Un-audited

AB Bank PLC. and Its Subsidiaries

Consolidated & Separate Financial Statements
For the Year ended 30 June 2026

AB Bank PLC. & Its Subsidiaries

Consolidated Balance Sheet

As at 30 June 2026

	Notes	30.06.2026 Taka	31.12.2025 Taka
PROPERTY AND ASSETS			
Cash	3(a)	**8,537,946,422**	**12,842,904,457**
In hand (including foreign currencies)	3.1(a)	1,477,054,961	1,228,321,869
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2(a)	7,060,891,462	11,614,582,588
Balance with other banks and financial institutions	4(a)	**8,473,668,066**	**7,569,569,846**
In Bangladesh	4.1(a)	670,738,513	713,447,269
Outside Bangladesh	4.2(a)	7,802,929,553	6,856,122,577
Money at call and on short notice	5(a)	**690,203,714**	**584,895,046**
Investments	6(a)	**20,148,416,987**	**20,742,518,605**
Government	6.1(a)	4,234,252,555	4,730,364,425
Others	6.2(a)	15,914,164,432	16,012,154,180
Loans, advances and lease/investments		**373,472,879,948**	**367,883,942,338**
Loans, cash credits, overdrafts, etc./Investments	7(a)	370,348,733,430	365,471,216,136
Bills purchased and discounted	8(a)	3,124,146,519	2,412,726,202
Fixed assets including premises, furniture and fixtures	9(a)	**3,303,428,120**	**3,389,695,825**
Other assets	10(a)	**6,592,200,437**	**5,614,607,359**
Non-banking assets	11	**3,211,852,811**	**3,265,952,811**
Total Assets		**424,430,596,505**	**421,894,086,288**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	**45,447,029,715**	**35,922,492,633**
Bonds	13	**8,004,686,000**	**8,248,436,000**
Deposits and other accounts	14(a)	**334,669,644,173**	**332,848,528,925**
Current account and other accounts		31,262,738,137	30,426,886,089
Bills payable		1,448,187,661	1,870,237,372
Savings bank deposits		34,652,675,325	34,400,712,143
Fixed deposits		155,366,851,870	152,611,012,096
Other deposits		111,939,191,179	113,539,681,225
Other liabilities	15(a)	**88,113,881,367**	**77,322,485,436**
Total liabilities		**476,235,241,254**	**454,341,942,994**
Capital/Shareholders' equity			
Equity attributable to equity holders of the parent company		**(51,817,965,970)**	**(32,461,174,576)**
Paid-up capital	16	8,956,947,490	8,956,947,490
Statutory reserve	17	8,697,304,517	8,662,100,172
Other reserve	18(a)	3,767,515,098	3,811,868,728
Retained earnings	19(a)	(73,239,733,076)	(53,892,090,966)
Non- controlling interest	19(b)	13,321,221	13,317,864
Total equity		**(51,804,644,745)**	**(32,447,856,709)**
Total Liabilities and Shareholders' Equity		**424,430,596,505**	**421,894,086,288**

	Notes	30.06.2026 Taka	31.12.2025 Taka
Off-Balance Sheet Items			
Contingent liabilities		**40,351,436,662**	**43,548,495,787**
Acceptances and endorsements		4,457,550,337	4,074,326,936
Letters of guarantee	20.1	18,298,012,666	17,789,945,553
Irrevocable letters of credit		10,337,120,739	11,183,907,126
Bills for collection		6,641,870,131	6,999,818,443
Other contingent liabilities		616,882,789	3,500,497,730
Other commitments		**-**	**-**
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-balance sheet items		**40,351,436,662**	**43,548,495,787**

-sd-
Chief Financial Officer

-sd-
Company Secretary

-sd-
Acting Managing Director

-sd-
Independent Director

-sd-
Chairman

Dhaka,
July 29, 2026

AB Bank PLC. and Its Subsidiaries
Consolidated Profit and Loss Account
For the Period ended 30 June 2026

	Notes	Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka	Apr'26-Jun'26 Taka	Apr'25-Jun'25 Taka
OPERATING INCOME					
Interest income/profit on investments	**22(a)**	1,519,621,981	1,654,098,063	390,962,694	(4,826,957,676)
Interest/profit paid on deposits and borrowings, etc.	**23(a)**	(16,877,983,578)	(16,838,855,702)	(8,545,624,680)	(8,672,458,228)
Net interest income		**(15,358,361,596)**	**(15,184,757,638)**	**(8,154,661,986)**	**(13,499,415,904)**
Investment income	**24(a)**	1,716,900,127	360,659,368	1,072,693,048	(242,371,331)
Commission, exchange and brokerage	**25(a)**	931,877,533	835,478,387	509,673,351	466,751,000
Other operating income	**26(a)**	164,586,625	201,928,672	82,518,818	76,346,267
		2,813,364,286	**1,398,066,428**	**1,664,885,217**	**300,725,936**
Total operating income (a)		**(12,544,997,310)**	**(13,786,691,210)**	**(6,489,776,769)**	**(13,198,689,968)**
OPERATING EXPENSES					
Salary and allowances	**27(a)**	1,752,335,290	1,867,940,003	878,533,776	919,122,261
Rent, taxes, insurance, electricity, etc.	**28(a)**	507,710,988	520,705,824	253,057,640	264,144,714
Legal expenses	**29(a)**	6,291,574	10,185,406	3,275,779	5,371,457
Postage, stamps, telecommunication, etc.	**30(a)**	73,903,681	82,038,141	30,214,233	42,498,609
Stationery, printing, advertisement, etc.	**31(a)**	39,842,529	54,224,571	20,862,117	22,702,330
Chief executive's salary and fees	**27.1**	-	2,664,516	-	2,664,516
Directors' fees	**32(a)**	2,598,267	3,213,297	1,609,346	1,915,824
Auditors' fees	**33(a)**	830,343	753,084	197,316	94,164
Depreciation and repairs of Bank's assets	**34(a)**	217,515,435	216,930,774	107,824,596	99,910,789
Other expenses	**35(a)**	735,103,366	885,043,975	371,380,626	435,877,993
Total operating expenses (b)		**3,336,131,473**	**3,643,699,591**	**1,666,955,429**	**1,794,302,657**
Profit before provision (c = (a-b))		**(15,881,128,783)**	**(17,430,390,802)**	**(8,156,732,198)**	**(14,992,992,625)**
Provision against loans and advances	**36(a)**	3,207,767,176	-	2,859,621,913	-
Provision for investments	**37(a)**	14,899,958	19,507,016	13,603,482	199,361
Other provisions	**38(a)**	140,651,679	-	13,116,879	-
Total provision (d)		**3,363,318,813**	**19,507,016**	**2,886,342,275**	**199,361**
Profit before tax (c-d)		**(19,244,447,596)**	**(17,449,897,818)**	**(11,043,074,473)**	**(14,993,191,987)**
Provision for taxation		**121,369,954**	**130,282,294**	**68,264,670**	**32,498,856**
Current tax		134,174,469	140,918,776	73,719,747	36,271,422
Deferred tax		(12,804,515)	(10,636,482)	(5,455,077)	(3,772,566)
Net profit after tax		**(19,365,817,550)**	**(17,580,180,112)**	**(11,111,339,143)**	**(15,025,690,842)**
Appropriations					
Statutory reserve		60,635,034	76,552,058	60,635,034	76,552,058
Coupon payment for Perpetual Bonds		-	-	-	-
		60,635,034	**76,552,058**	**60,635,034**	**76,552,058**
Retained surplus		**(19,426,452,584)**	**(17,656,732,170)**	**(11,171,974,177)**	**(15,102,242,900)**
Non- controlling interest		**3,357**	**232,417**	**(114,265)**	**83,017**
Net Profit/(Loss) attributable to the shareholders of parent company		**(19,426,455,941)**	**(17,656,964,586)**	**(11,171,859,912)**	**(15,102,325,917)**
Consolidated Basic Earnings Per Share (EPS)	**39(a)**	**(21.62)**	**(19.63)**	**(12.41)**	**(16.78)**

-sd-
Chief Financial Officer

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Company Secretary

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Acting Managing Director

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Independent Director

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Chairman

Dhaka,
July 29, 2026

AB Bank PLC. and Its Subsidiaries
Consolidated Cash Flow Statement
For the Period ended 30 June 2026

	Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka
Cash Flows from Operating Activities		
Interest receipts	1,519,621,981	1,654,098,063
Interest payments	(17,649,582,422)	(13,407,996,878)
Dividend receipts	30,525,874	12,808,729
Fee and commission receipts	933,389,456	960,186,550
Recoveries on loans previously written off	108,602,815	134,209,980
Payments to employees	(1,752,335,290)	(1,870,604,519)
Payments to suppliers	(39,842,529)	(54,224,571)
Income taxes paid	(537,612,532)	(235,545,856)
Receipts from other operating activities	1,849,448,955	425,071,149
Payments for other operating activities	(1,384,910,422)	(1,588,231,790)
Operating profit before changes in operating assets & liabilities	**(16,922,694,113)**	**(13,970,229,141)**
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	(5,588,937,611)	(11,958,412,350)
Other assets	(536,536,546)	(102,662,517)
Deposits from other banks	(678,570,284)	3,320,638,556
Deposits from customers	3,271,284,376	21,796,487,789
Trading liabilities (short-term borrowings)	9,546,525,372	(5,162,656,193)
Other liabilities	7,471,061,091	9,647,579,418
	13,484,826,398	**17,540,974,704**
Net cash used in operating activities (a)	**(3,437,867,715)**	**3,570,745,563**
Cash Flows from Investing Activities		
Sale/(Purchase) of government securities	462,839,263	1,536,504,265
(Purchase)/Sale of trading securities, shares, bonds, etc.	97,989,747	486,034,333
Purchase of fixed assets including premises, furniture and fixtures	(76,821,152)	(218,204,419)
Net cash flow from investing activities (b)	**484,007,859**	**1,804,334,179**
Cash Flows from Financing Activities		
(Decrease) of long-term borrowings	(265,738,289)	(1,090,879,327)
Dividend paid including coupon payment of perpetual bond	-	-
Net cash (used in) Financing activities (c)	**(265,738,289)**	**(1,090,879,327)**
Net decrease in cash (a+b+c)	**(3,219,598,145)**	**4,284,200,415**
Effects of exchange rate changes on cash and cash equivalents	(76,170,803)	(46,070,130)
Cash and cash equivalents at beginning of the Year	20,999,935,348	21,684,084,072
Cash and cash equivalents at end of the period (*)	**17,704,166,401**	**25,922,214,357**
(*) Cash and cash equivalents:		
Cash	1,477,054,961	1,675,803,403
Prize bonds	2,348,200	2,207,100
Money at call and on short notice	690,203,714	739,406,781
Balance with Bangladesh Bank and its agent bank(s)	7,060,891,462	17,367,241,457
Balance with other banks and financial institutions	8,473,668,066	6,137,555,616
	17,704,166,401	**25,922,214,357**
Net Operating Cash Flow Per Share (NOCFPS)	**(3.84)**	**3.99**

