functional areas.

### The Road Ahead

As AB Bank PLC. looks ahead, the strength of its people will continue to be the cornerstone of its progress and transformation. The Bank remains committed to advancing its human capital agenda through strategic talent development, continuous learning opportunities and the cultivation of capable leaders who can navigate an increasingly dynamic banking environment.

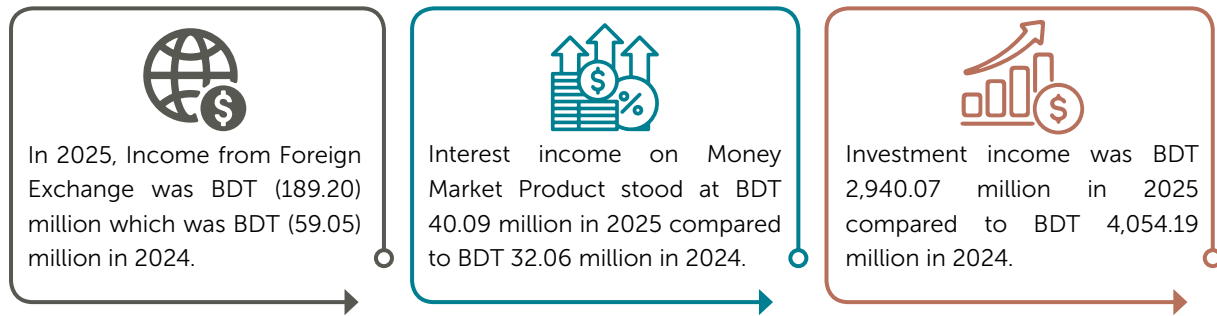
### TREASURY FUNCTIONS



Treasury is mainly responsible for strategic management of Liquidity Risk and Market Risk (Interest Rate Risk and Foreign Exchange Risk). Being an integrated unit, AB Bank Treasury is engaged in managing these risks within the laid down internal policies prepared in line with regulatory guidelines of Bangladesh Bank. Broadly, AB bank treasury operates through Asset Liability Management (ALM) desk, Fixed Income desk, Money Market desk, Foreign Exchange desk and

Primary Dealership (PD) desk. Core responsibility of Treasury operations are the maintenance of statutory requirements, such as CRR, SLR, Liquidity Ratios (LCR & NSFR) and Net Open Position (NOP) limits etc. Primarily ALM desk is responsible for Liquidity and Interest Rate risk management. In the process of liquidity risk management, Treasury arranges fund both in Local & Foreign Currency and ensure proper deployment in quality assets with due attention to profitability and future liquidity needs. As an interest rate risk manager, Treasury focuses on maturity management of both Loans and Deposits in line with banks risk appetite. AB as a Primary Dealer (PD), plays an important role in development of Govt. securities market through underwriting of Govt. securities. Moreover, AB Bank also providing cliental services through "Govt. Securities Investment Window". As part of its Foreign Exchange operation AB Bank Treasury is providing all possible foreign exchange solutions to cater for customer need at better prices and with superior services. With a dynamic and innovative work force treasury has been performing consistently to contribute to bank's profitability. Prudent Money Market, Foreign Exchange, Fixed Income and Primary Dealership operations contribute significantly in interest, exchange and investment earnings of the Bank.

## Highlights of 2025:



## FINANCIAL INSTITUTIONS



AB Bank's Financial Institutions (FI) Division is mainly engaged in expanding and maintaining correspondent banking relationships with local and foreign banks, financial institutions and exchange houses worldwide. AB Bank's foreign correspondent relationship covers most of the important Banks and Financial Institutions located in major trade finance and remittance hubs around the world. AB Bank's Correspondent Banking platform is comprised of 276 correspondents. This strong platform helps facilitating the international trade business of AB Bank PLC.'s valued trade customers and also helps to procure inward remittances favoring exporters, family members of NRB Wage Earners, IT specialists, Freelancers and other service sectors of the country.

### International Trade

International trade business of AB Bank PLC. has increased significantly during 2025.

Import Business has increased by 72.38% to Taka 8,187 Crore in 2025 from Taka 4,749 Crore in 2024. Import business of AB covers areas like industrial raw materials, food items, chemicals, petroleum products, medicines, textiles, capital machineries, pharmaceutical raw materials etc.

Export Business has experienced 16.31% percent positive growth in the year 2025 compared to the previous year. Total Export was Taka 3,055 Crore at the end of the year 2025 which was Taka 2,627 Crore in 2024. Export business was concentrated in readymade garments, knitwear, frozen fish and other indigenous products.

### FI Marketing

A dedicated FI Marketing Team of AB Bank facilitates trade business activities originating from different Banks

in Bangladesh. AB's FI Marketing Team procures foreign trade related business i.e. Reimbursement Authorities/ Payment Instructions, advising of documentary credits and confirmation to L/Cs of different Banks in Bangladesh on behalf of AB Bank PLC., Mumbai Branch, India and AB International Finance Limited (ABIFL), Hong Kong.

During the year 2025, our FI Marketing Team has collected considerable number of Reimbursement Authorities/Payment Instructions and provided great support in advising a significant number of L/Cs from different Commercial Banks in Bangladesh through our Mumbai Branch, India and ABIFL, Hong Kong.

### Remittance Initiatives

AB has been using state-of-the-art API enabled remittance software for excellence in remittance operation of the Bank. AB has strengthened its remittance relationship with various renowned exchange houses in 2025. AB is focusing on excellence in customer service through a network of Branches, Sub-Branches and Agents. A dedicated "Remittance Hub" backed by advanced technology platform helps expanding the Bank's service to the doorstep of the customers. Corporate clients of AB remained another major source of foreign currency. Bank is also trying to broaden its base through solicitation of indigenous export clients. Total remittance at the end of the year 2025 was USD 328 million compared to USD 300 million in 2024.

## OVERSEAS OPERATIONS



### Mumbai Branch

AB Bank PLC., Mumbai Branch, India is the only Bangladeshi bank's branch located in Mumbai to cater Indo-Bangla Trade. Since its inception in the year 1996, it has been engaged in handling Letters of Credit and document of export from India to Bangladesh in

addition to retail banking activities. The branch also provides confirmation, negotiation and discounting services to its customers.

At present, our Mumbai Branch is maintaining VOSTRO accounts of 47 Bangladeshi Banks. Mumbai Branch's Operating Profit at the year-end of 2025 was INR 341.71 Million.

### Highlights of Mumbai Branch Business

INR in Million	2025	2024	2023	2022	2021
Total Assets	5,214.45	4,206.86	3,297.46	3,636.22	2,891.24
Total Loans and Advances	571.12	682.56	500.87	618.10	510.43
Total Deposits	2,750.51	1,714.48	1,868.46	2,233.09	1,974.08
CRAR – Overall	75.21%	111.67%	74.32%	40.20%	36.93%
CRAR – Tier I	74.36%	110.98%	73.51%	39.76%	36.49%
CRAR – Tier II	0.85%	0.70%	0.81%	0.44%	0.43%
Fee based Income to Total Income	56.95%	57.33%	69.03%	80.80%	86.69%
Return on Total Assets	3.09%	5.39%	3.85%	2.95%	3.33%

### Operating results of Mumbai Branch

INR in Million	2025	2024	2023	2022	2021
Operating Profit	341.71	340.02	235.29	194.13	159.16
Profit after Tax (PAT)	152.28	202.21	133.63	96.38	96.57
Return on Assets (%)	3.09	5.39	3.85	2.95	3.33
Return on Equity (%)	6.83	11.75	10.56	9.28	10.64

It is pertinent to mention here, Bangladesh Bank has accorded to AB Bank to open another full-fledged Branch at Kolkata, India.

### OFFSHORE BANKING UNIT (OBU) OF AB BANK PLC.



AB Bank introduced OBU operation located in EPZ Branch, CEPZ, Chattogram. Since inception OBU extended Banking facilities to a substantial number of foreign owned companies as well as corporate resident customers with due permission from the regulatory body. Subsequently, an Offshore Banking Division was created for the purpose of supervising Off-shore Banking Operations of the Bank. A dedicated Branch Anti Money Laundering Compliance Officer (BAMCLO) has been assigned to OBU to comply with Anti Money Laundering Policies and relevant regulations. Enhanced screening mechanism has been established for screening customers and transactions of OBU in compliance with OFAC, UN, EU and UK provided Sanctions Lists. Total Deposit and LDOs of OBU as of 31 December, 2025 was USD 157,452 and USD 71,693,139 respectively.

### CREDIT RISK MANAGEMENT (CRM)



AB Bank's Credit Risk Management Division (CRM) is a key function that sustains a sound, systematic and seamless approach to credit risk management, ensuring operational continuity and ensuring risk governance

and compliance. CRM ensures the adoption of a credit risk appraisal methodology through its dynamic policies, including the CRM Policy, that guides the credit procedure and supports green banking initiatives. Additionally, CRM also co-ordinates with the CRM Committee which constitute members from the business, risk, finance and recovery departments, to scrutinize the bank's portfolio strategy. The Credit Monitoring Cell, as an extended arm of CRM, further ensures asset quality through being vigilant on any risk build-up.

### CREDIT ADMINISTRATION (CAD)



Credit Administration Division (CAD) safeguards the total credit portfolio of the Bank. The CAD focuses in complying with post-approval credit processes relating to the Bank's Corporate, SME and Retail loans which includes sanction preparation, documentation, disbursement, PDC management, CIB reporting, loan classification & provisioning, MIS, returns and compliance. In carrying out its responsibilities it keeps continuous liaison with Branches & Head Office other Departments/Divisions - Business, Credit Risk Management, Special Asset Management, Risk Management, Legal Affairs, Senior Management and the Board as well as with the Regulatory authorities.

Credit Administration Division (CAD) usually supports the Bank directly and indirectly to manage the level of

credit risk exposure. The CAD performs its functions through 05 (five) Units comprising of - (1) Generating & Collection of CIB Reports, (2) Preparing Sanctions after getting approval and loading the Limit (s) (3) Limit Activation & Authorization after completion of documentation formalities as per Sanction Terms & Conditions (4) Loan Disbursement under the approved limits and finally (5) Returns & Compliance comprising of preparation of different reports/returns both for in-house Management and Regulatory Authorities as well as maintain and supervise the Post Dated Cheque Management (PDC) System. Besides, CAD typically keeps providing essential data, information and necessary counselling to the respective Divisions/ Departments to strengthen the supervision of Risk Management, Loan Documentations, Overview of Loan Disbursement, Controlling of Loan Delinquency and Reporting the above all status to the Board of Directors, Senior Management, Business Divisions and Branches as well as preparing and submitting all types of Regulatory Returns / Statements to the Regulators. CAD also arranges Training Programs for the Bank's concerned officials in collaboration with AB Bank Training Academy.

## DEPARTMENT OF ACCOUNTS & FINANCE (A&F)



The Accounts & Finance Department of AB Bank PLC. continues to play a pivotal role in maintaining financial discipline, ensuring regulatory compliance, and supporting the Bank's strategic and operational objectives. The Department remains committed to upholding high professional standards and strengthening the overall financial governance framework of the Bank in line with regulatory expectations and industry best practices.

The Department is entrusted with ensuring that the Bank's financial operations are conducted within an effective compliance and control environment. In carrying out its responsibilities, the Department places strong emphasis on transparency, accuracy, accountability, and timely financial reporting, thereby contributing to sound corporate governance and prudent financial management.

A key focus of the Department is the development and maintenance of a service-oriented culture aimed at supporting business units and enhancing operational efficiency across the organization. The Department performs a wide range of critical

functions including financial controllership, budgeting, forecasting, financial analysis, business performance monitoring, and decision-support services. It also oversees procurement-related payment operations through the Payment Cell and provides necessary financial oversight to strengthen the Bank's overall risk management framework.

In addition, the Department plays an important role in generating and disseminating Management Information System (MIS) reports and analytical insights for Senior Management, various Management Committees, and the Board of Directors. These reports facilitate informed strategic decision-making, performance evaluation, resource allocation, and long-term business planning.

Despite the challenging economic and banking sector environment during the year, the Accounts & Finance Department continued to support the Bank through enhanced financial monitoring, strengthened internal controls, regulatory reporting, and proactive financial management initiatives, thereby contributing to the Bank's operational resilience and governance structure.

## RISK MANAGEMENT DIVISION (RMD)



Risk Management acts as one of the key operational functions across every sphere of a Bank's activities. It is the fundamental component in ensuring the Bank's profitability, stability and long-term sustainability. It also serves as an essential tool for the Board and Management in formulating strategic plans to achieve the Bank's overall objectives. AB Bank PLC. recognizes the importance of incorporating risk management considerations into both strategic and operational planning. In line with the guidelines of Bangladesh Bank, AB Bank has established an effective Risk Management Division (RMD) equipped with adequate resources and infrastructure. The fundamental objective of this Division is to protect the organization from unexpected losses caused by unfavorable downgrade in financial areas and reputational issues through early flag raising and thereby ensuring sustainability in growth. RMD continuously undertakes initiatives to develop and strengthen an organization-wide risk management structure and processes, ensuring effective implementation across all areas of the Bank in compliance with regulatory directives and procedures.

RMD plays an active role in leading the Supervisory Review Process (SRP) and regularly participates in

the SRP–SREP dialogue regarding the Bank’s Internal Capital Adequacy Assessment Process (ICAAP) document. The Division also formulates and monitors the Bank’s Risk Appetite Framework in alignment with the Bank’s strategic plan, incorporating Key Risk Indicators (KRIs) across different business segments. The ICT Security Unit (ISU), operating under the umbrella of RMD, regularly promotes awareness on various IT security points throughout the organization regularly. ISU also provides trainings to AB Bank officials on concurrent IT Risk & its minimization issues. RMD is equally keen on raising awareness on other issues like Management Action Trigger (MAT), factors affecting the Comprehensive Risk Management Rating, etc. with

the aim of enhancing the overall understanding of risk management and its practical application across the Bank.

**AB SUBSIDIARIES**

**AB International Finance Limited (ABIFL)**

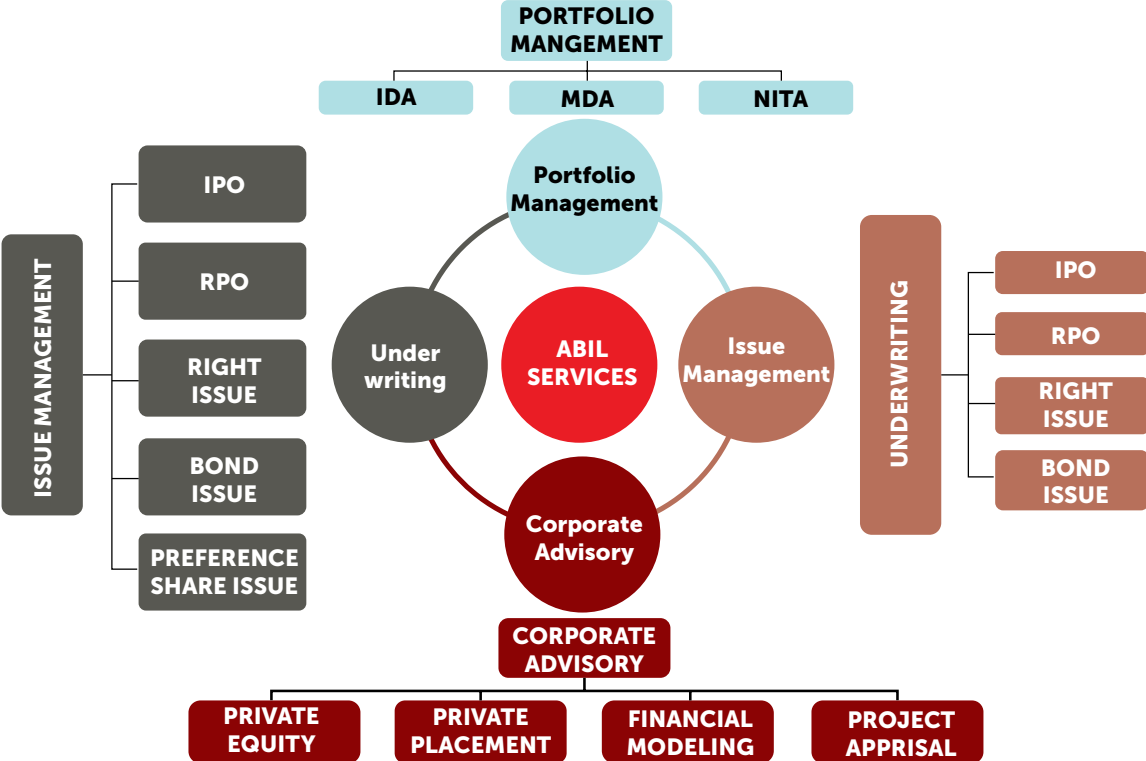
AB International Finance Limited (ABIFL), Hong Kong, a wholly owned subsidiary of AB Bank PLC. started its operation in the year 1995. ABIFL is primarily engaged in Advising, Adding Confirmation to documentary Credits, Negotiation and Discounting of Bills under Letter of Credit. ABIFL’s performance in 2025 is presented below:

Particulars	2025	2024	2023	2022	2021
Operating Profit-HKD Million	12.49	10.51	15.63	11.00	10.12
Profit after tax (PAT)-HKD Million	10.6	8.94	13.23	9.36	8.62
Return on assets (%)	9.46	7.07	10.77	7.76	6.91
Return on equity (%)	30.63	34.28	64.76	51.69	51.12
Earnings per share-HKD	105.95	89.38	132.25	93.64	86.17

**AB Investment Limited**

**SALIENT FEATURES OF OPERATION & PERFORMANCE OF ABIL**

After incorporation on December 2009, AB Investment Limited (ABIL), a wholly owned Subsidiary of AB Bank PLC., started its operation on 10 March, 2010. ABIL provides the following services:



The number of clients of AB Investment Limited is about 2206 and it comprises of Local Individual & Institutional clients along with NRBs and Foreign Individuals. ABIL has 7(seven) panel brokers to perform trading of its clients and of own portfolio. Total portfolio of ABIL

was more than Tk. 3.98 billion in 2025 which is 0.06 %(approx.) of the total market capitalization. Currently, ABIL operates from its Head Office in Dhaka and two branch offices in Chittagong & Sylhet.

#### Performances of ABIL

Particulars	2025	2024	2023	2022
Number of Clients (in number)	2,206	2,211	2,234	2,254
Margin Loan to Clients (mn)	7,304	6,688	6,918	7,279
Operating Income (mn)	93	83	157	223
Operating Profit (mn)	28	19	96	156
Net Profit (mn)	-1913	0.12	08.31	32.76
Earnings Per Share (Tk.)	-2.96	0.0002	0.01	0.05
Face Value (Tk)	10	10	10	10

#### AB Securities Limited (ABSL)

AB Securities Limited (ABSL), a subsidiary of AB Bank PLC, was incorporated on December 24, 2009 and commenced operations on August 2, 2010. ABSL is a corporate TREC Holder of both Dhaka Stock Exchange PLC (DSE) and Chittagong Stock Exchange PLC (CSE).

As of 2025, ABSL serves approximately 3,570 clients, including local individuals, institutions, non-resident Bangladeshis (NRBs) and foreign individuals. The company also operates as an Agent Broker for AB Investment Limited.

Currently, ABSL operates from its Head Office in Dhaka, along with two head office extensions in Dhaka, two branch offices in Chittagong and Sylhet and one digital booth in Brahmanbaria (Cumilla). In 2025, the company recorded a total trade turnover of approximately BDT 21.50 billion.

For Foreign Nationals and NRBs, ABSL offers comprehensive stock brokerage services including assistance with the opening of Foreign Currency (FC) Accounts, Non-Resident Investor's Taka Accounts (NITA), Beneficiary Owner (BO) Accounts and access to trading on both the DSE and CSE.

#### Performance of ABSL

Particulars	2025	2024	2023
Number of Clients (in number)	3570	3320	3200
Operating Income (mn)	120.27	132.77	109.98
Operating Profit (mn)	44.69	66.36	40.19
Earnings Per Share-EPS (Tk.)	(3.15)	0.04	0.03
Total Turnover-Trade (Billion Tk.)	21.50	22.65	24.85

#### Cashlink Bangladesh Limited (CBL)

CBL is a subsidiary of AB Bank PLC. CBL incorporated on 24th September 2008 with the following objectives:

1. To carry on the business to provide integrated electronic financial payment to AB and other member Banks

2. To do Transaction Processing solutions and deployment of independent branded Automated Teller Machines (ATM)
3. To facilitate Electronic Fund Transfer through Points of Sale (POS)
4. Debit Card, Credit Card and Pre-paid Card services
5. To expedite E-commerce facility to our valuable Clients

#### Financial Performance is as under:

Amount in Lac

Particulars	2025	2024	2023	2022	2021
Total Operating Income	63.87	54.18	31.55	24.6	30.73
Total Operating Expenses	10.3	2.6	1.9	3.16	4.41
Profit After Tax	53.57	51.28	21.5	15.55	18.42
Total Shareholders' Equity	914.92	876.09	824.5	803.01	787.46
Total Asset	1,039.14	985.52	933.93	904.22	882.72

### Arab Bangladesh Bank Foundation (ABBF)

Arab Bangladesh Bank Foundation (ABBF) is a platform for philanthropic activities of the Bank.

### Shareholding Pattern

Shareholding pattern of the Bank is disclosed as below following the requirements of Section 1.5 (xxiii) of BSEC Corporate Governance Code No. BSEC/CMRRCD/2006-158/207/Admin/80, dated 03 June 2018:

#### Status as of December 31, 2025

Name of the Directors, CEO, CS, CFO and HIAC	Status	No. of Shares	%	Name of the Spouses	No. of Shares	%
Kaiser A. Chowdhury Nominated by Pacific Industries Ltd.	Chairman	87,613,897	9.7817%	Ms. Nadira Chowdhury	-	-
Feroz Ahmed	Vice Chairman	18,584,471	2.0749%	Ms. Salvana Ahmed	366,832	0.0410%
Md. Fazlur Rahman Nominated by Emkay Holdings Ltd.	Vice Chairman	18,312,508	2.0445%	Late Jesmin Arzu Rahman	-	-
Shafiqul Alam	Independent Director	-	-	Ms. Najma Shafiq	-	-
Md. Eskandar Miah	Independent Director	-	-	Ms. Hemanti Haider	-	-
DR. Nasima A. Rahman	Independent Director	-	-	Mr. Rafiqur Rahman	-	-
Reazul Islam	Acting Managing Director & CEO	-	-	Ms. Yeasmin Islam	-	-
Ihsanul Arefin FCA	Chief Finance Officer	-	-	Ms. Nusrat Sharmin Monika	-	-
Dipankar Bhattacharjee	Head of Internal Control and Compliance	-	-	Dr. Dalia Bhattacharjee	-	-
Manzurul Ahsan FCS	Company Secretary	-	-	Ms. Indrani Joan Ahmed	-	-

#### c) Shares held by top five salaried employees other than the Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer and Head of Internal Audit.

Sl. No	Name	Status	No. of Shares
1.	Reazul Islam	Additional Managing Director	-
2.	Mahadev Sarker Sumon	Additional Managing Director	-
3.	Zahiruddin Mohammad Babar Khan	Additional Managing Director	-
4.	Iftekhar Enam Awal	Deputy Managing Director	-
5.	M. N. Azim	Sr. Executive Vice President	-

**d) Shareholders holding ten percent or more voting interest in the company:** No shareholder is holding 10% and above shares of AB Bank PLC.

#### Dividend:

The Board of Directors of AB Bank PLC., in its 835th Board Meeting held on March 30, 2026, has recommended

- a) Parent / Subsidiary / Associated Companies and other related parties: Not Applicable
- b) Shares held by Directors including nominating Individual and Institutions, Chief Executive Officer, Company Secretary, Chief Financial Officer and Head of Internal Audit and their Spouses and Minor Children are as follows:

no dividend for the year ended December 31, 2025. In compliance with Code No: 1(5)(XXI) of the Corporate Governance Code 2018 issued by the Bangladesh Securities and Exchange Commission (BSEC), the Board of Directors further confirms that no bonus shares or stock dividend has been declared as interim dividend during the year.

## BOARD OF DIRECTORS



At present, the Board of AB Bank PLC. comprises 07 (seven) members including Acting Managing Director & CEO. The Board also has three Committees in operation namely Audit Committee, Risk Management Committee and Executive Committee in compliance with Bangladesh Bank BRPD Circular No. 02 dated February 11, 2024 regarding Formation and Responsibilities of Board of Directors of a Bank Company. The respective Committees operate in accordance with the Terms of Reference (TOR) approved by the Board and Bangladesh Bank, as applicable.

The Board of Directors of AB Bank PLC. consists of highly skilled and experienced professionals from diverse backgrounds including finance, law, business administration and regulatory affairs. The Board acts as the apex policy-making body responsible for strategic guidance, policy formulation, business decisions, operational oversight, financial management, compliance and risk management of the Bank. The Management of the Bank conducts its operations within the policies, guidance and limits approved by the Board.

Present composition of the Board is as below:

1. Kaiser A. Chowdhury, Chairman, nominated by Pacific Industries Limited
2. Feroz Ahmed, Vice Chairman
3. Md. Fazlur Rahman, Vice Chairman, nominated by Emkay Holdings Limited
4. Shafiqul Alam, Independent Director
5. Md. Eskandar Miah, Independent Director
6. DR. Nasima A. Rahman, Independent Director
7. Reazul Islam, Acting Managing Director & CEO

Barrister Khairul Alam Choudhury resigned from the Board on May 04, 2025.

Mr. Shajir Ahmed retired from the Board at the 43rd AGM held on August 05, 2025.

Mr. Md. Eskandar Miah completed his 1st term as Independent Director on October 22, 2025 and was re-appointed for a 2nd term effective from December 02, 2025.

### Board Meeting/Committees Meeting and Attendance

#### Board Meeting

27 (twenty-seven) Board Meeting held during the year 2025. Below is the table of Directors' attendance in the meeting based on their tenure:

Name of Directors	Designation	Attendance in Board Meeting of the Bank	
		Number of Meeting held in 2025	Number of Meeting attended in 2025
Barrister Khairul Alam Choudhury <sup>1</sup>	Chairman	27	08
Kaiser A. Chowdhury <sup>2</sup>	Chairman	27	18
Feroz Ahmed	Vice Chairman	27	19
Md. Fazlur Rahman	Vice Chairman	27	21
Shajir Ahmed <sup>3</sup>	Director	27	08
Shafiqul Alam	Independent Director	27	27
Md. Eskandar Miah <sup>4</sup>	Independent Director	27	20
DR. Nasima A. Rahman <sup>5</sup>	Independent Director	27	16

#### Total number of Board Meeting held = 27 (Twenty-Seven)

1. Barrister Khairul Alam Choudhury has resigned from the Board as on May 04, 2025.
2. Mr. Kaiser A. Chowdhury has appointed as Director with effected from May 15, 2025.
3. Mr. Shajir Ahmed has retired 43rd AGM held on August 05, 2025.
4. Mr. Md. Eskandar Miah 1st Term Independent Directorship was expired on October 22, 2025 and re-appointment for 2nd term w.e.f. December 02, 2025.
5. DR. Nasima A. Rahman was appointed as on May 27, 2025.

#### Executive Committee Meeting

02 (two) Meetings of the Executive Committee were held during the year 2025. Below is the table of Members' attendance in the Meeting based on their tenure:

Name of Directors	Status	Number of Meeting	
		Held	Attended
Kaiser A. Chowdhury	Chairman	02	02
Md. Fazlur Rahman	Member	02	02
DR. Nasima A. Rahman	Member	02	02

**Total number of Executive Committee Meeting held = 02 (Two)**

#### Audit Committee Meeting

14 (fourteen) Meetings of the Audit Committee were held during the year 2025. Below is the table of Members' attendance in the Meeting based on their tenure:

Name of Directors	Status	Number of Meeting	
		Number of Meeting held in 2025	Number of Meeting attended in 2025
Shafiqul Alam	Chairman	14	14
Shajir Ahmed <sup>1</sup>	Member	14	04
Md. Eskandar Miah <sup>2</sup>	Member	14	12
Feroz Ahmed <sup>3</sup>	Member	14	02

**Total number of Board Audit Committee Meeting held = 14 (Fourteen)**

1. Mr. Shajir Ahmed has retired 43rd AGM held on August 05, 2025.
2. Mr. Md. Eskandar Miah 1st Term Independent Directorship was expired on October 22, 2025 and re-appointment for 2nd term w.e.f. December 02, 2025.
3. Mr. Feroz Ahmed elected Audit Committee Member in the 822nd Board Meeting held on 23rd October, 2025.

#### Risk Management Committee Meeting

08 (eight) Meeting of the Risk Management Committee were held during the year 2025. Below is the table of Members' attendance in the Meeting based on their tenure:

Name of Directors	Status	Number of Meeting	
		Number of Meeting held in 2025	Number of Meeting attended in 2025
Shafiqul Alam	Chairman	08	08
Feroz Ahmed	Member	08	07
Md. Fazlur Rahman	Member	08	07
Md. Eskandar Miah <sup>1</sup>	Member	08	06

**Total number of Board Meeting held = 08 (Eight)**

1. Mr. Md. Eskandar Miah 1st Term Independent Directorship was expired on October 22, 2025 and re-appointment for 2nd term w.e.f. December 02, 2025.

#### Election of Directors

According to the articles of Association of the Bank and regulation 79 of Schedule-I of the Companies Act 1994, at each Annual General Meeting, at least one third of the Directors other than the Managing Director & CEO to retire. Mr. Feroz Ahmed, Vice Chairman, will retire in the following 44th Annual General Meeting and be eligible for re-appointment.

#### Going Concern

The Board of Directors of AB Bank PLC. anticipated that there is no major uncertainty in the preparation of financial statements and that it is reasonable to use going concern assumptions based on the discussion and risk factors mentioned above. Every year, the Bank's Board of Directors evaluates whether there are any major uncertainties that could seriously impair the bank's ability to operate as a continuing concern. This evaluation entails asking the right questions, such as reviewing the budget, the anticipated results and any other inherent uncertainties. The financial statements provide reasonable assurance of the bank's ability to

continue as a going concern for the foreseeable future and the directors are persuaded by these indications.

### Protection to Minority Shareholders

To protect the interests of all shareholders, including minor shareholders, AB Bank operates in compliance with its articles of association as well as all relevant laws and regulations. In order to foster trust among stakeholders, the bank is dedicated to ensuring solid governance procedures founded on honesty, transparency, equity, professionalism and accountability. The Bank is a firm believer in treating all shareholders fairly. While we are dedicated to addressing grievances and inquiries within the allotted period, any complaint received at the AGM or during the year from any shareholder is resolved on a priority basis.

### Related Party Transaction Disclosure

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.
- a) 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 Saver Branch of ABBPLC	Pacific Industries Ltd	Kaiser A. Chowdhury	Nominated Director of Pacific Industries Ltd. in ABBPLC Board

### b) Related party transactions:

Name of related party	Relationship	Nature of transaction	Amount in BDT
Kaiser A. Chowdhury	Common Director	Secured Overdraft	2,020,295
Pacific Motors Ltd.	Significant Shareholder Joint Control	Term Loan and Bank Guarantee	2,671,231,077
Pacific Bangladesh Telecom Ltd.	Significant Shareholder Joint Control	Term Loan and Bank Guarantee	7,255,410,078

### c) Loans/placement given to subsidiary of the Bank:

Sl.	Name of the party	Connection with party	Nature of transaction	Amount in BDT
01	AB Investment Limited	99.99% owned Subsidiary	Loans and advances	1,281,614,347
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	1,112,475,000
<b>Total loans/placement to subsidiary</b>				<b>2,551,690,273</b>

### Credit Rating

AB Bank rated by ARGUS Credit Rating Services Limited (ACRSL) based on the financials of the Bank up to December 31, 2025 (audited) and other relevant quantitative as well as qualitative information up to the date of rating declaration i.e. May 18, 2026.

The summary of their ratings is given below:

Surveillance Rating (2024)	Long Term	Short Term
	A-	ST-2
Date of Rating	May 18, 2026	
Date of Validity	May 18, 2027	

**Long Term:** Commercial Banks rated 'A-' have very High Credit Quality and low expectation of credit risk. It indicates the obligor has very strong capacity to meet its financial obligations but may be vulnerable to adverse economic conditions compared to obligors with high credit rating.

**Short Term:** Commercial Banks rated ST-2 category are considered to have high certainty of timely payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk factors are very small.

**44th Annual General Meeting**

Shareholders whose names appeared in the Register of Members of the Bank or the Depository System on the Record Date i.e. May 21, 2026, Thursday, shall be eligible to attend the AGM and shall eligible to entitle the Dividend.

The 44th Annual General Meeting will be held on June 18, 2026 (Tuesday) through Hybrid System, Physical presence at Kurmitola Golf Club, Dhaka Cantonment, Dhaka 1206 at 10:00 a.m.

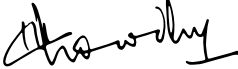
A Member entitled to attend and vote at the Annual General Meeting, can appoint a proxy to attend and on a poll to vote on it/his/her behalf. Proxy Form duly stamped must be deposited at the Bank's Registered Office or through email at cs@abbl.com at least seventy-two hours before the time fixed for the meeting otherwise Proxy Form will not be treated as valid.

**Gratitude**

Despite the unprecedented financial challenges, the Board remains committed to protecting the interests of depositors, maintaining operational continuity, ensuring regulatory compliance and rebuilding the Bank on a stronger and more resilient foundation. The Bank continues to pursue a comprehensive turnaround strategy focused on balance sheet repair, recovery of distressed assets, operational efficiency, digital transformation and prudent business growth with the objective of restoring stability, confidence, and long-term shareholder value.

The Board would like to express its sincere gratitude to every member of the AB Bank family for their tireless efforts and dedication to the Bank's success. The Board also wants to sincerely thank all of the regulators, valued clients and other stakeholders who have put their faith in the Bank over the course of its 43-year history.

Finally, the Board gives everyone the assurance that the Bank will keep up its tradition of succeeding in the face of any challenges and grow its position in the banking sector.



**Kaiser A. Chowdhury**  
Chairman

# DIRECTORS' STATEMENT OF RESPONSIBILITIES 2025

**Bismillahir Rahmanir Rahim**

**Dear Fellow Shareholders,**

The Directors are required to present the Annual Report together with the Directors' Report and the Financial Statements in accordance with the Companies Act, 1994, the Rules and Regulations of Bangladesh Bank (BB), the Bangladesh Securities & Exchange Commission (BSEC) Rules, 1987, the Dhaka Stock Exchange (Listing) Regulations, 2015, the Chittagong Stock Exchange (Listing) Regulations, 2015, and the BSEC's Notification on Financial Reporting and Disclosure dated June 20, 2018.

The Financial Statements are required by Law and the International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS), as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), to present fairly the financial position of the Bank and its performance for the period. Proper Accounting Records must be maintained to disclose, with reasonable accuracy at any time, the financial position of the Bank and to ensure that its Financial Statements comply with the Companies Act, 1994 and the Bank Companies Act, 1991 (as amended up to 2023).

The Board of Directors of AB Bank PLC. confirms that the Directors' Report, together with the Financial Statements in the Annual Report for the year 2025, has been prepared in Compliance with all applicable Laws, Rules, and Regulatory Guidelines, including the Companies Act, 1994, the Bank Companies Act, 1991 (as amended up to 2023), the Guidelines issued by Bangladesh Bank, and the BSEC Corporate Governance Code-2018.

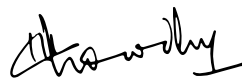
Through its Audit Committee, the Board has established an appropriate and adequate Internal Control System

within the Bank to attain Short-Term Business Objectives and ensure Long-Term Sustainability. The Board acknowledges its responsibility for the Efficiency, Effectiveness, Reliability, Timeliness, and Completeness of the Internal Control Systems, as well as their Compliance with applicable Laws and Regulations.

The Board of Directors of AB Bank PLC. meets regularly to deliberate on the Bank's Policies, Procedures, Risk Management, and Strategic Business Plans. During the year 2025, twenty-seven (27) meetings of the Board of Directors took place. This statement should be read in conjunction with the Auditors' Report to the Shareholders of AB Bank PLC. Compliance with the BSEC Corporate Governance Code-2018 is provided separately in this report.

Certain information in this Annual Report may contain projections or forward-looking statements regarding the Bank's Future Performance. These statements are based on our current expectations and assumptions and should not be construed as a guarantee of future results. Actual outcomes and trends may differ materially from those expressed in such Forward-Looking Statements due to various Economic and Market Factors.

On behalf of the Board,



**Kaiser A. Chowdhury**

Chairman  
AB Bank PLC.

# MANAGEMENT DISCUSSION AND ANALYSIS

## Economic and Industry Overview

The financial year 2025 remained challenging for the Banking sector in Bangladesh. Inflationary pressure, exchange rate volatility, and tight liquidity conditions continued to affect overall economic activity. The Banking industry continued to experience elevated levels of Non-Performing Loans (NPLs), increased funding costs, and pressure on Profitability and Capital adequacy.

Against this backdrop, AB Bank PLC. focused on maintaining operational continuity, strengthening risk management practices, preserving liquidity, and complying with regulatory requirements. This Management Discussion and Analysis presents an overview of the Bank's financial and operational performance, Business position, cash flows, capital adequacy, and key financial indicators for the year ended 31 December 2025.

## Financial and Operational Performance

BDT in Crore

Particulars	2025	2024	2023	2022	2021
Interest Income/Profit on Investments	(94)	912	2,551	2,146	2,038
Interest Paid/Profit on Deposits and Borrowings, etc.	3,449	2,811	2,062	1,707	1,582
<b>Net Interest Income</b>	<b>(3,543)</b>	<b>(1,899)</b>	<b>489</b>	<b>438</b>	<b>456</b>
Other Income	598	698	622	710	728
Operating Expenses	679	644	609	600	571
<b>Operating Profit</b>	<b>(3,624)</b>	<b>(1,846)</b>	<b>501</b>	<b>548</b>	<b>613</b>
Provisions for Loans & Others	60	45	260	273	433
<b>Profit Before Taxation</b>	<b>(3,684)</b>	<b>(1,891)</b>	<b>241</b>	<b>275</b>	<b>181</b>
Provisions for Tax	22	27	169	207	116
<b>Profit After Tax</b>	<b>(3,706)</b>	<b>(1,918)</b>	<b>72</b>	<b>68</b>	<b>64</b>
<b>Earnings Per Share (Tk.)</b>	<b>(41.38)</b>	<b>(21.41)</b>	<b>0.81</b>	<b>0.76</b>	<b>0.72</b>

## Key Financial Observations

### ✧ Profitability

The Bank incurred a net loss after tax of BDT 3,706 crore in 2025 compared to a loss of BDT 1,918 crore in 2024. The significant deterioration in profitability was primarily driven by negative net Interest Income, elevated funding costs, and continued pressure on core Banking operations.

### ✧ Net Interest Income (NII)

Net Interest Income remained negative at BDT (3,543) crore in 2025 against BDT (1,899) crore in 2024. Interest Income declined substantially to BDT (94) crore, while interest expenses increased to BDT 3,449 crore, reflecting increased funding costs and lower returns on earning assets.

### ✧ Other Income

Other income declined to BDT 598 crore in 2025 from BDT 698 crore in 2024, mainly due to lower commission, exchange, and investment-related income.

### ✧ Operating Expenses

Operating expenses increased moderately to BDT 679 crore in 2025 compared to BDT 644 crore in 2024, primarily due to increased administrative and employee-related expenses.

### ✧ Operating Profit

Operating loss widened significantly to BDT (3,624) crore in 2025 compared to BDT (1,846) crore in 2024, mainly attributable to negative NII and reduced non-interest income.

### ✧ Provisions

Provision expenses for loans and other assets stood at BDT 60 crore in 2025 compared to BDT 45 crore in 2024. The Bank continued to maintain provisions in accordance with regulatory requirements and asset quality considerations.

### ✧ Earnings Per Share (EPS)

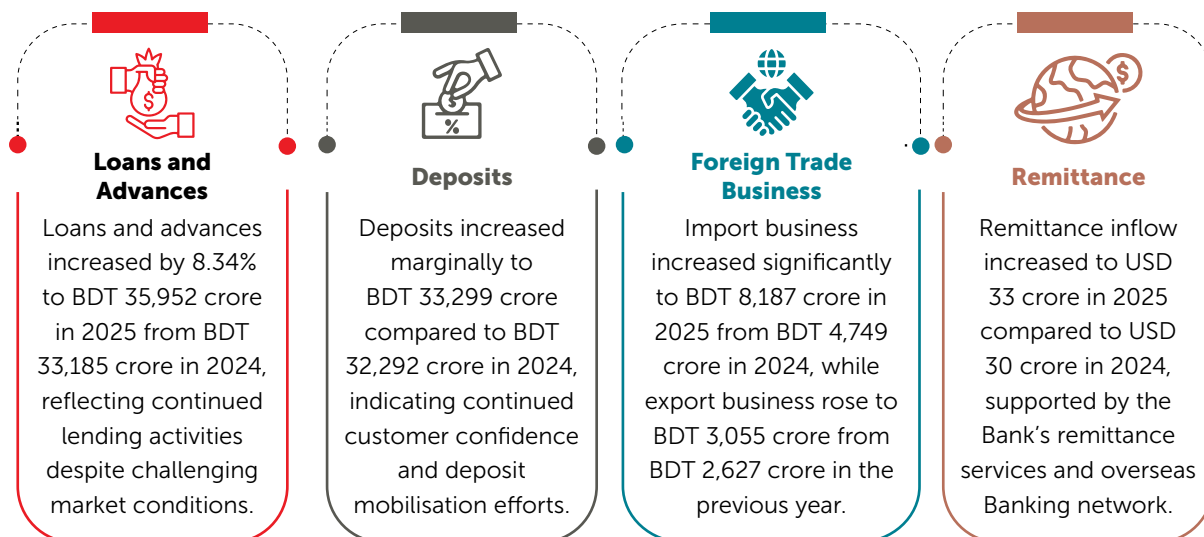
Earnings per share (EPS) declined to BDT (41.38) in 2025 from BDT (21.41) in 2024 due to the substantial net loss incurred during the year.

## II. Business Position

BDT in Crore

Particulars	2025	2024	2023	2022	2021
Loans & Advances	35,952	33,185	31,712	31,207	29,046
Deposit	33,299	32,292	35,477	31,670	29,837
Export	3,055	2,627	4,129	4,010	5,559
Import	8,187	4,749	5,437	5,045	4,862
Remittance (crore USD)	33	30	34	29	38

### Key Business Observations



## III. Equity Position

BDT in Crore

Particulars	2025	2024	2023	2022	2021
Paid-up Capital	896	896	878	861	836
Retained Earnings	(5,351)	(1,642)	350	410	481
Statutory Reserve	866	860	852	805	748
Other Reserves	361	364	366	367	365
<b>Total Equity</b>	<b>(3,228)</b>	<b>478</b>	<b>2,447</b>	<b>2,443</b>	<b>2,431</b>

### Key Equity Observations

#### ※ Shareholders' Equity

The Bank's total equity position turned negative at BDT (3,228) crore in 2025 compared to positive equity of BDT 478 crore in 2024. The deterioration was primarily attributable to accumulated losses and negative retained earnings.

#### ※ Retained Earnings

Retained earnings declined significantly to BDT (5,351) crore due to continued losses incurred during 2024 and 2025.

#### ※ Capital Base

Paid-up capital remained unchanged at BDT 896 crore, while statutory reserve increased marginally to BDT 866 crore.

The erosion of the Bank's equity base remains a critical concern and highlights the importance of timely recapitalisation and restoration of profitability.

## IV. Profit per Employee

Particulars	2025	2024	2023	2022	2021
Profit after Tax (Tk.)	(37,062,207,296)	(19,179,484,085)	721,818,118	641,384,540	391,416,392
Number of Employees	2,358	2,444	2,325	2,280	2,202
Profit per Employee (Tk.)	(15,717,645)	(7,847,579)	310,459	281,309	177,755
Other Reserves	361	364	366	367	365
<b>Total Equity</b>	<b>(3,228)</b>	<b>478</b>	<b>2,447</b>	<b>2,443</b>	<b>2,431</b>

## Key Observations

The Bank reported a negative profit per employee of Tk. 15,717,645 in 2025 compared to negative Tk. 7,847,579 in 2024, reflecting the substantial net loss incurred during the year.

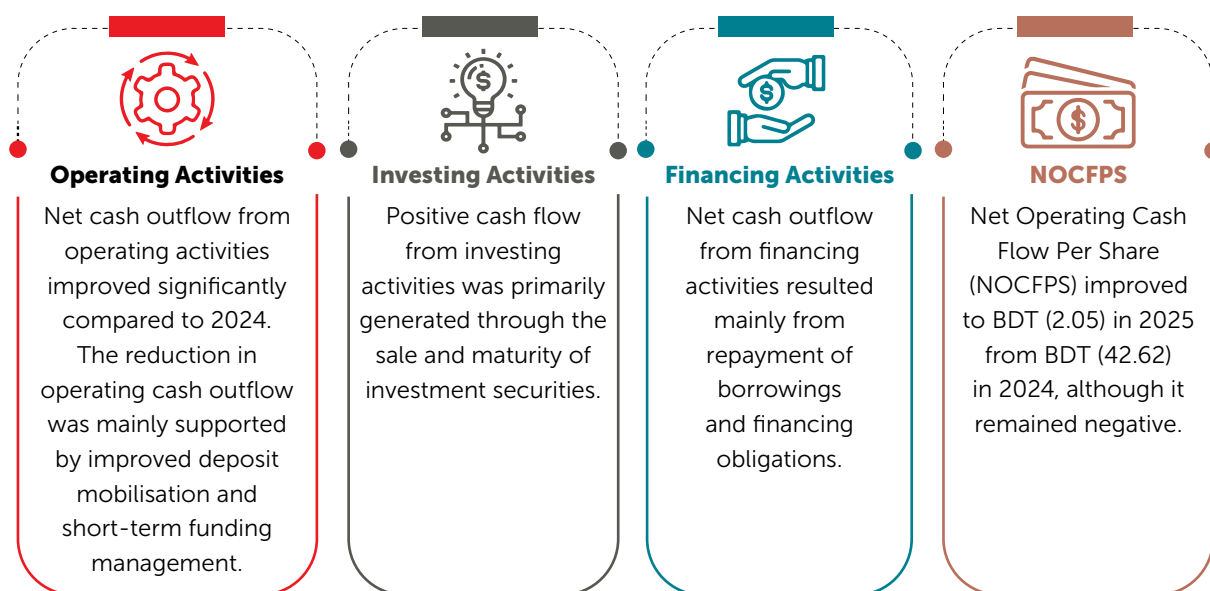
The number of employees stood at 2,358 in 2025 compared to 2,444 in 2024.

## V. Cash Flow Movement

BDT in Crore

Particulars	2025	2024	2023	2022	2021
Net Cash Flow from Operating Activities	(183)	(3,818)	1,081	(1,742)	301
Net Cash Flow from Investing Activities	240	3,093	(240)	1,324	59
Net Cash Flow from Financing Activities	(136)	(280)	(182)	(253)	355
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>(2.05)</b>	<b>(42.62)</b>	<b>12.07</b>	<b>(19.84)</b>	<b>3.42</b>

### Key Cash Flow Observations



## VI. Key Ratios

Particulars	2025	2024	2023	2022	2021
Capital to Risk Weighted Assets Ratio	(3.78%)	3.47%	10.26%	10.31%	10.74%
Loan Deposit Ratio	104.07%	98.54%	85.32%	92.26%	86.27%
Cost Income Ratio	(23.07%)	(53.64%)	54.86%	52.25%	48.22%
Return on Investment (ROI)	7.81%	12.75%	7.40%	6.86%	8.47%
Return on Assets (ROA)	(8.94%)	(4.54%)	0.17%	0.17%	0.16%
Return on Equity (ROE)	(269.52%)	(131.14%)	2.95%	2.78%	2.63%
Assets Utilization Ratio	44.11%	34.34%	65.97%	75.94%	79.82%

## VII. Capital Adequacy and Risk Management

### Capital Adequacy

The Bank's capital position remained under significant pressure during 2025.

✧ Capital to Risk Weighted Assets Ratio (CRAR) stood at (3.78%) against the regulatory requirement.

✧ Negative retained earnings and accumulated losses adversely impacted the Bank's capital base.

✧ The Bank continues to work closely with regulators regarding recapitalisation and capital restoration initiatives.

### Asset Quality

- ✘ Non-performing loans (NPLs) remained elevated during the year.
- ✘ The Bank continued recovery initiatives and monitoring mechanisms to improve classified loan management.
- ✘ Asset quality remains one of the key challenges for the Bank.

### Risk Management

The Bank maintained a structured risk management framework covering the following major risk areas:

- ✘ **Credit Risk:** Continuous monitoring of loan portfolio quality and recovery management.
- ✘ **Liquidity Risk:** Active liquidity management and funding diversification initiatives.
- ✘ **Market Risk:** Ongoing monitoring of investment and interest rate exposures.
- ✘ **Operational Risk:** Strengthening internal control and compliance systems.
- ✘ **Foreign Exchange Risk:** Regular monitoring and revaluation of foreign currency exposures.
- ✘ **ICT Risk:** Strengthening cybersecurity, technology infrastructure, and system controls.

### VIII. Compliance and Governance

- ✘ The Bank generally complied with applicable accounting standards (IAS/IFRS) as adopted in Bangladesh, subject to regulatory guidelines.
- ✘ Major regulatory requirements, including Bangladesh Bank circulars and the Bank Companies Act, were followed during the year.
- ✘ Financial statements were prepared on a going concern basis considering regulatory support and ongoing corrective initiatives.

- ✘ The Board of Directors and Management continued to work closely with regulators to address capital adequacy and provisioning requirements.

### IX. Outlook

The financial condition of AB Bank PLC. remained under significant stress in 2025 due to continued losses, capital shortfalls, and pressure on profitability.

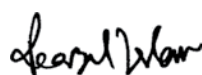
However, some early signs of operational stabilisation were observed through improved operating cash flows, growth in business volumes, and continued recovery efforts.

Going forward, the Bank's recovery and long-term sustainability will depend on:

- ✘ Timely recapitalisation
- ✘ Improvement in asset quality
- ✘ Reduction in non-performing loans
- ✘ Strengthening core banking profitability
- ✘ Improved operational efficiency and liquidity management

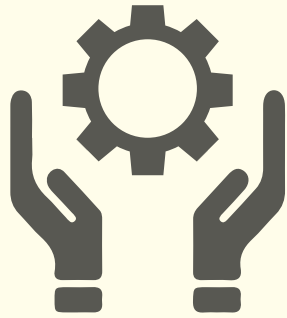
Management remains committed to implementing corrective measures, strengthening governance and risk management practices, and restoring the Bank's financial stability.

AB Bank PLC. remains committed to supporting the economy, serving its customers, and creating sustainable long-term value through responsible Banking practices.



**Reazul Islam**

Acting Managing Director & CEO



# CORPORATE GOVERNANCE



# STATEMENT OF GOVERNANCE

### Introduction

Corporate Governance (CG) at AB Bank PLC. comprises a set of Systems, Policies, and Practices designed to ensure Accountability, Transparency, and Fairness in all Business Activities and Transactions. The primary objective of the Bank's Governance Framework is to safeguard Stakeholders' Interests, meet Societal Expectations, and foster Sustainable Value Creation.

AB Bank PLC. remains committed to maintaining the highest Standards of Corporate Governance in compliance with the Regulatory Requirements of Bangladesh Bank and the Bangladesh Securities and Exchange Commission (BSEC). The Bank's Governance Culture is founded on Integrity, Ethical Conduct, Accountability, and Responsible Management Practices.

### Framework and Regulations Applied

AB Bank PLC.'s Governance Framework for 2025 was aligned with the following Regulatory Requirements and Internal Governance Principles:

### Regulatory Framework

The Regulatory Framework comprised the Companies Act, 1994; the Bank Companies Act, 1991 (amended

up to 2023); the BSEC Corporate Governance Code, 2018 (amended up to 2023); Bangladesh Bank's Circulars; Listing Regulations of DSE and CSE, 2015; Bangladesh Secretarial Standards (BSS) issued by ICSB; and other applicable Laws, Rules, Regulations, Circulars, Guidelines, Directives, and Notifications issued by the relevant Regulatory Authorities.

### Internal Governance Principles

The Bank's Internal Governance Principles are grounded in the Vision and Values of the Bank, the Articles of Association, the Code of Conduct, and the Charters of the Board Committees.

### Board of Directors

The Board of AB Bank PLC. comprises 07 (seven) members, including the Acting Managing Director & CEO. The Board consists of highly skilled and experienced professionals with expertise in Finance, Law, Business Administration, and Regulatory Affairs.

The Board serves as the apex body for Strategic Direction, Policy Formulation, and Decision-Making relating to Business, Operational, Financial, Compliance, and Risk Management matters. The Management of the Bank operates within the Policies, Guidelines, and Limits approved by the Board.

### Key Aspects of the Board

**01 Composition**  
The Board includes a balanced mix of Non-Executive and Independent Directors to ensure objective and effective Decision-Making.

**02 Meetings**  
The Board meets regularly, generally on a monthly basis, with additional meetings convened as required. During the year 2025, the Board held 27 (twenty-seven) meetings.

**03 Roles and Responsibilities**  
The Board is responsible for Formulating Strategic Objectives and Policies, Approving major Business and Operational Decisions, Appointing Senior Management Personnel, Ensuring Transparency, Accountability, and Effective Governance Practices, and Overseeing Compliance and Risk Management Functions.

**04 Independence**  
Independent Directors constitute 3 (three) directors which is (50%) of the total number of Directors in the Board of the Bank.



### Executive Committee

The Executive Committee of AB Bank PLC. plays a pivotal role in overseeing Operational Governance and Credit-related matters. Under delegated authority from the Board, the Committee approves Loans within approved limits, implements Governance Policies, monitors Operational Performance and Risk Exposures, and ensures Transparent Reporting Practices.

During the year 2025, the Executive Committee held 02 (two) meetings to support efficient Banking Operations whilst ensuring compliance with Regulatory Requirements.

### Audit Committee

During 2025, the Audit Committee convened 14 (fourteen) meetings, exceeding the minimum requirement of four meetings annually as prescribed by Bangladesh Bank & BSEC.

The Committee comprises 03 (three) members, including an Independent Director who serves as the Chairman of the Committee. The Company Secretary act as the Secretary to the Committee, whilst members of Management attend meetings upon invitation as required. The Audit Committee works within the scope of Bangladesh Bank Guidelines, subsequent BRPD Circular-02, dated February 11, 2024, and the Corporate Governance Code 2018.

The Audit Committee is responsible for overseeing Internal Control Systems, Financial Reporting Processes, Internal and External Audit Functions, and Compliance with applicable Laws and Regulations.

### Risk Management Committee

The Risk Management Committee (RMC) of the Bank has been formed in compliance with the Bank Companies Act, 1991 (amended up to 2023) and subsequent BRPD Circular-02, dated February 11, 2024.

The Committee currently comprises 03 (three) Board members. Although the Regulatory Requirement is a minimum of four meetings annually, the Committee held 08 (eight) meetings during 2025 to strengthen oversight of Strategic, Operational, and Financial Risks.

### Shariah Supervisory Committee

The Shariah Supervisory Committee comprises 03 (three) members responsible for overseeing and providing Strategic Guidance to the Bank's Islamic Banking Operations.

The Committee includes qualified Islamic scholars and functions in accordance with its approved Terms of Reference and assigned responsibilities.

### Transparency and Accountability

With regard to Directors' Shareholding, all eligible Directors, excluding Independent Directors, hold the required percentage of shares in compliance with Regulatory Requirements, and relevant Disclosures are provided in the Annual Report. All Related Party Transactions are disclosed in the Financial Statements in accordance with BAS 24 and Bangladesh Bank Guidelines. The Bank further maintains a Whistleblower Policy that encourages employees to report Unethical or Inappropriate Practices without fear of retaliation.

### Financial and Regulatory Compliance

AB Bank PLC. complies with all applicable Tax Obligations and Regulatory Requirements. External auditors, namely M M Rahman & Co., and compliance auditors, namely S.F. Ahmed & Co., conduct independent Audits and Reviews to ensure compliance with Financial Reporting and Governance Standards. The Bank maintains a zero-tolerance policy towards Money Laundering and Terrorist Financing through robust Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) Frameworks and Monitoring Systems.

### Compliance with Secretarial Standards Issued by ICSB

The Institute of Chartered Secretaries of Bangladesh (ICSB), the statutory professional body established to promote good Corporate Governance Practices in Bangladesh, has issued the Bangladesh Secretarial Standards (BSS) to ensure Consistency, Transparency, and Accountability in Corporate Practices.

AB Bank PLC. complies with the Bangladesh Secretarial Standards issued by ICSB and follows the applicable requirements in conducting Board

Meetings, Committee Meetings, General Meetings, preparation of Minutes, Dividend-related matters, meetings through Electronic Modes, and Resolutions by Circulation.

The Company Secretarial & Board Affairs Division of the Bank is responsible for ensuring adherence to the applicable Secretarial Standards and maintaining

Governance Practices in line with Regulatory Expectations and Corporate Governance Principles.

During the year 2025, AB Bank PLC. complied with the following Bangladesh Secretarial Standards issued by ICBSB:

### Bangladesh Secretarial Standards (BSS)

#### BSS-1

##### Secretarial Standard on Meetings of the Board of Directors

The Bank complied with the requirements relating to Convening of Meetings, Frequency of Meetings, Quorum Requirements, Attendance at Meetings, Role and Responsibilities of the Chairman, Passing of Resolutions by Circulation, Recording and Maintenance of Minutes, Preservation of Minutes and Supporting Documents, and Disclosure Requirements.

#### BSS-2

##### Secretarial Standard on General Meetings

The Bank complied with the provisions relating to Convening of Meetings, Frequency of Meetings, Quorum Requirements, Presence of Directors and Auditors, Role of the Chairman, Voting Procedures, Proxies, Conduct of Poll, Withdrawal and Rescinding of Resolutions, Modification of Resolutions, Reading of Reports and Certificates, Adjournment of Meetings, and Recording and Preservation of Minutes and other records.

#### BSS-3

##### Secretarial Standard on Minutes

The Bank complied with the standards relating to Maintenance of Minutes, Contents of Minutes, Recording Procedures, Alteration and Modification, Finalisation and Signing, Inspection Procedures, and Preservation of Records.

#### BSS-4

##### Secretarial Standard on Dividend

The Bank complied with the applicable requirements relating to Declaration and Recommendation of Dividend, Dividend Distribution Procedures, Entitlement to Dividend, Payment of Dividend, and Treatment of Unpaid or Unclaimed Dividend.

#### BSS-5

##### Secretarial Standard on Meetings through Electronic Modes (Virtual or Hybrid Meetings)

The Bank complied with the standards relating to Board and Committee Meetings, including Convening of Meetings through Electronic Modes, Procedures and Safeguards for conducting meetings, Conduct of Meetings, and Recording of Minutes and Proceedings. With respect to Members' Meetings, the Bank adhered to the Guidelines for General Meetings and Procedures for convening and conducting meetings through Electronic Modes.

#### BSS-6

##### Secretarial Standard on Resolution by Circulation

The Bank complied with the requirements relating to Authority for Passing Resolutions by Circulation, Circulation Procedures, Approval Process, Recording Requirements, and Validity of Resolutions.



### Shareholders

The Bank provides notices of the Annual General Meeting (AGM) along with the Annual Report to shareholders within the stipulated timeframe. Quarterly Financial Statements and relevant Disclosures are also published on the Bank's website.



### Employees

The Bank maintains Policies and Practices relating to Employee Development, Training, Gender Equality, Workplace Diversity, and Fair Remuneration.



### Community

AB Bank PLC. remains committed to Environmental Sustainability and Corporate Social Responsibility (CSR) initiatives, details of which are provided in the Sustainability Report.



### Management

#### i) Managing Director & CEO

In accordance with BRPD Circular No. 05 dated 27 February 2024 issued by Bangladesh Bank, the Managing Director & CEO performs duties and exercises authority in line with applicable Regulatory Guidelines.

The Acting Managing Director & CEO of the Bank does not hold a similar position in any other listed company.

#### Key Responsibilities

The Managing Director & CEO oversees the overall Operations and Management of the Bank, formulates and implements Board-approved Strategies, ensures Financial and Operational Performance, and maintains compliance with Regulatory Requirements.

#### Accountability

The Managing Director & CEO reports directly to the Board of Directors and operates in accordance with Bangladesh Bank and BSEC Regulatory Guidelines.

### Performance Evaluation

The Board conducts annual Performance Evaluations of the Managing Director & CEO to ensure Accountability and Leadership Effectiveness.

#### Separation of Roles

The roles of Chairman and Managing Director & CEO are separate to ensure Transparency, Accountability, and Effective Governance.

#### ii) Key Executive Appointments & Roles

The appointments of the Company Secretary (CS) and Head of Internal Audit & Compliance (HIAC) are made in accordance with the Bank's Policies, the BSEC Corporate Governance Code 2018, and other applicable Regulatory Requirements.

In addition, the Chief Financial Officer (CFO) and Chief Technology Officer (CTO) are appointed in accordance with BRPD Circular Letter No. 03/2018 dated 25 March 2018.

#### Chief Financial Officer (CFO)

The CFO is responsible for ensuring Financial Stability and Integrity, Regulatory Compliance with IFRS and Bangladesh Bank/BSEC requirements, Strategic Financial Planning and Reporting, and Oversight of Audits and Tax Compliance.

#### Company Secretary (CS)

The Company Secretary is responsible for Managing Board Affairs and Governance Matters, Coordinating Statutory Meetings including AGMs and EGMs, Maintaining Regulatory Filings with RJSC, BSEC, and other authorities, and Ensuring Compliance with Corporate Laws and Governance Requirements.

#### Head of Internal Audit & Compliance (HIAC)

The HIAC reports directly to the Audit Committee, conducts Risk-based Internal Audits, evaluates Internal Control Systems, and ensures compliance with Policies, Laws, and Regulations.

#### Chief Technology Officer (CTO)

The CTO is responsible for leading the Bank's overall IT Strategy and Infrastructure, strengthening

Cybersecurity and Digital Transformation Initiatives, ensuring Technology Reliability, Operational Continuity, and System Security, and aligning Technology Initiatives with Regulatory and Business Objectives.

### **iii) Governance Practices**

#### **Board Engagement**

The Managing Director & CEO, CFO, CS, and HIAC attend Board Meetings without receiving any additional remuneration for attendance. However, they refrain from participating in discussions or decisions involving matters of personal interest.

#### **Transparency**

Shareholding information relating to the Managing Director & CEO, CFO, CS, HIAC, and other Senior Executives is disclosed in the Annual Report. Remuneration Policies are aligned with Organisational Objectives and applicable Regulatory Standards.

### **iv) Compliance and Ethics**

#### **Code of Conduct**

Employees of the Bank are required to uphold Ethical Standards, Integrity, Professionalism, and Regulatory Compliance in all Business Activities, thereby fostering a culture of Accountability and Responsible Conduct.

#### **Financial Reporting**

The Financial Statements of the Bank are prepared in accordance with International Financial Reporting Standards (IFRS), applicable local regulations, and Bangladesh Bank Guidelines. CEO and CFO declarations are included in the Corporate Governance Report as required.

### **Conclusion**

Overall, AB Bank PLC. is governed by the applicable Rules, Regulations, Codes, Circulars, Directives, and Policies relevant to Banking Operations and Business Activities.

The Bank maintains comprehensive Governance and Control Mechanisms covering Capital Adequacy, Risk Management, Liquidity Management, Anti-Money Laundering (AML) Compliance, Prudential Guidelines, and Regulatory Reporting Standards.

AB International Finance Limited (ABIFL) in Hong Kong and the Bank's Mumbai Branch operate in compliance with the Laws and Regulations of their respective jurisdictions.

The Bank's local subsidiaries — AB Investment Limited (ABIL), AB Securities Limited (ABSL), and Cashlink Bangladesh Limited (CBL) — operate under the Rules and Regulations of the Bangladesh Securities and Exchange Commission (BSEC) and the Companies Act, 1994.

Arab Bangladesh Bank Foundation, the philanthropic arm of the Bank, operates under the Society Registration Act.

AB Bank PLC. remains committed to upholding the highest Standards of Corporate Governance through Accountability, Transparency, Ethical Conduct, and Sustainable Business Practices. The Bank's continued focus on Regulatory Compliance, Stakeholder Engagement, and Responsible Governance reinforces its position as a trusted Financial Institution in Bangladesh.

# BANGLADESH ASSOCIATION OF PUBLICLY LISTED COMPANIES

**Renewed Certificate**

*This is to certify that*

**AB BANK PLC.**

*is an Ordinary Member of Bangladesh Association of Publicly Listed Companies  
and is entitled to all the rights and privileges appertaining thereto.*

*This certificate remains current until 31st December, 2026*

Ref. No: CM-2026/116

Date of issue : March 2, 2026



  
Secretary General

# CERTIFICATION ON COMPLIANCE OF CORPORATE GOVERNANCE CODE

**S. F. AHMED & CO.**  
CHARTERED ACCOUNTANTS | Since : 1958



## Report to the Shareholders of AB Bank PLC. in Compliance with the Corporate Governance Code

Certificate as per condition no. 1 (5) (XXVII) of Corporate Governance Code of BSEC vide Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018

We have examined the compliance status with the Corporate Governance Code by AB Bank PLC. ("The Bank") for the year ended on 31 December 2025. This Code relates to the Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018, amendment Notification No. BSEC/CMRRCD/2009-193/66/PRD/148 dated 16 October 2023, and amendment Notification No. BSEC/CMRRCD/2009-193/76/PRD/151 dated 04 April 2024 of Bangladesh Securities and Exchange Commission (BSEC).

Such compliance with Corporate Governance Code is the responsibility of the Bank. Our examination was limited to the procedures and implementation thereof as adopted by the management in ensuring compliance with the conditions of the Corporate Governance Code.

This is a scrutiny and verification and an independent audit in compliance with the conditions of the Corporate Governance Code as well as the provisions of relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Corporate Governance Code.

We state that we have obtained all the information and explanations, which we have required, and after due scrutiny and verification thereof, we report that, in our opinion:

- (a) The Bank has complied with the conditions of Corporate Governance Code as stipulated in above mentioned Corporate Governance Code issued by the BSEC except condition nos. 1(7), 4(ii) and 6 as stated in Annexure-C of the above BSEC Notification which were however complied with as per BRPD circular letter no. 21 dated 12 May 2024;
- (b) The Bank has complied with the provisions of relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) as required by this Code;
- (c) Proper books and records have been kept by the Bank as required under the Companies Act, 1994, the securities laws and other relevant laws; and
- (d) The Governance of the Bank is satisfactory.



