Un-audited

AB Bank PLC. and Its Subsidiaries

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

AB Bank PLC. & Its Subsidiaries

Consolidated Balance Sheet
As at 30 September 2026

PROPERTY AND ASSETS	Notes	30.09.2026 Taka	31.12.2025 Taka
Cash	3(a)	**4,822,972,141**	**12,842,904,457**
In hand (including foreign currencies)	3.1(a)	1,280,686,746	1,228,321,869
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2(a)	3,542,285,395	11,614,582,588
Balance with other banks and financial institutions	4(a)	**10,426,457,731**	**7,569,569,846**
In Bangladesh	4.1(a)	816,822,701	713,447,269
Outside Bangladesh	4.2(a)	9,609,635,030	6,856,122,577
Money at call and on short notice	5(a)	**737,946,023**	**584,895,046**
Investments	6(a)	**18,416,610,187**	**20,742,518,605**
Government	6.1(a)	2,651,959,234	4,730,364,425
Others	6.2(a)	15,764,650,954	16,012,154,180
Loans, advances and lease/investments		**374,340,332,729**	**367,883,942,338**
Loans, cash credits, overdrafts, etc./Investments	7(a)	370,510,937,517	365,471,216,136
Bills purchased and discounted	8(a)	3,829,395,211	2,412,726,202
Fixed assets including premises, furniture and fixtures	9(a)	**3,236,170,992**	**3,389,695,825**
Other assets	10(a)	**7,170,833,471**	**5,614,607,359**
Non-banking assets	11	**3,207,052,811**	**3,265,952,811**
Total Assets		**422,358,376,086**	**421,894,086,288**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	**44,845,746,573**	**35,922,492,633**
Bonds	13	**7,417,186,000**	**8,248,436,000**
Deposits and other accounts	14(a)	**341,770,550,868**	**332,848,528,925**
Current account and other accounts		30,112,672,197	30,426,886,089
Bills payable		1,927,474,007	1,870,237,372
Savings bank deposits		34,510,574,207	34,400,712,143
Fixed deposits		156,294,653,078	152,611,012,096
Other deposits		118,925,177,378	113,539,681,225
Other liabilities	15(a)	**89,018,842,669**	**77,322,485,436**
Total liabilities		**483,052,326,110**	**454,341,942,994**
Capital/Shareholders' equity			
Equity attributable to equity holders of the parent company		**(60,707,384,944)**	**(32,461,174,576)**
Paid-up capital	16	8,956,947,490	8,956,947,490
Statutory reserve	17	8,687,306,083	8,662,100,172
Other reserve	18(a)	3,763,641,817	3,811,868,728
Retained earnings	19(a)	(82,115,280,334)	(53,892,090,966)
Non- controlling interest	19(b)	13,434,917	13,317,864
Total equity		**(60,693,950,023)**	**(32,447,856,709)**
Total Liabilities and Shareholders' Equity		**422,358,376,086**	**421,894,086,288**

	Notes	30.09.2026 Taka	31.12.2025 Taka
Off-Balance Sheet Items			
Contingent liabilities		**45,493,670,385**	**43,548,495,787**
Acceptances and endorsements		9,786,835,230	4,074,326,936
Letters of guarantee	20.1	18,425,097,864	17,789,945,553
Irrevocable letters of credit		11,237,684,614	11,183,907,126
Bills for collection		5,672,359,138	6,999,818,443
Other contingent liabilities		371,693,539	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		**45,493,670,385**	**43,548,495,787**