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Chief Financial Officer

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Company Secretary

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Acting Managing Director

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Independent Director

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Chairman

Dhaka,
July 29, 2026

AB Bank PLC. and Its Subsidiaries
Consolidated Statement of Changes in Equity
For the Period ended 30 June 2026

(Amount in Taka)

Particulars	Paid-up capital	Statutory reserve	General reserve	Assets revaluation reserve	Foreign exchange revaluation reserve on investment in foreign operation	Investment revaluation reserve	Non controlling interest	Retained earnings	Total Equity
Balance at 01 January 2026	8,956,947,490	8,662,100,172	2,971,511,509	751,484,698	10,739,254	78,133,268	13,317,864	(53,892,090,966)	(32,447,856,709)
Net profit after taxation for the Period	-	-	-	-	-	-	3,357	(19,365,820,907)	(19,365,817,550)
Addition/(Adjustment) made during the Period	-	60,635,034	-	(7,740)	-	(33,054,807)	-	30,253,479	57,825,966
Foreign exchange rate fluctuation	-	(25,430,689)	(124,553)	-	(11,166,530)	-	-	(12,074,680)	(48,796,450)
Balance at 30 June 2026	**8,956,947,490**	**8,697,304,517**	**2,971,386,956**	**751,476,958**	**(427,276)**	**45,078,461**	**13,321,221**	**(73,239,733,076)**	**(51,804,644,745)**

For the Year ended 30 June 2025

Particulars	Paid-up capital	Statutory reserve	General reserve	Assets revaluation reserve	Foreign exchange revaluation reserve on investment in foreign operation	Investment revaluation reserve	Non controlling interest	Retained earnings	Total Equity
Balance at 01 January 2025	8,956,947,490	8,604,709,773	2,968,975,786	758,120,923	12,617,116	101,380,240	13,007,990	(14,963,193,087)	6,452,566,230
Net profit after taxation for the period	-	-	-	-	-	-	232,417	(17,580,412,528)	(17,580,180,112)
Addition/(Adjustment) made during the period	-	76,552,058	-	(7,938)	-	25,182,249	-	(23,183,257)	78,543,112
Foreign exchange rate fluctuation	-	13,028,988	1,540,420	-	(10,817,608)	-	-	14,217,584	17,969,384
Balance at 30 June 2025	**8,956,947,490**	**8,694,290,818**	**2,970,516,207**	**758,112,985**	**1,799,508**	**126,562,490**	**13,240,407**	**(32,552,571,290)**	**(11,031,101,383)**

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Chief Financial Officer	**Company Secretary**	**Acting Managing Director**	**Independent Director**	**Chairman**

Dhaka,
July 29, 2026

AB Bank PLC.
Balance Sheet
As at 30 June 2026

PROPERTY AND ASSETS	Notes	30.06.2026 Taka	31.12.2025 Taka
Cash	3	**8,537,179,387**	**12,842,261,790**
In hand (including foreign currencies)	3.1	1,476,287,925	1,227,679,202
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	7,060,891,462	11,614,582,588
Balance with other banks and financial institutions	4	**8,118,568,055**	**7,075,674,191**
In Bangladesh		323,075,138	316,069,592
Outside Bangladesh		7,795,492,917	6,759,604,599
Money at call and on short notice	5	**2,118,163,713**	**1,697,370,045**
Investments	6	**19,396,984,632**	**20,096,342,410**
Government	6.1	4,234,252,555	4,730,364,425
Others	6.2	15,162,732,077	15,365,977,984
Loans, advances and lease/investments	7	**364,783,811,963**	**359,522,576,249**
Loans, cash credits, overdrafts, etc./Investments		363,812,334,659	358,787,071,813
Bills purchased and discounted	8	971,477,304	735,504,436
Fixed assets including premises, furniture and fixtures	9	**2,843,841,060**	**2,932,224,140**
Other assets	10	**12,598,457,598**	**11,675,756,622**
Non-banking assets	11	**3,211,852,811**	**3,265,952,811**
Total Assets		**421,608,859,218**	**419,108,158,258**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	**45,447,029,716**	**35,805,231,951**
Bonds	13	**8,004,686,000**	**8,248,436,000**
Deposits and other accounts	14	**334,896,099,175**	**332,986,696,389**
Current accounts and other accounts		31,279,768,168	30,437,821,055
Bills payable		1,448,187,661	1,870,237,372
Savings bank deposits		34,652,675,325	34,400,712,143
Fixed deposits		155,366,851,870	152,611,012,096
Other deposits		112,148,616,150	113,666,913,723
Other liabilities	15	**81,846,945,871**	**74,350,740,116**
Total liabilities		**470,194,760,762**	**451,391,104,457**
Capital/Shareholders' equity			
Shareholders' equity		**(48,585,901,546)**	**(32,282,946,199)**
Paid-up capital	16	8,956,947,490	8,956,947,490
Statutory reserve	17	8,697,304,517	8,662,100,172
Other reserve	18	3,572,304,455	3,605,367,002
Retained earnings	19	(69,812,458,008)	(53,507,360,863)
Total Liabilities and Shareholders' Equity		**421,608,859,218**	**419,108,158,258**

	Notes	30.06.2026 Taka	31.12.2025 Taka
Off-Balance Sheet Items			
Contingent liabilities	20	**38,694,313,654**	**42,005,297,507**
Acceptances and endorsements		4,457,550,337	4,074,326,936
Letters of guarantee	20.1	18,298,012,666	17,789,945,553
Irrevocable letters of credit		10,337,120,739	11,183,907,126
Bills for collection		4,984,747,123	5,456,620,164
Other contingent liabilities		616,882,789	3,500,497,730
Other commitments		**-**	**-**
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-balance sheet items		**38,694,313,654**	**42,005,297,507**

-sd-
Chief Financial Officer

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Company Secretary

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Acting Managing Director

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Independent Director

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Chairman

Dhaka,
July 29, 2026

AB Bank PLC.
Profit and Loss Account
For the Period ended 30 June 2026

	Notes	Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka	Apr'26-Jun'26 Taka	Apr'25-Jun'25 Taka
OPERATING INCOME					
Interest income/profit on investments	22	1,449,675,380	1,574,560,117	333,077,326	(4,870,945,646)
Interest paid/profit on deposits and borrow, etc.	23	(16,875,794,150)	(16,837,117,146)	(8,544,286,837)	(8,672,212,996)
Net interest income		**(15,426,118,770)**	**(15,262,557,029)**	**(8,211,209,511)**	**(13,543,158,642)**
Investment income	24	1,660,853,869	353,223,369	1,026,570,817	(244,992,247)
Commission, exchange and brokerage	25	823,225,086	764,315,922	448,469,171	436,604,440
Other operating income	26	122,575,602	154,235,488	63,763,150	54,290,747
		2,606,654,557	**1,271,774,779**	**1,538,803,138**	**245,902,941**
Total operating income (a)		**(12,819,464,213)**	**(13,990,782,251)**	**(6,672,406,373)**	**(13,297,255,701)**
OPERATING EXPENSES					
Salary and allowances	27	1,687,528,672	1,802,563,595	846,474,431	886,207,998
Rent, taxes, insurance, electricity, etc.	28	504,370,230	513,506,951	253,019,607	260,441,673
Legal expenses	29	6,109,617	9,842,047	3,116,822	5,053,398
Postage, stamps, telecommunication, etc.	30	63,515,672	73,657,438	24,799,680	38,427,571
Stationery, printing, advertisement, etc.	31	38,721,416	53,294,814	20,224,309	22,226,865
Chief executive's salary and fees	27.1	-	2,664,516	-	2,664,516
Directors' fees	32	2,144,865	2,601,373	1,155,944	1,476,400
Auditors' fees	33	684,343	753,084	51,316	94,164
Depreciation and repairs of Bank's assets	34	204,300,095	205,933,401	99,767,941	94,597,624
Other expenses	35	721,715,075	871,390,448	365,137,635	429,079,562
Total operating expenses (b)		**3,229,089,985**	**3,536,207,666**	**1,613,747,686**	**1,740,269,770**
Profit before provision (c = (a-b))		**(16,048,554,198)**	**(17,526,989,916)**	**(8,286,154,058)**	**(15,037,525,471)**
Provision against loans and advances	36	-	-	1,170,392	-
Provision for investments	37	1,298,060	19,507,016	1,585	199,361
Other provisions	38	140,651,679	-	13,116,879	-
Total provision (d)		**141,949,739**	**19,507,016**	**14,288,856**	**199,361**
Profit before taxation (c-d)		**(16,190,503,937)**	**(17,546,496,932)**	**(8,300,442,915)**	**(15,037,724,832)**
Provision for taxation		92,894,012	114,941,573	45,757,945	25,015,237
Current tax		110,754,589	123,678,729	54,878,868	27,830,632
Deferred tax		(17,860,577)	(8,737,157)	(9,120,922)	(2,815,395)
Net profit after taxation		**(16,283,397,949)**	**(17,661,438,505)**	**(8,346,200,860)**	**(15,062,740,069)**
Appropriations					
Statutory reserve		60,635,034	76,552,058	60,635,034	76,552,058
Coupon payment for Perpetual Bonds		-	-	-	-
		60,635,034	**76,552,058**	**60,635,034**	**76,552,058**
Retained surplus		**(16,344,032,983)**	**(17,737,990,563)**	**(8,406,835,894)**	**(15,139,292,127)**
Earnings Per Share (EPS)	39	**(18.18)**	**(19.72)**	**(9.32)**	**(16.82)**