Dhaka, Bangladesh  
Dated, 12 May 2026

  
Md. Moktar Hossain, FCA  
Senior Partner  
Enrollment no. 728  
S. F. AHMED & CO.  
Chartered Accountants

**ANNEXURE- A**

Status of Compliance with the conditions imposed by the Bangladesh Securities and Exchange Commission's Notification No (SEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018 issued under section 2CC of the Securities and Exchange Ordinance, 1969 is presented below:

Condition No.	Title	Compliance Status ("√" has been put in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
<b>1</b>	<b>Board of Directors (BoD)</b>			
1(1)	Board size (number of Board members - minimum 5 and Maximum 20)	√		
<b>1(2)</b>	<b>Independent Directors</b>			
1(2)(a)	At least one fifth (1/5) of the total number of Directors shall be Independent Directors;	√		
<b>1(2)(b)</b>	<b>Independent Director means a Director</b>			
1(2)(b)(i)	who either does not hold any share in the company or holds less than one percent (1%) shares of the total paid-up Capital of the company	√		
1(2)(b)(ii)	who is not a sponsor of the company or is not connected with the company's any sponsor or director or nominated director or shareholder of the company or any of its associates, sister concerns, subsidiaries and parents or holding entities who holds one percent (1%) or more shares of the total paid-up shares of the company on the basis of family relationship and his or her family members also shall not hold above mentioned shares in the company	√		
1(2)(b)(iii)	who has not been an executive of the company in immediately preceding 2 (two) financial years	√		
1(2)(b)(iv)	who does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary/associated companies	√		
1(2)(b)(v)	who is not a member or TREC holder, director or officer of any stock exchange	√		
1(2)(b)(vi)	who is not a shareholder, director or officer of any member of stock exchange or an intermediary of the capital market	√		
1(2)(b)(vii)	who is not a partner or executive or was not a partner or an executive during the preceding 3 (three) years of the company's statutory audit firm or audit firm engaged in internal audit services or audit firm conducting special audit or professional certifying compliance of this code.	√		
1(2)(b)(viii)	who shall not be an independent director in more than 5 (five) listed companies	√		
1(2)(b)(ix)	who has not been convicted by a court of competent jurisdiction as a defaulter in payment of any loan to a bank or a Non-Bank Financial Institution (NBFI)	√		
1(2)(b)(x)	who has not been convicted for a criminal offence involving moral turpitude	√		
1(2)(c)	Independent Director(s) shall be appointed by BoD approved by the shareholders in the Annual General Meeting (AGM)	√		
1(2)(d)	The post of independent director(s) cannot remain vacant for more than 90 (ninety) days	√		

Condition No.	Title	Compliance Status ("√" has been put in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1(2)(e)	The tenure of office of an independent director shall be for a period of 3 (three) years, which may be extended for 1 (one) term only.	√		
<b>1(3)</b>	<b>Qualification of Independent Director</b>			
1(3)(a)	Independent director shall be a knowledgeable individual with integrity who is able to ensure compliance with financial, regulatory and corporate laws and can make meaningful contribution to business	√		
1(3)(b)(i)	Independent Director should be a Business Leader who is or was a promoter or director of an unlisted company having minimum paid-up capital of Tk. 100.00 million or any listed company or a member of any national or international chamber of commerce or business association; or			Not Applicable
1(3)(b)(ii)	Independent Director should be a Corporate Leader who is or was a top-level executive not lower than Chief Executive Officer or Managing Director or Deputy Managing Director or Chief Financial Officer or Head of Finance or Accounts or Company Secretary or Head of Internal Audit and Compliance or Head of Legal Service or a candidate with equivalent position of an unlisted company having minimum paid-up capital of Tk. 100.00 million or of a listed company; or	√		
1(3)(b)(iii)	Independent Director should be a Former official of government or statutory or autonomous or regulatory body in the position not below 5th Grade of the national pay scale, who has at least educational background of bachelor degree in economics or commerce or business or Law; or	√		
1(3)(b)(iv)	Independent Director should be a University Teacher who has educational background in Economics or Commerce or Business Studies or Law			Not Applicable
1(3)(b)(v)	Independent Director should be a Professional who is or was an advocate practicing at least in the High Court Division of Bangladesh Supreme Court or a Chartered Accountant or Cost and Management Accountant or Chartered Financial Analyst or Chartered Certified Accountant or Certified Public Accountant or Chartered Management Accountant or Chartered Secretary or equivalent qualification	√		
1(3)(c)	The independent director shall have at least 10 (ten) years of experiences in any field mentioned in clause (b)	√		
1(3)(d)	In special cases the above qualifications may be relaxed subject to prior approval of Commission.			Not Applicable
<b>1(4)</b>	<b>Duality of Chairperson of the Board of Directors and Managing Director or Chief Executive Officer</b>			
1(4)(a)	The positions of the Chairperson of the Board and the Managing Director (MD) and/or Chief Executive Officer (CEO) of the company shall be filled by different individuals.	√		1) Mr. Kaiser A. Chowdhury, Chairman 2) Mr. Reazul Islam, Acting Managing Director & CEO

Condition No.	Title	Compliance Status ("√" has been put in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1(4)(b)	The Managing Director (MD) and/or Chief Executive Officer (CEO) of a listed company shall not hold the same position in another listed company	√		
1(4)(c)	The Chairperson of the Board shall be elected from among the non-executive directors of the company	√		
1(4)(d)	The Board shall clearly define respective roles and responsibilities of the Chairperson and the Managing Director and/or Chief Executive Officer	√		
1(4)(e)	In the absence of the Chairperson of the Board, the remaining members may elect one of themselves from non- executive directors as Chairperson for that particular Board's meeting; the reason of absence of the regular Chairperson shall be duly recorded in the minutes	√		
<b>1(5)</b>	<b>The Directors' Report to Shareholders</b>			
1(5)(i)	Industry outlook and possible future developments in the industry	√		
1(5)(ii)	Segment-wise or product-wise performance	√		
1(5)(iii)	Risks and concerns including internal and external risk factors, threat to sustainability and negative impact on environment, if any	√		
1(5)(iv)	A discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin	√		
1(5)(v)	Discussion on continuity of any Extra-Ordinary gain or loss			Not such Extra-ordinary Gain or loss occurred in the Financial Year.
1(5)(vi)	A detailed discussion on related party transactions along with a statement showing amount, nature of related party, nature of transactions and basis of transactions of all related party transactions	√		
1(5)(vii)	Utilization of proceeds from public issues, rights issues and/or through any other instrument			Not Applicable
1(5)(viii)	An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO) (Rights Share Offer, Direct Listing, etc			Not Applicable
1(5)(ix)	If significant variance occurs between Quarterly Financial performance and Annual Financial Statements, the management shall explain about the variance	√		
1(5)(x)	Remuneration to directors including independent directors	√		
1(5)(xi)	The financial statements present fairly its state of affairs, the result of its operations, cash flows and changes in equity	√		
1(5)(xii)	Proper books of account have been maintained	√		
1(5)(xiii)	A statement that appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgment	√		

Condition No.	Title	Compliance Status ("√" has been put in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1(5)(xiv)	A statement that International Accounting Standards (IAS)/ International Financial Reporting Standard (IFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there-from has been adequately disclosed	√		
1(5)(xv)	The system of Internal control is sound in design and has been effectively implemented and monitored	√		
1(5)(xvi)	Minority shareholders have been protected from abusive actions by, or in the interest of, controlling shareholders acting either directly or indirectly and have effective means of redress	√		
1(5)(xvii)	Going Concern (ability to continue as going concern)	√		
1(5)(xviii)	Highlight and explain significant deviations from the last year's operating results	√		
1(5)(xix)	Key operating and financial data of at least preceding 5(five) years shall be summarized	√		
1(5)(xx)	Reason for non-declaration of Dividend	√		
1(5)(xxi)	Board's statement to the effect that no bonus shares or stock dividend has been or shall be declared as interim dividend	√		
1(5)(xxii)	The total number of Board meetings held during the year and attendance by each director	√		
<b>1(5)(xxiii)</b>	<b>A report on the pattern of shareholding disclosing the aggregate number of shares (along with name-wise details where stated below) held by</b>			
1(5)(xxiii)(a)	Parent or Subsidiary or Associated Companies and other related parties	√		
1(5)(xxiii)(b)	Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and Compliance and their spouses and minor children	√		
1(5)(xxiii)(c)	Executives Explanation: For the purpose of this clause, the expression "Executive" means top 5 (five) salaried employees of the company, other than the Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer and Head of Internal Audit & Compliance.	√		
1(5)(xxiii)(d)	Shareholders holding ten percent (10%) or more voting interest in the company (name wise details);	√		Nil
<b>1(5) (xxiv)</b>	<b>The appointment or reappointment of a director, a disclosure on the following information to the shareholders</b>			
1(5)(xxiv)(a)	A brief resume of the director	√		
1(5) (xxiv) (b)	Nature of his or her expertise in specific functional areas	√		
1(5)(xxiv)(c)	Names of companies in which the person also holds the directorship and the membership of committees of the Board	√		
<b>1(5) (xxv)</b>	<b>A Management's Discussion and Analysis signed by CEO or MD presenting detailed analysis of the company's position and operations along with a brief discussion of changes in the financial statements, among others, focusing on</b>			
1(5) (xxv)(a)	Accounting policies and estimation for preparation of financial statements	√		

Condition No.	Title	Compliance Status ("√" has been put in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1(5) (xxv)(b)	Changes in accounting policies and estimation, if any, clearly describing the effect on financial performance or results and financial position as well as cash flows in absolute figure for such changes	√		
1(5) (xxv)(c)	Comparative analysis (including effects of inflation) of financial performance or results and financial position as well as cash flows for current financial year with immediate preceding five years explaining reasons thereof	√		
1(5)(xxv)(d)	Compare such financial performance or results and financial position as well as cash flows with the peer industry scenario	√		
1(5) (xxv)(e)	Briefly explain the financial and economic scenario of the country and the globe	√		
1(5) (xxv)(f)	Risks and concerns issues related to the financial statements, explaining such risk and concerns mitigation plan of the company.	√		
1(5) (xxv)(g)	Future plan or projection or forecast for company's operation, performance and financial position, with justification thereof, i.e., actual position shall be explained to the shareholders in the next AGM	√		
1(5) (xxvi)	Declaration or certification by the CEO and the CFO to the Board as required under condition No. 3(3) disclosed as per <b>Annexure-A</b>	√		
1(5)(xxvii)	The report as well as certificate regarding compliance of conditions of this Code as required under condition No.9 disclosed as per <b>Annexure-B</b> and <b>Annexure-C</b>	√		
1(6)	The company conducted its Board meetings and record the minutes of the meetings as well as keep required books and records in line with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Code	√		
<b>1(7)</b>	<b>Code of Conduct for the Chairperson, other Board members and Chief Executive Officer</b>			
1(7)(a)	The Board laid down a code of conduct, based on the recommendation of the Nomination and Remuneration Committee (NRC) at condition No( 6, for the Chairperson of the Board, other board members and Chief Executive Officer of the company	-		In compliance with the Bangladesh Bank's BRPD Circular Letter no. 21 dated 12 May 2024, the responsibilities of the Nomination and Remuneration Committee have been entrusted to the Audit Committee of the Board.
1(7)(b)	The code of conduct as determined by the NRC posted on the website of the company including, among others, prudent conduct and behavior, confidentiality, conflict of interest, compliance with laws, rules and regulations, prohibition of insider trading, relationship with environment, employees, customers and suppliers and independency	-		

Condition No.	Title	Compliance Status ("√" has been put in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
<b>2</b>	<b>Governance of Board of Directors of Subsidiary Company</b>			
2(a)	Provisions relating to the composition of the Board of the holding company made applicable to the composition of the Board of the subsidiary company	√		
2(b)	At least 1 (one) independent director on the Board of the holding company shall be a director on the Board of the subsidiary company	√		
2(c)	The minutes of the Board meeting of the subsidiary company placed for review at the following Board meeting of the holding company	√		
2(d)	The minutes of the respective Board meeting of the holding company stated that they have reviewed the affairs of the subsidiary company also	√		
2(e)	The Audit Committee of the holding company also reviewed the financial statements, in particular the investments made by the subsidiary company.	√		
<b>3</b>	<b>Managing Director (MD) or Chief Executive Officer (CEO), Chief Financial Officer (CFO), Head of Internal Audit and Compliance (HIAC) and Company Secretary (CS)</b>			
<b>3(1)</b>	<b>Appointment</b>			
3(1)(a)	The Board appointed a Managing Director (MD) or Chief Executive Officer (CEO), a Company Secretary (CS), a Chief Financial Officer (CFO) and a Head of Internal Audit and Compliance (HIAC)	√		
3(1)(b)	The positions of the Managing Director (MD) or Chief Executive Officer (CEO), Company Secretary (CS), Chief Financial Officer (CFO) and Head of Internal Audit and Compliance (HIAC) filled by different individuals	√		
3(1)(c)	The MD or CEO, CS, CFO and HIAC of a listed company shall not hold any executive position in any other company at the same time	√		
3(1)(d)	The Board clearly defined respective roles, responsibilities and duties of the CFO, the HIAC and the CS	√		
3(1)(e)	The MD or CEO, CS, CFO and HIAC not removed from their position without approval of the Board as well as immediate dissemination to the Commission and stock exchange(s)	√		
3(2)	The MD or CEO, CS, CFO and HIAC of the company attended the meetings of the Board	√		
3(3)	Duties of Managing Director (MD) or Chief Executive Officer (CEO) and Chief Financial Officer (CFO)			
3(3)(a)(i)	The MD or CEO and CFO certified to the Board that they have reviewed financial statements for the year and that to the best of their knowledge and belief these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.	√		
3(3)(a)(ii)	These statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws;	√		

Condition No.	Title	Compliance Status ("√" has been put in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
3(3)(b)	The MD or CEO and CFO also certified that there are, to the best of knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board or its members	√		
3(3)(c)	The certification of the MD or CEO and CFO disclosed in the Annual Report	√		
<b>4</b>	<b>Board of Directors Committee</b>			
4(i)	Audit Committee	√		
4(ii)	Nomination and Remuneration Committee	-		In compliance with the Bangladesh Bank's BRPD Circular Letter no. 21 dated 12 May 2024, the responsibilities of the Nomination and Remuneration Committee have been entrusted to the Audit Committee of the Board.
<b>5</b>	<b>Audit Committee</b>			
<b>5(1)</b>	<b>Responsibility to the Board of Directors</b>			
5(1)(a)	The Audit Committee is the sub-committee of the BoD	√		
5(1)(b)	The Audit Committee assisted the BoD in ensuring that the financial statements reflected true and fair view of the state of affairs of the company and in ensuring a good monitoring system within the business	√		
5(1)(c)	The Audit Committee shall be responsible to the Board; the duties of the Audit Committee shall be clearly set forth in writing.	√		
5(2)	Constitution of the Audit Committee			
5(2)(a)	The Audit Committee is composed of at least 3 members;	√		
5(2)(b)	The BoD appointed members of the Audit Committee who is the directors of the company and included at least 1 (one) Independent Director;	√		
5(2)(c)	All members of the audit committee is "financially literate" and at least 1 (one) member has accounting or related financial management experience.	√		
5(2)(d)	When the term of service of the Committee members expires or there is any circumstance causing any Committee member to be unable to hold office before expiration of the term of service, thus making the number of the Committee members to be lower than the prescribed number of 3 (three) persons, the Board shall appoint the new Committee member to fill up the vacancy immediately or not later than 1 (one) month from the date of vacancy in the Committee to ensure continuity of the performance of work of the Audit Committee;	√		

Condition No.	Title	Compliance Status ("√" has been put in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
5(2)(e)	The Company Secretary acted as the secretary of the Audit Committee;	√		
5(2)(f)	The quorum of the Audit Committee meeting is not constituted without at least 1(one) independent director.	√		
<b>5(3)</b>	<b>Chairman of the Audit Committee</b>			
5(3)(a)	The BoD selected the Chairman of the Audit Committee, who is an Independent Director	√		
5(3)(b)	In the absence of the Chairperson of the Audit Committee, the remaining members may elect one of themselves as Chairperson for that particular meeting, in that case there shall be no problem of constituting a quorum as required under condition No. 5(4)(b) and the reason of absence of the regular Chairperson shall be duly recorded in the minutes.	√		
5(3)(c)	Chairman of the audit committee remained present in the AGM	√		
<b>5(4)</b>	<b>Meeting of the Audit Committee</b>			
5(4)(a)	The Audit Committee conducted at least its four meetings in a financial year	√		
5(4)(b)	The quorum of the meeting of the Audit Committee shall be constituted in presence of either two members or two-third of the members of the Audit Committee, whichever is higher, where presence of an independent director is a must.	√		
<b>5(5)</b>	<b>Role of Audit Committee</b>			
5(5)(a)	Oversee the financial reporting process	√		
5(5)(b)	Monitor choice of accounting policies and principles	√		
5(5)(c)	Monitor Internal Control Risk Management process	√		
5(5)(d)	Oversee hiring and performance of external auditors	√		
5(5)(e)	Hold meeting with the external or statutory auditors	√		
5(5)(f)	Review the annual financial statements before submission to the board for approval	√		
5(5)(g)	Review the quarterly and half yearly financial statements before submission to the board for approval	√		
5(5)(h)	Review the adequacy of internal audit function	√		
5(5)(i)	Review the Management's Discussion and Analysis before disclosing in the Annual Report;	√		
5(5)(j)	Review statement of significant related party transactions submitted by the management;	√		
5(5)(k)	Review Management Letters/Letter of Internal Control weakness issued by statutory auditors	√		
5(5)(l)	Oversee the determination of audit fees based on scope and magnitude, level of expertise deployed and time required for effective audit and evaluate the performance of external auditors	√		

Condition No.	Title	Compliance Status ("√" has been put in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
5(5)(m)	Disclosure to the Audit Committee about the uses/ applications of IPO funds by major category (capital expenditure, sales and marketing expenses, working capital, etc), on a quarterly basis, as a part of their quarterly declaration of financial results (Further, on an annual basis, shall prepare a statement of funds utilized for the purposes other than those stated in the prospectus			Not Applicable
<b>5(6)</b>	<b>Reporting of the Audit Committee</b>			
<b>5(6)(a)</b>	<b>Reporting to the Board of Directors</b>			
5(6)(a)(i)	Reporting to BoD on the activities of the Audit Committee	√		
5(6)(a)(ii)(a)	Reporting to BoD on conflicts of interests			No such incidence arose
5(6)(a)(ii)(b)	Reporting to BoD on any fraud or irregularity or material defect in the internal control system			No such incidence arose
5(6)(a)(ii)(c)	Reporting to BoD on suspected infringement of laws			No such incidence arose
5(6)(a)(ii)(d)	Reporting to BoD on any other matter			Not Applicable
5(6)(b)	Reporting to BSEC (if any material impact on the financial condition & results of operation, unreasonably ignored by the management)			No such incidence arose
5(7)	Reporting to the Shareholders of Audit Committee activities, which shall be signed by the Chairman and disclosed in the Annual Report	√		
<b>6</b>	<b>Nomination and Remuneration Committee (NRC)</b>			
<b>6(1)</b>	<b>Responsibility to the Board of Directors</b>			
6(1)(a)	The company has a Nomination and Remuneration Committee (NRC) as a sub-committee of the Board			In compliance with the Bangladesh Bank's BRPD Circular Letter no. 21 dated 12 May 2024, the responsibilities of the Nomination and Remuneration Committee have been entrusted to the Audit Committee of the Board.
6(1)(b)	The NRC shall assist the Board in formulation of the nomination criteria or policy for determining qualifications, positive attributes, experiences and independence of directors and top level executive as well as a policy for formal process of considering remuneration of directors, top level executive;			
6(1)(c)	The Terms of Reference (ToR) of the NRC shall be clearly set forth in writing covering the areas stated at the condition No. 6(5)(b).			

Condition No.	Title	Compliance Status ("√" has been put in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
<b>6(2)</b>	<b>Constitution of the NRC</b>			
6(2)(a)	The Committee is comprised of at least three members including an independent director			In compliance with the Bangladesh Bank's BRPD Circular Letter no. 21 dated 12 May 2024, the responsibilities of the Nomination and Remuneration Committee have been entrusted to the Audit Committee of the Board.
6(2)(b)	All members of the Committee is non-executive directors			
6(2)(c)	Members of the Committee is nominated and appointed by the Board			
6(2)(d)	The Board has authority to remove and appoint any member of the Committee			
6(2)(e)	In case of death, resignation, disqualification, or removal of any member of the Committee or in any other cases of vacancies, the board shall fill the vacancy within 180 days of occurring such vacancy in the Committee;			
6(2)(f)	The Chairperson of the Committee may appoint or co-opt any external expert and/or member(s) of staff to the Committee as advisor who shall be non-voting member, if the Chairperson feels that advice or suggestion from such external expert and/or member(s) of staff shall be required or valuable for the Committee;			
6(2)(g)	The company secretary shall act as the secretary of the Committee;			
6(2)(h)	The quorum of the NRC meeting is not constituted without attendance of at least an independent director			
6(2)(i)	No member of the NRC shall receive, either directly or indirectly, any remuneration for any advisory or consultancy role or otherwise, other than Director's fees or honorarium from the company.			
<b>6(3)</b>	<b>Chairperson of the NRC</b>			
6(3)(a)	The Board shall select 01 member of the NRC to be Chairperson of the Committee, who shall be an independent director;			In compliance with the Bangladesh Bank's BRPD Circular Letter no. 21 dated 12 May 2024, the responsibilities of the Nomination and Remuneration Committee have been entrusted to the Audit Committee of the Board.
6(3)(b)	In the absence of the Chairperson of the NRC, the remaining members may elect one of themselves as Chairperson for that particular meeting, the reason of absence of the regular Chairperson shall be duly recorded in the minutes;			
6(3)(c)	The Chairperson of the NRC attended the annual general meeting (AGM) to answer the queries of the shareholders			

Condition No.	Title	Compliance Status ("✓" has been put in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
<b>6(4)</b>	<b>Meeting of the NRC</b>			
6(4)(a)	The NRC shall conduct at least one meeting in a financial year;			In compliance with the Bangladesh Bank's BRPD Circular Letter no. 21 dated 12 May 2024, the responsibilities of the Nomination and Remuneration Committee have been entrusted to the Audit Committee of the Board.
6(4)(b)	The Chairperson of the NRC may convene any emergency meeting upon request by any member of the NRC;			
6(4)(c)	The quorum of the meeting of the NRC shall be constituted in presence of either two members or two third of the members of the Committee, whichever is higher, where presence of an independent director is must as required under condition No. 6(2)(h);			
6(4)(d)	The proceedings of each meeting of the NRC shall duly be recorded in the minutes & such minutes shall be confirmed in the next meeting of the NRC.			
<b>6(5)</b>	<b>Role of the NRC</b>			
6(5)(a)	NRC is independent and responsible or accountable to the Board and to the shareholders			In compliance with the Bangladesh Bank's BRPD Circular Letter no. 21 dated 12 May 2024, the responsibilities of the Nomination and Remuneration Committee have been entrusted to the Audit Committee of the Board.

Condition No.	Title	Compliance Status ("√" has been put in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
<b>6(5)(b)</b>	<b>NRC oversees, among others, the following matters and make report with recommendation to the Board</b>			
6(5)(b)(i)	Formulating the criteria for determining qualifications, positive attributes and independence of a director and recommend a policy to the Board, relating to the Remuneration of the directors, top level executive, considering the following:			In compliance with the Bangladesh Bank's BRPD Circular Letter no. 21 dated 12 May 2024, the responsibilities of the Nomination and Remuneration Committee have been entrusted to the Audit Committee of the Board.
6(5)(b)(i) (a)	The level and composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the company successfully;			
6(5)(b)(i) (b)	The relationship of remuneration to performance is clear and meets appropriate performance benchmarks			
6(5)(b)(i) (c)	Remuneration to directors, top level executive involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the company and its goals;			
6(5)(b)(ii)	Devising a policy on Board's diversity taking into consideration age, gender, experience, ethnicity, educational background and nationality;			
6(5)(b)(iii)	Identifying persons who are qualified to become directors and who may be appointed in top level executive position in accordance with the criteria laid down, and recommend their appointment and removal to the Board;			
6(5)(b)(iv)	Formulating the criteria for evaluation of performance of Independent Directors and the Board;			
6(5)(b)(v)	Identifying the company's needs for employees at different levels and determine their selection, transfer or replacement and promotion criteria.			
6(5)(b)(vi)	Developing, recommending and reviewing annually the company's human resources and training policies			
6(5)(c)	The company has disclosed the nomination and remuneration policy and the evaluation criteria and activities of NRC during the year at a glance in its annual report			
<b>7</b>	<b>External / Statutory Auditors</b>			
7(1)(i)	Non-engagement in appraisal or valuation services or fairness opinions	√		
7(1)(ii)	Non-engagement in designing and implementation of Financial Information System	√		
7(1)(iii)	Non-engagement in Book Keeping or other services related to the accounting records or financial statements	√		
7(1)(iv)	Non-engagement in Broker-dealer services	√		
7(1)(v)	Non-engagement in actuarial services	√		
7(1)(vi)	Non-engagement in internal audit services	√		
7(1)(vii)	Non-engagement in any other services that the Audit Committee determines	√		
7(1)(viii)	Non-engagement in audit or certification services on compliance of corporate governance as required under condition No. 9(1); and	√		

Condition No.	Title	Compliance Status ("√" has been put in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
7(1)(ix)	Non-engagement in any other service that creates conflict of interest	√		
7(2)	No partner or employees of the external audit firms possesses any share of the company during the tenure of their assignment	√		
7(3)	Representative of external or statutory auditors remained present in the Shareholders' Meeting (Annual General Meeting or Extraordinary General Meeting) to answer the queries of the shareholders	√		
<b>8</b>	<b>Maintaining a website by the Company</b>			
8(1)	The company shall have an official website linked with the website of the stock exchange.	√		
8(2)	The company kept the website functional from the date of listing.	√		
8(3)	The company made available the detailed disclosures on its website as required under the listing regulations of the concerned stock exchange(s).	√		
<b>9</b>	<b>Reporting and Compliance of Corporate Governance</b>			
9(1)	Obtaining certificate from a practicing Professional Accountant/Secretary regarding compliance of conditions of Corporate Governance Guidelines of the BSEC and include in the Annual Report.	√		
9(2)	The professional who will provide the certificate on compliance of this Corporate Governance Code shall be appointed by the shareholders in the annual general meeting.	√		
9(3)	Directors statement in the directors' report whether the company has complied with these conditions.	√		

# STATEMENT FROM MANAGING DIRECTOR & CEO AND CHIEF FINANCIAL OFFICER

Pursuant to the condition No. 1(5)(xxvi) imposed vide the Commission's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018 under section 2CC of the Securities and Exchange Ordinance, 1969, we do hereby declare that:

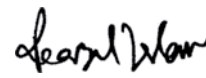
- (1) The Financial Statements of AB Bank PLC. for the year ended on December 31, 2025 have been prepared in compliance with International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in the Bangladesh and any departure there from has been adequately disclosed;
- (2) The estimates and judgments related to the financial statements were made on a prudent and reasonable basis, in order for the financial statements to reveal a true and fair view;
- (3) The form and substance of transactions and the Bank's state of affairs have been reasonably and fairly presented in its financial statements;
- (4) To ensure above, the Bank has taken proper and adequate care in installing a system of internal control and maintenance of accounting records;
- (5) Our internal auditors have conducted periodic audits to provide reasonable assurance that the established policies and procedures of the Bank were consistently followed; and
- (6) The management's use of the going concern basis of accounting in preparing the financial statements is appropriate and there exists no material uncertainty related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern.

In this regard, we also certify that: -

- (i) We have reviewed the financial statements for the year ended on December 31, 2025 and that to the best of our knowledge and belief:
  - (a) these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;
  - (b) these statements collectively present true and fair view of the Bank's affairs and are in compliance with existing accounting standards and applicable laws.
- (ii) There are, to the best of knowledge and belief, no transactions entered into by the Bank during the year which are fraudulent, illegal or in violation of the code of conduct for the Bank's Board of Directors or its members.



**Ihsanul Arefin FCA**  
Chief Financial Officer



**Reazul Islam**  
Acting Managing Director & CEO

# REPORT OF THE AUDIT COMMITTEE 2025

The Audit Committee of AB Bank PLC. operates under the Corporate Governance Code-2018 (and on amendment) issued by the Bangladesh Securities & Exchange Commission (BSEC) and the guidelines provided by Bangladesh Bank. While the Board sets the overall Business Plan and formulates Policies, the Management is responsible for their implementation. The Audit Committee, on behalf of the Board, ensures the effective implementation of the processes and procedures set out in these Plans and Policies, while also reviewing the Internal Control administration and compliance status of the Bank as a whole.

## Financial Position and Recovery Efforts

During the year under review, the Bank remained in a financially distressed position, facing challenges relating to liquidity, capital adequacy, asset quality, profitability, and regulatory compliance. The Audit Committee noted that the Board, Management, and employees of the Bank have been working sincerely and collectively to overcome the situation, restore financial discipline, rebuild public confidence, and strengthen internal control and compliance practices.

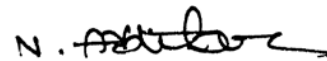
The Committee also observed that the Bank has undertaken necessary initiatives, including preparation of a long-term strategic recovery and restructuring plan, with a view to gradually improving its financial position and ensuring sustainable recovery. The Audit Committee will continue to exercise its oversight role in monitoring the implementation of corrective measures, regulatory compliance, and the overall control environment of the Bank.

## Functions of the Audit Committee

- ✧ Reviewing the adequacy and effectiveness of the Internal Control System.
- ✧ Reviewing the Financial Reporting Process and the Annual/Interim Financial Statements.
- ✧ Reviewing Internal Audit Reports and the External Auditor's Management Report.
- ✧ Monitoring Accounting Policies, Principles, and the Internal Control Risk Management Process.
- ✧ Promoting and monitoring a robust Compliance Culture within the Bank.
- ✧ Ensuring Compliance with Laws, Regulations, and Internal Policies set by Regulatory Authorities.

## Acknowledgement

The Audit Committee expresses its sincere gratitude to the Members of the Board and the Management of AB Bank PLC. for their unwavering support and cooperation in carrying out its duties during the period under review.



## DR. Nasima A. Rahman

Chairman  
Audit Committee

**AB** STUDENT  
BANKING

 **AB Bank**



# AB Major

Possibility, Dream, Save

- ✧ Attractive Profit
- ✧ Profit on Daily Balance
- ✧ Dual Currency Debit Card
- ✧ Free Internet Banking
- ✧ Minimum Initial Deposit 500 Taka

 16207  
abbl.com

# REPORT OF THE SHARI'AH SUPERVISORY COMMITTEE FOR THE YEAR 2025

**In the name of Allah (SWT), The Beneficial and The Merciful.**

**To the Shareholders,**

**As-salamu Alaikum Wa Rahmatullah.**

The responsibilities of the Shari'ah Supervisory Committee is to provide independent opinion and necessary rulings by monitoring and reviewing the activities of Islamic Banking Operation of the Bank. On the other hand, the responsibility of the Bank Management is to ensure the Bank serves its business under Islamic Banking Operation in accordance with the principles of Islamic Shari'ah.

The Shari'ah Supervisory Committee conducted 03 (three) meeting during the Year 2025 and reviewed different issues including those referred to it by the Management of the Bank. They gave opinion and verdicts on the matters referred to them by complying Islamic Shari'ah.

The significant issues attended by the AB Bank Shari'ah Supervisory Committee as follows:

1. Reviewing the yearly Shari'ah Audit Report 2025 of Islami Banking Branch.
2. Approving the Accounts for Year 2025 of Kakrail Islami Banking Branch.
3. Approving the Standard Operating Procedures for Islamic Banking Windows.
4. Review and providing opinion on IBRPD Circular -1 dated 28.09.25 of Bangladesh Bank.
5. Review of existing Letter of Credit Authorization Format.
6. Reviewed the proposal of withdrawal facility.
7. Verdict on whether to apply IPD (Islamic Profit Distribution) system or not for the deposit clients during the year 2025.
8. Approved five (new & revamp) Islamic Banking Deposit products.
9. Review of Existing Quard facility provided against Mudaraba Term deposit.

The Supervisory Committee after reviewing the Shari'ah Inspection Reports, Balance Sheet, Profit & Loss Statement (as on the 31st December, 2025) of Islamic Banking Operation of the Bank for the Year 2025 has given following opinions:

1. In Bai Murabaha /Muajjal mode, buying and selling were done by ensuring physical/ constructive possession of the goods.
2. The investment agreements and transactions entered into by Islami Banking Branch during the period concerned were made in accordance with the Principles of Islamic Shari'ah.
3. Profit distribution to Mudaraba Depositors were made following the weightage system (PSR); as per provisional rate considering business situation in the market for benefiting the Depositors.
4. The officials of Islami Banking Branch and Islamic Banking Windows are aligned with the Shari'ah directives.

To the best of our knowledge no gross violation and lapses in the Islamic Banking Operations of the Branch and Windows have been detected.

May Allah (SWT) accept our sincere efforts to uphold Islamic Economics and bless us with His Rahmat and Barakah to guide us all in His righteous path.



**Dr. Hafiz Muztaba Riza Ahmed, CSAA**

Chairman  
AB Bank Shariah Supervisory Committee



# RISK **MANAGEMENT** REPORT



# RISK MANAGEMENT REPORT 2025

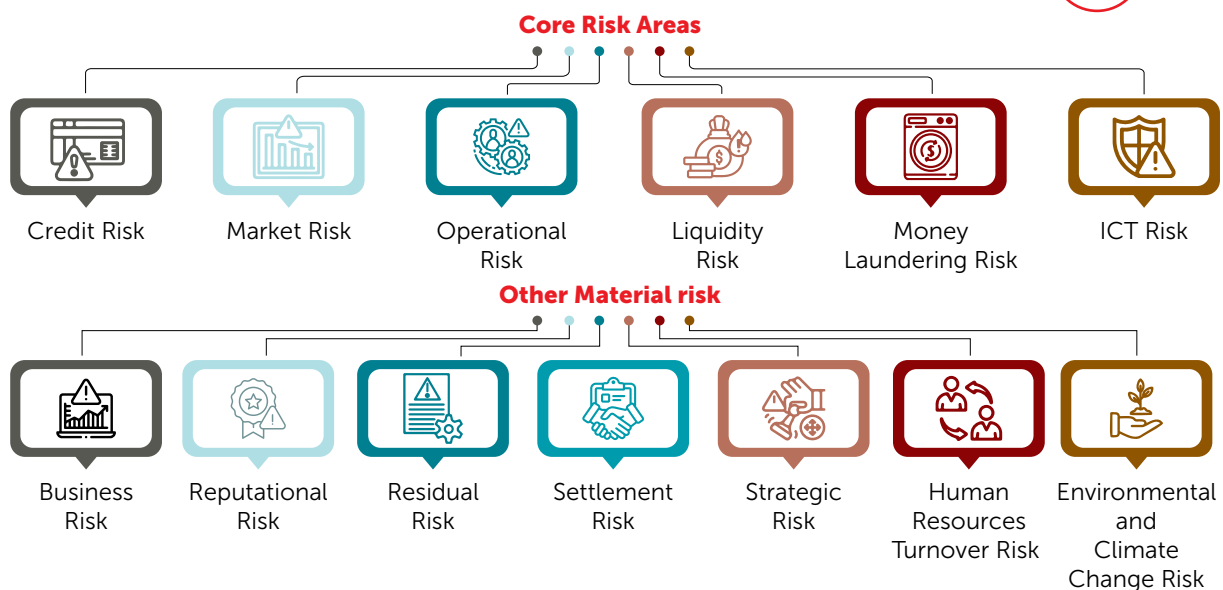
## 1. Risk Management in Banking sector



Risk Management is one of the fundamental components of a Bank's operations to ensure its profitability and stability. It refers to the practice of identifying potential risks in advance, analyzing them, and taking necessary precautionary measures to mitigate such risks. An efficient trade-off between risk and reward is essential for any financial institution to maximize its risk-adjusted returns within stipulated boundaries. The globalization of financial markets, rapid technological advancements, and increasing competition have significantly influenced banking operations and risk management practices. As a result, the need for effective risk management in banking has become more pressing than ever.

AB Bank PLC. recognizes the importance of integrating risk management into its strategic and operational planning. To address this need, the Bank has established a dedicated Risk Management Division (RMD) responsible for overseeing risk-related matters. The Bank maintains a strong, disciplined, and inclusive risk management culture, where risk management is a shared responsibility of all employees across various functions. The Risk Management Division plays a crucial role in ensuring the Bank's stability and safety by implementing and maintaining systems and processes to manage risks in accordance with applicable regulatory guidelines.

## 2. Risk Areas in Banking



## 3. Risk Culture in AB Bank PLC.



A sound and consistent risk culture throughout the Bank, is one of the key elements of effective risk management. To gain competitive advantages in the industry, a robust risk culture is one of the crucial elements. Building and sustaining such a culture is critical for the success of the Bank's risk management framework. Thus, the Board of Directors and the Bank Management actively promote a culture of accountability to adhere to Risk Management practices. The responsibility for risk management in

the Bank is vested upon the Board of Directors, which is cascaded down to Senior Management and then further across all operational levels of the Bank. Risk culture and its impact on effective risk management remain key focus areas for both the Board and Senior Management of AB Bank PLC. The Bank has relevant policies, guidelines and manuals for various functional areas of its business operations in line with Central Bank's guidelines and regulations.

## 4. Management Strategies of the Bank



AB Bank has always taken cognizance of the risks associated with different stages of its operational activities. The Bank is consciously ensuring Risk-Return optimization based on its approved Risk Appetite, coupled with the necessary checks and control systems to continuously detect, assess and mitigate risks as well as following transparent policies and procedures to follow up on breaches and deviations.

### a. Risk Appetite Framework

AB Bank has its yearly 'Risk Appetite Statement' statement, which is duly approved by the Board of Directors and also submitted to Bangladesh Bank on a regular basis. Risk Appetite Framework plays a core instrumental role for better alignment of overall corporate strategy, risk mitigation and capital allocation. It also plays an important role in cascading the Risk Strategy down through the institution. Therefore, Business Strategy, Risk Appetite and Management Action Trigger (MAT) are interlinked with each other.

In terms of Bangladesh Bank instructions vide DOS Circular Letter No. 13 dated September 09, 2015, DOS letter No. DOS (RMMS) 1154/1/2018-847 dated February 28, 2018 and subsequent DOS Circular No. 04 dated October 08, 2018, the Bank has its Board approved Risk Appetite Statement (RAS) for the year-2025.

### b. Policies & Guidelines

AB Bank PLC. has duly approved policies, guidelines and manuals covering all functional area to cover up

all possible risk triggering areas of business operations and possible precautions therefrom. The Bank ensures regular review of all policies, guidelines and manuals taking into consideration of all central bank guidelines as well as addressing the macro economical changes, technological advancement and other operating issues as befitted.

### c. Assigning Responsibilities

Responsibility for risk management resides at all levels within the Bank including each business managers and risk analysts. The Bank allocates the responsibilities accordingly so that risk/return decisions are taken at the most appropriate level.

The Risk Management procedures are approved, monitored and mitigated at different stages within the Bank both at Board level as well as the management level. The Bank has its approved directives through the decisions from the meetings of the Board of Directors, Board Risk Management Committee (BRMC) and Audit Committee.

The Management team of the bank follows the decisions and guidance from the Board level committees and implement the directives through various management level committees like Supervisory Review Process (SRP) Team, Senior Management Team (SMT), Executive Risk Management Committee (ERMC), Assets Liability Committees (ALCO), Credit Risk Management Committee (CRMC), etc. The Department of Internal Control & Compliance (DICC) and Risk Management Division (RMD) play vital roles in Bank's risk management monitoring process.

## 5. Risk Management



### a) Credit Risk Management:

Credit risk is, perhaps, the most obvious of the risks that can arise from the Banking business, thus Credit Risk Management is one of the most crucial areas for every Bank to have focused on. AB Bank therefore always takes the best possible measures to enhance the likelihood that customers will pay back the Bank's due in a timely manner. AB Bank's Credit Risk Management emphasizes to ensure that the bank identify, assess,

manage, and optimize their credit risk at all levels, being it individual level, entity level or portfolio level. 'Credit Risk Management (CRM) Division' of the Bank is exclusively engaged in dealing Credit Risk issues. The CRM Division has developed policy and guidelines in accordance with the guidelines established by Bangladesh Bank, which is duly approved and in force.

Other than CRM division, the Bank has dedicated credit team at branches and at business divisions for proper

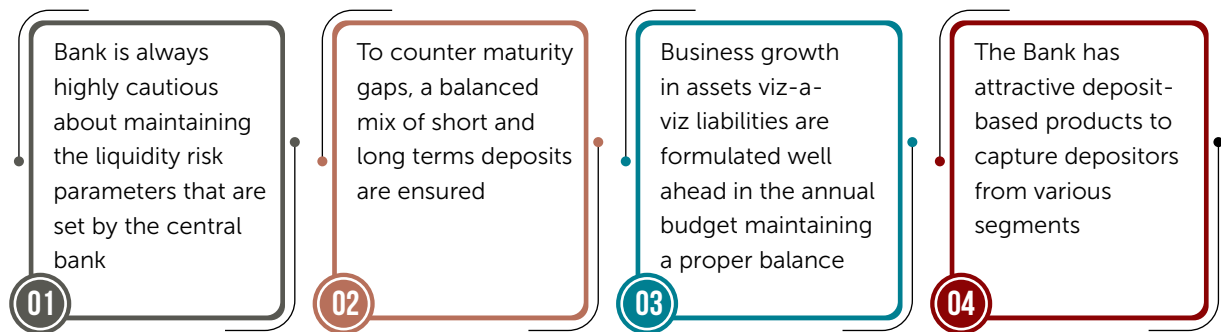
analysis of prospective borrowers' financial health, cash-flow trends, business status as well as market reputation, experience in the relevant business line, etc. Other risk mitigating tools of the Bank include – Credit Rating of the customers, centralized credit limit activation, software-based credit monitoring system, etc.

**b) Market Risk Management**

Managing Market Risk is essential for all the banks due to the volatile nature of the current markets. AB Bank has the dedicated Asset Liability Committee (ALCO) comprising Treasury and other Senior Management to decide upon the mitigation of the risk that emanates from adverse movement of interest rate, foreign exchange rates, equity prices, commodity prices, etc. The ALCO takes into consideration the present and anticipated future market trend and takes appropriate decisions on interest rates and investments. The Bank has segregated Front Office, Mid Office and Back Office to ensure 'check and balance' between Treasury functions. The Bank aims to manage Market Risk by setting limits, forecasting, and ensuring controlled and transparent business growth while minimizing non-traded market risk.

**c) Operational Risk Management**

AB Bank is always cautious about the Operational risk issues, as this is the risk that comes from the within. The Bank is keenly handling the operational risk issues with utmost importance.



AB Bank PLC. put utmost emphasis on maintaining Bangladesh Bank's liquidity risks parameters, namely Cash Reserve Ratio (CRR), Statutory Liquidity Ratio (SLR), Advance Deposit Ratio (ADR), Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), etc. The Bank maintains a balanced mix of short and long-term deposits to counter maturity gaps and formulates annual budget with a balance between asset growth and liabilities.

To avoid direct or indirect operational losses, Bank applies adequate internal controls and employee accountability. AB Bank believes that Operational risk management is not solely about internal control; rather a sound internal control mechanism can complement the operational risk management of the organization very well. The Bank is committed to alleviate this type of risk through duly approved thorough operational guidelines, strong dedicated team to implement policies at all levels through meticulous check and balance, frequent audits as well as adequate trainings, meetings for increased awareness at all levels.

The operation risk management framework of the Bank provides an overall operational strategic direction and ensures that an effective operational risk management and measurement process is adopted throughout the organization.

**d) Liquidity Risk Management**

Banks face this risk, when the cushion provided by the liquid assets of the Bank are not sufficient to meet maturing obligations. AB Bank PLC. has dedicated Asset Liability Committee (ALCO) comprising of Executives from Treasury Division as well as other Senior Management, who meet periodically to review the Bank's portfolio.

ALCO of the Bank is devoted to take necessary precautions to restrain the risks that can arise from liquidity issues:

e) Combating Money Laundering & Financing of Terrorism

Bangladesh Bank has spearheaded efforts to combat financial risks, with guidelines and policies on 'Anti Money Laundering' and 'Combating the Financing of Terrorism'. AB Bank PLC. has positively responded in line with central bank directives and has always emphasizes on Combating Money Laundering

& Financing of Terrorism through robustness in awareness programs and trainings among all officials round the year. To avoid all sorts of risks that are directly associated with 'money' & to safeguard the bank from all possible threats, AB Bank PLC. has taken the following steps:

- ✧ Dedicated Unit naming 'AML & CFT Compliance Division (ACCD)' is in action round the year under supervision of Bank's Chief Anti Money Laundering Compliance Officer (CAMLCO)
- ✧ AB Bank guidelines on Anti Money Laundering (AML) and Combating the Financing of Terrorism (CFT) have been formulated and disseminated to all employees of the bank
- ✧ Software based monitoring has been implemented for monitoring account activities and for Auto reporting of Cash Transaction Reports (CTR)
- ✧ Internal audit team regularly reviewing AML & CFT compliance status of branches

#### **f) ICT Risk Management**

The rapid proliferation of digital banking services and the widespread adoption of technology have fundamentally transformed the financial industry. In this dynamic digital landscape, the effective management of Information and Communication Technology (ICT) risks has emerged as a paramount concern for financial institutions. AB Bank PLC. recognizes the critical importance of safeguarding the information assets of its valued customers, acknowledging that the security and integrity of these assets are indispensable for the organization's long-term viability and sustainable growth.

In pursuit of robust information security, AB Bank PLC. has established a dedicated ICT Security Unit (ISU). This unit is strategically designed to proactively mitigate risks and prevent unauthorized access, modification, disclosure, or destruction of sensitive information. The ISU is staffed by highly skilled cybersecurity professionals and leverages cutting-edge monitoring tools to operate a 24/7 Security Operations Center (SOC). This continuous surveillance capability enables the bank to detect and respond to potential security threats in real-time, ensuring the confidentiality, integrity, and availability of critical systems and data.

AB Bank PLC. is committed to a comprehensive and proactive approach to ICT risk management. This commitment is manifested through:

- ✧ **Adherence to Industry Best Practices:** The bank diligently follows established industry standards and frameworks, such as ISO 27001, to ensure its security practices are aligned with global benchmarks. This involves implementing robust access controls, encryption protocols, vulnerability management programs, and incident response plans.
- ✧ **Alignment of Security Measures with Business Objectives:** Security is not treated as an isolated function but rather as an integral component of the bank's overall business strategy. Security measures are carefully designed to support and enable business operations while minimizing potential risks. This ensures that security investments are strategically aligned with the bank's strategic goals.
- ✧ **Ensuring Compliance with Regulatory Requirements:** AB Bank PLC. maintains strict adherence to all applicable laws, regulations, and guidelines related to data privacy, cybersecurity, and financial services. This includes compliance with central bank directives, data protection acts, and other relevant legal frameworks. Regular audits and assessments are conducted to ensure ongoing compliance and identify areas for improvement.
- ✧ **Continuous Improvement and Adaptation:** The ever-evolving threat landscape necessitates a dynamic and adaptive security posture. AB Bank fosters a culture of continuous improvement, regularly updating its security policies, procedures, and technologies to address emerging threats and vulnerabilities. This ensures that the bank remains resilient in the face of evolving cyber risks.
- ✧ **Employee Awareness and Training:** Recognizing that human error is a significant security risk, AB Bank invests in comprehensive cybersecurity awareness and training programs for its employees. These programs educate staff on best practices for data protection, phishing prevention, and other security-related topics, fostering a security-conscious culture throughout the organization.

By prioritizing ICT risk management and investing in robust security measures, AB Bank demonstrates its unwavering commitment to protecting the interests of its customers and maintaining its position as a trusted and secure financial institution.

**g) Reputation Risk and Settlement Risk Management**

AB Bank emphasizes on Reputation Risk and Settlement Risk management, being these two as one of the main criteria of the Internal Capital Adequacy Assessment Process (ICAAP) document. The Foreign Exchange operations of the Bank ensures that there is no 'non-payment and delayed payment of accepted

bills (foreign & domestic)' to keep its Reputation Risk at lowest possible level. Similarly, the Bank also stands zero tolerance for 'non-receiving or delayed receiving of receivable bills (foreign & domestic)' to minimize its Settlement Risk. AB Bank PLC. has been very much instrumental in maintaining Foreign Exchange operational activities such smoothly and has achieved appreciations from various external bodies for efficient handling of the accepted liability bills.

In a nutshell, the Bank's Risk Management function aims to safeguard its reputation as a whole, so that the institution does not lose its consumer or stakeholder trust.







**6. Capital Plan and Management** 

The Bank is keen on maintaining strong capital base to support its business growth as well as to comply with all regulatory requirements and obtaining good Credit Rating and CAMELS rating (rating related to Capital adequacy, Asset quality, Management capability,

Earnings, Liquidity and Sensitivity). To have a cushion to absorb any unforeseen shock, the capital adequacy position and assessment is reported to the Board of Directors and to the Risk Committee periodically.

**Capital Maintenance**

Following important issues are considered for capital maintenance:

 <p>Increased capital requirement for sustainable business growth</p>	 <p>Keeping sufficient cushion to absorb unforeseen shock or stress</p>	 <p>Cost effective options for raising Tier I and Tier II capital as per Basel-III accord</p>
 <p>Improving credit rating and CAMELS rating of the Bank</p>	 <p>Meeting regulatory requirements</p>	 <p>Meeting covenants of lenders</p>

The Bank is always cautious about ensuring satisfactory return to shareholders as well as sustainable growth of the Bank along with strong Capital Adequacy Ratio (CAR) to protect greater interest of the depositors and shareholders.

**7. Stress Testing** 

AB Bank conducts stress testing exercise and prepares Stress Testing Report on Quarterly basis in accordance with Bangladesh Bank Guidelines considering the following risk factors:

- a) Credit Risk
- b) Interest Rate Risk
- c) Exchange Rate Risk

- d) Equity Price Risk
- e) Climate Risk
- f) Liquidity Risk

Latest Stress Testing Report based on December 31, 2025 has been approved by the Board of Directors of the Bank and has been submitted to Bangladesh Bank accordingly.

## 8. Supervisory Review Process (SRP) - Supervisory Review Evaluation Process (SREP) on Internal Capital Adequacy Assessment Process (ICAAP)



Supervisory Review Process (SRP) gives emphasis to the value that Banks have a process for assessing overall capital adequacy in relation to risk profile and strategy for maintaining their capital at a satisfactory level. The process involves constitution of two teams viz SRP Team at the Bank level and SREP Team at Bangladesh Bank. Accordingly, AB Bank has formed its SRP team duly approved by the Board of Directors.

Supervisory Review Evaluation Team (SREP) of central bank reviews and evaluates the Bank's ICAAP and strategies, as well as its ability to monitor and ensure

compliance with economic Capital Adequacy Ratio (CAR). Under this process, Bank has to maintain 'Adequate Capital' in addition to Minimum Capital Requirement (MCR) under Section 13 of Bank Company (Amendment up to 2023) Act, 1991.

AB Bank PLC. prepares the ICAAP document every year maintaining all regulatory criteria. After its completion, necessary approval from the Board of Directors is obtained and submitted to Bangladesh Bank for their further review and for holding the SRP-SREP dialogue thereon.

## 9. Executive Risk Management Committee (ERMC)



To strengthen the Risk Management system of the Bank, AB Bank PLC. has constituted Executive Risk Management Committee (ERMC) as per Bangladesh Bank guideline. This is the management level risk committee of the Bank, having Chief Risk Officer (CRO) as the Chairman and Deputy Chief Risk Officer (DCRO) as the Member Secretary of the committee. ERMC is responsible for identifying, measuring and managing bank's existing and probable risk areas through detailed analysis and discussion in its meetings.

### Committee members:

The Executive Risk Management Committee of AB Bank PLC. comprises of its senior level executives, who are heading various risk areas of the organization. Members other than CRO & DCRO includes, Chief Financial Officer (CFO), Head of Operations, Head of Credit Risk Management (CRM), Head of Credit Administration (CAM), Head of Special Asset Management (SAM), Head of Department of Internal Control & Compliance (DICC), Head of Treasury, Head of AML & CFT Compliance Division (ACCD), Head of Corporate & SME Business, Head of Retail Business, Chief Human Resources Officer (CHRO), and Chief Technology Officer (CTO). The target is to conduct the meeting with relevant people from various departments for having a complete and focused discussion considering the specific meeting agenda.

### ERMC Meetings:

ERMC meetings are held regularly to discuss on monthly risk management reports, where Deputy CRO is the meeting convener being the Member Secretary of the committee, having guidance from the CRO & Chairman of ERMC. The Chairman also calls for emergency meetings, if there is any urgent topics of discussions.

Discussion summary are noted meticulously in ERMC meeting minutes for proper record and onward submission to Bangladesh Bank on periodical basis.

All periodical Risk Reports are discussed minutely in ERMC meetings, where Bank's KRIs (Key Risk Indicators) are analyzed periodically. The committee then advise for corrective action plans to relevant department/division where it seems necessary.

### ERMC focused areas of discussion – year 2025:

- ✦ All Monthly Risk Management Reports (MRMRs) & Comprehensive Risk Management Reports (CRMRS) of the Bank throughout the year and advised on possible risk mitigation strategies.
- ✦ Recommended the yearly document 'Review Report of Risk Management Policies and Effectiveness of Risk Management Functions' of the Bank for necessary approval and onward submission to Bangladesh Bank

- ✧ Discussed on Bank's Risk Appetite of the year through the yearly Risk Appetite Statement.
- ✧ Monitored periodical Risk KRIs of the Bank in comparison to the yearly approved Risk Appetite Statement.
- ✧ Raised awareness on contemporary economic issues, both regional and global, for planning on LC openings, payments and other Foreign Exchange (FX) dealings.
- ✧ Emphasized on ICT Security related issues and recommended on strengthening ICT Security Unit of the Bank.
- ✧ The committee also put emphasis on operational issues to ensure increased safety & security measure, so that no fraud forgeries can occur.
- ✧ ERMC also discussed on all other contemporary issues as it deemed necessary time to time.

## 10. Conclusion



This is an era of change, thus era of Risk Management. The era of Risk Management in banking has evolved from a relatively simple focus on credit risk, towards a complex approach. The multifaceted dimension of risk management also emphasis on operational, market, cybersecurity and ESG related risks (Environmental, Social, and Governance). The landscape continues to change as new technologies and regulatory frameworks reshape how risks are managed in the banking industry. To stay safe and to succeed in banking operation, Risk Management has to ensure

revised operating model, process management, IT/ Data infrastructure as well as efficient talent pool inside the organization in a continuous manner. To uphold the reputation that AB Bank is holding in the Banking industry for long 43 years, the Bank is considering Risk Management as core part of Bank's strategic planning. Along with the business growth and profit maximization, the Bank will continue to grow at an optimum level through customer satisfaction as well as effective risk management.

# RISK MANAGEMENT COMMITTEE REPORT 2025

The Risk Management Committee (RMC) of AB Bank PLC. is a Subcommittee of the Board of Directors, established to assist the Board in fulfilling its oversight responsibilities regarding the Bank's risk management

framework. The Committee ensures that the Bank maintains a robust process for Identifying, Assessing, and Mitigating Risks in an increasingly Complex Financial Environment.

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## Composition and Meetings

Latest composition of the Risk Management Committee held on 30 March, 2026 is as follows:



- DR. Nasima A. Rahman – Independent Director – Chairman
- Mr. Md. Fazlur Rahman – Vice Chairman – Member
- Mr. Md. Eskandar Miah – Independent Director – Member

During the year 2025, the Risk Management Committee held 08 (eight) meetings.

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## Key Responsibilities and Activities in 2025

- Risk Identification & Control Policy
- Construction of Organizational Structure
- Analysis and Approval of Risk Management Policy
- Storage of Data & Reporting System
- Monitoring the implementation of overall Risk Management Policy
- Regulatory Compliance
- Stress Testing
- Operational and ICT Risk

## Reflection on Current Situation

At present, the financial condition of AB Bank remains under significant stress and challenge. Despite the difficult situation, the Risk Management Committee, together with the Board and Management, remains fully committed to supporting the Bank through effective oversight, prudent risk governance, policy guidance, and continuous monitoring of key risk areas.

The Committee is making its best efforts to contribute toward strengthening the Bank's overall risk management framework, restoring stability, rebuilding public confidence, and supporting the Bank's gradual recovery and long-term sustainability.

## Major activities during the year 2025:

- Reviewed Monthly Risk Management Reports and Half Yearly Comprehensive Risk Management Reports (CRMR).
- Reviewed Quarterly Stress Testing Reports.
- Reviewed Risk Management Policies and their effectiveness.
- Reviewed BASEL-III Reports.
- Reviewed and recommended the Risk Appetite Statement to the Board.

## Conclusion

The Risk Management Committee remains committed to fostering a strong Risk Culture across the Bank. By prioritizing Transparency and prudent Risk-Taking, the Committee supports the Bank's journey toward Long-Term Financial Health and Sustainability.

## DR. Nasima A. Rahman

Chairman  
Risk Management Committee



**AB**  
**Amani**

নারীদের  
এগিয়ে যাবার স্বপ্নপূরণে  
এবি আমানী

- ✧ নারীদের জন্য বিশেষায়িত মুদারাবা সেভিংস অ্যাকাউন্ট
- ✧ ন্যূনতম ডিপোজিট ২০,০০০ টাকা
- ✧ দৈনিক স্থিতির উপর আকর্ষণীয় মুনাফা
- ✧ এটিএম-এ দৈনিক লেনদেনের সীমা সর্বোচ্চ ২ লাখ টাকা
- ✧ লকার চার্জ ২৫% ডিসকাউন্ট (প্রাপ্যতা সাপেক্ষে)

# DIVIDEND DISTRIBUTION POLICY

## Preface

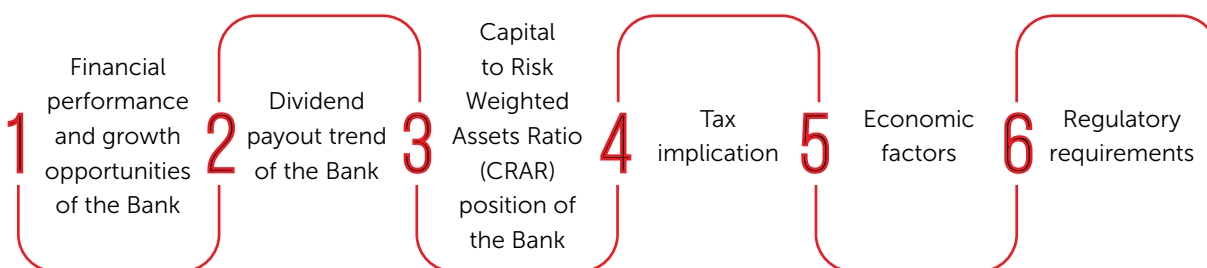
In compliance with Bangladesh Securities and Exchange Commission's Directive No. BSEC/CMRRCD/2021-386/3 dated, 14 January 2021 the Dividend Distribution Policy of the Bank has been formulated. This policy is effective from 27 May 2021 being the date of its approval by the Board of Directors of the Bank.

The Policy is aimed to lay down the criteria and parameters that are to be considered by the Bank at the time of declaration and distribution of the dividend.

The Board of Directors may declare interim dividend and recommend final dividend complying the Companies Act, 1994; the Bank Company Act, 1991 (amended up to 2023) and provisions of all Rules, Regulations, Notifications, Orders, Guidelines, etc. in force or to be enforced and issued or to be issued from time to time by Regulatory Authorities.

## Parameters to be considered for declaration of dividend:

The Board of Directors of the Bank will consider the following internal or external parameters while recommending/declaring dividend:



For fixing the dividend payout ratio, the Board needs to consider the operating results of the Bank and the Shareholders return as well. Dividend should be paid out of Divisible profit of the Bank. If the eligibility criteria for recommendation of dividend has not been met by the Bank or any threshold has been fixed by the Regulators or any restriction has been imposed by the Regulatory Authorities; the Board of Directors of the Bank may recommend dividend within the threshold or may not recommend any dividend according to restrictions.

## Procedure of declaration/recommendation of dividend

### Interim Dividend

The Bank shall notify the Exchange and the Commission in advance the date and time of its board of directors' meeting specially called for consideration/adoption of its quarterly financial statements and for declaration of any entitlement (interim dividend) for

the shareholders before 3 (three) working days of holding such meeting:

Provided that no stock/bonus entitlement shall be declared as interim dividend and Provided that the decision about recommending dividend and entitlement for such dividend cannot be changed.

### Annual Dividend/ final dividend

The Bank shall notify the Exchange and the Commission in advance the date and time of its board of directors' meeting specially called for consideration/adoption of its annual audited financial statements and for declaration of any entitlement for the shareholders before 7 (seven) days of holding such meeting.

The Board of Directors while considering/adopting annual audited financial statements shall, in the same Board of Directors' meeting also fix the date of the relevant annual general meeting and take specific decisions with regard to (a) recommending or not

recommending dividend for the shareholders on the basis of said financial statements; and (b) the shareholders who shall be entitled to such dividend, if recommended:

Provided that the decision about recommending or not recommending dividend and entitlement for such dividend, if recommended, cannot be changed prior to holding of the annual general meeting and no dividend shall be paid other than out of profits of the year or any other undistributed profits.

Dividend is required to approve by the shareholders at an Annual General Meeting (AGM) on the basis of recommendation of the Board. All requisite approvals and clearances, where necessary as applicable, are obtained before recommendation and approval of dividend.

#### **Entitlement to dividend**

Only the shareholders of the Bank whose names are appeared in the Register of Members and/or Depository Register of the Bank on the record date fixed by the Bank are entitled to receive the dividend.

#### **Payment of dividend**

The Bank should maintain detailed information of Beneficiary Owners (BO) account, bank account, mobile phone number, email and address of the shareholder as maintained with the Depository Participants (DP) by itself or by appointing an agent for the purpose of proper distribution of dividend. This information should be kept confidential.

Annual dividend should pay off within 30 days of approval and interim dividend should be paid within 30 days of record date.

#### **a) Cash dividend**

Within 10 days of declaration of Dividend an amount equivalent to declared cash dividend payable for the concerned year shall be kept in separate bank account. The Bank needs to pay off such dividend directly to the bank account of the entitled shareholder as available in the BO account maintained with the DP or the bank account as provided by the shareholder through Electronic Transfer after deducting applicable tax at source and require to issue tax deduction certificate. After disbursement of cash dividend, an intimation is required to send through a short message service (SMS) to mobile number or email of the shareholders.

In case of margin client having debit balance or margin loan of stock broker or merchant banker or portfolio manager, the Bank pays off cash dividend to the Consolidated Customers' Bank Account (CCBA) of the stock broker or to the separate bank account of merchant banker or portfolio manager through Electronic Transfer in order to account for such dividend immediately in the individual client's portfolio account.

In case of non-availability of bank account information or not possible to distribute cash dividend through Electronic Transfer or any electronic payment system, the Bank should issue cash dividend warrant and require to send it to the shareholder by post.

The Bank pays off cash dividend to non-resident sponsor, director, shareholder through security custodian in compliance the rules or regulations in this regard.

#### **b) Stock dividend**

Bank requires to credit stock dividend (Bonus Share) directly to the BO account within 30 days of approval subject to the clearance of the exchange(s) and CDBL complying rules and regulations in this regard.

#### **Unpaid/Unclaimed dividend**

Bank should maintain detail information of unpaid or unclaimed dividend and rationale thereof. Unpaid or unclaimed cash dividend including accrued interest (after adjustment of bank charge, if any) thereon, if remain, are required to transfer to a separate bank account named 'Unclaimed Dividend Account' within one year from the date of approval. In case of non-credited stock dividend through Corporate Action due to closure of BO ID or any other reasons, the bonus shares will be kept in 'Dividend Suspense Account'. The Bank should not forfeit any unclaimed cash or stock dividend till the claim becomes barred by the law of land in force. Unclaimed dividend is paid off as per procedure set by the Bangladesh Securities and Exchange Commission and the Stock Exchanges.

#### **Disclosure**

The policy will be available on the Bank's website and will also be disclosed in the Bank's Annual Report.

## UNCLAIMED, UNPAID OR UNDELIVERED STOCK DIVIDEND

Sl. No.	Year	No. of Shares	Remarks
1	Stock Dividend for the year 2005 to 2021	4,949,634	Transferred to the Capital Market Stabilization Fund (CMSF)
2	Stock Dividend for the year-2022	106,894	Less than 3 years balance
3	Stock Dividend for the year-2023	108,007	Less than 2 years balance

## UNCLAIMED, UNPAID OR UNDELIVERED CASH / FRACTIONAL DIVIDEND

Sl. No.	Year	Amount in Taka	Remarks
1	Cash and Fractional Dividend up to 2021	4,701,870.50	Transferred to the Capital Market Stabilization Fund (CMSF)
2	Fractional Dividend for the year-2022	66,321.74	Less than 3 years balance
3	Fractional Dividend for the year-2023	43,222.45	Less than 2 years balance



# CITIZEN **CHARTER**



# CORPORATE SOCIAL RESPONSIBILITY

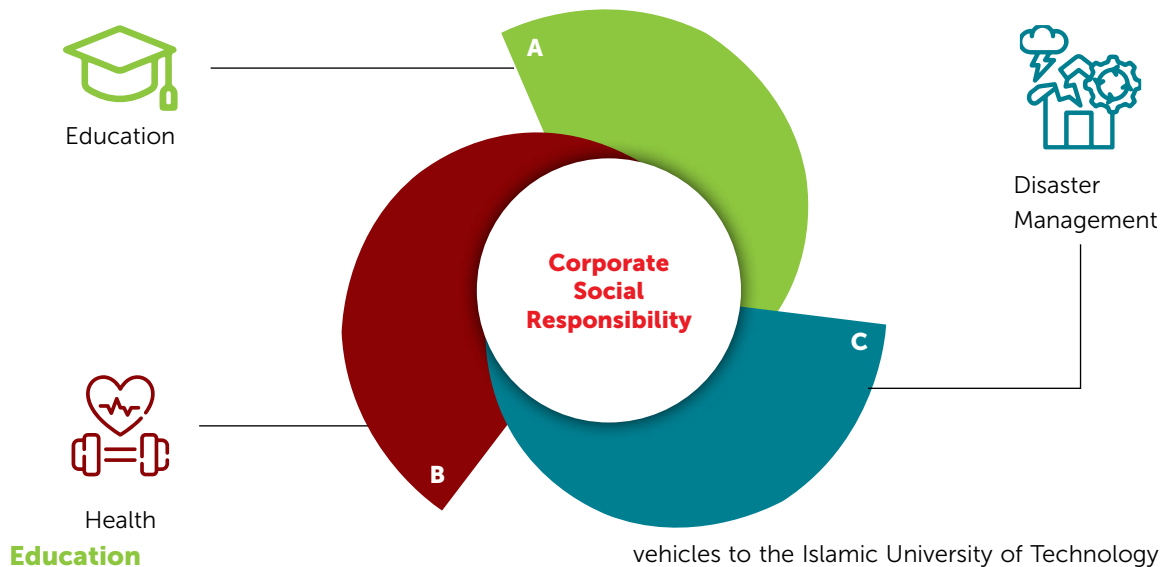
Corporate Social Responsibility (CSR) is an approach that contributes to sustainable development by delivering economic, social and environmental benefits to stakeholders. It reflects an organization’s commitment to operating not solely for profit, but for the greater good of society. This concept demonstrates how organization can play a vital role in driving positive social changes.

AB Bank- The first private commercial bank in the country, has upheld a strong sense of social responsibility since its inception. In times of crisis as well as during the nation’s ongoing development, AB

Bank has constantly stood by the community. Guided by its commitment to society, the Bank continues to expand its philanthropic initiatives each year in alignment with the CSR guidelines introduced by Bangladesh Bank in 2008.

The Bank’s CSR initiatives primarily focus on key areas such as Education, Healthcare, Environment, Climate change mitigation and adaptation to build a sustainable and future-ready Bangladesh.

An overview of AB Bank’s CSR activities is presented below:



## Education

Education is the key to the development of any country or nation. Civilization has progressed and flourished through the light of education. It has the power to transform ignorance into knowledge. No nation in the world has been able to achieve progress without prioritizing education. In Bangladesh, education is considered a basic need as well as constitutional right of every citizen.

AB Bank strongly aligns with this belief. The Bank considers investment in education as one of the most impactful ways to build a prosperous Bangladesh. It plays a vital role in reducing poverty, alleviating distress, and developing a skilled workforce. Therefore, AB Bank remains committed to contributing to this sector through its CSR initiatives. For instance, to ease students’ hardship and support their pursuit of higher education, AB Bank donated two battery-operated

vehicles to the Islamic University of Technology (IUT) last year.

Through such initiative, AB Bank continues to spread the light of education across the country every year.

## Health

Bangladesh aims to achieve universal health coverage by 2030 alignment with the Sustainable Development Goals (SDG). Over the few decades, the country has made significant progress in various health indicators. Average life expectancy has increased, while child and maternal mortality rates have declined notably. Despite these achievements, the healthcare sector still faces challenges. Many middle and low-income people are deprived of access to advance medical treatment due to high cost in private hospitals. At the same time, public hospitals often struggle with inadequate infrastructure and imbalanced doctor-to-patient ratio.

Recognizing these realities, AB Bank strives to stand by patients whose lives are at a stake. The Bank believes that everyone deserves the opportunity to live a healthy and fulfilling life. With this vision, AB Bank extends its support to those in need through its CSR initiatives. In the past year, the Bank has provided financial assistance to several underprivileged patients who were unable to continue their treatment, helping to restore hope in their lives.

AB Bank remains committed to continuing these efforts in the coming days.

### Disaster Management

Bangladesh is one of the most disaster-prone countries in the world, frequently affected by floods, cyclones, droughts and other natural calamities that cause widespread damage to lives and properties. Due to its geographical location, the country is also highly vulnerable to climate change. In recent years, climate related risks and challenges have intensified, leading to increase sufferings for communities across the nation.

Among these recurring challenges, cold waves remain a significant seasonal hazard. During winter, severe cold spells disproportionately affect marginal communities and people living in extreme poverty. The harsh weather conditions not only disrupt daily life but also deteriorate Public health, making survival increasingly difficult for the most vulnerable groups.

AB Bank recognizes that while natural disasters are beyond control, collective efforts can significantly reduce their impact. With this belief, the Bank consistently stands by affected communities, extending support whenever disasters strike the country.

As part of its ongoing commitment, AB Bank donated blankets to the Chief Advisor's Relief Fund last year to support people affected by severe cold waves. Notably, the northern regions of Bangladesh experience the most intense cold spells, where the suffering of common people often becomes severe. Understanding the urgency of the situation, AB Bank extended its support by distributing a significant number of blankets in these areas.

In fact there is no alternative to a healthy and sustainable environment. A stable environment is essential for the well-being of the nation and the growth of the economy. Therefore, the Bank remains committed to environmental sustainability alongside its humanitarian efforts.

As a responsible corporate entity, AB Bank upholds its duty towards society and the nation. The Bank believes that only a supportive and inclusive society can pave the way for sustainable business growth and a better future for all.



AB Bank donates vehicles to Islamic University of Technology to support students' pursuit of higher education

# SUSTAINABLE FINANCE

“ Our Commitment to Sustainable Finance ensures the Resilient and Equitable Future ”

With the landscape of adverse effects of human activities including industrialization and environmental degradation leading to significant challenge such as climate change, biodiversity loss and social inequalities, sustainability stands for a holistic concept which impact on our lives, health of the planet and the resilience of the economy. Over the decades, Bangladesh has experienced significant accumulated loss and negative impacts across all sectors, thus call for a collaborative and collective action for building a greener, safe and more breathable world.

As a responsible financial institution, AB Bank PLC acknowledges its critical role in fostering sustainable development. We are committed to ensuring that our actions today contribute positively to this future without compromising the ability of future generations to meet their own needs.

In line with global best practices and guided by the regulatory framework of Bangladesh Bank,



AB Bank PLC is deeply committed to integrating sustainable finance principles into our core business operations. We view sustainable finance not just as a responsibility but also as an opportunity to drive positive environmental and social impact while creating long-term value for our clients, shareholders, and communities. The year 2025 marked significant development in strengthening our sustainable finance footprint and embedding sustainability deeper into our strategic priorities.

## Aligning with National and Global Sustainability Goals

AB Bank PLC's sustainable finance initiatives are firmly aligned with national priorities and global frameworks for sustainable development. We are committed to supporting the Government of Bangladesh's vision for a sustainable and climate-resilient economy. Our efforts are specifically guided by:

✧ **Bangladesh Bank's Sustainable Finance Policies & Guidelines:** Following Bangladesh Bank's ongoing efforts, including the introduction of the Green Banking Policy in 2011, the Sustainable Finance Policy in 2020 & CSR Policy 2024 (revised) and updated Sustainable Finance Policy in 2023 which incorporates amendments such as gender inclusion, an updated list of Green Products/Projects/Initiatives, Environment

Protection Regulations 2023, Climate Prosperity Plan (2021-2041) and the National Adaptation Plan (2022), we have developed the Sustainable Finance Policy 2024 for AB Bank PLC. Moreover, AB Bank PLC is complying the reporting and sector-specific guidelines for greener finance, social finance and meeting corporate social responsibilities.

✧ **United Nations Sustainable Development Goals (SDGs) and Bangladesh Nationally Determined Contribution (NDC):** Contributing to the achievement of relevant SDGs, particularly those related to clean energy (SDG 7), climate action (SDG 13), responsible consumption and production (SDG 12), and partnerships for the goals (SDG 17) for. Aligned with these SDG achievements, AB Bank also channels its financial products to support Bangladesh Nationally

Determined Contribution under the Paris Agreement by mobilizing finance for mitigation and providing finance for climate resilience projects to protect vulnerable populations and livelihood, aligning the adaptation components of the NDC.

✧ **Alignment with Other National Policies:**

Beyond the direct guidance from Bangladesh Bank and the specific commitments of the NDC, AB Bank PLC's sustainable finance strategy is also aligned with the broader national development agenda and climate-related plans set forth by the Government of Bangladesh i.e Perspective Plan 2021-2041, 8th Five Year Plan (2021-2025), Bangladesh Delta Plan (BDP) 2100, Bangladesh Climate Change Strategy and Action Plan (BCCSAP) 2009 & National Adaptation Program of Action (NAPA) 2005, 2009, National Adaptation Plan (NAP) 2022, Bangladesh Climate Fiscal Framework (CFF) 2014, 2020.

✧ **Alignment with International Policies and Frameworks:**

AB Bank PLC also aligns its sustainable finance practices with key international policies and frameworks, reflecting our commitment to global best practices and contributing to international efforts on climate action and sustainable development (The Paris Agreement, 2015 & UNFCCC (1992), Environmental and Social Safeguard Policies (e.g., GCF), The Global Reporting Initiative (GRI) Standards, The UN Global Compact).

**AB's Sustainable Finance Strategy and Approach**

Our approach to sustainable finance encompasses the following key areas:

✧ **Integrating Environmental and Social (E&S) Risk Management:**

We are embedding a robust E&S risk assessment framework into our credit and investment appraisal processes to identify, evaluate, and mitigate potential negative impacts associated with financed activities. AB's strategy is to avoid financing activities that could lead to significant adverse E&S outcomes.

✧ **Introducing Sustainable Finance Products and Services:**

We are developing and promoting a diverse range of financial products specifically designed to support environmentally and socially beneficially projects and business. This

includes green finance, sustainable linked finance (sustainable agriculture, Sustainable MSME, Socially Responsible Finance under Corporate Social Responsibility) along with other sustainable linked finance initiatives.

✧ **Promoting Sustainable linked Finance:** We are actively analyzing our baseline loan data and potential sectors to strategically linked them with the sustainable finance objectives, ensuring both social wellbeing and optimal growth.

✧ **Reducing GHG emission:** We are analyzing the total loan portfolio, engaging in advocacy to the clients and onboarding of carbon resilient projects/initiatives/activities aimed at reducing Green House Gas (GHG) to an acceptable level in line with Bangladesh INDCs which commits to reduce GHG emissions by 5% unconditionally from Business as Usual (BaU) levels by 2030 or a conditional 15% reduction in GHG emission from BaU levels by 2030.

✧ **Ensuring Green Banking, CSR and Sustainable Banking:** We ensure the effective implementation of guidelines from Bangladesh Bank on Green Banking, CSR, Sustainable Banking in our day to day activities throughout the banking premises.

✧ **Ensuring Capacity Building:** We are committed to providing comprehensive training to our Official and staff on Green Banking, CSR, Sustainable Banking to build internal expertise and also to ensure sustainable practice across the bank.

✧ **Updating existing Policy related to Sustainable Finance:** In 2012, AB Bank introduced its Green Banking Policy. Subsequently, the policy is incorporated has been incorporated into the Sustainable Finance Policy 2024 as part of our regular updates. Thus, AB's approach includes the periodic review and updating of all existing policies related to Sustainable Finance.

✧ **Engaging Stakeholders:** We proactively communicate and collaborate with clients, employees, regulators, investors, and communities to enhance transparency, understand evolving needs, and foster a shared commitment to sustainability.

## Recent Development in 2025

In 2025, significant initiatives further solidified our commitment to sustainable finance. The Board of Directors reviewed and approved crucial updates to two key policies: the Sustainable Finance Policy 2024 and the Revised CSR Policy. These reviews have enhanced our framework, ensuring that our financing strategies remain aligned with environmentally and socially responsible sectors. The revisions reflect our ongoing dedication to adapting to emerging challenges and opportunities in sustainable finance.

## Our Commitment and Future outlook of Sustainable Finance

Since the introduction of the Green Banking Policy in 2012, AB has taken remarkable steps towards mobilizing fund for the green project identified by Bangladesh Bank. Over time, AB has continued its effort to channel bank finance to sustainable linked finance in line with Bangladesh Bank directives. Considering the paramount importance of sustainable finance, AB Bank is dedicated to expand sustainable finance portfolio, reflecting our bank's unwavering commitment towards a sustainable and climate resilience future. Key areas where AB shall maintain a robust footprint includes:

- ✧ **Renewable Energy:** Financing for solar power projects (rooftop, irrigation, grid-tied), wind power, and other clean energy solutions.
- ✧ **Energy Efficiency:** Support for businesses and individuals adopting energy-efficient technologies in buildings, industry, and transport.
- ✧ **Green Buildings:** Financing for the construction or retrofitting of environmentally friendly and resource-efficient buildings.
- ✧ **Sustainable Agriculture:** Credit facilities for environmentally sound farming practices, efficient irrigation, and agribusiness value chains.
- ✧ **Waste Management & Recycling:** Financing for projects related to waste collection, processing, and resource recovery.
- ✧ **Environmentally Friendly Transport:** Support for electric vehicles, energy-efficient logistics, and sustainable public transport initiatives.
- ✧ **Introducing Green Bond:** Exploring opportunities for innovative financing mechanisms such as green bonds, sustainability-linked instruments, and climate finance.

✧ **Social Finance (as per BB guidelines):** Providing financing for crucial social sectors including education, healthcare, affordable housing, and initiatives supporting marginalized communities and SMEs in line with prevailing CSR policy.

✧ **Measuring GHG gas emission both CO2 and non- CO2** Adopting appropriate tools for measuring GHG gas emission (both CO2 and non- CO2) from existing loan portfolios and undertaking initiatives for reducing the level to an acceptable threshold.

✧ **Enhance reporting and disclosure:** AB shall continuously strive to enhance the reporting and disclosure of its sustainable finance activities and their impacts in line with evolving standards.

✧ **Ensuring Green Environment within Bank:** Apart from our core financing activities, AB is committed to improving the environmental efficiency of its internal operations through standard measures such as;

- Implementing Energy saving measures in our branches and offices, including using LED lighting, optimizing HVAC system to achieve reductions in energy consumption per employee/per branch compared to previous years.
- Promoting digital workflows and reducing paper consumption through initiatives like online statement delivery, internal digitalization, e-requisition form, e-account opening and promoting paperless banking.
- Enhancing waste segregation and recycling programs at our key location.
- Monitoring and implementing measures to conserve water in our facilities.

## Concluding Remarks

2025 has been a year of tangible progress in embedding sustainable finance within AB Bank PLC. We take pride in our contributions to projects that deliver positive environmental and social outcomes while generating value. Looking ahead, we are energized by the opportunities and challenges that lie on the path to a sustainable economy. AB Bank PLC remains committed to leveraging the power of finance to support a resilient, prosperous, and equitable future for Bangladesh and beyond.



KEY  
**EVENTS**



## CELEBRATING SUCCESS



AB Bank holds 43rd Annual General Meeting



Shareholders' participation in AB Bank's AGM



Flag hoisting to mark AB Bank's 44th founding anniversary

Celebrating 44th founding anniversary of AB Bank



AB Bank hosts Iftar Mahfil to honor media personnel

AB Bank launches three new Islamic Banking Deposit Products, opening a new horizon in Shariah based Banking Services



AB Bank wins the 'Mastercard Excellence Award- 2025' in the category of Mastercard Credit Business (Domestic) for the year 2024-2025



Handing over a cheque to Bangladesh Bank for the formation and operation of the 'Bangladesh Startup Investment Company PLC.'