-sd-
Chief Financial Officer

-sd-
Company Secretary

-sd-
Managing Director

-sd-
Independent Director

-sd-
Chairman

Dhaka,
October 29, 2026

AB Bank PLC. and Its Subsidiaries

Consolidated Profit and Loss Account

For the Period ended 30 September 2026

	Notes	Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka	Jul'26-Sep'26 Taka	Jul'25-Sep'25 Taka
OPERATING INCOME					
Interest income/profit on investments	**22(a)**	2,522,041,798	(2,133,714,960)	1,002,419,817	(3,787,813,024)
Interest/profit paid on deposits and borrowings, etc.	**23(a)**	(25,434,416,988)	(26,083,041,410)	(8,556,433,410)	(9,244,185,708)
Net interest income		**(22,912,375,190)**	**(28,216,756,370)**	**(7,554,013,594)**	**(13,031,998,732)**
Investment income	**24(a)**	1,803,296,047	1,267,247,286	86,395,920	906,587,918
Commission, exchange and brokerage	**25(a)**	1,376,247,412	1,222,154,661	444,369,878	386,676,274
Other operating income	**26(a)**	214,046,907	260,559,344	49,460,282	58,630,672
		3,393,590,366	**2,749,961,292**	**580,226,080**	**1,351,894,864**
Total operating income (a)		**(19,518,784,824)**	**(25,466,795,078)**	**(6,973,787,513)**	**(11,680,103,868)**
OPERATING EXPENSES					
Salary and allowances	**27(a)**	2,596,720,046	2,705,185,315	844,384,756	837,245,312
Rent, taxes, insurance, electricity, etc.	**28(a)**	813,177,701	786,374,612	305,466,713	265,668,787
Legal expenses	**29(a)**	11,262,342	13,214,192	4,970,768	3,028,787
Postage, stamps, telecommunication, etc.	**30(a)**	102,440,358	112,411,209	28,536,677	30,373,068
Stationery, printing, advertisement, etc.	**31(a)**	64,580,359	79,178,189	24,737,830	24,953,618
Chief executive's salary and fees	**27.1**	2,461,290	6,514,516	2,461,290	3,850,000
Directors' fees	**32(a)**	4,200,008	5,326,760	1,601,741	2,113,463
Auditors' fees	**33(a)**	1,083,082	962,144	252,739	209,060
Depreciation and repairs of Bank's assets	**34(a)**	329,633,899	332,486,259	112,118,463	115,555,485
Other expenses	**35(a)**	1,132,432,319	1,291,457,180	397,328,953	406,413,205
Total operating expenses (b)		**5,057,991,403**	**5,333,110,376**	**1,721,859,930**	**1,689,410,785**
Profit before provision (c = (a-b))		**(24,576,776,227)**	**(30,799,905,454)**	**(8,695,647,444)**	**(13,369,514,652)**
Provision against loans and advances	**36(a)**	3,211,739,672	-	3,972,496	-
Provision for investments	**37(a)**	14,879,445	18,711,159	(20,513)	(795,857)
Other provisions	**38(a)**	179,105,313	-	38,453,634	-
Total provision (d)		**3,405,724,430**	**18,711,159**	**42,405,617**	**(795,857)**
Profit before tax (c-d)		**(27,982,500,657)**	**(30,818,616,613)**	**(8,738,053,061)**	**(13,368,718,796)**
Provision for taxation		**192,072,037**	**181,638,564**	**70,702,083**	**51,356,270**
Current tax		210,887,330	194,213,766	76,712,861	53,294,990
Deferred tax		(18,815,293)	(12,575,202)	(6,010,778)	(1,938,720)
Net profit after tax		**(28,174,572,694)**	**(31,000,255,177)**	**(8,808,755,144)**	**(13,420,075,066)**
Appropriations					
Statutory reserve		59,676,848	73,428,850	(958,185)	(3,123,208)
Coupon payment for Perpetual Bonds		-	-	-	-
		59,676,848	**73,428,850**	**(958,185)**	**(3,123,208)**
Retained surplus		**(28,234,249,543)**	**(31,073,684,027)**	**(8,807,796,958)**	**(13,416,951,858)**
Non- controlling interest		**117,053**	**380,339**	**113,696**	**147,923**
Net Profit/(Loss) attributable to the shareholders of parent company		**(28,234,366,595)**	**(31,074,064,366)**	**(8,807,910,654)**	**(13,417,099,780)**
Consolidated Basic Earnings Per Share (EPS)	**39(a)**	**(31.46)**	**(34.61)**	**(9.83)**	**(14.98)**