-sd-
Chief Financial Officer

-sd-
Company Secretary

-sd-
Acting Managing Director

-sd-
Independent Director

-sd-
Chairman

Dhaka,
July 29, 2026

AB Bank PLC.
Cash Flow Statement
For the Period ended 30 June 2026

Cash flows from Operating Activities	Notes	Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka
Interest receipts		1,449,675,380	1,574,560,117
Interest payments		(17,647,392,994)	(13,406,258,323)
Dividend receipts		12,565,969	11,423,608
Fees and commission receipts		825,337,908	889,466,274
Recoveries on loans previously written off		108,602,815	134,209,980
Payments to employees		(1,687,528,672)	(1,805,228,111)
Payments to suppliers		(38,721,416)	(53,294,814)
Income taxes paid		(523,513,024)	(229,648,141)
Receipts from other operating activities	40	1,602,428,256	148,854,636
Payments for other operating activities	41	(1,356,600,239)	(1,557,152,675)
Operating profit before changes in operating assets & liabilities		**(17,255,146,018)**	**(14,293,067,449)**
Increase/decrease in operating assets and liabilities			
Loans and advances to customers		(5,261,235,714)	(12,172,907,834)
Other assets		(904,839,739)	59,619,627
Deposits from other banks		(678,570,284)	3,320,638,556
Deposits from customers		3,359,571,914	21,623,974,588
Trading liabilities (short-term borrowings)		9,663,786,054	(5,162,656,192)
Other liabilities		7,970,053,233	9,951,121,417
		14,148,765,464	**17,619,790,161**
Net cash used in operating activities (a)		**(3,106,380,554)**	**3,326,722,713**
Cash Flows from Investing Activities			
Sale/(Purchase) of government securities		462,839,263	1,536,504,265
Sale/(Purchase) of trading securities, shares, bonds, etc.		203,245,907	579,918,138
Purchase of fixed assets incl. premises, furniture and fixtures		(59,408,196)	(256,980,445)
Net cash flow from investing activities (b)		**606,676,974**	**1,859,441,958**
Cash Flows from Financing Activities			
Decrease of long-term borrowings		(265,738,289)	(1,090,879,327)
Dividend paid including coupon payment of perpetual bond		-	-
Net cash (used in) Financing activities (c)		**(265,738,289)**	**(1,090,879,327)**
Net decrease in cash (a+b+c)		**(2,765,441,869)**	**4,095,285,344**
Effects of exchange rate changes on cash and cash equivalents		(76,170,803)	(46,070,130)
Cash and cash equivalents at beginning of the period		21,617,872,028	22,599,906,902
Cash and cash equivalents at end of the period (*)		**18,776,259,356**	**26,649,122,116**
(*) Cash and cash equivalents:			
Cash		1,476,287,925	1,675,226,191
Prize bonds		2,348,200	2,207,100
Money at call and on short notice		2,118,163,713	1,707,986,280
Balance with Bangladesh Bank and its agent bank(s)		7,060,891,462	17,367,241,457
Balance with other banks and financial institutions		8,118,568,055	5,896,461,087
		18,776,259,356	**26,649,122,116**
Net Operating Cash Flow Per Share (NOCFPS)	42	**(3.47)**	**3.71**

-sd-	-sd-	-sd-
Chief Financial Officer	**Company Secretary**	**Acting Managing Director**

-sd-	-sd-
Independent Director	**Chairman**

Dhaka,
July 29, 2026

AB Bank PLC.
Statement of Changes in Equity
For the Period ended 30 June 2026

(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 2026	8,956,947,490	8,662,100,172	2,852,199,200	751,484,697	1,683,105	(53,507,360,863)	(32,282,946,199)
Net profit after taxation for the Period	-	-	-	-	-	(16,283,397,949)	(16,283,397,949)
Addition/(Adjustment) made during the Period	-	60,635,034	-	(7,740)	(33,054,807)	(9,919,333)	17,653,154
Foreign exchange rate fluctuation	-	(25,430,689)	-	-	-	(11,779,862)	(37,210,551)
Balance at 30 June 2026	**8,956,947,490**	**8,697,304,517**	**2,852,199,200**	**751,476,958**	**(31,371,703)**	**(69,812,458,008)**	**(48,585,901,546)**

For the Year ended 30 June 2025

Particulars	Paid-up capital	Statutory reserve	General reserve	Assets revaluation reserve	Investment revaluation reserve	Retained earnings	Total Equity
Balance at 01 January 2025	8,956,947,490	8,604,709,773	2,852,199,200	758,120,923	24,929,981	(16,416,651,428)	4,780,255,938
Net profit after taxation for the Period	-	-	-	-	-	(17,661,438,505)	(17,661,438,505)
Addition/(Adjustment) made during the Period	-	76,552,058	-	(7,938)	25,182,249	(72,789,132)	28,937,237
Foreign exchange rate fluctuation	-	13,028,988	-	-	-	10,023,730	23,052,717
Balance at 30 June 2025	**8,956,947,490**	**8,694,290,818**	**2,852,199,200**	**758,112,985**	**50,112,231**	**(34,140,855,336)**	**(12,829,192,612)**

-sd-	-sd-	-sd-	-sd-	-sd-
Chief Financial Officer	**Company Secretary**	**Acting Managing Director**	**Independent Director**	**Chairman**

Dhaka,
July 29, 2026

AB Bank PLC. and Its Subsidiaries

Notes to the Financial Statements
For the period ended 30 June 2026

1. Accounting Policies

Accounting policies have been followed in preparing these financial statements are same as applied in financial statements of the Bank of preceding financial year.

2. Revenue recognition

Interest income

The interest income is recognized on accrual basis. Interest on loans and advances ceases to be taken into income when such advances are classified or treated as Sub Standard (SS) as per BRPD circular no. 15 dated 27 November 2024 and is kept in interest suspense account. Interest on classified advances is accounted for as income when realized.

Investment income

Interest income on investments is recognized on accrual basis except treasury bills. Capital gains on investments in shares are also included in investment income. Capital gains are recognized when these are realized.

2.1 Provision:

i) Loans & Advances

Provisions for loans and advances has been made as per directives/instructions of Bangladesh Bank issued from time to time.

ii) Investments

Provisions for diminution in value of investment is made for loss arising on diminution value of investment in quoted shares and other investments have been accounted for as per Bangladesh Bank Guidelines/ instructions.

iii) Taxation

Provision for income tax has been made on taxable income after necessary adjustment made in accordance with the provisions of the Finance Act 2025, Income Tax act 2023 and other relevant rules as applicable.

2.2 Earnings Per Share (EPS)

Earnings Per Share (EPS) has been computed in accordance with International Accounting Standard (IAS)-33 by dividing the basic earnings by the number of ordinary shares outstanding as of June 30, 2026. According to IAS-33, EPS for the period ended June 30, 2025 was restated for the issues of bonus share in 2025. There is no convertible instrument of the Bank, thus no dilution effect has been considered.

2.3 Significant Deviation

I. Net Operating Cash Flow Per Share (NOCFPS)

Net Operating Cash Flow Per Share (NOCFPS) has been decreased to BDT (3.47) from BDT 3.71 in 2026 compare to the same period of 2025. It is happened mainly due to the decrease of both customer and inter Bank deposits.

II. Net Interest income

Net Interest income is BDT (1,542.61) crore for the period of Janaury to June 2026. It is mainly due to increase of non-performing loans and significant increase of both deposit and borrowing interest rates.

III. Increase of Income from Commission, exchange and brokerage

Income from Commission, exchange and brokerage has been Increased by BDT 5.89 crore in 2026 compare to the same period of last year. It is mainly due to the Increase of exchange gain of foreign currency and increase of commission income from both Letter of credit and Letter of guarantee.

IV. Decrease of Net Asset Value Per Share (NAVPS)

Decrease of Net Asset Value Per Share (NAVPS) has been decreased to Tk. (54.24) from Tk. (36.04) compare to same reporting period of last year. This is happened due to mainly decrease of net interest income and incurring net loss.

2.4 Related party disclosures

A party is related to the company if:

(i) directly or indirectly through one or more intermediaries, the party controls, is controlled by, or is under common control with, the company; has an interest in the company that gives it significant influence over the company; or has joint control over the company;

(ii) the party is an associate;

(iii) the party is a joint venture;

(iv) the party is a member of the key management personnel of the Company or its parent;

(v) the party is a close member of the family of any individual referred to in (i) or (iv);

(vi) the party is an entity that is controlled, jointly controlled or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to in (iv) or (v); or

(vii) the party is a post-employment benefit plan for the benefit of employees of the company, or of any entity that is a related party of the company.

Significant contracts where the Bank is a party and wherein Directors have interest:

Name of contract	Name of the party	Name of Director and related by	Relationship
Lease agreement with Mohakhali and Savar Branch of ABBPLC	Pacific Industries Ltd.	Mr. Ehsan K Shoaib	Nominated Director of Pacific Industries Ltd. In ABBPLC Board

Related party transactions:

Name of related party	Relationship	Nature of transaction	Amount in BDT
Pacific Industries Ltd.	Common Director	Office Rent	6,294,470
Pacific Motors Ltd.	Significant Shareholder's Joint Control	Term Loan and Bank Guarantee	2,741,480,693
Pacific Bangladesh Telecom Ltd.			7,255,410,078

Loans/placement given to subsidiary of the Bank:

Sl. No.	Name of Party	Connection with party	Nature of transaction	Amount in BDT
01	AB Investment Limited	99.99% owned Subsidiary	Loans and advances	1,398,872,885
02	AB Securities Limited	99.91% owned Subsidiary	Loans and advances	277,605,931
03	AB International Finance Limited	Fully owned (100%) Subsidiary	Placement through OBU	1,427,960,000
Total loans/placement to subsidiary				**3,104,438,816**

	30.06.2026 BDT	31.12.2025 BDT

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

2.5.1 Shareholders' equity

	30.06.2026 BDT	31.12.2025 BDT
Paid-up capital	8,956,947,490	8,956,947,490
Statutory reserve	8,697,304,517	8,662,100,172
Other reserve	3,572,304,455	3,605,367,002
Retained earnings	(69,812,458,008)	(53,507,360,863)
	(48,585,901,546)	**(32,282,946,199)**

2.5.2 Paid-up Capital

	30.06.2026 BDT	31.12.2025 BDT
10,000,000 ordinary shares of BDT 10 each issued for cash	100,000,000	100,000,000
5,000,000 ordinary shares of BDT 10 each issued for rights	50,000,000	50,000,000
845,913,831 ordinary shares of BDT 10 each issued as bonus shares	8,806,947,490	8,806,947,490
	8,956,947,490	**8,956,947,490**

2.5.3 Statutory reserve

	30.06.2026 BDT	31.12.2025 BDT
In Bangladesh		
Opening balance	8,064,592,558	8,064,592,558
Add: Addition during the period/year	-	-
	8,064,592,558	8,064,592,558
Outside Bangladesh - ABBL, Mumbai Branch		
Opening balance	597,507,614	540,117,215
Add: Addition during the period/year	60,635,034	72,638,659
Add/(Less): Adj. for Foreign Exchange Rate Fluctuation	(25,430,689)	(15,248,260)
	632,711,959	597,507,614
	8,697,304,517	**8,662,100,172**

2.5.4 Other reserve

	30.06.2026 BDT	31.12.2025 BDT
General reserve	2,852,199,200	2,852,199,200
Assets revaluation reserve	751,476,958	751,484,697
Investment revaluation reserve	(31,371,703)	1,683,105
	3,572,304,455	**3,605,367,002**