AB Bank hosts 34th President Cup Golf Tournament



## PUTTING PEN TO PAPER

AB Bank signs strategic partnership with FILPS Limited to deliver digital lending services to its customers



AB Bank signs MoU with Rancon British Motors to refer the customers AB Bank auto loan facilities for vehicle purchasing



AB Bank signs MoU with National Pension Authority to register and collect subscription money for universal pension schemes

## CELEBRATING THE ENDURING BONDS OF AB FAMILY

# Family Night



Strengthening bonds among employees and their families, AB Recreation club hosts 'AB Family Night' for the Dhaka Region

Experiencing the joy and excitement with enthusiasm





Savoring the gathering with boundless excitement at Dhaka night



Sylhet Family Night lights up with joy and celebration



AB Recreation Club arranges 'AB Family Night' for the Sylhet Region to celebrate togetherness among the employees

**SHARPENING SKILLS**



AB Bank holds AML & CFT Awareness Program



AB Bank holds a training program on 'Anti-Money Laundering & Combating Financing of Terrorism' at AB Bank Training Academy (ABTA)



AB Bank holds a Training program on Banking Foundation Course for AB employees



AB Bank holds 'Strategic Session 2026' for Dhaka Region



AB Bank organizes 'Strategic Session 2026' for Chattogram Region



AB Bank organizes "Entrepreneurship Development Program" under Bangladesh Bank's SICIP project in Cox's Bazar

## ENHANCING BUSINESS TOWARDS ADVANCEMENT



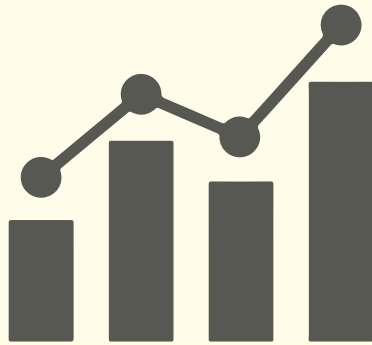
AB Bank inaugurates its relocated Progati Sarani Branch at Baridhara, Bhatara, Dhaka



AB Bank inaugurates collection booth at National Institute of Diseases of the chest and Hospital



AB Bank opens its sub-branch at Baligaon, Tongibari, Munshiganj



AUDITOR'S REPORT AND AUDITED  
**CONSOLIDATED & SEPARATE  
FINANCIAL STATEMENTS**

## **Independent Auditors' Report** **To the Shareholders of AB Bank PLC**

Report on the Audit of the Consolidated and Separate Financial Statements

### **Opinion**

We have audited the consolidated financial statements of AB Bank PLC. and its subsidiaries (the "Group") as well as the separate financial statements of AB Bank PLC. (the "Bank"), which comprise the consolidated and separate Balance Sheets as at December 31, 2025, and the consolidated and separate Profit and Loss Accounts, consolidated and separate Statements of Changes in Equity and consolidated and separate Cash Flows Statements for the year then ended, and notes to the consolidated and separate financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at December 31, 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in Note 1.2.

### **Basis for Opinion**

We conducted our audit in accordance with the International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and the guidelines issued by Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Emphasis of Matters**

We draw attention to note 1.2 to the financial statements where management has explained the basis of preparation of financial statements including compliance with Rules and Regulations issued by Bangladesh Bank on classification of loans and advances, and required impairment provision.

We further draw attention to the fact required for further classification and provision against loans and advances, Provision shortfall against investment, Mark-to-Market (MTM) loss against government securities and Non-Banking Assets (NBA) which has financial impact on the Financial Statements and issues as stated below. However, Bangladesh Bank has given letter vide: BSD-06/6000(36)/AB-Ka/2026-330 dated 29 April 2026, regarding loan classification and provisioning referring note no. 15.1, 15.6, 15.7 and 11. Our opinion is not modified in respect of these matters.

1. Note Nos. 7.9 and 15.1 to the financial statements which describe the classification and provisioning of loans and advances, during our audit covering 88.05% of the total loan portfolio. We initially identified classified loans of BDT 28,446.83 crore, 79.30% of the total outstanding loans of BDT 35,874.53 crore (excluding Mumbai Branch) compared to BDT 18,196.30 crore reported by the Bank that is resulting in an additional classified amount of BDT 10,250.53 crore. Based on this assessment, the required provision was BDT 22,413.36 crore against which the Bank maintained BDT 2,297.54 crore resulting in a provision shortfall of BDT 20,115.82 crore. These observations, including classification differences and provisioning shortfall were discussed in quadrilateral meeting dated 16 April, 2026.

Subsequent to the meeting, the Bank submitted additional documentation and supporting evidences which we have reviewed and considered and accordingly adjustments of BDT 4,783.10 crore which included loans

under honorable High Court stay order BDT 2,486.04 crore, down payments realized against outstanding loan balances amounting to BDT 1,842.25 crore, management-supported corrections BDT 343.33 crore and adjustments based on qualitative judgements BDT 111.48 crore.

As a result, the revised additional classified loans amount to BDT 3,340.36 crore resulting in total identified classified loans of BDT 23,663.73 crore, 65.96% of the total outstanding loans of BDT 35,874.53 crore (excluding Mumbai Branch), whereas the Bank has subsequently maintained classification BDT 20,323.37 crore. The revised required provision has been determined at BDT 20,351.43 crore against which the Bank has maintained BDT 2,297.54 crore resulting in a provision shortfall of BDT 18,053.89 crore. While the additional classification reduced following consideration of further evidence the provisioning requirement did not reduce proportionately, primarily due to our assessment that certain high-risk loans require 100% provisioning.

2. Note no. 6.2.3 and 15.7 of the Financial Statements, which describes significant provision shortfalls amounting to BDT 135.50 crore relating to the Bank's investment in Pinnacle Global Fund Pte Ltd.
3. Note no. 6.1, the Bank incurred a mark-to-market (MTM) loss of BDT 397.21 crore resulting from government securities repo transactions. Contrary to the requirements of DOS Circular No.-06 dated 15 July 2010 and applicable financial reporting standards, this loss was not charged to the profit and loss account, but was recorded as Deferred MTM loss under government securities.
4. Note no. 11 of the financial statements regarding Non-Banking Assets (NBA) amounting to BDT 326.60 crore of which BDT 32.24 crore has been recognized as NBA by the Bank. Such recognition is not in compliance with BRPD Circular No. 22 dated 20 September 2021 issued by Bangladesh Bank. Furthermore, due to lack of evidence of mutation and payment of rent, the said amount remains unsubstantiated.
5. Note no. 6.2.2.3 to the financial statements regarding the Bank's investment of BDT 276 crore in zero coupon bonds of Beximco Limited. No interest income has been received during the last six months, with accrued interest amounting to BDT 20.70 crore remaining unrealized and no subsequent receipts observed up to the date of this report. Despite this, no provision has been maintained against the outstanding accrued interest which may result in a potential shortfall in required provisions.
6. Note No. 10 to the financial statements regarding the Bank's investment in Cashlink Bangladesh Ltd., a non-operational subsidiary since 2017 which despite that reporting income has accumulated losses of BDT 15.07 crore and whose investment of BDT 21.42 crore is currently valued at BDT 8.23 crore based on NAV that is resulting in an impairment shortfall of BDT 13.19 crore for which no provision has been maintained.
7. Note no. 3.3 (a), the Bank did not comply with the Cash Reserve Ratio (CRR) requirements as prescribed by Bangladesh Bank in DOS Circular No.-01 dated 19 January 2014 and MPD Circular No.-03 dated 9 April 2020.  
  
Note no. 3.3 (b), the Bank did not maintain the statutory liquidity ratio (SLR) requirement of 13% on its average demand and time liabilities.
8. Note 16.6 to the financial statements, the Bank did not comply with the minimum Capital to Risk Weighted Asset Ratio (CRAR) of 12.5% as required by BRPD Circular No. 18 dated 21 December 2014 issued by Bangladesh Bank. The Bank's CRAR stood at negative 3.78% as at the reporting date, indicating a significant shortfall in regulatory capital.
9. According to BRPD Circular No. 02 dated 16 January, 2014, and No. 01 dated 16 January, 2022, the aggregate funded exposure to a single person or group must not exceed @ 15% of the Bank's total capital. However, the bank did not maintain single borrower exposure limit for multiple clients in accordance with the circulars as its capital has become negative due to accumulated retained losses, although such exposures were within the prescribed limits at the time of sanction.

## Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

The Key Audit Matter	How the Matter was Addressed in the Audit
<b>Cash and Cash Equivalents</b>	
<p>AB Bank PLC reported total cash and cash equivalents of BDT 1,284.22 crore as of 31 December 2025, which includes balances with Bangladesh Bank and other banks, as well as physical cash and short-term placements (Note 3). Maintaining the Cash Reserve Requirement (CRR) is a fundamental regulatory obligation.</p> <p>Cash and liquidity positions are highly sensitive and subject to misstatement, misappropriation, or operational errors. Given the volume of cash transactions and regulatory implications of non-compliance, this was a key audit area.</p>	<p>We assessed the internal controls related to cash reconciliation, movement monitoring, and regulatory reporting. Cash balances were physically verified at selected branches and the head office. We independently confirmed balances held with Bangladesh Bank and other institutions. The CRR calculation methodology was reviewed, and actual reserve positions were tested for selected periods. We evaluated whether the disclosures regarding the CRR shortfall were complete, accurate, and in accordance with Bangladesh Bank regulations and IAS 7 requirements.</p>
<b>Measurement of provision for loans and advances</b>	
<p>As at 31 December 2025, AB Bank PLC reported total loans and advances of BDT 35,952.26 crore (Note 7), comprising a significant portion of the Bank's total assets. These loans are diversified across multiple sectors and involve varied security arrangements, including collateral, guarantees, and personal undertakings. Accurate classification and provisioning of loans are critical for determining the financial position and compliance with regulatory guidelines issued by Bangladesh Bank.</p> <p>The classification of loans involves significant management judgment in assessing borrower creditworthiness, impairment indicators, and recovery expectations. The estimation of adequate provisions based on these assessments has a direct and material impact on the financial statements.</p>	<p>We tested the design and operating effectiveness of key controls focusing on the provisioning process and identification of loss events including early warning indicator.</p> <p>Our substantive procedures in relation to the provision for loans and advances were reviewing the adequacy of the provision requirements as per circulars and instructions given by Bangladesh Bank from time to time and communicated the provision requirements with the management and those charged with governance and the representatives of Bangladesh Bank, assessing the methodology on which the provision amounts are based, recalculating the provisions and tested the completeness and accuracy of the underlying information and finally assessing the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank's guidelines.</p>

The Key Audit Matter	How the Matter was Addressed in the Audit
<b>Investment Process</b>	
<p>As at 31 December 2025, AB Bank PLC held a significant investment portfolio amounting to BDT 2,009.63 crore (Note 6), comprising government securities and other investments. Of this, BDT 473.04 crore represented government securities (Note 6.1) and other investment BDT 1,536.59 crore (Note 6.2)</p> <p>The investment function is a key area of judgment involving classification (Held-to-Maturity, Held-for-Trading), compliance with Bangladesh Bank circulars (e.g., DOS Circular No.-05 dated 26 May 2008 and DOS Circular No.-01 dated 19 January 2014), risk appetite, yield management, and adherence to regulatory liquidity requirements. Investment decisions have a direct impact on liquidity, profitability, and the bank's Statutory Liquidity Ratio (SLR) compliance.</p> <p>Given the volume and complexity of transactions, involvement of multiple counterparties, the impact of interest rate fluctuations on valuation, and the requirement for proper classification and accounting, the investment process was considered a matter of most significance in the audit.</p>	<p>We obtained an understanding of the Bank's investment management policies, approval hierarchy, and monitoring mechanisms. We evaluated the internal control design over the investment process, including the segregation of duties between the front office (dealing), middle office (compliance and risk), and back office (settlement and accounting).</p> <p>Our procedures included testing a sample of investment transactions for compliance with internal policies and Bangladesh Bank guidelines. We reviewed investment committee minutes and assessed whether the decisions taken were within approved authority limits.</p> <p>Further, we tested the accuracy and completeness of the investment ledger by reconciling it with third-party confirmations obtained from the central depository, counterparties, and Bangladesh Bank. We assessed the adequacy of the related disclosures in the financial statements in accordance with IAS 1 and Bangladesh Bank's reporting instructions.</p>
<b>Measurement of deferred tax assets</b>	
<p>The Group and Bank have recognized deferred tax assets for deductible temporary difference that it believes are recoverable.</p> <p>We have determined this to be a key audit matter, due to the inherent uncertainty in forecasting the amount and timing of future taxable profits and the reversal of temporary differences where significant judgement is involved.</p> <p>The Bank reports net deferred tax assets totaling to BDT 125.23 crore (2024: BDT 211.55 crore) as at December 31, 2025.</p> <p>Significant judgment is required in relation to measurement of deferred tax assets as their recoverability is dependent on forecasts of future profitability over a number of years. Refer to the note no. 10.1 to the financial statements.</p>	<p>The Group and Bank have recognized deferred tax assets for deductible temporary difference that it believes are recoverable.</p> <p>We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the recognition and measurement of deferred tax assets and assumptions used in estimating Bank's future taxable income.</p> <p>We assessed the completeness and accuracy of the data used for estimation of future taxable income. We also assessed the instruction given by Bangladesh Bank related to the deferred tax assets and checked it accordingly which was properly complied and reflected in the financial statements of the Bank.</p> <p>Finally, we assessed the appropriateness and presentation of disclosures against IAS 12 – Income Taxes and the instruction of Bangladesh Bank regarding DTA's.</p>

The Key Audit Matter	How the Matter was Addressed in the Audit
<b>Information Technology Systems and General Controls.</b>	
<p>AB Bank's operations are highly reliant on automated systems for recording transactions, processing payments, generating reports, and controlling user access across multiple platforms. The core banking software supports operations across domestic and international branches. Given the volume of transactions, integration between applications, and sensitivity of financial reporting, any control deficiencies in the IT environment could materially affect the integrity of financial data.</p> <p>Key risks include unauthorized access, incorrect or unauthorized changes to systems or data, inadequate backup and recovery, and insufficient segregation of duties. These could lead to financial misstatements or disruption of operations.</p>	<p>We engaged IT audit specialists to evaluate the design and operating effectiveness of the Bank's general IT controls (GITCs), including user access management, program change controls, data backup, and system interfaces. We reviewed the Bank's core banking system and its interaction with sub-systems and third-party platforms. We tested a sample of automated controls and conducted walk-throughs of key processes. Where weaknesses were identified, we assessed the impact and tested manual compensating controls to ensure reliability of financial data.</p>
<b>Impairment assessment of unquoted investments</b>	
<p>In the absence of a quoted price in an active market, the fair value of unquoted shares and bonds, especially any impairment is calculated using valuation techniques which may take into consideration direct or indirect unobservable market data and hence require an elevated level of judgment. Refer to the note no. 6.2.1 to the financial statements.</p>	<p>We have assessed the processes and controls put in place by the Bank to ensure all major investment decisions are undertaken through a proper due diligence process. We tested a sample of investments valuation as at December 31, 2025 and compared our results to the recorded value. Finally, we assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank's guidelines.</p>
<b>Legal and regulatory matters</b>	
<p>We focused on this area because the Bank and its subsidiaries (the "Group") operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict.</p> <p>These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities.</p> <p>Overall, the legal provision represents the Group's best estimate for existing legal matters that have a probable and estimable impact on the Group's financial position.</p>	<p>We obtained an understanding, evaluated the design, and tested the operational effectiveness of the Group's key controls over the legal provision and contingencies process.</p> <p>We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters. We enquired of the Group's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We also received formal confirmations from external counsel.</p> <p>We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information.</p> <p>We also assessed the Group's provisions and contingent liabilities disclosure.</p>

The Key Audit Matter	How the Matter was Addressed in the Audit
<b>Carrying value of investments in subsidiaries by the Bank</b>	
<p>The Bank has invested in equity shares of its five subsidiaries, namely AB Investment Limited, AB Securities Limited, Cash link Bangladesh Limited, AB International Finance Limited, Hong Kong and Arab Bangladesh Bank Foundation.</p> <p>As at December 31, 2025 the carrying value of these investments is BDT 622.91 crore. At the time of conducting our audit of the separate financial statements of the Bank we have considered the recoverable value of the Bank's investments in the above subsidiaries stated at cost.</p> <p>Management has conducted an impairment assessment and calculated the recoverable value of its subsidiaries in accordance with IAS 36. Refer to note no. 10 to the financial statements.</p>	<p>We have reviewed management's analysis of impairment assessment and recoverable value calculation of subsidiaries in accordance with IAS 36.</p> <p>In particular, our discussions with the management were focused on the continued appropriateness of the value in use model, the key assumptions used in the model, the reasonably possible alternative assumptions, particularly where they had the most impact on the value in use calculation.</p> <p>We also checked mathematical accuracy of the model, recalculated discount rate used within the model, inputs used in the determination of assumptions within the model were challenged and corroborating information was obtained with reference to external market information, third-party sources.</p>
<b>Capital to Risk Weighted Asset Ratio (CRAR)</b>	
<p>As per BRPD Circular No. 18 dated 21 December 2014, banks are required to maintain a minimum Capital Adequacy Ratio (CAR) of 12.5%, including a 2.5% capital conservation buffer. As at 31 December 2025, AB Bank PLC reported a consolidated CRAR of negative 3.36%, which is significantly below the regulatory requirement, resulting in a capital shortfall of BDT 8,152.62 crore (Note 16.6). This situation may impair the Bank's ability to absorb potential losses, restrict its capacity to grow assets, and pose a threat to regulatory compliance and financial stability.</p> <p>The determination of CRAR involves complex calculations around capital components, risk-weighted assets (RWA), and application of regulatory adjustments. Any errors or misclassifications may significantly affect the reported ratio and capital position.</p>	<p>We reviewed the CRAR calculation submitted to Bangladesh Bank, including the computation of Tier 1 and Tier 2 capital and the application of deductions and limits as per Basel III guidelines. We re-performed a sample of RWA calculations and validated credit risk weights assigned to on-balance sheet and off-balance sheet exposures. The eligibility of capital instruments such as perpetual bonds and subordinated debt was verified. We assessed management's plans to restore capital adequacy and evaluated the disclosures made in the financial statements to ensure transparency and compliance.</p>

### Other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there

is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

### **Other Matter**

Please refer to note 1.12 to the Financial Statements, the Bank has to comply with the Bangladesh Bank (BB) Circulars while maintaining the Provision on Loans and Advances, Investments, Other Assets, and Off-Balance Sheet Items. However, the Bank has maintained provisions against these items as per the Bangladesh Bank's forbearance letter vide: BSD-06/6000(36)/AB-Ka/2026-330 dated 29 April 2026, as explained in Note no. 11, 15.1, 15.6 and 15.7

### **Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls**

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in note X and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

### **Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements**

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

### **Report on other Legal and Regulatory Requirements**

In accordance with the Companies Act, 1994, (amended up to date), the Securities and Exchange Rules 2020, the Bank Company Act 1991 (amended up to date), the Financial Reporting Act 2015, the rules and regulations issued by Bangladesh Bank, we also report that:

- (i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- (iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (iv) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;
- (v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;

- (vi) adequate provisions have not been made for loans and advances which is, in our opinion, doubtful of recovery, as a significant provisioning shortfall exists as described in paragraph 1 of the Emphasis of Matter section. However, adequate provisions have been made for other assets;
- (vii) based on our checking of samples, certain advances or loans were found to be in excess of the limits determined by Bangladesh Bank from time to time, as described in paragraph 9 of the Emphasis of Matter section;
- (viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:
  - (a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;
  - (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities;
- (ix) consolidated financial statements of the Bank include five subsidiaries, namely AB Investment Limited, AB Securities Limited, Cashlink Bangladesh Limited, AB International Finance Limited, Hong Kong and Arab Bangladesh Bank Foundation reflect total assets of BDT 835.47 crore, BDT 163.03 crore, BDT 10.39 crore, BDT 180.89 crore, and BDT 62.25 crore respectively as at December 31, 2025 and total revenue of BDT 9.33 crore, BDT 12.03 crore, BDT 0.64 crore, BDT 13.70 crore and BDT 3.30 crore respectively for the year ended December 31, 2025. The financial statements of the Bank's subsidiaries have been audited by other component auditors who have expressed unmodified audit opinion. The results of the subsidiaries have been properly reflected in the Group's consolidated financial statements.
- (x) the information and explanations required by us have been received and found satisfactory;
- (xi) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 9,000 person hours;
- (xii) Capital to Risk-weighted Asset Ratio (CRAR), Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank have not been maintained adequately as at 31 December 2025;
- (xiii) As part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may adversely affect the Bank's subsequent liquidity position; and
- (xiv) Non-banking assets have been accounted in conformity with Bangladesh Bank guidelines, except for the matter described in paragraph 4 of the Emphasis of Matter section.

Name of Firm: **M M Rahman & Co.**  
Chartered Accountants

Signature of the Auditor 

Name of the Auditor **Syed Mahmud Ahmad FCA**  
Senior Partner

Enrolment No. 586

**Firm's FRC Enlistment No.:** **CAF-001-144**

Dhaka, Date: 30-04-2026 DVC: 2604300586AS682705

**AB Bank PLC. & Its Subsidiaries**  
**Consolidated Balance Sheet**  
As at 31 December 2025

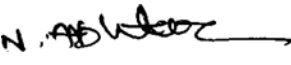
<b>PROPERTY AND ASSETS</b>	<b>Notes</b>	<b>31.12.2025</b>	<b>31.12.2024</b>
		<b>Taka</b>	<b>Taka</b>
<b>Cash</b>	3(a)	<b>12,842,904,457</b>	<b>17,016,739,153</b>
In hand (including foreign currencies)	3.1(a)	1,228,321,869	1,490,734,824
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2(a)	11,614,582,588	15,526,004,329
<b>Balance with other banks and financial institutions</b>	4(a)	<b>7,569,569,846</b>	<b>3,922,966,191</b>
In Bangladesh	4.1(a)	713,447,269	557,576,183
Outside Bangladesh	4.2(a)	6,856,122,577	3,365,390,008
Money at call and on short notice	5(a)	<b>584,895,046</b>	<b>741,688,430</b>
Investments	6(a)	<b>20,742,518,605</b>	<b>23,627,605,290</b>
Government	6.1(a)	4,730,364,425	6,895,548,281
Others	6.2(a)	16,012,154,180	16,732,057,009
Loans, advances and lease/investments		<b>367,883,942,338</b>	<b>339,369,578,794</b>
Loans, cash credits, overdrafts, etc./Investments	7(a)	365,471,216,136	337,007,644,278
Bills purchased and discounted	8(a)	2,412,726,202	2,361,934,516
Fixed assets including premises, furniture and fixtures	9(a)	<b>3,389,695,825</b>	<b>3,126,221,798</b>
Other assets	10(a)	<b>5,614,607,359</b>	<b>6,546,435,092</b>
Non-banking assets	11	<b>3,265,952,811</b>	<b>17,728,347,429</b>
<b>Total Assets</b>		<b>421,894,086,288</b>	<b>412,079,582,175</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	12(a)	<b>35,922,492,633</b>	<b>13,968,426,197</b>
<b>Bonds</b>	13	<b>8,248,436,000</b>	<b>9,547,186,000</b>
<b>Deposits and other accounts</b>	14(a)	<b>332,848,528,925</b>	<b>322,538,468,352</b>
Current account and other accounts		30,426,886,089	33,865,938,176
Bills payable		1,870,237,372	973,091,713
Savings bank deposits		34,400,712,143	36,620,485,845
Fixed deposits		152,611,012,096	146,069,630,795
Other deposits		113,539,681,225	105,009,321,824
<b>Other liabilities</b>	15(a)	<b>77,322,485,436</b>	<b>59,572,935,396</b>
<b>Total liabilities</b>		<b>454,341,942,994</b>	<b>405,627,015,945</b>
<b>Capital/Shareholders' equity</b>			
<b>Equity attributable to equity holders of the parent company</b>		<b>(32,461,174,576)</b>	<b>6,439,558,240</b>
Paid-up capital	16	8,956,947,490	8,956,947,490
Statutory reserve	17	8,662,100,172	8,604,709,773
Other reserve	18(a)	3,811,868,728	3,841,094,065
Retained earnings	19(a)	(53,892,090,966)	(14,963,193,088)
Non- controlling interest	19(b)	13,317,864	13,007,989
<b>Total equity</b>		<b>(32,447,856,709)</b>	<b>6,452,566,230</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>421,894,086,288</b>	<b>412,079,582,175</b>

**AB Bank PLC. & Its Subsidiaries**  
**Consolidated Balance Sheet**  
As at 31 December 2025

	Notes	31.12.2025	31.12.2024
		Taka	Taka
<b>Off-Balance Sheet Items</b>			
<b>Contingent liabilities</b>		<b>43,548,495,787</b>	<b>49,358,585,760</b>
Acceptances and endorsements		4,074,326,936	6,538,764,797
Letters of guarantee	20.1	17,789,945,553	16,745,902,530
Irrevocable letters of credit		11,183,907,126	7,434,927,793
Bills for collection		6,999,818,443	10,394,414,300
Other contingent liabilities		3,500,497,730	8,244,576,339
<b>Other commitments</b>		-	-
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total off-balance sheet items</b>		<b>43,548,495,787</b>	<b>49,358,585,760</b>

The annexed notes from 1 to 49 form an integral part of these consolidated financial statements.

  
**Reazul Islam**  
Acting Managing Director & CEO

  
**Dr. Nasima A. Rahman**  
Independent Director

  
**Feroz Ahmed**  
Vice Chairman

  
**Kaiser A. Chowdhury**  
Chairman

This is the Consolidated Balance Sheet referred to in our separate report of even date.

Dhaka,  
April 30, 2026

Signed for & on behalf of  
**M M Rahman & Co.**  
Chartered Accountants

  
**Syed Mahmud Ahmad, FCA**  
Senior Partner  
ICAB Enrollment No.: 0586  
Firm's FRC Enlistment No. CAF-001-144

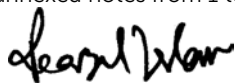
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**AB Bank PLC. & Its Subsidiaries**  
**Consolidated Profit and Loss Account**

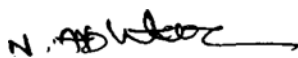
As at 31 December 2025

	Notes	2025 Taka	2024 Taka
<b>OPERATING INCOME</b>			
Interest income/profit on investments	22(a)	(745,225,254)	9,348,356,075
Interest/profit paid on deposits and borrowings, etc.	23(a)	(34,494,671,495)	(28,113,310,250)
<b>Net interest income</b>		<b>(35,239,896,749)</b>	<b>(18,764,954,175)</b>
Investment income	24(a)	4,014,998,540	4,889,707,748
Commission, exchange and brokerage	25(a)	1,679,797,887	1,944,880,432
Other operating income	26(a)	594,041,790	356,050,166
		<b>6,288,838,218</b>	<b>7,190,638,346</b>
<b>Total operating income (a)</b>		<b>(28,951,058,531)</b>	<b>(11,574,315,829)</b>
<b>OPERATING EXPENSES</b>			
Salary and allowances	27(a)	3,537,271,457	3,320,135,337
Rent, taxes, insurance, electricity, etc.	28(a)	1,063,744,105	946,718,144
Legal expenses	29(a)	17,489,917	16,142,748
Postage, stamps, telecommunication, etc.	30(a)	143,843,326	180,375,307
Stationery, printing, advertisement, etc.	31(a)	101,682,214	137,333,285
Chief executive's salary and fees	27.1	8,424,621	21,012,903
Directors' fees	32(a)	7,558,222	6,199,127
Auditors' fees	33(a)	4,906,924	4,354,833
Depreciation and repairs of Bank's assets	34(a)	456,244,104	476,558,496
Other expenses	35(a)	1,675,913,883	1,542,709,412
<b>Total operating expenses (b)</b>		<b>7,017,078,773</b>	<b>6,651,539,592</b>
<b>Profit before provision (c = (a-b))</b>		<b>(35,968,137,304)</b>	<b>(18,225,855,421)</b>
Provision against loans and advances	36(a)	1,953,796,441	87,318,017
Provision for investments	37(a)	288,160,131	385,705,523
Other provisions	38(a)	324,742,811	10,334,780
<b>Total provision (d)</b>		<b>2,566,699,383</b>	<b>483,358,320</b>
<b>Profit before tax (c-d)</b>		<b>(38,534,836,687)</b>	<b>(18,709,213,741)</b>
<b>Provision for taxation</b>		<b>356,886,200</b>	<b>347,721,088</b>
Current tax		380,374,078	374,252,794
Deferred tax		(23,487,878)	(26,531,706)
<b>Net profit after tax</b>		<b>(38,891,722,887)</b>	<b>(19,056,934,829)</b>
<b>Appropriations</b>			
Statutory reserve		72,638,659	53,256,790
Start-up Fund		-	-
Coupon payment for Perpetual Bonds		-	572,658,240
		<b>72,638,659</b>	<b>625,915,030</b>
<b>Retained surplus</b>		<b>(38,964,361,547)</b>	<b>(19,682,849,858)</b>
<b>Non- controlling interest</b>		<b>309,778</b>	<b>516,793</b>
<b>Net Profit/(Loss) attributable to the shareholders of parent company</b>		<b>(38,964,671,324)</b>	<b>(19,683,366,651)</b>
<b>Consolidated Basic Earnings Per Share (EPS)</b>	40(a)	<b>(43.42)</b>	<b>(21.28)</b>

The annexed notes from 1 to 49 form an integral part of these consolidated financial statements.



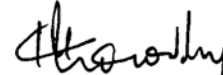
**Reazul Islam**  
Acting Managing Director & CEO



**Dr. Nasima A. Rahman**  
Independent Director



**Feroz Ahmed**  
Vice Chairman

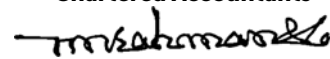


**Kaiser A. Chowdhury**  
Chairman

This is the Consolidated Balance Sheet referred to in our separate report of even date.

Dhaka,  
April 30, 2026

Signed for & on behalf of  
**M M Rahman & Co.**  
**Chartered Accountants**



**Syed Mahmud Ahmad, FCA**  
**Senior Partner**

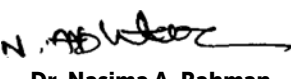
ICAB Enrollment No.: 0586  
Firm's FRC Enlistment No. CAF-001-144  
DVC: 2604300586AS682705

**AB Bank PLC. & Its Subsidiaries**  
**Consolidated Cash Flow Statement**  
For the Year ended 31 December 2025

	<b>2025</b>	<b>2024</b>
	<b>Taka</b>	<b>Taka</b>
<b>Cash Flows from Operating Activities</b>		
Interest receipts	(745,225,254)	3,036,543,363
Interest payments	(34,165,591,549)	(25,461,033,698)
Dividend receipts	87,732,522	90,196,151
Fee and commission receipts	1,848,860,806	1,735,760,609
Recoveries on loans previously written off	468,334,939	221,469,407
Payments to employees	(3,545,696,078)	(3,341,148,240)
Payments to suppliers	(101,682,214)	(137,333,285)
Income taxes paid	(483,941,269)	(602,812,466)
Receipts from other operating activities	4,352,244,890	5,364,681,585
Payments for other operating activities	(3,069,648,033)	(2,939,889,102)
<b>Operating profit before changes in operating assets &amp; liabilities</b>	<b>(35,354,611,240)</b>	<b>(22,033,565,675)</b>
<b>Increase/decrease in operating assets and liabilities</b>		
Loans and advances to customers	(16,450,750,443)	(13,748,247,846)
Other assets	1,144,717,976	2,610,396,256
Deposits from other banks	467,536,965	(4,146,410,816)
Deposits from customers	9,513,443,661	(30,357,041,093)
Trading liabilities (short-term borrowings)	22,017,266,583	12,184,849,278
Other liabilities	17,230,584,297	17,663,279,828
	<b>33,922,799,039</b>	<b>(15,793,174,392)</b>
<b>Net cash used in operating activities (a)</b>	<b>(1,431,812,201)</b>	<b>(37,826,740,067)</b>
<b>Cash Flows from Investing Activities</b>		
Sale/(Purchase) of government securities	2,141,813,679	34,782,803,693
(Purchase)/Sale of trading securities, shares, bonds, etc.	719,902,830	(3,703,894,991)
Purchase of fixed assets including premises, furniture and fixtures	(564,892,426)	(139,415,585)
<b>Net cash flow from investing activities (b)</b>	<b>2,296,824,083</b>	<b>30,939,493,117</b>
<b>Cash Flows from Financing Activities</b>		
(Decrease) of long-term borrowings	(1,361,950,146)	(2,230,273,692)
Dividend paid including coupon payment of perpetual bond	-	(572,658,240)
<b>Net cash (used in) Financing activities (c)</b>	<b>(1,361,950,146)</b>	<b>(2,802,931,932)</b>
<b>Net decrease in cash (a+b+c)</b>	<b>(496,938,264)</b>	<b>(9,690,178,882)</b>
Effects of exchange rate changes on cash and cash equivalents	(187,210,460)	(753,986,022)
Cash and cash equivalents at beginning of the Year	21,684,084,072	32,128,247,975
<b>Cash and cash equivalents at end of the period (*)</b>	<b>20,999,935,348</b>	<b>21,684,083,072</b>
(*) Cash and cash equivalents:		
Cash	1,228,321,869	1,490,734,824
Prize bonds	2,566,000	2,689,300
Money at call and on short notice	584,895,046	741,688,430
Balance with Bangladesh Bank and its agent bank(s)	11,614,582,588	15,526,004,329
Balance with other banks and financial institutions	7,569,569,846	3,922,966,191
	<b>20,999,935,348</b>	<b>21,684,083,072</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>(1.60)</b>	<b>(42.23)</b>

The annexed notes from 1 to 49 form an integral part of these consolidated financial statements.

  
**Reazul Islam**  
Acting Managing Director & CEO  
Dhaka,  
April 30, 2026

  
**Dr. Nasima A. Rahman**  
Independent Director

  
**Feroz Ahmed**  
Vice Chairman

  
**Kaiser A. Chowdhury**  
Chairman

## AB Bank PLC. & Its Subsidiaries Consolidated Statement of Changes in Equity

For the Year ended 31 December 2025

(Amount in Taka)

Particulars	Paid-up capital	Statutory reserve	General reserve	Assets revaluation reserve	Foreign exchange revaluation 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	-	-	-	-	-	-	309,778	(38,892,032,665)	(38,891,722,887)
Addition/(Adjustment) made during the Period	-	72,638,659	108,455	(6,636,225)	-	(23,246,972)	96	(28,650,765)	14,213,248
Foreign exchange rate fluctuation	-	(15,248,260)	2,427,268	-	(1,877,862)	-	-	(8,214,448)	(22,913,302)
<b>Balance at 31 December 2025</b>	<b>8,956,947,490</b>	<b>8,662,100,172</b>	<b>2,971,511,509</b>	<b>751,484,698</b>	<b>10,739,254</b>	<b>78,133,268</b>	<b>13,317,864</b>	<b>(53,892,090,966)</b>	<b>(32,447,856,709)</b>

For the Year ended 31 December 2024

Particulars	Paid-up capital	Statutory reserve	General reserve	Assets revaluation reserve	Foreign exchange revaluation 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	-	-	-	-	-	-	516,793	(19,057,451,622)	(19,056,934,829)
Addition/(Adjustment) made during the period	-	53,256,790	75,542	(16,283)	-	(34,778,655)	(8,309)	(577,087,430)	(558,558,347)
Foreign exchange rate fluctuation	-	28,311,969	10,157,292	-	9,769,290	-	-	33,397,951	81,636,502
<b>Balance at 31 December 2024</b>	<b>8,956,947,490</b>	<b>8,604,709,773</b>	<b>2,968,975,786</b>	<b>758,120,923</b>	<b>12,617,116</b>	<b>101,380,240</b>	<b>13,007,990</b>	<b>(14,963,193,087)</b>	<b>6,452,566,230</b>

The annexed notes from 1 to 49 form an integral part of these consolidated financial statements.

  
Reazul Islam  
Acting Managing Director & CEO

  
Dr. Nasima A. Rahman  
Independent Director

  
Feroz Ahmed  
Vice Chairman

  
Kaiser A. Chowdhury  
Chairman

**AB Bank PLC.**  
**Balance Sheet**  
As at 31 December 2025

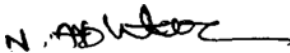
<b>PROPERTY AND ASSETS</b>	<b>Notes</b>	<b>31.12.2025</b>	<b>31.12.2024</b>
		<b>Taka</b>	<b>Taka</b>
<b>Cash</b>	<b>3</b>	<b>12,842,261,790</b>	<b>17,016,228,465</b>
In hand (including foreign currencies)	3.1	1,227,679,202	1,490,224,135
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	11,614,582,588	15,526,004,329
<b>Balance with other banks and financial institutions</b>	<b>4</b>	<b>7,075,674,191</b>	<b>3,748,863,209</b>
In Bangladesh		316,069,592	419,885,469
Outside Bangladesh		6,759,604,599	3,328,977,740
<b>Money at call and on short notice</b>	<b>5</b>	<b>1,697,370,045</b>	<b>1,832,125,929</b>
<b>Investments</b>	<b>6</b>	<b>20,096,342,410</b>	<b>23,079,192,178</b>
Government	6.1	4,730,364,425	6,895,548,281
Others	6.2	15,365,977,984	16,183,643,897
<b>Loans, advances and lease/investments</b>	<b>7</b>	<b>359,522,576,249</b>	<b>331,852,111,651</b>
Loans, cash credits, overdrafts, etc./Investments		358,787,071,813	330,953,398,322
Bills purchased and discounted	8	735,504,436	898,713,330
<b>Fixed assets including premises, furniture and fixtures</b>	<b>9</b>	<b>2,932,224,140</b>	<b>2,646,129,268</b>
<b>Other assets</b>	<b>10</b>	<b>11,675,756,622</b>	<b>11,974,299,234</b>
<b>Non-banking assets</b>	<b>11</b>	<b>3,265,952,811</b>	<b>17,728,347,429</b>
<b>Total Assets</b>		<b>419,108,158,258</b>	<b>409,877,297,362</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	<b>12</b>	<b>35,805,231,951</b>	<b>13,968,426,197</b>
<b>Bonds</b>	<b>13</b>	<b>8,248,436,000</b>	<b>9,547,186,000</b>
<b>Deposits and other accounts</b>	<b>14</b>	<b>332,986,696,389</b>	<b>322,919,909,181</b>
Current accounts and other accounts		30,437,821,055	33,913,443,788
Bills payable		1,870,237,372	973,091,713
Savings bank deposits		34,400,712,143	36,620,485,845
Fixed deposits		152,611,012,096	146,069,630,795
Other deposits		113,666,913,723	105,343,257,041
<b>Other liabilities</b>	<b>15</b>	<b>74,350,740,116</b>	<b>58,661,520,045</b>
<b>Total liabilities</b>		<b>451,391,104,457</b>	<b>405,097,041,424</b>
<b>Capital/Shareholders' equity</b>			
<b>Shareholders' equity</b>		<b>(32,282,946,199)</b>	<b>4,780,255,939</b>
Paid-up capital	16	8,956,947,490	8,956,947,490
Statutory reserve	17	8,662,100,172	8,604,709,773
Other reserve	18	3,605,367,002	3,635,250,104
Retained earnings	19	(53,507,360,863)	(16,416,651,428)
<b>Total Liabilities and Shareholders' Equity</b>		<b>419,108,158,258</b>	<b>409,877,297,362</b>

**AB Bank PLC.**  
**Balance Sheet**  
As at 31 December 2025

<b>PROPERTY AND ASSETS</b>	<b>Notes</b>	<b>31.12.2025</b>	<b>31.12.2024</b>
		<b>Taka</b>	<b>Taka</b>
<b>Off-Balance Sheet Items</b>			
<b>Contingent liabilities</b>	20	<b>42,005,297,507</b>	<b>47,642,935,888</b>
Acceptances and endorsements		4,074,326,936	6,538,764,797
Letters of guarantee	20.1	17,789,945,553	16,745,902,530
Irrevocable letters of credit		11,183,907,126	7,434,927,793
Bills for collection		5,456,620,164	8,678,764,428
Other contingent liabilities		3,500,497,730	8,244,576,339
<b>Other commitments</b>		-	-
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total off-balance sheet items</b>		<b>42,005,297,507</b>	<b>47,642,935,888</b>

The annexed notes from 1 to 49 form an integral part of these consolidated financial statements.

  
**Reazul Islam**  
Acting Managing Director & CEO

  
**Dr. Nasima A. Rahman**  
Independent Director

  
**Feroz Ahmed**  
Vice Chairman

  
**Kaiser A. Chowdhury**  
Chairman

This is the Consolidated Balance Sheet referred to in our separate report of even date.

Dhaka,  
April 30, 2026

Signed for & on behalf of  
**M M Rahman & Co.**  
**Chartered Accountants**

  
**Syed Mahmud Ahmad, FCA**  
**Senior Partner**  
ICAB Enrollment No.: 0586  
Firm's FRC Enlistment No. CAF-001-144

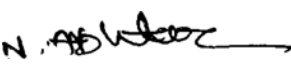
DVC: 2604300586AS682705

**AB Bank PLC.**  
**Profit and Loss Account**  
For the Year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
<b>OPERATING INCOME</b>			
Interest income/profit on investments	22	(935,891,636)	9,118,593,995
Interest paid/profit on deposits and borrow, etc.	23	(34,489,648,464)	(28,107,968,378)
<b>Net interest income</b>		<b>(35,425,540,100)</b>	<b>(18,989,374,383)</b>
Investment income	24	3,968,780,663	4,920,209,441
Commission, exchange and brokerage	25	1,502,263,915	1,792,455,223
Other operating income	26	505,900,708	263,780,480
		<b>5,976,945,286</b>	<b>6,976,445,145</b>
<b>Total operating income (a)</b>		<b>(29,448,594,813)</b>	<b>(12,012,929,239)</b>
<b>OPERATING EXPENSES</b>			
Salary and allowances	27	3,407,406,043	3,202,655,370
Rent, taxes, insurance, electricity, etc.	28	1,053,586,727	938,826,147
Legal expenses	29	16,810,712	15,002,357
Postage, stamps, telecommunication, etc.	30	125,288,519	163,501,941
Stationery, printing, advertisement, etc.	31	99,803,726	135,278,841
Chief executive's salary and fees	27.1	8,424,621	21,012,903
Directors' fees	32	5,624,547	4,383,732
Auditors' fees	33	3,817,575	3,312,488
Depreciation and repairs of Bank's assets	34	426,110,636	449,407,215
Other expenses	35	1,646,781,578	1,510,193,167
<b>Total operating expenses (b)</b>		<b>6,793,654,684</b>	<b>6,443,574,162</b>
<b>Profit before provision (c = (a-b))</b>		<b>(36,242,249,498)</b>	<b>(18,456,503,401)</b>
Provision against loans and advances	36	-	59,160,353
Provision for investments	37	272,509,803	384,205,523
Other provisions	38	324,634,356	10,259,241
<b>Total provision (d)</b>		<b>597,144,159</b>	<b>453,625,117</b>
<b>Profit before taxation (c-d)</b>		<b>(36,839,393,657)</b>	<b>(18,910,128,518)</b>
Provision for taxation		222,813,640	269,355,568
Current tax		237,396,801	307,362,142
Deferred tax		(14,583,162)	(38,006,574)
<b>Net profit after taxation</b>		<b>(37,062,207,296)</b>	<b>(19,179,484,085)</b>
<b>Appropriations</b>			
Statutory reserve		72,638,659	53,256,790
Coupon payment for Perpetual Bonds		-	572,658,240
		<b>72,638,659</b>	<b>625,915,030</b>
<b>Retained surplus</b>		<b>(37,134,845,956)</b>	<b>(19,805,399,115)</b>
<b>Earnings Per Share (EPS)</b>	40	<b>(41.38)</b>	<b>(21.41)</b>

The annexed notes from 1 to 49 form an integral part of these consolidated financial statements.

  
**Reazul Islam**  
Acting Managing Director & CEO

  
**Dr. Nasima A. Rahman**  
Independent Director

  
**Feroz Ahmed**  
Vice Chairman

  
**Kaiser A. Chowdhury**  
Chairman

This is the Consolidated Balance Sheet referred to in our separate report of even date.

Dhaka,  
April 30, 2026

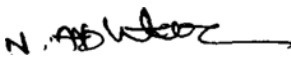
Signed for & on behalf of  
**M M Rahman & Co.**  
Chartered Accountants  
  
**Syed Mahmud Ahmad, FCA**  
Senior Partner  
ICAB Enrollment No.: 0586  
Firm's FRC Enlistment No. CAF-001-144  
DVC: 2604300586AS682705

**AB Bank PLC.**  
**Cash Flow Statement**  
For the Year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
<b>Cash flows from Operating Activities</b>			
Interest receipts		(935,891,636)	2,806,781,283
Interest payments		(34,160,568,517)	(25,455,691,826)
Dividend receipts		63,924,133	349,189,548
Fees and commission receipts		1,672,136,035	1,583,980,835
Recoveries on loans previously written off		468,334,939	221,469,407
Payments to employees		(3,415,830,664)	(3,223,668,273)
Payments to suppliers		(99,803,726)	(135,278,841)
Income taxes paid		(526,864,087)	(710,579,586)
Receipts from other operating activities	41	3,689,760,639	5,575,791,376
Payments for other operating activities	42	(3,004,775,908)	(2,868,853,345)
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>(36,249,578,790)</b>	<b>(21,856,859,422)</b>
<b>Increase/decrease in operating assets and liabilities</b>			
Loans and advances to customers		(15,606,851,497)	(14,541,188,537)
Other assets	43	(564,706,354)	1,839,187,618
Deposits from other banks		467,536,965	(4,146,410,816)
Deposits from customers		9,270,170,296	(30,360,336,242)
Trading liabilities (short-term borrowings)		21,900,005,900	12,184,849,279
Other liabilities	44	18,951,603,257	18,705,022,319
		<b>34,417,758,567</b>	<b>(16,318,876,379)</b>
<b>Net cash used in operating activities (a)</b>		<b>(1,831,820,223)</b>	<b>(38,175,735,801)</b>
<b>Cash Flows from Investing Activities</b>			
Sale of government securities		2,141,813,679	34,782,803,693
Sale/(Purchase) of trading securities, shares, bonds, etc.		817,665,913	(3,756,432,158)
Purchase of fixed assets incl. premises, furniture and fixtures		(560,533,637)	(96,120,622)
<b>Net cash flow from investing activities (b)</b>		<b>2,398,945,955</b>	<b>30,930,250,914</b>
<b>Cash Flows from Financing Activities</b>			
Decrease of long-term borrowings		(1,361,950,146)	(2,230,273,692)
Dividend paid including coupon payment of perpetual bond		-	(572,658,240)
<b>Net cash (used in) Financing activities (c)</b>		<b>(1,361,950,146)</b>	<b>(2,802,931,932)</b>
<b>Net decrease in cash (a+b+c)</b>		<b>(794,824,415)</b>	<b>(10,048,416,819)</b>
Effects of exchange rate changes on cash and cash equivalents		(187,210,460)	(753,986,022)
Cash and cash equivalents at beginning of the period		22,599,906,902	33,402,309,743
<b>Cash and cash equivalents at end of the period (*)</b>		<b>21,617,872,028</b>	<b>22,599,906,902</b>
(*) Cash and cash equivalents:			
Cash		1,227,679,202	1,490,224,135
Prize bonds		2,566,000	2,689,300
Money at call and on short notice		1,697,370,045	1,832,125,929
Balance with Bangladesh Bank and its agent bank(s)		11,614,582,588	15,526,004,329
Balance with other banks and financial institutions		7,075,674,191	3,748,863,209
		<b>21,617,872,028</b>	<b>22,599,906,902</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	45	<b>(2.05)</b>	<b>(42.62)</b>

The annexed notes from 1 to 49 form an integral part of these consolidated financial statements.

  
**Reazul Islam**  
Acting Managing Director & CEO

  
**Dr. Nasima A. Rahman**  
Independent Director

  
**Feroz Ahmed**  
Vice Chairman

  
**Kaiser A. Chowdhury**  
Chairman

Dhaka,  
April 30, 2026

**AB Bank PLC.**  
**Statement of Changes in Equity**

For the Year ended 31 December 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	-	-	-	-	-	(37,062,207,296)	(37,062,207,296)
Addition/(Adjustment) made during the Period	-	72,638,659	-	(6,636,225)	(23,246,877)	(12,604,482)	30,151,076
Foreign exchange rate fluctuation	-	(15,248,260)	-	-	-	(15,897,657)	(31,145,917)
<b>Balance at 31 December 2025</b>	<b>8,956,947,490</b>	<b>8,662,100,172</b>	<b>2,852,199,200</b>	<b>751,484,697</b>	<b>1,683,105</b>	<b>(53,507,360,863)</b>	<b>(32,282,946,199)</b>

For the Year ended 31 December 2024

(Amount in Taka)

Particulars	Paid-up capital	Statutory reserve	General reserve	Assets revaluation reserve	Investment revaluation reserve	Retained earnings	Total Equity
Balance at 01 January 2024	8,781,321,070	8,523,141,014	2,852,199,200	758,137,206	50,248,621	3,504,165,672	24,469,212,782
Bonus share for 2023	175,626,420	-	-	-	-	(175,626,420)	-
Net profit after taxation for the Period	-	-	-	-	-	(19,179,484,085)	(19,179,484,085)
Addition/(Adjustment) made during the Period	-	53,256,790	-	(16,283)	(25,318,639)	(574,555,443)	(546,633,576)
Foreign exchange rate fluctuation	-	28,311,969	-	-	-	8,848,848	37,160,817
<b>Balance at 31 December 2024</b>	<b>8,956,947,490</b>	<b>8,604,709,773</b>	<b>2,852,199,200</b>	<b>758,120,923</b>	<b>24,929,981</b>	<b>(16,416,651,428)</b>	<b>4,780,255,939</b>

The annexed notes from 1 to 49 form an integral part of these consolidated financial statements.

  
**Reazul Islam**  
Acting Managing Director & CEO

  
**Dr. Nasima A. Rahman**  
Independent Director

  
**Feroz Ahmed**  
Vice Chairman

  
**Kaiser A. Chowdhury**  
Chairman


Dhaka,  
April 30, 2026

**AB Bank PLC.**  
**Liquidity Statement**  
**Analysis of Maturity of Assets and Liabilities**  
As at 31 December 2025

Particulars	Up to 1 month's maturity	1-3 months' maturity	3-12 months' maturity	1-5 years' maturity	More than 5 years' maturity	Total
<b>Assets</b>						
Cash in hand and with banks	2,295,933,603	-	-	-	10,546,328,187	12,842,261,790
Balance with other banks and financial institutions	6,950,664,191	125,010,000	-	-	-	7,075,674,191
Money at call and on short notice	611,815,720	1,058,356,229	27,198,096	-	-	1,697,370,045
Investments	2,566,000	4,897,135,644	454,385,717	6,307,258,250	8,434,996,798	20,096,342,410
Loans, advances and lease/investments	9,288,531,365	18,962,180,713	24,069,856,589	285,461,549,557	21,740,458,024	359,522,576,249
Fixed assets including premises, furniture and fixtures	-	-	-	-	2,932,224,140	2,932,224,140
Other assets	248,637,792	127,297	2,827,389,312	8,599,602,221	-	11,675,756,622
Non-banking assets	-	-	-	3,265,952,811	-	3,265,952,811
<b>Total Assets</b>	<b>19,398,148,672</b>	<b>25,042,809,883</b>	<b>27,378,829,714</b>	<b>303,634,362,840</b>	<b>43,654,007,149</b>	<b>419,108,158,258</b>
<b>Liabilities</b>						
Borrowing from Bangladesh Bank, other banks, financial institutions and agents	2,151,649,922	33,196,782,182	444,933,087	2,549,366,760	5,710,936,000	44,053,667,951
Deposit and other accounts	42,772,860,343	89,048,598,042	171,643,139,077	28,186,253,272	1,335,845,656	332,986,696,389
Provision and other liabilities	1,423,176,729	900,503,234	160,208,795	7,058,438,369	64,808,412,990	74,350,740,117
<b>Total Liabilities</b>	<b>46,347,686,994</b>	<b>123,145,883,458</b>	<b>172,248,280,959</b>	<b>37,794,058,401</b>	<b>71,855,194,645</b>	<b>451,391,104,457</b>
<b>Net liquidity excess/(shortage)</b>	<b>26,949,538,322</b>	<b>(98,103,073,575)</b>	<b>(144,869,451,246)</b>	<b>265,840,304,439</b>	<b>(28,201,187,496)</b>	<b>(32,282,946,199)</b>

For and on behalf of the Board of Directors of AB Bank PLC.

  
**Reazul Islam**  
Acting Managing Director & CEO

  
**Dr. Nasima A. Rahman**  
Independent Director

  
**Feroz Ahmed**  
Vice Chairman

  
**Kaiser A. Chowdhury**  
Chairman

Dhaka,  
April 30, 2026

**AB Bank PLC.**  
**Notes to the Financial Statements**  
For the year ended 31 December 2024

**1.1 The Bank and its activities**

AB Bank PLC. (the Bank) is one of the first generation Private Commercial Banks (PCBs) incorporated in Bangladesh on 31 December 1981 as a public limited company under the Companies Act 1913, subsequently replaced by the Companies Act 1994, and is governed by the Bank Company Act, 1991 (amendment up to date). The Bank went for public issue of its shares on 28 December 1983 and its shares are listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. AB Bank PLC. has 105 Branches including one (1) Islami Banking Branch and one (1) Overseas Branch in Mumbai, India. The Bank has five subsidiary companies namely AB Investment Limited, AB Securities Limited, Cashlink Bangladesh Limited, Arab Bangladesh Bank Foundation all incorporated in Bangladesh and AB International Finance Limited, incorporated in Hong Kong.

AB Investment Limited (ABIL) and AB Securities Limited (ABSL) were incorporated as subsidiary companies after obtaining the approvals from Bangladesh Bank following guidelines of the Bangladesh Securities and Exchange Commission (BSEC). These two subsidiaries are being put into operations to cater the merchant banking and brokerage business which were previously carried out by the Bank itself.

The Bank through its Branches and non-banking subsidiaries provides a diverse range of financial services and products in Bangladesh and in certain international markets. The Bank has expanded its capital market oriented service horizon to its customers through AB Investment Limited. The Bank obtained permission from BSEC to embark upon merchant banking vide its certificate no. MB-1.02/2001-30 dated 15 May 2001 under the Securities and Exchange Commission Act 1993. Subsequently, the Bank has formed a subsidiary company named AB Investment Limited in accordance with the approval of Bangladesh Bank vide letter no. BRPD(R-1)717/2009-538 dated 09 December 2009 and the Bangladesh Securities and Exchange Commission vide letter no. Sec/Reg/MB-79/2010/73 dated 10 March 2010 for dealing the Merchant Banking business.

AB Bank PLC. started its Islami Banking operation through its Dilkusha Islami Banking Branch, Dhaka on 23 December 2004 following the permission of Bangladesh Bank vide letter no. BRPD (P) 745 (12)/2004-2702 dated 08 July 2004. Subsequently, the Branch was shifted to Kakrail, Dhaka on 18 October 2006.

The Bank obtained permission to work as a security custodian from the Bangladesh Securities and Exchange Commission vide its certificate no. SC-05/2007 dated 22 January 2007 under the Securities and Exchange Commission (Securities Custodian Service) Rules 2003.

In the year 2009, the Bank obtained permission to operate Off Shore Banking Unit (OBU) vide letter # BRPD (P-3)744/(106)/2009-4486 dated 06 December 2009 of Bangladesh Bank. OBU operation has been carried out from 28 April 2010 through the Bank's EPZ Branch, Chittagong.

Initially the Bank registered as Arab Bangladesh Bank Limited, which was subsequently renamed as AB Bank Limited in 2007. With the approval of regulatory authority in 2023 the name of the Bank has changed as AB Bank PLC.

**1.2 Significant accounting policies and basis of preparation of the financial statements**

**Presentation of the financial statements**

The consolidated and separate financial statements of the Bank have been prepared for the year ended December 31, 2025 in accordance with the measurement and recognition requirements of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) as adopted in Bangladesh.

The financial statements cover a full set of financial statements which comprise of consolidated and separate Balance Sheets, Profit or Loss Accounts, Cash Flow Statements, Statements of Changes in Equity, Liquidity Statement and relevant notes and disclosures.

The financial statements have been prepared under historical cost convention, except investments categorised under treasury securities in accordance with Bank Company Act, 1991 (amendment up to date); BRPD circular no. 14 dated 25 June 2003, the Companies Act, 1994; the Securities and Exchange Ordinance 1969, Securities and Exchange Rules 2020 and other laws and rules applicable for the Bank.

**Basis of consolidation**

Separate set of records for consolidating the financial statements of the Branches including Mumbai Branch, India, AB Investment Limited, AB Securities Limited, Cashlink Bangladesh Limited and AB International Finance Limited, Hong Kong are maintained at the Head Office of the Bank, based on which these financial statements have been prepared. The consolidated financial statements have been prepared in accordance with the IFRS 10 "Consolidated Financial Statements". The Consolidated Financial Statements have been prepared to a common reporting period ended on 31 December 2025.

### **Mumbai branch, India**

The assets and liabilities of Mumbai Branch, India have been incorporated in the accounts at year end exchange rate. Income and expenditures have been incorporated in the accounts by each line item. The Balance Sheet and Profit and Loss Account of the Mumbai Branch have been shown separately in **Annexure-E**.

### **Islami Banking branch**

Islami Banking Branch has been maintaining separate set of books and records for its operations following Bangladesh Bank guidelines. All assets-liabilities and income-expenses of this Branch have been incorporated in similar heads of account of the Bank's financial statements. Balance Sheet and Profit and Loss Account of Islami Banking Branch is shown separately in **Annexure-F** as per Bangladesh Bank BRPD Circular No. 15 dated 09 November 2009.

### **Custodian Wing**

Financial statements of Custodian Wing have been separately audited by the auditor of the Bank. Income-expenditures of Custodian Wing have been incorporated in similar heads of account of the Bank's Profit and Loss Account. Profit and Loss Account of Custodian Wing has been shown separately in **Annexure-H**.

### **Off-Shore Banking Unit (OBU)**

This particular unit of the Bank started its operation in the year 2010. Assets-liabilities and income-expenditures of Off- Shore Banking Unit are incorporated in similar heads of account of the Bank's Balance Sheet and Profit and Loss Account. The Balance Sheet and Profit and Loss Account of the Off-Shore Banking Unit (OBU) have been shown separately in **Annexure-I**.

### **Yangon Representative Office, Myanmar**

AB Bank PLC., Yangon Representative Office (YRO), Myanmar, has been established primarily for encouraging and procuring Business under Border Trade Agreement between the Government of the Peoples' Republic of Bangladesh and the Republic of Union of Myanmar. YRO is also maintaining liaison with the Regulatory Bodies and Business Agencies of Myanmar. Statement of Receipts and Payments of the representative office has been shown separately in **Annexure-J**.

### **Investment in Amana Bank PLC.**

The Bank invested in Amana Bank Limited, Sri Lanka which is a licensed commercial bank and established under the Banking Act No. 30 of 1988 (Sri Lankan Banking Act) and amendments thereto. Amana Bank is a public limited liability company incorporated on 05 February 2009 and the registered office of the Bank is located at No. 480, Galle Road, Colombo 3. The Bank commenced commercial banking operations on 01 August 2011. Amana Bank is also a listed company under the Colombo Stock Exchange.

### **Subsidiaries operation**

The financial statements of subsidiaries (except Arab Bangladesh Bank Foundation-ABBF) have been consolidated in accordance with IFRS 10 "Consolidated Financial Statements". ABBF operated only for philanthropic purpose and its profit is not distributable to the shareholders. Thus, for ensuring the fair presentation of the Financial Statements of the Parent Company (the Bank), the Financial Statements of ABBF has not been consolidated.

### **AB Investment Limited (ABIL)**

AB Investment Limited (ABIL) started its operation from 10 March 2010 for Merchant Banking Operation. AB Bank PLC. holds 99.99% shares in ABIL. The Statement of Financial Position and Statement of Profit or Loss and Other Comprehensive Income of ABIL have been shown separately in **Annexure-K**.

### **AB Securities Limited (ABSL)**

Brokerage business of Arab Bangladesh Bank Foundation has been transferred to AB Securities Limited (ABSL) vide Bangladesh Bank approval letter BRPD(R-1)717/2009-493 dated 08 November 2009. AB Bank PLC. at present holds 99.91% shares in ABSL.

The Statement of Financial Position and Statement of Profit or Loss and Other Comprehensive Income of ABSL have been shown separately in **Annexure-L**.

### **Cashlink Bangladesh Limited (CBL)**

Cashlink Bangladesh Limited (CBL) was incorporated on 24 September 2008 with an authorised capital of Taka 1,000,000,000 divided into 100,000,000 ordinary shares of Taka 10 each. The Bank at present holds 90% shares in CBL.

The Statement of Financial Position and Statement of Profit or Loss and Other Comprehensive Income of the CBL have been shown separately in **Annexure-M**.

### **AB International Finance Limited (ABIFL)**

AB International Finance Limited (ABIFL) is a company incorporated in Hong Kong. Its registered office and principal place of business is situated at Room 1608, 16th Floor, Tower 1, Silvercord, 30 Canton Road, Tsim Sha Tsui, Hong Kong. It is a fully owned (100%) Subsidiary of AB Bank PLC.. Statement of Financial Position and Statement of Income and Retained Earnings of ABIFL have been shown separately in **Annexure-N**.

### **Arab Bangladesh Bank Foundation (ABBF)**

Arab Bangladesh Bank Foundation (ABBF) has maintained separate set of books and records for its operation. The Statement of Financial Position and Statement of Profit or Loss and Other Comprehensive Income of ABBF have been shown separately in **Annexure -O**. It is a philanthropic Organization and are not consolidated with group Financial Statements.

### **Use of estimates and judgments**

The preparation of consolidated financial statements and financial statements of the Bank required management to make judgments, estimates and assumptions that affected the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions have been reviewed considering business realities. Revisions of accounting estimates have been recognised in the period in which the estimates have been revised and in the future periods affected, if applicable.

All intergroup balances, transactions, income and expenses are fully eliminated while preparing the consolidated financial statements.

### **Materiality, aggregation and offsetting**

The Bank aggregates each material class of similar items and separately which are dissimilar in nature or function unless those are immaterial. The Bank did not offset assets and liabilities or income and expense, unless required or permitted by IAS/ IFRS.

### **Foreign currency transactions**

#### **Functional and presentational currency**

Financial statements of the Bank have been presented in Taka/BDT, which is the Bank's functional and presentational currency.

#### **Foreign currency translation**

Foreign currency transactions have been converted into equivalent Taka currency at the ruling exchange rates on the respective date of such transactions as per IAS 21 "The Effects of Changes in Foreign Exchange Rates".

Assets and liabilities in foreign currencies as at 31 December 2025 have been converted into Taka currency at the average of the prevailing buying and selling rates of the relevant foreign currencies at that date except "balances with other banks and financial institutions" which have been converted as per directives of Bangladesh Bank vide its circular no. BRPD (R) 717/2004-959 dated 21 November 2004.

Differences arising through buying and selling transactions of foreign currencies on different dates of the year have been adjusted by debiting /crediting exchange gain or loss account.

### **Commitment**

Commitments for outstanding forward foreign exchange contracts disclosed in the consolidated financial statements and financial statements of the Bank have been translated at contracted rates. Contingent liabilities/ commitments for letter of credit, letter of guarantee and acceptance denominated in foreign currencies have been expressed in Taka terms at the rates of exchange ruling on the balance sheet date.

### **Translation gain and losses**

Gains or losses arising out of translation of foreign exchange have been included in the Profit and Loss Account, except those arising on the translation of net investment in foreign branch and subsidiaries.

### **Foreign operations**

The results of financial statements of the Bank whose functional currency is not Bangladesh Taka are translated into Bangladesh Taka as follows:

- a. assets and liabilities for each items of Balance Sheet have been translated at the closing rate on the date of Balance sheet.
- b. income and expenses for Profit and Loss (P & L) Account have been translated at an monthly average rate of the year; and
- c. all resulting exchange differences have been recognized in the P&L or as a separate components of equity, where appropriate.

### **Cash flow statement**

Cash Flow Statement is prepared principally in accordance with IAS 7 "Statement of Cash Flows" under direct method as per the guidelines of BRPD circular no. 14 dated 25 June 2003. The Statement of Cash Flows show the structure of and changes in cash and cash equivalents during the period. Cash Flows during the year have been classified as operating activities, investing activities and financing activities.

### Statement of changes in equity

Statement of Changes in Equity has been prepared in accordance with IAS 1 "Presentation of Financial Statements" and following the guidelines of Bangladesh Bank BRPD circular no.14 dated 25 June 2003.

### Liquidity statement

The basis of the liquidity statement of assets and liabilities as on the reporting date is given below:

Particulars	Basis used
Balance with other banks and financial institutions	Maturity term
Investments	Respective maturity terms
Loans and advances	Repayment schedule basis
Fixed assets	Useful life
Other assets	Realization/ amortization basis
Borrowing from other banks, financial institutions and agents	Maturity/ repayments terms
Deposits and others accounts	Maturity term/ Previous trend
Other liabilities	Payments/ adjustments schedule basis

### 1.3 Assets and basis of their valuation

#### Cash and cash equivalents

Cash comprises cash in hand and demand deposits in the banks.

Cash equivalents are short term, highly liquid investments that are readily convertible into known amounts of cash and which are subject to an insignificant risk of changes in value.

#### Loans and advances

- Loans and advances/investments in Islamic Banking Branch are stated at gross amounts at 31 December 2025.
- Interest/profit is calculated on a daily basis but charged and accounted on accrual basis. Interest/profit on classified loans and advances/ investment is kept in suspense account as per Bangladesh Bank instructions and such interest/ profit is not accounted for income until realized from borrowers. Interest/profit is not charged on bad and loss loans/ investments as per guideline of Bangladesh Bank.
- Commission on bills purchased and discounting are recognised at the time of realisation.
- Provision for loans and advances is made on the basis of quarter-end review by the management and as per instructions contained in BRPD Circular letter No. 06 dated 25 April 2023, BRPD circular No. 15 dated 27 November 2024 and BRPD Circular letter No. 29 dated 21 December 2025. The rates for provisions are stated below:

Particulars		Agricultural Credit	SMEF	All Other Credit	Off Balance Sheet Exposures
UC	Standard	0.5%, 1%	0.5%, 1%	1%	1%, 2%, 5%
	SMA	0.5%, 5%	0.5%, 5%	5%	
Classified	SS	20%	20%	20%	
	DF	50%	50%	50%	
	BL	100%	100%	100%	

#### Investment

Investments have been initially recognised at cost, including acquisition charges associated with the investment. Premium has been amortized and discount accredited, using the effective or historical yield method. Government Treasury Bills and Bonds (categorized as HFT or/and HTM) are accounted for as per Bangladesh Bank DOS circular letter no. 05 dated 26 May 2008 and DOS circular no. 05 dated 28 January 2009.

The valuation methods of investment used are:

### **Government securities**

#### **Held to Maturity (HTM)**

Investments which are intended to be held to maturity are classified as "Held to Maturity". These are measured at amortised cost at each year end by taking into account any discount or premium in acquisition. Amortised amount of such premium are booked into Profit and Loss Account or discount is booked to reserve until maturity/disposal.

#### **Held for Trading (HFT)**

Investment primarily held for selling or trading is classified in this category. After initial recognition, investments are valued on the basis of marked to market on weekly basis. Decrease in the book value is recognised in the Profit and Loss Account and any increase is transferred to revaluation reserve account.

Value of investments has been enumerated as follows:

<b>Investment class</b>	<b>Initial recognition</b>	<b>Measurement after initial recognition</b>	<b>Recording of changes</b>
Treasury Bill / Bond (HFT)	Cost	Market value	Loss to Profit and Loss Account (P&L), gain to revaluation reserve
Treasury Bill / Bond (HTM)	Cost	Amortized value	Increase in value to equity and decrease in value to P&L
Debenture	Face value	None	None
Prize bond	Cost	None	None
Shares	Cost	Lower of cost and market value	Realised gain or loss, recognised in P&L Unrealized gain is not recognized in accounts. Provision is maintained for unrealized loss, if any

### **Investment in listed securities**

These securities are brought and held primarily for the purpose of selling them in future or held for dividend income. These are reported at cost. Unrealised gains are not recognised in the Profit and Loss Account.

In Accordance with BRPD Circular no. 14 dated 25 June 2003, provisions should be made for any loss arising from the diminution in value of investments. Subsequently, as per DOS Circular No.01 dated 24 May 2023, provisions may be made for any loss arising from the diminution in value of investments after netting of gain. Provision against Mutual Fund should also be maintained in accordance with DOS circular letter no. 01 dated May 24, 2023.

### **Investment in unlisted securities**

Investment in unlisted securities is reported at cost under cost method. Provision against Investment in unlisted securities, where applicable, is also maintained as per DOS circular letter no. 01 dated May 24, 2023.

### **Investment in subsidiaries**

Investment in subsidiaries is accounted for under the cost method of accounting in the Bank's financial statements in accordance with the IAS 27 "Separate Financial Statements".

### **Fixed assets**

- i) All fixed assets are stated at cost less accumulated depreciation as per IAS 16 "Property, Plant and Equipment". The cost is the amount of cash or cash equivalents paid or the fair value of the other consideration given to acquire an asset at the time of its acquisition or construction or, where applicable, the amount attributed to that asset when initially recognised in accordance with the specific requirements of the IFRS.
- ii) The cost of an item of property, plant and equipment is recognised as an asset if-  
it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.
- iii) Depreciation on fixed assets is charged over the estimated useful life of the assets using reducing balance method except motor vehicles, computers & computer equipments, intangible assets, core banking hardware and photocopiers for which straight-line method is used. The rates of depreciation are as follows:

Category of asset	Rate of depreciation
Land	Nil
Building	2.5%
Furniture and fixtures	10%
Electrical appliances	20%
Motor vehicles	12.5%
Core banking hardware	12.5%
Office appliances	20%
Intangible Assets	20%

- iv) Depreciation on fixed assets is charged when the respective asset is ready to use.
- v) The cost and accumulated depreciation of disposed assets are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the Profit and Loss Account.
- vi) Useful lives and method of depreciation of fixed assets are reviewed periodically. If useful lives of assets do not differ significantly as these were previously estimated, revaluation of assets does not consider to be done.
- vii) Bank capitalised items value of which is over Taka 50,000 and the items below Taka 50,000 were booked as non-capitalised items under the broader head of other expenses with effect from 01 March 2009 in accordance with the relevant policy of the Bank.
- viii) Bank also follows a policy for amortization of expenditure considering the durability and useful lives of items. These are treated as intangible assets and are booked under the head "Fixed Assets" and amortised over their estimated useful lives by charging under the broad head "Depreciation".
- ix) Bank accounted for its required assets under non-current assets held for sale in applicable cases as per IFRS 5 Non-current Assets Held for Sale and Discontinued Operations. In general terms, assets (or disposal groups) held for sale are not depreciated; measured at the lower of carrying amount and fair value less costs to sell, and are presented separately in the statement of financial position.

#### **Intangible assets**

An intangible asset is recognised if-

- a. It is probable that the expected future economic benefits that are attributable to the assets will flow to the entity; and
- b. The cost of the assets can be measured reliably.

#### **Other assets**

Other assets include all balance sheet items not covered specifically in other areas.

#### **Lease**

Bank recognised a contract as (or contains) a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

##### **i) Right-of-use assets**

The Bank recognises right-of-use assets at the date of initial application of IFRS 16. The cost of the right of use assets comprises present value of lease payments less incentive plus initial direct payment and dismantling cost etc.

##### **ii) Lease liabilities**

At the commencement date of the lease, the Bank recognises lease liabilities measured at the present value of lease payments to be made over the lease term using incremental borrowing rate at the date of initial application. Lease liability is measured by increasing the carrying amount to reflect interest on the lease liability, reducing the carrying amount to reflect the lease payments, and re-measuring the carrying amount to reflect any reassessment or lease modifications. Interest on the lease liability in each period during the lease term shall be the amount that produces a constant periodic rate of interest on the remaining balance of the lease liability. The Bank recognised lease liabilities which are present value of lease payments to be made over the lease term from the date of commencement or 01 January 2019. The lease payment has been discounted using Treasury bill/bond rate supporting lease tenor 1-10 years as implicit borrowing rate.

iii) **Short-term leases and leases of low value assets**

The Bank has elected not to recognise right-of-use assets and lease liabilities for leases of low value assets and short term leases, i.e. for which the lease term ends within 12 months of the date of initial application. The Bank recognises lease payments associated with these leases as an expense. The contracts for premises with all branches, head office, regional offices, data centres and disaster recovery centres are considered for lease calculation.

The Bank as lessee on lease-by-lease basis, elected a single threshold less than BDT 1 crore. Hence, any payment made by the Bank under contract for use of any rental premises or assets for a period not exceeding twelve months, and or, falls as low value asset and substantial risks and benefits of ownership of those rental premises/assets do not transfer to the Bank, are recognised as expense.

iv) **Depreciation of Right Of Use Assets**

The right of use assets are depreciated using a straight line method from the lease recognition date to the end of the lease term.

**Stock of stationery**

Stock of stationery has been shown under other assets and is valued at cost.

**1.4 Capital, reserve, liabilities and provision and basis of their valuation**

**Share capital**

Ordinary shares are classified as equity when there is no contractual obligation to transfer cash or other financial assets.

**Statutory reserve**

As per Section 24 of the Bank Company Act, 1991 (amendment up to date), at least 20% of current year's profit of the Bank is required to be transferred to Statutory Reserve until such reserve together with share premium account equals to its paid up capital.