-sd-
Chief Financial Officer

-sd-
Company Secretary

-sd-
Managing Director

-sd-
Independent Director

-sd-
Chairman

Dhaka,
October 29, 2026

AB Bank PLC. and Its Subsidiaries

Consolidated Cash Flow Statement

For the Period ended 30 September 2026

Cash Flows from Operating Activities	Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka
Interest receipts	2,522,041,798	(2,133,714,960)
Interest payments	(24,682,035,321)	(23,499,760,065)
Dividend receipts	37,226,925	12,987,229
Fee and commission receipts	1,351,266,129	1,396,320,865
Recoveries on loans previously written off	130,461,231	164,296,614
Payments to employees	(2,599,181,336)	(2,711,699,831)
Payments to suppliers	(64,580,359)	(79,178,189)
Income taxes paid	(645,381,042)	(372,571,825)
Receipts from other operating activities	2,005,097,313	1,340,653,198
Payments for other operating activities	(2,160,190,940)	(2,333,080,068)
Operating profit before changes in operating assets & liabilities	**(24,105,275,603)**	**(28,215,747,032)**
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	(6,456,390,391)	(14,238,776,148)
Other assets	(1,038,695,282)	(369,157,410)
Deposits from other banks	(969,653,391)	1,683,749,482
Deposits from customers	9,139,293,666	17,845,598,333
Trading liabilities (short-term borrowings)	8,969,406,928	(3,888,871,521)
Other liabilities	8,249,221,248	15,461,758,505
	17,893,182,778	**16,494,301,241**
Net cash used in operating activities (a)	**(6,212,092,825)**	**(11,721,445,791)**
Cash Flows from Investing Activities		
Sale/(Purchase) of government securities	2,040,427,175	4,410,772,548
(Purchase)/Sale of trading securities, shares, bonds, etc.	247,503,226	657,698,226
Purchase of fixed assets including premises, furniture and fixtures	(84,962,907)	(473,652,692)
Net cash flow from investing activities (b)	**2,202,967,495**	**4,594,818,083**
Cash Flows from Financing Activities		
(Decrease) of long-term borrowings	(877,402,988)	(1,109,508,869)
Dividend paid including coupon payment of perpetual bond	-	-
Net cash (used in) Financing activities (c)	**(877,402,988)**	**(1,109,508,869)**
Net decrease in cash (a+b+c)	**(4,886,528,319)**	**(8,236,136,577)**
Effects of exchange rate changes on cash and cash equivalents	(124,115,835)	(152,893,560)
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 (*)	**15,989,291,195**	**13,295,053,935**
(*) Cash and cash equivalents:		
Cash	1,280,686,746	1,607,407,964
Prize bonds	1,915,300	2,258,100
Money at call and on short notice	737,946,023	746,317,314
Balance with Bangladesh Bank and its agent bank(s)	3,542,285,395	3,974,864,152
Balance with other banks and financial institutions	10,426,457,731	6,964,206,406
	15,989,291,195	**13,295,053,935**
Net Operating Cash Flow Per Share (NOCFPS)	**(6.94)**	**(13.09)**

-sd-
Chief Financial Officer

-sd-
Company Secretary

-sd-
Managing Director

-sd-
Independent Director

-sd-
Chairman

Dhaka,
October 29, 2026

AB Bank PLC. and Its Subsidiaries

Consolidated Statement of Changes in Equity
For the Period ended 30 September 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	-	-	-	-	-	-	117,053	(28,174,689,747)	(28,174,572,694)
Addition/(Adjustment) made during the Period	-	59,676,848	-	(11,609)	-	(37,327,316)	-	(28,504,138)	(6,166,215)
Foreign exchange rate fluctuation	-	(34,470,937)	(313,217)	-	(10,574,769)	-	-	(19,995,483)	(65,354,404)
Balance at 30 September 2026	**8,956,947,490**	**8,687,306,083**	**2,971,198,292**	**751,473,088**	**164,485**	**40,805,952**	**13,434,917**	**(82,115,280,334)**	**(60,693,950,023)**