2.5.5 Retained earnings

	30.06.2026 BDT	31.12.2025 BDT
Opening balance	(53,507,360,863)	(16,416,651,428)
Add: Post-tax profit for the period	(16,283,397,949)	(37,062,207,296)
Less: Transfer to statutory reserve	(60,635,034)	(72,638,659)
Bonus Share Issued	-	-
Cash Dividend Paid	-	-
Perpetual Bond Dividend	-	-
Start-up Fund	-	-
	(69,851,393,847)	**(53,551,497,384)**
Add/(Less): Transferred from Assets Revaluation Reserve	7,740	15,876
Add/(Less): Adjustment made during the period	50,707,961	60,018,301
Add/(Less): Foreign Exchange Translation gain/(loss)	(11,779,862)	(15,897,657)
	(69,812,458,008)	**(53,507,360,863)**

	30.06.2026 BDT	31.12.2025 BDT

2.5.6 Net Asset Value Per Share (NAVPS)

	30.06.2026 BDT	31.12.2025 BDT
Net Asset Value	(48,585,901,546)	(32,282,946,199)
Number of ordinary shares outstanding	895,694,749	895,694,749
Net Asset Value Per Share (NAVPS)	**(54.24)**	**(36.04)**

2.5.7 Earnings Per Share (EPS)

	Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka
Profit after taxation	(16,283,397,949)	(17,661,438,505)
Number of ordinary shares outstanding	895,694,749	895,694,749
Earnings Per Share	**(18.18)**	**(19.72)**

2.5.8 Net Operating Cash Flow Per Share (NOCFPS)

	Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka
Net Operating Cash Flow	(3,106,380,554)	3,326,722,713
Number of ordinary shares outstanding	895,694,749	895,694,749
Net Operating Cash Flow Per Share (NOCFPS)	**(3.47)**	**3.71**

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

Cash flows from operating activities

	Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka
Net Loss after Taxation	(16,283,397,949)	(17,661,438,505)
Provision for Tax	92,894,012	114,941,573
Provision for Loans, Investment and others	141,949,739	19,507,016
Increase in interest receivable	746,935,341	(133,890,410)
Increase/(Decrease) interest Payable on Deposits	(771,598,845)	3,430,858,824
Non cash items, Lease impact and others	146,239,658	120,532,065
Income tax paid	(523,513,024)	(229,648,141)
Effect of exchange rate changes on cash & cash equivalents	76,170,803	46,070,130
	(16,374,320,266)	**(14,293,067,448)**

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

	30.06.2026 BDT	31.12.2025 BDT
Unclaimed Dividend Account	**109,544**	**109,544**

2.8 General

i) Figures relating to the previous period/year have been rearranged wherever necessary.
ii) Figures in these notes have been rounded off to the nearest BDT.
iii) We prepared interim financial statements in accordance with International Accounting Standard 34 - Interim Financial Reporting. Hence, we provided selective notes to the Financial Statements. Detailed Financial Statements with reference notes will be available in our Bank's website in due course.

		30.06.2026 Taka	31.12.2025 Taka

3. Cash

Cash in hand	(Note 3.1)	1,476,287,925	1,227,679,202
Balance with Bangladesh Bank and its agent bank(s)	(Note 3.2)	7,060,891,462	11,614,582,588
		8,537,179,387	**12,842,261,790**

3(a) Consolidated Cash

AB Bank PLC.	8,537,179,387	12,842,261,790
AB Investments Limited	50,000	50,000
AB International Finance Limited	680,689	585,841
AB Securities Limited	34,933	5,412
Cashlink Bangladesh Limited (CBL)	1,414	1,414
	8,537,946,422	**12,842,904,457**

3.1 Cash in hand

In local currency	1,451,327,104	1,198,714,254
In foreign currency	24,960,821	28,964,948
	1,476,287,925	**1,227,679,202**

3.1(a) Consolidated Cash in hand

AB Bank PLC.	1,476,287,925	1,227,679,202
AB Investments Limited	50,000	50,000
AB International Finance Limited	680,689	585,841
AB Securities Limited	34,933	5,412
Cashlink Bangladesh Limited (CBL)	1,414	1,414
	1,477,054,961	**1,228,321,869**

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

Balance with Bangladesh Bank

In local currency	5,998,867,843	10,404,376,835
In foreign currency	586,758,973	770,498,831
	6,585,626,816	11,174,875,666
Sonali Bank PLC.	475,264,646	439,706,923
(as an agent bank of Bangladesh Bank) - local currency	**7,060,891,462**	**11,614,582,588**

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

AB Bank PLC.	7,060,891,462	11,614,582,588
AB Investments Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	7,060,891,462	**11,614,582,588**

		30.06.2026 Taka	31.12.2025 Taka
4. Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1)	323,075,138	316,069,592
Outside Bangladesh	(Note: 4.2)	7,795,492,917	6,759,604,599
		8,118,568,055	**7,075,674,191**
4(a) Consolidated balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1.a)	670,738,513	713,447,269
Outside Bangladesh (Nostro Accounts)	(Note: 4.2.a)	7,802,929,553	6,856,122,577
		8,473,668,066	**7,569,569,846**
4.1.a Consolidated In Bangladesh			
AB Bank PLC.		323,075,138	316,069,592
AB Investment Limited		72,383,056	55,025,954
AB International Finance Limited		-	-
AB Securities Limited		425,986,367	413,461,488
Cashlink Bangladesh Limited (CBL)		58,786,892	56,192,428
		880,231,453	**840,749,461**
Less: Inter company transaction		209,492,940	127,302,192
		670,738,513	**713,447,269**
4.2.a Consolidated Outside Bangladesh (Nostro Accounts)			
AB Bank PLC.		7,795,492,917	6,759,604,599
AB Investment Limited		-	-
AB International Finance Limited		24,267,384	107,385,485
AB Securities Limited		-	-
Cashlink Bangladesh Limited (CBL)		-	-
		7,819,760,300	6,866,990,084
Less: Inter company transactions		16,830,748	10,867,507
		7,802,929,553	**6,856,122,577**

		30.06.2026 Taka	31.12.2025 Taka
5. Money at call and on short notice			
In Bangladesh	(Note 5.1)	-	-
Outside Bangladesh	(Note 5.2)	2,118,163,713	1,697,370,045
		2,118,163,713	**1,697,370,045**
5(a) Consolidated money at call and on short notice			
AB Bank PLC.		2,118,163,713	1,697,370,045
AB Investment Limited		-	-
AB International Finance Limited		-	-
AB Securities Limited		-	-
Cashlink Bangladesh Limited (CBL)		-	-
		2,118,163,713	**1,697,370,045**
Less: Inter-group transaction		(1,427,960,000)	(1,112,475,000)
		690,203,714	**584,895,046**
6. Investments		**19,396,984,632**	**20,096,342,410**
6 (a) Consolidated investments			
AB Bank PLC.		19,396,984,632	20,096,342,410
AB International Finance Limited		-	-
AB Investment Limited		367,770,792	390,280,473
AB Securities Limited		383,661,563	255,895,723
Cashlink Bangladesh Limited (CBL)		-	-
		20,148,416,988	**20,742,518,606**
6.1 Government securities			
T.Bill		1,958,074	-
Treasury bonds		26,567,592	34,983,456
Bangladesh Government Investment Sukuk		-	-
Bangladesh Bank Islami Investment bonds		713,280,000	720,680,000
Prize bonds		2,348,200	2,566,000
Collateralized Repo: Liquidity Support adjustment account		-	-
Deferred MTM Loss		3,490,098,689	3,972,134,970
		4,234,252,555	**4,730,364,425**
6.1(a) Consolidated Government securities			
AB Bank PLC.		4,234,252,555	4,730,364,425
AB Investment Limited		-	-
AB International Finance Limited		-	-
AB Securities Limited		-	-
Cashlink Bangladesh Limited (CBL)		-	-
		4,234,252,555	**4,730,364,425**
6.2 Other investments			
Shares	(Note 6.2.1)	5,578,707,207	5,637,787,689
Bond	(Note 6.2.2)	5,460,000,000	5,460,000,000
Pinnacle Global Fund Pte Limited	(Note 6.2.3)	2,401,784,244	2,361,263,640
		13,440,491,451	**13,459,051,329**
Investments -ABBPLC., Mumbai branch			
Treasury bills		1,722,240,626	1,906,926,655
		1,722,240,626	**1,906,926,655**
		15,162,732,077	**15,365,977,984**

		30.06.2026 Taka	31.12.2025 Taka
6.2 (a)	**Consolidated other investments**		
	AB Bank PLC.	15,162,732,077	15,365,977,984
	AB Investment Limited	367,770,792	390,280,473
	AB International Finance Limited	-	-
	AB Securities Limited	383,661,563	255,895,723
	Cashlink Bangladesh Limited (CBL)	-	-
		15,914,164,432	**16,012,154,180**
6.2.1	**Investments in shares**		
	Quoted (Publicly traded)	4,729,855,162	4,788,935,644
	Unquoted	848,852,045	848,852,045
		5,578,707,207	**5,637,787,689**
	Details are given in **Annexure-B**		
6.2.2	**Investment in Bonds**		
	Investment in perpetual bonds	2,700,000,000	2,700,000,000
	Investment in Zero Coupon Bonds	2,760,000,000	2,760,000,000
		5,460,000,000	**5,460,000,000**
6.2.2.1	**Investment in Perpetual bonds**		
	ONE Bank PLC.	1,700,000,000	1,700,000,000
	Pubali Bank PLC.	1,000,000,000	1,000,000,000
		2,700,000,000	**2,700,000,000**
6.2.2.2	**Investment in Zero Coupon Bonds**		
	Beximco Limited.	**2,760,000,000**	**2,760,000,000**
6.2.3	**Pinnacle Global Fund Pte Limited**	**2,401,784,244**	**2,361,263,640**

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

7.	**Loans, advances and lease/investments**	**364,783,811,963**	**359,522,576,249**

7.1 Broad category-wise breakup excluding bills purchased and discounted

In Bangladesh

Loans	345,904,082,209	342,458,259,434
Overdrafts	17,841,057,804	16,267,928,023
Cash credits	-	-
	363,745,140,013	**358,726,187,457**

Outside Bangladesh: ABBL, Mumbai branch

Loans	115,982	30,840
Overdrafts	524,313.28	435,875
Cash credits	66,554,351	60,417,641
	67,194,646	60,884,356
	363,812,334,659	**358,787,071,813**

	30.06.2026 Taka	31.12.2025 Taka

7.2 Net loans, advances and lease/investments

Gross loans and advances	364,783,811,963	359,522,576,249
Less:		
Interest suspense	50,287,678,273	43,980,255,448
Provision for loans and advances	22,975,250,965	22,975,424,603
	73,262,929,238	66,955,680,051
	291,520,882,725	**292,566,896,198**