**Revaluation reserve**

When an asset's carrying amount is increased as a result of revaluation, the increased amount should be credited directly to equity under the head revaluation surplus/ reserve as per IAS 16 "Property, Plant and Equipment".

**Deposits and other accounts**

Deposits are recognised when the Bank enters into contractual arrangements with the counterparties, which are generally on trade date and initially measured at the amount of consideration received.

**Borrowing**

Borrowed funds include call money, term borrowings and re-finance from different commercial banks, non-banking financial institutions and central bank.

**Provision for taxation**

Income tax represents the sum of the current tax and deferred tax.

**Current tax**

The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit as reported in the income statement because it excludes items of income or expense that are taxable or deductible in other years and it further excludes items that are never taxable or deductible. The Bank's liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the balance sheet date.

Provision for current income tax has been made @ 37.50% on the accounting profit made by the Bank after considering taxable allowances and disallowances as per income tax laws applicable for the Bank.

**Deferred tax**

Deferred tax is recognised on differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit and are accounted for using the balance sheet liability method. Deferred tax liabilities are generally recognised for all taxable temporary differences and deferred tax assets are recognised to the extent that it is probable that taxable profits will be available against which deductible temporary differences, unused tax losses or unused tax credits can be utilised. Such assets and liabilities are not recognised if the temporary difference arises from goodwill or from the initial recognition (other than in a business combination) of other assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit.

Deferred tax liabilities are recognised for taxable temporary differences arising on investments in subsidiaries and associates, and interests in joint ventures, except where the Bank is able to control the reversal of the temporary difference and it is probable that the temporary difference will not reverse in the foreseeable future.

The carrying amount of deferred tax assets is reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered.

Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset is realised, based on tax rates that have been enacted or substantively enacted by the balance sheet date. Deferred tax is charged or credited to the income statement, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority and the company intends to settle its current tax assets and liabilities on a net basis.

The impact on the account of changes in the deferred tax assets and liabilities has also been recognized in the Profit and Loss Account as per IAS-12 "Income Taxes" (note 10.1).

### **Retirement benefits to the employees**

The retirement benefits accrued for the employees of the Bank as on the reporting date have been accounted for in accordance with the provision of IAS 19 "Employee Benefits". Bases of enumerating the retirement benefits schemes operated by the Bank are outlined below:

#### **Provident fund**

There is a provident fund scheme under the defined contribution plan. The fund is operated by a separate board of trustees approved by the National Board of Revenue as per Income Tax Act, 2023. All eligible employees contribute 10% of their basic pay to the fund. The Bank also contributes equal of employee's contribution to the fund. These contributions are invested separately. Benefits from the fund are given to eligible employees at the time of retirement/resignation as per approved rules of the fund.

#### **Staff gratuity**

The Bank has a separate Board of Trustees for operating the staff gratuity fund approved by the National Board of Revenue. Employees of the Bank, who served the Bank for ten years or above are entitled to get gratuity benefit at rates determined by the Service Rules of the Bank.

#### **Superannuation fund**

The Bank operates a Superannuation Fund as death-cum-retirement benefit for its employees. The fund is operated by a separate Board of Trustees.

#### **Provision for liabilities**

A provision is recognised in the balance sheet when the Bank has a legal or constructive obligation as a result of past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with IAS 37 "Provisions, Contingent Liabilities and Contingent Assets".

No provision is recognised for any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank, or any present obligation that arises from past events and it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation, or a reliable estimates of the amount of obligation cannot be made.

However, certain provisions on assets and liabilities are maintained in accordance with relevant Bangladesh Bank Circulars issued from time to time.

#### **Provision for nostro accounts**

Provision for nostro accounts is required to be maintained as per circular letter no. FEPD(FEMO)/01/2005-677 dated 13 September 2005 issued by Foreign Exchange Policy Department of Bangladesh Bank.

#### **Non- controlling Interest**

Non- Controlling Interest is the equity in a subsidiary not attributable, directly or indirectly, to the parent.

As per IFRS 10 'Consolidated Financial Statements' Bank presents non- controlling interest separately in financial statements.

Profit or loss and each component of other shareholders equity are attributed to the owners of the parent and to the non-controlling interest. Total shareholders equity is attributed to the owners of the parent and to the non- controlling interest even if this result in the non- controlling interest having a deficit balance.

## **1.5 Revenue recognition**

### **Interest income**

The interest income is recognised 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) and Doubtful (DF) 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 realised.

### **Profit on investment (Islami Banking)**

Profit on investment is taken into income account from profit receivable account. Overdue charges/ compensation on classified investment is transferred to profit suspense/ compensation receivable account instead of income account.

### **Investment income**

Interest income on investments is recognised 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 realised.

### **Fees and commission income**

Fees and commission income on services provided by the Bank are recognised as and when the services are rendered. Commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of affecting the transactions.

### **Dividend income on shares**

Dividend income from investment in shares is recognised when the Bank's right to receive dividend is established. It recognised when:

- a. It is probable that the economic benefits associated with the transaction will flow to the entity; and
- b. the amount of the revenue can be measured reliably.

Interest paid on deposits and borrowings

Interest paid on deposits, borrowings, etc. is accounted for on accrual basis according to the IAS 1 "Presentation of Financial Statements".

Other operating expenses

All other operating expenses are provided for in the books of the account on accrual basis according to the IAS 1 "Presentation of Financial Statements".

## **1.6 Reconciliation of books of account**

Books of account with regard to inter-bank (in Bangladesh and outside Bangladesh) and inter-branch transactions are reconciled.

## **1.7 Earnings Per Share (EPS)**

### **Basic earnings per share**

Basic earnings per share have been calculated in accordance with IAS 33 "Earnings per Share" which has been shown in the face of the Profit and Loss Account. This has been calculated by dividing the profit attributable to the ordinary shareholders by the numbers of ordinary shares.

### **Diluted earnings per share**

Diluted earnings per share is to be calculated by adjusting profit or loss attributable to ordinary equity holders of the parent entity, and weighted average number of shares outstanding, for the effects of all dilutive potential ordinary shares.

Potential ordinary shares shall be treated as dilutive when, and only when, their conversion to ordinary shares would decrease earnings per share or increase loss per share from continuing operations.

## **1.8 Off-balance sheet items**

Off-Balance Sheet items have been disclosed under contingent liabilities and other commitments as per Bangladesh Bank's guidelines.

In accordance with BRPD circular no.06 dated 25 April 2023, general provision for Off-Balance Sheet exposure of the Bank as at 31 December 2025 has been considered. Provision is made on the total exposure and amount of cash margin or value of eligible collateral is not deducted while computing Off-Balance sheet exposure.

## **1.9 Memorandum items**

Memorandum items are maintained for those items for which the Bank has only a business responsibility and no legal commitment.

### 1.10 Segment Reporting

The Bank reports its operations under the following two business segments as per International Financial Reporting Standards (IFRS)-8 "Operating Segment".  
**By geographical location and segment business**

Particulars	AB Bank PLC.						Subsidiaries				(Amount in Crore)		
	Inside Bangladesh			Off-Shore Banking Unit	Mumbai Branch, India	Total	Inside Bangladesh			AB Int. Finance Ltd. (Hong Kong)		AB Bank and its subsidiaries	
	Conventional Banking	Islamic Banking	Investment Banking				AB Investment Limited	AB Securities Limited	Cash Link Bangladesh Ltd. (CBL)				
<b>Profit and loss account</b>													
Interest income/profit on investment	62.95	(181.96)	-	7.18	18.25	(93.59)	2.79	8.25	0.64	13.70	(74.52)		
Int. paid/profit on deposits & borrowings	3,323.22	79.46	41.88	3.99	0.42	3,448.96	-	0.91	-	5.91	3,449.47		
<b>Net interest income</b>	<b>(3,260.27)</b>	<b>(261.42)</b>	<b>(41.88)</b>	<b>3.19</b>	<b>17.83</b>	<b>(3,542.55)</b>	<b>2.79</b>	<b>7.35</b>	<b>0.64</b>	<b>7.79</b>	<b>(3,523.99)</b>		
Investment income	373.50	3.82	2.85	-	16.71	396.88	4.35	0.27	-	-	401.50		
Commission, exchange and brokerage	104.81	0.15	-	0.02	45.24	150.23	1.26	5.23	-	11.31	167.98		
Other operating income	50.46	0.02	-	-	0.11	50.59	0.93	0.04	-	8.76	59.40		
<b>Total operating income</b>	<b>(2,731.49)</b>	<b>(257.43)</b>	<b>(39.04)</b>	<b>3.21</b>	<b>79.89</b>	<b>(2,944.86)</b>	<b>9.33</b>	<b>12.88</b>	<b>0.64</b>	<b>27.85</b>	<b>(2,895.11)</b>		
<b>Operating Expenses</b>													
Salary and allowances	333.52	4.47	-	0.36	3.23	341.58	3.48	4.70	-	4.81	354.57		
Rent, taxes, insurance, electricity, etc.	102.03	0.39	-	0.00	2.94	105.36	0.24	0.42	-	1.27	106.37		
Legal expenses	1.68	-	-	-	0.00	1.68	0.01	0.04	0.02	-	1.75		
Postage, stamps, telecom., etc.	11.68	0.03	-	0.00	0.82	12.53	0.08	0.18	-	1.59	14.38		
Stationery, printing, advertisement, etc.	9.83	0.04	-	0.00	0.11	9.98	0.04	0.12	-	0.03	10.17		
Directors' fees	0.55	0.02	-	-	-	0.56	0.03	0.05	0.01	0.10	0.76		
Auditors' fees	0.28	-	-	-	0.10	0.38	0.02	0.01	0.00	0.08	0.49		
Depreciation & repairs of Bank's assets	40.81	0.42	-	0.00	1.38	42.61	1.79	1.15	-	0.08	45.62		
Other expenses	140.08	0.92	0.09	0.04	23.55	164.68	0.77	1.76	0.07	0.36	167.59		
<b>Total operating expenses</b>	<b>640.46</b>	<b>6.28</b>	<b>0.09</b>	<b>0.41</b>	<b>32.12</b>	<b>679.37</b>	<b>6.46</b>	<b>8.42</b>	<b>0.10</b>	<b>8.31</b>	<b>701.71</b>		
<b>Profit before provision</b>	<b>(3,371.95)</b>	<b>263.72)</b>	<b>(39.13)</b>	<b>2.80</b>	<b>47.77</b>	<b>(3,624.22)</b>	<b>2.86</b>	<b>4.47</b>	<b>0.54</b>	<b>19.54</b>	<b>(3,596.81)</b>		
Provision against loans and advances	-	-	-	-	-	-	-	-	-	-	195.38		
Provision for investments	-	-	-	-	-	27.25	-	-	-	-	28.82		
Other provisions	-	-	-	-	-	32.46	-	-	-	-	32.47		
<b>Total provision</b>	-	-	-	-	-	<b>59.71</b>	-	-	-	-	<b>256.67</b>		
<b>Profit before taxation</b>	-	-	-	-	-	<b>(3,683.94)</b>	-	-	-	-	<b>(3,853.48)</b>		
Provision for taxation	-	-	-	-	-	22.28	-	-	-	-	35.69		
<b>Net profit after taxation</b>	-	-	-	-	-	<b>(3,706.22)</b>	-	-	-	-	<b>(3,889.17)</b>		

By geographical location and segment business (cont.)  
**Balance Sheet**

Particulars	(Amount in Crore)										
	AB Bank PLC.					Total	Subsidiaries			AB Bank and its subsidiaries	
	Inside Bangladesh		Mumbai Branch, India	Inside Bangladesh			AB Int. Finance Ltd. (Hong Kong)	AB Bank and its subsidiaries			
	Conventional Banking	Islamic Banking	Investment Banking	OBU	AB Investment Limited	AB Securities Ltd.	Cash Link Bangladesh Ltd. (CBL)	AB Int. Finance Ltd. (Hong Kong)	AB Bank and its subsidiaries		
<b>PROPERTY AND ASSETS</b>											
Cash	1,255.52	28.27	-	-	0.43	1,284.23	0.01	0.00	0.00	0.06	1,284.29
Balance with other banks & fin. institution	350.36	19.16	-	5.28	332.77	707.57	5.50	41.35	5.62	10.74	756.96
Money at call and on short notice	-	-	-	111.25	58.49	169.74	-	-	-	-	58.49
Investments	1,154.56	72.07	356.18	236.13	190.69	2,009.63	39.03	25.59	-	-	2,074.25
Loans and advances	34,293.24	704.86	-	876.45	77.71	35,952.26	730.41	81.93	-	167.72	36,788.39
Fixed assets	287.97	1.07	-	0.46	3.72	293.22	44.53	1.13	-	0.09	338.97
Other assets	901.59	217.96	2.32	0.41	45.29	1,167.58	12.46	0.39	3.53	2.28	561.46
Non-banking assets	326.60	-	-	-	-	326.60	-	-	-	-	326.60
<b>Total Assets</b>	<b>38,569.83</b>	<b>1,043.39</b>	<b>358.51</b>	<b>1,229.98</b>	<b>709.12</b>	<b>41,910.82</b>	<b>831.93</b>	<b>150.38</b>	<b>9.15</b>	<b>180.89</b>	<b>42,189.41</b>
<b>LIABILITIES AND CAPITAL</b>											
<b>Liabilities</b>											
Borrowings from other banks, financial institutions and agents	3,144.94	65.77	-	1,194.65	-	4,405.37	139.89	15.76	-	111.57	4,417.09
Deposits and other accounts	32,243.94	678.76	0.00	1.92	374.04	33,298.67	-	-	-	-	33,284.85
Other liabilities	6,688.70	298.85	360.10	49.11	38.30	7,435.07	198.20	91.54	0.00	7.42	7,732.25
<b>Total Liabilities</b>	<b>42,077.58</b>	<b>1,043.39</b>	<b>360.10</b>	<b>1,245.69</b>	<b>412.35</b>	<b>45,139.11</b>	<b>338.09</b>	<b>107.30</b>	<b>0.00</b>	<b>118.99</b>	<b>45,434.19</b>
Total Shareholders' Equity	(3,507.76)	-	(1.60)	(15.71)	296.77	(3,228.29)	493.84	43.08	9.15	61.90	(3,246.12)
Non-controlling interest	-	-	-	-	-	-	-	-	-	-	1.33
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>38,569.83</b>	<b>1,043.39</b>	<b>358.51</b>	<b>1,229.98</b>	<b>709.12</b>	<b>41,910.82</b>	<b>831.93</b>	<b>150.38</b>	<b>9.15</b>	<b>180.89</b>	<b>42,189.41</b>

### 1.11 Compliance of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs)

While preparing the financial statements, Bank applied most of the International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) as applicable to the Bank:

Sl no.	Name of IAS	No. of IAS	Status
1	Presentation of Financial Statements	1	Complied
2	Inventories	2	Complied
3	Statement of Cash Flows	7	*
4	Accounting Policies, Changes in Accounting Estimates and Errors	8	Complied
5	Events after the Reporting Period	10	Complied
6	Income Taxes	12	Complied
7	Property, Plant and Equipment	16	Complied
8	Employee Benefits	19	Complied
9	Accounting for Govt. Grants and Disclosure of Govt. Assistance	20	N/A
10	The Effects of Changes in Foreign Exchanges Rates	21	Complied
11	Borrowing Costs	23	Complied
12	Related Party Disclosures	24	Complied
13	Accounting and Reporting by Retirement Benefit Plans	26	Complied
14	Separate Financial Statements	27	Complied
15	Investments in Associates and Joint Ventures	28	Complied
16	Financial Reporting in Hyperinflationary Economics	29	N/A
17	Interests in Joint Ventures	31	N/A
18	Financial Instruments: Presentation	32	*
19	Earnings Per Share	33	Complied
20	Interim Financial Reporting	34	Complied
21	Impairment of Assets	36	Complied
22	Provisions, Contingent Liabilities and Contingent Assets	37	Complied
23	Intangible Assets	38	Complied
24	Investment Property	40	Complied
25	Agriculture	41	N/A

Sl no.	Name of IFRS	No. of IFRS	Status
1	First-time Adoption of International Financial Reporting Standards	1	N/A
2	Share-Based Payment	2	N/A
3	Business Combinations	3	N/A
4	Non-Current Assets Held for Sale and Discontinued Operations	5	Complied
5	Exploration for and Evaluation of Mineral Resources	6	N/A
6	Financial Instruments: Disclosures	7	*
7	Operating Segments	8	Complied
8	Financial Instruments	9	*
9	Consolidated Financial statements	10	Complied
10	Joint Arrangements	11	N/A
11	Disclosure of interests in other Entities	12	Complied
12	Fair Value Measurement	13	Complied
13	Regulatory Deferral Accounts	14	N/A
14	Revenue from Contracts with Customers	15	Complied
15	Leases	16	Complied
16	Insurance Contracts	17	N/A

\* Relevant disclosures are made according to the requirement of Bangladesh Bank.

### 1.12 Compliance of Bangladesh Bank regulations over IAS/IFRS

In the following cases Bank followed Bangladesh Bank regulations over IFRS/IAS:

Sl no.	Issues	IAS/IFRS	Bangladesh Bank
1	<b>Presentation</b>	As per IAS 1 Other Comprehensive Income is a component of financial statements or the elements of Other Comprehensive Income are to be included in a single Comprehensive income statement and there is no requirement to show appropriation of profit in the face of statement of comprehensive income. Again, Intangible assets must be identified, recognised, presented in the face of the balance sheet and the disclosures to be given as per IAS 38.	In accordance with BRPD Circular no. 14 dated 25 June 2003 financial statements do not require to include the statement of Other Comprehensive Income and appropriation of profit is provided in the face of Profit and Loss Account. Intangible assets are provided under the head Fixed Assets.
2	<b>Cash and cash equivalents</b>	As per IAS 7 cash comprises cash in hand & demand deposits and Cash equivalents recognises the short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value. Therefore, some items like- Balance with Bangladesh Bank on account of CRR/ SLR are not part of cash and cash equivalents as those are not readily available.	Balance with Bangladesh Bank is treated as cash and cash equivalents as per BRPD Circular no. 14 dated 25 June 2003.
3	<b>Investment in shares and securities</b>	As per requirements of IFRS 9, classification and measurement of investment in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors the investment in shares and securities generally falls either under at "fair value through profit and loss account (FVTPL)" or at "fair value through other comprehensive income (FVOCI)" where any change in the fair value of securities measured under FVTPL is taken to the profit and loss account and any changes in the fair value of securities measured under FVOCI is transferred to equity through other comprehensive income.	As per BRPD Circular no. 14 dated 25 June 2003, provisions should be made for any loss arising from the diminution in value of investments. But, as per DOS Circular No.04 dated 24 November 2011, provisions can be made for any loss arising from the diminution in value of investments after netting of gain.
4	<b>Revaluation gains/ losses on Government securities</b>	As per requirement of IFRS 9, an entity shall classify financial assets as subsequently measured at amortised cost, fair value through other comprehensive income or fair value through profit or loss. For securities like treasury bills and treasury bonds designated as "held for trading" measured at fair value, gains and losses are recognised entirely in profit or loss (fair value through profit or loss, FVTPL). T-bills and T-Bonds designated as "held to maturity" are measured at amortized cost method and interest income is recognized through the profit and loss account.	As per Bangladesh Bank DOS circular letter no. 05 dated 26 May 2008 and DOS circular no. 05 dated 28 January 2009. HTM measured at amortised cost at each year end by taking into account any discount or premium in acquisition. Amortised amount of such premium are booked into Profit and Loss Account or discount is booked to reserve until maturity/disposal. In case of HFT after initial recognition, investments are revalued at mark to market on weekly basis. Decrease in the book value is recognised in the Profit and Loss Account and any increase is transferred to revaluation reserve account.
5	<b>Non-banking asset</b>	No indication of Non-banking asset is found in any IFRS.	As per BRPD circular No. 14 dated 25 June 2003 and BRPD circular No. 22 dated 20 September 2021 respectively there must exist a face item named Non-banking asset.

Sl no.	Issues	IAS/IFRS	Bangladesh Bank
6	<b>Repo and reverse repo transactions</b>	As per IFRS 9 when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo), the arrangement is treated as a loan and the underlying asset continues to be recognized at amortised cost in the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).	As per Bangladesh bank Circulars / guidelines, when a Bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on future date (REPO), the arrangement is accounted for as a normal sales transactions and the financial assets should be derecognized in the seller's book and recognized in the buyer's book.
7	<b>Provision on loans and advances/ investments</b>	As per IFRS 9, an entity shall recognise an impairment allowance on loans and advances based on expected credit losses. Expected credit losses are required to be measured through a loss allowance at an amount equal to: (i) the 12-month expected credit losses (expected credit losses that result from those default events on the financial instrument that are possible within 12 months after the reporting date); or (ii) full lifetime expected credit losses (expected credit losses that result from all possible default events over the life of the financial instrument). For loans & Advances whose credit risk increased significantly since initial recognition, a loss allowance for full lifetime expected credit losses is required. For loans & advances whose credit risk didn't increased significantly, a loss allowance equal to the 12-month expected credit losses is required.	Provision for loans and advances is made on the basis of quarter-end review by the management and as per instructions contained in BRPD circular No. 15 dated 27 November 2024, BRPD Circular letter No. 29 dated 21 December 2025 and BRPD Circular letter No. 06 dated 25 April 2023, a general provision at 0.25% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard loans, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue. Again as per BRPD circular no. 10 dated 18 September 2007 and BRPD circular no. 14 dated 23 September 2012, a general provision at 1% is required to be provided for all off-balance sheet exposures. The bank has to maintain provisions based on the circulars issued by Bangladesh Bank from time to time. Such provision policies are not specifically in line with those prescribed by IFRS 9. Also for disclosure such provision shall be shown as liability as opposed to netting of against loans and advances.
8	<b>Recognition of interest in suspense</b>	Loans and advances to customers are generally classified at amortised cost as per IFRS 9 and interest income is recognised by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently become credit- impaired, interest income is recognized in profit and loss account on the same basis based on revised carrying amount.	As per BRPD circular no. 14 dated 23 September 2012, once a loan is classified; interest on such loans are not allowed to be recognised as income, rather the corresponding amount needs to be credited to interest suspense account, which is presented as liability in the balance sheet.
9	<b>Cash flow statement</b>	The cash flow statement can be prepared using either the direct method or the indirect method as per IAS 7. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.	As per BRPD circular No. 14, dated 25 June 2003 cash flow is the mixture of direct and indirect methods.

Sl no.	Issues	IAS/IFRS	Bangladesh Bank
10	<b>Financial guarantee</b>	As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtors fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognised less, income recognised in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.	As per BRPD Circular no. 14 dated 25 June 2003, financial guarantees such as Letter of Credit, Letter of Guarantee, Acceptance and Endorsement, etc. will be treated as off balance sheet items.

### 1.13 Regulatory and legal compliance

The Bank complied with the requirements of the following Act, regulations and guidelines:

- i. The Bank Company Act, 1991 (amendment up to date)
- ii. The Companies Act 1994
- iii. Rules, regulations and circulars issued by the Bangladesh Bank from time to time
- iv. The Securities and Exchange Rules, 2020
- v. The Securities and Exchange Ordinance, 1969
- vi. The Securities and Exchange Commission Act, 1993
- vii. The Securities and Exchange Commission (Public Issues) Rules, 2015
- viii. The Income Tax Act 2023 and Rules of 1984
- ix. The Value Added Tax and Supplementary Duty Act, 2012
- x. The Value Added Tax and Supplementary Duty Rules, 2016
- xi. The Financial Reporting Act 2015 and other regulations of Financial Reporting Council, Bangladesh
- xii. Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE) Listing Regulations, 2015
- xiii. Central Depository Bangladesh Limited (CDBL) rules and regulations
- xiv. Financial Reporting Disclosure (as per BSEC Notification No. BSEC/CMRRCD/2006-158/208/ Admin/81 dated, 20 June 2018)
- xv. Other applicable laws and regulations

### 1.14 Reporting period

Sl no.	Name of the entity/segment	Reporting period
1	AB Bank PLC.	01 January 2024 to 31 December 2025
2	Off Shore Banking Unit	01 January 2024 to 31 December 2025
3	Mumbai Branch, India	01 January 2024 to 31 December 2025
4	AB Investment Limited	01 January 2024 to 31 December 2025
5	AB Securities Limited	01 January 2024 to 31 December 2025
6	Cashlink Bangladesh Limited	01 January 2024 to 31 December 2025
7	AB International Finance Limited	01 January 2024 to 31 December 2025
8	Arab Bangladesh Bank Foundation	01 January 2024 to 31 December 2025

### 1.15 Risk management

As a financial intermediary, the Bank is exposed to various types of risks. Risk is defined as uncertainties resulting in adverse variation of profitability or in losses, financial or otherwise. The risk management of the Bank covers core risk areas of banking as defined by Bangladesh Bank and Pillar-2 risk as well. The core risks are credit risk, asset liability risks, money laundering risks, internal control and compliance risks, information technology risks and foreign exchange risks. Some other risks those also affect banking business are liquidity risk, market risk interest rate risk, equity risk, operational risk, reputation risk, strategic risks, credit concentration risks, environmental and climate change risks, etc.

The objective of the risk management framework at the bank is that the Bank understands, evaluates and takes well calculative risks and thereby safeguarding the Bank's capital, its financial resources and profitability from various business risks through its own measures, policies and procedures established to address these risks and also implementing Bangladesh Bank's guidelines and following some of the best practices as under:

#### **Credit risk**

It arises mainly from lending, trade finance and treasury businesses. This can be described as potential loss arising from the failure of a counter party to perform as per contractual agreement with the Bank. The failure may result from unwillingness of the counter party or decline in his/ her financial condition. Therefore, the Bank's credit risk management activities have been designed to address all these issues.

The Bank has segregated duties of the officers / executives involved in credit related activities. A separate Department at Head Office is entrusted with the duties of maintaining effective relationship with the customers, marketing of credit products, exploring new business opportunities, etc. Moreover, credit approval, administration, monitoring and recovery functions have been segregated.

Credit Risk Management Division is entrusted with the duties of maintaining asset quality, assessing risk in lending to a particular customer, sanctioning credit, formulating policy / strategy for lending operation, etc. Adequate provision has been made on classified loans / investments. A thorough assessment is done before sanction of any credit facility at Credit Risk Management Division. The risk assessment includes borrower risk analysis, financial analysis, industry analysis, historical performance of the customer, security of the proposed credit facility, etc. The assessment process starts at respective business wing by the relationship manager / officer and ends at Credit Risk Management Division when it is approved / declined by the competent authority. In determining single borrower / large loan limit, the instructions of Bangladesh Bank are strictly followed. Internal audit is conducted at periodical intervals to ensure compliance of Bank's and Regulatory polices. Loans are classified as per Bangladesh Bank's guidelines.

#### **Market risk**

Market risk arises from potential losses of the exposures of a bank from on-balance sheet and off-balance sheet items, i.e adverse movements in market rates/interest rates, foreign exchange rates, equity prices, credit spreads and/or commodity prices.

#### **Operational risk**

Operational risk address the risk associated with fraud, forgery, unauthorized activities, error, omission, system failure and external events among others. Bank is managing these risks through written procedures, regular training and awareness programs. Departmental Control Function Checklist (DCFCL), Quarterly Operations Report, Loan Documentation Checklist etc. are in place covering all probable risks associated with bank's business and operations. Surprise inspections are also made on a regular basis to make sure that all control tools are functioning properly.

#### **Foreign exchange risk**

Foreign exchange risk is defined as the potential change in earnings due to change in market prices. The foreign exchange risk of the Bank is minimal as all the transactions are carried out on behalf of the customers against underlying L/C commitments and other remittance requirements. Financial Institution and Treasury (FIT) Division independently conducted the foreign exchange transactions and the Mid office and the Back office of Treasury is responsible for verification of the deals and passing of their entries in the books of account. All foreign exchange transactions are revalued at Market rate as determined by Bangladesh Bank at the month end. All nostro accounts are reconciled on a monthly basis and outstanding entry is reviewed by the management for its settlement. The position maintained by the Bank at the end of day was within the stipulated limit prescribed by the Bangladesh Bank.

#### **Interest rate risk**

Interest rate risk may arise from trading portfolio and non- trading portfolio. The trading portfolio of the bank consists of government treasury bills, bond, etc. The short term movement in interest rate is negligible or nil. Interest rate risk of non-trading business arises from mismatches between the future yield of an asset and its funding cost. Asset Liability Committee (ALCO) monitors the interest rate movement on a regular basis.

#### **Equity risk**

Equity risk arises from movement in market value of equities held. The risks are monitored by the Investment Banking Division under a well-designed policy framework. Adequate provision was maintained by the Bank for diminution of market value of Investments.

### Liquidity risk

The objective of liquidity risk management is to ensure that all foreseeable funding commitments and deposit withdrawals can be met when due. To this end, the Bank is maintaining a diversified and stable funding base comprising of core retail and corporate deposits and institutional balance. Management of liquidity and funding is carried out by Financial Institution and Treasury (FIT) Division under approved guidelines. FIT front office is supported by a very structured Mid Office and Back Office. The liquidity management is monitored by Asset Liability Committee (ALCO) on a regular basis. A written contingency plan is in place to manage extreme situation.

### Risk arising from money laundering

AB Bank PLC. considers prevention of money laundering risk not only as a compliance requirement imposed by the law of the country but also as one of its core business values. The board of directors and senior management are firmly committed to combat money laundering. Every year, a message from the President and Managing Director's office goes to all employees' of the Bank reiterating the importance of the issue. There is a high profile Central Compliance Unit (CCU) in place to oversee the anti-money laundering activities. The president and managing director himself supervise the function of CCU's. Operation has separated and dedicated headcount for surveillance of the anti-money laundering functions across the bank. Training and awareness programs are regularly held to make all employees' aware of the issue. Bank has also undertaken campaign against money laundering in electronic media.

### Internal control and compliance risk

Department of Internal Control and Compliance (DICC) of the bank performs three core functions - Internal Audit, Monitoring and Compliance in order to mitigate the internal control and compliance risk. DICC conducts Risk Based Audit and Annual Audit of the Branches. Audit of Head Office Divisions also come under DICC. DICC monitors compliance of Internal as well as Bangladesh Bank Audit Reports including Bangladesh Bank Special Audit Reports on Core Risks. Besides, Special Audit on some specific issues like year-end Cash Position, Security Stock verification etc. are also done by DICC.

### Information and communication technology (ICT) security risk

The Bank follows the Bangladesh Bank ICT Policies along with other leading industry compliances such as PCI DSS. AB Bank IT Infrastructure has built on Microsoft Active Directory along with Microsoft Exchange Email System with enhanced cloud security. Bank has Next Generation Firewall (NGF) in our core and perimeter zone to protect the organization from external threats. NGF runs only a few services on board and reserves the majority of resources for ingress-egress traffic. For endpoint security Bank has advanced persistent threat (APT) malware protection and Anti Bot protection which are components of Next Generation Firewall.

Bank has introduced Multi-Factor Authentication (MFA), Mobile Protection, Remote Access, and Virtual Private Networks (VPN). AB Core Infrastructure have High Availability and Disaster Recovery Site (DRS) with near real time synchronization which ensure the highest level of uptime round the year. End User Security Awareness Training is one of focus area to ensure the total security of the bank. Bank regularly arrange Security Awareness training for the employees as per the regulations of Bangladesh Bank.

## 1.16 Environment Risk Management (ERM)

Bangladesh Bank issued Guidelines on Environment Risk Management (ERM) to streamline solutions for managing the environmental risks in the financial sector – Ref: BRPD Circular No.01/2011 dated 30 January 2011 and BRPD Circular no.02 dated 27 February 2011 respectively. Bank accordingly introduced the Guideline on Environment Risk Management on 15 June 2011. These ERM guidelines are an attempt to incorporate the environmental impact of a business into the lending process, so that the environment gets due consideration in the appraisal process.

Environmental risk is a facilitating element of credit risk arising from such environmental issues. These can be due to environmental impacts caused by and / or due to the prevailing environmental conditions. These increase risks as they bring an element of uncertainty or possibility of loss in the context of a financing transaction.

The Bank is complying with Bangladesh Bank Guidelines to the above effect from time to time and reporting activities on ERM and Green Banking every quarter.

## 1.17 Credit rating of the Bank

Year	Date of Rating	Long term	Short term
January to December 2024	June 17, 2025	A-	ST-2
January to December 2023	June 13, 2024	A+	ST-2
January to December 2022	June 11, 2023	AA-	ST-2
Year 2021 & Jan-Sep 2022	December 26, 2022	AA-	ST-2
Year 2020 & Jan-Sep 2021	December 28, 2021	AA-	ST-2

### 1.18 Events after the reporting period

As per IAS -10 "Events after the Reporting Period" events after the reporting period are those events, favorable and unfavorable, that occur between the end of the reporting period and the date when the financial statements are authorized for issue. Two types of events can be identified:

- those that provide evidence of conditions that existed at the end of the reporting period (adjusting events after the reporting period); and
- those that are indicative of conditions that arose after the reporting period (non-adjusting events after the reporting period).

Except the pandemic issue, there was no material event occurred after the reporting period which could affect the values stated in the financial statements.

### 1.19 Related party disclosures

A party is related to the company if:

- 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;
- the party is an associate;
- the party is a joint venture;
- the party is a member of the key management personnel of the Company or its parent;
- the party is a close member of the family of any individual referred to in (i) or (iv);
- 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
- 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.

#### a) 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 Saver Branch of ABBPLC	Pacific Industries Ltd.	Kaiser A. Chowdhury	Nominated Director of Pacific Industries Ltd. In ABBPLC Board

#### b) Related party transactions:

Name of related party	Relationship	Nature of transaction	Amount in BDT
Kaiser A. Chowdhury	Common Director	Secured Overdraft	2,020,295
Pacific Motors Ltd.	Significant Shareholder's Joint Control	Term Loan and Bank Guarantee	2,671,231,077
Pacific Bangladesh Telecom Ltd.			7,255,410,078

#### c) 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	1,281,614,347
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	1,112,475,000
<b>Total loans/placement to subsidiary</b>				<b>2,551,690,273</b>

#### d) Key Management personnel compensation

Transactions with Key Management personnel of the Bank for the period January – December 2025 is given below:

Particulars	Amount in BDT
Short-term employee benefit	120,994,637
Post-employment benefits	-
Other long-term employee benefits	-
Termination benefits	-

Key Management personnel includes Managing Director & CEO, 03 nos. Additional Managing Director, 03 nos. Ex-Deputy Managing Director, 10 nos Senior Executive Vice President, 03 nos of Executive Vice President including Chief Financial Officer, Company Secretary and Head of the Department of Internal Control & Compliance.

Key management personnel get gratuity and superannuation fund benefits are provided as per service rule if eligible.

## 1.20 Audit Committee of the Board of Directors

### i) Particulars of Audit Committee

The Audit Committee of the Board was constituted by the Board of Directors of the Bank in accordance with the BRPD Circular No. 02 dated 11 February 2024 issued by Bangladesh Bank. Composition of the Audit Committee as on 31.12.2025 is as below:

Sl. no.	Name	Status with Bank	Status with Committee	Duration	Educational/ professional qualification
1	DR. Nasima A Rahman	Independent Director	Chairman	Since March 30, 2026	PhD. (Magadh University, India) LLM, DIU MSS in Political Science, DU LLB, DU Practicing Lawyer
2	Md. Fazlur Rahman	Vice Chairman	Member	Since March 30, 2026	MBA (Finance and Banking) B.com (Honors), RU
3	Md. Eskandar Miah	Independent Director	Member	Since December 24, 2025	MSS in Economics, DU

The Company Secretary acts as the Secretary of the Audit Committee of the Board.

### ii) Meeting held with Audit Committee

During the period January 2025 to December 2025, the Audit Committee conducted 14 (Fourteen) Meeting in which, among others, focused on the following activities (not an exhaustive test):

- Reviewed Internal Audit Plan for the year 2025;
- Reviewed Draft Financial Statements and after discussing with the External Auditors recommended it to the Board for their considerations;
- Reviewed the Management Letter issued by the External Auditors, Management responses, thereto and corrective measures taken by the Bank to avoid recurrence of the lapses mentioned therein;
- Reviews quarterly and half-yearly Financial Statements 2025 of the Bank;
- Reviewed significant internal Audit findings and advised corrective actions;
- Reviewed Comprehensive Inspection Report of Bangladesh Bank including status of compliance thereof;
- Reviewed branch inspection reports and Head Office functions conducted by the Department of Internal Control & Compliance (DICC);
- Reviewed the level and composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the Bank successfully;
- Reviewed the remuneration of Independent Directors, top level executives involves a balance between fixed and incentive pay reflecting short and long term performance;
- Identified and recommended the persons who are qualified to become directors and who may be appointed in top level executive position in accordance with the criteria laid down, and recommend their appointment and removal to the Board;
- Identified the Bank's needs for employees at different levels and determine their selection, transfer or replacement and promotion criteria; and
- Developing, recommending and reviewing annually the Bank's human resources and training policies.

### iii) Steps taken for implementation on effective internal control procedure of the Bank

The Committee placed its report regularly to the Board of Directors of the Bank mentioning its review results and recommendations on internal control system compliance of rule and regulations and establishment of good governance within the organization.

## 1.21 Shariah Council

Members of AB Bank Shariah Supervisory Committee are as under:

Sl no.	Name	Status with the Committee	Educational/ Professional Qualification
1	Dr. Hafiz Muztaba Riza Ahmed	Chairman	Professor, Department of Islamic Studies, University of Dhaka. B.A (Hons) M.A in Islamic Studies(1st class 1st.) Dhaka University, PhD. From Dhaka University, Certified Shari'ah Advisor & Auditor (AAOIFI) CSAA.

2	Dr. Mohammad Shahidul Islam	Member	Pro-Vice Chancellor, Islamic Arabic University & Professor, Department of Arabic, University of Dhaka Ph.D., M.A. in Islamic Studies, CSAA
3	Dr, Muhammad Tazammul Hoque	Member	Proctor & Associate Professor, Department of Islamic Studies, Jagannath University. B.A (Hons) M.A in Islamic Studies(1st class 1st.) (Gold Medelist) Dhaka University, Ph.D from Dhaka University, Certified Shari'ah Advisor & Auditor (AAOIFI) CSAA .
4	Maulana Muhammad Musa	Member	Prominent author and research Scholar of Quran & Hadith. Kamil, Madrasah Edu. Board, B.Com (Hons) M.Com, Rajshahi University,

During the year 2025, AB Bank Shari'ah Supervisory Committee (SSC) conducted 03 (Three) meetings and reviewed different issues related to Islamic Shari'ah.

The important issues addressed by the Shari'ah Supervisory Committee during the year 2025 are appended below:

- Accounts Finalization for the year 2024
- Review of withdrawal facility against MTDR
- Discussion on Shariah Supervisory Committee Report of 2024
- Reviewing the Quarterly Sharia'h Audit Reports for Year 2025 of Kakrail Islami Banking Branch.
- Approved the PPG of deposit products namely AB Maahir, AB Yasir, AB Yosif, AB Hajj Deposit and AB Islamic DPS.
- Review of Existing Letter of Authorization Format (LCA)
- Review of IBRPD Circular Number 01 dated 28.09.2025 issued by Bangladesh Bank..
- Launched of new two deposit product namely "AB Ilham" & "AB Amani" for AB Bank Islamic Banking .
- Review of Letter of Credit Authorization Format.
- Review of business position of Branch & Islamic Windows.
- Observation on applying IPD (Islamic Profit Distribution) at Branch and Islamic Banking Windows for the year 2025.

#### **1.22 Verification of financial statements through Document Verification System (DVS)**

As per BRPD circular letter no. 4 dated 04 January 2021 Banks are required to preserve the updated statutory audit report of the clients in loan file during approval/renewal of the facilities and as per BRPD circular letter no. 35 dated 06 July 2021, the statutory audit report and Financial Statements needs to be verified through the Document Verification System (DVS) developed by the Institute of Chartered Accountants of Bangladesh (ICAB). Financial Reporting Council (FRC) vide its letter no 178/FRC/APR/2021/27(23) dated 7 December 2021 has instructed to disclose the percentage (%) of the loan file covered under the compliance of these BRPD Circular in the financial statements of the Bank. The bank has Signed MOU with ICAB and got the master access on the DVS on July 28, 2022, from then more than 39% of total loans have been checked using the DVS tools.

#### **1.23 Going Concern**

The Financial Statements have been prepared on a going concern principle which is the assumption that an entity will remain in business for the foreseeable future. Conversely, the Bank has neither any intention nor any legal or regulatory compulsion to halt operations and liquidate its assets in the near term at what may be very low fire-sale prices. Key financial parameters (including liquidity, profitability, asset quality and credit rating) of the Bank continued to demonstrate a healthy trend for a couple of years. The management is not aware of any material uncertainties that may cause to believe that significant doubt upon the Bank's ability to continue as a going concern.

#### **1.24 Worker's Profit Participation Fund (WPPF)**

In consistent with widely accepted industry practice and in line section 11(1) of the Bank Company Act, 1991 (As amended up to date) and subsequent clarification given by Bank & Financial Institutions Division (BFID), Ministry of Finance, no provision has been made by the Bank in the reporting period against Workers' Profit Participation Fund (WPPF)."

#### **1.25 Authorization of Financial Statements**

The Financial Statements of the Bank for the Year ended 31 December 2025 has been authorized by the Board of Directors as on 30 April 2026.

## **2. General**

- i. Figures relating to the previous year included in this report have been rearranged, wherever considered necessary, to make them comparable with those of the current year.
- ii. Figures in these notes and in the annexed financial statements have been rounded off to the nearest Taka.
- iii. These notes form an integral part of the annexed financial statements and accordingly are to be read in conjunction therewith.

		31.12.2025	31.12.2024
		Taka	Taka
<b>3. Cash</b>			
Cash in hand	(Note 3.1)	1,227,679,202	1,490,224,135
Balance with Bangladesh Bank and its agent bank(s)	(Note 3.2)	11,614,582,588	15,526,004,329
		<b>12,842,261,790</b>	<b>17,016,228,465</b>
<b>3(a) Consolidated Cash</b>			
AB Bank PLC.		12,842,261,790	17,016,228,465
AB Investments Limited		50,000	25,000
AB International Finance Limited		585,841	477,575
AB Securities Limited		5,412	1,077
Cashlink Bangladesh Limited (CBL)		1,414	7,036
		<b>12,842,904,457</b>	<b>17,016,739,153</b>
<b>3.1 Cash in hand</b>			
In local currency		1,198,714,254	1,449,740,059
In foreign currency		28,964,948	40,484,077
		<b>1,227,679,202</b>	<b>1,490,224,135</b>
<b>3.1(a) Consolidated Cash in hand</b>			
AB Bank PLC.		1,227,679,202	1,490,224,135
AB Investments Limited		50,000	25,000
AB International Finance Limited		585,841	477,575
AB Securities Limited		5,412	1,077
Cashlink Bangladesh Limited (CBL)		1,414	7,036
		<b>1,228,321,869</b>	<b>1,490,734,824</b>
<b>3.2 Balance with Bangladesh Bank and its agent bank(s)</b>			
Balance with Bangladesh Bank			
In local currency		10,404,376,835	13,073,934,126
In foreign currency		770,498,831	1,995,587,848
		11,174,875,666	15,069,521,974
Sonali Bank PLC.		439,706,923	456,482,355
(as an agent bank of Bangladesh Bank) - local currency		<b>11,614,582,588</b>	<b>15,526,004,329</b>
<b>3.2.1 Balance with Bangladesh Bank- local currency</b>			
Balance as per Bank Ledger		10,404,376,835	13,073,934,126
<u>Unresponded debit entries</u>		202,826,225	48,902,623
Bangladesh Bank statement		138,315,642	45,621,457
AB Bank's ledger		64,510,583	3,281,166
<u>Unresponded credit entries</u>		354,853,777	1,958,212
Bangladesh Bank statement		1,020	1,958,212
AB Bank's ledger		354,852,757	-
		<b>10,556,404,386</b>	<b>13,026,989,715</b>

Bangladesh Bank Account represents outstanding transactions (net) originated but yet to be responded at the Balance Sheet date. However, the status of unresponded entries as of 31 December 2025 is given below:

Year of Unreconciliation	Number of unresponded entry		Unresponded BDT	
	Debit	Credit	Debit	Credit
Less than 3 months	8	4	202,526,225	354,853,777
3 months to less than 6 months				
6 months to less than 12 months				
12 months and more	1	-	300,000	-
<b>Total</b>	<b>9</b>	<b>4</b>	<b>202,826,225</b>	<b>354,853,777</b>

### 3.2.2 Balance with Bangladesh Bank-foreign currency

Balance as per Bank Ledger	770,498,831	1,995,587,848
<u>Unresponded debit entries</u>	353,870	19,828,078
Bangladesh Bank statement	11,819	-
AB Bank's ledger	342,051	19,828,078
<u>Unresponded credit entries</u>	39,022,947	8,230,585
Bangladesh Bank statement	37,122,082	3,158,611
AB Bank's ledger	1,900,865	5,071,974
<b>Balance as per Bangladesh Bank Statement</b>	<b>809,167,909</b>	<b>1,983,990,355</b>

Bangladesh Bank Account represents outstanding transactions (net) originated but yet to be responded at the Balance sheet date. However the status of unresponded entries as of 31 December 2025 is given below:

Period of unreconciliation	Number of unresponded entry		Unresponded BDT	
	Debit	Credit	Debit	Credit
Less than 3 months	4	4	353,870	39,022,947
3 months to less than 6 months	-	-	-	-
6 months to less than 12 months	-	-	-	-
12 months and more	-	-	-	-
<b>Total</b>	<b>4</b>	<b>4</b>	<b>353,870</b>	<b>39,022,947</b>

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

AB Bank PLC.	11,614,582,588	15,526,004,329
AB Investments Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>11,614,582,588</b>	<b>15,526,004,329</b>

### 3.3 Statutory deposits

#### Conventional Banking (inside Bangladesh)

#### Cash Reserve Requirement and Statutory Liquidity Ratio

Cash reserve requirement and statutory liquidity ratio have been calculated and maintained in accordance with section 33 of the Bank Company Act 1991 (amendment up to 2023), Bangladesh Bank's DOS circular no. 01 dated 19 January 2014 and MPD Circular No.-01 dated 04 March 2025.

The statutory cash reserve requirement is on the Bank's time and demand liabilities at the rate 4.00% and has been calculated and maintained with Bangladesh Bank in current account while statutory liquidity ratio of 13.00% is required, on the same liabilities is also maintained in the form of Government Securities and other regulatory components which supported to SLR. Both the reserves are maintained by the Bank in excess of the statutory requirements, as shown below:

#### (a) Cash Reserve Requirement (CRR)

As per Bangladesh Bank MPD Circular No.-01 dated 04 March 2025, Bank has to maintain CRR @4.00% on fortnightly cumulative average basis and minimum CRR @ 3.00% on daily basis.

##### i. Daily position as on the reporting date

Required reserve	9,948,573,517	10,899,562,389
Actual reserve maintained	10,267,075,540	12,773,681,046
<b>Surplus</b>	<b>318,502,022</b>	<b>1,874,118,657</b>

As per Bank ledger, balance with Bangladesh Bank (local currency) is BDT 12,833,583,669 while as per Bangladesh Bank Statements balance is BDT 12,773,681,046. Difference between the balance as per Bank Ledger and as per the Bangladesh Bank Statement is properly reconciled and adjusted accordingly.

##### ii. Fortnightly cumulative position

As per Bangladesh Bank MPD Circular No.-01 dated 04 March 2025, Bank has to maintain CRR @ 4.00% on fortnightly cumulative average basis.

Required reserve (4.00% of total time & demand liabilities)	13,264,764,690	12,456,642,730
Actual reserve maintained	10,267,075,540	3,284,696,696
<b>(Deficit)/Surplus</b>	<b>(2,997,689,150)</b>	<b>(9,171,946,034)</b>

	31.12.2025	31.12.2024
	Taka	Taka
<b>(b) Statutory Liquidity Ratio (SLR)</b>		
Required reserve (13% of total time & demand liabilities)	43,113,390,091	40,486,821,186
Actual reserve maintained	2,503,907,268	4,243,490,005
<b>Total (Deficit)/ surplus</b>	<b>(40,609,482,823)</b>	<b>(36,243,331,181)</b>

As per Bangladesh Bank MPD Circular No.-01 dated 04 March 2025 and DOS circular no. 01 dated 19 January 2014, all scheduled Banks have to maintain CRR and SLR @ 4.00% and @ 13.00% respectively of their total time and demand liabilities on bi-weekly average basis, where the Bank maintained @ 1.05% and @ 0.89% respectively at the year end.

<b>(c) Components of Statutory Liquidity Ratio (SLR)</b>		
Cash in hand	1,219,851,222	1,482,302,271
Balance with Sonali Bank	439,706,923	456,482,355
HTM Securities	-	-
HFT Securities	34,983,456	7,073,757
Other Eligible Securities	-	-
From Foreign Currency Clearing Account	809,365,668	1,980,593,306
Excess Reserve of CRR	-	317,038,316
	<b>2,503,907,268</b>	<b>4,243,490,005</b>

#### **Islamic Banking**

Cash Reserve Requirement and Statutory Liquidity Ratio

Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with section 33 of the Banking Companies Act, 1991 (amendment up to 2018) and subsequent Bangladesh Bank's DOS circular no. 01 dated 19 January 2020 and MPD Circular No. 01 dated 04 March 2025.

The Statutory Cash Reserve is required on the Bank's Time and Demand Liabilities at the rate of 4.00 % which has been calculated and maintained with Bangladesh Bank in Al-Wadeeah Current Account while Statutory Liquidity Ratio of 5.50% is required including excess amount of CRR on the same liabilities. The required amount maintained in the form of Bangladesh Government Islami Investment Bond (BGIB), Bangladesh Government Investment Sukuk (BGIS) Cash Balance in the Vault and Foreign Currency (FC) Balance with Bangladesh Bank. Both the reserves (CRR & SLR) are maintained in excess, as shown below:

<b>(a) Cash Reserve Requirement (CRR)</b>		
Required reserve	265,606,000	236,245,000
Actual reserve maintained	278,328,000	242,308,000
<b>Surplus</b>	<b>12,722,000</b>	<b>6,063,000</b>
<b>(b) Statutory Liquidity Ratio (SLR)</b>		
Total required reserve	365,209,000	324,836,000
Total actual reserve held	381,571,000	325,000,000
<b>Total surplus</b>	<b>16,362,000</b>	<b>164,000</b>

#### **Mumbai branch**

Cash reserve ratio and statutory liquidity ratio

Cash reserve ratio and statutory liquidity ratio have been calculated and maintained in accordance with Section 24 of the Banking Companies Act 1949, Section 42 (2) of the RBI Act 1934 and RBI circular nos. DBOD. No.Ret. BC.24/12.01.001/2015-16.

The statutory cash reserve ratio is required on the Bank's time and demand liabilities at the rate of 4.00 % for 31.12.2025 & 4.0 % for 31.12.2024 and has been calculated and maintained with RBI in current account while statutory liquidity ratio of 18.00% for 31.12.2025 & 18.00% for 31.12.2024 is required, on the same liabilities is also maintained in the form of treasury bills, and bonds including foreign currency balance with RBI. Both the reserves are maintained by the Bank in excess of the statutory requirements, as shown below:

<b>(a) Cash Reserve Ratio (CRR)</b>		
Required reserve	8,655,593	7,224,906
Actual reserve maintained	71,342,869	124,234,807
<b>Surplus</b>	<b>62,687,276</b>	<b>117,009,901</b>
<b>(b) Statutory Liquidity Ratio (SLR)</b>		
Required reserve	551,657,841	281,283,433
Actual reserve maintained	2,245,632,199	2,145,806,984
<b>Surplus</b>	<b>1,693,974,358</b>	<b>1,864,523,551</b>

		31.12.2025	31.12.2024
		Taka	Taka
Total required reserve		560,313,434	288,508,339
Total actual reserve held		2,316,975,068	2,270,041,791
<b>Surplus</b>		<b>1,756,661,634</b>	<b>1,981,533,452</b>
<b>4. Balance with other banks and financial institutions</b>			
In Bangladesh	(Note: 4.1)	316,069,592	419,885,469
Outside Bangladesh	(Note: 4.2)	6,759,604,599	3,328,977,740
		<b>7,075,674,191</b>	<b>3,748,863,209</b>
<b>4(a) Consolidated balance with other banks and financial institutions</b>			
In Bangladesh	(Note: 4.1.a)	713,447,269	557,576,183
Outside Bangladesh (Nostro Accounts)	(Note: 4.2.a)	6,856,122,577	3,365,390,008
		<b>7,569,569,846</b>	<b>3,922,966,191</b>
<b>4.1 In Bangladesh</b>			
<b>Current Deposits</b>			
The Premier Bank PLC., Motijheel Branch		68,559,098	125,755,825
Agrani Bank PLC., Local Office, Dhaka		24,885	24,885
Eastern Bank PLC., Gulshan North Br		18,299,766	-
Agrani Bank PLC., Bhairab Bazar Branch		534	534
Janata Bank PLC., M K Road, Jashore Branch		120	465
Agrani Bank PLC., Choto Bazar, Mymensingh Branch		12,067	32,872
Agrani Bank PLC., Ishwargonj Bazar, Mymensingh Branch		307,300	1,851,023
Trust Bank PLC., Cantonment, Mymensingh Branch		32,471	43,161
Agrani Bank PLC., Narsingdi, Madhabdi		1,627,881	510,899
Agrani Bank PLC., Kotalipara, Gopalganj		2,039,010	1,625,620
Agrani Bank PLC., Bhanga Bazar, Bhanga		6,967	5,887
Agrani Bank PLC., Shibchar, Madaripur		2,173,203	445,290
Agrani Bank PLC., Tungipara, Gopalganj		843,677	27,655
Agrani Bank PLC., Rangunia, Patherhat		3,312,315	7,558,235
Agrani Bank PLC., Maizdee Court Sadar, Noakhali		1,960,368	713
Agrani Bank PLC., Ramgonj, Laxmipur		85	430
Agrani Bank PLC., Thana Road, Laxmipur		2,120,470	815
Agrani Bank PLC., Raipur Moddho Bazar, Laxmipur		1,239,642	1,390,620
Rupali Bank PLC., Birampur, Dinajpur		2,694,550	1,898,585
Janata Bank PLC., Thakurgaon, Dinajpur		2,397,067	797,987
Rupali Bank PLC., Kolaroa, Satkhira		301,941	55,861
Agrani Bank PLC., Madhupur, Tangail		1,045,000	
Agrani Bank PLC., Sakhipur, Tangail		154,368	4,739,425
Janata Bank PLC., Kalihati, Tangail		2,689,683	560,803
Rupali Bank PLC., Pathrail, Tangail		4,424,613	609,741
Janata Bank PLC., Bogura Corporate Branch		11,008,816	18,720,656
Rupali Bank PLC., Thana Road, Bogura		3,190	3,880
Agrani Bank PLC., Thana Road, Bogura		17,782	18,012
Rajshahi Krishi Unnayan Bank, Bogura Branch		2,579	3,441
Pubali Bank PLC., Mohimaganj, Bagura		1,845,094	1,599,244
Agrani Bank PLC., Shaheb Bazar, Rajshahi		4,310	5,000
Janata Bank PLC., Rajshahi Corporate Branch		4,080	5,000
Rupali Bank PLC., Shaheb Bazar, Boalia, Rajshahi		10,574	11,264
Janata Bank PLC., Rangpur Branch		257,378	45,781,328
Janata Bank PLC., Sathibari, Rangpur		4,784,803	8,585,263

	31.12.2025	31.12.2024
	Taka	Taka
Rupali Bank PLC., G L Roy Road, Rangpur	34,064	613,765
Rajshahi Krishi Unnayan Bank, Rangpur	343	343
Agrani Bank PLC., Pirgacha, Rangpur	1,757,803	-
Janata Bank PLC., Chapai Nawabganj Corporate Branch	3,343,675	1,504,695
Janata Bank PLC., Galimpur, Joypara	627,932	635,324
Janata Bank PLC., Ruppur, Pabna	3,706,690	3,322,610
Janata Bank PLC., Kashinathpur, Pabna	5,522,010	1,922,527
Rupali Bank PLC., Atghoria, Pabna	645,677	349,482
Agrani Bank PLC., Borhanuddin, Bhola	201,613	358
Agrani Bank PLC., Natun Bazar, Patuakhali	907,402	1,689,448
Janata Bank PLC., Bhola Sadar, Bhola	1,930,807	31,367
Janata Bank PLC., Jhalokathi, Barisal	698,516	575,960
Rupali Bank PLC., Lalmohan, Bhola	604,367	5,447
Trust Bank PLC., ECB Chattar, Mirpur, Dhaka	900,638	902,000
Rupali Bank PLC., Court Bazar, Cox's Bazar	5,158,735	7,770,000
Janata Bank PLC., Mongla, Khulna	500,780	546,440
	<b>160,746,732</b>	<b>242,540,179</b>
<b>Special Notice Deposits</b>		
Agrani Bank PLC., Rangpur Branch	9,784,825	4,325,698
Agrani Bank PLC., VIP Road Branch, Sylhet	5,426	5,255
Agrani Bank PLC., Bogura Branch	7,530	7,530
Agrani Bank PLC., Pabna Branch	1,000	1,000
Janata Bank PLC., Pabna Branch	1,000	1,000
Agrani Bank PLC., Jhikargachha Branch	2,581,232	25,173,807
Agrani Bank PLC., Sirajgonj Branch	1,338	2,488
Agrani Bank PLC., Khulna Branch.	9,425	8,965
Agrani Bank PLC., Naogaon Branch	2,064,803	64,803
Agrani Bank PLC., Jashore Branch	22,909	11,606
Agrani Bank PLC., Moulvi Bazar Branch	51,903	53,168
Agrani Bank PLC., Satkhira Branch	3,120	4,361
Agrani Bank PLC., Principal Branch, Dhaka	7,097,514	18,897,320
Agrani Bank PLC., Barisal Branch	3,204,584	55,159
Agrani Bank PLC., Charfession, Bhola	341,737	530,462
Bangladesh Krishi Bank, Barisal Branch	12,187	12,187
Janata Bank PLC., Barisal Branch	1,090,561	22,784
Agrani Bank PLC., Doulatkhan, Bhola	1,120,564	212,817
Islami Bank Bangladesh PLC., Corporate Br.	651,924	637,256
Bank Asia PLC., Islami Banking Window Branch	38,982	39,152
First Security Islami Bank PLC., Dilkusha Br.	518,551	508,440
Al-Arafah Islami Bank PLC., Dilkusha Branch	57,758	67,324
Shahjalal Islami Bank PLC., Dhaka Main Branch	12,396	12,526
The City Bank PLC., Islamic Banking Br, Paltan, Dhaka	1	1,338
Bank Alfalah PLC., Main Branch, Dhaka	11,732	12,842
Southeast Bank PLC., Islami Banking Br, Motijheel	50,597	51,390
Agrani Bank PLC., Islami Banking Win, Amin Court Corp. Br.	303,531	297,676
Jamuna Bank PLC., Islami Banking Br, Nayabazar	2,728	3,852
Union Bank PLC., Dilkusha Branch	218,641	214,165
Premier Bank PLC., Islami Banking Br, Mohakhali	21,475	22,176
Pubali Bank PLC., Islamic Branch, 26 Dilkusha, Dhaka	31,898	32,035
EXIM Bank PLC., Motijheel Branch	973,320	1,017,101
	<b>30,295,190</b>	<b>52,307,683</b>

	31.12.2025	31.12.2024
	Taka	Taka
<b>Savings Deposits</b>		
Social Islami Bank Ltd. Principal Branch	17,670	27,607
ICB Islamic Bank Ltd., Principal Br, Motijheel	-	-
	<b>17,670</b>	<b>27,607</b>
<b>Fixed Deposits</b>		
Phoenix Finance and Investment Ltd.	-	-
Union Capital Ltd.	125,010,000	125,010,000
	<b>125,010,000</b>	<b>125,010,000</b>
	<b>316,069,592</b>	<b>419,885,469</b>
<b>4.1.a Consolidated In Bangladesh</b>		
AB Bank PLC.	316,069,592	419,885,469
AB Investment Limited	55,025,954	72,045,693
AB International Finance Limited	-	-
AB Securities Limited	413,461,488	347,009,540
Cashlink Bangladesh Limited (CBL)	56,192,428	52,137,542
	<b>840,749,461</b>	<b>891,078,244</b>
<u>Less:</u> Inter company transaction	127,302,192	333,502,061
	<b>713,447,269</b>	<b>557,576,183</b>
<b>4.2 Outside Bangladesh</b>		
<b>Current Deposits</b>		
Commerz Bank CAD	1,298,495	790,895
Commerz Bank UKP	14,823,473	7,827,169
Commerz Bank CHF	3,246,457	2,276,943
Mashreq Bank Psc	30,028	922,418
Zhei Chou Commercial Bank Co. Ltd.	1,125,416	2,561,039
Commerz Bank AG	89,353,491	12,994,340
Commerz Bank JPY	36,927,240	15,551,999
JP Morgan Chase Bank	614,245,274	766,717,364
Myanmar Economic Bank	50,123	48,995
Citibank NA	1,259,335,319	75,022,668
Hatton National Bank Limited	993,818	971,462
Commerz Bank AG	367,521,323	2,348,670
MCB Bank Ltd	5,565,643	5,440,444
Nabil Bank Limited	57,182	121,621
Mashreq Bank Psc	275,273,738	671,557,006
Habib America Bank	706,321,550	58,822,552
Habib Metro Bank	799,376	6,756,965
MFT,Yangon	122,250	119,500
Sonali Bank (Kolkata)	540,136	527,986
Zhei Chou Commercial Bank Co. Ltd.	724,916	11,282,196
JPMC NY (OBU)	50,795,907	43,922,474
Commerz Bank AG (OBU)	2,024,126	1,752,699
Habib American Bank Limited	648,211,187	604,069,560
JP CHASE ACU	2,337,205,696	860,255,507
Reserve Bank of India	71,342,869	124,234,807
HDFC Bank CSGl	10,464,894	4,691,570
HDFC Bank Limited	64,624,326	46,445,962
Kotak Mahindra Bank	196,580,347	942,928
	<b>6,759,604,599</b>	<b>3,328,977,740</b>

(Details are given in **Annexure - A**)

	31.12.2025	31.12.2024
	Taka	Taka
<b>4.2.a Consolidated Outside Bangladesh (Nostro Accounts)</b>		
AB Bank PLC.	6,759,604,599	3,328,977,740
AB Investment Limited	-	-
AB International Finance Limited	107,385,485	83,958,496
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	6,866,990,084	3,412,936,236
<u>Less:</u> Inter company transactions	10,867,507	47,546,228
	<b>6,856,122,577</b>	<b>3,365,390,008</b>
<b>4.3 Account-wise/grouping of balance with other banks and financial institutions</b>		
Current deposits	6,920,351,331	3,571,730,735
Savings deposits	17,670	27,607
Short-Notice Deposits	30,295,190	52,094,866
Fixed deposits	125,010,000	125,010,000
	<b>7,075,674,191</b>	<b>3,748,863,207</b>
<b>4.4 Maturity grouping of balance with other banks</b>		
Repayable – on demand	74,951,475	127,179,688
– up to 3 months	7,000,722,716	3,621,683,521
– over 3 months but below 1 year	-	-
– over 1 year but below 5 years	-	-
– over 5 years	-	-
	<b>7,075,674,191</b>	<b>3,748,863,209</b>
<b>5. Money at call and on short notice</b>		
In Bangladesh (Note 5.1)	-	-
Outside Bangladesh (Note 5.2)	1,697,370,045	1,832,125,929
	<b>1,697,370,045</b>	<b>1,832,125,929</b>
<b>5.1 In Bangladesh</b>		
<b><u>With banking companies</u></b>		
Local Currency:		
Foreign Currency:	-	-
<b>5.2 Outside Bangladesh</b>		
AB International Finance Limited	1,112,475,000	1,090,437,500
SVC Bank	-	69,970,606
Qata National Bank	203,985,717	209,911,819
Kotak Mahindra Bank	353,711,233	433,817,760
HDFC Bank Limited	27,198,096	27,988,243
	<b>1,697,370,045</b>	<b>1,832,125,929</b>
<b>5(a) Consolidated money at call and on short notice</b>		
AB Bank PLC.	1,697,370,045	1,832,125,929
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>1,697,370,045</b>	<b>1,832,125,929</b>
<u>Less:</u> Inter-group transaction	(1,112,475,000)	(1,090,437,500)
	<b>584,895,046</b>	<b>741,688,430</b>

	31.12.2025	31.12.2024
	Taka	Taka
<b>6. Investments</b>	<b>20,096,342,410</b>	<b>23,079,192,178</b>
<b>Nature wise (Bangladesh operation)</b>		
Held for Trading	34,983,456	7,073,757
Held to Maturity	-	-
Other Eligible Securities	-	-
Others	18,154,432,299	21,098,439,201
	<b>18,189,415,754</b>	<b>21,105,512,958</b>
<b>Nature wise (Mumbai branch)</b>		
Held for Trading/Available for Sale	1,703,195,920	1,695,740,787
Held to Maturity	203,730,735	277,938,433
Others	-	-
	<b>1,906,926,655</b>	<b>1,973,679,220</b>
<b>Claim wise</b>		
Government securities (Note 6.1)	4,730,364,425	6,895,548,281
Other investments (Note 6.2)	15,365,977,984	16,183,643,897
	<b>20,096,342,410</b>	<b>23,079,192,178</b>
<b>6 (a) Consolidated investments</b>		
AB Bank PLC.	20,096,342,410	23,079,192,178
AB International Finance Limited	-	-
AB Investment Limited	390,280,473	351,442,066
AB Securities Limited	255,895,723	196,971,046
Cashlink Bangladesh Limited (CBL)	-	-
	<b>20,742,518,606</b>	<b>23,627,605,291</b>
<b>6.1 Government securities</b>		
T.Bill	-	-
Treasury bonds	34,983,456	7,073,757
Bangladesh Government Investment Sukuk	-	-
Bangladesh Bank Islami Investment bonds	720,680,000	787,630,000
Prize bonds	2,566,000	2,689,300
Collateralized Repo: Liquidity Support adjustment account	-	-
Deferred MTM Loss	3,972,134,970	6,098,155,224
	<b>4,730,364,425</b>	<b>6,895,548,281</b>
<b>6.1.1 Maturity wise Treasury Bonds</b>		
(a) 30 Days Bangladesh Bank Bill	-	-
(b) <b>Treasury Bill</b>		
(i) 91 Days Treasury Bill	-	-
(ii) 182 Days Treasury Bill	-	-
(iii) 364 Days Treasury Bill	-	-
<b>Total Treasury Bill</b>	<b>-</b>	<b>-</b>
<b>Treasury Bond</b>		
(i) 02 Years Treasury Bond	-	1,380,772
(ii) 05 Years Treasury Bond	1,152,088	94,416
(iii) 10 Years Treasury Bond	28,646,430	-
(iv) 15 Years Treasury Bond	-	-
(v) 20 Years Treasury Bond	5,184,938	5,598,569
(vi) Deferred MTM Loss	3,972,134,970	6,098,155,224
<b>Total Treasury Bond</b>	<b>4,007,118,426</b>	<b>6,105,228,981</b>

	31.12.2025	31.12.2024
	Taka	Taka
<b>6.1(a) Consolidated Government securities</b>		
AB Bank PLC.	4,730,364,425	6,895,548,281
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>4,730,364,425</b>	<b>6,895,548,281</b>
<b>6.2 Other investments</b>		
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)	2,361,263,640	2,308,147,280
	<b>13,459,051,329</b>	<b>14,209,964,677</b>
<b>Investments -ABBPLC., Mumbai branch</b>		
Treasury bills	1,906,926,655	1,973,679,220
	<b>1,906,926,655</b>	<b>1,973,679,220</b>
	<b>15,365,977,984</b>	<b>16,183,643,897</b>
<b>6.2 (a) Consolidated other investments</b>		
AB Bank PLC.	15,365,977,984	16,183,643,897
AB Investment Limited	390,280,473	351,442,066
AB International Finance Limited	-	-
AB Securities Limited	255,895,723	196,971,046
Cashlink Bangladesh Limited (CBL)	-	-
	<b>16,012,154,180</b>	<b>16,732,057,009</b>
<b>6.2.1 Investments in shares</b>		
Quoted (Publicly traded)	4,788,935,644	4,792,965,352
Unquoted	848,852,045	848,852,045
	<b>5,637,787,689</b>	<b>5,641,817,397</b>
Details are given in <b>Annexure-B</b>		
<b>6.2.2 Investment in Bonds</b>		
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
	<b>5,460,000,000</b>	<b>6,260,000,000</b>
<b>6.2.2.1 Investment in subordinated bonds</b>		
United Commercial Bank PLC.	-	550,000,000
National Bank PLC.	-	250,000,000
	<b>-</b>	<b>800,000,000</b>
<b>6.2.2.2 Investment in Perpetual bonds</b>		
ONE Bank PLC.	1,700,000,000	1,700,000,000
Pubali Bank PLC.	1,000,000,000	1,000,000,000
	<b>2,700,000,000</b>	<b>2,700,000,000</b>
<b>6.2.2.3 Investment in Zero Coupon Bonds</b>		
Beximco Limited.	2,760,000,000	2,760,000,000
	<b>2,760,000,000</b>	<b>2,760,000,000</b>
<b>6.2.3 Pinnacle Global Fund Pte Limited</b>	<b>2,361,263,640</b>	<b>2,308,147,280</b>
Investment in Pinnacle Global Fund Pte Limited has been increased due to Foreign Currency Rate fluctuation.		