7.3 Geographical location-wise (division) distribution

In Bangladesh

Urban branches		
Dhaka	256,303,410,395	255,732,479,016
Chattagram	53,800,504,134	53,861,462,755
Khulna	15,598,342,954	14,254,362,117
Sylhet	993,258,222	816,011,880
Barishal	391,004,188	397,362,299
Rajshahi	5,464,907,946	5,488,401,042
Rangpur	11,589,270,787	11,381,069,680
Mymensingh	4,534,016,203	4,480,957,363
	348,674,714,827	**346,412,106,152**
Rural branches		
Dhaka	13,608,247,467	11,256,557,757
Chattagram	665,400,755	361,330,540
Khulna	795,426,823	638,338,649
Sylhet	52,548,943	45,214,998
Barishal	24,252	16,320
Rajshahi	216,707	422,547
Rangpur	-	-
Mymensingh	32,990,136	31,478,521
	15,154,855,081	**12,333,359,332**
Outside Bangladesh		
ABBL, Mumbai branch	954,242,055	777,110,765
	364,783,811,963	**359,522,576,249**

7.4 Classification of loans, advances and lease/investments

In Bangladesh

Unclassified		
Standard	76,029,092,864	129,468,648,951
Special Mention Account	84,517,525,137	26,043,139,235
	160,546,618,000	155,511,788,187
Classified		
Sub-Standard	513,440,612	1,793,197,040
Doubtful	7,149,354,486	7,606,555,020
Bad/Loss	195,620,156,810	193,833,925,237
	203,282,951,908	203,233,677,297
	363,829,569,908	358,745,465,484
Outside Bangladesh-Mumbai Branch		
Unclassified Loan	954,242,055	777,110,765
Classified Loan	-	-
	954,242,055	777,110,765
	364,783,811,963	**359,522,576,249**

	30.06.2026 Taka	31.12.2025 Taka

7(a) Consolidated loans, advances and lease/investments excl. Bills purchased

	30.06.2026 Taka	31.12.2025 Taka
AB Bank PLC.	363,812,334,659	358,787,071,813
AB Investment Limited	7,384,721,978	7,304,081,039
AB International Finance Limited	-	-
AB Securities Limited	828,155,608	819,278,557
Cashlink Bangladesh Limited (CBL)	-	-
	372,025,212,246	**366,910,431,409**
Less: Inter company transaction	1,676,478,816	1,439,215,273
	370,348,733,430	**365,471,216,136**

8 Bills purchased and discounted

	30.06.2026 Taka	31.12.2025 Taka
In Bangladesh	84,429,895	19,278,026
Outside Bangladesh - ABBPLC., Mumbai Branch	887,047,408	716,226,409
	971,477,304	**735,504,436**

8 (a) Consolidated Bills purchased and discounted

	30.06.2026 Taka	31.12.2025 Taka
AB Bank PLC.	971,477,304	735,504,436
AB Investment Limited	-	-
AB International Finance Limited	2,152,669,215	1,677,221,766
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	3,124,146,519	**2,412,726,202**

9. Fixed assets including premises, furniture and fixtures

Cost:

	30.06.2026 Taka	31.12.2025 Taka
Land and Building	2,271,171,345	2,271,171,345
Furniture and fixtures	339,132,569	339,400,078
Office appliances	64,805,899	65,363,799
Electrical appliances	2,262,932,034	2,263,646,701
Motor vehicles	226,459,621	234,045,895
Intangible Assets	1,344,811,258	1,317,757,234
Right of Use Assets	1,329,421,828	1,329,421,828
	7,838,734,553	7,820,806,881
Less: Accumulated depreciation and amortization	4,994,893,493	4,888,582,740
	2,843,841,060	**2,932,224,140**

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

	30.06.2026 Taka	31.12.2025 Taka
Cost:		
AB Bank PLC.	7,838,734,553	7,820,806,881
AB Investments Limited	690,621,776	690,621,776
AB International Finance Limited	6,295,784	8,398,044
AB Securities Limited	99,646,005	84,489,579
Cashlink Bangladesh Limited (CBL)	-	-
	8,635,298,118	8,604,316,279
Accumulated depreciation:		
AB Bank PLC.	4,994,893,493	4,888,582,740
AB Investments Limited	253,976,592	245,292,319
AB International Finance Limited	5,864,244	7,529,252
AB Securities Limited	77,135,669	73,216,143
Cashlink Bangladesh Limited (CBL)	-	-
	5,331,869,998	5,214,620,454
	3,303,428,120	**3,389,695,825**

		30.06.2026 Taka	31.12.2025 Taka
10	**Other Assets:**		
	Income generating-Equity Investment		
	In Bangladesh:		
	AB Investment Limited (99.99% owned subsidiary company of ABBPLC.)	5,811,431,750	5,811,431,750
	AB Securities Limited (99.91% owned subsidiary company of ABBPLC.)	199,898,000	199,898,000
	Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBPLC.)	212,581,228	212,581,228
		6,223,910,978	6,223,910,978
	Outside Bangladesh:		
	AB International Finance Ltd., Hong Kong (wholly owned subsidiary company of ABBPLC.)	5,203,944	5,203,944
		5,203,944	5,203,944
		6,229,114,922	**6,229,114,922**
	Non-income generating		
	Arab Bangladesh Bank Foundation (99.60% owned subsidiary company of ABBPLC.)	19,920,000	19,920,000
	Net deferred tax assets (Note 10.1)	1,270,153,028	1,252,291,791
	Advance Income Tax (Net of Current Tax Provision)	1,977,190,486	1,554,008,557
	Accounts receivable	1,524,814,430	1,296,317,659
	Preliminary, formation, organisational, renovation, development, prepaid expenses and others	967,708,700	801,571,635
	Exchange for clearing	48,695,014	8,982,111
	Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures, and other income receivables	269,342,683	251,578,514
	Security deposits	71,966,027	74,432,262
	Advance rent and advertisement (Note 10.2)	191,231,954	154,890,017
	Stationery, stamps, printing materials, etc.	28,320,353	32,649,153
	Inter-branch adjustment		
		6,369,342,675	**5,446,641,700**
		12,598,457,598	**11,675,756,622**

10(a)	**Consolidated Other assets**		
	AB Bank PLC.	12,598,457,598	11,675,756,622
	AB Investment Limited	59,054,723	124,581,209
	AB International Finance Limited	86,132,748	22,802,287
	AB Securities Limited	60,714,361	3,908,231
	Cashlink Bangladesh Limited (CBL)	35,111,889	35,345,116
		12,839,471,319	**11,862,393,466**
	Less: Inter-group transaction	6,247,270,882	6,247,786,106
		6,592,200,437	**5,614,607,359**

10.1 Deferred tax assets

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

Opening Deferred Tax Assets	1,262,395,211	2,140,138,773
Add: Deferred Tax Income during the year	-	-
Less: Write-Off adjustment	-	877,743,561
Less. Adjustment during the year	-	-
Closing deferred tax assets	**1,262,395,211**	**1,262,395,211**

	30.06.2026 Taka	31.12.2025 Taka
b) Deferred tax liabilities against property, plant & equipment		
Balance at 01 January	10,103,420	24,598,015
Add: Provision made during the period	(17,860,577)	(14,583,162)
Add/(Less): Adjustment for Rate Fluctuation during the period	(660)	88,567
Closing deferred tax liabilities	**(7,757,817)**	**10,103,420**
Net Deferred Tax Assets (a-b)	**1,270,153,028**	**1,252,291,791**
Net Deferred Tax Income during the period	**17,860,577**	**(863,160,400)**
Deferred tax liabilities against Property, Plant & Equipment		
Accounting base of Property, Plant & Equipment	2,768,673,943	2,864,408,291
Tax base of Property, Plant & Equipment	2,790,201,523	2,842,519,803
Difference	**(21,527,580)**	**21,888,488**
(Deductible)/Taxable Temporary Difference	**(21,527,580)**	**21,888,488**
Effective Tax Rate	37.50%	37.50%
Deferred Tax (Assets)/Liabilities	**(8,072,843)**	**8,208,183**
Deferred Tax (Assets)/Liabilities of Mumbai Branch	**315,026**	**1,895,237**
Closing Deferred Tax Liabilities	**(7,757,817)**	**10,103,420**

10.1.1 Consolidated deferred tax liabilities

AB Bank PLC.	(7,757,817)	10,103,420
AB Investment Limited	-	-
	(7,757,817)	**10,103,420**

10.1.2 Consolidated deferred tax assets

AB Bank PLC.	1,262,395,211	1,262,395,211
AB Securities Limited	4,167,961	9,190,775
AB Investment Limited	26,661,214	26,661,214
	1,293,224,386	**1,298,247,200**

10.2 Advance rent and advertisement

Advance rent BDT 61,80,616 as on 30 June 2026 is included with Right of Use (ROU) assets as per IFRS 16 Leases.

11 Non-Banking Assets	**3,211,852,811**	**3,265,952,811**

The Bank has obtained absolute ownership of seventeen mortgaged properties consisting land and building according to the verdict of the Honorable Court under section 33 (7) of Artha Rin Adalat Ain, 2003. These have been recorded as non-banking assets in accordance with Bank Companies Act, 1991 (amendment up to date), BRPD circular no. 14 of 2003 and BRPD circular no. 22 of 2021 . All of these assets are non-income generating. Details are given below:

Sl	Type	Non-Banking Asset (a)			
		Income generating		Non-income generating	
		No.	Value	No.	Taka
1	Land	-	-	17	311.54
2	Building	-	-	8	9.65
	Total	**-**	**-**	**25**	**321.19**

12. Borrowings from other banks, financial institutions and agents

In Bangladesh	(Note 12.1)	45,447,029,716	35,805,231,951
Outside Bangladesh		-	-
		45,447,029,716	**35,805,231,951**

12.1 In Bangladesh:

12.1.1 Bangladesh Bank

Export Development Fund & Liquidity Support	43,824,074,272	33,362,690,580
Islamic Investment Bond	659,504,096	657,726,849
Refinance against IPFF	26,407,189	55,618,849
Refinance against Women Entr., Small Enterprise, ETP, Covid 19 & Others	22,590,649	15,367,278
	44,532,576,205	**34,091,403,556**

		30.06.2026 Taka	31.12.2025 Taka
12.1.2	**Call & Term Borrowing from**		
	Bangladesh Krishi Bank	780,000,000	1,520,000,000
	Accrued interest	400,833	1,653,889
	Accrued Interest Repo-Other Bank	134,052,678	192,174,507
		914,453,512	**1,713,828,395**
	Total in Bangladesh	**45,447,029,716**	**35,805,231,951**
12(a)	**Consolidated Borrowings from other banks, financial institutions and agents**		
	AB Bank PLC.	45,447,029,716	35,805,231,951
	AB Investment Limited	1,398,872,885	1,398,872,195
	AB International Finance Limited	1,419,336,885	1,115,650,717
	AB Securities Limited	277,605,931	157,603,761
	Cashlink Bangladesh Limited (CBL)	-	-
		48,542,845,417	38,477,358,625
	Less: Intercompany transactions	3,095,815,701	2,554,865,990
		45,447,029,715	**35,922,492,633**
13	**Bond**		
	Tier-II subordinated bond (note-13.1)	2,293,750,000	2,537,500,000
	Perpetual bond - additional Tier-I capital (note-13.2)	5,710,936,000	5,710,936,000
		8,004,686,000	**8,248,436,000**
13.1	**Tier-II subordinated bond**		
	AB Bank Subordinated Bond-IV	2,293,750,000	2,537,500,000
		2,293,750,000	**2,537,500,000**

Bank has issued 7 years Sub-Ordinated bonds in four phases. AB Bank Subordinated Bond-I for BDT 250 crore was issued in August 2014 and AB Bank Subordinated Bond-II for BDT 400 crore was issued in September 2015 and AB Bank Subordinated Bond-III for BDT 400 crore was issued in May 2018. These instruments have been fully redeemed. AB Bank Subordinated Bond-IV for BDT 325 crore was issued in December 2020 through Private Placement under the Debt Securities Rules, 2012. These bonds are non-convertible, unsecured in nature and approved by the Central Bank for inclusion in Tier-II capital of the Bank.

Subscriber wise subordinated bonds are:

Sonali Bank PLC.	1,050,000,000	1,050,000,000
Janata Bank PLC.	850,000,000	850,000,000
Agrani Bank PLC.	393,750,000	637,500,000
	2,293,750,000	**2,537,500,000**

Subscriber wise perpetual bonds are:

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

14.	**Deposit and other accounts**		
	Inter-bank deposits	8,017,381,965	8,695,952,249
	Other deposits	326,878,717,210	324,290,744,141
		334,896,099,175	**332,986,696,389**
14(a)	**Consolidated Deposit and other accounts**		
	AB Bank PLC.	334,896,099,175	332,986,696,389
	AB Investment Limited	-	-
	AB International Finance Limited	-	-
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
		334,896,099,175	332,986,696,389
	Less: Inter-group transaction	226,455,002	138,167,464
		334,669,644,171	**332,848,528,924**

		30.06.2026 Taka	31.12.2025 Taka
14.1 Demand and time deposits			
a) Demand Deposits		**35,846,696,609**	**35,404,122,521**
Current accounts and other accounts		31,279,768,168	30,437,821,055
Savings Deposits (9%)		3,118,740,779	3,096,064,093
Bills Payable		1,448,187,661	1,870,237,372
b) Time Deposits		**299,049,402,566**	**297,582,573,869**
Savings Deposits (91%)		31,533,934,546	31,304,648,050
Short Notice Deposits		38,301,147,934	39,741,767,230
Fixed Deposits		155,366,851,870	152,611,012,096
Other Deposits		73,847,468,216	73,925,146,494
Total Demand and Time Deposits		**334,896,099,175**	**332,986,696,389**
15. Other liabilities			
Accumulated provision against loans and advances	(Note 15.1)	22,975,250,965	22,975,424,603
Inter-branch adjustment		53,686	351,684
Interest suspense account		50,287,678,273	43,980,255,448
Provision against other assets	(Note 15.3)	634,056,495	529,556,495
Accounts payable - Bangladesh Bank		555,455,258	102,168,323
Accrued expenses		37,664,107	39,401,593
Lease Liabilities	(Note 15.4)	60	18,383
Provision for off balance sheet items	(Note 15.5)	1,198,301,225	1,106,201,225
Provision against investments	(Note 15.6)	3,576,540,607	3,618,140,607
Start-up Fund *		24,318,578	24,318,578
Unclaimed Dividend Account		109,544	109,544
Others **		2,557,517,073	1,974,793,633
		81,846,945,871	**74,350,740,116**

* Start-up Fund has been maintained as per Bangladesh Bank SMESPD circular no. 04 and 05 dated 29 March 2021 and 26 April 2021 respectively.

**Others includes provision for audit fee, excise duty, income tax and VAT deducted at source, accounts payable for safe keeping, earnest and security money, Provision for NBA, etc.

15.1 Accumulated provision against loans and advances

		30.06.2026 Taka	31.12.2025 Taka
The movement in specific provision for bad and doubtful debts			
Opening Balance		14,880,840,630	18,527,268,728
Fully provided debts written off during the period	(-)		(2,340,649,497)
Transferred to Non-Banking Assets	(-)	-	-
Specific provision made during the period	(+)	-	(1,305,778,601)
		-	(3,646,428,098)
Closing Balance		**14,880,840,630**	**14,880,840,630**
Provision made by ABBPLC., Mumbai Branch		-	-
Total provision on classified loans and advances		**14,880,840,630**	**14,880,840,630**
On unclassified loans			
Opening Balance		8,090,504,259	6,784,725,658
Transferred from Investment provisions	(+)	-	-
Transfer to specific provisions	(-)	-	-
General provision made during the period	(+)	-	1,305,778,601
		-	
Closing Balance		8,090,504,259	8,090,504,259
Provision made by ABBPLC., Mumbai Branch		3,906,076	4,079,714
Total provision on un-classified loans and advances		**8,094,410,335**	**8,094,583,973**
Total provision on loans and advances		**22,975,250,965**	**22,975,424,603**

		30.06.2026 Taka	31.12.2025 Taka
15.1.1	**Details of provision kept for loans and advances**		
	General Provision	**8,094,410,335**	**8,094,583,973**
	Standard	1,869,918,604	6,798,854,493
	Special Mention Account	6,224,491,731	1,295,729,480
	Specific Provision	**14,880,840,630**	**14,880,840,630**
	Substandard	11,503,467	280,290,467
	Doubtful	26,299,914	2,944,261,114
	Bad/Loss	14,843,037,249	11,656,289,049
15.2	**Provision for current tax (net of advance tax)**		
	Current Tax (note 15.2.1)	8,145,728,326	8,227,908,128
	Advance Income Tax (note 15.2.2)	10,122,918,814	9,781,916,687
	Provision for current tax (net of advance tax)	**(1,977,190,487)**	**(1,554,008,558)**
15.2.1	**Provision for current tax**		
	Opening Balance	7,965,142,995	8,781,456,244
	Add: Provision made during the Year	39,856,319	61,430,313
	Less: Write-off adjustment	-	877,743,561
	Closing Balance	8,004,999,314	7,965,142,995
	Provision held by ABBPLC., Mumbai Branch	140,729,012	262,765,133
		8,145,728,326	**8,227,908,128**

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.

		30.06.2026 Taka	31.12.2025 Taka
15.2.2	**Advance corporate income tax**		
	In Bangladesh:		
	Opening Balance	9,459,860,563	9,125,725,580
	Paid during the year	433,494,511	334,134,983
	Closing balance (Bangladesh operations)	9,893,355,074	9,459,860,563
	Advance tax of ABBPLC., Mumbai Branch	229,563,740	322,056,124
		10,122,918,814	**9,781,916,687**
15.3	**Provision against other assets**		
	Provision for		
	Prepaid legal expenses	259,326,000	244,076,000
	Protested bills	80,500,000	85,150,000
	Others	294,230,495	200,330,495
		634,056,495	**529,556,495**

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

15.3.1 Calculation of Provision against other assets

	Outstanding amount	Base for Provision	Rate	Provisions Requirement	Provisions Maintained
Prepaid legal exp.	293,276,664	68,030,751	50%	34,015,375	34,015,375
		225,245,913	100%	225,245,913	225,310,625
Protested bills	80,468,989	80,468,989	100%	80,468,989	80,500,000
Others	393,485,450	198,867,777	50%	99,433,888	99,433,888
		194,617,674	100%	194,617,674	194,796,606
Required provision for other assets				**633,781,839**	**634,056,495**
Total provision requirement					633,781,839
Total provision maintained					634,056,495
Provision shortfall maintained at the reporting date					**274,656**

	30.06.2026 Taka	31.12.2025 Taka

15.4 Leasehold Liabilities

Opening balance of present value of lease liability	18,383	573,802
Finance Cost @ 8%	77	14,582
Rental payment during the period	3,400	570,000
Closing balance of lease liability	**15,060**	**18,383**

Bank recognises lease liabilities measured at the present value of lease payments to be made over the leased term using incremental borrowing rate @ 8% at the date of initial application of "IFRS 16 Leases". Lease liability is measured by increasing the carrying amount to reflect interest on lease liability, reducing the carrying amount to reflect the lease payments, and remeasuring the carrying amount to reflect any reassessment of lease modification.

15.5 Provision for off balance sheet items

Opening balance	1,106,201,225	992,201,225
Add: Addition / (Transfer) during the period	-	114,000,000
	1,106,201,225	**1,106,201,225**

15.5.1 Particulars of required provision for Off-Balance Sheet Items

	Base for Provision	Rate (%)	30 June 2026	31 December 2025
Acceptances and endorsement	4,125,902,132	1%,2%,5%	41,307,350	39,702,177
Letters of guarantee	18,261,738,226	1%,2%,5%	947,349,854	910,290,402
Irrevocable letters of credit	10,337,120,739	1%,2%,5%	126,808,024	120,685,685
Others	616,882,789	1%	6,168,828	35,004,977
Total Off Balance Sheet Items & required provision	33,341,643,887		1,121,634,056	1,105,683,241
Total provision maintained			1,198,301,225	1,106,201,225
Excess provision at the reporting date			**76,667,169**	**517,984**

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 is determined as per BB letter no. BSD-6/6000(36)/AB-Ka/2026-330 dated 29 April 2026.