### 6.3 Maturity grouping of Investment

Repayable – on demand

- upto 3 months
- over 3 months but below 1 year
- over 1 year but below 5 years
- over 5 years

31.12.2025	31.12.2024
Taka	Taka
-	-
4,899,701,644	4,971,624,444
454,385,717	1,221,138,312
6,307,258,250	6,800,887,317
8,434,996,798	10,085,542,105
<b>20,096,342,410</b>	<b>23,079,192,178</b>

### 6.4 Disclosure of uniform accounting procedures for REPO transactions under DOS circular no 06 dated July 15, 2010 is given below:

a.(i) Disclosure regarding outstanding Repo as on 31 December 2025:

Counter party name	Agreement date	Reversal date	Amount (1st leg cash consideration)
Bangladesh Bank	10/Aug/25	8/Feb/26	1,721,667,000
Bangladesh Bank	20/Nov/25	19/May/26	232,184,000
Bangladesh Bank	26/Oct/25	26/Apr/26	921,005,000
Bangladesh Bank	23/Dec/25	6/Jan/26	26,331,898,716

(ii) Disclosure regarding outstanding Reverse Repo as on 31 December 2025:

Counter party name	Agreement date	Reversal date	1st leg cash consideration
NIL			

b. Disclosure regarding overall transaction of Repo and Reverse repo:

Particulars	Minimum outstanding during the year/ period	Maximum outstanding during the year/ period	Daily average outstanding during the year/ period
Securities sold under repo:			
i) with Bangladesh Bank	0.00	33,946,090,000	31,355,820,685
ii) with other banks & FIS	0.00		
Securities purchased under reverse repo:			
i) from Bangladesh Bank	0.00	-	-
ii) from other banks & FIS	0.00		

	31.12.2025	31.12.2024
	Taka	Taka
<b>7. Loans, advances and lease/investments</b>	<b>359,522,576,249</b>	<b>331,852,111,651</b>
<b>7.1 Maturity grouping</b>		
Repayable – on demand	884,815,677	3,156,239,721
– upto 3 months	27,365,896,402	128,679,854,944
– over 3 months but below 1 year	24,069,856,589	155,415,918,003
– over 1 year but below 5 years	285,461,549,557	25,321,652,854
– over 5 years	21,740,458,024	19,278,446,129
	<b>359,522,576,249</b>	<b>331,852,111,651</b>
<b>7.2 Broad category-wise breakup excluding bills purchased and discounted In Bangladesh</b>		
Loans	342,458,259,434	313,033,333,628
Overdrafts	16,267,928,023	17,841,057,804
Cash credits	-	-
	<b>358,726,187,457</b>	<b>330,874,391,432</b>
<b>Outside Bangladesh: ABBPLC., Mumbai branch</b>		
Loans	30,840	394,637
Overdrafts	435,875	477,861
Cash credits	60,417,641	78,134,391
	60,884,356	79,006,890
	<b>358,787,071,813</b>	<b>330,953,398,322</b>
<b>7.3 Product wise loans and advances</b>		
Overdraft	16,268,363,898	16,814,225,099
Cash Credit	60,417,641	78,134,391
Time loan	34,667,937,652	35,919,694,664
Term loan	282,499,254,182	253,156,171,053
Forced loan	15,212,082,449	15,133,961,422
Bills under LC	3,563,099	1,846,261
Trust Receipt	3,399,112,151	3,862,252,970
Loan Against Imported Merchandize (LIM)	127,280,208	110,464,414
Loan against accepted bills	2,995,975	10,786,890
Loan-EDF	1,545,378,941	1,043,585,241
Consumer Loan	3,806,660,710	3,693,153,699
Staff loan	1,194,024,905	1,126,837,052
Bills purchased & discounted	735,504,436	900,998,496
	<b>359,522,576,249</b>	<b>331,852,111,651</b>
<b>7.4 Net loans, advances and lease/investments</b>		
Gross loans and advances	359,522,576,249	331,852,111,651
<u>Less:</u>		
Interest suspense	43,980,255,448	26,556,806,032
Provision for loans and advances	22,975,424,603	25,316,192,622
	66,955,680,051	51,872,998,654
	<b>292,566,896,198</b>	<b>279,979,112,998</b>
<b>7.5 Significant concentration</b>		
Advances to industries	252,422,513,430	232,995,629,163
Advances to customer groups	105,571,699,312	97,445,758,383
Advances to allied concerns of Directors	1,528,363,507	1,410,724,105
Advances to Chief Executive	-	-
	<b>359,522,576,249</b>	<b>331,852,111,651</b>

	31.12.2025	31.12.2024
	Taka	Taka
<b>7.6 Advances to customers for more than 10% of Bank's total capital</b>		
<b>Total capital of the Bank</b>	<b>(19,239,129,906)</b>	<b>16,513,857,249</b>
Number of clients	167	46
Amount of outstanding advances	319,337,139,560	247,523,173,640
Amount of classified advances	169,304,157,786	174,863,131,068
Measures taken for recovery*		
*Rescheduling/amicable settlement/legal action is under process for recovery/reduction of classified loans. In addition regulatory capital of the Bank have to be increased.		
<b>7.7 Industry-wise loans, advances and lease/investments</b>		
Agriculture	6,787,656,081	5,882,126,835
Large and medium scale industry	193,964,340,337	191,704,000,000
Working capital	34,989,654,649	32,296,472,019
Export	2,260,228,418	2,380,952,876
Commercial lending	33,671,100,233	31,079,407,826
Small and cottage industry	10,729,929,193	10,729,929,193
Others	77,119,667,338	57,779,222,902
	<b>359,522,576,249</b>	<b>331,852,111,651</b>
<b>7.8 Geographical location-wise (division) distribution In Bangladesh</b>		
<b>Urban branches</b>		
Dhaka	255,732,479,016	246,963,202,533
Chattagram	53,861,462,755	46,778,806,334
Khulna	14,254,362,117	12,879,091,861
Sylhet	816,011,880	773,782,637
Barishal	397,362,299	398,231,395
Rajshahi	5,488,401,042	4,945,936,879
Rangpur	11,381,069,680	10,372,224,395
Mymensingh	4,480,957,363	4,579,128,491
	<b>346,412,106,152</b>	<b>327,690,404,525</b>
<b>Rural branches</b>		
Dhaka	11,256,557,757	1,762,882,633
Chattagram	361,330,540	565,068,116
Khulna	638,338,649	720,806,160
Sylhet	45,214,998	140,287,879
Barishal	16,320	-
Rajshahi	422,547	998,831
Rangpur	-	-
Mymensingh	31,478,521	15,997,447
	<b>12,333,359,332</b>	<b>3,206,041,066</b>
<b>Outside Bangladesh</b>		
ABBPLC., Mumbai branch	777,110,765	955,666,060
	<b>359,522,576,249</b>	<b>331,852,111,651</b>
<b>7.9 Classification of loans, advances and lease/investments In Bangladesh</b>		
<b>Unclassified</b>		
Standard	129,468,648,951	95,483,360,987
Special Mention Account	26,043,139,235	12,621,660,468
	155,511,788,187	108,105,021,455

	31.12.2025	31.12.2024
	Taka	Taka
<u>Classified</u>		
Sub-Standard	1,793,197,040	18,626,771,685
Doubtful	7,606,555,020	9,879,789,440
Bad/Loss	193,833,925,237	194,284,863,012
	203,233,677,297	222,791,424,136
	358,745,465,484	330,896,445,592
<b>Outside Bangladesh-Mumbai Branch</b>		
Unclassified Loan	777,110,765	955,666,060
Classified Loan	-	-
	777,110,765	955,666,060
	<b>359,522,576,249</b>	<b>331,852,111,651</b>

#### 7.10 Particulars of loans, advances and lease/investments

(i) Loans considered good in respect of which the Bank is fully secured	342,129,747,685	315,798,023,473
(ii) Loans considered good against which the Bank holds no security other than the debtors' personal guarantee	-	-
(iii) Loans considered good and secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	17,392,828,564	16,054,088,178
(iv) Loans adversely classified but provision not maintained there against	-	-
	<b>359,522,576,249</b>	<b>331,852,111,651</b>
(v) Loans due by directors or officers of the Bank or any of them either separately or jointly with any other persons	1,170,268,244	1,112,272,241
(vi) Loans due from companies or firms in which the directors of the Bank are interested as directors, partners or managing agents or, in case of private companies, as members		
(vii) Maximum total amount of advances, including temporary advances made at any time during the year to directors or managers or officers of the Bank or any of them either separately or jointly with any other persons [note 7.10 (a)]	1,224,090,223	1,143,594,637
(viii) Maximum total amount of advances, including temporary advances granted during the year to the companies or firms in which the directors of the Bank are interested as directors, partners or managing agents or, in the case of private companies, as members	-	-
(ix) Due from other banking companies	-	-
(x) Amount of classified loans on which interest has not been charged:	-	-
(a) Increase/(decrease) of provision (specific)	2,526,596,685	(6,015,899,898)
(b) Amount of loan written off	2,376,386,900	1,061,229,655
(c) Amount realised against loan previously written off	468,334,939	221,469,407
(d) Provision kept against loans classified as bad /loss on the date of preparing the balance sheet	11,656,289,049	11,470,341,861
(e) Interest creditable to interest suspense account	18,761,015,710	19,137,123,040

	31.12.2025	31.12.2024
	Taka	Taka
(xi) Written off loan:		
Opening written off loan	23,195,734,846	22,134,505,191
<u>Add:</u> Written off during the year	2,376,386,900	1,061,229,655
Cumulative Written off loans	25,572,121,746	23,195,734,846
<u>Less:</u> Adjustments/ recoveries/ Settlement up to the period	5,344,000,083	4,824,670,937
<b>Closing Balance of Written off loan</b>	<b>20,228,121,663</b>	<b>18,371,063,909</b>
The amount of written off loans for which lawsuits have been filed for its recovery	18,823,063,231	18,017,802,968
7.10 (a) The amount represents loans Tk. 1,224,059,382 due by the employees of the Bank.		
<b>7.11 Securities wise loans, advances and lease/investments</b>		
<u>Nature of security</u>		
Collateral of movable/immovable assets	289,784,478,895	267,479,528,108
Cash collateral	23,072,335,222	21,296,438,516
Banks and financial institutions guarantee	-	-
Personal guarantee	17,392,828,564	16,056,373,344
Corporate guarantee	6,741,308,130	6,222,424,073
Other securities	22,531,625,438	20,797,347,610
	<b>359,522,576,249</b>	<b>331,852,111,651</b>
<b>7.12 Large Loan Restructuring</b>		
At present there are no restructured loan in the bank.		
<b>7(a) Consolidated loans, advances and lease/investments excl. Bills purchased</b>		
AB Bank PLC.	358,787,071,813	330,953,398,322
AB Investment Limited	7,304,081,039	6,688,742,956
AB International Finance Limited	-	-
AB Securities Limited	819,278,557	804,718,273
Cashlink Bangladesh Limited (CBL)	-	-
	<b>366,910,431,409</b>	<b>338,446,859,551</b>
<u>Less:</u> Inter company transaction	1,439,215,273	1,439,215,273
	<b>365,471,216,136</b>	<b>337,007,644,278</b>
<b>8 Bills purchased and discounted</b>		
In Bangladesh	19,278,026	22,054,160
Outside Bangladesh - ABBPLC., Mumbai Branch	716,226,409	876,659,170
	<b>735,504,436</b>	<b>898,713,330</b>
<b>8 (a) Consolidated Bills purchased and discounted</b>		
AB Bank PLC.	735,504,436	898,713,330
AB Investment Limited	-	-
AB International Finance Limited	1,677,221,766	1,463,221,187
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	<b>2,412,726,202</b>	<b>2,361,934,516</b>
<b>8.1 Maturity grouping of Bills Purchased and discounted</b>		
Repayable – within 1 month	116,781,510	60,498,481
– over 1 month but within 3 months	272,028,291	380,931,346
– over 3 months but within 6 months	346,694,634	457,283,503
– over 6 months	-	-
	<b>735,504,435</b>	<b>898,713,330</b>

	31.12.2025	31.12.2024
	Taka	Taka
<b>9. Fixed assets including premises, furniture and fixtures</b>		
<b>Cost:</b>		
Land and Building	2,271,171,345	2,271,171,345
Furniture and fixtures	339,400,078	341,642,405
Office appliances	65,363,799	64,506,271
Electrical appliances	2,263,646,701	2,131,508,528
Motor vehicles	234,045,895	261,392,103
Intangible Assets	1,317,757,234	1,050,755,871
Right of Use Assets	1,329,421,828	1,329,421,828
	7,820,806,881	7,450,398,350
<u>Less: Accumulated depreciation and amortization</u>	4,888,582,740	4,804,269,083
	<b>2,932,224,140</b>	<b>2,646,129,268</b>
<b>9(a) Consolidated Fixed assets including premises, furniture and fixtures</b>		
<b>Cost:</b>		
AB Bank PLC.	7,820,806,881	7,450,398,350
AB Investments Limited	690,621,776	690,621,777
AB International Finance Limited	8,398,044	7,766,846
AB Securities Limited	84,489,579	80,761,987
Cashlink Bangladesh Limited (CBL)	-	-
	8,604,316,279	8,229,548,960
<b>Accumulated depreciation:</b>		
AB Bank PLC.	4,888,582,740	4,804,269,083
AB Investments Limited	245,292,319	227,917,046
AB International Finance Limited	7,529,252	7,083,800
AB Securities Limited	73,216,143	64,057,234
Cashlink Bangladesh Limited (CBL)	-	-
	5,214,620,454	5,103,327,162
	<b>3,389,695,825</b>	<b>3,126,221,798</b>
<b>10 Other Assets:</b>		
<b>Income generating-Equity Investment</b>		
<b>In Bangladesh:</b>		
AB Investment Limited (99.99% owned subsidiary company of ABBPLC.)	5,811,431,750	5,811,431,750
AB Securities Limited (99.91% owned subsidiary company of ABBPLC.)	199,898,000	199,898,000
Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBPLC.)	212,581,228	212,581,228
	6,223,910,978	6,223,910,978
<b>Outside Bangladesh:</b>		
AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBPLC.)	5,203,944	5,203,944
	5,203,944	5,203,944
	<b>6,229,114,922</b>	<b>6,229,114,922</b>
<b>Non-income generating</b>		
Arab Bangladesh Bank Foundation (99.60% owned subsidiary company of ABBPLC.)	19,920,000	19,920,000
Net deferred tax assets (Note 10.1)	1,252,291,791	2,115,540,757
Advance Income Tax (Net of Current Tax Provision)	1,554,008,557	375,593,116

	31.12.2025	31.12.2024
	Taka	Taka
Accounts receivable	1,296,317,659	1,857,627,928
Preliminary, formation, organisational, renovation, development, prepaid expenses and others	801,571,635	904,927,199
Exchange for clearing	8,982,111	72,353,668
Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures, and other income receivables	251,578,514	125,183,162
Security deposits	74,432,262	77,877,782
Advance rent and advertisement (Note 10.2)	154,890,017	152,359,080
Stationery, stamps, printing materials, etc.	32,649,153	43,801,620
Inter-branch adjustment	-	-
	<b>5,446,641,700</b>	<b>5,745,184,312</b>
	<b>11,675,756,622</b>	<b>11,974,299,234</b>
<b>10(a) Consolidated other assets</b>		
AB Bank PLC.	11,675,756,622	11,974,299,234
AB Investment Limited	124,581,209	690,627,255
AB International Finance Limited	22,802,287	80,045,232
AB Securities Limited	3,908,231	18,189,457
Cashlink Bangladesh Limited (CBL)	35,345,116	35,504,816
	<b>11,862,393,466</b>	<b>12,798,665,995</b>
<u>Less:</u> Inter-group transaction	6,247,786,106	6,252,230,904
	<b>5,614,607,359</b>	<b>6,546,435,092</b>
<b>10.1 Deferred tax assets</b>		
<b>a) Deferred tax assets for specific provisions of loans and advances</b>		
Opening Deferred Tax Assets	2,140,138,773	2,470,172,300
<u>Add:</u> Deferred Tax Income during the year	-	-
<u>Less:</u> Write-Off adjustment	877,743,561	330,033,528
Less. Adjustment during the year	-	-
<b>Closing deferred tax assets</b>	<b>1,262,395,211</b>	<b>2,140,138,773</b>
<b>b) Deferred tax liabilities against property, plant &amp; equipment</b>		
Balance at 01 January	24,598,015	62,753,510
<u>Add:</u> Provision made during the period	(14,583,162)	(38,006,574)
<u>Add/(Less):</u> Adjustment for Rate Fluctuation during the period	88,567	(148,920)
<b>Closing deferred tax liabilities</b>	<b>10,103,420</b>	<b>24,598,015</b>
<b>Net Deferred Tax Assets (a-b)</b>	<b>1,252,291,791</b>	<b>2,115,540,757</b>
<b>Net Deferred Tax Income during the period</b>	<b>(863,160,400)</b>	<b>(292,026,953)</b>
<b>Deferred tax liabilities against Property, Plant &amp; Equipment</b>		
Accounting base of Property, Plant & Equipment	2,864,408,291	2,584,509,210
Tax base of Property, Plant & Equipment	2,842,519,803	2,515,472,060
<b>Difference</b>	<b>21,888,488</b>	<b>69,037,150</b>
<b>(Deductible)/Taxable Temporary Difference</b>	<b>21,888,488</b>	<b>69,037,150</b>
Effective Tax Rate	37.50%	37.50%
Deferred Tax (Assets)/Liabilities	<b>8,208,183</b>	<b>25,888,931</b>
Deferred Tax (Assets)/Liabilities of Mumbai Branch	<b>1,895,237</b>	<b>(1,290,916)</b>
<b>Closing Deferred Tax Liabilities</b>	<b>10,103,420</b>	<b>24,598,015</b>
<b>10.1.1 Consolidated deferred tax liabilities</b>		
AB Bank PLC.	10,103,420	24,598,015
AB Investment Limited	-	-
	<b>10,103,420</b>	<b>24,598,015</b>

	<b>31.12.2025</b>	<b>31.12.2024</b>
	<b>Taka</b>	<b>Taka</b>
<b>10.1.2 Consolidated deferred tax assets</b>		
AB Bank PLC.	1,262,395,211	2,140,138,773
AB Securities Limited	9,190,775	4,186,793
AB Investment Limited	26,661,214	22,820,720
	<b>1,298,247,200</b>	<b>2,167,146,286</b>

**10.2 Advance rent and advertisement**

Advance rent BDT 61,70,197 as on 31 December 2025 is included with Right of Use (ROU) assets as per IFRS 16 Leases.

**11 Non-Banking Assets**

**3,265,952,811**      **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 in Crore
1	Land	-	-	18	316.95
2	Building	-	-	8	9.65
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>26</b>	<b>326.60</b>

As per Bangladesh Bank letter no. BSD-06/6000(36)/AB-Ka/2026-330 dated 29 April 2026, there is a Provision shortfall of BDT 29.61 crore against Non-Banking Assets which has not been maintained.

**12. Borrowings from other banks, financial institutions and agents**

In Bangladesh	(Note 12.1)	35,805,231,951	13,968,426,197
Outside Bangladesh		-	-
		<b>35,805,231,951</b>	<b>13,968,426,197</b>

**12.1 In Bangladesh:**

**12.1.1 Bangladesh Bank**

Export Development Fund & Liquidity Support	33,362,690,580	12,612,193,755
Islamic Investment Bond	657,726,849	758,441,944
Refinance against IPFF	55,618,849	110,282,730
Refinance against Women Entr., Small Enterprise, ETP, Covid 19 & Others	15,367,278	23,903,543
	<b>34,091,403,556</b>	<b>13,504,821,972</b>

**12.1.2 Call & Term Borrowing from**

Bangladesh Krishi Bank	1,520,000,000	-
Sonali Bank PLC.	-	230,000,000
Accrued interest	1,653,889	460,000
Accrued Interest Repo-Other Bank	192,174,507	233,144,225
	<b>1,713,828,395</b>	<b>463,604,225</b>
<b>Total in Bangladesh</b>	<b>35,805,231,951</b>	<b>13,968,426,197</b>

**12.2 Analysis by security**

Secured (assets pledge as security for liabilities)	-	-
Unsecured	35,805,231,951	13,968,426,197
	<b>35,805,231,951</b>	<b>13,968,426,197</b>

	31.12.2025	31.12.2024
	Taka	Taka
<b>12.3 Repayment pattern</b>		
Repayable on demand	-	-
Repayable on maturity (Note 12.3.1)	35,805,231,951	13,968,426,197
	<b>35,805,231,951</b>	<b>13,968,426,197</b>
<b>12.3.1 Repayable on maturity</b>		
<u>Bangladesh Bank :</u>		
Export Development Fund	33,362,690,580	12,612,193,755
Islamic Investment Bond	657,726,849	758,441,944
Refinance against IPFF	55,618,849	110,282,730
Refinance against Women Entr., Small Ent., ETP & Others	15,367,278	23,903,543
	<b>34,091,403,556</b>	<b>13,504,821,972</b>
<u>Term borrowings:</u>		
Sonali Bank PLC.	-	230,000,000
Bangladesh Krishi Bank	1,520,000,000	-
Accrued interest	193,828,395	233,604,225
	<b>1,713,828,395</b>	<b>463,604,225</b>
	<b>35,805,231,951</b>	<b>13,968,426,197</b>
<b>12(a) Consolidated Borrowings from other banks, financial institutions and agents</b>		
AB Bank PLC.	35,805,231,951	13,968,426,197
AB Investment Limited	1,398,872,195	1,281,614,347
AB International Finance Limited	1,115,650,717	1,100,191,769
AB Securities Limited	157,603,761	157,600,926
Cashlink Bangladesh Limited (CBL)	-	-
	38,477,358,625	16,507,833,240
<u>Less:</u> Intercompany transactions	2,554,865,990	2,539,407,042
	<b>35,922,492,633</b>	<b>13,968,426,197</b>
<b>13 Bond</b>		
Tier-II subordinated bond (note-13.1)	2,537,500,000	3,836,250,000
Perpetual bond - additional Tier-I capital (Note-13.2)	5,710,936,000	5,710,936,000
	<b>8,248,436,000</b>	<b>9,547,186,000</b>
<b>13.1 Tier-II subordinated bond</b>		
AB Bank Subordinated Bond-III	-	586,250,000
AB Bank Subordinated Bond-IV	2,537,500,000	3,250,000,000
	<b>2,537,500,000</b>	<b>3,836,250,000</b>

Bank has issued 7 years Sub-Ordinated bonds in four phases. AB Bank Subordinated Bond-I for BDT 250 crore was issued in August 2014 and AB Bank Subordinated Bond-II for BDT 400 crore was issued in September 2015 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.	1,050,000,000	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
	<b>2,537,500,000</b>	<b>3,836,250,000</b>

	31.12.2025	31.12.2024
	Taka	Taka
<b>13.2 Perpetual bond - additional Tier-I capital</b>		
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
	<b>5,710,936,000</b>	<b>5,710,936,000</b>
<b>14. Deposit and other accounts</b>		
Inter-bank deposits	8,695,952,249	8,228,415,283
Other deposits	324,290,744,141	314,691,493,898
	<b>332,986,696,389</b>	<b>322,919,909,181</b>
<b>14(a) Consolidated Deposit and other accounts</b>		
AB Bank PLC.	332,986,696,389	322,919,909,181
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	332,986,696,389	322,919,909,181
<u>Less:</u> Inter-group transaction	138,167,464	381,440,829
	<b>332,848,528,924</b>	<b>322,538,469,351</b>
<b>14.1 Maturity analysis of inter-bank deposits</b>		
Repayable – on demand	3,521,450,142	2,533,749,373
– within 1 month	917,668,079	1,436,760,869
– over 1 month but within 3 months	4,256,834,028	4,257,905,042
– over 3 months but within 1 year	-	-
– over 1 period but within 5 years	-	-
	<b>8,695,952,249</b>	<b>8,228,415,283</b>
<b>14.2 Maturity analysis of other deposits</b>		
Repayable – on demand	1,494,542,550	2,514,501,770
– within 1 month	36,840,244,572	26,917,972,783
– over 1 month but within 3 months	84,791,764,014	106,598,144,860
– over 3 months but within 1 year	171,642,094,077	139,139,654,585
– over 1 year but within 5 years	28,186,253,272	38,092,915,706
– over 5 years	1,335,845,656	1,428,304,194
	<b>324,290,744,141</b>	<b>314,691,493,898</b>
<b>14.3 Demand and time deposits</b>		
<b>a) Demand Deposits</b>	<b>35,404,122,521</b>	<b>38,182,379,227</b>
Current accounts and other accounts	30,437,821,055	33,913,443,788
Savings Deposits (9%)	3,096,064,093	3,295,843,726
Bills Payable	1,870,237,372	973,091,713
<b>b) Time Deposits</b>	<b>297,582,573,869</b>	<b>284,737,529,955</b>
Savings Deposits (91%)	31,304,648,050	33,324,642,119
Short Notice Deposits	39,741,767,230	35,186,083,972
Fixed Deposits	152,611,012,096	146,069,630,795
Other Deposits	73,925,146,494	70,157,173,069
<b>Total Demand and Time Deposits</b>	<b>332,986,696,389</b>	<b>322,919,909,181</b>

		31.12.2025	31.12.2024
		Taka	Taka
<b>14.4 Sector-wise break up of deposits and other accounts</b>			
Government		6,464,983,833	7,247,725,171
Deposit money Banks		8,916,463,587	8,387,448,393
Autonomous & Semi-Autonomous Bodies		12,072,718,840	9,404,795,478
Public Non-Financial Organisation		54,772,223,023	48,411,767,316
Other Public		4,814,960,364	3,849,308,971
Foreign Currency		15,907,598,416	19,277,670,443
Private		230,038,793,326	226,341,193,410
		<b>332,987,741,390</b>	<b>322,919,909,181</b>
<b>15. Other liabilities</b>			
Accumulated provision against loans and advances	(Note 15.1)	22,975,424,603	25,316,192,622
Inter-branch adjustment		351,684	1,147,334
Interest suspense account	(Note 15.3)	43,980,255,448	26,556,806,032
Provision against other assets	(Note 15.4)	529,556,495	378,956,495
Accounts payable - Bangladesh Bank		102,168,323	13,653,420
Accrued expenses		39,401,593	46,375,073
Lease Liabilities	(Note 15.5)	18,383	573,802
Provision for off balance sheet items	(Note 15.6)	1,106,201,225	992,201,225
Provision against investments	(Note 15.7)	3,618,140,607	3,409,533,390
Start-up Fund *		24,318,578	24,318,578
Unclaimed Dividend Account		109,544	4,236,637
Others **		1,974,793,633	1,917,525,438
		<b>74,350,740,116</b>	<b>58,661,520,045</b>

\* Start-up Fund has been maintained as per Bangladesh Bank SMESPD circular no. 04 and 05 dated 29 March 2021 and 26 April 2021 respectively.

\*\*Others includes provision for audit fee, excise duty, income tax and VAT deducted at source, accounts payable for safe keeping and earnest and security money, etc.

#### 15.1 Accumulated provision against loans and advances

The movement in specific provision for bad and doubtful debts

Opening Balance		18,527,268,728	19,377,358,169
Fully provided debts written off during the period	(-)	(2,340,649,497)	(880,089,441)
Specific provision Transferred during the period	(+)	(1,305,778,601)	30,000,000
		(3,646,428,098)	(850,089,441)
Closing Balance		<b>14,880,840,630</b>	<b>18,527,268,728</b>
Provision made by ABBPLC., Mumbai Branch		-	-
<b>Total provision on classified loans and advances</b>		<b>14,880,840,630</b>	<b>18,527,268,728</b>
<u>On unclassified loans</u>			
Opening Balance		6,784,725,658	6,754,725,658
General provision made during the period	(+)	1,305,778,601	30,000,000
Closing Balance		8,090,504,259	6,784,725,658
Provision made by ABBPLC., Mumbai Branch		4,079,714	4,198,236
<b>Total provision on un-classified loans and advances</b>		<b>8,094,583,973</b>	<b>6,788,923,894</b>
<b>Total provision on loans and advances</b>		<b>22,975,424,603</b>	<b>25,316,192,622</b>

As per Bangladesh Bank letter no. BSD-06/6000(36)/AB-Ka/2026-330 dated 29 April 2026, there is a provision shortfall of BDT 15,695.28 crore against loans and advances (requirement BDT 17,992.41 crore and maintained BDT 2,297.13 crore) which has not been maintained.

	31.12.2025	31.12.2024
	Taka	Taka
<b>15.1.1 Details of provision kept for loans and advances</b>		
<b>General Provision</b>	<b>8,094,583,973</b>	<b>6,788,923,894</b>
Standard	6,798,854,493	6,641,739,511
Special Mention Account	1,295,729,480	147,184,383
<b>Specific Provision</b>	<b>14,880,840,630</b>	<b>18,527,268,728</b>
Substandard	280,290,467	3,126,007,520
Doubtful	2,944,261,114	3,930,919,347
Bad/Loss	11,656,289,049	11,470,341,861
<b>15.2 Provision for current tax (net of advance tax)</b>		
Current Tax (Note 15.2.1)	8,227,908,128	9,153,414,847
Advance Income Tax (Note 15.2.2)	9,781,916,687	9,529,007,965
<b>Provision for current tax (net of advance tax)</b>	<b>(1,554,008,558)</b>	<b>(375,593,117)</b>
<b>15.2.1 Provision for current tax</b>		
Opening Balance	8,781,456,244	8,992,237,963
<u>Add:</u> Provision made during the Year	61,430,313	119,251,809
<u>Less:</u> Write-off adjustment	877,743,561	330,033,528
Closing Balance	7,965,142,995	8,781,456,244
Provision held by ABBPLC., Mumbai Branch	262,765,133	371,958,603
	<b>8,227,908,128</b>	<b>9,153,414,847</b>
Corporate income tax assessment of the Bank is completed up to the income year ended 31 December 2024 (Assessment Year 2025-26). Corporate income tax return for the year 2021,2022, 2023 & 2024 submitted under section 82BB / 180 corresponding to Assessment Years 2022-23, 2023-2024, 2024-2025 & 2025-26. Tax assessments for the income year 2019 is completed but under process of filing Reference Case to Hon'ble High Court. 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.		
<b>15.2.1a Reconciliation of Provision for Current Tax made during the period (Bangladesh Operation)</b>		
Income tax @ 37.50% on estimated taxable Business Profit	202,949,844	239,189,828
Income tax @ 20.00% on Dividend Income	37,544,544	68,172,314
Income tax @ 10% on Capital Gain on Sale of Shares	-	60,314,073
Estimated Total Provision Required	<b>240,494,388</b>	<b>367,676,215</b>
Effective Tax Rate on Profit before Provision	0.66%	1.99%
<b>15.2.2 Advance corporate income tax In Bangladesh:</b>		
Opening Balance	9,125,725,580	8,605,349,612
Paid during the year	334,134,983	520,375,968
Closing balance (Bangladesh operations)	9,459,860,563	9,125,725,580
Advance tax of ABBPLC., Mumbai Branch	322,056,124	403,282,384
	<b>9,781,916,687</b>	<b>9,529,007,965</b>
<b>15.3 Interest suspense account</b>		
Balance at 01 January	26,556,806,032	9,051,419,845
Add. Transferred during the the year	18,761,015,710	19,137,123,040
Less: Recovery/adjustment/waivered during the year	(1,301,828,891)	(1,450,596,712)
Less: Written off during the year	(35,737,403)	(181,140,141)
Balance at 31 December	<b>43,980,255,448</b>	<b>26,556,806,032</b>
<b>15.4 Provision against other assets</b>		
<u>Provision for</u>		
Prepaid legal expenses	244,076,000	210,126,000
Protested bills	85,150,000	82,500,000
Others	200,330,495	86,330,495
	<b>529,556,495</b>	<b>378,956,495</b>

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

31.12.2025	31.12.2024
Taka	Taka

#### 15.4.1 Calculation of Provision against other assets

	Outstanding amount	Base for Provision	Rate	Provisions Requirement	Provisions Maintained
Prepaid legal exp.	273,671,885	59,327,077	50%	29,663,538	29,663,538
		214,344,808	100%	214,344,808	214,412,462
Protested bills	85,102,457	85,102,457	100%	85,102,457	85,150,000
Others	291,287,775	11,737,488	50%	5,868,744	5,868,744
		194,447,831	100%	194,447,831	194,461,751

**Required provision for other assets** **529,427,378**    **529,556,495**

Total provision requirement 529,427,378

Total provision maintained 529,556,495

**Provision shortfall maintained at the reporting date** **129,117**

#### 15.5 Lease Liabilities

Opening balance of present value of lease liability	573,802	90,070,083
Finance Cost @ 8%	14,582	3,805,400
Rental payment during the period	570,000	93,301,681
<b>Closing balance of lease liability</b>	<b>18,383</b>	<b>573,802</b>

Bank recognises lease liabilities measured at the present value of lease payments to be made over the leased term using incremental borrowing rate @ 8% at the date of initial application of "IFRS 16 Leases". Lease liability is measured by increasing the carrying amount to reflect interest on lease liability, reducing the carrying amount to reflect the lease payments, and remeasuring the carrying amount to reflect any reassessment of lease modification.

#### 15.6 Provision for off balance sheet items

Opening balance	992,201,225	1,447,600,000
Add: Addition / (Transfer) during the period	114,000,000	(455,398,775)
	<b>1,106,201,225</b>	<b>992,201,225</b>

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

	Base for Provision	Rate (%)	31 December 2025	31 December 2024
Acceptances and endorsement	3,970,217,736	1%,2%,5%	39,702,177	69,188,104
Letters of guarantee	17,776,636,946	1%,2%,5%	910,290,402	753,518,062
Irrevocable letters of credit	11,183,907,126	1%,2%,5%	120,685,685	87,049,296
Others	3,500,497,730	1%	35,004,977	82,445,763
<b>Total Off Balance Sheet Items &amp; required provision</b>	36,431,259,537		1,105,683,241	992,201,225
Total provision maintained			1,106,201,225	992,201,225
<b>Excess provision at the reporting date</b>			<b>517,984</b>	-

Provision requirement is calculated as per BRPD circular no. 06 dated 25 April 2023. Provision is not required against Off Balance Sheet items of Mumbai Branch BDT 3,438,567,036 as per Reserve Bank of India (RBI) guidelines. \* Provision Requirement for Letter of Guarantee in excess of BRPD circular no. 06 dated 25 April 2023 is determined as per BB letter no. BSD-06/6000(36)/AB-Ka/2026-330 dated 29 April 2026.

#### 15.7 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	254,000,000	842,867,144
	<b>2,243,404,764</b>	<b>1,989,404,764</b>

	31.12.2025	31.12.2024
	Taka	Taka
Total provision maintained for Investment in shares	2,243,404,764	1,989,404,764
Total provision requirement for Investment in shares	2,243,211,473	1,989,404,764
<b>Excess provision</b>	<b>193,291</b>	<b>-</b>
<b>Provision for Pinnacle Global Fund Pte Limited:</b>		
Opening balance	1,006,202,950	1,006,202,950
<u>Add:</u> Provision made during the period	-	-
	<b>1,006,202,950</b>	<b>1,006,202,950</b>

As per Bangladesh Bank letter no. BSD-06/6000(36)/AB-Ka/2026-330 dated 29 April 2026, there are total Provision shortfall of BDT 566.51 crore against investments (Pinnacle Global Fund Pte Limited of BDT 135.51 crore, Mark to Market loss of government securities BDT 397.21 crore, Investment in Cashlink Bangladesh Limited (CBL) BDT 13.09 crore and Interest receivables against investment in Zero Coupon Bond of Beximco Limited BDT 20.70 crore) has not been maintained.

**Provision for Amana Bank PLC., Srilanka:**

Opening balance	413,925,382	459,925,382
Less: Excess Provision transferred to retained earnings	(45,392,783)	(46,000,000)
	<b>368,532,600</b>	<b>413,925,382</b>

**Total Provision maintained against investment:**

Provision against quoted shares	2,243,404,764	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:	368,532,600	413,925,382
	<b>3,618,140,313</b>	<b>3,409,533,096</b>

**15(a) Consolidated Other liabilities**

AB Bank PLC.	74,350,740,116	58,661,520,045
AB Investment Limited	1,982,047,378	132,072,587
AB International Finance Limited	74,222,086	69,570,775
AB Securities Limited	915,429,855	709,731,739
Cashlink Bangladesh Limited (CBL)	46,000	40,250
	77,322,485,436	59,572,935,396
<u>Less:</u> Inter-group transaction	-	-
	<b>77,322,485,436</b>	<b>59,572,935,396</b>

**16. Share Capital**

**16.1 Authorised Capital**

1,500,000,000 ordinary shares of BDT 10 each	<b>15,000,000,000</b>	<b>15,000,000,000</b>
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**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
	<b>8,956,947,490</b>	<b>8,956,947,490</b>

**16.3 Percentage of shareholding**

	As at 31 December 2025		As at 31 December 2024	
	No. of shares	%	No. of shares	%
Sponsors and pub.	890,560,542	99.43	890,560,542	99.43
Govt.	5,134,207	0.57	5,134,207	0.57
	<b>895,694,749</b>	<b>100.00</b>	<b>895,694,749</b>	<b>100.00</b>

#### 16.4 Classification of shareholders by holding

Holding	No. of holders		% of total holding	
	31 Dec 2025	31 Dec 2024	31 Dec 2025	31 Dec 2024
Upto 500	22,642	23,882	40.99	40.61
501 to 5,000	21,957	23,658	39.75	40.23
5,001 to 10,000	4,279	4,631	7.75	7.88
10,001 to 20,000	2,946	3,113	5.33	5.29
20,001 to 30,000	1,153	1,188	2.09	2.02
30,001 to 40,000	550	596	1.00	1.01
40,001 to 50,000	356	413	0.64	0.70
50,001 to 100,000	716	740	1.30	1.26
100,001 to 1,000,000	567	526	1.03	0.89
Over 1,000,000	68	64	0.12	0.11
	<b>55,234</b>	<b>58,811</b>	<b>100</b>	<b>100</b>

#### 16.5 Names of the Directors and their shareholding as at 31 December 2025

Name of the Director	Status	No. of Shareholding including nominating institution/ individual	
		31 Dec 2025	31 Dec 2024
Kaiser A. Chowdhury Nominated by Pacific Industries Limited	Chairman	87,613,897	87,613,897
Feroz Ahmed	Vice Chairman	18,584,471	18,584,471
Md. Fazlur Rahman Nominated by Emkay Holdings Limited	Vice Chairman	18,312,508	18,312,508
Shafiqul Alam	Independent Director	-	-
Md. Eskandar Miah	Independent Director	-	-
DR. Nasima A. Rahman	Independent Director	-	-
Reazul Islam	Acting Managing Director & CEO (Ex-Officio)	-	-

#### 16.6 Capital to Risk Weighted Assets Ratio (CRAR) - As per BASEL III

##### **Consolidated - Capital Adequacy Ratio**

In terms of section 13(2) of the Bank Company Act, 1991 (Amendment up to date) and Bangladesh Bank BRPD Circular no. 18 dated 21 December 2014, required capital of the Bank on Consolidated basis at the close of business on December 31, 2025 is Taka 64,241,103,683 as against available Total Tier-I Capital of Taka (29,218,356,825) and Total Tier-2 Capital available of Taka 11,933,295,911 that is, a total of Taka (17,285,060,914) thereby showing a deficit capital of Taka 81,526,164,596 at that date. Details are shown below:

	31.12.2025	31.12.2024
	Taka	Taka
<b>Tier I Capital (Going-Concern Capital)</b>		
<b>Common Equity Tier-I Capital</b>		
Fully Paid-up Capital/Capital Deposited with BB	8,956,947,490	8,956,947,490
Statutory Reserve	8,662,100,172	8,604,709,773
Non-repayable share premium account	-	-
General Reserve	3,048,029,774	3,045,494,051
Retained earnings	(53,892,090,966)	(14,963,193,088)
Minority interest in Subsidiaries	13,317,863	13,007,989
Non-Cumulative irredeemable Preference shares	-	-
Dividend Equalization Account	-	-
	<b>(33,211,695,667)</b>	<b>5,656,966,216</b>

	31.12.2025	31.12.2024
	Taka	Taka
<b>Regulatory adjustment:</b>		
Goodwill and all other Intangible Assets	309,495,280	117,701,978
Shortfall in provisions required against Non Performing Loans (NPLs)	-	-
Shortfall in provisions required against investment in shares	85,400,054	184,117,986
Remaining deficit on account of revaluation of investments in securities after netting off from any other surplus on the securities.	-	-
Deferred Tax Assets (DTA)	1,262,395,211	2,140,138,773
Defined benefit pension fund assets	-	-
Gain on sale related to securitization transactions	-	-
Investment in own CET-1 Instruments/Shares	-	-
Reciprocal crossholdings in the CET-1 capital of Banking, Financial and Insurance Entities	50,346,612	17,568,155
Any investment exceeding the approved limit under section 26(2) of Bank Company Act, 1991.	-	-
Investments in subsidiaries which are not consolidated- 50% of Investment	9,960,000	9,960,000
Other if any	-	-
	1,717,597,158	2,469,486,891
<b>Total Common Equity Tier-I Capital</b>	<b>(34,929,292,825)</b>	<b>3,187,479,325</b>
<b>Additional Tier-I Capital</b>		
Perpetual bond	5,710,936,000	5,710,936,000
Maximum limit of additional Tier 1 capital	7,708,932,442	7,177,696,072
Excess amount over maximum limit of AT 1	(1,997,996,442)	(1,466,760,072)
<b>Total Admissible additional Tier 1 capital</b>	<b>5,710,936,000</b>	<b>5,710,936,000</b>
<b>Total Tier-1 Capital</b>	<b>(29,218,356,825)</b>	<b>8,898,415,325</b>
<b>Tier-2 Capital (Gone concern Capital)</b>		
General Provision/General loan-loss reserve	11,435,755,911	8,139,125,091
All other preference shares	-	-
Subordinated debt issued by the banks that meet the qualifying criteria for Tier 2 capital (as per Annex 4 of Basel III Guidelines)	507,500,000	1,300,000,000
Minority Interest	-	-
HO borr. in for. Curr. Rec. that meet the criteria of T 2 debt capital	-	-
Revaluation Reserves as on 31 December, 2014 (50% of Fixed Assets and Securities & 10% of Equities)	-	-
Other (if any item approved by Bangladesh Bank)	-	-
<b>Sub-Total</b>	<b>11,943,255,911</b>	<b>9,439,125,091</b>
<b>Regulatory Adjustments:</b>		
Revaluation Reserves for Fixed Assets, Securities & Equity Securities	-	-
Investment in own T-2 Instruments/Shares	-	-
Reciprocal crossholdings in the T-2 capital of Banking, Financial and Insurance Entities	-	-
Any investment exceeding the approved limit under section 26(2) of Bank Company Act, 1991. (50% of Investment)	-	-
Investments in subsidiaries which are not consolidated- 50% of Investment	9,960,000	9,960,000
Other (if any )	-	-
<b>Total Tier-2 Capital Available</b>	<b>11,933,295,911</b>	<b>9,429,165,091</b>
Maximum limit of Tier-2 Capital (Tier 2 Capital can be maximum up to 4.0% of the total RWA or 88.89% of CET1, whichever is Lower)	(31,048,648,392)	19,140,522,858
Excess amount over maximum limit of Tier-2 Capital	-	-
<b>Total admissible Tier 2 Capital</b>	<b>11,933,295,911</b>	<b>9,429,165,091</b>
<b>Total Eligible Capital</b>	<b>(17,285,060,914)</b>	<b>18,327,580,416</b>

	31.12.2025	31.12.2024
	Taka	Taka
Total assets including off-Balance Sheet items	465,442,582,076	461,438,167,935
Total risk-weighted assets (RWA)	513,928,829,462	478,513,071,454
<b>B. Total required capital (12.50% of Total RWA)</b>	<b>64,241,103,683</b>	<b>59,814,133,932</b>
<b>Capital Surplus / (Shortfall) [A-B]</b>	<b>(81,526,164,596)</b>	<b>(41,486,553,516)</b>
<b>Capital to Risk Weighted Assets Ratio (CRAR)</b>	<b>-3.36%</b>	<b>3.83%</b>

#### **Solo - Capital to Risk Weighted Assets Ratio (CRAR)**

In terms of section 13(2) of the Bank Company Act, 1991 (Amendment up to date) and Bangladesh Bank BRPD Circular no. 18 dated 21 December 2014, required capital of the Bank on Solo basis at the close of business on 31 December 2025 is BDT 63,670,385,529 as against available Common Equity Tier-I capital of BDT (28,947,415,105) and Total Tier-2 Capital Available capital of BDT 9,708,285,198 that is, a total of BDT (19,239,129,906) thereby showing a deficit capital of BDT 82,909,515,435 at that date. Details are shown below:

#### **Tier I Capital (going-concern capital)**

##### **Common Equity Tier-I Capital**

Fully Paid-up Capital/Capital Deposited with BB	8,956,947,490	8,956,947,490
Statutory Reserve	8,662,100,172	8,604,709,773
Non-repayable share premium account	-	-
General Reserve	2,852,199,200	2,852,199,200
Retained earnings	(53,507,360,863)	(16,416,651,428)
Minority interest in Subsidiaries	-	-
Non-Cumulative irredeemable Preferences shares	-	-
Dividend Equalization Account	-	-
	<b>(33,036,114,001)</b>	<b>3,997,205,035</b>

##### **Regulatory adjustment :**

Goodwill and all other Intangible Assets	309,495,280	117,701,978
Shortfall in provisions required against Non Performing Loans (NPLs)	-	-
Shortfall in provisions required against investment in shares	-	-
Remaining deficit on account of revaluation of investments in securities after netting off from any other surplus on the securities.	-	-
Deferred Tax Assets (DTA)	1,262,395,211	2,140,138,773
Defined benefit pension fund assets	-	-
Gain on sale related to securitization transactions	-	-
Investment in own CET-1 Instruments/Shares	-	-
Reciprocal crossholdings in the CET-1 capital of Banking, Financial and Insurance Entities	50,346,612	17,568,155
Any investment exceeding the approved limit under section 26(2) of Bank Company Act, 1991.	-	-
Investments in subsidiaries which are not consolidated- 50% of Investment	-	-
Other if any	-	-
	<b>1,622,237,103</b>	<b>2,275,408,905</b>

##### **Total Common Equity Tier-I Capital**

	<b>(34,658,351,105)</b>	<b>1,721,796,130</b>
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##### **Additional Tier-I Capital**

Perpetual bond	5,710,936,000	5,710,936,000
Maximum limit of additional Tier 1 capital	7,640,446,264	7,139,784,873
Excess amount over maximum limit of AT 1	(1,929,510,264)	(1,428,848,873)
<b>Total Admissible additional Tier 1 capital</b>	<b>5,710,936,000</b>	<b>5,710,936,000</b>
<b>Total Tier-1 Capital</b>	<b>(28,947,415,105)</b>	<b>7,432,732,130</b>

	31.12.2025	31.12.2024
	Taka	Taka
<b>Tier-2 Capital (Gone concern Capital)</b>		
General Provision/General loan-loss reserve	9,200,785,198	7,781,125,120
All other preference shares	-	-
Subordinated debt/Instruments issued by the banks that meet the qualifying criteria for Tier 2 capital (as per Annex 4 of Basel III Guidelines)	507,500,000	1,300,000,000
Non-controlling interest	-	-
HO borrowings in foreign currency received that meet the criteria of Tier 2 debt capital	-	-
Revaluation Reserves as on 31 December, 2014(50% of Fixed Assets and Securities & 10% of Equities)	-	-
Other (if any item approved by Bangladesh Bank)	-	-
<b>Sub-Total</b>	<b>9,708,285,198</b>	<b>9,081,125,120</b>
<b>Regulatory adjustments:</b>		
Revaluation Reserves for Fixed Assets, Securities & Equity Securities	-	-
Investment in own T-2 Instruments/Shares	-	-
Reciprocal crossholdings in the T-2 capital of Banking, Financial and Insurance Entities	-	-
Any investment exceeding the approved limit under section 26(2) of Bank Company Act, 1991. (50% of Investment)	-	-
Investments in subsidiaries which are not consolidated- 50% of Investment	-	-
Other (if any )	-	-
<b>Total Tier-2 Capital Available</b>	<b>9,708,285,198</b>	<b>9,081,125,120</b>
Maximum limit of Tier-2 Capital (Tier 2 Capital can be maximum up to 4.0% of the total RWA or 88.89% of CET1, whichever is Lower)	(30,807,808,297)	19,039,426,328
Excess amount over maximum limit of Tier 2 Capital	-	-
<b>Total admissible Tier 2 Capital</b>	<b>9,708,285,198</b>	<b>9,081,125,120</b>
<b>Total Eligible Capital</b>	<b>(19,239,129,906)</b>	<b>16,513,857,249</b>
Total assets including off-Balance Sheet items	461,113,455,765	457,520,233,250
Total risk-weighted assets (RWA)	509,363,084,234	475,985,658,203
<b>B. Total required capital (12.50% of Total RWA)</b>	<b>63,670,385,529</b>	<b>59,498,207,275</b>
<b>Capital Surplus / (Shortfall) [A-B]</b>	<b>(82,909,515,435)</b>	<b>(42,984,350,026)</b>
<b>Capital to Risk Weighted Assets Ratio (CRAR)</b>	<b>-3.78%</b>	<b>3.47%</b>
<b>17. Statutory reserve</b>		
<b>In Bangladesh</b>		
Opening balance	8,064,592,558	8,064,592,558
Add: Addition during the Period	-	-
	8,064,592,558	8,064,592,558
<b>Outside Bangladesh - ABBPLC., Mumbai Branch</b>		
Opening balance	540,117,215	458,548,456
Add: Addition during the period	72,638,659	53,256,790
Add/(Less): Adjustment for Foreign Exchange Rate Fluctuation	(15,248,260)	28,311,969
	597,507,614	540,117,215
	<b>8,662,100,172</b>	<b>8,604,709,773</b>

		31.12.2025	31.12.2024
		Taka	Taka
<b>18. Other reserve</b>			
General reserve	(Note 18.1)	2,852,199,200	2,852,199,200
Assets revaluation reserve	(Note 18.2)	751,484,697	758,120,923
Investment revaluation reserve	(Note 18.3)	1,683,105	24,929,981
		<b>3,605,367,002</b>	<b>3,635,250,104</b>
<b>18.1 General reserve</b>			
Opening balance		2,852,199,200	2,852,199,200
Addition/(adjustment) during the period		-	-
		<b>2,852,199,200</b>	<b>2,852,199,200</b>
<b>18.2 Assets revaluation reserve</b>			
Opening balance		758,120,923	758,137,206
<u>Less:</u> Transferred to retained earnings and adjustment of NBA		(6,636,225)	(16,283)
		<b>751,484,698</b>	<b>758,120,923</b>
<b>18.3 Investment revaluation reserve (T.Bills &amp; T.Bonds)</b>			
<b><u>In Bangladesh</u></b>			
Revaluation Reserve for:			
Held to Maturity (HTM)	Note (18.3.1)	-	-
Held for Trading (HFT)	Note (18.3.2)	284,795	11,022,816
		284,795	11,022,816
<b><u>Outside Bangladesh</u></b>			
ABBPLC., Mumbai Branch		1,398,309	13,907,165
		<b>1,683,105</b>	<b>24,929,981</b>
<b>18.3.1 Revaluation Reserve for Held to Maturity (HTM)</b>			
Opening balance		-	16,581,708
<u>Add:</u> Addition during the period		-	-
		-	16,581,708
<u>Less:</u> Adjustment during the period		-	16,581,708
		-	-
<b>18.3.2 Revaluation Reserve for Held for Trading (HFT)</b>			
Opening balance		11,022,816	24,635,880
<u>Add:</u> Addition during the period		-	-
		11,022,816	24,635,880
<u>Less:</u> Adjustment during the period		10,738,021	13,613,064
		<b>284,795</b>	<b>11,022,816</b>
<b>18(a) Consolidated Other reserve</b>			
AB Bank PLC.		3,605,367,002	3,635,250,104
AB Investment Limited		-	-
AB International Finance Limited		129,587,545	129,038,139
AB Securities Limited		76,914,181	76,805,822
Cashlink Bangladesh Limited (CBL)		-	-
		<b>3,811,868,728</b>	<b>3,841,094,065</b>
<b>19. Retained earnings</b>			
Opening balance		(16,416,651,428)	3,504,165,672
<u>Add:</u> Post-tax profit for the period		(37,062,207,296)	(19,179,484,085)
<u>Less:</u> Transfer to statutory reserve		(72,638,659)	(53,256,790)
Bonus Share Issued		-	(175,626,420)
Perpetual Bond Dividend		-	(572,658,240)
		<b>(53,551,497,384)</b>	<b>(16,476,859,863)</b>

	31.12.2025	31.12.2024
	Taka	Taka
<u>Add</u> : Transferred from Assets Revaluation Reserve	15,876	16,283
<u>Add</u> : Adjustment made during the period/year	14,625,519	5,343,303
<u>Add</u> : Excess provision for investment in Amana Bank is transferred	45,392,783	46,000,000
<u>Add</u> : Foreign Exchange Translation loss	(15,897,657)	8,848,848
	<b>(53,507,360,863)</b>	<b>(16,416,651,428)</b>
<b>19(a) Consolidated Retained earnings</b>		
AB Bank PLC.	(53,507,360,863)	(16,416,651,428)
AB Investment Limited	(1,518,471,251)	395,000,957
AB International Finance Limited	484,426,472	326,806,353
AB Securities Limited	81,765,067	167,345,774
Cashlink Bangladesh Limited (CBL)	(150,707,043)	(154,590,855)
	(54,610,347,617)	(15,682,089,201)
<u>Add/(Less)</u> : Adjustment made during the period	703,255,982	703,585,666
Non-controlling Interest	15,000,669	15,310,447
	<b>(53,892,090,966)</b>	<b>(14,963,193,088)</b>
<b>19(b) Non-controlling interest</b>		
AB Investment Limited	7,472	10,368
AB Securities Limited	381,095	456,707
Cashlink Bangladesh Limited	12,929,296	12,540,914
	<b>13,317,863</b>	<b>13,007,989</b>
<b>20. Contingent liabilities</b>	<b>42,005,297,507</b>	<b>47,642,935,888</b>
<b>20.1 Letters of guarantee</b>		
Money for which the Bank is contingently liable in respect of guarantees issued favoring:		
Directors	-	-
Government	-	-
Banks and other financial institutions	22,986,052	7,680,302
Others	17,766,959,501	16,738,222,228
	<b>17,789,945,553</b>	<b>16,745,902,530</b>
	<b>2025</b>	<b>2024</b>
	Taka	Taka
<b>21. Profit and loss account</b>		
<u>Income:</u>		
Interest, discount and similar income	2,687,631,387	13,617,305,698
Dividend income	63,924,133	78,449,821
Dividend on Perpetual Bonds	270,000,000	270,739,727
Fee, commission and brokerage	1,672,136,035	1,583,980,835
Gains less losses arising from investment securities	(5,174,286)	(495,006)
Gains less losses arising from dealing in foreign currencies	(169,872,120)	208,474,388
Other operating income	505,900,708	263,780,480
Gains less losses arising from dealing securities	16,507,793	72,803,197
	5,041,053,650	16,095,039,140
<u>Expenses:</u>		
Interest, fee and commission	34,489,648,464	28,107,968,378
Administrative expenses	4,873,073,300	4,628,111,011
Other operating expenses	1,646,781,578	1,510,193,167
Depreciation and amortization on banking assets	273,799,805	305,269,984
	41,283,303,148	34,551,542,541
	<b>(36,242,249,498)</b>	<b>(18,456,503,401)</b>

	2025	2024
	Taka	Taka
<b>22. Interest income/profit on investments</b>		
Interest on loans and advances:		
Loans and advances	(1,190,656,149)	8,710,222,908
Bills purchased and discounted	10,310,806	9,927,432
	(1,180,345,343)	8,720,150,341
Interest on:		
Calls and placements	98,103,494	167,777,633
Balance with foreign banks	146,243,592	168,399,242
Reverse Repo	-	6,198,159
Balance with Bangladesh Bank	106,620	56,068,621
	244,453,707	398,443,655
	<b>(935,891,636)</b>	<b>9,118,593,995</b>
<b>22(a). Consolidated Interest income/profit on investments</b>		
AB Bank PLC.	(935,891,636)	9,118,593,995
AB International Finance Limited	136,964,259	144,170,139
AB Investment Limited	27,921,645	98,386,566
AB Securities Limited	82,519,511	58,115,921
Cashlink Bangladesh Limited (CBL)	6,387,351	5,417,581
	(682,098,870)	9,424,684,203
Less: Intercompany transactions	63,126,384	76,328,128
	<b>(745,225,254)</b>	<b>9,348,356,075</b>
<b>23. Interest/profit paid on deposits, borrowings, etc.</b>		
Interest on deposits:		
Fixed deposits	17,529,192,955	15,015,377,374
Savings deposits	1,018,751,654	1,071,765,298
Special notice deposits	3,966,156,034	3,316,553,002
Other deposits	7,852,224,461	6,062,105,461
	30,366,325,105	25,465,801,136
Interest on borrowings:		
Local banks, financial institutions including BB	3,786,059,404	2,192,827,610
Subordinated Bond	337,263,955	449,339,633
	<b>34,489,648,464</b>	<b>28,107,968,378</b>
<b>23(a). Consolidated Interest/profit paid on deposits, borrowings, etc.</b>		
AB Bank PLC.	34,489,648,464	28,107,968,378
AB Investment Limited	-	-
AB International Finance Limited	59,086,915	71,477,914
AB Securities Limited	9,062,500	10,192,085
Cashlink Bangladesh Limited (CBL)	-	-
	<b>34,557,797,879</b>	<b>28,189,638,378</b>
Less: Intercompany transactions	63,126,384	76,328,128
	<b>34,494,671,495</b>	<b>28,113,310,250</b>
<b>24. Investment income</b>		
Capital gain on sale of shares	(5,174,286)	(495,006)
Interest on treasury bills	142,639,964	165,911,588
Dividend on shares	63,924,133	78,449,821
Interest on treasury bonds	2,948,027,345	3,925,574,961
Gain/(Loss) on treasury bills and treasury bonds	16,507,793	72,803,197
Interest on Sub-Bonds, Perpetual Bonds, Zero Coupon Bonds & Others	802,855,714	677,964,880
	<b>3,968,780,663</b>	<b>4,920,209,441</b>

	2025	2024
	Taka	Taka
<b>24(a). Consolidated Investment income</b>		
AB Bank PLC.	3,968,780,663	4,920,209,441
AB Investment Limited	43,538,017	(36,546,233)
AB International Finance Limited	-	-
AB Securities Limited	2,679,860	21,440,156
Cashlink Bangladesh Limited (CBL)	-	-
	<b>4,014,998,540</b>	<b>4,905,103,364</b>
<u>Less:</u> Intercompany transactions	-	<b>15,395,616</b>
	<b>4,014,998,540</b>	<b>4,889,707,748</b>
<b>25. Commission, exchange and brokerage</b>		
Other fees, commission and service charges	1,051,988,076	999,297,062
Commission on letters of credit	522,281,494	455,456,252
Commission on letters of guarantee	97,866,466	129,227,521
Exchange gains less losses arising from dealings in foreign currencies	(169,872,120)	208,474,388
	<b>1,502,263,915</b>	<b>1,792,455,223</b>
<b>25(a). Consolidated Commission, exchange and brokerage</b>		
AB Bank PLC.	1,502,263,915	1,792,455,223
AB Investment Limited	12,553,609	12,046,708
AB International Finance Limited	113,065,124	82,355,630
AB Securities Limited	52,287,829	58,818,099
Cashlink Bangladesh Limited (CBL)	-	-
	<b>1,680,170,478</b>	<b>1,945,675,661</b>
<u>Less:</u> Intercompany transactions	(372,590)	(795,229)
	<b>1,679,797,887</b>	<b>1,944,880,432</b>
<b>26. Other Income</b>		
Locker rent, insurance claim and others	5,282,833	16,896,839
Recoveries on loans previously written off	468,334,939	221,469,407
Recoveries on telex, telephone, fax, etc.	19,190,101	19,132,223
Recoveries on courier, postage, stamp, etc.	4,905,789	5,149,308
Non-operating income (*)	8,187,046	1,132,703
	<b>505,900,708</b>	<b>263,780,480</b>
(*) Non-operating income includes sale of scrap items, Gain on sale of properties etc.		
<b>26(a). Consolidated other income</b>		
AB Bank PLC.	505,900,708	263,780,480
AB Investment Limited	9,254,520	9,131,520
AB International Finance Limited	87,586,503	81,418,115
AB Securities Limited	416,579	10,836,571
Cashlink Bangladesh Limited (CBL)	-	-
	603,158,310	365,166,686
<u>Less:</u> Inter company transactions	9,116,520	9,116,520
	<b>594,041,790</b>	<b>356,050,166</b>
<b>27. Salary and allowances</b>		
Basic salary, provident fund contribution and all other allowances	3,192,304,455	3,016,941,450
Festival and incentive bonus	215,101,588	185,713,920
	<b>3,407,406,043</b>	<b>3,202,655,370</b>

	2025	2024
	Taka	Taka
<b>27.1 Chief executive's salary and fees*</b>	<b>8,424,621</b>	<b>21,012,903</b>
* Managing Director & CEO of the Bank has been appointed on May 05, 2025. Before that day the post was laying vacant.		
<b>27(a). Consolidated salary and allowances</b>		
AB Bank PLC.	3,407,406,043	3,202,655,370
AB Investment Limited	34,753,501	34,994,885
AB International Finance Limited	48,091,368	42,453,261
AB Securities Limited	47,020,546	40,031,821
Cashlink Bangladesh Limited (CBL)	-	-
	<b>3,537,271,457</b>	<b>3,320,135,337</b>
<b>28. Rent, taxes, insurance, electricity, etc.</b>		
Rent, rates and taxes (Note 28.1)	719,304,260	624,708,659
Electricity, gas, water, etc.	122,673,622	120,875,835
Insurance	211,608,845	193,241,652
	<b>1,053,586,727</b>	<b>938,826,147</b>
<b>28.1 Rent, rates and taxes</b>		
Right of Use (ROU) assets has been calculated for the period ended 31 December 2025 as per IFRS-16 leases considering monthly rental expenses excluding low value assets.		
<b>28(a). Consolidated Rent, taxes, insurance, electricity, etc.</b>		
AB Bank PLC.	1,053,586,727	938,826,147
AB Investment Limited	2,388,401	2,191,280
AB International Finance Limited	12,711,166	11,311,182
AB Securities Limited	4,174,331	3,506,055
Cashlink Bangladesh Limited (CBL)	-	-
	1,072,860,625	955,834,664
Less: Inter company transactions	9,116,520	9,116,520
	<b>1,063,744,105</b>	<b>946,718,144</b>
<b>29. Legal expenses</b>		
Legal expenses	<b>16,810,712</b>	<b>15,002,357</b>
<b>29(a). Consolidated legal expenses</b>		
AB Bank PLC.	16,810,712	15,002,357
AB Investment Limited	126,500	147,100
AB International Finance Limited	-	731,283
AB Securities Limited	380,433	262,008
Cashlink Bangladesh Limited (CBL)	172,272	-
	<b>17,489,917</b>	<b>16,142,748</b>
<b>30. Postage, stamp, telecommunication, etc.</b>		
Telex, fax, internet, wireless link, SWIFT, etc.	104,130,159	144,401,294
Telephone	6,032,495	6,302,662
Postage, stamp and shipping	15,125,866	12,797,985
	<b>125,288,519</b>	<b>163,501,941</b>
<b>30(a). Consolidated Postage, stamp, telecommunication, etc.</b>		
AB Bank PLC.	125,288,519	163,501,941
AB Investment Limited	840,061	887,418
AB International Finance Limited	15,899,696	14,146,460
AB Securities Limited	1,815,049	1,839,248
Cashlink Bangladesh Limited (CBL)	-	240
	<b>143,843,326</b>	<b>180,375,307</b>

	2025	2024
	Taka	Taka
<b>31. Stationery, printing, advertisements, etc.</b>		
Printing and stationery	90,030,492	104,713,481
Publicity, advertisement, etc.	9,773,233	30,565,360
	<b>99,803,726</b>	<b>135,278,841</b>
<b>31(a). Consolidated Stationery, printing, advertisements, etc.</b>		
AB Bank PLC.	99,803,726	135,278,841
AB Investment Limited	446,760	793,283
AB International Finance Limited	275,290	315,988
AB Securities Limited	1,156,439	945,173
Cashlink Bangladesh Limited (CBL)	-	-
	<b>101,682,214</b>	<b>137,333,285</b>
<b>32. Directors' fees</b>		
Directors' fees	4,269,807	3,199,600
Meeting expenses	1,354,740	1,184,132
	<b>5,624,547</b>	<b>4,383,732</b>
Directors' fees includes fees for attending the meeting of the Board, Executive Committee, Audit Committee, Risk Management Committee, Shariah Council and Independent Director's Remuneration.		
<b>32(a). Consolidated Directors' fees</b>		
AB Bank PLC.	5,624,547	4,383,732
AB Investment Limited	345,006	531,686
AB International Finance Limited	1,011,114	579,543
AB Securities Limited	485,555	531,666
Cashlink Bangladesh Limited (CBL)	92,000	172,500
	<b>7,558,222</b>	<b>6,199,127</b>
<b>33. Auditors' fees</b>		
Statutory	2,737,166	1,814,977
Others	1,080,409	1,497,511
	<b>3,817,575</b>	<b>3,312,488</b>
<b>33(a). Consolidated Auditors' fees</b>		
AB Bank PLC.	3,817,575	3,312,488
AB Investment Limited	161,000	161,000
AB International Finance Limited	782,349	741,095
AB Securities Limited	100,000	100,000
Cashlink Bangladesh Limited (CBL)	46,000	40,250
	<b>4,906,924</b>	<b>4,354,833</b>
<b>34. Depreciation and repairs of Bank's assets</b>		
<b>Depreciation :</b>		
Electrical appliances	153,545,528	116,824,127
Furniture and fixtures	16,256,987	16,851,826
Office appliances	1,593,120	1,738,160
Building	13,609,535	13,958,497
Motor vehicles	12,271,134	11,862,854
	197,276,303	161,235,464
Depreciation of ROU (Right Of Use) assets	560,000	89,499,997
<b>Repairs:</b>		
Motor vehicles	11,346,327	10,101,100
Electrical appliances	66,138,563	59,154,395
Office premises and others	66,248,354	64,553,364
Furniture and fixtures	1,983,872	2,472,620
Office appliances	6,593,714	7,855,752
	152,310,831	144,137,231
	<b>350,147,134</b>	<b>394,872,692</b>
Amortization of Intangible Assets	75,963,503	54,534,523
	<b>426,110,636</b>	<b>449,407,215</b>

	2025	2024
	Taka	Taka
<b>34(a). Consolidated Depreciation and repairs of Bank's assets</b>		
AB Bank PLC.	426,110,636	449,407,215
AB Investment Limited	17,903,303	18,236,851
AB International Finance Limited	762,532	769,451
AB Securities Limited	11,467,633	8,144,979
Cashlink Bangladesh Limited (CBL)	-	-
	<b>456,244,104</b>	<b>476,558,496</b>
<b>35. Other expenses</b>		
Contractual service	550,267,568	505,877,072
Petrol, oil and lubricant	113,190,873	89,516,117
Software expenses	509,008,314	398,081,686
Entertainment	46,888,857	51,801,534
Travelling	9,618,393	21,135,978
Subscription, membership and sponsorship	10,280,775	17,253,763
Training, seminar and workshop	4,253,743	7,832,199
Local conveyance	15,269,751	15,537,843
Professional charges	88,232,960	69,515,700
Books, newspapers and periodicals	805,190	1,082,009
Renovation and Branch opening expenses	13,949,432	15,371,515
Finance charge under lease liability	14,582	3,805,400
Donation	26,445,564	49,294,811
Bank Charges	28,419,865	23,077,333
Sundry expenses (*)	230,135,710	241,010,206
	<b>1,646,781,578</b>	<b>1,510,193,167</b>
(*) Sundry expenses includes business promotion, rebate to foreign correspondents and dress of support staff etc.		
<b>35(a). Consolidated other expenses</b>		
AB Bank PLC.	1,646,781,578	1,510,193,167
AB Investment Limited	7,668,421	6,271,134
AB International Finance Limited	3,564,379	9,699,724
AB Securities Limited	17,552,000	17,294,360
Cashlink Bangladesh Limited (CBL)	720,095	46,255
	<b>1,676,286,473</b>	<b>1,543,504,640</b>
Less: Inter company transactions	372,590	795,229
	<b>1,675,913,883</b>	<b>1,542,709,412</b>
<b>36. Provision against loans and advances</b>		
On un-classified loans	-	29,160,353
On classified loans	-	30,000,000
	<b>-</b>	<b>59,160,353</b>
<b>36(a). Consolidated provision against loans and advances</b>		
AB Bank PLC.	-	59,160,353
AB Investment Limited	1,863,016,827	-
AB International Finance Limited	-	-
AB Securities Limited	90,779,614	28,157,664
Cashlink Bangladesh Limited (CBL)	-	-
	<b>1,953,796,441</b>	<b>87,318,017</b>

	2025	2024
	Taka	Taka
<b>37. Provisions for investments</b>		
Provision for quoted shares in Bangladesh operations	254,000,000	378,468,370
Provision for investment in treasury Bills by Mumbai Branch	18,509,803	5,737,154
<b>Total provision for investments</b>	<b>272,509,803</b>	<b>384,205,523</b>
<b>37(a). Consolidated provisions for diminution in value of investments</b>		
AB Bank PLC.	272,509,803	384,205,523
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	15,650,328	1,500,000
Cashlink Bangladesh Limited (CBL)	-	-
	<b>288,160,131</b>	<b>385,705,523</b>
<b>38. Other provision</b>		
Provision for off balance sheet items	114,000,000	9,000,000
Provision for Other assets	210,634,356	1,259,241
	<b>324,634,356</b>	<b>10,259,241</b>
Provision for other assets included prepaid legal expenses, protested bills and others has been made as per Bangladesh Bank BRPD Circular # 04 dated 12 April 2022.		
<b>38(a). Consolidated other provisions</b>		
AB Bank PLC.	324,634,356	10,259,241
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	108,455	75,539
Cashlink Bangladesh Limited (CBL)	-	-
	<b>324,742,811</b>	<b>10,334,780</b>
<b>39. Appropriations</b>		
Retained earnings - brought forward	(16,416,651,429)	3,504,165,672
Add/(Less) Adjustment for investment in Amana Bank	45,392,783	46,000,000
Add: Post-tax profit for the year	(37,062,207,296)	(19,179,484,085)
	(53,433,465,942)	(15,629,318,414)
<u>Less:</u> Cash dividend	-	-
<u>Less:</u> Dividend-Bonus shares issued	-	175,626,420
	(53,433,465,942)	(15,804,944,833)
<b>Transferred to</b>		
Statutory reserve	72,638,659	53,256,790
Perpetual Bond Coupon Interest	-	572,658,240
	72,638,659	625,915,030
<b>Retained earnings</b>	<b>(53,506,104,602)</b>	<b>(16,430,859,863)</b>
<u>Add:</u> Transferred from Assets Revaluation Reserve	15,876	16,283
<u>Add/Less:</u> Adjustment during the year	14,625,519	5,343,303
<u>Add:</u> Foreign Exchange translation gain/(Loss)	(15,897,657)	8,848,848
	<b>(53,507,360,864)</b>	<b>(16,416,651,429)</b>
<b>40. Basic Earnings Per Share (EPS)</b>		
Profit after taxation	(37,062,207,296)	(19,179,484,085)
Number of ordinary shares outstanding	895,694,749	895,694,749
Basic Earnings Per Share	<b>(41.38)</b>	<b>(21.41)</b>

	2025	2024
	Taka	Taka
<b>40.(a) Consolidated Basic Earnings Per Share</b>		
Net Profit/(Loss) attributable to the shareholders of parent company	(38,892,032,665)	(19,057,451,622)
Number of ordinary shares outstanding	895,694,749	895,694,749
Consolidated Basic Earnings Per Share	<b>(43.42)</b>	<b>(21.28)</b>
Earnings Per Share (EPS) has been computed in accordance with International Accounting Standard (IAS)-33 by dividing the basic earnings by the number of ordinary shares outstanding as of December 31, 2025.		
<b>41. Receipts from other operating activities</b>		
Interest on treasury bills, bonds, debenture and others	3,634,856,530	4,571,019,893
Exchange earnings	17,338,340	962,460,410
Recoveries on telex, telephone, fax, etc.	19,190,101	19,132,223
Recoveries on courier, postage, stamp, etc.	4,905,789	5,149,308
Non-operating income	8,187,046	1,132,703
Others	5,282,833	16,896,839
	<b>3,689,760,639</b>	<b>5,575,791,376</b>
<b>42. Payments for other operating activities</b>		
Rent, taxes, insurance, electricity, etc.	1,054,156,727	1,032,127,828
Postage, stamps, telecommunication, etc.	125,288,519	163,501,941
Repairs of Bank's assets	152,310,831	144,137,231
Legal expenses	16,810,712	15,002,357
Auditor's fees	3,817,575	3,312,488
Directors' fees	5,624,547	4,383,732
Other Expenses	1,646,766,997	1,506,387,767
	<b>3,004,775,908</b>	<b>2,868,853,345</b>
<b>43. Increased/(Decrease) in other assets</b>		
Investment in subsidiaries	6,229,114,922	6,229,114,922
Advance rent, Tax and advertisement	1,715,084,567	534,141,904
Stationery, stamps, printing materials, etc.	32,649,153	43,801,620
Security deposits	74,432,262	77,877,782
Commission and brokerage receivable on shares and debentures, and other income receivables	251,578,514	125,183,162
Accounts receivable	1,296,317,659	1,857,627,928
Preliminary, formation, organizational, renovation, development and prepaid expenses	801,571,635	904,927,199
Exchange for clearing	8,982,111	72,353,668
Arab Bangladesh Bank Foundation	19,920,000	19,920,000
	<b>10,429,650,823</b>	<b>9,864,948,185</b>
<b>Net Increase/(Decrease)</b>	<b>564,702,639</b>	<b>(1,839,187,618)</b>
<b>44. Increase/(decrease) in other liabilities</b>		
Accumulated provision against loans and advances	22,975,424,603	25,316,192,622
Provision for current tax	(1,554,008,557)	(375,593,116)
Interest suspense account	43,980,255,448	26,556,806,032
Accounts payable - Bangladesh Bank	102,168,323	13,653,420
Provision against other assets	529,556,495	378,956,495
Accrued expenses	39,401,593	46,375,073
Provision against investments	3,618,140,607	3,409,533,390
Provision against off balance sheet items	1,106,201,225	992,201,225
Others	1,974,793,633	1,917,525,438
	<b>72,771,933,370</b>	<b>58,255,650,579</b>
Less: Adjustment for provision and others	29,695,037,042	29,695,037,042

	2025	2024
	Taka	Taka
<b>Net (Decrease)/Increase</b>	<b>47,523,339,795</b>	<b>28,571,736,540</b>
	<b>18,951,603,257</b>	<b>18,705,022,319</b>
<b>45. Net Operating Cash Flow Per Share (NOCFPS)</b>		
Net Operating Cash Flow	(1,831,820,223)	(38,175,735,801)
Weighted average number of shares	895,694,749	895,694,749
Net Operating Cash Flow Per Share (NOCFPS)	<b>(2.05)</b>	<b>(42.62)</b>
<b>45(a) Consolidated Net Operating Cash Flow Per Share (NOCFPS)</b>		
Net Operating Cash Flow	(1,431,812,201)	(37,826,740,067)
Weighted average number of shares	895,694,749	895,694,749
Net Operating Cash Flow Per Share (NOCFPS)	<b>(1.60)</b>	<b>(42.23)</b>
<b>46 Net Asset Value Per Share (NAVPS)</b>		
Net Asset Value	(32,282,946,199)	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)	<b>(36.04)</b>	<b>5.34</b>
<b>46(a) Consolidated Net Asset Value Per Share (NAVPS)</b>		
Net Asset Value	(32,461,174,576)	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)	<b>(36.24)</b>	<b>7.19</b>
<b>47. Reconciliation of Net Profit after Taxation &amp; Operating Profit before changes in operating assets &amp; liabilities</b>		
<b>Cash flows from operating activities</b>		
Net Profit after Taxation	(37,062,207,296)	(19,179,484,085)
Provision for Tax	222,813,640	269,355,568
Provision for Loans, Investment and others	597,144,159	453,625,117
Increase in interest receivable	10,756,960,772	(6,311,812,712)
(Decrease)/Increase interest Payable on Deposits	329,079,946	2,652,276,552
Non cash items, Lease impact and others	273,244,387	215,773,703
Income tax paid	(526,864,087)	(710,579,586)
Effect of exchange rate changes on cash & cash equivalents	187,210,460	753,986,022
<b>Operating Profit before changes in operating assets &amp; liabilities</b>	<b>(25,222,618,019)</b>	<b>(21,856,859,422)</b>

**48. Conversion Rates**

Assets and liabilities as at December 31, 2025 denominated in foreign currencies have been converted to local currency Bangladesh Taka (BDT) at the following exchange rates:

Currency	Abbreviation	Unit	Equivalent to BDT
British Pound Sterling	GBP	1.00	165.1353
European Currency	EURO	1.00	143.9127
Indian Rupee	INR	1.00	1.3599
US Dollar	USD	1.00	122.2500
Honkong Dollar	HKD	1.00	15.7166

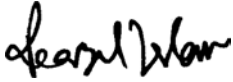
**49. Highlights of the overall activities of the Bank**

(Amount in Taka)

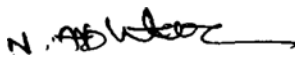
Sl no.	Particulars	31 Dec 2025	31 Dec 2024
1	Paid-up capital	8,956,947,490	8,956,947,490
2	Total capital	(19,239,129,906)	16,513,857,249
3	Capital surplus/(shortfall)	(82,909,515,435)	(42,984,350,026)
4	Total assets	419,108,158,258	409,877,297,362
5	Total deposits	332,986,696,389	322,919,909,181
6	Total loans and advances	359,522,576,249	331,852,111,651
7	Total contingent liabilities and commitments	42,005,297,507	47,642,935,888
8	Credit-deposit ratio**	104.17%	98.54%
9	Ratio of classified loans against total loans and advances*	56.53%	67.14%
10	Profit after tax and provision	(37,062,207,296)	(19,179,484,085)
11	Loans classified during the Year	57,453,848,648	142,545,177,181
12	Provision kept against classified loans	14,880,840,630	18,527,268,728
13	Provision surplus/ (deficit)	-	-
14	Cost of fund	10.85%	9.38%
15	Interest earning assets	184,879,373,436	140,746,188,175
16	Non-interest earning assets	234,228,784,823	269,131,109,188
17	Return on investments (ROI)	7.81%	6.78%
18	Return on assets (ROA)	-8.942%	-4.54%
19	Income from investments	3,968,780,663	4,920,209,441
20	Earnings per share	(41.38)	(21.41)
21	Net Income per share	(41.38)	(21.41)
22	Price-earnings ratio (Times)	(0.10)	(0.36)

\* CL ratio excluding Mumbai Branch Loan is 56.65%.