15.6 Provision against investments

Provision against quoted and unquoted shares:

Opening balance	2,243,404,764	1,989,404,764
Add/Less: Provision made/transferred during the period	(41,600,000)	254,000,000
	2,201,804,764	**2,243,404,764**
Total provision maintained for Investment in shares	2,201,804,764	2,243,404,764
Total provision requirement for Investment in shares	2,046,342,573	2,243,211,473
Excess provision	**155,462,190**	**193,291**

Provision for Pinnacle Global Fund Pte Limited:

Opening balance	1,006,202,950	1,006,202,950
Add: Provision made during the period	-	-
	1,006,202,950	**1,006,202,950**

Provision for Amana Bank PLC., Srilanka:

Opening balance	368,532,600	413,925,382
Less: Excess Provision transferred to retained earnings	-	(45,392,783)
	368,532,600	**368,532,600**

Total Provision maintained against investment:

Provision against quoted shares	2,201,804,764	2,243,404,764
Provision for Pinnacle Global Fund Pte Limited	1,006,202,950	1,006,202,950
Provision for Amana Bank PLC., Srilanka:	368,532,600	368,532,600
	3,576,540,313	**3,618,140,313**

		30.06.2026 Taka	31.12.2025 Taka
15(a)	**Consolidated Other liabilities**		
	AB Bank PLC.	81,846,945,871	74,350,740,116
	AB Investment Limited	4,895,920,248	1,982,047,378
	AB International Finance Limited	100,164,406	74,222,086
	AB Securities Limited	1,270,804,841	915,429,855
	Cashlink Bangladesh Limited (CBL)	46,000	46,000
		88,113,881,367	77,322,485,436
	Less: Inter-group transaction	-	-
		88,113,881,367	**77,322,485,436**
16.	**Share Capital**	**8,956,947,490**	**8,956,947,490**
16.1	**Authorised Capital**		
	1,500,000,000 ordinary shares of BDT 10 each	**15,000,000,000**	**15,000,000,000**
16.2	**Issued, Subscribed and Paid-up Capital**		
	10,000,000 ordinary shares of BDT 10 each issued for cash	100,000,000	100,000,000
	5,000,000 ordinary shares of BDT 10 each issued for rights	50,000,000	50,000,000
	880,694,749 ordinary shares of BDT 10 each issued as bonus shares	8,806,947,490	8,806,947,490
		8,956,947,490	**8,956,947,490**
17.	**Statutory reserve**		
	In Bangladesh		
	Opening balance	8,064,592,558	8,064,592,558
	Add: Addition during the Period	-	-
		8,064,592,558	8,064,592,558
	Outside Bangladesh - ABBPLC., Mumbai Branch		
	Opening balance	597,507,614	540,117,215
	Add: Addition during the period	60,635,034	72,638,659
	Add/(Less): Adjustment for Foreign Exchange Rate Fluctuation	(25,430,689)	(15,248,260)
		632,711,959	597,507,614
		8,697,304,517	**8,662,100,172**
18.	**Other reserve**		
	General reserve (Note 18.1)	2,852,199,200	2,852,199,200
	Assets revaluation reserve (Note 18.2)	751,476,958	751,484,697
	Investment revaluation reserve	(31,371,703)	1,683,105
		3,572,304,455	**3,605,367,002**
18.1	**General reserve**		
	Opening balance	2,852,199,200	2,852,199,200
	Addition/(adjustment) during the period	-	-
		2,852,199,200	**2,852,199,200**
18.2	**Assets revaluation reserve**		
	Opening balance	751,484,698	758,120,923
	Less: Transferred to retained earnings and adjustment of NBA	(7,740)	(6,636,225)
		751,476,958	**751,484,698**
18(a)	**Consolidated Other reserve**		
	AB Bank PLC.	3,572,304,455	3,605,367,002
	AB Investment Limited	-	-
	AB International Finance Limited	118,296,462	129,587,545
	AB Securities Limited	76,914,181	76,914,181
	Cashlink Bangladesh Limited (CBL)	-	-
		3,767,515,098	**3,811,868,728**

		30.06.2026 Taka	31.12.2025 Taka
19.	**Retained earnings**		
	Opening balance	(53,507,360,863)	(16,416,651,428)
	Add: Post-tax profit for the period	(16,283,397,949)	(37,062,207,296)
	Less: Transfer to statutory reserve	(60,635,034)	(72,638,659)
	Bonus Share Issued	-	-
	Perpetual Bond Dividend	-	-
	Start-up Fund	-	-
		(69,851,393,847)	**(53,551,497,384)**
	Add: Transferred from Assets Revaluation Reserve	7,740	15,876
	Add: Adjustment made during the period/year	50,707,961	14,625,519
	Add: Excess provision for investment in Amana Bank is transferred	-	45,392,783
	Add: Foreign Exchange Translation loss	(11,779,862)	(15,897,657)
		(69,812,458,008)	**(53,507,360,863)**
19(a)	**Consolidated Retained earnings**		
	AB Bank PLC.	(69,812,458,008)	(53,507,360,863)
	AB Investment Limited	(4,431,067,210)	(1,518,471,251)
	AB International Finance Limited	610,256,421	484,426,472
	AB Securities Limited	(176,371,766)	81,765,067
	Cashlink Bangladesh Limited (CBL)	(148,345,805)	(150,707,043)
		(73,957,986,369)	(54,610,347,617)
	Add/(Less): Adjustment made during the period	703,255,982	703,255,982
	Non-controlling Interest	14,997,311	15,000,669
		(73,239,733,076)	**(53,892,090,966)**
19(b)	**Non-controlling interest**		
	AB Investment Limited	3,065	7,472
	AB Securities Limited	152,736	381,095
	Cashlink Bangladesh Limited	13,165,419	12,929,296
		13,321,221	**13,317,863**
20.	**Contingent liabilities**	**38,694,313,654**	**42,005,297,507**
20.1	**Letters of guarantee**		
	Money for which the Bank is contingently liable in respect of guarantees issued favoring:		
	Directors	-	-
	Government	-	-
	Banks and other financial institutions	29,103,448	22,986,052
	Others	18,268,909,218	17,766,959,501
		18,298,012,666	**17,789,945,553**

		Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka
21.	**Profit and loss account**		
	Income:		
	Interest, discount and similar income	3,020,442,943	3,497,680,274
	Dividend income	12,565,969	11,423,608
	Dividend on Perpetual Bonds	133,890,411	133,890,411
	Fee, commission and brokerage	825,337,908	889,466,274
	Gains less losses arising from investment securities	(49,987,862)	(2,991,986)
	Gains less losses arising from dealing in foreign currencies	(2,112,823)	(125,150,352)
	Other operating income	122,575,602	154,235,488
	Gains less losses arising from dealing securities	(6,382,212)	(1,712,218,820)
		4,056,329,937	2,846,334,896
	Expenses:		
	Interest, fee and commission	16,875,794,150	16,837,117,146
	Administrative expenses	2,361,131,920	2,543,763,335
	Other operating expenses	721,715,075	871,390,448
	Depreciation and amortization on banking assets	146,242,990	121,053,884
		20,104,884,135	20,373,324,812
		(16,048,554,198)	**(17,526,989,916)**

		Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka
22.	**Interest income/profit on investments**		
	Interest on loans and advances:		
	Loans and advances	1,328,435,552	1,498,404,839
	Bills purchased and discounted	3,902,722	(56,664,098)
		1,332,338,275	1,441,740,741
	Interest on:		
	Calls and placements	48,074,541	52,902,211
	Balance with foreign banks	69,231,007	79,854,253
	Reverse Repo	-	-
	Balance with Bangladesh Bank	31,558	62,912
		117,337,105	132,819,376
		1,449,675,380	**1,574,560,117**
22(a).	**Consolidated Interest income/profit on investments**		
	AB Bank PLC.	1,449,675,380	1,574,560,117
	AB International Finance Limited	51,367,846	46,859,286
	AB Investment Limited	15,703,718	23,622,189
	AB Securities Limited	19,988,080	30,144,884
	Cashlink Bangladesh Limited (CBL)	3,301,730	3,126,041
		1,540,036,754	1,678,312,517
	Less: Intercompany transactions	20,414,772	24,214,454
		1,519,621,981	**1,654,098,063**
23.	**Interest/profit paid on deposits, borrowings, etc.**		
	Interest on deposits:		
	Fixed deposits	8,663,871,860	8,431,776,888
	Savings deposits	489,144,688	513,016,424
	Special notice deposits	2,053,301,671	1,978,077,789
	Other deposits	3,981,265,231	3,866,265,058
		15,187,583,450	14,789,136,159
	Interest on borrowings:		
	Local banks, financial institutions including BB	1,562,678,165	1,856,810,868
	Subordinated Bond	125,532,534	191,170,120
		16,875,794,150	**16,837,117,146**
23(a).	**Consolidated Interest/profit paid on deposits, borrowings, etc.**		
	AB Bank PLC.	16,875,794,150	16,837,117,146
	AB Investment Limited	-	-
	AB International Finance Limited	17,375,219	21,421,759
	AB Securities Limited	5,228,982	4,531,250
	Cashlink Bangladesh Limited (CBL)	-	-
		16,898,398,350	**16,863,070,155**
	Less: Intercompany transactions	20,414,772	24,214,454
		16,877,983,578	**16,838,855,702**
24.	**Investment income**		
	Capital gain on sale of shares	(49,987,862)	(2,991,986)
	Interest on treasury bills	57,343,696	69,906,454
	Dividend on shares	12,565,969	11,423,608
	Interest on treasury bonds	1,285,695,624	1,571,473,548
	Gain/(Loss) on treasury bills and treasury bonds	(6,382,212)	(1,712,218,820)
	Interest on Sub-Bonds, Perpetual Bonds, Zero Coupon Bonds & Others	361,618,654	415,630,565
		1,660,853,869	**353,223,369**
24(a).	**Consolidated Investment income**		
	AB Bank PLC.	1,660,853,869	353,223,369
	AB Investment Limited	19,818,949	6,310,105
	AB International Finance Limited	-	-
	AB Securities Limited	36,227,309	1,125,894
	Cashlink Bangladesh Limited (CBL)	-	-
		1,716,900,127	**360,659,368**
	Less: Intercompany transactions	**-**	**-**
		1,716,900,127	**360,659,368**

		Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka
25.	**Commission, exchange and brokerage**		
	Other fees, commission and service charges	540,796,713	557,587,663
	Commission on letters of credit	241,372,980	280,986,718
	Commission on letters of guarantee	43,168,216	50,891,893
	Exchange gains less losses arising from dealings in foreign currencies	(2,112,823)	(125,150,352)
		823,225,086	**764,315,922**
25(a).	**Consolidated Commission, exchange and brokerage**		
	AB Bank PLC.	823,225,086	764,315,922
	AB Investment Limited	7,976,850	4,572,461
	AB International Finance Limited	61,164,094	50,244,812
	AB Securities Limited	39,534,778	16,367,679
	Cashlink Bangladesh Limited (CBL)	-	-
		931,900,808	**835,500,874**
	Less: Intercompany transactions	(23,275)	(22,486)
		931,877,533	**835,478,387**
26.	**Other Income**		
	Locker rent, insurance claim and others	2,737,645	2,174,546
	Recoveries on loans previously written off	108,602,815	134,209,980
	Recoveries on telex, telephone, fax, etc.	9,071,064	9,768,606
	Recoveries on courier, postage, stamp, etc.	1,764,475	2,545,409
	Non-operating income (*)	399,603	5,536,946
		122,575,602	**154,235,488**

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

		Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka
26(a).	**Consolidated other income**		
	AB Bank PLC.	122,575,602	154,235,488
	AB Investment Limited	4,258,260	4,258,260
	AB International Finance Limited	41,607,068	44,105,110
	AB Securities Limited	403,955	3,588,074
	Cashlink Bangladesh Limited (CBL)	-	-
		168,844,885	206,186,932
	Less: Inter company transactions	4,258,260	4,258,260
		164,586,625	**201,928,672**
27.	**Salary and allowances**		
	Basic salary, provident fund contribution and all other allowances	1,512,963,468	1,611,592,332
	Festival and incentive bonus	174,565,203	190,971,263
		1,687,528,672	**1,802,563,595**
27.1	**Chief executive's salary and fees***	**-**	**2,664,516**

* Managing Director & CEO's post of the Bank for the reporting period of 2026 is laying vacant.

			Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka
27(a).	**Consolidated salary and allowances**			
	AB Bank PLC.		1,687,528,672	1,802,563,595
	AB Investment Limited		19,647,584	18,371,585
	AB International Finance Limited		20,377,963	21,237,713
	AB Securities Limited		24,781,071	25,767,110
	Cashlink Bangladesh Limited (CBL)		-	-
			1,752,335,290	**1,867,940,003**
28.	**Rent, taxes, insurance, electricity, etc.**			
	Rent, rates and taxes	(Note 28.1)	353,264,959	353,421,708
	Electricity, gas, water, etc.		50,353,605	54,819,205
	Insurance		100,751,666	105,266,037
			504,370,230	**513,506,951**

28.1 Rent, rates and taxes

Right of Use (ROU) assets has been calculated for the period ended 30 June 2026 as per IFRS-16 leases considering monthly rental expenses excluding low value assets.

	Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka

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

AB Bank PLC.	504,370,230	513,506,951
AB Investment Limited	616,139	784,321
AB International Finance Limited	5,379,316	6,004,856
AB Securities Limited	1,603,563	4,667,956
Cashlink Bangladesh Limited (CBL)	-	-
	511,969,248	524,964,084
Less: Inter company transactions	4,258,260	4,258,260
	507,710,988	**520,705,824**

29. Legal expenses

Legal expenses	**6,109,617**	**9,842,047**

29(a). Consolidated legal expenses

AB Bank PLC.	6,109,617	9,842,047
AB Investment Limited	-	-
AB International Finance Limited	158,957	-
AB Securities Limited	23,000	200,000
Cashlink Bangladesh Limited (CBL)	-	143,359
	6,291,574	**10,185,406**

30. Postage, stamp, telecommunication, etc.

Telex, fax, internet, wireless link, SWIFT, etc.	55,681,384	62,397,345
Telephone	1,018,500	3,044,391
Postage, stamp and shipping	6,815,788	8,215,702
	63,515,672	**73,657,438**

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

AB Bank PLC.	63,515,672	73,657,438
AB Investment Limited	363,522	353,941
AB International Finance Limited	9,092,759	7,119,329
AB Securities Limited	931,728	907,434
Cashlink Bangladesh Limited (CBL)	-	-
	73,903,681	**82,038,141**

31. Stationery, printing, advertisements, etc.

Printing and stationery	35,428,663	46,073,228
Publicity, advertisement, etc.	3,292,753	7,221,587
	38,721,416	**53,294,814**

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

AB Bank PLC.	38,721,416	53,294,814
AB Investment Limited	432,748	277,856
AB International Finance Limited	87,492	48,567
AB Securities Limited	600,872	603,334
Cashlink Bangladesh Limited (CBL)	-	-
	39,842,529	**54,224,571**

32. Directors' fees

Directors' fees	1,808,246	2,011,500
Meeting expenses	336,619	589,873
	2,144,865	**2,601,373**

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

		Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka
32(a).	**Consolidated Directors' fees**		
	AB Bank PLC.	2,144,865	2,601,373
	AB Investment Limited	115,002	166,114
	AB International Finance Limited	159,511	80,366
	AB Securities Limited	178,889	319,444
	Cashlink Bangladesh Limited (CBL)	-	46,000
		2,598,267	**3,213,297**
33.	**Auditors' fees**		
	Statutory	327,231	354,629
	Others	357,112	398,455
		684,343	**753,084**
33(a).	**Consolidated Auditors' fees**		
	AB Bank PLC.	684,343	753,084
	AB Investment Limited	-	-
	AB International Finance Limited	-	-
	AB Securities Limited	100,000	-
	Cashlink Bangladesh Limited (CBL)	46,000	-
		830,343	**753,084**
34.	**Depreciation and repairs of Bank's assets**		
	Depreciation :		
	Electrical appliances	78,049,070	72,806,562
	Furniture and fixtures	7,724,199	8,062,972
	Office appliances	708,541	765,444
	Building	6,634,648	6,804,767
	Motor vehicles	5,974,114	6,034,340
		99,090,572	94,474,086
	Depreciation of ROU (Right Of Use) assets	40,000	520,000
	Repairs:		
	Motor vehicles	4,330,836	6,358,381
	Electrical appliances	25,266,221	34,318,743
	Office premises and others	26,376,260	38,630,368
	Furniture and fixtures	400,930	1,116,573
	Office appliances	1,682,857	4,455,452
		58,057,105	84,879,517
		157,187,676	**179,873,602**
	Amortization of Intangible Assets	47,112,419	26,059,798
		204,300,095	**205,933,401**
34(a).	**Consolidated Depreciation and repairs of Bank's assets**		
	AB Bank PLC.	204,300,095	205,933,401
	AB Investment Limited	8,779,184	9,049,057
	AB International Finance Limited	373,155	316,534
	AB Securities Limited	4,063,002	1,631,783
	Cashlink Bangladesh Limited (CBL)	-	-
		217,515,435	**216,930,774**
35.	**Other expenses**		
	Contractual service	238,972,179	286,713,901
	Petrol, oil and lubricant	52,071,043	57,326,100
	Software expenses	230,033,614	239,787,457
	Entertainment	15,075,634	25,485,237
	Travelling	2,863,208	3,849,497
	Subscription, membership and sponsorship	4,869,991	9,220,813
	Training, seminar and workshop	1,685,814	1,344,762
	Local conveyance	6,622,240	7,711,067
	Professional charges	12,691,712	4,361,003
	Books, newspapers and periodicals	155,804	429,323
	Renovation and Branch opening expenses	7,729,731	6,519,869
	Donation	7,284,642	7,755,996
	Bank Charges	40,490,726	14,705,704
	Sundry expenses (*)	101,168,669	206,166,538
		721,715,075	**871,390,448**

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

	Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka

35(a). Consolidated other expenses

AB Bank PLC.	721,715,075	871,390,448
AB Investment Limited	4,320,766	3,149,130
AB International Finance Limited	1,257,024	2,133,386
AB Securities Limited	7,832,855	7,770,978
Cashlink Bangladesh Limited (CBL)	920	622,520
	735,126,640	**885,066,461**
Less: Inter company transactions	23,275	22,486
	735,103,366	**885,043,975**

36. Provision against loans and advances

On un-classified loans	-	-
On classified loans	-	-
	-	**-**

36(a). Consolidated provision against loans and advances

AB Bank PLC.	-	-
AB Investment Limited	2,923,698,649	-
AB International Finance Limited	-	-
AB Securities Limited	284,068,527	-
Cashlink Bangladesh Limited (CBL)	-	-
	3,207,767,176	**-**

37. Provisions for investments

Provision for quoted shares in Bangladesh operations	-	-
Provision for Pinnacle Global Fund Pte Limited	-	-
Provision for Amana Bank Plc	-	-
Provision for investment in treasury Bills by Mumbai Branch	1,298,060	19,507,016
Total provision for investments	**1,298,060**	**19,507,016**

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

AB Bank PLC.	1,298,060	19,507,016
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	13,601,897	-
Cashlink Bangladesh Limited (CBL)	-	-
	14,899,958	**19,507,016**

38. Other provision

Provision for off balance sheet items	92,100,000	-
Provision for Other assets	48,551,679	-
	140,651,679	**-**

Provision for other assets included prepaid legal expenses,protested bills and others has been made as per Bangladesh Bank BRPD Circular # 04 dated 12 April 2022.

38(a). Consolidated other provisions

AB Bank PLC.	140,651,679	-
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
AB Exchange (UK) Ltd.	-	-
	140,651,679	**-**

		Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka
39	**Basic Earnings Per Share (EPS)**		
	Profit after taxation	(16,283,397,949)	(17,661,438,505)
	Number of ordinary shares outstanding	895,694,749	895,694,749
	Basic Earnings Per Share	**(18.18)**	**(19.72)**
39.(a)	**Consolidated Basic Earnings Per Share**		
	Net Profit/(Loss) attributable to the shareholders of parent company	(19,365,820,907)	(17,580,412,528)
	Number of ordinary shares outstanding	895,694,749	895,694,749
	Consolidated Basic Earnings Per Share	**(21.62)**	**(19.63)**

Earnings Per Share (EPS) has been computed in accordance with International Accounting Standard (IAS)-33 by dividing the basic earnings by the number of ordinary shares outstanding as of June 30, 2025.

		Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka
40.	**Receipts from other operating activities**		
	Interest on treasury bills, bonds, debenture and others	1,514,397,489	207,909,351
	Exchange earnings	74,057,980	(79,080,222)
	Recoveries on telex, telephone, fax, etc.	9,071,064	9,768,606
	Recoveries on courier, postage, stamp, etc.	1,764,475	2,545,409
	Non-operating income	399,603	5,536,946
	Others	2,737,645	2,174,546
		1,602,428,256	**148,854,636**
41.	**Payments for other operating activities**		
	Rent, taxes, insurance, electricity, etc.	504,373,630	514,041,951
	Postage, stamps, telecommunication, etc.	63,515,672	73,657,438
	Repairs of Bank's assets	58,057,105	84,879,517
	Legal expenses	6,109,617	9,842,047
	Auditor's fees	684,343	753,084
	Directors' fees	2,144,865	2,601,373
	Other Expenses	721,715,008	871,377,266
		1,356,600,239	**1,557,152,675**
42.	**Net Operating Cash Flow Per Share (NOCFPS)**		
	Net Operating Cash Flow	(3,106,380,554)	3,326,722,713
	Weighted average number of shares	895,694,749	895,694,749
	Net Operating Cash Flow Per Share (NOCFPS)	**(3.47)**	**3.71**
42(a)	**Consolidated Net Operating Cash Flow Per Share (NOCFPS)**		
	Net Operating Cash Flow	(3,437,867,715)	3,570,745,563
	Weighted average number of shares	895,694,749	895,694,749
	Net Operating Cash Flow Per Share (NOCFPS)	**(3.84)**	**3.99**

		30.06.2026 Taka	31.12.2025 Taka
43	**Net Asset Value Per Share (NAVPS)**		
	Net Asset Value	(48,585,901,546)	(32,282,946,199)
	Number of shares outstanding a the end of the period	895,694,749	895,694,749
	Net Asset Value Per Share (NAVPS)	**(54.24)**	**(36.04)**
43(a)	**Consolidated Net Asset Value Per Share (NAVPS)**		
	Net Asset Value	(51,817,965,970)	(32,461,174,576)
	Number of shares outstanding a the end of the period	895,694,749	895,694,749
	Net Asset Value Per Share (NAVPS)	**(57.85)**	**(36.24)**