\*\* Credit-deposit ratio calculation has been done as per Bangladesh Bank guidelines.



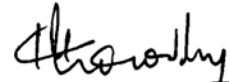
**Reazul Islam**  
Acting Managing Director & CEO



**Dr. Nasima A. Rahman**  
Independent Director



**Feroz Ahmed**  
Vice Chairman



**Kaiser A. Chowdhury**  
Chairman

**AB Bank PLC.**  
**Currency wise Balances**

Name of the bank	Location	Name of currency	As at December 31, 2025		
			Amounts in foreign currency	Conversion rate	Equivalent amounts in BDT
Commerz Bank CAD	Germany	CAD	14,541	89.299	1,298,495
Commerz Bank UKP	Germany	UKP	89,766	165.135	14,823,473
Commerz Bank CHF	Germany	CHF	20,945	155.002	3,246,457
Mashreq Bank Psc	UAE	AED	902	33.287	30,028
Zhei Chou Commercial Bank Co. Ltd.	China	CNY	64,413	17.472	1,125,416
Commerz Bank AG	Germany	EUR	620,887	143.913	89,353,491
Commerz Bank JPY	Japan	JPY	47,131,129	0.7835	36,927,240
JP Morgan Chase Bank	Newyork	USD	5,024,501	122.250	614,245,274
Myanmar Economic Bank	Myanmar	ACU	410	122.250	50,123
Citibank NA	Newyork	USD	10,301,312	122.250	1,259,335,349
Hatton National Bank Limited	Colombo	ACU	8,129	122.250	993,818
Commerz Bank AG	Germany	USD	3,006,309	122.250	367,521,323
MCB Bank Ltd	Karachi	ACU	45,527	122.250	5,565,643
Nabil Bank Limited	Nepal	ACU	468	122.250	57,182
Mashreq Bank Psc	Newyork	USD	2,251,728	122.250	275,273,738
Habib America Bank	Newyork	USD	5,777,681	122.250	706,321,550
Habib Metro Bank	Karachi	ACU	6,539	122.250	799,376
MFT,Yangon	Myanmar	ACU	1,000	122.250	122,250
Sonali Bank (Kolkata)	Kolkata	ACU	4,418	122.250	540,136
Zhei Chou Commercial Bank Co. Ltd.	China	USD	5,930	122.250	724,916
JPMC NY (OBU)	Newyork	USD	415,508	122.250	50,795,907
Commerz Bank AG (OBU)	Germany	EUR	14,065	143.913	2,024,126
Habib American Bank Limited	Newyork	USD	5,302,341	122.250	648,211,187
JP CHASE ACU	Newyork	USD	19,118,247	122.250	2,337,205,696
Reserve Bank of India	Mumbai	INR	52,461,665	1.360	71,342,869
HDFC Bank CSGL	India	INR	7,695,314	1.360	10,464,894
HDFC Bank Limited	India	INR	47,521,214	1.360	64,624,326
Kotak Mahindra Bank	India	INR	144,554,494	1.3599	196,580,347
<b>Total</b>					<b>6,759,604,629</b>

**AB Bank PLC.**  
**Investment in Shares**  
**As at 31 December 2025**

Amount in Taka

Particulars	Number of shares	Market price per share	Total market price	Cost per Share	Total cost
<b>Quoted ordinary share</b>					
IFIC Bank PLC	10,566,504	4.60	48,605,918	14.12	149,195,993
National Bank Limited	4,102,825	3.20	13,129,040	13.51	55,415,398
First Janata Bank Mutual Fund	322,865	2.60	839,449	8.30	2,679,780
AB Bank 1st Mutual Fund	37,086,435	2.60	96,424,731	6.27	232,672,073
Green Delta Mutual Fund	3,255,663	3.00	9,766,989	8.18	26,622,003
LR Global Bangladesh Mutual Fund One	10,369,343	2.70	27,997,226	9.64	100,000,000
Popular Life First Mutual Fund	748,477	2.40	1,796,345	5.12	3,829,325
Trust Bank 1st Mutual Fund	1,920,904	2.40	4,610,170	6.45	12,385,876
Dhaka Electric Supply Company Limited	7,023,759	20.50	143,987,060	87.73	616,189,380
Khulna Power Company Limited	345,865	10.50	3,631,583	88.49	30,606,883
Padma Oil Company Limited	347,094	168.20	58,381,211	299.66	104,010,918
Powergrid Company of Bangladesh Limited	4,936,500	26.70	131,804,550	77.25	381,352,927
Standard Insurance Ltd	141,103	39.60	5,587,679	53.45	7,542,474
Union Insurance Company Ltd	500,000	36.70	18,350,000	54.96	27,477,570
Active Fine Chemicals Ltd	12,482,131	5.50	68,651,721	13.17	164,364,436
Beximco Pharmaceuticals Limited	799,147	102.10	81,592,909	188.65	150,756,379
Orion Pharma Limited	1,729,114	27.40	47,377,724	96.65	167,116,595
BBS Cables PLC	1,681,226	15.20	25,554,635	79.46	133,584,799
BSRM Steels Limited	2,437,818	63.10	153,826,316	98.09	239,135,561
GPH Ispat Limited	529,750	16.00	8,476,000	51.80	27,441,421
IFAD Autos PLC	1,073,330	21.60	23,183,928	78.71	84,481,704
Heidelberg Cement Bangladesh PLC	66,720	216.10	14,418,192	555.88	37,088,160
Argon Denims Limited	2,181,264	17.60	38,390,246	33.05	72,096,990
Shasha Denims Limited	1,935,378	15.60	30,191,897	38.52	74,546,499
Union Capital Limited	2,440,006	2.60	6,344,016	61.08	149,037,209
ADN Telecom Limited	669,483	57.80	38,696,117	136.96	91,693,028
Genex Infosys PLC	200,000	26.90	5,380,000	81.60	16,320,946
Khan Brother PP Oven Bag	300,000	47.40	14,220,000	149.67	44,900,239
SAIF Powertec Limited.	2,741,567	4.90	13,433,678	39.24	107,576,104
Unique Hotel & Resorts PLC	315,637	38.20	12,057,333	62.08	19,595,764
<b>Total</b>			<b>1,146,706,661</b>		<b>3,329,716,434</b>

Amount in Taka

**Quoted (Under special fund and investment policy as per DOS Circular no.01/2020)**

Particulars	Number of shares	Market price per share	Total market price	Cost per Share	Total cost
Grameen One : Scheme 2	3,865,039	10.80	41,742,421	18.29	70,707,495
NLI First Mutual Fund	600,000	14.40	8,640,000	15.81	9,485,212
Beximco Pharmaceuticals Limited	1,500,004	102.10	153,150,408	215.50	323,246,983
Orion Pharma Limited	735,590	27.40	20,155,166	116.05	85,364,266
Silco Pharmaceuticals Limited	1,879,272	13.50	25,370,172	25.57	48,044,879
Beximco Green Sukuk Al Istisna'a	5,434,344	57.00	309,757,608	100.00	543,434,400
Bangladesh Export Import Company Ltd.	1,492,042	110.10	164,273,824	82.57	123,200,125
LankaBangla Finance PLC	1,016,972	12.30	12,508,756	39.86	40,540,232
Powergrid Company of Bangladesh Limited	589,264	26.70	15,733,349	63.00	37,123,697
ADN Telecom Limited	69,752	57.80	4,031,666	139.55	9,734,178
BBS Cables PLC	356,839	15.20	5,423,953	56.20	20,054,845
GPH Ispat Limited	2,958,445	16.00	47,335,120	50.12	148,282,898
			<b>808,122,443</b>		<b>1,459,219,210</b>

**Shares/Bond (unquoted)**

Particulars	Number of shares	Market price/NAV per share	Total market price/ Net Asset Value	Cost per Share	Total cost
CDBL	5,000,000	42.18	210,900,000	2.00	10,000,000
CDBL (Placement)	711,804	42.18	30,023,893	8.00	5,694,430
IIDFCL	2,667,923	-	-	6.16	16,421,700
Bangladesh Fund	2,000,000	78.11	156,220,000	100.00	200,000,000
<b>Total un-quoted shares (b)</b>			<b>397,143,893</b>		<b>232,116,130</b>

**Strategic Investment:**

Particulars	Number of shares	Cost Price	Book Value
Amana Bank Limited PLC, Srilanka	20,949,916	616,735,915	248,203,315
<b>Total Strategic Investment (c)</b>	<b>20,949,916</b>	<b>616,735,915</b>	<b>248,203,315</b>
<b>Total investment (a+b+c)</b>			<b>5,434,282,852</b>

## Annexure-C

## AB Bank PLC.

## Schedule of Fixed Assets

As of 31 December 2025

Amount in Taka

Particulars	Land and Building	Furniture and Fixtures	Office Appliances	Electrical Appliances	Motor Vehicles	Intangible Assets	Right of Use Assets	Total
<b>Cost/ Revaluation</b>								
Balance at 01 January 2025	2,271,171,345	341,642,404	64,506,271	2,131,508,528	261,392,103	1,050,755,872	1,329,421,828	7,450,398,350
Addition during the period	-	7,185,124	1,326,700	275,461,748	17,200,000	268,356,914	-	569,530,486
Less: Disposal/Adjustment during the period	-	9,321,304	378,449	142,204,652	44,429,300	-	-	196,333,705
Adjustment for USD/ INR Rate Fluctuation	-	106,146	90,723	1,118,923	116,908	1,355,551	-	2,788,251
<b>At 31 December 2025</b>	<b>2,271,171,345</b>	<b>339,400,078</b>	<b>65,363,799</b>	<b>2,263,646,701</b>	<b>234,045,895</b>	<b>1,317,757,235</b>	<b>1,329,421,828</b>	<b>7,820,806,880</b>
<b>Accumulated Depreciation</b>								
Balance at 01 January 2025	229,405,900	216,501,185	57,239,954	1,822,068,231	223,322,089	933,053,896	1,322,677,828	4,804,269,082
Addition during the period	13,609,535	16,256,986	1,593,119	153,545,529	12,271,134	75,963,503	560,000	273,799,806
Less: Disposal/Adjustment during the period	-	7,045,895	368,870	140,425,595	39,496,496	-	-	187,336,856
Adjustment for USD/ INR Rate Fluctuation	-	103,845	90,684	1,082,412	116,908	755,443	-	2,149,292
<b>At 31 December 2025</b>	<b>243,015,435</b>	<b>225,608,431</b>	<b>58,373,519</b>	<b>1,834,105,753</b>	<b>195,979,819</b>	<b>1,008,261,956</b>	<b>1,323,237,828</b>	<b>4,888,582,740</b>
<b>Net Book Value</b>								
<b>At 31 December 2025</b>	<b>2,028,155,909</b>	<b>113,791,647</b>	<b>6,990,280</b>	<b>429,540,948</b>	<b>38,066,076</b>	<b>309,495,280</b>	<b>6,184,000</b>	<b>2,932,224,140</b>

As at 31 December 2024

Particulars	Land and Building	Furniture and Fixtures	Office Appliances	Electrical Appliances	Motor Vehicles	Intangible Assets	Right of Use Assets	Total
<b>Cost/ Revaluation</b>								
Balance at 01 January 2024	2,271,171,345	342,294,328	63,155,297	2,077,084,164	261,151,291	1,016,993,535	1,329,421,828	7,361,271,787
Addition during the year	-	3,491,405	1,324,100	60,778,706	-	32,027,022	-	97,621,233
Less: Disposal/Adjustment during the year	-	4,359,938	160,000	8,516,512	-	-	-	13,036,450
Adjustment for USD/ INR Rate Fluctuation	-	216,609	186,874	2,162,170	240,812	1,735,315	-	4,541,780
<b>At 31 December 2024</b>	<b>2,271,171,345</b>	<b>341,642,404</b>	<b>64,506,271</b>	<b>2,131,508,528</b>	<b>261,392,103</b>	<b>1,050,755,872</b>	<b>1,329,421,828</b>	<b>7,450,398,350</b>
<b>Accumulated Depreciation</b>								
Balance at 01 January 2024	215,447,403	203,101,304	55,473,593	1,711,051,389	211,218,423	876,773,489	1,233,177,831	4,506,243,432
Addition during the year	13,958,497	16,851,826	1,738,160	116,824,125	11,862,854	54,534,524	89,499,997	305,269,983
Less: Disposal/Adjustment during the year	-	3,661,535	157,887	7,716,417	-	-	-	11,535,839
Adjustment for USD/ INR Rate Fluctuation	-	209,590	186,088	1,909,134	240,812	1,745,883	-	4,291,507
<b>At 31 December 2024</b>	<b>229,405,900</b>	<b>216,501,185</b>	<b>57,239,954</b>	<b>1,822,068,231</b>	<b>223,322,089</b>	<b>933,053,896</b>	<b>1,322,677,828</b>	<b>4,804,269,083</b>
<b>Net Book Value</b>								
<b>At 31 December 2024</b>	<b>2,041,765,444</b>	<b>125,141,219</b>	<b>7,266,317</b>	<b>309,440,297</b>	<b>38,070,014</b>	<b>117,701,977</b>	<b>6,744,000</b>	<b>2,646,129,268</b>

**AB Bank PLC.**  
**Detailed of Risk Weighted Assets under Basel III**  
**As at 31 December 2025**

BDT

Risk Weighted Assets (RWA) for	31.12.2025		31.12.2024	
	Exposure	Risk Weighted Asset	Exposure	Risk Weighted Asset
A. Credit Risk				
On- Balance sheet (as shown below)	395,619,612,197	478,660,172,230	382,192,779,328	440,699,514,247
Off- Balance sheet (as shown below)	13,512,141,883	12,124,429,040	12,734,985,763	10,728,695,046
B. Market Risk	-	8,195,051,800	-	8,649,287,228
C. Operational Risk	-	10,383,431,165	-	15,908,161,683
<b>Total RWA (A+B+C)</b>	<b>409,131,754,080</b>	<b>509,363,084,234</b>	<b>394,927,765,092</b>	<b>475,985,658,203</b>

**Credit Risk - On Balance Sheet**

BDT

Sl.	Exposure Type	31.12.2025		31.12.2024	
		Exposure	Risk Weighted Asset	Exposure	Risk Weighted Asset
a)	Cash and Cash Equivalents	1,230,245,202	-	1,492,913,435	-
b)	Claims on Bangladesh Government and Bangladesh Bank	15,913,831,431	-	22,080,389,595	-
c)	Claims on other Sovereigns & Central Banks*	1,906,926,655	953,463,328	1,973,679,220	986,839,610
d)	Claims on Bank for International Settlements, International Monetary Fund and European Central Bank	-	-	-	-
e)	Claims on Multilateral Development Banks (MDBs)	-	-	-	-
f)	Claims on Public Sector Entities (other than Government) in Bangladesh	-	-	-	-
g)	Claims on Banks and Non-bank Financial Institution (NBFI)				
i)	Original maturity over 3 months	730,126,964	297,476,841	1,065,498,702	633,636,791
ii)	Maturity less than 3 months	9,221,124,606	1,844,224,921	5,881,473,010	1,176,294,602
h)	Claims on Corporate (excluding equity exposure)	58,176,959,759	60,150,337,117	57,060,123,420	51,024,026,370
i)	Claims on SME	11,852,229,551	10,046,588,166	12,320,815,747	11,021,529,914
j)	Claims under Credit Risk Mitigation	14,221,019,273	10,264,947,435	10,951,736,694	6,726,668,383
<b>Fixed Risk Weight Groups:</b>					
k)	Claims categorized as retail portfolio (excluding consumer loan)	1,648,641,781	1,236,481,336	1,629,788,447	1,222,341,335
l)	Consumer Loan	3,320,396,409	3,320,396,409	2,877,475,096	2,877,475,096
m)	Claims fully secured by residential property	120,155,775	60,077,888	213,000,000	106,500,000
n)	Claims fully secured by commercial real estate	9,334,644,241	9,334,644,241	3,650,900,000	3,650,900,000
o)	Past Due Claims (Risk weights are to be assigned net of specific provision)	238,501,210,629	352,093,982,668	216,790,715,877	315,970,669,497
p)	Claims fully secured against residential property that are past due for more than 90 days and/or impaired specific provision held there-against is less than 20% of outstanding amount	82,941,000	82,941,000	95,100,000	95,100,000
q)	Investments in venture capital	3,229,821,302	3,229,821,302	3,229,821,302	3,229,821,302
r)	Claim on Capital Market Exposure	1,687,418,588	2,109,273,235	1,642,025,805	2,052,532,257
s)	Unlisted equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in banking book	8,711,329,750	10,889,162,188	9,511,329,750	11,889,162,188
t)	Investments in premises, plant and equipment and all other fixed assets	2,622,710,477	2,622,710,477	2,527,853,489	2,527,853,489
u)	Claims on all fixed assets under operating lease	-	-	-	-
v)	All other assets	13,107,878,803	10,123,643,680	27,198,139,738	25,508,163,413
<b>Total</b>		<b>395,619,612,197</b>	<b>478,660,172,230</b>	<b>382,192,779,328</b>	<b>440,699,514,247</b>

**Detailed of Risk Weighted Assets under Basel III  
As at 31 December 2025**

**Credit Risk - Off Balance Sheet**

**BDT**

Sl.	Exposure Type	31.12.2025		31.12.2024	
		Exposure	Risk Weighted Asset	Exposure	Risk Weighted Asset
1	2	3	4	5	6
a)	Claims on Bangladesh Government and Bangladesh Bank	-	-	-	-
b)	Claims on other Sovereigns & Central Banks	-	-	-	-
c)	Claims on Bank for International Settlements, International Monetary Fund and European Central Bank	-	-	-	-
d)	Claims on Multilateral Development Banks (MDBs):	-	-	-	-
e)	Claims on Public Sector Entities (other than Government) in Bangladesh	-	-	-	-
f)	Claims on Banks:	-	-	-	-
	i) Maturity over 3 months	-	-	-	-
	ii) Maturity less than 3 months	11,493,026	2,298,605	3,840,151	768,030
g)	Claims on Corporate (excluding equity exposure)	10,782,388,861	9,930,478,155	9,552,325,612	8,155,797,015
h)	Against retail portfolio (excluding consumer loan)	185,929,843	139,447,382	167,100,000	125,325,000
i)	Claims on SME	2,532,330,153	2,052,204,898	3,011,720,000	2,446,805,000
j)	Consumer Loan	-	-	-	-
k)	Claims fully secured by residential property	-	-	-	-
l)	Claims fully secured by commercial real estate	-	-	-	-
m)	Investments in venture capital	-	-	-	-
n)	All other assets	-	-	-	-
<b>Total</b>		<b>13,512,141,883</b>	<b>12,124,429,040</b>	<b>12,734,985,763</b>	<b>10,728,695,046</b>

**AB Bank PLC.**  
**Disclosures on Risk Based Capital (Basel III)**  
**As at 31 December 2025**

These disclosures have been made in accordance with the Bangladesh Bank BRPD Circular no. 18 dated 21 December 2014 as to guidelines on 'Risk Based Capital Adequacy for Banks' in line with Basel III.

**1. Capital adequacy under Basel-III**

To cope with the international best practices and to make the Bank's capital more risk sensitive as well as more shock resilient, 'Guidelines on Risk Based Capital Adequacy (RBCA) for Banks' (revised regulatory capital framework in line with Basel III) have been introduced from 01 January 2015. The guidelines were issued by Bangladesh Bank (BB) under section 13 and section 45 of the Bank Company Act, 1991 (amendment up to date).

Basel III guidelines are structured on the following aspects:

- a) Minimum capital requirements to be maintained by a Bank against credit, market, and operational risks.
- b) Process for assessing the overall capital adequacy aligned with risk profile of a Bank as well as capital growth plan.
- c) Framework of public disclosure on the position of a Bank's risk profiles, capital adequacy, and risk management system.

**2. Scope of application**

Basel III guidelines apply to all scheduled banks on 'Solo' basis as well as on 'Consolidated' basis where-

- Solo Basis refers to all position of the Bank and its local and overseas branches/offices; and
- Consolidated basis refers to all position of the bank (including its local and overseas branches/offices) and its subsidiary company(ies) engaged in financial (excluding insurance) activities like Merchant banks, Brokerage Firms, Discount Houses, etc. (if any).

**AB Bank followed the scope narrated above. Bank has Tier 1 capital (going concern) and Tier 2 capital (gone concern) structure at the moment.**

**3. Capital base**

Regulatory capital has been categorised into following way:

- 1) Tier 1 capital (going concern capital)
  - a) Common equity Tier I
  - b) Additional Tier I

- 2) Tier 2 capital (gone concern)

**1. (a) Common Equity Tier 1 Capital**

For the local Banks, Common Equity Tier 1 (CET1) capital shall consist of sum of the following items:

- a) Paid up capital
- b) Non repayable share premium account
- c) Statutory reserve
- d) General reserve
- e) Retained earnings
- f) Dividend equalization reserve
- g) Noncontrolling interest in subsidiaries

Less: Regulatory adjustments applicable on CET1

**1. (b) Additional Tier 1 Capital**

For the local Banks, Additional Tier 1 (AT1) capital shall consist of the following items:

- a) Instruments issued by the banks that meet the qualifying criteria for AT1
- b) Non-controlling Interest i.e. AT1 issued by consolidated subsidiaries to third parties (for consolidated reporting only);

Less: Regulatory adjustments applicable on AT1 Capital

**2. Tier 2 Capital**

Tier 2 capital, also called 'gone-concern capital', represents other elements which fall short of some of the characteristics of the core capital but contribute to the overall strength of a bank. For the local banks, Tier 2 capital shall consist of the following items:

- a) General provisions
- b) Subordinated debt / Instruments issued by the Banks that meet the qualifying criteria for Tier 2 capital;
- c) Noncontrolling Interest i.e. Tier 2 capital issued by consolidated subsidiaries to third parties as specified

Less: Regulatory adjustments applicable on Tier 2 capital;

#### 4. Limits (Minima and Maxima)

These instructions will be adopted in a phased manner starting from the January 2015, with full implementation of capital ratios from the beginning of 2019. Banks will be required to maintain the following ratios on an ongoing basis:

- Common equity Tier 1 of at least 4.5% of the total RWA.
- Tier 1 capital will be at least 6.0% of the total RWA.
- Minimum CRAR of 10% of the total RWA.
- Additional Tier 1 capital can be admitted maximum up to 1.5% of the total RWA or 33.33% of CET1, whichever is higher (For the purpose of calculating Tier 1 capital and CRAR, the excess Additional Tier 1 capital and Tier-2 capital can only be recognized if the bank has CET1 ratio in excess of the minimum requirement of 7.0% (i.e. 4.5% plus capital conservation buffer of 2.5%). Further, any excess Additional Tier 1 and Tier 2 capital will be recognized in the same proportion as stipulated above i.e. the recognition of excess Additional Tier 1 (above 1.5%) is limited to the extent of 33.3% (1.5/4.5) of the CET1 in excess of 7.0% requirement. Similarly, the excess Tier 2 capital (above 4.0%) shall be recognized to the extent of 88.89% (4.0/4.5) of the CET1 in excess of 7.0% requirement.)
- Tier 2 capital can be admitted maximum up to 4.0% of the total RWA or 88.89% of CET1, whichever is higher
- In addition to minimum CRAR, Capital Conservation Buffer (CCB) of 2.5% of the total RWA is being introduced which will be maintained in the form of CET1.

#### Minimum capital requirements of the BASEL III:

Particulars	2025
Minimum Common Equity Tier-1 Capital Ratio	4.50%
Capital Conservation Buffer	2.50%
Minimum CET-1 plus Capital Conservation Buffer	7.00%
Minimum T-1 Capital Ratio	6.00%
Minimum Total Capital Ratio	10.00%
<b>Minimum Total Capital plus Capital Conservation Buffer</b>	<b>12.50%</b>

#### 5. Capital conservation buffer

Banks are required to maintain a capital conservation buffer of 2.5%, comprised of Common Equity Tier 1 capital, above the regulatory minimum capital requirement of 10%. Banks should not distribute capital (i.e. pay dividends or bonuses in any form) in case capital level falls within this range. However, they will be able to conduct business as normal when their capital levels fall into the conservation range as they experience losses.

Therefore, the constraints imposed are related to the distributions only and are not related to the operations of banks. The distribution constraints imposed on Banks when their capital levels fall into the range increase as the Banks' capital levels approach the minimum requirements. The table below shows the minimum capital conservation ratios a Bank must meet at various levels of the Common Equity Tier 1 capital ratios.

#### Bank's minimum capital conservation standards

CET-1 ratio	Minimum capital conservation ratio (expressed as percentage of earnings)
4.5% - 5.125%	100%
>5.125% - 5.75%	80%
>5.75% - 6.375%	60%
>6.375% - 7.0%	40%
>7.0%	0%

#### 6 Regulatory adjustments / deductions

In order to arrive at the eligible regulatory capital for the purpose of calculating CRAR, Banks are required to make the following deductions from CET1/capital:

- Shortfall in provisions against NPLs and investments
- Goodwill and all other intangible assets
- Deferred tax assets (DTA)
- Defined benefit pension fund assets
- Gain on sale related to securitisation transactions
- Investment in own shares
- Investments in the capital of Banking, Financial and Insurance entities  
(Reciprocal crossholdings in the Capital of Banking, Financial and Insurance entities)

**Transitional arrangements for capital deductions**

Phase-in of deductions from Tier 2	2015	2016	2017	2018	2019
RR for Fixed Assets	20%	40%	60%	80%	100%
RR for Securities	20%	40%	60%	80%	100%
RR for Equity Securities	20%	40%	60%	80%	100%

Bank complied with the conditions as embodied in this respect wherever applicable.

**7. Leverage Ratio**

A minimum Tier 1 leverage ratio of 3.75% is being prescribed both at solo and consolidated level.

The banks will maintain leverage ratio on quarterly basis. The calculation at the end of each calendar quarter will be submitted to BB showing the average of the month end leverage ratios based on the following definition of capital and total exposure.

$$\text{Leverage Ratio} = \frac{\text{Tier 1 Capital (after related deductions)}}{\text{Total Exposure (after related deductions)}}$$

**8. a) Credit Risk**

Credit risk is the potential that a bank borrower or counterparty fails to meet its obligation in accordance with agreed term.

**Bank followed the suggested methodology, process as contained in the guidelines.**

**b) Methodology**

Bangladesh Bank adopted Standardised approach for calculating Risk Weighted Assets. The capital requirement for credit risk is based on the risk assessment made by external credit assessment institutions (ECAIs) recognized by BB for capital adequacy purposes. Banks are required to assign a risk weight to all their on balance sheet and off balance sheet exposures. Risk weights are based on external credit rating (solicited) which was mapped with the BB rating grade or a fixed weight that is specified by Bangladesh Bank.

**c) Credit risk mitigation**

AB Bank uses a number of techniques to reduce its credit risk to which the Bank is exposed. For example, exposures may be collateralised by first priority claims, in whole as in part with cash or securities, a loan exposure may be guaranteed by a third party. Additionally, Bank may agree to net loans owed to them against deposits from the same counterparty.

Bank uses comprehensive approach as adopted by the Central Bank. In this approach when taking collateral, Bank will need to calculate adjusted exposure to a counterparty for capital adequacy purposes in order to take account of the effects of that collateral. Using haircut, Bank is required to adjust both the amount of the exposure to the counterparty and the value of any collateral received in support of that counterparty to take account of possible future fluctuations in the value of either, occasioned by market movements. This will produce volatility adjusted amounts for both exposure and collateral.

**9. a) Market Risk**

Market risk is defined as the risk of losses in on and off-balance sheet positions arising from movements in market prices. The market risk positions subject to this requirement are:

- i) The risks pertaining to interest rate related instruments and equities in the trading book; and
- ii) Foreign exchange risk and commodities risk throughout the Bank (both in the Banking and in the trading book).

**b) Methodology**

In Standardized Approach, the capital requirement for various market risks (interest rate risk, equity price risk, commodity price risk, and foreign exchange risk) is determined separately. The total capital requirement in respect of market risk is the sum of capital requirement calculated for each of these market risk sub-categories. The methodology to calculate capital requirement under Standardized Approach for each of these market risk categories is as follows:

- i) Capital Charge for Interest Rate Risk = Capital Charge for Specific Risk + Capital Charge for General Market Risk.
- ii) Capital Charge for Equity Position Risk = Capital Charge for Specific Risk + Capital Charge for General Market Risk.
- iii) Capital Charge for Foreign Exchange Risk = Capital Charge for General Market Risk
- iv) Capital Charge for Commodity Position Risk = Capital Charge for General Market Risk

Bank followed the suggested methodology, process as contained in the Guidelines.

**10. a) Operational risk**

Operational risk is defined as the risk of losses resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes legal risk, but excludes strategic and reputation risk.

**b) Measurement methodology**

Banks operating in Bangladesh shall compute the capital requirements for operational risk under the Basic Indicator Approach (BIA). Under BIA, the capital charge for operational risk is a fixed percentage, denoted by (alpha), of average positive annual gross income of the bank over the past three years. Figures for any year in which annual gross income is negative or zero, should be excluded from both the numerator and denominator when calculating the average.

**Bank followed the suggested methodology, process as contained in the guidelines.**

**11. Disclosure under Pillar III**

Disclosure given below as specified by RBCA guidelines dated 21 December 2014:

**A) Scope of application**

**Qualitative disclosure**

<b>(a)</b> The name of the top corporate entity in the group to which this guidelines applies.	<b>AB Bank PLC.</b>
<b>(b)</b> An outline of differences in the basis of consolidation for accounting and regulatory purposes, with a brief description of the entities within the group (a) that are fully consolidated; (b) that are given a deduction treatment; and (c) that are neither consolidated nor deducted (e.g. where the investment is risk-weighted).	<p>The consolidated financial statements of the Bank include the financial statements of (a) AB Bank PLC. (b) AB Investment Limited (c) AB Securities Limited (d) Cash Link Bangladesh Limited and (e) AB International Finance Limited. A brief description of these are given below:</p> <p><b>AB Bank PLC. (ABBP)</b></p> <p>AB Bank PLC. is one of the first generation private commercial banks (PCBs), incorporated in Bangladesh on 31 December 1981 as a public limited company under the Companies Act 1913, subsequently replaced by the Companies Act 1994, and governed by the Bank Company Act 1991 (amendment up to date) . The Bank went for public issue of its shares on 28 December 1983 and its shares are listed with Dhaka Stock Exchange and Chittagong Stock Exchange respectively. AB Bank PLC. has 105 Branches including 1 Islami Banking Branch, 1 Overseas Branch in Mumbai, India. The Bank has five (05) subsidiary companies, AB Investment Limited (ABIL), AB Securities Limited (ABSL), CashLink Bangladesh Limited (CBL), AB International Finance Limited (ABIFL), incorporated in Hong Kong, and Arab Bangladesh Bank Foundation (ABBF).</p> <p><b>AB Investment Limited</b></p> <p>AB Investment Limited (ABIL), a Subsidiary of AB Bank PLC. was incorporated under the Companies Act, 1994 on 24 December 2009 with a view to run and manage the operations of Merchant Banking Wing of AB Bank PLC. independently. AB Investment Limited started its operation on 10 March 2010. AB Investment Limited has achieved an unparallel reputation as a leading Merchant Banker through providing portfolio management services by maintaining a high level of professional expertise and integrity in client relationship. ABIL's Registered Office is located at WW Tower (Level 7), 68 Motijheel C.A., Dhaka. ABIL has two branch offices at Agrabad, Chittagong and Chowhatta, Sylhet.</p>

	<p><b>AB Securities Limited</b>  Brokerage business of Arab Bangladesh Bank Foundation has been transferred to the newly formed AB Securities Limited (ABSL) vide Bangladesh Bank approval letter BRPD(R-1)717/2009-493 dated 08 November 2009. Main objective of the company is to act as a stock broker to buy and sell Securities, Bond, Debenture, etc. on behalf of clients. ABSL also manages its own portfolio under Stock Dealer License. ABSL is a member of both Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd. ABSL started its operation independently on 02 August 2010, before that it was operated under the ABBF License.</p> <p><b>Cashlink Bangladesh Limited</b>  Cashlink Bangladesh Limited (CBL) was incorporated on 24 September 2008 in Bangladesh under the Companies Act 1994 as a private company limited. AB Bank PLC. presently holds 90% shares in CBL. The principal activity of the company is to install and operate a switched Automated Teller Machines (ATM) and Point of Sales (POS) network on behalf of a number of local and foreign banks.</p> <p><b>AB International Finance Limited</b>  AB International Finance Limited (ABIFL) is a company incorporated and domiciled in Hong Kong and has its registered office and principal place of business at Room 1608, 16th Floor, Tower 1, Silvercord, 30 Canton Road, Tsim Sha Tsui, Hong Kong.</p> <p><b>Arab Bangladesh Bank Foundation</b>  Bank also has a Subsidiary (99.60% owned by AB Bank) for philanthropic/ CSR activities known as Arab Bangladesh Bank Foundation (ABBF). This has not been included in the consolidation as ABBF operated only for philanthropic purpose and its profit is not distributable to the shareholders. Thus, for ensuring the fair presentation of the financial statements of the parent company (the Bank), the Financial Statements of ABBF has not been consolidated.</p>
<b>(c)</b> Any restrictions, or other major impediments, on transfer of funds or regulatory capital within the group	Not Applicable
<b>(d)</b> The aggregate amount of surplus capital of insurance subsidiaries (whether deducted or subjected to an alternative method) included in the capital of the consolidated group.	Aggregate amount of Capital: BDT. 20,000,000 <b>Name of subsidiary:</b> Arab Bangladesh Bank Foundation (ABBF)

**B) Capital structure**

**Qualitative disclosure**

<p><b>(a)</b> Summary information on the terms and conditions of the main features of all capital instruments, especially in the case of capital instruments eligible for inclusion in CET 1, Additional Tier 1 or Tier 2.</p>	<p>The terms and conditions of the main features of all capital instruments have been segregated in line with of the eligibility criteria set forth vide BRPD circular no. 18 dated 21 December 2014 and other relevant instructions given by Bangladesh Bank from time to time. The main features of the capital instruments are as follows:</p> <p><b>Common Equity Tier 1 capital instruments</b></p> <p><b>Paid-up share capital:</b> Issued, subscribed and fully paid up share capital of the Bank. It represents Paid up Capital, Right Shares as well as Bonus Shares issued from time to time.</p> <p><b>Statutory reserve:</b> As per Section 24(1) of the Bank Company Act, 1991 (amendment up to date), an amount equivalent to 20% of the profit before taxes for each year of the Bank has been transferred to the Statutory Reserve Fund.</p> <p><b>General reserve:</b> General Reserve created for fulfilling any purpose of the Bank.</p> <p><b>Retained earnings:</b> Amount of profit retained with the banking company after meeting up all expenses, provisions and appropriations.</p> <p><b>In this respect, Bank is complied.</b></p> <p><b>Additional Tier 1 Capital</b> Bank has Perpetual Bond BDT 571.09 crore as Additional Tier I Capital as on the reporting period.</p> <p><b>Tier 2 Capital</b></p> <p>a) General provisions b) Subordinated debt / instruments issued by the banks that meet the qualifying criteria for Tier 2 capital c) Noncontrolling interest i.e. Tier 2 issued by consolidated subsidiaries to third parties as specified Less: Regulatory adjustments applicable on Tier 2 capital</p>
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		BDT in Crore			
		31.12.2025		31.12.2024	
		Solo	Conso	Solo	Conso
<b>(b)</b> The amount of Regulatory capital, with separate disclosure of: CET 1 Capital	> Paid up Capital > Non-repayable share premium account > Statutory reserve > General reserve > Retained earnings > Non- Controlling Interest > Non- cumulative irredeemable preference shares > Dividend equalization account	896 - 866 285 (5,351) - - -	896 - 866 305 (5,389) 1.3 - -	896 - 866 285 (1,642) - - -	896 - 860 305 (1,496) 1.3 - -
		<b>(3,304)</b>	<b>(3,321)</b>	<b>400</b>	<b>566</b>
Additional Tier 1 Capital		571	571	571	571
Total Tier 1 Capital		<b>(2,733)</b>	<b>(2,750)</b>	<b>971</b>	<b>1,137</b>
Tier 2 Capital		971	1,193	908	943
<b>(c)</b> Regulatory Adjustments/Deductions from capital		162	172	228	247
<b>(d)</b> Total eligible capital		<b>(1,924)</b>	<b>(1,729)</b>	<b>1,651</b>	<b>1,833</b>

**C) Capital adequacy**

**Qualitative Disclosure**

<b>(a)</b> A summary discussion of the Bank's approach to assessing the adequacy of its capital to support current and future activities.	Capital adequacy is the cushion required to be maintained for covering the Credit Risk, Market Risk and Operational Risk so as to protect the depositors and general creditors interest against such losses. In line with BRPD circular no. 18 dated 21 December, 2014, the Bank has adopted standardised approach for credit risk, standardised (rule based) Approach for Market Risk and Basic Indicator Approach for Operational Risk for computing capital adequacy.
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	Taka in Crore			
	31.12.2025		31.12.2024	
	Solo	Conso	Solo	Conso
<b>(b)</b> Capital requirement for Credit Risk:	4,907.85	4,938.92	4,514.28	4,527.18
<b>(c)</b> Capital requirement for Market Risk:	81.95	88.86	86.49	91.93
<b>(d)</b> Capital requirement for Operational Risk:	103.83	111.51	159.08	166.03
<b>(e) Total capital, CET 1 capital, Total Tier 1 capital and Tier 2 capital ratio:</b>				
Total minimum capital requirement @10%	5,093.63	5,139.29	4,759.86	4,785.13
Total capital maintained	(1,923.91)	(1,728.51)	1,651.39	1,832.76
Minimum Tier 1 capital requirement	6.00%	6.00%	6.00%	6.00%
Common Equity Tier-I capital maintained	-6.80%	-6.80%	0.36%	0.67%
Additional Tier-I capital maintained	1.12%	1.11%	1.20%	1.19%
Tier 2 capital ratio maintained	-5.68%	-5.69%	1.56%	1.86%
Min. total capital plus capital conservation buffer requirement	12.50%	12.50%	12.50%	12.50%
Min. total capital plus capital conservation buffer maintained	-3.78%	-3.36%	3.47%	3.83%
<b>(f) Capital Conservation Buffer</b>				
Capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%
Capital conservation buffer maintained	0.00%	0.00%	0.00%	0.00%
<b>(g) Available Capital under Pillar 2 requirement</b>	-	-	-	-

As per Bangladesh Bank letter no. BSD-06/6000(36)/AB-Ka/2026-330 dated 29 April 2026; there is a provision shortfall of BDT 16,291.40 crore (Loans & Advances : General Provision BDT 1,985.15 crore, Specific Provision: BDT 13,710.13 crore, Investment & Other Assets : BDT 596.12 crore) which has not been maintained.

**D) Credit Risk**

**Qualitative disclosure**

<b>(a)</b> The general qualitative disclosure requirement with respect to credit risk, including:	Bank classifies loans and advances (loans and bill discount in the nature of an advance) into performing and Non Performing Loans (NPL) in accordance with the Bangladesh Bank guidelines in this respect,
> Definitions of past due and impaired (for accounting purposes)	Any Continuous Loan if not repaid/renewed within the fixed expiry date for repayment or after the demand by the bank will be treated as past due/overdue from the following day of the expiry date. Any Demand Loan if not repaid within the claim date for repayment or after the demand by the bank will be treated as past due/overdue from the following day of the claim date. Whereas, In case of any installment(s) or part of installment(s) of a Fixed Term Loan is not repaid within the fixed expiry/due date, the amount of unpaid installment(s) will be treated as past due/overdue from the following day of the expiry/due date. <b>Classified loan is categorized under following 03 (three) categories:</b> > Sub-standard > Doubtful > Bad/Loss

	<p>&gt; A Continuous Loan, Demand Loan, Fixed Term Loan or any installment(s)/part of installment(s) of a Fixed Term Loan which will remain past due/overdue for a period of 03 (three) months or beyond but less than 06 (Six) months, the entire loan will be put into the "Sub-standard (SS)".</p> <p>&gt; A Continuous Loan, Demand Loan, Fixed Term Loan or any installment(s)/part of installment(s) of a Fixed Term Loan which will remain past due/overdue for a period of 06 (Six) months or beyond but less than 12 (twelve) months, the entire loan will be put into the "Doubtful (DF)".</p> <p>&gt; A Continuous loan, Demand loan, Fixed Term Loan or any installment(s)/part of installment(s) of a Fixed Term Loan which will remain past due/overdue for a period of 12 (twelve) months or beyond, the entire loan will be put into the Bad/Loss (B/L).</p>																													
> Description of approaches followed for specific and general allowances and statistical methods	<p>Provision for loans and advances is made on the basis of quarter-end review by the management and as per instructions contained in BRPD circular No. 15 dated 27 November 2024, BRPD Circular letter No. 29 dated 21 December 2025 and BRPD Circular letter No. 06 dated 25 April 2023. The rates for provisions are stated below :</p> <table border="1"> <thead> <tr> <th colspan="2">Particulars</th> <th>Agricultural Credit</th> <th>SMEF</th> <th>All Other Credit</th> <th>Off Balance Sheet Exposures</th> </tr> </thead> <tbody> <tr> <td rowspan="2">UC</td> <td>Standard</td> <td>0.5%, 1%</td> <td>0.5%, 1%</td> <td>1%</td> <td rowspan="6">0%, 0.50%, 0.75%, 1%, 2%, 5%</td> </tr> <tr> <td>SMA</td> <td>0.5%, 5%</td> <td>0.5%, 5%</td> <td>5%</td> </tr> <tr> <td rowspan="3">Classified</td> <td>SS</td> <td>20%</td> <td>20%</td> <td>20%</td> </tr> <tr> <td>DF</td> <td>50%</td> <td>50%</td> <td>50%</td> </tr> <tr> <td>BL</td> <td>100%</td> <td>100%</td> <td>100%</td> </tr> </tbody> </table> <p>Note : In case of UC Loan, the above rates will be calculated on outstanding and in case of Classified Loans, the above rates will be calculated on Base for Provision.</p>	Particulars		Agricultural Credit	SMEF	All Other Credit	Off Balance Sheet Exposures	UC	Standard	0.5%, 1%	0.5%, 1%	1%	0%, 0.50%, 0.75%, 1%, 2%, 5%	SMA	0.5%, 5%	0.5%, 5%	5%	Classified	SS	20%	20%	20%	DF	50%	50%	50%	BL	100%	100%	100%
Particulars		Agricultural Credit	SMEF	All Other Credit	Off Balance Sheet Exposures																									
UC	Standard	0.5%, 1%	0.5%, 1%	1%	0%, 0.50%, 0.75%, 1%, 2%, 5%																									
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	BL	100%	100%	100%																										

#### D) Credit Risk

##### Qualitative disclosure (cont.)

> Discussion of the Bank's credit risk management policy	<p>The Board approves the credit policy keeping in view relevant Bangladesh Bank guidelines to ensure best practice in credit risk management and maintain quality of assets. Authorities are properly delegated in ensuring check and balance in credit operation at every stage i.e. screening, assessing risk, identification, management and mitigation of credit risk as well as monitoring, supervision and recovery of loans with provision for early warning system. There is a separate Credit Risk Management Division for ensuring proper risk management of Loans and Credit Administration Management Division for monitoring and recovery of irregular loans. Internal control and compliance division independently assess quality of loans and compliance status at least once in a year. Adequate provision is maintained against classified loans as per Bangladesh Bank guidelines. Status of loans are regularly reported to the Board/ Board Audit Committee. Besides, credit risk management process involves focus on monitoring of large loans, sectoral exposures etc. among others limit.</p>
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		31.12.2025		31.12.2024	
		In (%)	BDT/ Crore	In (%)	BDT/ Crore
<b>(b)</b> Total gross credit risk exposures broken down by major types of credit exposure	Overdraft	4.52%	1,627	5.07%	1,681
	Cash credit	0.02%	6	0.02%	8
	Time loan	9.64%	3,467	10.82%	3,592
	Term loan	78.58%	28,250	76.29%	25,316
	Forced loan	4.23%	1,521	4.56%	1,513
	Bills under LC	0.00%	0	0.00%	0

		31.12.2025		31.12.2024	
		In (%)	BDT/ Crore	In (%)	BDT/ Crore
	Trust receipt	0.95%	340	1.16%	386
	Packing credit	0.04%	13	0.03%	11
	Loan against accepted bills	0.00%	0	0.00%	1
	Loan-EDF	0.43%	155	0.31%	104
	Consumer Loan	1.06%	381	1.11%	369
	Staff loan	0.33%	119	0.34%	113
	Bills purchased and discounted	0.20%	74	0.27%	90
	<b>Total</b>	<b>100%</b>	<b>35,952</b>	<b>100%</b>	<b>33,185</b>
<b>(c)</b> Geographical distribution of exposures, broken down in significant areas by major types of credit exposure	<b>Urban branches</b>				
	Dhaka	73.82%	25,573	75.36%	24,696
	Chattogram	15.55%	5,386	14.28%	4,678
	Khulna	4.11%	1,425	3.93%	1,288
	Sylhet	0.24%	82	0.24%	77
	Barishal	0.11%	40	0.12%	40
	Rajshahi	1.58%	549	1.51%	495
	Rangpur	3.29%	1,138	3.17%	1,037
	Mymensingh	1.29%	448	1.40%	458
		<b>100%</b>	<b>34,641</b>	<b>100%</b>	<b>32,769</b>
	<b>Rural branches</b>				
	Dhaka	91.27%	1,126	54.99%	176
	Chittagong	2.93%	36	17.63%	57
	Khulna	5.18%	64	22.48%	72
	Sylhet	0.37%	5	4.38%	14
	Barisal	0.00%	0	0.00%	-
	Rajshahi	0.00%	0.0	0.03%	0.1
	Rangpur	0.00%	-	0.00%	-
	Mymensingh	0.26%	3	0.50%	2
		<b>100%</b>	<b>1,233</b>	<b>100%</b>	<b>321</b>
<b>Outside Bangladesh</b>					
ABBP, Mumbai branch	0.22%	78	0.29%	96	
	<b>100%</b>	<b>35,952</b>	<b>100%</b>	<b>33,185</b>	
<b>(d)</b> Industry or counterparty type distribution of exposures, broken down by major types of credit exposure.	Agriculture	1.89%	679	1.77%	588
	Large and medium scale indus.	53.95%	19,396	57.77%	19,170
	Working capital	9.73%	3,499	9.73%	3,230
	Export	0.63%	226	0.72%	238
	Commercial lending	9.37%	3,367	9.37%	3,108
	Small and cottage industry	2.98%	1,073	3.23%	1,073
	Others	21.45%	7,712	17.41%	5,778
		<b>100%</b>	<b>35,952</b>	<b>100%</b>	<b>33,185</b>
<b>(e)</b> Residual contractual maturity breakdown of the whole portfolio, broken down by major types of credit exposure.	Repayable – on demand	0.25%	88	0.95%	316
	– upto 3 months	7.61%	2,737	38.78%	12,868
	– over 3 months but below 1 year	6.69%	2,407	46.83%	15,542
	– over 1 year but below 5 years	79.40%	28,546	7.63%	2,532
	– over 5 years	6.05%	2,174	5.81%	1,928
		<b>100%</b>	<b>35,952</b>	<b>100%</b>	<b>33,185</b>

	31.12.2025		31.12.2024	
	In (%)	BDT/Crore	In (%)	BDT/Crore
<b>(f) By major industry or counterparty type:</b>				
i. Amount of impaired loans and if available, past due loans, provided separately	56.53%	20,323	67.14%	22,279
ii. Specific and general provisions	-	2,298	-	2,532
iii. Charges for specific allowances and charge-offs during the period	-	(131)	-	3
<b>(g) Gross Non Performing Assets (NPAs)</b>				
(NPAs) to outstanding Loans & advances	Non Performing Assets (NPAs)		<b>2025</b>	<b>2024</b>
	NPAs to outstanding loans and advances		<b>BDT/Crore</b>	<b>BDT/Crore</b>
			<b>20,323</b>	<b>22,279</b>
			<b>56.53%</b>	<b>67.14%</b>
<b>Movement of NPAs Bangladesh Operations:</b>				
	<b>Opening balance</b>		<b>22,279.14</b>	<b>9,513.70</b>
	Additions		5,745.38	14,254.52
	Reductions		7,701.15	1,489.08
	<b>Closing balance</b>		<b>20,323.37</b>	<b>22,279.14</b>
<b>Movement of specific provision for NPAs</b>				
	Opening balance		1,852.73	1,937.74
	Provision made/transferred during the year		(130.58)	3.00
	Write-off		(234.06)	(88.01)
	<b>Closing balance</b>		<b>1,488.09</b>	<b>1,852.73</b>

#### E) Equities: Disclosures for Banking book positions

##### Qualitative Disclosure

<b>(a)</b> The general qualitative disclosure requirement with respect to the equity risk, including:			
> differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons	Investment in equity mainly for capital gain purpose but Bank has some investment for relationship and strategic reasons.		
> discussion of important policies covering the valuation and accounting of equity holdings in the Banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices	Quoted shares are valued at cost. Necessary provision is maintained if market price fall below the cost price. Unquoted shares are valued at cost.		
<b>(b)</b> Value disclosed in the balance sheet of investment, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	Not applicable		
<b>(c)</b> The cumulative realized gains (losses) arising from sales and liquidations in the reporting period (2025)	<b>BDT in Crore</b> (0.52)		
<b>(d)</b> > Total unrealized gains (losses)	(283.41)		
> Total latent revaluation gains (losses)	Nil		
> Any amounts of the above included in Tier 2 capital	Nil		
<b>(e)</b> Capital requirements broken down by appropriate equity grouping, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory provisions regarding regulatory capital requirements	Nil		

**F) Interest Rate Risk in the Banking Book (IRRBB)  
Qualitative Disclosure**

<p>(a) The general qualitative disclosure requirement including the nature of IRRBB and key assumptions, including assumptions regarding loan prepayments and behavior of non-maturity deposits, and frequency of IRRBB measurement.</p>	<p>Interest rate risk is the potential that the value of the On Balance Sheet and the Off Balance Sheet position of the Bank would be negatively effected with the change in the interest rate. The vulnerability of an institution towards the advance movement of the interest rate can be gauged by using duration GAP under Stress Testing Analysis.</p> <p>AB Bank has also been exercising the Stress Testing using the duration GAP for measuring the Interest Rate Risk on its On Balance Sheet exposure for estimating the impact of the net change in the market value of equity on the Capital to Risk Weighted Assets Ratio (CRAR) due to change in interest rates only on its On Balance Sheet position (as the Bank holds no interest bearing Off Balance Sheet positions and or Derivatives). Under the assumption of three different interest rate changes i.e. 1%, 2% and 3%.</p>																											
<p>(b) The increase (decline) in earnings or economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB, broken down by currency (as relevant).</p>	<table border="1"> <thead> <tr> <th></th> <th colspan="2" style="background-color: #f28b82; color: white;">BDT in Crore</th> </tr> <tr> <th></th> <th style="background-color: #f28b82; color: white;">31.12.25</th> <th style="background-color: #d9d9d9;">31.12.24</th> </tr> </thead> <tbody> <tr> <td>Market value of assets</td> <td style="text-align: right;">41,597</td> <td style="text-align: right;">40,988</td> </tr> <tr> <td>Market value of liability</td> <td style="text-align: right;">45,047</td> <td style="text-align: right;">40,510</td> </tr> <tr> <td>Weighted avg. duration GAP</td> <td style="text-align: right;">0.33</td> <td style="text-align: right;">0.09</td> </tr> <tr> <td colspan="3"><b>CRAR after different level of Shocks:</b></td> </tr> <tr> <td>Minor level</td> <td style="text-align: right;">-4.04%</td> <td style="text-align: right;">3.40%</td> </tr> <tr> <td>Moderate level</td> <td style="text-align: right;">-4.31%</td> <td style="text-align: right;">3.34%</td> </tr> <tr> <td>Major level</td> <td style="text-align: right;">-4.58%</td> <td style="text-align: right;">3.27%</td> </tr> </tbody> </table>		BDT in Crore			31.12.25	31.12.24	Market value of assets	41,597	40,988	Market value of liability	45,047	40,510	Weighted avg. duration GAP	0.33	0.09	<b>CRAR after different level of Shocks:</b>			Minor level	-4.04%	3.40%	Moderate level	-4.31%	3.34%	Major level	-4.58%	3.27%
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**G) Market Risk  
Qualitative Disclosure**

<p>(a) &gt; Views of BOD on trading/ investment activities</p>	<p>The Board approves all policies related to market risk, sets limits and reviews compliance on a regular basis. The objective is to provide cost effective funding last year to finance asset growth and trade related transaction.</p>																					
<p>&gt; Methods used to measure Market risk</p>	<p>Standardised approach has been used to measure the market risk. The total capital requirement in respect of market risk is the aggregate capital requirement calculated for each of the risk sub-categories. For each risk category minimum capital requirement is measured in terms of two separately calculated capital charges for 'specific risk' and 'general market risk'.</p>																					
<p>&gt; Market risk management system</p>	<p>The Treasury Division manage market risk covering liquidity, interest rate and foreign exchange risks with oversight from Asset-Liability Management Committee (ALCO) comprising senior executives of the Bank. ALCO is chaired by the Managing Director. ALCO meets at least once in a month.</p>																					
<p>&gt; Policies and process for mitigating market risk</p>	<p>There are approved limits for Market risk related instruments both on-balance sheet and off-balance sheet items. The limits are monitored and enforced on a regular basis to protect against market risks. The exchange rate committee of the Bank meets on a daily basis to review the prevailing market condition, exchange rate, forex position and transactions to mitigate foreign exchange risks.</p>																					
<p>(b) The capital requirements for:</p> <p>Interest rate risk</p> <p>Equity position risk</p> <p>Foreign exchange risk</p> <p>Commodity risk</p>	<table border="1"> <thead> <tr> <th></th> <th colspan="2" style="background-color: #f28b82; color: white;">BDT in Crore</th> </tr> <tr> <th></th> <th style="background-color: #f28b82; color: white;">31.12.25</th> <th style="background-color: #d9d9d9;">31.12.24</th> </tr> </thead> <tbody> <tr> <td>Interest rate risk</td> <td style="text-align: right;">12.95</td> <td style="text-align: right;">14.29</td> </tr> <tr> <td>Equity position risk</td> <td style="text-align: right;">39.10</td> <td style="text-align: right;">43.71</td> </tr> <tr> <td>Foreign exchange risk</td> <td style="text-align: right;">29.91</td> <td style="text-align: right;">28.49</td> </tr> <tr> <td>Commodity risk</td> <td style="text-align: right;">-</td> <td style="text-align: right;">-</td> </tr> <tr> <td></td> <td style="text-align: right;"><b>81.95</b></td> <td style="text-align: right;"><b>86.49</b></td> </tr> </tbody> </table>		BDT in Crore			31.12.25	31.12.24	Interest rate risk	12.95	14.29	Equity position risk	39.10	43.71	Foreign exchange risk	29.91	28.49	Commodity risk	-	-		<b>81.95</b>	<b>86.49</b>
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	<b>81.95</b>	<b>86.49</b>																				

**H) Operational Risk  
Qualitative Disclosure**

(a) > Views of BOD on system to reduce Operational Risk	The policy for operational risks including internal control and compliance risk is approved by the board taking into account relevant guidelines of Bangladesh Bank. Audit Committee of the Board oversees the activities of Internal Control and Compliance Division (ICCD) to protect against all operational risk.						
> Performance gap of executives and staffs	AB has a policy to provide competitive package and best working environment to attract and retain the most talented people available in the industry. AB's strong brand image plays an important role in employee motivation. As a result, there is no significant performance gap.						
> Potential external events	No potential external events is expected to expose the Bank to significant operational risk.						
> Policies and processes for mitigating operational risk	The policy for operational risks including internal control and compliance risk is approved by the Board taking into account relevant guidelines of Bangladesh Bank. Policy guidelines on Risk Based Internal Audit system is in operation as per RBA branches are rated according to their risk status and branches scoring more on risk status are subjected to more frequent audit by Internal Control and Compliance Division (ICCD). It is the policy of the bank to put all the branches of the bank under any form of audit at least once in a year. ICCD directly reports to Audit Committee of the Board. In addition there is a Vigilance Cell established in 2009 to reinforce operational risk management of the bank. Bank's Anti-Money laundering activities are headed by CAMELCO and their activities are devoted to protect against all money laundering and terrorist finance related activities. Apart from that, there is adequate check & balance at every stage of operation, authorities are properly segregated and there is at least dual control on every transaction to protect against operational risk.						
> Approach for calculating capital charge for operational risk	Basic Indicator Approach was used for calculating capital charge for operational risk as of the reporting date.						
<b>(b)</b> The capital requirements for Operational Risk	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr style="background-color: #e91e63; color: white;"> <th colspan="2">BDT in Crore</th> </tr> <tr style="background-color: #f4a460;"> <th>31.12.25</th> <th>31.12.24</th> </tr> </thead> <tbody> <tr style="background-color: #fce4ec;"> <td>103.83</td> <td>159.08</td> </tr> </tbody> </table>	BDT in Crore		31.12.25	31.12.24	103.83	159.08
BDT in Crore							
31.12.25	31.12.24						
103.83	159.08						

**I) Liquidity Ratio  
Qualitative Disclosure**

(a) > Views of BOD on system to reduce liquidity Risk	Liquidity risk is the potential for loss to the bank arising from either its inability to meet its obligations of depositors as they fall due or to fund in increased assets as per commitment.
	To mitigate liquidity risk Bank assesses its risk appetite and manages the risk within a structured framework. Professional resources are deployed to set the limits and procedures and get them approved by the Board.
	To reduce the liquidity Risk in a structured way, Bank monitors various indicators like regulatory indicators (CRR, SLR, MTFR, MCO, ADR, LCR, NSFR) and uses internal monitoring tools (WBG, CLP and MAT).

<p><b>(a)</b> &gt; Methods used to measure Liquidity risk</p>	<p>Liquidity measurement involves forecasting the Bank's cash inflows against its outflows to identify the potential for any net shortfalls going forward. For measuring Bank uses some simple techniques as mentioned below:</p> <p>&gt;Bank prepares Structural Liquidity Profile (SLP) on monthly basis. SLP is used to estimate the Bank's cash inflows and outflows and thus net deficit or surplus (GAP) over a series of specified time periods. Bank focuses on the maturity of its assets and liabilities in different tenors. Excessive longer tenor lending against shorter-term borrowing is monitored as this can put the Bank's balance sheet in a very critical and risky position.</p> <p>&gt; Bank has a Contingency Funding Plan (CFP) in place. Contingency Funding Plan (CFP) is a set of policies and procedures that serves as a blueprint for the Bank to meet its funding needs in a timely manner and at a reasonable cost. Bank maintains sufficient high quality liquid assets to meet the liquidity crisis period.</p> <p>&gt; Bank estimates the funding requirement both in normal and stress conditions arising from on and off balance sheet exposures. Bank monitors its products which are interest rate sensitive. Those are taken care of at the time of interest rate movement in the market based on behavior of clients and other competitors.</p> <p>&gt; Bank monitors liability concentration level. Highly concentrated deposits means bank is relying on too few providers or funding sources. Bank has to be ready for arranging fund if concentrated deposits are withdrawn at a time or Bank place this fund for short term lending.</p> <p>&gt; Bank uses variety of ratios to quantify the liquidity and interpret them taking into account the qualitative factors.</p>																
<p>&gt; Liquidity risk management system</p>	<p>The Management of the Bank measures the liquidity risk and manage them under the Board approved guidelines and policies. Bank prepares extensive reports for monitoring the balance sheet movement on daily basis. Bank also monitors the market information of the country and global market. Bank has an Asset Liability Committee (ALCO).</p> <p>ALCO is a senior management level committee responsible for supervision and management of liquidity and other risks using different monitoring tools. They monitor the limit for indicators set by Bangladesh Bank as well as Bank's Board.</p> <p>Key elements of an effective liquidity risk management process include an efficient MIS to measure, monitor and control existing as well as future liquidity risks and reporting them to senior management and the Board. Bank is therefore working for continuous improvement of MIS.</p>																
<p>&gt; Policies and processes for mitigating liquidity risk</p>	<p>Bank has set of policies duly approved by the Board for mitigating liquidity risk. These policies are supported by effective procedures to measure, achieve and maintain liquidity. The ALCO recommends the policies for liquidity risk which is reviewed and approved by the Board.</p> <p>Operating liquidity is managed by the Bank for day to day fund requirements. And for managing the crisis period Bank follows the CFP approved by the Board.</p> <p>For regulatory purposes the Bank maintains specific amount of assets classed as "liquid", based on its liabilities. In addition, the Bank has to maintain excess liquid assets as per CFP.</p>																
<p><b>(b)</b></p> <p>Liquidity Coverage Ratio</p> <p>Net Stable Funding Ratio (NSFR)</p> <p>Stock of high quality liquid assets</p> <p>Total net cash outflows over the next 30 calendar days</p> <p>Available amount of stable funding</p> <p>Required amount of stable funding</p>	<table border="1"> <thead> <tr> <th colspan="2" style="background-color: #e91e63; color: white;">BDT/Crore</th> </tr> <tr> <th colspan="2" style="background-color: #e91e63; color: white;">31.12.2025</th> </tr> </thead> <tbody> <tr> <td>Liquidity Coverage Ratio</td> <td style="text-align: right;">20.97%</td> </tr> <tr> <td>Net Stable Funding Ratio (NSFR)</td> <td style="text-align: right;">79.61%</td> </tr> <tr> <td>Stock of high quality liquid assets</td> <td style="text-align: right;">1,296.73</td> </tr> <tr> <td>Total net cash outflows over the next 30 calendar days</td> <td style="text-align: right;">6,183.90</td> </tr> <tr> <td>Available amount of stable funding</td> <td style="text-align: right;">28,881.71</td> </tr> <tr> <td>Required amount of stable funding</td> <td style="text-align: right;">36,280.92</td> </tr> </tbody> </table>	BDT/Crore		31.12.2025		Liquidity Coverage Ratio	20.97%	Net Stable Funding Ratio (NSFR)	79.61%	Stock of high quality liquid assets	1,296.73	Total net cash outflows over the next 30 calendar days	6,183.90	Available amount of stable funding	28,881.71	Required amount of stable funding	36,280.92
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**J) Leverage Ratio**

**Qualitative Disclosure**

<p>(a) &gt; Views of BOD on system to reduce excessive leverage</p>	<p>For reducing the leverage up to an optimum level, the Board of Directors of the Bank always keen to focus on the capital strength and the quality of the assets. Board is always concern to maximise the core capital portion and keep the growth of on and off balance sheet exposures at a favourable level. Key initiatives of the Board:</p> <ul style="list-style-type: none"> <li>• Emphasised to keep LD ratio at the optimal level/budgeted level</li> <li>• Stressed to keep the interest rate spread at the optimal level for ensuring the profitability of the Bank</li> <li>• Market competitive Cost of Fund must be maintained</li> <li>• Non-funded business i.e. import, export and bank guarantee to be expedited as per budget</li> <li>• Operational expenses must be reduced at rational level</li> <li>• Decentralisation of portfolio in SME and retail business</li> <li>• Special Mentioned Account (SMA) and classified loans are to be closely monitored for ensuring asset quality, and</li> <li>• Recovery cell must ensure the monitoring of risk assets frequently to maintain the asset quality.</li> </ul>
<p>&gt; Policies and processes for managing excessive on and off-balance sheet leverage</p>	<p>Primary principle of the Board is to enhance the core capital of the Bank. To keep the leverage at a reduced level, Board emphasized Management to build strong internal control system specifically in the risk points by putting dual control in each phase. Apart from this, by the instruction of the Board, Management formed different Committees to work under specific Terms of Reference (ToR) and to report to the Board. All these above measures as a whole, helps the Management to keep the exposures at sound level.</p>
<p>&gt; Approach for calculating exposure</p>	<p>The exposure calculation for the leverage ratio is generally followed the accounting measure of exposure. In order to measure the exposure consistently with financial accounts, the following is applied by the bank:</p> <ol style="list-style-type: none"> <li>i. On balance sheet and non-derivative exposures are net of specific provisions and valuation adjustments (e.g. surplus/deficit on Available for sale (AFS)/Held-for-trading (HFT) positions).</li> <li>ii. Physical or financial collateral, guarantee or credit risk mitigation purchased is not allowed to reduce on-balance sheet exposure.</li> <li>iii. Netting of loans and deposits is not allowed.</li> </ol> <p><b><u>On Balance Sheet Items</u></b></p> <p>Bank included items using their accounting balance sheet for the purposes of the leverage ratio. In addition, the exposure measure is included the following treatments for Securities Financing Transactions (e.g. repo, reverse repo etc.)</p> <p><b><u>Repurchase agreements and securities financing:</u></b></p> <p>Securities Financing Transactions (SFT) are a form of secured funding and therefore an important source of balance sheet leverage that included in the leverage ratio. Therefore Banks calculate SFT for the purposes of leverage ratio by applying:</p> <ul style="list-style-type: none"> <li>• The accounting measure of exposure; and</li> <li>• Without netting various long and short positions with the same counterparty</li> </ul>

<b>Off Balance Sheet Items</b>			
Bank calculates the Off-Balance Sheet (OBS) items specified in Risk based Capital Adequacy Guidelines issued by Bangladesh Bank vide BRPD circular no. 18 dated 21 December 2014. OBS exposures calculation is given below for considering Leverage Ratio of the Bank:			
Exposures Types	CCF	Notional amount	Exposure
		BDT/Crore	BDT/Crore
Direct credit substitutes	100%	400	400
Performance related contingencies	50%	1,419	710
Short-term self-liquidating trade letters of credit	20%	518	104
Lending of securities or posting of securities as collateral	100%	-	-
Other commitments with certain drawdown	100%	-	-
Commitments with original maturity of one year or less	20%	667	133
Commitments with original maturity of over one year	50%	3.35	2
Other commitments that can be unconditionally cancelled by any time	0%	201	-
Market related Off-Balance sheet exposure	1%	350	4
<b>Total</b>		<b>3,557</b>	<b>1,351</b>
<b>(b)</b>		<b>BDT/Crore</b>	
		<b>31.12.2025</b>	
<b>Leverage Ratio</b>		<b>-6.95%</b>	
On balance sheet exposure		40,423	
Off balance sheet exposure		1,371	
Total deduction from On and Off-Balance Sheet Exposure		162	
<b>Total exposure</b>		<b>41,632</b>	

K)

## Remuneration

### Qualitative Disclosure

<b>(a) Information relating to the bodies that oversees remuneration.</b>	
> Name of the bodies that oversees remuneration	The primary body that currently oversees remuneration practices includes: In charge of remuneration & payroll, Head of HR, and Managing Director of the Bank.
> Name, composition and mandate of the main body overseeing remuneration.	Board of Directors of the bank is the main body which approves the remuneration proposals/changes as when needed based on the recommendation of the primary body
> External consultants whose advice has been sought, the body by which they were commissioned, and in what areas of the remuneration process.	Periodically services of external consultants are sought in the process of remuneration update/survey in every 2/3 years to ensure competitive effectiveness of remuneration structure. Survey focuses on gross remuneration package in each job grade i.e. minimum, mid point and maximum in the given scale. Gross salary includes different elements like Basic pay and other admissible emoluments.

<p>&gt; A description of the scope of the bank's remuneration policy (e.g. by regions, business lines), including the extent to which it is applicable to foreign subsidiaries and branches.</p>	<p>Key objective of the remuneration policy is to offer competitive remuneration package to employees in each job grade commensurate with job responsibilities irrespective of any location/region. It is done through periodical remuneration survey with local comparators engaging consultant. Similarly, for foreign subsidiaries, it is done in context of specific country remuneration market status to remain competitive in the foreign market that ensures attracting and retention of the best performers.</p>
<p>&gt; A description of the types of employees considered as material risk takers and as senior managers, including the number of employees in each group.</p>	<p>Divisional Heads, Departmental Heads, Senior Members of Management, Head of Branches/Business Units supported by SMT are the material risk takers in business.</p>
<p><b>(b) Information relating to the design and structure of remuneration processes.</b></p>	
<p>&gt; An overview of the key features and objectives of remuneration policy.</p>	<p>A scale of salary structure with a minimum – mid point and maximum package for each job grade is available The package includes: Basic pay, Housing, Medical, conveyance (when car is not allowed), Utilities, Maintenance, Leave fare assistance, Personal pay (in appropriate cases) etc.</p> <p>Salary progression in the form of annual merit pay linked to individual performance within the scale etc. Service benefits like Provident Fund, Gratuity, Group term insurance, festival bonus, car facilities and related cost as per bank's service rules are components of total compensation.</p> <p>Objective of remuneration policy is to pay competitively within industry norms in order to attract and retain good employees, Pay for performance link to merit measured in terms of delivery of set KPI annually (annual merit pay)</p> <p>Bank's service rules stands as a guide besides instructions and guidance from the Board from time to time</p>
<p>&gt; Whether the remuneration committee reviewed the firm's remuneration policy during the past year, and if so, an overview of any changes that were made.</p>	<p>Remuneration structure is updated periodically usually in an interval of 2/3 years to remain competitive in the market with the approval of the Board of Directors of the Bank. No major change made in the recent past.</p>
<p>&gt; A discussion of how the bank ensures that risk and compliance employees are remunerated independently of the businesses they oversee.</p>	<p>Risks and compliance employees carry out their job independently as per terms of reference. In respect of remuneration, they are treated equally in line with other regular employees</p>
<p><b>(c) Description of the ways in which current and future risks are taken into account in the remuneration processes.</b></p>	
<p>&gt; An overview of the key risks that the bank takes into account when implementing remuneration measures.</p>	<p>The business risks including credit/default risk, compliance and reputational risk, financial and liquidity risk are considered while implementing remuneration measures for each employee/group of employees.</p>
<p>&gt; An overview of the nature and type of the key measures used to take account of these risks, including risks difficult to measure</p>	<p>Different set of measures are in practice based on nature of business lines/segments etc. these measures are primarily focused on the business targets/goals set for each area of operation, branch vis-à-vis actual results achieved as of the reporting date. The most important tools and indicators used for measuring the risks are asset quality (NPL ratio), LD ratio, Net Interest Margin (NIM), provision coverage ratio, cost income ratio, cost of fund, growth of net profit as well as non-financial indicators i.e. compliance status with regulatory norms/ instructions, service delivery etc. are brought to all concerned of the bank from time to time.</p>

	> A discussion of the ways in which these measures affect remuneration.	Individual employee's performance standards are set in term of financial and non-financial indicators (KPI) early each year which are expected to be delivered by them individually. Performance evaluation at the end of year results in variation in performance outcome (KPI fully achieved, partially achieved and not achieved) leading to variation in performance reward (annual merit pay) thus affects in remuneration.
	> A discussion of how the nature and type of these measures has changed over the past year and reasons for the change, as well as the impact of changes on remuneration.	Based on differentiating performance outcome employees are rewarded annually. Differentiating reward i.e. good, better and best impact on competitive motivation at work as usual. No material change in remuneration package.
<b>(d)</b>	<b>Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.</b>	
	> An overview of main performance metrics for bank, top-level business lines and individuals.	Performance matrix in terms of broad KPI is set by the Board for the Management covering business lines/different segments of businesses each year. The Management in turn develops strategies and set performance KPI for individual employees across functions/business to activate and achieve the set targets/ KPI in delivering business results. The most common KPIs are loan deposit ratio, cost of fund, cost income ratio, yield on loan, quality of asset, profit target, provision coverage ration, capital to risk weighted ratio, ROE, ROA, Liquidity position, maintenance of CRR and SLR etc. beside non-financial KPI.
	> A discussion of how amounts of individual remuneration are linked to bank-wide and individual performance.	Annual merit pay i.e. merit increment of employees are linked to performance outcome based on individual performance criteria (KPI). Merit increase is also liked to other elements of remuneration package, so aggregate of all employees has reasonable impact on the remuneration package and not insignificant.
	> A discussion of the measures the bank will in general implement to adjust remuneration in the event that performance metrics are weak	No documented criteria as such is available to adjust remuneration of employees in the event of weak business performance matrix. If profit target is not met in a given year, generally annual merit increment is lower.
<b>(e)</b>	<b>Description of the ways in which the bank seek to adjust remuneration to take account of longer-term performance.</b>	
	> A discussion of the bank's policy on deferral and vesting of variable remuneration and, if the fraction of variable remuneration that is deferred differs across employees or groups of employees, a description of the factors that determine the fraction and their relative importance.	The concept of variable remuneration or for that matter deferred payment system is not in practice. A share of profit in the form of incentive bonus is allowed to employees as approved by the board when profit target is favourably met.
	> A discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and (if permitted by national law) after vesting through claw back arrangements.	Not applicable

<b>(f)</b>	<b>Description of the different forms of variable remuneration that the bank utilises and the rationale for using these different forms.</b>	
	> An overview of the forms of variable remuneration offered (i.e. cash, shares and share-linked instruments and other forms	Not applicable
	> A discussion of the use of the different forms of variable remuneration and, if the mix of different forms of variable remuneration differs across employees or groups of employees), a description the factors that determine the mix and their relative importance.	Not applicable

**Qualitative Disclosure**

<b>(g)</b>	<b>Number of meetings held by the main body overseeing remuneration during the financial year and remuneration paid to its member.</b>	The main body that oversees remunerations organizes meeting as & when needed to discuss issues arising in the process of administration.
	> Number of employees having received a variable remuneration award during the financial year.	Not applicable (Variable remuneration practice is not available)
	> Number and total amount of guaranteed bonuses awarded during the financial year.	Bank has disbursed 02 (two) festival bonus among the employees amounting to Taka 192,384,840 during the year 2025.
	> Number and total amount of sign-on awards made during the financial year.	Not applicable
	> Number and total amount of severance payments made during the financial year	None during the financial year
	> Total amount of outstanding deferred remuneration, split into cash, shares and share-linked instruments and other forms.	Not applicable
	> Total amount of deferred remuneration paid out in the financial year.	Not applicable
<b>(h)</b>	<b>Breakdown of amount of remuneration awards for the financial year to show:</b>	
	> Fixed and variable	BDT 341.58 crore (Fixed including annual merit pay)
	> Deferred and non-deferred.	Not applicable
	> Different forms used (cash, shares and share linked instruments, other forms).	Not applicable
Quantitative information about employees' exposure to implicit and explicit adjustments of deferred remuneration and retained remuneration		
<b>i)</b>	> Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/or implicit adjustments.	Not applicable
	> Total amount of reductions during the financial year due to ex post explicit adjustments.	Not applicable
	> Total amount of reductions during the financial year due to ex post implicit adjustments.	Not applicable

**AB Bank PLC.**  
**Mumbai Branch**  
**Balance Sheet**

As at 31 December 2025

	<b>31.12.2025</b>	<b>31.12.2024</b>
	<b>INR</b>	<b>INR</b>
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	<b>55,659,462</b>	<b>92,227,612</b>
In hand (including foreign currencies)	3,197,797	3,451,186
Balance with Reserve Bank India (including foreign currencies)	52,461,665	88,776,426
<b>Balance with other banks and financial institutions</b>	<b>2,394,571,347</b>	<b>1,086,383,423</b>
In India	199,771,023	37,215,957
Outside India	2,194,800,324	1,049,167,466
<b>Money at call and on short notice</b>	<b>430,100,000</b>	<b>530,000,000</b>
<b>Investments</b>	<b>1,402,250,132</b>	<b>1,410,363,093</b>
Government	1,402,250,132	1,410,363,093
<b>Loans and advances</b>	<b>571,124,404</b>	<b>682,563,125</b>
Loans, cash credits, overdrafts, etc.	44,450,463	56,114,953
Bills purchased and discounted	526,673,941	626,448,171
<b>Fixed assets including premises, furniture and fixtures</b>	<b>27,355,764</b>	<b>23,167,359</b>
<b>Other assets</b>	<b>333,388,607</b>	<b>382,155,497</b>
<b>Total Assets</b>	<b>5,214,449,715</b>	<b>4,206,860,108</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
<b>Borrowings from other banks, FIs and agents</b>	-	-
<b>Deposits and other accounts</b>	<b>2,750,507,606</b>	<b>1,714,477,214</b>
Current deposits	2,709,475,951	1,662,309,075
Demand deposits	8,671	8,670
Bills payable	180,396	239,209
Savings deposits	12,193,077	8,139,352
Fixed deposits	28,649,511	43,780,908
<b>Other liabilities</b>	<b>281,662,199</b>	<b>308,877,120</b>
<b>Total Liabilities</b>	<b>3,032,169,806</b>	<b>2,023,354,334</b>
<b>Capital/Shareholders' Equity</b>		
<b>Total Shareholders' Equity</b>	<b>2,182,279,908</b>	<b>2,183,505,774</b>
Paid-up capital	1,573,345,102	1,573,345,102
Statutory reserve	439,374,597	385,960,078
Other reserve	1,028,241	9,937,862
Retained earnings	168,531,969	214,262,731
<b>Total Liabilities and Shareholders' Equity</b>	<b>5,214,449,714</b>	<b>4,206,860,108</b>
<b>Off-Balance Sheet Items</b>		
<b>Contingent liabilities</b>	<b>2,798,039,083</b>	<b>4,850,915,837</b>
Acceptances and endorsements	110,179,740	17,100,455
Letters of guarantee	35,521,836	16,695,814
Bills for collection	2,652,337,508	4,817,119,568
<b>Other commitments</b>	-	-
<b>Total</b>	<b>2,798,039,083</b>	<b>4,850,915,837</b>

**AB Bank PLC.**  
**Mumbai Branch**  
**Profit and Loss Account**  
For the year ended 31 December 2025

**Annexure-E-1**

	<b>2025</b>	<b>2024</b>
	<b>INR</b>	<b>INR</b>
<b>Operating Income</b>		
Interest income	130,547,925	149,648,535
Interest paid on deposits and borrowings, etc.	(6,179,972)	(7,250,292)
<b>Net interest income</b>	<b>124,367,953</b>	<b>142,398,243</b>
Investment income	119,537,963	79,743,872
Commission, exchange and brokerage	323,632,176	299,303,983
Other operating income	774,418	651,526
	<b>443,944,558</b>	<b>379,699,382</b>
<b>Total operating income (a)</b>	<b>568,312,511</b>	<b>522,097,625</b>
<b>Operating Expenses</b>		
Salary and allowances	22,932,787	19,071,309
Rent, taxes, insurance, electricity, etc.	21,032,972	21,405,194
Postage, stamps, telecommunication, etc.	5,845,203	5,012,210
Stationery, printing, advertisement, etc.	793,006	845,619
Auditors' fees	731,050	654,200
Depreciation and repairs of Bank's assets	9,848,914	3,504,446
Other expenses	165,414,962	131,584,773
<b>Total operating expenses (b)</b>	<b>226,598,894</b>	<b>182,077,750</b>
<b>Profit before provision (c = a-b)</b>	<b>341,713,617</b>	<b>340,019,874</b>
Provision against loans and advances	-	(600,000)
Provision for investments	13,611,102	4,099,688
Other provisions	44,146,000	(108,307)
<b>Total provision (d)</b>	<b>57,757,102</b>	<b>3,391,381</b>
<b>Profit before taxation (c-d)</b>	<b>283,956,515</b>	<b>336,628,493</b>
<b>Provision for taxation</b>	<b>131,673,980</b>	<b>134,420,968</b>
Current tax	130,578,268	134,226,626
Deferred tax	1,095,712	194,342
<b>Net profit after taxation (PAT)</b>	<b>152,282,534</b>	<b>202,207,525</b>

**AB Bank PLC.**  
**Islamic Banking (IB) Division**  
**Balance Sheet**

**Annexure-F**

As at 31 December 2025

	<b>31.12.2025</b>	<b>31.12.2024</b>
	<b>Taka</b>	<b>Taka</b>
<b><u>PROPERTY AND ASSETS</u></b>		
<b>Cash in hand</b>	<b>282,731,928</b>	<b>243,442,690</b>
Cash in Hand (Including foreign currencies)	3,479,280	3,092,233
Balance with Bangladesh Bank and its Agent Banks (Incl. FC)	279,252,648	240,350,457
<b>Balance with Other Banks and Financial Institutions</b>	<b>127,921,203</b>	<b>127,954,881</b>
In Bangladesh	127,921,203	127,954,881
<b>Investment in shares &amp; other financial institutions</b>	<b>720,680,000</b>	<b>787,630,000</b>
Government (BGIB For SLR)	720,680,000	787,630,000
<b>Investments</b>	<b>7,048,576,587</b>	<b>6,900,961,509</b>
<b>Fixed Assets</b>	<b>10,704,601</b>	<b>12,687,194</b>
<b>Other Assets</b>	<b>115,316,705</b>	<b>113,973,763</b>
	<b>8,305,931,024</b>	<b>8,186,650,038</b>
<b><u>LIABILITIES AND CAPITAL</u></b>		
<b>Liabilities</b>		
<b>Placement from Banks (BGIB)&amp; Other Financial Institutions</b>	<b>657,726,849</b>	<b>758,441,944</b>
<b>Deposits and Other Accounts</b>	<b>6,787,618,510</b>	<b>6,141,724,575</b>
Mudaraba Savings Deposits	294,654,711	244,670,939
Mudaraba Term Deposits	4,804,783,465	4,400,541,786
Other Mudaraba Deposits	1,628,764,161	1,429,157,283
Al-Wadeeah Current and Other Deposit Accounts	48,281,514	56,219,910
Bills Payable	11,134,658	11,134,658
<b>Other Liabilities</b>	<b>2,555,090,836</b>	<b>320,300,670</b>
<b>ABBPLC General Account</b>	<b>(1,694,505,171)</b>	<b>966,182,848</b>
<b>Total Liabilities</b>	<b>8,305,931,024</b>	<b>8,186,650,038</b>
<b>Off-Balance Sheet Items</b>		
<b>Contingent Liabilities</b>		
Letter of Guarantee	9,806,354	14,806,354
Irrevocable Letters of Credit	2,347,200	6,855,799
<b>Total</b>	<b>12,153,554</b>	<b>21,662,153</b>
<b>Other Commitments</b>	-	-
<b>Total Off-Balance Sheet items including Contingent Liabilities</b>	<b>12,153,554</b>	<b>21,662,153</b>

**AB Bank PLC.**  
**Islamic Banking (IB) Division**  
**Profit paid on deposits**

**Annexure-F-1**

	<b>2025</b>	<b>2024</b>
	<b>Taka</b>	<b>Taka</b>
Investment Income	(1,819,631,823)	192,453,783
Profit paid on Deposits	794,571,292	613,862,258
<b>Net Investment Income/(Loss)</b>	<b>(2,614,203,115)</b>	<b>(421,408,475)</b>
Income from Investments in Shares/Securities	38,201,061	17,586,602
Commission, Exchange and Brokerage	1,494,625	3,444,550
Other Operating Income	173,250	156,917
<b>Total Operating Income/(Loss)</b>	<b>(2,574,334,179)</b>	<b>(400,220,406)</b>
<b>Operating Expenses</b>		
Salaries and Allowances	44,736,716	25,066,314
Rent, Taxes, Insurance, Electricity etc.	3,865,727	1,051,083
Postage, Stamps, Telecommunication etc.	253,763	252,815
Stationeries, Printing and Advertisement etc.	418,684	823,441
Shariah Supervisory Committee's Fees & Expenses	151,000	237,300
Depreciation and repair to Bank's Assets	4,218,663	3,395,710
Other Expenses	9,176,675	9,822,978
<b>Total Operating Expenses</b>	<b>62,821,228</b>	<b>40,649,641</b>
<b>Operating Profit/(Loss)</b>	<b>(2,637,155,407)</b>	<b>(440,870,047)</b>

**Islamic Banking (IB) Division  
Profit and Loss Account**

For the year ended 31 December 2025

Profit and loss of Islamic Banking Operation is calculated annually as of the financial position of 31st December in every year. More than 65% of investment income is being distributed among the different types of Mudaraba depositors following the weightage system and the remaining portion is retained by the Bank as per pre-agreed ratio to meet administrative expenses. Provisional profit rates are applied to the different types of deposit accounts from time to time commensurate with weightage and considering the previous trend and the rates of other Islamic Banks in the Industry.

In the year 2025 final profit has been paid to the depositors as per following weightage and rates:

Types of Deposit	Weightage	Provisional Profit Rate	Final Rate
1. Mudaraba Savings Deposits	0.33	4	4
2. Mudaraba Savings Deposits (School Banking)	0.5	6	6
3. Mudaraba Specialized Savings Deposit (Amani/Ilham)	0.42	5	5
4. Mudaraba Special Notice Deposits	0.38	4.5	4.5
a. General			
b. Inter - Bank	0.28-0.45	3.25-5.25	3.25-5.25
5. Mudaraba Term Deposits (Core deposit)	0.25-1.00	3.00-12.00	3.00-12.00
24 Months			
12 Months	0.96-1.02	11.00-12.25	11.00-12.25
9 Months	1.00-1.04	12.00-12.50	12.00-12.50
6 Months	0.63-1.08	12.00-13.00	12.00-13.00
4 Months	1.00-1.04	12.00-13.00	12.00-13.00
3 Months	0.58-1.00	7.00-12.00	7.00-12.00
1 Month	0.96-1.00	11.50-12.00	11.50-12.00
6. Mudaraba Hajj Deposit Scheme	0.90-0.96	10.30-11.00	10.30-11.00
7. Mudaraba Pension Deposit Scheme	0.84	10	10
8. Mudaraba Monthly Profit Payment Scheme	0.58-1.08	7.00-13.00	7.00-13.00
9. Mudaraba Cash WAQF Deposit	0.68-1.00	8.25-12.00	8.25-12.00

A competent Shari'ah Supervisory Committee (SSC) consisting of Islamic scholars, Ulema and Fuqaha headed by Dr. Hafiz Muztaba Riza Ahmed, a prominent Islamic scholar. The members of Shari'ah Supervisory Committee guides the overall Islamic Banking Operations and ensures compliance. During the year 2025, SSC conducted 03 (Three) number of meetings to review different issues related to Shari'ah. The Committee also reviewed the branch operations through Audit reports submitted by Shari'ah Auditors.

**Independent Auditor's Report**  
**To the Shareholders of AB Bank PLC. (Custodian wing)**  
Report on the Audit of the Financial Statements

**Opinion**

We have audited the financial statements of AB Bank PLC. (Custodian Wing), which comprise the Statement of Financial Position (balance sheet) as at December 31, 2025, and the Statement of Profit or Loss and Other Comprehensive Income (profit and loss account) for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the AB Bank PLC. (Custodian wing) as at December 31, 2025, and of its financial performance and for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and SEC (Security Custodial Service) Rules 2003 as explained in note # 3.

**Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the AB Bank PLC. (Custodian Wing) in accordance with ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Other Information**

Management is responsible for the other information. The other information comprises all of the information included in the Annual Report other than the financial statements and our auditor's report thereon. The Annual Report of AB Bank PLC., which includes the report of AB Bank PLC. (Custodian Wing) is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

**Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, the Securities and Exchange Commission (Securities Custodial Service) Rules, 2003, Depository (User) Regulations, 2003 and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the AB Bank PLC. (Custodian Wing)'s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the AB Bank PLC. (Custodian Wing) or to cease operations or has no realistic alternative but to do so.

Those charged with the governance are responsible for overseeing the AB Bank PLC. (Custodian Wing)'s financial reporting process.

## Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

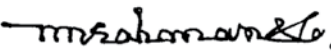
As part of an audit in accordance with ISAs, we exercise professional judgments and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of AB Bank PLC. (Custodian Wing)'s internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the AB Bank PLC. (Custodian Wing)'s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the AB Bank PLC. (Custodian Wing)'s Internal Control.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Name of Firm: **M M Rahman & Co.**  
Chartered Accountants

Signature of the Auditor   
**Syed Mahmud Ahmad FCA**

Name of the Auditor Senior Partner

Enrolment No. 586

**Firm's FRC Enlistment No.:** **CAF-001-144**

Dhaka, Date: 30-04-2026

## Annexure- H

**AB Bank PLC.**  
**Custodian Wing**  
**Balance Sheet**

As at 31 December 2025

	31.12.2025	31.12.2024
	Taka	Taka
<b>ASSETS</b>		
<b>Non-Current Assets</b>		
Property, Plant and Equipment	-	-
<b>Total Non Current Assets</b>	-	-
<b>Current Assets</b>		
Accounts Receivables	12,494,889	12,494,889
<b>Total Current Assets</b>	<b>12,590,889</b>	<b>12,494,889</b>
<b>Total Assets</b>	<b>12,590,889</b>	<b>12,494,889</b>
<b>LIABILITIES</b>		
<b>Non-Current Liabilities</b>	-	-
<b>Current Liabilities</b>		
Payable to AB Bank	5,448,806	5,352,806
Accounts Payable	7,092,083	7,092,083
Provision for Audit Fees	50,000	50,000
<b>Total Current Liabilities</b>	<b>12,590,889</b>	<b>12,494,889</b>
<b>Total Liabilities</b>	<b>12,590,889</b>	<b>12,494,889</b>

## Annexure- H-1

**AB Bank PLC.**  
**Custodian Wing**  
**Profit and Loss Account**

For the year ended 31 December 2025

	2025	2024
	Taka	Taka
<b>Operating Income</b>		
Commission, exchange and brokerage	46,550	622,609
<b>Total Operating Income</b>	<b>46,550</b>	<b>622,609</b>
<b>Operating Expenses</b>		
Salaries & Allowances	3,321,456	-
Rent, taxes and insurance	165,000	115,000
Postage, Stamp, Telecommunication, etc.	35,000	-
Auditor's fees	57,500	57,500
Other expenses	200,388	54,124
<b>Total operating expenses</b>	<b>3,779,344</b>	<b>226,624</b>
<b>Operating Profit/(Loss)</b>	<b>(3,732,793)</b>	<b>395,985</b>

**AB Bank PLC.**  
**Off-Shore Banking Unit (OBU)**  
**Balance Sheet**

**Annexure-I**

As at 31 December 2025

	31.12.2025	31.12.2025	31.12.2024	31.12.2024
	Taka	USD	Taka	USD
<b>PROPERTY AND ASSETS</b>				
<b>Cash</b>	-	-	-	-
<b>Balance with Other Banks and Fis'</b>	<b>52,820,033</b>	<b>432,066</b>	<b>45,780,344</b>	<b>383,099</b>
In Bangladesh	-	-	105,171	880
Outside Bangladesh	52,820,033	432,066	45,675,173	382,219
<b>Money at call and on short notice (Placement)</b>	<b>1,112,475,000</b>	<b>9,100,000</b>	<b>1,090,437,500</b>	<b>9,125,000</b>
<b>Investment</b>	<b>2,361,263,640</b>	<b>19,315,040</b>	<b>2,308,147,280</b>	<b>19,315,040</b>
<b>Loans and Advances:</b>	<b>8,764,486,299</b>	<b>71,693,139</b>	<b>8,605,052,873</b>	<b>72,008,807</b>
Loans & Advances - Regular	3,864,068,419	31,607,922	4,021,636,079	33,653,857
Loans & Advances - Classified	4,900,417,880	40,085,218	4,583,416,794	38,354,950
<b>Premises and Fixed Assets (WDV)</b>	-	-	-	-
<b>Other Assets:</b>	<b>4,127,057</b>	<b>33,759</b>	<b>8,333,635</b>	<b>69,738</b>
Accrued Interest	3,074,521	25,149	7,383,506	61,787
Pre-paid Advances	1,052,536	8,610	950,129	7,951
<b>Total Assets</b>	<b>12,295,172,029</b>	<b>100,574,004</b>	<b>12,057,751,631</b>	<b>100,901,683</b>
<b>LIABILITIES AND CAPITAL</b>				
<b>Liabilities</b>				
<b>Borrowing from Bank &amp; Fis'</b>	<b>11,946,544,482</b>	<b>97,722,245</b>	<b>11,788,025,610</b>	<b>98,644,561</b>
In Bangladesh	11,946,544,482	97,722,245	11,788,025,610	98,644,561
Outside Bangladesh	-	-	-	-
<b>Deposits and Other Accounts</b>	<b>19,248,489</b>	<b>157,452</b>	<b>20,023,304</b>	<b>167,559</b>
Demand Deposits	16,280,243	133,172	17,118,885	143,254
Demand Deposits - Others	2,968,246	24,280	2,904,419	24,305
<b>Other Liabilities</b>	<b>486,454,984</b>	<b>3,979,182</b>	<b>268,745,497</b>	<b>2,248,917</b>
<b>Total Liabilities</b>	<b>12,452,247,954</b>	<b>101,858,879</b>	<b>12,076,794,410</b>	<b>101,061,037</b>
<b>Capital and Shareholders' Equity</b>				
Profit/(Loss)	(157,075,925)	(1,284,875)	(19,042,779)	(159,354)
<b>Total Shareholders' Equity</b>	<b>(157,075,925)</b>	<b>(1,284,875)</b>	<b>(19,042,779)</b>	<b>(159,354)</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>12,295,172,029</b>	<b>100,574,004</b>	<b>12,057,751,631</b>	<b>100,901,683</b>

**Off-Shore Banking Unit (OBU)**  
**Profit and Loss Account**

**Annexure-I-1**

For the year ended 31 December 2025

	2025	2025	2024	2024
	Taka	USD	Taka	USD
Interest income	71,777,672	595,169	233,273,314	2,007,513
Interest paid on deposits and borrowing etc.	39,910,223	330,929	23,206,413	202,527
<b>Net Interest income</b>	<b>31,867,449</b>	<b>264,240</b>	<b>210,066,901</b>	<b>1,804,986</b>
Commission, exchange and brokerage	230,033	1,907	(108,851)	(952)
<b>Total operating income</b>	<b>32,097,482</b>	<b>266,147</b>	<b>209,958,050</b>	<b>1,804,033</b>
Salaries and allowances	3,619,950	30,016	3,473,242	30,105
Rent, taxes, insurance, electricity etc.	14,440	120	19,381	166
Postage, stamps, telecommunication etc.	33,953	282	37,960	330
Stationeries, printing, advertisement etc.	10,264	85	29,282	258
Depreciation and repair of bank's assets	18,677	155	13,038	111
Other expenses	366,998	3,043	339,452	2,940
<b>Total operating expenses</b>	<b>4,064,282</b>	<b>33,700</b>	<b>3,912,355</b>	<b>33,910</b>
<b>Operating Profit</b>	<b>28,033,200</b>	<b>232,447</b>	<b>206,045,696</b>	<b>1,770,123</b>

**Myanmar Representative Office**  
**Statement of Receipts and Payments**

**Annexure-J**

For the year ended 31 December 2025

Receipts	Total			Payments	Total		
	USD	Kyats	BDT		USD	Kyats	BDT
Opening Balance	47,560	91,575	3,385,126	Other Fees and Taxes	-	-	-
Received during the Year	-	-	-	Other Allowances-Officers	-	-	-
				Internet	-	-	-
				Local Conveyance	-	-	-
				Electricity Bill	-	-	-
				Repair & Maintenance	-	-	-
				Mobile Bill	-	-	-
				Printing & Stationary	-	-	-
				Postage & Shipping	-	-	-
				Water and Sewerage	-	-	-
				Mis. Contract Service	-	-	-
				Office Rent	-	-	-
				Closing Balance	47,560	91,575	3,385,126
<b>Total</b>	<b>47,560</b>	<b>91,575</b>	<b>3,385,126</b>	<b>Total</b>	<b>47,560</b>	<b>91,575</b>	<b>3,385,126</b>

## **INDEPENDENT AUDITOR'S REPORT**

### **To the Shareholders of AB Investment Limited.**

Report on the Audit of the Financial Statements

#### **Opinion**

We have audited the financial statements of **AB Investment Limited**, which comprise the Statement of Financial Position as at December 31, 2025, the Statement of Profit or Loss and Other Comprehensive Income, the Statement of Cash Flow and the Statement of Changes in Equity for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Company as at December 31, 2025, and of its financial performance and its cash flows for the year then ended under the International Financial Reporting Standards (IFRSs).

#### **Basis for Opinion**

We conducted our audit under the International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report.

We are independent of the Company under the International Ethics Standards Board for Accountants Code of Ethics for Professional Accountants (IESBA Code), together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities under these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Key Audit Matters**

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

#### **Information Other than the Financial Statements and Auditor's Report thereon**

Management is responsible for the other information. The information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information, and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

#### **Responsibilities of Management and Those Charged with the Governance for the Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements under IFRSs and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the company's financial reporting process.

## **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but it is not a guarantee that an audit conducted under ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these financial statements.

As part of an audit under ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit to design audit procedures that are appropriate in the circumstances, but not to express an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

## **Report on Other Legal and Regulatory Requirements**

Under the Companies Act 1994, we also report the following:

- a) We have obtained all the information and explanation which, to the best of our knowledge and belief, were necessary for our audit and made due verification thereof;
- b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of those books; and
- c) The statement of financial position and the statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account.

Dated, Dhaka  
April 19, 2026



**Haider Ahmed Khan FCA**

Ahmed Khan & Co  
Chartered Accountants  
Modhumita Building (1st Floor)  
160 Motijheel C/A, Dhaka-1000, Bangladesh  
DVC-2604190576AS227990

**AB Investment Limited**  
**(A Subsidiary of AB Bank PLC.)**  
**Statement of Financial Position**  
As at 31 December 2025

**Annexure-K**

	<b>31.12.2025</b>	<b>31.12.2024</b>
	<b>Taka</b>	<b>Taka</b>
<b>ASSETS</b>		
<b>Non-current assets</b>	<b>471,990,670</b>	<b>485,525,450</b>
Property, Plant and Equipment	182,122,136	189,690,506
Investment Property	263,207,320	273,014,225
Deferred Tax Assets	26,661,214	22,820,719
<b>Current Assets</b>	<b>7,882,745,891</b>	<b>7,807,830,633</b>
Investment in shares	390,280,473	351,442,066
Loan to Clients & Others	7,304,081,039	6,688,742,956
Advances, Deposits and Prepayments	818,000	785,000
Receivable from Brokers	66,371,815	559,071,031
Advance Income Tax	66,118,610	135,718,887
Cash and Cash Equivalents	55,075,954	72,070,693
<b>TOTAL ASSETS</b>	<b>8,354,736,561</b>	<b>8,293,356,083</b>
<b>EQUITY AND LIABILITIES</b>		
<b>Equity</b>	<b>4,938,428,559</b>	<b>6,851,900,767</b>
Share Capital	6,456,899,810	6,456,899,810
Retained Earnings	(1,518,471,251)	395,000,957
<b>Liabilities</b>		
<b>Non-current liabilities</b>	<b>15,182,871</b>	<b>26,123,938</b>
Provident Fund and Gratuity Fund	15,182,871	26,123,938
<b>Current liabilities</b>	<b>3,401,125,132</b>	<b>1,415,331,379</b>
Borrowing from Banks	1,398,872,195	1,281,614,347
Liabilities for Expenses	433,465	427,534
Provision for Taxation	35,388,430	27,768,383
Provision for Diminution Value of Investment	1,939,842,526	76,825,699
Payable to Clients	26,588,516	28,695,416
<b>Total liabilities</b>	<b>3,416,308,003</b>	<b>1,441,455,317</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>8,354,736,561</b>	<b>8,293,356,083</b>

**Annexure-K-1**

**Statement of Profit or Loss and Other Comprehensive Income**

For the year ended 31 December 2025

	<b>2025</b>	<b>2024</b>
	<b>Taka</b>	<b>Taka</b>
<b>Operating Income</b>	<b>93,267,791</b>	<b>83,018,561</b>
Interest Income	27,921,645	98,386,566
Management Fee	2,620,335	2,960,623
Transaction/ Settlement Fee	9,933,275	9,086,085
Investment Income	43,538,016	(36,546,233)
Other Operating Income	138,000	15,000
Non-Operating Income	9,116,520	9,116,520
<b>Operating Expenses</b>	<b>64,632,952</b>	<b>64,214,637</b>
Salaries and Allowances	34,710,896	34,986,487
Audit and Consultancy Fees	371,350	308,100
Administrative Expenses	29,373,411	28,733,703
Financial Expenses	177,295	186,347
<b>Profit before Provision and Tax</b>	<b>28,634,839</b>	<b>18,803,924</b>
Provision for Margin Loans	1,863,016,827	-
Provision for Investment	-	-
<b>Net Profit before Tax for the year</b>	<b>(1,834,381,988)</b>	<b>18,803,924</b>
<b>Income Tax Expenses</b>	<b>79,090,220</b>	<b>18,682,641</b>
Current Tax	82,930,715	4,894,875
Deferred Tax	(3,840,495)	13,787,767
<b>Net Profit after Tax for the year</b>	<b>(1,913,472,208)</b>	<b>121,283</b>
Other Comprehensive Income	-	-
<b>Total Comprehensive Income</b>	<b>(1,913,472,208)</b>	<b>121,283</b>
<b>Earnings Per Share (EPS)</b>	<b>(2.96)</b>	<b>0.0002</b>

**Independent Auditor's Report**  
**To the Shareholders AB Securities Limited**  
Report on the Audit of the Financial Statements.

**Opinion**

We have audited the financial statements of "AB Securities Limited." Which comprise the financial position as at 31 December 2025, statement of Comprehensive Income, statement of Changes in equity and Statements of Cash flows for the period then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give true and fair view of the financial position of the company as at 31 December, 2025 and of its financial performance and its cash flows for the year ended in accordance with International Financial Reporting Standards (IFRSs), the companies Act 1994 and Bangladesh Security Exchange Commission Ordinance 1969, Bangladesh Security Exchange Commission Rules-2020 and other applicable laws and regulations.

**Basis for Opinion**

We conducted our audit in accordance with international Standards on Auditing (ISAs) our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these ethical requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Reporting on other information**

Management is responsible for the other information. The other information comprises all the information in the Annual Report other than the financial Statements and our auditor's report thereon. The Annual Report expected to be made available to us after the auditor's report.

Our Opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in the financial statements of our knowledge obtained in the audit otherwise appears to be materially misstated.

**Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls.**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, the Companies Act 1994 and Bangladesh Security Exchange Commission Ordinance 1969, Bangladesh Security Exchange Commission Rules-2020 and other applicable laws and regulation and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

**Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that include our

opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.
- The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentation, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists.
- We are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial statement's information of the entities or business activities within the Company to express an opinion on the financial statements.
- We are responsible for the direction, supervision, and performance of the Company audit. We remain solely responsible for our audit opinion.
- We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
- We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and the communicated with them relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
- From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements In accordance with International Financial Reporting Standards (IFRS) the Companies Act 1994 and Bangladesh Security Exchange Commission Ordinance 1969, Bangladesh Security Exchange Commission Rules-2020 and other applicable laws and regulations and other applicable Laws, Rules and Regulations issued by the appropriate authority, we also report the following:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- In our opinion, proper books of accounts as required by law have been kept by the Company so far as it appeared from our examination of these books;
- The financial statements dealt with by the report are in agreement with the books of account.



Dated: Dhaka  
20 April 2026

AUGUSTINE DIPAK KARMAKAR, FCA(989)  
SHAFIQ MIZAN RAHMAN & AUGUSTINE  
CHARTERED ACCOUNTANTS  
DVC:2604200989AS861943

**AB Securities Limited**  
**Statement of Financial Position**  
As at 31 December 2025

**Annexure-L**

	<b>31.12.2025</b>	<b>31.12.2024</b>
	<b>Taka</b>	<b>Taka</b>
<b>ASSETS</b>		
<b>Non-Current Assets</b>		
Property, Plant and Equipment	9,201,288	10,075,524
Right- of- Use Assets	2,072,149	6,629,229
Deferred Tax Assets	9,190,775	4,186,793
Investments in Un-quoted Shares	119,474,275	89,474,275
<b>Total Non-Current Assets</b>	<b>139,938,487</b>	<b>110,365,821</b>
<b>Current Assets</b>		
Investments in Securities	136,421,448	107,496,771
Cash and Cash Equivalents	413,466,900	347,010,618
Advance, Deposit & Prepayments	2,482,660	2,971,005
Advance Income Tax	117,293,684	94,293,447
Account Receivables	1,425,570	15,218,451
Loans & Advance	819,278,557	804,718,273
<b>Total Current Assets</b>	<b>1,490,368,818</b>	<b>1,371,708,565</b>
<b>Total Assets</b>	<b>1,630,307,305</b>	<b>1,482,074,386</b>
<b>EQUITY AND LIABILITIES</b>		
<b>Equity</b>		
Share Capital	272,041,880	272,041,880
Revaluation Reserve	76,518,265	76,518,265
Retained Earnings	81,765,067	167,345,774
Capital reserve	464,018	355,563
<b>Total Equity</b>	<b>430,789,230</b>	<b>516,261,482</b>
<b>Liabilities</b>		
<b>Non Current Liabilities</b>		
Liabilities for Other Finance	125,000,000	125,000,000
Provision for Gratuity	-	9,200,106
Provision for Provident Fund	-	16,046,103
Lease Liabilities	1,508,889	270,614
<b>Total Non Current Liabilities</b>	<b>126,508,889</b>	<b>150,516,823</b>
<b>Current Liabilities &amp; Provisions</b>		
Accounts Payable	333,661,247	234,685,588
Bank Overdraft	157,603,761	157,600,926
Liabilities for Expenses	3,969,379	3,631,361
Provision for Income Tax	158,416,115	129,680,529
Other Liabilities	418,401,537	284,190,954
Lease Liabilities- Short Term	957,147	5,506,723
<b>Total Current Liabilities</b>	<b>1,073,009,186</b>	<b>815,296,080</b>
<b>Total Equity and Liabilities</b>	<b>1,630,307,305</b>	<b>1,482,074,386</b>

**Statement of Profit or Loss and Other Comprehensive Income** **Annexure-L-1**  
For the Year Ended 31 December 2025

	<b>2025</b>	<b>2024</b>
	<b>Taka</b>	<b>Taka</b>
<b>Income</b>		
Brokerage Commission	43,713,299	51,802,324
Interest Income	73,550,083	48,783,993
Investment Income	2,679,860	21,440,155
Other Operating Income	323,507	10,743,499
<b>Total Income</b>	<b>120,266,749</b>	<b>132,769,972</b>
<b>Expenditure</b>		
Operating Expenses	65,623,748	57,001,791
Other Financial Expenses	794,797	1,562,314
Depreciation on Property, Plant & Equipment	9,158,909	7,842,515
<b>Total Expenditure</b>	<b>75,577,455</b>	<b>66,406,620</b>
<b>Profit before Provision and Tax</b>	<b>44,689,295</b>	<b>66,363,352</b>
<b>Provision</b>		
Provision for Diminution in Value of Investment and Loan	106,429,942	29,657,664
Capital Reserve	108,455	75,539
	<b>106,538,397</b>	<b>29,733,203</b>
<b>Profit before Tax for the year</b>	<b>(61,849,102)</b>	<b>36,630,149</b>
Income Tax Expenses	23,731,604	35,545,601
<b>Net Profit after tax for the Year</b>	<b>(85,580,707)</b>	<b>1,084,548</b>
Other Comprehensive Income	-	-
<b>Total Comprehensive Income</b>	<b>(85,580,707)</b>	<b>1,084,548</b>
<b>Earnings Per Share (EPS)</b>	<b>(3.15)</b>	<b>0.04</b>

**INDEPENDENT AUDITOR'S REPORT**  
**TO THE SHAREHOLDERS OF CASHLINK BANGLADESH LIMITED**  
REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS

**Opinion**

We have audited the Financial Statements of Cashlink Bangladesh Limited ("the Company"), which comprise the Statement of Financial Position as at 31 December 2025 and the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended and notes to the Financial Statements including a summary of significant accounting policies.

In our opinion, the accompanying Financial Statements give a true and fair view of the Financial Position of the Company as at 31 December 2025 and of its financial performance and its Cash Flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs), the Companies Act 1994 and other applicable laws and regulations.

**Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the company in accordance with the International Ethics Standards Board for Accountants Code of Ethics for Professional Accountants (IESBA Code) and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide basis for our opinion.

- Share money deposit lying without any adjustment is how far legal is in question.

**Responsibilities of management and those charged with governance for the financial statements**

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, managements is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

**Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We are also:

- Identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

#### **Report on Other Legal and Regulatory Requirements**

In accordance with the Companies Act 1994, we also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) In our opinion, proper books of account as required by law have been kept by the company so far as it appeared from our examination of those books;
- c) The company's financial position and statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flow dealt with by the report are in agreement with details furnished to us in statement form for audit purposes.

DVC: 2605020422AS475206

Dated: 02 May 2026

Place: Dhaka, Bangladesh



**Razzaque & Co**

Chartered Accountants

Enrollment Number: 422

**Cashlink Bangladesh Limited**  
**Statement of Financial Position**  
As at 31 December 2025

**Annexure-M**

	<b>31.12.2025</b>	<b>31.12.2024</b>
	<b>Taka</b>	<b>Taka</b>
<b>ASSETS</b>		
<b>A. Current Assets</b>		
Cash & Bank Balances	1,407,842	1,858,578
Investment in Fixed Deposit	54,785,000	50,285,000
Investment in Shares	1,000	1,000
Advance, Deposit & Prepayment	47,172,994	45,904,524
Other Receivable	547,850	502,850
	<b>103,914,686</b>	<b>98,551,952</b>
<b>Total Assets</b>	<b>103,914,686</b>	<b>98,551,952</b>
<b>EQUITY AND LIABILITIES</b>		
<b>B. Equity</b>		
Share Capital	238,000,000	238,000,000
Share Money Deposit	4,200,000	4,200,000
Retained Earnings	(150,707,042)	(154,590,856)
	<b>91,492,958</b>	<b>87,609,144</b>
<b>C. Liabilities</b>		
<b>Current Liabilities</b>		
Accrued Expenses	46,000	40,250
Provision for Taxation	12,375,728	10,902,557
	<b>12,421,728</b>	<b>10,942,807</b>
<b>Total Liabilities</b>	<b>12,421,728</b>	<b>10,942,807</b>
<b>Total Equity and Liabilities (B+C)</b>	<b>103,914,686</b>	<b>98,551,952</b>

**Annexure-M-1**

**Cashlink Bangladesh Limited**  
**Statement of Financial Position**  
For the year ended 31 December 2025

	<b>2025</b>	<b>2024</b>
	<b>Taka</b>	<b>Taka</b>
Revenue	-	-
Less: General and Administration Expenses	1,030,367	259,245
<b>Operating Loss</b>	<b>(1,030,367)</b>	<b>(259,245)</b>
Add: Other Income	6,387,351	5,417,581
<b>Profit Before Provision &amp; Tax</b>	<b>5,356,984</b>	<b>5,158,336</b>
Provision for taxation	1,473,171	-
<b>Net Profit After Tax</b>	<b>3,883,814</b>	<b>5,158,336</b>
Other Comprehensive Income	-	-
<b>Total Comprehensive Income</b>	<b>3,883,814</b>	<b>5,158,336</b>

**INDEPENDENT AUDITOR'S REPORT**  
**TO THE MEMBER OF AB INTERNATIONAL FINANCE LIMITED**  
(incorporated in Hong Kong with limited liability)

**Opinion**

We have audited the financial statements of AB International Finance Limited (the "Company") set out on pages 6 to 18, which comprise the statement of financial position as at 31 December 2025, and the statement of comprehensive income and retained earnings, the statement of change in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the financial position of the Company as at 31 December 2025, and of its financial performance and its cash flows for the year then ended in accordance with HKFRS for Private Entities Accounting Standards issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") and have been properly prepared in compliance with the Hong Kong Companies Ordinance.

**Basis for Opinion**

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSA") issued by the HKICPA. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the HKICPA's Code of Ethics for Professional Accountants ("the Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Other Information**

The directors of the Company are responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**Responsibilities of the Directors for the Financial Statements**

The directors of the Company are responsible for the preparation of the financial statements that give a true and fair view in accordance with HKFRS for Private Entities Accounting Standards issued by the HKICPA and the Hong Kong Companies Ordinance, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

The directors are responsible for overseeing the Company's financial reporting process.

**Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our

opinion solely to you, as a body, in accordance with section 405 of the Hong Kong Companies Ordinance, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSA's will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSA's, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



**Global Vision CPA Limited**

Certified Public Accountants

**Woo Yuen Fai**

Practising Certificate Number: P06337

**Hong Kong**

Date: 30 April 2026

**AB International Finance Limited**  
**Statement of Financial Position**  
As at 31 December 2025

**Annexure-N**

	<b>31.12.2025</b>	<b>31.12.2024</b>
	<b>HK\$</b>	<b>HK\$</b>
<b>NON-CURRENT ASSETS</b>		
Property, plant and equipment	55,278	44,366
<b>CURRENT ASSETS</b>		
Discounted bills receivable	106,716,579	95,041,420
Deposits, prepayments and other receivable	1,450,841	5,199,223
Tax refundable	-	839,628
Cash and bank balances	6,869,891	5,484,423
	<b>115,037,311</b>	<b>106,564,694</b>
<b>CURRENT LIABILITIES</b>		
Accrued liabilities and other payables	2,564,485	3,828,196
Deferred interest income	1,577,504	1,563,355
Provision for long service payments	442,682	435,815
Amount due to ultimate holding company	70,798,000	70,992,500
Income tax payable	325,358	-
	<b>75,708,029</b>	<b>76,819,866</b>
<b>NET CURRENT ASSETS</b>	<b>39,329,282</b>	<b>29,744,828</b>
<b>NET ASSETS</b>	<b>39,384,560</b>	<b>29,789,194</b>
<b>EQUITY</b>		
Share capital	1,000,000	1,000,000
Retained earnings	29,822,601	20,227,235
Proposed final dividend	1,000,000	1,000,000
Capital reserve	7,561,959	7,561,959
	<b>39,384,560</b>	<b>29,789,194</b>

**Annexure-N-1**

**AB International Finance Limited**  
**Statement of Comprehensive Income and Retained Earnings**

For the year ended 31 December 2025

	<b>2025</b>	<b>2024</b>
	<b>HK\$</b>	<b>HK\$</b>
Interest income	8,753,402	9,726,835
Interest expenses	(3,731,507)	(4,784,175)
<b>Net interest income</b>	<b>5,021,895</b>	<b>4,942,660</b>
Other income	12,823,669	11,049,446
Administrative expenses	(5,355,541)	(5,486,164)
<b>Profit before tax</b>	<b>12,490,023</b>	<b>10,505,942</b>
Income tax expense	(1,894,657)	(1,567,802)
<b>Profit for the year</b>	<b>10,595,366</b>	<b>8,938,140</b>
Retained earnings at the beginning of the year	20,227,235	12,289,095
Dividend	(1,000,000)	(1,000,000)
<b>Retained earnings at the end of the year</b>	<b>29,822,601</b>	<b>20,227,235</b>

## Annexure- O

**Arab Bangladesh Bank Foundation (ABBF)**  
**Statement of Financial Position**

As at 31 December 2025

	<b>31.12.2025</b>	<b>31.12.2024</b>
	<b>Taka</b>	<b>Taka</b>
<b>ASSETS</b>		
<b>Non Current Assets</b>	<b>13,544,492</b>	<b>35,830,528</b>
Property, Plant & Equipment	13,543,492	35,829,528
Investment at cost in equity share of ABIL	1,000	1,000
<b>Current Assets</b>	<b>608,931,204</b>	<b>566,016,347</b>
Loan to ABSL	125,000,000	125,000,000
Investment in FDR	146,686,993	133,596,572
Accounts Receivable	28,500,000	-
Advance Tax	53,753,921	49,814,103
Cash and Cash Equivalents	254,990,290	257,605,672
<b>TOTAL ASSETS</b>	<b>622,475,695</b>	<b>601,846,874</b>
<b>EQUITY AND LIABILITIES</b>		
<b>Shareholders' Equity</b>	<b>566,473,009</b>	<b>550,149,392</b>
Share Capital	20,000,000	20,000,000
Retained Earnings	546,473,009	530,149,392
<b>Non-Current Liabilities</b>	<b>-</b>	<b>-</b>
<b>Current Liabilities</b>	<b>56,002,685</b>	<b>51,697,481</b>
Provision for Income Tax	55,926,335	50,509,130
Provision for Expenses	76,350	188,350
Other Payables	-	1,000,000
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>622,475,695</b>	<b>601,846,874</b>

## Annexure -O-1

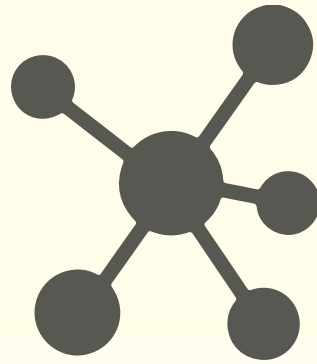
**Arab Bangladesh Bank Foundation (ABBF)**  
**Statement of Profit or Loss and Other Comprehensive Income**

For the year ended 31 December 2025

	<b>2025</b>	<b>2024</b>
	<b>Taka</b>	<b>Taka</b>
<b>Income</b>		
<b>Operating Income</b>	<b>32,950,940</b>	<b>29,648,159</b>
Interest Income	32,598,558	29,648,159
Rental Income	352,382	-
<b>Less : Operating &amp; Other Expenses</b>	<b>11,282,118</b>	<b>21,293,887</b>
Operating expenses	11,282,118	21,293,887
Other expenses	-	-
<b>Profit before Tax</b>	<b>21,668,822</b>	<b>8,354,273</b>
Less: Provision for Tax	5,417,205	2,088,568
<b>Profit carried forward</b>	<b>16,251,617</b>	<b>6,265,705</b>

## Name of the Directors and entities in which had interest as on December 31, 2025

Sl. No.	Name	Status	Name of Firms/Companies in which interested as proprietor/partner/director/managing agent/guarantor/employees etc.
1	Mr. Kaiser A. Chowdhury	Chairman	1. Nominated by Pacific Industries Limited
2	Mr. Feroz Ahmed	Vice Chairman	1. Hexagon Chemical Complex Limited; Director
			2. Elite Paint & Chemical Ind. Limited; Director
			3. Elite International Limited; Managing Director
			4. Ahmed Securities Services Limited; Managing Director
			5. Bangladesh General Insurance Company Limited; Shareholder
			6. AB Bank Foundation, Member, Nominated by AB Bank PLC.
			7. AB International Finance Limited, Hong Kong., Director, Nominated by AB Bank PLC.
3	Mr. Md. Fazlur Rahman	Vice Chairman	1. Nominated by Emkay Holdings Limited
			2. Ironman Company Limited, Director
			3. FARMm Corporation Ltd., Director
			4. AB Investment Limited, Chairman, Nominated by AB Bank PLC.
			5. AB Securities Limited, Chairman, Nominated by AB Bank PLC.
4	Mr. Shafiqul Alam	Independent Director	1. AB International Finance Limited, Hong Kong, Director Nominated by AB Bank PLC.
			2. AB Bank Foundation, Member, Nominated by AB Bank PLC.
5	Mr. Md. Eskandar Miah	Independent Director	1. AB Securities Limited, Director, Nominated by AB Bank PLC.
			2. AB Investment Limited, Director, Nominated by AB Bank PLC.
			3. Cashlink Bangladesh Limited, Director, Nominated by AB Bank PLC.
6	DR. Nasima A. Rahman	Independent Director	1. Advocate, Supreme Court of Bangladesh
7	Mr. Reazul Islam	Acting Managing Director & CEO	1. Cashlink Bangladesh Limited., Chairman Nominated by AB Bank PLC.
			2. AB Securities Limited, Director, Nominated by AB Bank PLC.
			3. AB Investment Limited, Director, Nominated by AB Bank PLC.
			4. AB Bank Foundation, Member, Nominated by AB Bank PLC.
			5. Arab Bangladesh Bank Foundation, Director Nominated by AB Bank PLC.



# AB **NETWORK**



# BRANCH LOCATION

## DHAKA DIVISION





- Austagram**  
Mustari Bhaban, Jamtoli,  
Austagram Sadar,  
Kishoreganj
- Banani**  
S.R.R Commercial Tower,  
House No. 50, Road No. 11,  
Block-C, Banani, Dhaka
- Bandura**  
Shahabuddin Market,  
Bandura Bazar, Bandura,  
Nawabganj, Dhaka
- Bashundhara**  
Green Coronet, Plot No.  
07, Block-A, Bashundhara  
Main Road, Dhaka
- Bhairab Bazar**  
248(W) Tin Potty, Bhairab  
Bazar, Bhairab, Kishoregonj
- Bhulta**  
Haji Shopping Complex,  
Bhulta, Golakandail,  
Rupgonj, Narayanganj
- Board Bazar**  
Ward No. 35, Gachha, Zone  
02, Joydebpur Thana,  
Gazipur City Corporation,  
Gazipur
- Chandra**  
Alhaj Khabiruddin Super  
Market (1st floor), Kaliakoir  
Bazar, Poura Shava,  
Kaliakair, Gazipur
- Dhanmondi**  
Plot: 45 (new) 286/B (old),  
Road: 16 (new) 27 (old),  
Dhanmondi R/A, Dhaka
- Faridpur**  
Faridpur A.R. City Center, 29  
Haji Shariatullah Bazar Road,  
Kotwali, Faridpur
- Garib-E-Newaz Avenue**  
House Of VERITAS, 8 Garib-  
E-Newaz Avenue, Sector  
-13, Uttara West, Dhaka
- Gulshan**  
Ventura Avenue (1st & 2nd  
floor), Plot No. CWN(C)-  
8/B, Road No. 34, Gulshan  
Model Town, Dhaka
- Imamganj**  
40, Imamganj, Dhaka
- Islampur**  
38-39, Islampur, Dhaka
- Islami Banking Branch**  
HR Bhaban 26/1 Kakrail  
Road Ramna, Dhaka
- Jatrabari Branch**  
Mona Tower  
16/A Shaheed Faruque  
Road, North Jatrabari,  
Dhaka
- Jinjira**  
Hazi Karim Market, Purba  
Aganagar, Gudara Ghat  
Road, Keranigonj, Dhaka
- Joypara**  
Joypara, Dohar, Dhaka
- Kakrail**  
82, Kakrail Road, Ramna,  
Dhaka
- Kalampur**  
Kalampur, Dhamrai, Dhaka.
- Kalatiya**  
Sufiya Zaman Complex,  
Kalatiya Bazar Road,  
Shamsherpur, Kalatiya,  
Keraniganj, Dhaka

- |   |  |  |
|---|--|--|
| <p> <b>Kamrangirchar Branch</b><br/>Al-Madina Super Market<br/>1201 West Rosulpur,<br/>Kamrangirchar, Dhaka</p>                        | <p> <b>Karwan Bazar</b><br/>BSEC Bhaban<br/>102 Kazi Nazrul Islam<br/>Avenue, Dhaka</p>       | <p> <b>Nawabpur Road</b><br/>198-202, Nawabpur Road<br/>(Nawabpur Tower)<br/>Nawabpur, Dhaka</p>  |
| <p> <b>New Elephant Road</b><br/>Novera Square<br/>House 05, Road 02<br/>Dhanmondi, Dhaka</p>  | <p> <b>North South Road</b><br/>9/1 North South Road<br/>(Bangshal), Dhaka</p>                | <p> <b>Pagla</b><br/>Al-haj, Afsar Karim Bhaban<br/>DN Road, Pagla,<br/>Narayanganj</p>           |
| <p> <b>Paril</b><br/>Paril Noadha, Boldhara,<br/>Singair, Manikganj</p>  | <p> <b>Principal</b><br/>30-31, Dilkusha C/A, Dhaka</p>                                       | <p> <b>Progati Sharani</b><br/>Areeb Tower, 48 Progati<br/>Sharani Road, Baridhara,<br/>Dhaka</p> |
| <p> <b>Rokeya Sharani</b><br/>P.R Tower, 924/1 Begum<br/>Rokeya Sharani, Kafrul,<br/>Mirpur, Dhaka</p>                                 | <p> <b>Savar</b><br/>M.A. Mannan Tower, Palash<br/>Bari, Dhamsona, Ashulia,<br/>Dhaka</p>     | <p> <b>Mohakhali</b><br/>Pacific Centre (1st Floor), 14<br/>Mohakhali C/A Dhaka</p>               |
| <p> <b>Shyamoli</b><br/>Shyamoli Square, Holding<br/># 24/1 &amp; 24/2, Khilzi Road,<br/>Mohammadpur, Dhaka</p>                       | <p> <b>Madhabdi</b><br/>Parkashipur, Madhabdi<br/>Bazar,<br/>Narsingdi</p>                   | <p> <b>Malibagh</b><br/>Advanced Melinda (Level-1),<br/>72 Malibagh, Dhaka</p>                   |
| <p> <b>Mirpur</b><br/>Towhid Complex<br/>Holding: 14/15 &amp; 26/1/A,<br/>Darus Salam Road<br/>South Bishil, Mirpur-1,<br/>Dhaka</p> | <p> <b>Motijheel</b><br/>BDBL Building, 08, DIT<br/>Avenue, Dhaka</p>                       | <p> <b>Narayanganj</b><br/>109 B.B. Road Narayanganj</p>  |
| <p> <b>Tangail</b><br/>841 Maitra Plaza<br/>Boro Kalibari Road, Tangail<br/>Sadar, Tangail</p>                                       | <p> <b>Tongi</b><br/>Sena Kalayan Commercial<br/>Complex, Plot No-9, Tongi,<br/>Gazipur</p> | <p> <b>Uttara</b><br/>House 11, Road 14D,<br/>Sector 4<br/>Uttara, Dhaka</p>                    |

## MYMENSINGH DIVISION




- |  |  |
|--|--|
| <p> <b>Mymensingh</b><br/>Alam Tower, 29, Congress<br/>Jubilee Road, Mymensingh</p> | <p> <b>Seed Store Bazar</b><br/>Al-Madina Shopping<br/>Complex, Seed Store Bazar,<br/>Bhaluka, Mymensingh</p> |
|--|--|


## CHATTOGRAM DIVISION





-  **Agrabad**  
BCIC Sadan  
26, Agrabad C/A, hattogram
-  **Ashuganj**  
Kashem Plaza, Ashuganj  
Sadar, Brahmanbaria
-  **Anderkilla**  
Universal Chamber (1st  
Floor), 7 Laldighi East,  
Anderkilla, Chattogram.
-  **Bahaddarhat**  
4543, Bahaddarhat,  
Medina Hotel (1st floor),  
Chandgaon, Chattogram
-  **Brahmanbaria**  
1090/128, Court Road  
Brahmanbaria
-  **Banshkhali**  
Mohammed Meah Plaza,  
Ramdas Munshirhat,  
Kokdandi, Kalipur Union,  
Banshkhali, Chattogram
-  **Boalkhali**  
TCCA Complex, Gomdandi  
(East), Boalkhali,  
Chattogram
-  **CDA Avenue**  
BMA Bhaban (Ground  
Floor), 1367 CDA Avenue  
East Nasirabad, Chattogram.
-  **Chawk Bazar**  
Moti Tower, 67/68 College  
Road, Chawkbazar,  
Chattogram
-  **Chandpur**  
123/115 Kalibari Pouro New  
Market, Chandpur Sadar,  
Chandpur
-  **Chaumuhani**  
Holding # 886, Feni Road,  
Chaumuhani, Begumganj,  
Noakhali
-  **Chaturi**  
Amin Complex (1st Floor),  
Chaturi Chowmohony,  
CUFL Road, Anowara,  
Chattogram
-  **Cumilla**  
Moghultoli Super Market  
(1st floor), Moghultoli Road,  
Cumilla
-  **Cox's Bazar**  
Digonta Complex (New  
Market), Bazar Ghata, Cox's  
Bazar
-  **Dewanhat**  
315, Dewan Chamber,  
Dewanhat, Doublemuring,  
Chattogram
-  **Export Processing Zone  
(EPZ)**  
South EPZ, Bay Shopping  
Centre, Halishahar,  
Chattogram
-  **Hathazari**  
Hajee Siddique Market (1st  
floor), Hathazari Bus Stand,  
Hathazari, Chattogram
-  **Jubilee Road**  
175, Jubilee Road, Enayet  
Bazar, Chattogram
-  **Khatunganj**  
395, Khatunganj,  
Chattogram
-  **Khulshi**  
Khulshi House, Bungalow  
No. 2, B-2, Road No. 1,  
P.S.: Khulshi, Chattogram
-  **Pahartoli**  
Green Gulbahar Tower  
Zakir Hossain Road  
A.K. Khan Moor, Akbar Shah  
Chattogram
-  **Lohagara**  
"Mostafa City", Amirabad,  
Lohagara, Chattogram
-  **Momin Road**  
CPDL-JM Levante, Holding:  
115, Jamal Khan Road,  
Chattogram
-  **Nazu Meah Hat**  
Burischar, Kaptai Road,  
Hathazari, Chattogram


 **Patherhat**  
Sha Amanat Market (1st Floor) Noapara, Kaptai Road, Raojan, Chattogram


 **Port Connecting Road**  
5, Port Connecting Road, Block G, Barapole, Halishahar, Chattogram


 **Feni**  
Haque Plaza (1st floor) 193, SSK Road, Feni

 **Chakaria**  
M. Rahman Complex (1st Floor), Chakaria, Cox's Bazar

 **Sandwip**  
Sandwip City Centre, Anam Nahar, Plot No: 22370 & 22371, Haramiah, Sandwip, Chattogram


 **Station Road**  
"Equity Anitri", 32, H.S.S. Road, Kotwali, Chattogram


 **Sitakunda**  
Aziz Shopping Complex, Mohadevpur, Chattogram


 **Teknaf**  
Teknaf Main Road, Teknaf, Cox's Bazar


## KHULNA DIVISION





 **Benapole**  
Hotel Haque International, 607, Local Bus Stand, Benapole, Jessore


 **Jashore**  
M.K. Road Kotwali, Jashore

 **Jhikargacha**  
Hanef Super Market, Holding No. 567, Jashore Benapole Road, Jhikargacha Jashore

 **Jhenaidah Branch**  
Pushpoprangan 249 Sher-E-Bangla Road, Jhenaidah Sadar, Jhenaidah.


 **Satkhira**  
884/810, Abul Kashem Road Satkhira


 **Kushtia**  
12-14 Nawab Serajuddowla Road, Boro Bazar, Kushtia


 **Khulna**  
Mollick Shopping Complex Limited, 99 Jessore Road, Khulna


## RAJSHAHI DIVISION





 **Bogra**  
324, Kazi Nazrul Islam Sarak Jhawtala, Bogra.

 **Chapai Nawabganj**  
16 Godagari Road Chapai Nawabganj

 **Naogaon**  
Mozaffer Hossain Marketing Complex, Main Road, Naogaon.

 **Pabna**  
Biswash Commercial Complex, 0790-001, Abdul Hamid Road, Pabna

 **Sirajganj**  
Friends Plaza (1st Floor), S. S. Road, Sirajganj

 **Rajshahi**  
102-103 Shaheb Bazar, Rajshahi

## SYLHET DIVISION



### **Boroikandi**

Rongdhonu Biponi Bitan, 1st Floor, Central Bus Terminal Road, Verthokhola, Sylhet



### **Chhatak**

Madaris Mansion, Bagbari, Chattak, Sunamganj



### **Dargahgate**

Raj Manjil, Dargahgate, Sylhet



### **Tajpur**

Haji Keramat Ali Super Market, Kadamtala, Tajpur, Sylhet



### **Uposhahar Branch**

N. K. Trade Centre 3/3, Main Road, Block-D, Shahjalal Uposhahar, Sylhet



### **Habiganj Branch**

Shaistanagar, Habiganj-Shaistaganj Main Road, Habiganj



### **VIP Road Branch, Sylhet**

Surma Tower, V.I.P. Road, Taltala, P.S. Kotwali, Sylhet



### **Madhabpur**

Munshi Tower (1st Floor), Madhabpur, Habiganj



### **Moulvibazar**

Shamsher Nagar Road, Choumuhana, Moulvibazar



### **Sreemongal**

Aziz Super Market, Moulvibazar Road, Sreemongal, Moulvibazar

## RANGPUR DIVISION



### **Dinajpur**

189 Zabed Super Market Bahadur Bazar, Dinajpur



### **Saidpur**

24, Nur Plaza (1st & 2nd floor), Shaheed Dr. Zikrul Haque Road, Saidpur, Nilphamari



### **Lalmonirhat**

5/32 S, Puran Bazar, Lalmonirhat Sadar, Lalmonirhat



### **Rangpur**

91-92, Central Road Kotowali, Rangpur

## BARISAL DIVISION



### **Barisal**

Monsur Mansion, 101 Sadar Road, Barisal



### **Mumbai, India**

Liberty Building, 41-42 Sir Vithaldas Thackersey Marg, New Marine Lines, Mumbai 400020, India

## OVERSEAS BRANCH



# SUB BRANCH LOCATION

## DHAKA DIVISION



SL. NO.	Sub Branch Name	Sub Branch Address	Controlling Branch Name
1	Banasree Sub Branch	Virtual Priti Valley Plot: 10 & 11, Road: 1 & 2, Block-F, Banasree, Dhaka	Progati Sharani Branch
2	Baligaon Sub-Branch	Aziz Plaza Baligaon Bazar Road, Baligaon Unio, Tongibari, Munshiganj	Narayanganj Branch
3	Bhanga Sub Branch	Abdus Shobhan Complex, Holding No.-74, Bhanga Bazar, Kamala Ghat Sarak ,Bhanga, Faridpur	Faridpur Branch
4	Dhaka Uddan Sub Branch	Mitali Complex; Holding No.-5, Block-C, Haji Dil Mohammad Avenue, Dhaka	Shyamoli Branch
5	ECB Chattar Sub Branch	Wasi Tower 572/K ECB Chattar, Mirpur DOHS Road Dhaka Cantonment, Dhaka	Mirpur Branch
6	Gopalganj Sub Branch	Gopalganj Poura New Market, 454 Bangabandhu Road, Gopalganj	Faridpur Branch
7	Gulshan Sub Branch	The Skymark 18 Gulshan Avenue, Gulshan-1, Dhaka	Gulshan Branch
8	Hemayetpur Sub Branch	Hazi Ashraf Shopping Complex & Tower Holding No-251, Hemayetpur Road, Jadurchar Paschim Para, Tetuljhora Union, Hemayetpur, Savar, Dhaka	Mirpur Branch
9	Kalihati Sub Branch	Setu Mansion Holding No.-1302, Puraton Bhuapur Road, Puraton Bhuapur Road	Tangail Branch
10	Kotalipara Sub Branch	Alhaz Zahurul Haq Vila, 138/3 Bujurgokona Road, Amtoli Union, Kotalipara, Gopalganj	Faridpur Branch
11	Madhupur Sub Branch	Khan Complex Holding No: 1804, Jamalpur Road, Madhupur, Tangail	Tangail Branch
12	Narsingdi Sub Branch	Bhuiyan Shopping Mall, Holding No.-3, Sadar Road, Narsingdi	Madhabdi Branch
13	Nawabganj Sub-Branch	Dewan Super Market Galimpur College Road, Galimpur, Nawabganj, Dhaka	Joypara Branch
14	Pathrail Sub-Branch	Shaha Super Market Pathrail Bazar, Delduar, Tangail	Tangail Branch
15	Salna Bazar Sub Branch	Monsur Ali Plaza, Holding No.- 246, Kathora Road, Gazipur Sadar, Gazipur	Board Bazar Branch
16	Shakhipur Sub Branch	Talukdar Complex, Holding No. -304, Shah Kamal Road, Shakhipur, Tangail	Tangail Branch
17	Shibchar Sub Branch	United Pharmacy Bhaban Sadar Road, Shibchar, Madaripur	Faridpur Branch
18	Tajmohal Road Sub Branch	Haque Tower, Holding: Z-20, Tajmohal Road, Mohammadpur, Dhaka	Shyamoli Branch
19	Tungipara Sub Branch	Poura Super Market, Dhaka-Tungipara Highway Tungipara, Gopalganj	Faridpur Branch

## CHATTOGRAM DIVISION



SL. NO.	Sub Branch Name	Sub Branch Address	Controlling Branch Name
20	Barura Sub-Branch	Haider Mansion Holding: 304, College Road, Barura, Cumilla	Cumilla Branch
21	BEPZA Economic Zone Sub-Branch	Zone Service Complex, Room No. 202, South Block, Mirsarai, Chattogram	Sitakunda Branch
22	Burichang Sub-Branch	Takwa Plaza, Holding: 166, Office Road, Burichang, Cumilla	Cumilla Branch
23	Companiganj Sub-Branch	Bhaskar Plaza Nabipur Union, Muradnagar, Cumilla	Cumilla Branch
24	Court Bazar Sub-Branch	Hakim Trade Center, Holding 1902, Main Road, Ukhiya, Cox's Bazar	Cox's Bazar Branch
25	Halishahar Sub Branch	Holding No.-7/A, Road No.01, Block-A, Halishahar Housing Estate, Halishahar, Chattogram	PCR Branch
26	Kamal Bazar Sub Branch	Karnafully Center, 3049/4045, Kalurghat Bridge Sarak Chandgaon, Chattogram	Nazu Miah Hat Branch
27	Kankirhat Sub-Branch	Bhuiya Market Bircoat, Kasharpar Union, Senbag, Noakhali	Chaumuhani Branch
28	Lakshmipur Sadar Sub Branch	Serajul Islam Bhaban, Holding No.-150, Thana Road Lakshmipur Sadar, Lakshmipur	Chaumuhani Branch
29	Majidee Court Sub Branch	Ratan Plaza, 194 Malek Ukil Sarak (Main Road), Majidee Court, Noakhali	Chaumuhani Branch
30	Muradpur Sub Branch	Eyman Tower, Holding No.-2/02, Muradpur Circle, Panchlaish, Chattogram	CDA Avenue Branch
31	Raipur Sub Branch	Mojib Plaza, Holding No.-255 B K B Road, Raipur Lakshmipur	Chaumuhani Branch
32	Ramganj Sub Branch	270 Kalabagan Road, Ramganj, Lakshmipur	Chaumuhani Branch
33	Rangunia Sub Branch	Alam Shah Super Market, Ichakhali, Ghatchek, Rangunia, Chattogram	Patherhat Branch
34	Sarail Sub Branch	Munshi Plaza-1, Masjid Road, Sarail, Brahmanbaria	Brahmanbaria Branch

## BARISAL DIVISION



SL. NO.	Sub Branch Name	Sub Branch Address	Controlling Branch Name
35	Bhola Sadar Sub Branch	K Jahan Shopping Complex Holding No.- 677, Sadar Road, Bhola Sadar, Bhola	Barishal Branch
36	Borhanuddin Sub Branch	Banani House, 161/01, Upazila Sharok, Borhanuddin, Bhola	Barishal Branch
37	Charfesson Sub Branch	Ali Akbar Super Market, Sadar Road, Charfesson, Bhola	Barishal Branch
38	Daulatkhan Bazar Sub Branch	Hazi Abdul Malek Mia Bhaban Holding No- 128, Sadar Road, Daulatkhan, Bhola	Barishal Branch
39	Jhalokathi Sub Branch	Ma Villa, 62, Doctor Potti, Jhalokha 138/3 Bujurgokona Road, Jhalokathi Sador, Jhalokathi	Barishal Branch
40	Lalmohon Bazar Sub Branch	Haji Rafiq Miya Plaza Holding No: 766-767 Lalmohon, Bhola	Barishal Branch

SL. NO.	Sub Branch Name	Sub Branch Address	Controlling Branch Name
41	Natullahbad Sub Branch	Gani Bhaban, 1583, Natullahbad, B M College Road, Biman Bandar, Barishal	Barishal Branch
42	Patuakhali Sub Branch	Raza Badsha Somrat Bhaban, Holding No.-102, Natun Bazar, Sadar Road, Patuakhali Paurashava, Patuakhali	Barishal Branch
43	Rupatoli Sub Branch	Rayhan Monjil, House No. 5/9, Road No. 8, Rupatoli Housing, Barishal	Barishal Branch

## MYMENSINGH DIVISION



SL. NO.	Sub Branch Name	Sub Branch Address	Controlling Branch Name
44	Ishwargonj Sub Branch	Buchababu Complex, Holding No-155/1, Ishwargonj Bazar (Duttapara Notun Bazar), Ishwargonj, Mymensingh	Mymensingh Branch

## RANGPUR DIVISION



SL. NO.	Sub Branch Name	Sub Branch Address	Controlling Branch Name
45	Birampur Sub Branch	Holding No.-0474-01, Main Road Puraton Bazar, Birampur, Dinajpur	Dinajpur Branch
46	Chirirbandar	Shawpna Villa, Ghughuratali, Abdulpur Union, Chirirbandar, Dinajpu	Dinajpur Branch
47	Mohimagonj	Zisan Plaza, Shahid Fazlul Haque Road, Mohimagonj Union, Gobindogonj, Gaibandha	Bogura Branch
48	Nilphamari Sub-Branch	Mahatab Golden City Holding No. 195, Saidpur Sarak, Nilphamari	Saidpur Branch
49	Pirgacha Sub-Branch	Nasir Plaza Central Jame Masjid Road, Pirgacha, Rangpur	Rangpur Branch
50	Pulhat Sub-Branch	Pulhat Sarak, Holding No-754/3055, Dinajpur	Dinajpur Branch
51	Thakurgaon Sub Branch	Hamid Super Market Holding-823, Tatipara, Thakurgaon	Dinajpur Branch
52	Sathibari Sub-branch	Trade Point, Holding No- 164, Chhay Lane Rangpur-Dhaka Highway, Durgapur Union, Mithapukur, Rangpur	Rangpur Branch

## SYLHET DIVISION



SL. NO.	Sub Branch Name	Sub Branch Address	Controlling Branch Name
53	Biswanath Sub Branch	Khurshed Ali Shopping Complex, Rampasha Road Biswanath Paurashava, Sylhet	Boroikandi Branch
54	Islampur Sub-Branch	Aftab Tower, Tamabil Road Khadimpara, Shahaporan, Sylhet	Uposhahar Branch

## KHULNA DIVISION



SL. NO.	Sub Branch Name	Sub Branch Address	Controlling Branch Name
55	Kalaroa Sub Branch	Palash Chowdhury Market Holding: 151, Satkhira-Jessore Highway, Kalaroa, Satkhira	Satkhira Branch
56	Mongla Sea Port Sub Branch	Plot 105-P, Mongla Port Compound, Mongla Port, Bagerhat	Khulna Branch

## RAJSHAHI DIVISION



SL. NO.	Sub Branch Name	Sub Branch Address	Controlling Branch Name
57	Atgharia Sub Branch	S.B Complex, Holding No. 4/6, Tebuniya - Chatmohor Road, Debottor Bazar, Ward: 7, Atgharia, Pabna	Pabna Branch
58	Kansat Bazar Sub Branch	Seven Star Plaza, Holding- 2279, Kansat-Shyampur-Kansat Road, Kansat, Shibganj, Chapai Nawabganj	Chapai Nawabganj Branch
59	Kashinathpur Sub Branch	Abdur Rahman Complex, Kashinathpur Bazar Biswaroad, Kashinathpur, Sathia, Pabna	Pabna Branch
60	Rooppur Sub Branch	Moscow Tower Holding 545/10, I.K. Road, Sahapur Union, Iswardi, Pabna	Pabna Branch

# ATM BOOTH LOCATION

SL	Locations	Address
1	Bashundhara Branch	Green Coronet Plot No-07, Block-A, Bashundhara Main Road.
2	Kalurghat	Global Shirts 49 (NP) Kalurghat Heavy Industrial Area, Chattogram.
3	Mirpur-1 Branch	Towhid Complex, 14/15 & 26/1/A, Darus Salam Road, South Bishil, Mirpur-1, Dhaka-1216
4	Gulshan Avenue	155 Gulshan Avenue Road No 54 Dhaka
5	Siddeswari Road	Total Camelia, 49, Siddeswari Road, Dhaka.
6	Grand Hotel More	House no- 5543, Road No-1, New Senpara Road, Grand Hotel More, Rangpur.
7	Pran RFL-1	Rangpur Metal Industries Ltd, Murapara, Rupganj, Narayanganj.
8	Mohakhali (Wireless Gate)	G-37, Wireless Gate, Mohakhali, Dhaka
9	Rayer Bazar	15, Sultangonj. Rayer Bazar , Dhaka
10	Middle Badda	Gha-131/1, Middle Badda, Dhaka
11	Habiganj Branch	Shayestaganj Main Road Habiganj
12	Banasree Main Road	B/4,Block#B,Main Road,Banasree,Dhaka
13	Cox's Bazar Branch	Digonta Complex (New Market), Bazar Ghata, Cox's Bazar
14	Asad Avenue	Mohammadpur Housing Estate Plot No. 71/C, Block No. D, Mohammadpur, Dhaka.
15	West Panthapath (Shomorita Hospital)	89/2, West Panthapath, Dhaka 1215(Beside Shomorita Hospital)
16	Satmosjid Road	Block-E, Plot No. Gha/13, Mohammadpur Housing Estate, Mohammadpur, Dhaka
17	Malibag Chowdhury Para	577, Malibag Chowdhury Para, Dhaka
18	Training Academy	"719 (old) Satmasjid Road, Dhanmondi R/A, Dhaka. 85/A (New) M R Akhtar Mukul Sarak, Dhanmondi R/A, Dhaka"
19	Jhawtala Cumilla	333, Jhawtala, Cumilla
20	PC Culture Housing Society	H - 23, Road - 10, Block - Kha, PC Culture Housing Society, Mohammadpur, Dhaka
21	NICVD	NICVD, Sher-E-Bangla Nagar, Dhaka
22	Sadar Road	45, Sadar Road, Barishal
23	Doylar More	Municipal Holding No. 1952, Chawk Enayet, Naogaon
24	Lucas More	115 West Nakhalpara, Tejgaon, Dhaka
25	Lake Drive Road	Plot No.19, Lake Drive Road, Sector -0 7 Uttara, Dhaka
26	Shahjahanpur	714/1, Uttar Shahjahanpur, Dhaka.
27	South Bashabo	445, South Bashabo, Sabujbagh, Dhaka
28	Sony Cinema	Crescent Homes, 150/1 Shah Ali bagh Mirpur-1, Dhaka
29	Tejturi bazar (Science College)	37 East Tejturi Bazar, Farmgate, Dhaka 1215
30	Nazim Uddin Road	1/2 Nazim Uddin Road, Dhaka
31	Gopibagh	1/A Gopibagh, 1st Lane, Dhaka - 1203
32	Nikunja-2	Plot No.06, Road No.01, Nikunja-02, Dhaka.
33	Shimanto Square	Shimanto Square Market Premises, Pilkhana, Dhaka.
34	Banani Branch	House#50, Road#11, Block-C, Banani, Dhaka
35	Adabar Bazar	H-32/1/A North Adabar, Mohammadpur, Dhaka
36	Darus Salam Road	59/D, Darus Salam, Mirpur Road, Dhaka
37	Ring Road	KPBL Chayapath, House No.16/A/6, Ring Road, Near By Japan Garden City/ Suchona Community Center, Mohammadpur, Dhaka
38	Niketan	Block B, H-50, Road -3 Avenue Road - 1, Niketan , Gulshan - 1
39	Shashangacha Cumilla	SA Plot No. 634, Shashangacha, Badsha Miar Bazar, Kowtali, Cumilla
40	Sandwip Branch	Sandwip City Centre, Haramia, Sandwip, District - Chattogram.

SL	Locations	Address
41	Lalmatia	House# B/20, Block- E, Zakir Hossain Road, Lalmatia, Dhaka
42	Rupnagar	House#57, Road#22, Rupnagar R/A, Mirpur, Dhaka
43	Gulshan Link Road	TA-137/1, Gulshan Link Road, Dhaka
44	Tongi Branch	Sena Kalyan Commercial Complex, Plot No. 9/F, Tongi, Gazipur
45	Dhanmondi Takwa Masjid	Block-C, Plot No. 251/F, Road No. 22, at present Plot No. 60/A, Road No. 12/A, Dhanmondi R/A., Dhaka.
46	Bandar (South Hali Shahar)	RSA Complex, South Hali Shahar, BS Plot No. 8098, Bandar, Chattogram.
47	MDC Square	MDC Square, Chawkbazar
48	Segunbagicha	42/1Kha, Segunbagicha, Ramna, Dhaka
49	Kalachandpur	Ka/12, Kalachandpur, Baridhara, Gulshan, Dhaka
50	Lohagara Branch	Best Chowdhury Plaza, Amirabad, Lohagara, Chattogram
51	Chowmuhani Branch	Feni Road, Chowmuhani, Noakhali
52	Nawabganj	Kashimpur, Nawabganj, Bandura, (Nearer to Upazila Parisad), Dhaka
53	Notun Bazar	25, Kali Sankar Guha Road, Notun Bazar, Mymensingh
54	Uttara 10	Plot No. 05, Rana Bhola Road, Sector-10, Uttara, Dhaka
55	BRAC Shopping Centre	Shop No-111, Brac Shopping Centre, Faidabad, Azampur, Uttara, Dhaka
56	Navaron	Navaron Bazar, Sharsha, District - Jashore.
57	Uttara 7	Plot-89, Road-28, Sector # 07, Uttara, Dhaka
58	Mirpur #12 / Kalshi	Plot No. 17, Road No. 02, Block No. E, Section No. 12, Rupnagar R/A., Mirpur Housing Estate, Mirpur, Dhaka.
59	Jubilee Road Branch	175, Jubilee Road, Enayet Bazar, Chattogram
60	Ashkona	Hazi Supper Market, Holding No. 2522, Ashkona, Uttara, Dhaka.
61	Kochukhet	234/6, Kochukhet, Mirpur
62	PCR Road	Shah Amanat Shopping Complex, Plot No. 12/A, Block-G, Road No#1, Len-2, Hali Shahar Housing Estate, Holding No. 2113/A, Rampur, Chattogram
63	Paltan Tower	Shop No-11, Box Culvert Road Road, 87 Purna Paltan Road, Paltan Tower, Paltan, Dhaka
64	Boro Moghbazar	625 Boro Moghbazar (Nayatola)(Opposite Red Cr. Society)
65	Kaderabad Housing Society	41/A, Kaderabad Housing Society, Katasur, Mohammadpur, Dhaka
66	BRR	Krishi Gobesona Institute, 58/1 58/2 Laksmipura, Chandra, Gazipur.
67	Kaliakair Super Market	Kaliakair Super Market, Kaliakair Bazar Bus Stand, P.O: Kaliakair Bazar, P.S: Kaliakair Dist: Gazipur
68	Al-Hasan Hotel	144, Sir Iqbal Raod, Khulna
69	United Tower	4 KDA, Khulna
70	VIP Tower	VIP Tower, Kazir Dewri, Chattogram
71	Tajpur Branch	Kazi Mansion, Dhaka-Sylhet High Way, Kadamtola, Po-Tajpur, Ps-Osmaninagar, Sylhet.
72	Grand Huq Tower	457-458, Grand Huq Tower, Mizan Road, Feni
73	Nathullabad	Nathullabad Bus Stand, Barishal
74	Bar House	District Judge Court Bar Associatio (Bhaban No-1), Near Jashore Municipal Eid Ghah Moidan), Mudjib Sarak, Jashore
75	Ashuganj	SA Plot# 10812, Main Road, Ashuganj City
76	Monipuripara -2	Lion's Shopping, Old Airport Road, Monipuripara, Dhaka
77	Gabtoli	86, 1st Colony, Mazar Road, Near of Cement House. Gabtoli, Mirpur, Dhaka
78	Mojumdar Market	Mojumdar Market, Sadar Hospital Road, Feni
79	Pabna	Latif Tower, Abdul Hamid Road, Pabna
80	Zigatola	House-43/3/2, Zigatola, Dhanmondi, Dhaka
81	Subid Bazar	Indiana Height, Subid Bazar, Sylhet
82	Baridhara -1	Baridhara Parishad Office, Baridhara DOHS, Road#5, Opposite to CSD, Dhaka

SL	Locations	Address
83	Baridhara -2	Baridhara Parishad Office, Baridhara DOHS, Road#5, Opposite to CSD Dhaka
84	Gowsul Azam	Gowsul Azam Avenue, House#57, Sec#14, Uttara, Dhaka 1230
85	Jhikargacha Branch	Hanif Super Market, Jhikargacha
86	Foy's Lake	Concord Amusement World, Foy's Lake, Khulshi, Chattogram
87	Rina Monjil	69, Central Jail Road, Jashore
88	Sitakunda Branch	Aziz Shopping Complex, Sitakunda, Chattogram
89	Pagla	DN Road Pagla, Fatullah, Narayanganj
90	Concord Arcadia	Dhanmondi( Concord Arcadia),Plot#122,Road#4,Dhanmondi, Dhaka.
91	Khilgoan	425/C, Khilgaon, Dhaka
92	Prince Plaza	4/2, Prince Plaza, Sobhanbag, Mirpur Road, Dhaka
93	Monipuripara	20/1, Monipuripara (Sangshad Avenue) Dhaka
94	Jhenaidah Road (Kushtia)	Jhenaidah Road , M. A Razzaq Kushtia
95	Saidabad	17/A,North Saidabad Jatrabari Dhaka
96	Patuatuli	28, Patuatuli, Hazi Nur Mohammad Road. - Old Town Dhaka
97	Zinda Bazar	Blue Water Shopping Complex, Zinda Bazar, Sylhet
98	Shi'ah Mosque	Shi'ah Mosque - House: 16, Road: 1, Mohammadpur, Dhaka-1207
99	Shewrapara	820,West Shewrapara, Rokeya Sharani Road, Dhaka
100	Uttara 3	House: 37, Road: 7, Sector: 3, Uttara, Dhaka-1230
101	Farmgate	71-75, Kazi Nazrul Islam Avenue, Farmgate, Dhaka 1215
102	Dewanbazar (Chawkbazar)	82,Nawab Sirajuddowla Road, Chawkbazar, Chattogram
103	Madhabpur Branch	Munshi Tower (1st Floor), Ward 7, Madhabpur, Habiganj
104	Chapai Nawabganj Branch	Chapai Nawabganj Branch Chapai Nawabganj
105	Feni Branch	Haque Plaza(1st Floor), 193 SSK Road, Feni
106	Royal More	Royal More, Khulna
107	Malibag Branch	Advanced Melinda (Level-1), 72 Malibag, Dhaka 1219
108	Shyamoli Branch	Shymoli Square, 23/8 - B & C, Block: B Khilji Road, Dhaka-1207
109	Naya Bazar	Nawab Yousuf Super Market , Naya Bazar - Old Town Dhaka
110	Chowhatta	Firoj Tower, Chowhatta Sylhet
111	Station Road	Kutum Bari, Station Road, Sreemongol
112	Wari	216,Nawab Street, Wari Dhaka
113	Mirpur # 1	House. 2, Road. 6, Block. F, Muktijoddah market- Mirpur, Dhaka
114	Proshika More	Plot. 33, Lane. 1, Block. B, Section-6, Mirpur Dhaka
115	Kushtia Branch	Serajuddowla Road , Al Amin Super Market, Kushtia
116	Dinajpur Branch	189 Zabed Super Market, Bahadur Bazar, Dinajpur
117	Arakan Road	957/1553,Arakan Road, Bahadarhaat
118	RDRS	91-92, Central Road, Kotowali, Rangpur (Opposite of Rangpur Bangladesh Bank)
119	Malibag	480,D.I.T Road, Malibag Dhaka
120	Tajmahal Rd.	3/4,Block - C, Taj Mahal Road, Mohammadpur Dhaka 1207
121	Shantinagar	Eastern Point, 8-9 Shantinagar Dhaka
122	Boalkhali Branch	TCCA Complex, Gomdandi (East), Boalkhali, Chattogram 4366
123	Khulshi Branch	Khulshi House, Bungalow No. 2, B-2, Road 1, P.S.: Khulshi, Chattogram 4000
124	Boroikandi Branch	Rongdhonu Biponi Bitan, 1st Floor, Central Bus Terminal Road, Verthokhola, Sylhet 3100
125	Dhanmondi Branch	Plot: 45 (new) 286/B (old), Road: 16 (new) 27 (old) Dhanmondi R/A, Dhaka 1209
126	Imamganj Branch	40, Imamganj, Dhaka 1211

SL	Locations	Address
127	Bandura Branch	Bandura Government Super Market, Nawabganj, Dhaka
128	Teknaf Branch	Teknaf Main Road, Teknaf, Cox's Bazar 4760
129	Sreemongol Branch	Aziz Super Market , Moulvibazar Road, Sreemongol, Moulvibazar 3210
130	Lohagara Padua	Sicho Shopping Complex, Padua, Lohagara, Chattogram 4397
131	Cumilla Branch	Mogholtooly Super Market, Mogholtooly Road, Cumilla 3500
132	Narayanganj Branch	109,B.B Road Narayanganj
133	Mymensingh Branch	52 Dr. Bipin Sen Road, Choto Bazar, Kotowali, Mymensingh - 2201
134	Pahartoli	825,Zakir Hossain Road, Amader Bari, Chattogram
135	Moulovi Bazar Branch	Shamsher Nagar Road, Choumuhana, Moulovibazar 3200
136	Rajshahi Branch	102-103 Shaheb Bazar, Rajshahi 6000
137	Saidpur Branch	24, Nur Plaza, Ward 12, Shaheed Dr. Zikrul Haque Road, Saidpur, Nilphamari 5310
138	"Midtown Shopping Mall "	Plot 22, Main Road 03, Section-7, Pallabi, Mirpur, Dhaka 1216
139	Jashore Branch	38 M. K. Road, Jashore 7400
140	Sirajganj Branch	Friends Plaza, S S Road, Ward 1, Sirajganj 6700
141	C-EPZ Branch	Bay Shopping Centre, P.O: EPZ, South Haliahar P.S. Bandar, Chattogram 4100
142	Chandpur Rupashi Market	Rupashi Market, J.M Sengupta Road, Chandpur
143	Satkhira Branch	884/810, Abul Kashem Road, Satkhira 7431
144	Naogaon Branch	Mozaffer Hossain Marketing Complex, Main Road, Naogaon 6500
145	Bhairab Bazar Branch	380, Tin Potti, Bhairab Bazar, Kishorgonj.
146	O.R. Nizam Road	862/A, O.R. Nizam Road Goal Pahar Circle, Chattogram 4000
147	Brahmanbaria Branch	1090/128, Court Road, Brahmanbaria 3400
148	Benapole Branch	607 Benapole, Local Bus Stand, Benapole, Jashore 7431
149	Madhabdi Branch	Parkashipur, Madhabdi Bazar, Narsingdi 1604
150	Nazumeah Hat Branch	Burishchar, Kaptai Road, Hatazari, Chattogram 4330
151	Khulna Branch	Mollick Shopping Complex Limited, 99 Khan A Sabur Road, Khulna 9100
152	Patherhat Branch	Khayez Shopping Center, Patherhat, Noyapara, Chattogram
153	Khatunganj Branch	395, Khatunganj, Chattogram 4000
154	Agrabad Branch	BCIC Sadan, 26, Agrabad C/A, Chattogram 4100
155	Progoati Sharani Branch	Areeb Tower, 48, Progati Sharani Road, Baridhara, Dhaka (4028001)
156	Bahaddarhat	Bismillah Complex, Arakan Road, Bahaddarhat, Chattogram 4323
157	CDA Avenue Branch	BMA Bhaban, 1367 CDA Avenue, East Nasirabad, Chattogram 4000
158	Mohakhali Branch	Pacific Centre, 14 Mohakhali C/A, Dhaka 1212
159	Kawran Bazar Branch	BSEC Bhaban, 102 Kazi Nazrul Islam Avenue, Dhaka 1215
160	Kakrail Branch	82, V.I.P Road, Kakrail, Dhaka -1000
161	Elephant Road Branch	Novera Square, House 05, Road 02, Dhanmondi, Dhaka 1205
162	Uttara Branch	House 11, Road 14D, Sector 4, Uttara, Dhaka-1230
163	Principal Branch	BCIC Bhaban,30-31, Dilkusha C/A, Dhaka 1000
164	Tangail	702 Sabur Khan Tower, Kalibari Road, Tangail Sadar, Tangail 1900
165	Chattak Branch	Madaris Mansion, Bagbari, Chattak, Sunamganj 08723
166	Dargahgate Branch	Raj Manjil, Dargahgate, Sylhet 3100
167	Garden Tower	Bishwa Road, Shahjalal Uposhohor Point, Sylhet 3100
168	V.I.P Road Branch	Surma Tower, Plot - 6006(old), 27640(new), Ward 13, V.I.P. Road, Taltala, P.S.: Kotwali, Sylhet City Corporation, Sylhet 4112
169	Kakrail (Islami Br.)	HR Bhaban, 26/1 Kakrail Road, Dhaka-1000
170	Bogura Branch	324, Kazi Nazrul Islam Sarak, Jhawtala, Bogura 5800

SL	Locations	Address
171	Gulshan Branch	Ventura Avenue, Plot No. CWN(C)-8, Road No. 34 Gulshan Model Town, Gulshan Dhaka
172	Joypara Branch	Joypara, Dohar, Dhaka-1300
173	Board Bazar Branch-1	Union: Gacha, PO: National University PS: Gazipur Sadar, Gazipur-1704
174	AGB Colony	Shop No-13, Baitul Aman Jame Mosjeed Market, AGB Colony, Dhaka.
175	Pirerbagh	348/4, Pirerbagh, Mirpur, Dhaka
176	Laila Tower	Laila Tower, 8, Gulshan Avenue, Dhaka
177	Agrabad Branch - 2	BCIC Sadan, 26, Agrabad C/A, Chattogram 4100
178	Gareeb-E-Newaz Branch	Plot No-8, Gareeb-E-Newaz Avenue, Sector-13, Uttara, Dhaka.
179	WW Tower	WW Tower, 68, Motijheel Commercial Area, Dhaka .
180	Sylhet Station Club	Sylhet Station Club Limited, Shahjalal Road, Sylhet.
181	Islamic University	Islamic University of Technology (IUT) Board Bazar, Gazipur
182	Kalampur Branch	Kalampur, Dhamrai, Dhaka.
183	Chatterjee Lane Gandaria	6/3, Shashi Bhushan Chatterjee Lane, Dhupkhola, Gandaria, Dhaka.
184	Banani	House No-34, Road-10, Block-D Banani, Dhaka
185	Paril Branch Branch	Paril Branch Booth at Paril Bazar, Singair, Manikganj.
186	Thengamara Medical College	Thengamara Medical College (TMSS) , Thengamara, Bogura
187	Lalmonirhat Branch	5/32-S, Puran Bazar, Lalmonirhat.
188	Faridpur Branch	Holding No-29, Faridpur AR City Center, Haji Shariatullah Bazar Road, Faridpur.
189	Board Bazar Branch-2	Union: Gacha, PO: National University, PS: Gazipur Sadar, Gazipur-1704
190	CDA Avenue Branch - 2	BMA Bhaban, 1367 CDA Avenue, East Nasirabad, Chattogram 4000
191	C-EPZ Branch -2	Bay Shopping Centre, P.O: EPZ, South Halishahar P.S. Bandar, Chattogram 4100
192	Bhulta Branch	Haji Shopping Complex, Bhulta, Rupganj, Narayanganj.
193	Station Road Branch	Equity Anitri , 32, H.S.S Road, under AB Bank Station Road Branch, Chattogram.
194	Seed Store Bazar Branch	Al- Madina Shopping Complex, Seed Store Bazar, Bhaluka, Mymensing
195	Dhap Lalkhuti	House No-187, Road No-01, Lalkhuti, Rangpur.
196	Austagram Branch	Mustari Bhaban, Jamtoli, Austagram Sadar, Kishoreganj
197	Kaliganj	RFL Industrial Park, Mulagaon, Kaliganj, Gazipur.
198	Jhenaidah Branch	Pospo Prangan, Holding No-249, Sher-e- Bangla Road, Jhenaidah.
199	Pran RFL-2	Rangpur Metal Industries Ltd, Murapara, Rupganj, Narayanganj.
200	Matikata	134/3, Matikata, Dhaka Cantonment, Dhaka.
201	Kamrangir Char Branch	Al-Madina Super Market, 1201 Rasulpur, Kamrangir Char, Dhaka.
202	Banshkhali Branch	Mohammed Meah Plaza, Ramdas Munshir Hat, Banshkhali, Chattogram
203	Jinjira	Shop No-06, Nupur Market, Keraniganj, Jinjira, Dhaka.
204	Signboard Bus Stand	251, Signboard Bus Stand, Board Bazar, Gazipur.
205	Nilphamari	Entrance of Uttara EPZ, Nilphamari, Saidpur.
206	Chaturi-2	Ittadi Shopping Complex, Bandar Community Center, Mohalkhan Bazar, Karnafully ,Chattogram
207	World Bank Biswa Colony	Plot No.239, Block-C, Road No.01, Koibulladam Residential Area, World Bank Biswa Colony, Chattogram
208	Umme Salma Tower	Umme Salma Tower, Kaliakair, Gazipur
209	Rangpur Branch	Baitus Sayed Super Market, 91-92 Central Road, Rangpur.
210	J.C Guha Road	15, J.C Guha Road, Nandankanon, Chattogram
211	Kalatiya	Nur Pur, Chourangi Bridge, Kalatiya Bazar, Keraniganj, Dhaka
212	Jamal Khan Road	42, Jamal Khan Road, Chattogram
213	Zigatola Main Road	21/3, Zigatola Main Road, Dhaka-1209

SL	Locations	Address
214	Collectorate School & College	Sirajganj Collectorate School & College, Sirajganj
215	Green road	148, Green Road, Dhaka
216	BSCIC Industrial Area	Fabian Group Corporate Office, Plot: B-18 (part), Block: A, BSCIC Industrial Area, Sagorika Road, Chattogram
217	Gulshan-Sub Branch-1	Corporate Office, The Skymark, 18, Gulshan Avenue, Dhaka.
218	Gulshan-Sub Branch-2	Corporate Office, The Skymark, 18, Gulshan Avenue, Dhaka.
219	Pan Pacific Sonargaon	Pan Pacific Sonargaon Dhaka, Hotel Lobby, 107 Kazi Nazrul Islam Ave, Dhaka 1215
220	Brahmanbaria Medical College Hospital	Brahmanbaria Medical College Hospital Ltd , Ghatara, Brahmanbaria.
221	Motijheel Branch	Motijheel Branch, BDBL Building , 08, DIT Avenue, Dhaka
222	Azim Group Kalurghat	SAVAR SWATTERS, AZIM GROUP, KALURGHAT
223	New Chakaria	Hossen Market, Chiringa, Chakaria, Cox's Bazar
224	Abul Khair Group (West Nasirabad)	Holding No. 2334/2606, Bacha Meah Road, West Nasirabad, Chattogram
225	AKHTAR Group	Fordnagar-Singair Road, in front of factory premises of Akhter Group, Dhalla, PS-Singair, District-Manikganj.
226	Momo Inn-Bogura	Momo Inn Hotel & Resort, Nawdapara, Rangpur Road, Bogura 5800
227	Jatrabari Branch	Mona Tower , 16/A, Shohid Faruk Sorok, North Jatrabari, Dhaka-1204
228	Hathazari Branch	Hajee Siddique Market (1st floor), Hathazari Bus Stand, Hathazari, Chattogram
229	Nandanpur Cumilla	Warda Building (Ground Floor), Nandanpur, Halima Nagar, Sadar South, Cumilla.
230	PCR Branch	5, Port Connecting Road, Block-G, Barapole, Halishahar R/A, Chattogram.
231	BEPZA Economic Zone	BEPZA Economic Zone, Mirsarai, Chattogram
232	Borhangonj Bazar	Borhangonj Bazar, Borhanuddin, Bhola
233	Kunjerhat	Kunjerhat, Borhanuddin, Bhola
234	Borhanuddin Bazar	Borhanuddin Bazar, Bhola
235	CTG DOHS	Cantonment DOHS, Main Gate, Chattogram
236	Super Specialized Hospital (BSMMU)	Super Specialized Hospital, Bangabandhu Sheikh Mujib Medical University, Shahbag, Dhaka-1000
237	Islamic University-2	Islamic University of Technology (IUT) Board Bazar, Gazipur
238	Daudpur (Bandura)	Daudpur ATM (Kandabarillah, P.O.: Daudpur, Police Station: Nawabganj: Dhaka-1332)
239	Lalmohon (Bhola)	Yakub Hazi Bari, Char Sokina, Lalmohon, Bhola
240	Ramada By Wyndham Cox's Bazar	Hotel IBIS Ltd. at Marine Drive, Kolatoli, Cox's Bazar
241	Rooppur Pabna	Moscow Tower, (Ground Floor) Holding No#545/10, IK Road, Sahapur Union, Ishwardi, Pabna
242	Jaleswaritola New	Jaleswaritola, Bogura Sadar, Bogura
243	Bhola Sadar	K Jahan Market, Bhola Sadar, Bhola

# AGENT LOCATION

Sl. no.	Outlet Name	Outlets Full Address
1	Mridha Traders	Kartikpur Bazar, Kusumhati, Dohar, Dhaka.
2	H.R TRADE INTERNATIONAL	Konabari, Gazipur City Corporation, Gazipur Sadar, Gazipur.
3	Bhai Bhai Traders	Montola Bazar, Bohora, Madhabpur, Habiganj.
4	M/S. PURBACHAL TRADERS	Amtoli Bazar, Chandura, Bijoy Nagar,
5	M/S. L.R TRADERS	Ukhiya Bazar, Rajapalong, Ukhiya Upazilla, Cox'S Bazar
6	ZAHIR ENTERPRISE	Kuliarchar Bazar, Kuliarchar Pauroshava, Kishorganj.
7	LABONY DECORATOR	Sadapur Bazar, Bandura, Nawabganj, Dhaka.
8	M/S. KHAN CONSTRUCTION	Islampur Bazar, Budhonti, Bijoy Nagar, Brahmanbaria.
9	Parmisha Traders-Mirpur	Prashika Mour, Mirpur, Dhaka-1216
10	M/S. ARAFAT ENTERPRISE-FENI	Gudam Quarter Road, Feni Sadar, Feni
11	Shotorupa Enterprise-Sirajgonj	Pauro Super Market, Kazipur Paurosova, Sirajganj
12	Oyan Thai Aluminium & Glass House-Paril	South Jamsha Bazar, Singair, Manikganj.
13	M/s. Tangail Traders	Adabari Bazar, Mohera, Mirzapur, Tangail
14	Nishat Commercial Center	Chakhar Bazar, Banaripara, Barishal
15	Akota Traders-Bolirhat,CTG	Bolirhat, Chandgaon Thana, Chattogram City Corporation, Chattagram
16	JEWEL DIGITAL STUDIO & TELECOM, Shymol Bazar, Sunamgonj	Shyamol Bazar, Mannargao, Doara Bazar, Sunamganj
17	M/S Alhaz Ibrahim Ali & Sons-Dohalia Bazar, Sunamgonj	Dohalia Bazar, Doara Bazar, Sunamganj
18	BONDHU MAHAL SARBIK GRAM UNNAYAN SOMOBAY SAMITEE LTD.-Monirapur,Jashore	Dhakuriya Bazar, Monirampur, Jashore
19	ZARA & ZARA DAIRY FARM-PALLABI, MIRPUR	Paris Road Mour, Mirpur-11, Dhaka
20	RUDRA ENTERPRISE-HALIMA NAGAR, CUMILLA	Nandanpur Bazar, Halimanagar, Sadar Dakkhin, Cumilla
21	SUPER SPEED SHIPPING LINES-Meghula, Dohar	Meghula Bazar, Narisha, Dohar, Dhaka.
22	M/S. SHAN-A GARANGIA ENTERPRISE-Moheshkhali, Cox's Bazar	Matarbari, Moheshkhali, Cox'S Bazar
23	PROCHESTA ENTERPRISE-Dogachi Bazar, Pabna	Dogachi Bazar, Dogachi Union, Pabna Sadar, Pabna.
24	SHANKAR MISTANNA VANDER-Sreepur, Gazipur	Sreepur Bazar, Sreepur Pauroshava, Gazipur
25	SWAPNO TRADERS-Daudpur, Nawabganj	Daudpur Bazar, Shikaripara, Nawabganj, Dhaka.
26	A.M. CORPORATION-Shikaripara, Nawabganj	Shikaripara Bazar, Nawabganj, Dhaka.
27	A.K. ENTERPRISE-BALIAKANDI, RAJBARI	Baliakandi Haat, Upz: Baliakandi, Dist: Rajbari
28	AYAN TRADING-BAKRA BAZAR, JHIKARGACHA	Bakra Bazar, Jhikargacha, Jashore
29	ERFAN PHARMACY-kamalapur bazar, kushtia	Komlapur, Bagulat, Kumarkhali, Kushtia

Sl. no.	Outlet Name	Outlets Full Address
30	VAI BON GARMENTS & BASTRALAY- Rajganj, Manirampur, Jessore	Rajganj Bazar, Jhampa, Monirampur, Jashore.
31	JONY ENTERPRISE-Bahubal, Habiganj	Debpara Bazar, Nabiganj, Habiganj
32	M/S Tamanna Enterprise, Kalinagar, Chapai Nawabganj	Kalinagar Bazar, Sundarpur, Chapai Nawabganj Sadar, Chapai Nawabganj.
33	Shamlapur Ideal Academy- Shamlapur, Savar	Shamlapur, Vakurta, Savar, Dhaka
34	M/S ALLAR DAN POULTRY & FISH FEED- VALUKA CHANDPUR, SATKHIRA	Bhaluka Chandpur Bazar, Dhulihar, Satkhira Sadar, Satkhira
35	Rowshan Enterprise-Pouro Bazar, Majdee court, Noakhali	Majdee Pouro Bazar, Majdee Court, Noakhali Sadar, Noakhali.
36	LOPA ENTERPRISE-Zalmoliya Bazar, Putia, Rajshahi	Zalmoliya Bazar, Jeopara, Puthia, Rajshahi
37	MM Enterprise-Hospital Road, Bheramara, Kushtia	Hospital Road, Bheramara Pauroshava, Kushtia
38	S B S Enterprise-Baliyashisha Bazar, Mirpur, Kushtia	Baliyashisha Bazar, Chitalia, Mirpur, Kushtia
39	Maisha Mahi Enterprise-Horipur Bazar, Sadar, Kushtia	Hatas Haripur Bazar, Hatas Haripur, Kushtia Sadar, Kushtia
40	NAYAN MONI ENTERPRISE-Noudapara Bazar, Rajshahi	Noudapara Bazar, Rajshahi City Corporation, Rajshahi
41	MIM TRADERS-Alalpur, Nawabganj, Dhaka	Alalpur Bazar, Baruakhali, Nawabganj, Dhaka
42	OCEAN AGRO-Charvodrasan, Faridpur	Char Haziganj, Charbhadrasan, Faridpur
43	TASMIM AIR INTERNATIONAL-Tambulkhana, Faridpur	Tambulkhana Bazar, Faridpur Sadar, Faridpur
44	SHAMIM TRADE-Laksham, Cumilla	S.K Saha Tower, Chouddogram Road, Bypass, Laksham, Cumilla
45	ABEDIN ELECTRONICS	Ab Market, Hnila Bazar, Hnila. Teknaf, Cox'S Bazar
46	MAHIN ENTERPRISE-Doara Bazar, Sunamganj	Bogla Bazar, Dowarabazar, Sunamganj
47	M/S. TAMA ENTERPRISE-Field-er-Hat, Chapai Nawabganj	Field Er Haat, Moharajpur, Sadar, Chapai Nawabganj.
48	PURBASHA TRADING- ISHWARDI, PABNA	I K Road, Boroichara, Solimpur, Ishwardi, Pabna
49	VAI VAI TRADERS- Gorpara, Sharsha, Jessore	Gorpara Bazar, Nizampur, Sharsha, Jashore.
50	BABU ELECTRONIC- Zajor, National University, Gazipur	Zajor Bazar, Gazipur City Corporation, Gazipur Sadar, Gazipur
51	New Bismillah Electric House-Bhairab Bazar, Moulvibazar	Bhairabgonj Bazar, Kalapur, Sreemangal, Moulvi Bazar.
52	Khan Enterprise-Philipnagar, Kushtia	Philipnagar Bazar, Philipnagar, Daulatpur, Kushtia
53	Mayer Doa Enterprise-Jhaudia Bazar, Kushtia	Jhaudia Bazar, Jhaudia, Kushtia Sadar, Kushtia
54	Taslma Enterprise-Kumarkhali, Kushtia	Alauddin Nagar Bazar, Nondolalpur, Kumarkhali, Kushtia, Khulna
55	M/S Khaleda Agro Farm-Noyani Bazar, Sherpur	2 No Word, Noyani Bazar, Sherpur Sadar, Sherpur
56	M/S. S. Alam Traders-Hazratpur Bazar, keranigonj	Hazratpur Bazar, Hazratpur, Keraniganj, Dhaka.
57	M/s. Bebortan Store, Betua Bazar, Shokhipur, Tangail	Betua Bazar, Boheratoil, Shokhipur, Tangail
58	M/s. Bebortan Store-Hoteya Bazar, Shokhipur, Tangail	Hoteya Bazar, Hatibandha, Shokhipur, Tangail
59	M/S Bebortan Store- Girls School Road, Sokhipur, Tangail	Girls School Road, Shokhipur, Tangail

Sl. no.	Outlet Name	Outlets Full Address
60	AMAR KULAURA-KULAURA,MOULVIBAZAR	MuktiHoddha Complex, Dakshin Bazar, Kulaura, Moulvi Bazar, Sylhet
61	SHOBUZ SHOHAG TELECOM- Gorar Para, Kushtia	Gorar Para, Pragpur, Daulatpur, Kushtia
62	Star Fabrics, Zinda Bazar, Sylhet	26, Al Marjan Shopping Center, Zinda Bazar, Sylhet City Corporation, Sylhet
63	NEW JUBEL PAGRI- Modina Market, Sylhet	Madina Market, Sylhet City Corporation, Sylhet
64	Aklam Store-Mominkhola, South Surma, Sylhet	Mominkhola, Ward-25, Sylhet City Corporation, Sylhet
65	M/S Bhai Bhai Store- Boroshola, Sadar, Sylhet	Boroshola, Khadimnagar,Sylhet Sadar,Sylhet
66	M/S. Adnan Traders- Poolhat, Dinajpur	Daliar Mor, Auliapur, Dinajpur Sadar, Dinajpur
67	Notun Jibon Chandpur Community Society - Raldiya, Chandpur	Raldiya, Ashikati, Chandpur Sadar, Chandpur
68	S. H Enterprise- Binodpur, Rajshahi	Kazla Binodpur Bazar, Motihar, Rajshahi City Corporation, Rajshahi
69	Lake Bazar- KA-148, Kuril Chowrasta, Vatara, Dhaka	Ka-62/A, Kuril Chowrasta, Vatara, Dhaka
70	Asiya Enterprise, Muradnagar, Cumilla	Jahangir Super Market, Palasuta Chowmuhani Bazar, Muradnagar, Cumilla
71	Kafi Enterprise- Mohanganj Bazar, Durgapur, Rajshahi	Mohanganj Bazar, Durgapur, Rajshahi
72	Kafi Enterprise, Bagmara, Rajshahi	Taherpur Bazar, Bagmara, Rajshahi
73	Kafi Enterprise, Charghat, Rajshahi	Nondan Gachi Bazar, Charghat, Rajshahi
74	Kafi Enterprise, Durgapur, Rajshahi	Amgachi Bazar, Durgapur, Rajshahi
75	Kafi Enterprise, Katakhal, Rajshahi	Katakhal Bazar, Katakhal, Rajshahi
76	M/s. A Baki Traders, Nandigram, Bogra	Pondit Pukur Bazar, Po-Kumira Ponditpukur, Nandigram, Bogra-5860.
77	M/S. Allardan Enterprise, Kalijong, Jhenaidah	Damodarpur Bazar, Kalijong, Jhenaidah
78	MAA DIGITAL STUDIO & MOBILE MELA, Chirirbandar, Dinajpur.	Chakaisob, Debigonj Bazar, Chirirbandar, Dinajpur.
79	CHOWDHURI MOBILE & TELECOM, Gangachara, Rangpur	Chowdhury Market, Baraibare Bazar, Gangachara, Rangpur.
80	FEATURES INTERNATIONAL LIMITED , Lalmonirhat Sadar	Solaiman Mansion, Mission Mor, Lalmonirhat Sadar, Lalmonirhat
81	Antuna Enterprise Comission Agent-Ghosail Bazar	Ghoshal Bazar, Kathuri, Nawabganj
82	101 BD Tech, Panchbari, Jamalpur	Panchbari, Kamrabad, Sarishabari, Jamalpur, Mymensingh
83	AYAN ENTERPRISE- Vai Vai Market, Feni	Vai Vai Market 2Nd Floor,Besidemohipal Flyover, Mohipal, Feni
84	CHEERS PROPERTIES & MANAGEMENT-Chattoqram	Barasat (Kali Bari), Anowara, Chattogram
85	Easy Internet Tecnology, North Badda, Dhaka	Cha-83/2, Uttar Badda, Daka-1212.
86	H. S ENTERPRISE-Beanibazar,Sylhet	Charkhai Poschim Bazar, Biani Bazar, Sylhet
87	M. M. F Packaging-Shorisha Bari,Jamalpur	Pingana,Gram Nikhai, Garadoba, Sarishabari, Jamalpur.
88	M/S. SHAFI TRADERS- Kakiladoh Bazar, Kushtia	Kakiladoh Bazar, Mirpur, Kushtia
89	M/s. Sheikh Enterprise - Ilashpur Bazar, Balaganj, Sylhet	Hazi Abul Kalam Complex, Lalabazar, South Surma, Sylhet
90	MASTER AGRO-College Bazar,Akkelpur,Joypurhat	College Bazar, Akkelpur, Joypurhat, Rajshahi

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91	PROCHESTA ENTERPRISE, KOMORPUR BAZAR, PABNA	Komorpurbazar, Pabna Sadar , Pabna
92	SARA ENTERPRISE-Dowra Bazar,Sunamganj	Banglabazar, Dowara Bazar, Sunamganj
93	Faysal Enterprise-Bohuli Bazar,Sirajganj	Bohuli Bazar,Sirajganj Sadar,Sirajganj
94	Tasnim & Tanvir Traders-kamdiya,Gaibandha	Pachbibbi Road,Kamdia,Gobindaganj,Gaibandha,Rangpur
95	J. S Kutir Shilpo-Kamal Market, Madina Ghat, Hathazari, Chattogram	1 No Goli,Kamal Market,Madina Ghat,Hathazari,Chattogram
96	Sahaji S. A Enterprise- Al Amin Baria Kamil Madrass Songlogno, Bahir Signal, Chandangon, Chittagong	Al Amin Baria Kamil Madrasa Songlogno,Bahir Signal,Chandangon,Chattogram
97	M/s. Imam Hossen Store-Modhukhli bazar, Modhukhli, Faridpur	Madhukhali Bazar,Madhukali,Faridpur,Dhaka
98	M/s. Mobile Corner-Kaniyal Khata, Nilphamari	Kaniyal Khata,Nilphamari Sadar,Nilphamari,Rangpur
99	101 BD Tech-Station Road, Islampur, Jamalpur	Pachbaria,Islampur,Jamalpur,Mymensingh
100	Reliance Enterprise-Anondobabur Pul, Jaldhaka Sarak, Nilphamari	Anondo Babulgar,Itkhola,Joldhaka Sorok,Nilphamari
101	M/S. Mohammad Wazir Hasan Khan- Chatihati Bazar, Kalihati, Tangail.	Chatihati Bazar, Paikora, Kalihati, Tangail
102	M/s. Shahin Brothers- Dewhata Bazar, Mirzapur, Tangail	Dewhata Bazar,Bhatram, Mirzapur, Tangail, Dhaka
103	A G Enterprise- Bhabaniganj, Bagmara, Rajshahi	Bhabaniganj, Bagmara, Rajshahi
104	ABC Corporation- Kansat Bazar, Shibganj, Chapai Nawabganj	Kansart Bazar, Shibganj, Chapai Nawabganj, Rajshahi
105	Faysal Enterprise- Chhongacha Bazar, Sirajganj Sadar, Sirajganj.	Chongacha Bazar, Sirajganj Sadar, Sirajganj,Rajshahi
106	M/s. Nur Enterprise- Bodorkhali Bazar, Chakaria, Cox's Bazar	Badarkhali, Chakoriya, Cox'S Bazar, Chattogram
107	Alim Business Center- College Road, Harua, Kishoreganj Sadar, Kishoreganj	Holding No-901, Beside Of Sonali Bank , Haruya College Road, Kishoreganj Sadar,Kishoreganj, Dhaka
108	M/s. Anam Tiles and Sanitary- New Bypass, Sheikh Hasina Medical College Road, Jamalpur	New Bypass, Sheikh Hasina Medical College Road, Jamalpur Sadar, Mymensingh
109	M/S. Z Enterprise- Jasim Market, Bishawa Colony, Akbar Shah, Pahartali, Chattagram	Jasim Market,Kaibalyadham Residential Area, Bishawa Colony, Akbar Shah, Chattagram
110	R. K Business Center- Chandra Mor, Kaliakair, Gazipur	Chondra Mor, Kaliakair, Gazipur, Dhaka
111	Khorshed Telecom- Hulain, Panchuriya, Patiya, Chattogram	Ahmed And Ambia Market, Hulain, Panchuriya,Habilasandwip, Patiya, Chattagram
112	BS Computer and Varietics- Chini kuthi Bazar, Kanialkhata, Nilphamari Sadar, Nilphamari	Chini Kuthi Bazar, Kaniyalkhata,Itakhola, Nilphamari Sadar, Nilphamari, Rangpur
113	Lopa Enterprise-Shilmaria, Puthia, Rajshahi	Shilmaria, Puthiya, Rajshahi
114	A G Enterprise- Durgapur, Rajshahi	Durgapur, Rajshahi
115	Chattogram IT Village- Zam Zam Shopping Complex, Shantirhat, Patiya, Chattogram	Jhom Jhom Shopping Complex, 1St Floor, Shantirhat, Kusumpura,Patiya, Chattogram
116	AG Enterprise- Hat Gangopara, Bagmara, Rajshahi	Hat Gangopara,Maria, Bagmara, Rajshahi
117	Brothers Trade-Parulia, Debhata, Satkhira	Debhata Bazar, Debhata, Satkhira

Sl. no.	Outlet Name	Outlets Full Address
118	M/s. Maa Baba Enterprise-Joydharkandi Bazar, Sarail, Brahmanbaria	Joydhar Kandi Bazar, Sarail, Brahmanbaria
119	Mivvan L. L. C-Ghat Majir Hat, Gasua, Sandwip, Chattogram	Ghat Majir Hat, Gasua, Sandwip, Chattogram
120	Rashaan Tech-Bazra Tarakandi Bus Stand, Kuliarchar, Kishorganj	Bazra Tarakandi Bus Stand, Kuliarchar, Kishorganj
121	Mashfika Enterprise-Kanda para, Kacharibari Road, Shahjadpur, Sirajganj	Kandapara, Kacharibari Road, Shahjadpur, Sirajganj
122	Rofia Abidin Enterprise-Pachanga Bazar, Mohichail, Chandina, Cumilla	Porchanga Mohichail, Chandina Cumilla
123	Liton Computer Center- Sonatala Natun Bondor, Upazela Road, Sonatala, Bogura	Sonatala Natun Bondor, Upazela Road, Sonatala, Bogura, Rajshahi
124	Ariyan Telecom- Sambari Bazar, Brahmanbaria	Sambari Bazar, Brahmanbaria
125	R. IT Home- Shah Kabir Mazar Road, Chalabon, Dakshinkhan, Dhaka	Shah Kabir Mazar Road, Chalabon, Dakshinkhan, Dhaka
126	Chattogram IT Village- Kashiaish, Nayahat, Patiya, Chattogram	Kashiaish, Nayahat, Patiya, Chattogram
127	Mirza Homoeo Hall- Baliya Pukur, Chotobottolla, Rajshahi	299, Baliya Pukur, Chotobottolla, Rajshahi
128	Abir Engineering Workshop- Narayanpur Bazar, Belabo, Narsingdi	Narayanpur Bazar, Belabo, Narsingdi
129	Sindid Enterprise- Chandpur, Paghachang, Brahmanbaria	Chandpur, Paghachang, Brahmanbaria
130	Porimol Enterprise- Alauddin Siddiqui College Market, Kalihati, Tangail	Alauddin Siddiqui College Market, Kalihati, Tangail
131	Maa Garments- Palsha Bazar, Palsha, Chapai Nawabganj	Palsha Bazar, Palsha, Chapai Nawabganj
132	Sanjida Enterprise- Dhainagar, Shibganj, Chapainawabganj	Dhainagar, Shibganj, Chapainawabganj
133	M/s. Chowdhury & Brothers- Borhanganj Bazar, Borhanuddin, Bhola	Borhanganj Bazar, Borhanuddin, Bhola
134	Shahajada Talukdar- Kunjerhat Bazar, Borhanuddin, Bhola	Kunjerhat Bazar, Borhanuddin, Bhola
135	M/S. M.L.T Traders- Harta Bazar, Harta, Ujirpur, Barisal	Harta Bazar, Harta, Ujirpur, Barisal
136	Asiya Enterprise- Shushunda Bazar, Bakhrabad Road, Jahapur, Murad Nagar, Cumilla	Palashuta, Darora, Murad Nagar, Cumilla
137	M/S. Bismilla Traders- Kismot khulna, Noihati, Sreerampur, Rupsha, Khulna	Kismot Khulna, Noihati, Sreerampur, Rupsha, Khulna
138	Unicom Multi System- Station Road, Ishwardi, Pabna	Oronkhola, Ishwardi, Pabna-6620
139	Mahmuda Enterprise- Hasem Miazi Dorja, Raipur, Laxmipur	Hasem Miazi Dorja, Raipur, Laxmipur
140	Saifi Enterprise- Alukdia Bazar, Akundobaria, Chuadanga	Alukdia Bazar, Akundobaria, Chuadanga
141	Africa Digital Photographers- Sonar Bangla Market, Rupnagar Residential Area, Dhaka-1216	Sonar Bangla Market, Rupnagar Residential Area, Dhaka-1216
142	Satrong- Sahid Rafique Sarak, Manikganj	Pashchim Dasura, Manikganj

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143	Provath Telecommunication-3- Plot-02, Chairman Bari Market , Chairman Bari, Dakshinkhan, Dhaka-1230	Plot-2, Chairman Bari Market, , Chairman bari, Dakshinkhan, Dhaka
144	M/S. Faruk Enterprise- Alipur Bazar, Durgapur, Rajshahi	Alipur Bazar, Durgapur, Rajshahi
145	M/S. Razia Chaul Mill- Court Horogram Bazar, Rajshahi	S H Enterprise, Court Hologram, Rajshahi
146	Mayer Doya Enterprise- Chandipur Board Bazar, Naogaon Sadar, Naogaon	Chandipur Board Bazar, Naogaon Sadar, Naogaon
147	Rasel Telecom- Paikpara Bazar, Bonbariya Sirajganj Sadar, Sirajganj	Paikpara Bazar, Bonbariya, Sirajganj Sadar, Sirajganj
148	Venus Computer & Digital Studio- Mujib Sarak, Sirajganj Sadar, Sirajganj	Mujib Sarak, Sirajganj Sadar, Sirajganj.
149	Alif Telecom- Kazir Mor, Main Road, Naogaon	Kazir Mor, Main Road, Naogaon
150	S R Enterprise- Proshadpur Bazar, Manda, Naogaon	Proshadpur Bazar, Manda, Naogaon
151	Bokul Phone Fax & Digital Studio- Lokhajani Bazar, Hapaniya, Naogaon	Lokhajani Bazar, Hapaniya, Naogaon
152	Allahr Dan Store- Kadir Hanif, Noakhali Sadar, Noakhali	Sorkar Bari, Kadir Hanif, Majidee-3800, Noakhali Sadar, Noakhali.
153	Akondo computer & digital studio- Biyara Ghat, Bonbariya, Sirajganj Sadar, Sirajganj	Biyara Ghat, Bonbariya, Sirajganj Sadar, Sirajganj
154	M/S Noborag- Shahid Nazmul Shoroni, Satkhira	Shahid Nazmul Shoroni, Satkhira
155	M/S ALI SARKAR ELECTRONICS- ZADOBPUR BAZAR, HAT ZADOBPUR, MOHESHPUR, JHENIDAHAH	Jadobpur Bazar, Hat Jadobpur, Moheshpur, Jhenaidah
156	M/S GALIB ENTERPRISE- Moheshpur Bazar, Thana Road, Moheshpur, Jhenaidah	Moheshpur Bazar, Thana Road, Moheshpur, Jhenaidah
157	Nirob Fashion- Shahrail Bazar, Singair, Manikganj	Sahrail Bazar, Singair, Manikganj
158	Anis Enterprise- Adampur Bazar, Biddadhorpur, Moheshpur, Jhenaidah	Adampur Bazar, Biddadhorpur, Moheshpur, Jhenaidah
159	Esha Verities Store- Golaidanga Bazar, Singair, Manikganj	Golaidanga Bazar, Singair, Manikganj
160	Sumon Enterprise - Jinnah Nagar Bazar, Moheshpur, Jhenaidah	Jinnah Nagar Bazar, Moheshpur, Jhenaidah
161	Bishojit Telecom- Baliadanga Bazar, Kaligonj, Jhenaidah	Baliadanga Bazar, Kaliganj, Jhenaidah
162	Digital Service Point- Shahbazpur Bazar, Shahbazpur, Sarail, Brahmanbaria	Shahbazpur Bazar, Shahbazpur, Sarail, Brahmanbaria
163	M/S. Anika Enterprise- Lalmia Shopping Complex, Juktikhola Bazar, Lalmai, Cumilla	Lalmia Shopping Complex, Juktikhola Bazar, Lalmai, Cumilla
164	Raha Enterprise- Kadomtala Bazar, Talbaria, Mirpur, Kushtia	Kadomtala Bazar, Talbaria, Mirpur, Kushtia
165	M/S Sufala Traders- Horitokidanga Bazar, Dhamoirhat, Naogaon	Horitokidanga Bazar, Dhamoirhat, Naogaon
166	M/S. Molla Rice Agency- Nawjor Bazar, Bason, Gazipur	Nawjor Bazar, Bason, Gazipur
167	Arwa Digital- Kuliya Bazar, Gurugram, Debhata, Satkhira.	Kuliya Bazar, Gurugram, Debhata, Satkhira

Sl. no.	Outlet Name	Outlets Full Address
168	M/S. Seven Star Enterprise- Mazgram, Silaidaha, Kumarkhali, Kushtia	Mazgram, Silaidaha, Kumarkhali, Kushtia.
169	Selim Art & Computer Media- Abdullah Miar Hat, Kabirhat, Noakhali	Jomidar Mesturir Bari, East Rajur Gao, Abdullah Miar Hat-3807, Kabirhat, Noakhali.
170	M/S. Taki Traders- Vatoi Bazar, Shailkupa, Jhenaidah	Vatoi Bazar, Shailkupa, Jhenaidah
171	Shimu Traders- Pandar Gao, Dowara Bazar, Sunamgonj	Pandar Gao Notun Bazar, Doara bazar, Sunamgonj
172	M/S. Joynal Traders- Chatalpar Baro Bazar, Nasirnagar, Brahmanbaria	Chatalpar Baro Bazar, Nasirnagar, Brahmanbaria
173	Albina Beauty Parlour & Training Institute- Rahima Plaza, Tomaltola, Jamalpur	Rahima Plaza, Tomaltola, Jamalpur
174	Datta Brother's Fishery And Dairy Farm- Nasirnagar Sadar, Nasirnagar, Brahmanbaria	Datta Bari, Nasirnagar, Brahmanbaria-3440, Datta Bari, Nasirnagar, Brahmanbaria-3440
175	S. K. Enterprise- Islamnagar Bazar, Singair, Manikganj	Talebpur, Irta, Singair, Manikganj-1820, Talebpur, Irta, Singair, Manikganj- 1820
176	Anan Motsho Khamar- Bagdha Bazar, Agailjhara, Barisal-8242	Bagdha Bazar, Agailjhara, Barisal
177	Arif Enterprise- Mazar Road, Kaptan Bazar, Cumilla-3500	Mazar Road, Kaptan Bazar, Cumilla
178	N.S Nayan Enterprise- Raybazar, Atharobari, Ishwargonj, Mymensingh	Raybazar, Atharobari, Ishwargonj, Mymensingh
179	Mahitur Dot Com- Pakshiya Bazar, Sharsha, Jashore	Pakshiya Bazar, Sharsha, Jashore
180	Bismillah Store- Burundi Bazar, Manikganj Sadar, Manikganj	Burundi Bazar, Manikganj Sadar, Manikganj
181	M/S. Shamrat Enterprise- High School Para, Jibonnagar, Chuadanga	High School Para, Jibonnagar, Chuadanga
182	M/S Hassan & Hossen Enterprise- Israil Mor (Beside Pourashava) Shibgonj, Chapainawabgonj	Israil Mor (Beside Pourashava), Shibgonj, Chapainawabgonj
183	M/S Shadid Enterprise- Charbagdanga Puraton Bazar, Chapainawabganj	Char Chakla, Debinagar-6300, Chapainawabganj Sadar, Chapainawabganj
184	Agomon Traders- Bokultola Bazar, West Chandipur, Ramganj, Lakshmipur	Bokultola Bazar, West Chandipur, Ramganj, Lakshmipur
185	M/S Shikder Traders- Shahjadapur Bazar, West Para, Sarail, Brahmanbaria	Shahjadapur Bazar, West para, Sarail, Brahmanbaria
186	M/s. Kuri Agro Food- Khajura Bazar, Bagharpara, Jashore	Khajura Bazar, Bagharpara, Jashore
187	Fakir Traders- Dakkhin Bazar, Kawkhali, Pirojpur.	Shirsha, Hogla Betka, Kawkhali, Pirojpur
188	Zihad Telecom & Medicine Hall- Moddho Jirtoli, Begumganj, Noakhali	Moddho Jirtali, Begumganj, Noakhali
189	M/S. M.L.T Traders- Harta Bazar, Uttorpar, Harta, Wazirpur, Barishal.	Harta Bazar, Uttorpar, Harta, Wazirpur, Barishal
190	Mate Corporation- Bangla Bazar, Shilakotha, Dohar, Dhaka	Bangla Bazar, Shilakotha, Dohar, Dhaka
191	Jobear Traders And Agro Farm- Raipur Bazar, Raipur, Bagharpara, Jashore	Krishnonagor Purbopara Bazar, Raipur, Bagharpara, Jashore
192	M/S Maayer Dua Enterprise- Moddho Bazar, Sreebordi, Sherpur	Moddho Bazar, Sreebordi, Sherpur

Sl. no.	Outlet Name	Outlets Full Address
193	M/S. Toyaha Enterprise- Bhadughar Bazar, Brahmanbaria Sadar, Brahmanbaria	Bhadughor Khadempara, Brahmanbaria Sadar-3400, Brahmanbaria
194	Pathan Computer- Soudia City, Chairman Ghat, Chandpur	Bishnudi Road, Ward No: 15, Post: Chandpur, Chandpur Sadar.
195	M/S. Sifat Hardware & Mobile Banking- Purapara Bazar, Chaugachha, Jashore	Makapur, Shukhpukira, Chaugachha, Jashore-7410
196	New Modern- Raghunathpur Bazar, Kaliganj, Jhenaidah	Raghunathpur Bazar, Kaliganj, Jhenaidah
197	Decent Enterprise- Hayatmor, Islampur, Chapainawabganj Sadar, Chapainawabganj	Hayatmor, Islampur, Chapainawabganj Sadar, Chapainawabganj
198	M/S. Bhuiyan Telecom- Aruail Bazar, Aruail, Sarail, Brahmanbaria	Aruail Bazar, Aruail, Sarail, Brahmanbaria
199	M/S. SK Karim Enterprise- Dhulauri Hat, Debinagar, Chapainawabganj	Dhulauri Hat, Debinagar, Chapainawabganj
200	M/s. G.M. Traders- Main Road, Moulavi Bazar, Mohora, Chattogram	Main Road, Moulavi Bazar, Mohora, Chattogram
201	Loveli Computer- Jadurhat Bazar, Nilphamari Sadar, Nilphamari	Jadurhat Bazar, Nilphamari Sadar, Nilphamari
202	Rudra Trade International- Farida Tower, Salmanpur, Sadar Daksin, Cumilla	Farida Tower, Salmanpur, Sadar Daksin, Cumilla
203	Tabassum International Air Travels- Baira Bazar, Baira, Singair, Manikganj	Baira Bazar, Baira, Singair, Manikganj
204	New Mir Enterprise- Balarampur Bazar, Kaliganj, Jhenaidah	Balarampur Bazar, Kaliganj, Jhenaidah
205	M/S. Universe Corporation- Bagachra Bazar, Sharsha, Jashore	Bagachra Bazar, Sharsha, Jashore
206	Khan Constructing Solution - DSC Annex Building, Motijheel, Dhaka	DSC Annex Building, Motijheel, Dhaka
207	Hairat Overseas Limited- Purana Paltan, Paltan, Dhaka	Purana Paltan, Paltan, Dhaka
208	M/S. Jannat Traders- High School Road, Sakoa Bazar, Boda, Panchagarh	High School Road, Sakoa Bazar, Boda, Panchagarh
209	M/S Ratul Enterprise- Dumrakanda Bazar, Dumrakanda, Kuliarchar, Kishoreganj	Dumrakanda Bazar, Dumrakanda, Kuliarchar, Kishoreganj
210	M/S Bhuiya & Brothers- Birampur Bazar, Sultanpur, Brahmanbaria	Birampur Bazar, Sultanpur, Brahmanbaria
211	Tasfia Computer- Gazir Bazar, Damodarpur, Kaliganj, Jhenaidah	Gazir Bazar, Damodarpur, Kaliganj, Jhenaidah
212	London Sports World- Boaljur Bazar, Balaganj, Sylhet	Boaljur Bazar, Balaganj, Sylhet
213	Ali Abdullah Enterprise- Uttor Bazar, Kichen Market, Lalmohon, Bhola	Uttor Bazar, Kichen Market, Lalmohon, Bhola
214	M/S. Kamal Traders- Joypara Collage Market, Dohar, Dhaka	Joypara Collage Market, Dohar, Dhaka
215	M/S Hazi Enterprise- Asampara Bazar, Gazipur Chunarughat, Habiganj	Asampara Bazar, Gazipur Chunarughat, Habiganj
216	Razu Photocopy and J.R Multi Net- Chowgacha Bazar, Jashore Moheshpur Road, Chowgacha, Jashore	Chowgacha Bazar, Jashore Moheshpur Road, Chowgacha, Jashore

Sl. no.	Outlet Name	Outlets Full Address
217	Maa Telecom- Jashim Market, Main Road, Haque Nagar Bazar, Dowarabazar, Sunamganj	Jashim Market, Main Road, Haque Nagar Bazar, Dowarabazar, Sunamganj
218	M/S Zahra Business Point- Bhatara Bazar, Sarishabari, Jamalpur	Bhatara Bazar, Sarishabari, Jamalpur
219	M/S. Rahman Traders- Sheikhpara Bazar, Shailkupa, Jhenaidah	Sheikhpara Bazar, Shailkupa, Jhenaidah
220	An Nur Enterprise- Matarbari, Moheskhal, Cox's Bazar	Matarbari, Moheskhal, Cox's Bazar
221	M/S Nayan Computer & Stationery- Fultala Bazar, Jashore Sadar, Jashore	Fultala Bazar, Jashore Sadar, Jashore
222	M/S Protap Enterprise- Shako Bazar, Kaliganj, Jhenaidah	Shako Bazar, Kaliganj, Jhenaidah
223	Gazi Enterprise- Opposite Side of Election Office, Warless, Faridganj Road, Chandpur	Opposite Side of Election Office, Warless, Faridganj Road, Chandpur
224	Ma Moni Business- Kunjerhat, Burhanuddin, Bhola	Kunjerhat, Burhanuddin, Bhola
225	M/S. Nasrin Telecom- Konsho Nagar, Burichong, Cumilla	Konsho Nagar, Burichong, Cumilla
226	Tahasin Motsho Agro Khamar- Bangala Bazar, Singair, Manikganj	Bangala Bazar, Singair, Manikganj
227	M/S. Habib Pharmacy- Ponditpara, Moharajpur, Chapainawabganj	Ponditpara, Moharajpur, Chapainawabganj
228	M/S. Tasfia Tabassum Enterprise- Moniram Bazar, Mulaipotton, Burhanuddin, Bhola	Moniram Bazar, Mulaipotton, Burhanuddin, Bhola
229	Saikat Howlader Traders- Golokpur, Muchibari, Kona, Tazumuddin, Bhola	Golokpur, Muchibari, Kona, Tazumuddin, Bhola
230	M/S Vai Vai Store- Bazar Gopalpur, Jhenaidah Sadar, Jhenaidah	Bazar Gopalpur, Jhenaidah Sadar, Jhenaidah
231	M & P Traders- Bus Terminal, Cox's Bazar Sadar, Cox's Bazar	Bus Terminal, Cox's Bazar Sadar, Cox's Bazar
232	Ayat Enterprise- Barmiz Market, Teck Para, Cox's Bazar	Barmiz Market, Teck Para, Cox's Bazar
233	M/S. Salim Enterprise- Eshibpur, Nakla, Sherpur	Eshibpur, Nakla, Sherpur
234	M/S. Taharul Computer & Telecom- Bahadurpur Bazar, Sharsha, Jashore	Bahadurpur Bazar, Sharsha, Jashore
235	M/S Sadaf Traders- Champaknagar Bazar, Bijohnagar, Brahmanbaria	Champaknagar Bazar, Bijohnagar, Brahmanbaria
236	Hazrat Ali Tailors and Fabrics- Khagurta, 06, Sanora-1800, Dhamrai, Dhaka.	Khagurta, 06, Sanora-1800, Dhamrai, Dhaka.
237	Senpai Japanese Language School- Koruapara Bazar, Kajol Khan Market, Katiadi, Kishoreganj	Koruapara Bazar, Kajol Khan Market, Katiadi, Kishoreganj
238	M/S Zannatul Enterprise- Par Naogaon Dhaka Bus Stand, Naogaon	Par Naogaon Dhaka Bus Stand, Naogaon
239	F J Engineers- Kolpolok R/A, Bakolia, Chattogram.	Kolpolok R/A, Bakolia, Chattogram.
240	Hossin Enterprise- Chowrasta, Begumgonj, Noakhali	Chowrasta, Begumgonj, Noakhali
241	M/S. Tyron Traders- Banglabazar, Nawabganj, Dhaka-1322	Banglabazar, Nawabganj, Dhaka- 1322
242	Hawla Sharif Dairy, Poultry & Fisheries- Akubdandi, Popadia, Boalkhali, Chattogram	Akubdandi, Popadia, Boalkhali, Chattogram

Sl. no.	Outlet Name	Outlets Full Address
243	Sithi Library and Stationary- Collage Road, Agoiljara, Barishal	Collage Road, Agoiljara, Barishal
244	Alif Enterprise- Satarkul Road, North Badda, Dhaka-1212	Satarkul Road, North Badda, Dhaka-1212
245	Nakhatra IT- Sikdar Bari Math, Charman Bari Road, Hasnabad, South Keraniganj, Dhaka	Sikdar Bari Math, Charman Bari Road, Hasnabad, South Keraniganj, Dhaka
246	Friends Corporation- Sonabaju Bazar, joykrishnapur, Nawabganj, Dhaka	Sonabaju Bazar, joykrishnapur, Nawabganj, Dhaka
247	H. Khan Trading- Caulpotti, Dilalpur, Pabna	Caulpotti, Dilalpur, Pabna
248	M/S Salam Enterprise- Birala Kuthir Mirpur, Sirajganj Sadar, Sirajganj	Birala Kuthir Mirpur, Sirajganj Sadar, Sirajganj
249	Hossin Enterprise- Jamidarhat, Begumgonj, Noakhali	Jamidarhat, Begumgonj, Noakhali
250	M/S Jawad Enterprise- Shambupur, Khaserhat Bazar, Tazumuddin, Bhola	Shambupur, Khaserhat Bazar, Tazumuddin, Bhola
251	Sahab and Sayer Enterprise- Chaliatoli Bazar, Kalarmarchhara, Moheshkhali, Cox's Bazar	Chaliatoli Bazar, Uttar Nalbila, Kalarmarchhara, Moheshkhali, Cox's Bazar.
252	S. K Enterprise- Jinsar, Moulvibazar, Barura, Cumilla	Jinsar, Moulvibazar, Barura, Cumilla
253	Rimi Apparels Accessories- Ekushey Sarani, Ibrahimpur, Dhaka Cantonment, Kafrul, Dhaka	Ekushey Sarani, Ibrahimpur, Dhaka Cantonment, Kafrul, Dhaka
254	Touhid Enterprise- Shilmoon Dakkhin Para, Monnunagar, Tongi, Gazipur	Shilmoon Dakkhin Para, Monnunagar, Tongi, Gazipur.
255	SM Enterprise- D C Road, Dewan Bazar, West Bakolia, Chattogram	D C Road, Dewan Bazar, West Bakolia, Chattogram
256	Adhi Enterprise- Kasimnagar Bazar, Madhabpur, Habiganj	Kasimnagar Bazar, Madhabpur, Habiganj
257	Kotha Koly Telecom- Horina, Pipulbaria Bazar, Sirajganj Sadar, Sirajganj	Horina, Pipulbaria Bazar, Sirajganj Sadar, Sirajganj
258	Jamuna Computer & Training Center- Zozira Bazar, Nischintapur, kazipur, Sirajganj	Zozira Bazar, Nischintapur, kazipur, Sirajganj
259	Ashrafi Store- Jaigir Bazar, Singair, Manikganj	Jaigir Bazar, Singair, Manikganj
260	Hafsa Drinking Water-Paharika R/A, Oxygen, Bayazid, Chattogram	Paharika R/A, Oxygen, Bayazid, Chattogram
261	M/S. Kothamoni Trading- Tikrampur Adorsho Mor, Tikrampur, Chapainawabganj	Tikrampur Adorsho Mor, Tikrampur, Chapainawabganj
262	Molla Glass House- Horinarayanpur Bazar, Islami University, Kushtia	Horinarayanpur Bazar, Islami University, Kushtia
263	M/S Tajjul Traders- Sherua Battola, Sherpur, Bogura	Sherua Battola, Sherpur, Bogura
264	Holycross Enterprise- Chhaysuti Bazar, Chhaysuti Kuliarchar, kishoreganj.	Chhaysuti Bazar, Chhaysuti Kuliarchar, kishoreganj.
265	Omar Telecom and Electronics- Dhobaura Bazar, Dhobaura, Mymensingh	Dhobaura Bazar, Dhobaura, Mymensingh



AB Bank PLC.; Registered Office: The Skymark, 18 Gulshan Avenue, Gulshan-1, Dhaka-1212,  
www.abbl.com

## NOTICE OF THE 44TH (FORTY-FORTH) ANNUAL GENERAL MEETING (AGM)

Notice is hereby given that the 44th (forty-fourth) AGM of AB Bank PLC. will be held on June 18, 2026 (Thursday) at 10:00 A.M. (BST) through Hybrid System (Digital Platform and at Kurmitola Golf Club, Dhaka Cantonment, Dhaka-1206) to transact the following businesses:

### AGENDA

#### A. Ordinary Business:

1. To receive, consider and adopt Financial Statements of the Bank for the year ended December 31, 2025, and the Reports of the Directors' and the Auditors' thereon;
2. To declare Dividend for the year ended December 31, 2025 as recommended by the Board;
- 3.1 To elect/re-elect Directors;
- 3.2 To approve the appointment of Independent Director;
- 3.3 To intimate the reconstitution of the Shariah Supervisory Committee (SSC);
4. To appoint Statutory Auditor(s) for the year 2026 and to fix their remuneration;
5. To appoint the Corporate Governance Compliance Auditors for the year 2026 of the Bank and to fix their remuneration.

#### B. Special Business:

1. An addition to the Object Clause of the Memorandum of Association (MoA) of AB Bank PLC. - "38 - To act as Custodian of Mutual Funds, Securities, Financial Instruments and Other Assets in compliance with the applicable Laws, Rules and Regulations of Bangladesh."

To consider and, if deemed fit, to pass the following resolution as a Special Resolution, with or without modification:

**RESOLVED THAT**, subject to the approval of the relevant Regulatory Authorities and the permission of the Honorable Court, the inclusion of the following new Clause 38 in the Object Clause of the Bank's Memorandum of Association (MoA) be and is hereby approved:

"38. To act as Custodian of Mutual Funds, Securities, Financial Instruments, and Other Assets in compliance with the applicable laws, rules, and regulations of Bangladesh."

Dated: May 22, 2026

By order of the Board  
Sd/-  
**Manzurul Ahsan FCS**  
Company Secretary

#### NOTES:

- i) The 'Record Date' will be on May 21, 2026 (Thursday). The Shareholders whose names appeared in the Members/ Depository Register under Central Depository System (CDS) on Record Date will be eligible to attend/participate and vote at the AGM.
  - ii) The Board of Directors did not recommend any Dividend.
  - iii) Pursuant to the Bangladesh Securities and Exchange Commission's directive No. BSEC/CMRRCD/2009-193/08 dated March 10, 2021, and No. BSEC/ICAD/SRIC/2024/318/09 dated January 16, 2024 the AGM will be held through Hybrid System in connecting live webcast and for Physical Presence at Kurmitola Golf Club, Dhaka Cantonment, Dhaka 1206.
  - iv) Link of the Meeting and login details will be notified to the Shareholders through email and SMS. Full login/ participation process for the Digital Platform Meeting will also available at the Bank's website: [www.abbl.com](http://www.abbl.com)
  - v) Pursuant to the Bangladesh Securities and Exchange Commission (BSEC) Notification BSEC/CMRRCD /2006-158/208/Admin/81 dated June 20, 2018, the Soft copies of the Annual Report 2025, will be sent to the email of the Shareholders available in the respective Beneficial Owner (BO) Accounts maintained with the Depository Participants (DPs) in time. The Annual Report 2025, will also be available at the bank's website: <http://abbl.com/investor-relations/>
  - vi) A Shareholder is eligible to attend and vote at the AGM, may appoint a Proxy to attend and vote in his/her behalf. A copy of "Proxy Form" duly signed and affixed with requisite Revenue Stamp must be sent to the AB Bank PLC.'s Share Division not later than 72 hours before commencement of the AGM.
- N.B. As per BSEC Circular No. SEC/CMRRCD/2009-193/154 dated 24.10.2013, "No benefit in Cash or Kind, other than in the form of Cash Dividend or Stock Dividend, shall be paid to the holders of Equity Securities," in the ensuing 44th AGM.



Head Office, "The Skymark", 18 Gulshan Avenue, Gulshan – 1, Dhaka-1212.

**PROXY FORM**

I/We ..... of .....  
..... being a Member of AB Bank PLC. and entitled to  
vote, do hereby appoint Mr./Mrs. .... of .....  
..... as my/our proxy  
to attend and vote on my/our behalf at the 44th Annual General Meeting of the Company to be held on  
June 18, 2026 (Thursday) at 10:00 a.m. through Hybrid System.

Signed this ..... day of ..... (Month) 2026.

.....  
Signature of Shareholder(s)

.....  
Signature of PROXY

Folio No. 

				-			
--	--	--	--	---	--	--	--

**Affix Revenue Stamp  
Tk.100.00**

or

BO ID No. 

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No. of Shares held on Record date (May 21, 2026).....

**Note:**

A Member entitled to attend and vote the Annual General Meeting may appoint a proxy to attend and vote on his/her behalf. The scanned copy of "Proxy Form", duly signed and affixed with BDT 100 revenue stamp must be sent through email to AB Bank Company Secretary at cs@abbl.com no later than 72 hours before commencement of the AGM, Signature of the Shareholder/s should agree with the specimen signature registered with the Company Register Office / Depository Participant(s).



# এবি কোটিপতি ডিপোজিট স্কিম

ভাবনাহীন আগামী হাতছানি

- ✧ ৫ থেকে ২০ বছর পর্যন্ত মেয়াদ
- ✧ দৈনিক স্থিতির উপর আকর্ষণীয় মুনাফার হার
- ✧ মেয়াদ শেষের পূর্বে ভাঙালেও রয়েছে আকর্ষণীয় মুনাফা

# CORPORATE INFORMATION

<p><b>NAME OF THE COMPANY</b></p> <p><b>AB Bank PLC.</b></p> <p><b>Legal Form:</b> Public Limited Company</p> <p><b>Date of Incorporation:</b> 31st December 1981</p> <p><b>Commencement of Business:</b> 27th February 1982</p> <p><b>Registered Office</b> The Skymark, 18 Gulshan Avenue, Gulshan-1, Dhaka-1212, Bangladesh GPO Box: 3522</p> <p><b>Telephone:</b> +88-09678555000</p> <p><b>SWIFT Code:</b> ABBLBDDH E-mail: info@abbl.com, cs@abbl.com</p> <p><b>Web page:</b> www.abbl.com</p>	<p><b>OVERSEAS BRANCH</b></p> <p><b>MUMBAI BRANCH</b> Liberty Building, 41-42, Sir Vithaldas Thackersey Marg, New Marine Lines, Mumbai 400020, India Tel: +91 22 22005392-3 Fax: +91 22 22005391 SWIFT: ABBLINBB E-mail: mumbai@abbl.com</p>	<p><b>As on December 31, 2025</b></p> <p><b>Authorized Capital: Tk. 1,500 crore</b></p> <p><b>Paid-up Capital: Tk. 895.69 crore</b></p> <p><b>Number of Shareholders: 55,234</b></p> <p><b>Total Asset (Conso): Tk. 42,189 crore</b></p> <p><b>Earnings per Share (EPS) (Conso): Tk. (43.42)</b></p> <p><b>Net Asset Value per Share (Conso): Tk. (36.24)</b></p> <p><b>Market Capitalization: Tk. 367.24 crore</b></p> <p><b>Total Manpower: 2,358</b></p>
<p><b>ISLAMI BANKING BRANCH</b></p> <p>HR Bhaban, 26/1 Kakrail Ramna, Dhaka-1000 Tel: +8802 833 2235 Fax: +8802 833 2236 E-mail: ibb@abbl.com</p>	<p><b>SUBSIDIARY COMPANIES</b></p> <p><b>AB International Finance Limited (ABIFL)</b> Silvercord Tower: 01, Unit: 08, Floor: 16, 30, Canton Road, Tsim Sha Tsui, Kowloon West, Hong Kong Tel: +852 2866 8094 Fax: +852 2527 7298 SWIFT: ABFLHKHH E-mail: abifl@abbl.com, abhk@abbl.com, tayseer@abbl.com</p> <p><b>AB Investment Limited (ABIL)</b> WW Tower (7th Floor), 68 Motijheel C/A, Dhaka 1000, Bangladesh Tel: +8802 9569732, 9571265 Fax: +8802 7160592 E-mail: abil@abbl.com</p> <p><b>AB Securities Limited (ABSL)</b> WW Tower (6th Floor), 68 Motijheel C/A, Dhaka 1000, Bangladesh Tel: +8802 9566266 Fax: +8802 9568937 E-mail: absl@abbl.com</p> <p><b>Cashlink Bangladesh Limited (CBL)</b> The Skymark, 18 Gulshan Avenue, Gulshan-1, Dhaka-1212, Bangladesh Tel: +8802 9678555113 E-mail: info@cashlinkbd.com</p> <p><b>Arab Bangladesh Bank Foundation (ABBF)</b> The Skymark, 18 Gulshan Avenue, Gulshan-1, Dhaka-1212, Bangladesh Tel: +8802 9678555637 E-mail: abbf@abbl.com</p>	<p>Number of Branches: <b>105</b></p> <p>Number of Sub-Branch: <b>60</b></p> <p>Number of Agent Banking Outlet: <b>265</b></p>
<p><b>CUSTODIAN SERVICES</b></p> <p>The Skymark, 18 Gulshan Avenue, Gulshan-1, Dhaka-1212, Bangladesh Tel: +8802 9678555668 SWIFT: ABBLBDDH005 E-mail: custodian@abbl.com</p>	<p><b>AUDITOR</b></p> <p>M M Rahman &amp; Co. Chartered Accountants</p>	
<p><b>OFF-SHORE BANKING UNIT (OBU)</b></p> <p>EPZ Branch Bay Shopping Centre P.O. EPZ, South Haliahar P.S. Bandar, Chattogram-4223 Tel: +88031 740604 Fax: +88031 741150</p>	<p><b>RATING AGENCY</b></p> <p>ARGUS Credit Rating Services Limited (ACRSL)</p>	
<p><b>For any Clarifications on this Report</b></p> <p>Please Write to: <b>The Company Secretary</b> AB Bank PLC. Head Office The Skymark, 18 Gulshan Avenue Gulshan-1, Dhaka-1212, Bangladesh E-mail: cs@abbl.com</p>		
		



**AB Bank PLC.**

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