For the period ended 30 September 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	-	-	-	-	-	-	380,339	(31,000,635,517)	(31,000,255,177)
Addition/(Adjustment) made during the period	-	73,428,850	-	(11,907)	-	2,518,967	-	(5,149,410)	70,786,500
Foreign exchange rate fluctuation	-	(9,538,539)	2,015,443	-	(2,544,027)	-	-	(7,323,431)	(17,390,553)
Balance at 30 September 2025	**8,956,947,490**	**8,668,600,084**	**2,970,991,230**	**758,109,016**	**10,073,089**	**103,899,208**	**13,388,330**	**(45,976,301,445)**	**(24,494,292,997)**

-sd-
Chief Financial Officer

-sd-
Company Secretary

-sd-
Managing Director

-sd-
Independent Director

-sd-
Chairman

Dhaka,
October 29, 2026

AB Bank PLC.
Balance Sheet
As at 30 September 2026

PROPERTY AND ASSETS	Notes	30.09.2026 Taka	31.12.2025 Taka
Cash	3	**4,822,324,790**	**12,842,261,790**
In hand (including foreign currencies)	3.1	1,280,039,396	1,227,679,202
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	3,542,285,395	11,614,582,588
Balance with other banks and financial institutions	4	**9,948,683,943**	**7,075,674,191**
In Bangladesh		346,065,324	316,069,592
Outside Bangladesh		9,602,618,619	6,759,604,599
Money at call and on short notice	5	**1,858,293,124**	**1,697,370,045**
Investments	6	**17,677,471,666**	**20,096,342,410**
Government	6.1	2,651,959,234	4,730,364,425
Others	6.2	15,025,512,433	15,365,977,984
Loans, advances and lease/investments	7	**366,067,955,631**	**359,522,576,249**
Loans, cash credits, overdrafts, etc./Investments		364,104,415,965	358,787,071,813
Bills purchased and discounted	8	1,963,539,666	735,504,436
Fixed assets including premises, furniture and fixtures	9	**2,781,506,815**	**2,932,224,140**
Other assets	10	**13,158,215,977**	**11,675,756,622**
Non-banking assets	11	**3,207,052,811**	**3,265,952,811**
Total Assets		**419,521,504,758**	**419,108,158,258**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	**44,845,746,574**	**35,805,231,951**
Bonds	13	**7,417,186,000**	**8,248,436,000**
Deposits and other accounts	14	**341,950,259,816**	**332,986,696,389**
Current accounts and other accounts		30,144,336,504	30,437,821,055
Bills payable		1,927,474,007	1,870,237,372
Savings bank deposits		34,510,574,207	34,400,712,143
Fixed deposits		156,294,653,078	152,611,012,096
Other deposits		119,073,222,019	113,666,913,723
Other liabilities	15	**82,791,778,088**	**74,350,740,116**
Total liabilities		**477,004,970,478**	**451,391,104,457**
Capital/Shareholders' equity			
Shareholders' equity		**(57,483,465,722)**	**(32,282,946,199)**
Paid-up capital	16	8,956,947,490	8,956,947,490
Statutory reserve	17	8,687,306,083	8,662,100,172
Other reserve	18	3,568,028,076	3,605,367,002
Retained earnings	19	(78,695,747,372)	(53,507,360,863)
Total Liabilities and Shareholders' Equity		**419,521,504,758**	**419,108,158,258**

	Notes	30.09.2026 Taka	31.12.2025 Taka
Off-Balance Sheet Items			
Contingent liabilities	20	**43,836,503,635**	**42,005,297,507**
Acceptances and endorsements		9,786,835,230	4,074,326,936
Letters of guarantee	20.1	18,425,097,864	17,789,945,553
Irrevocable letters of credit		11,237,684,614	11,183,907,126
Bills for collection		4,015,192,388	5,456,620,164
Other contingent liabilities		371,693,539	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		**43,836,503,635**	**42,005,297,507**

-sd-
Chief Financial Officer

-sd-
Company Secretary

-sd-
Managing Director

-sd-
Independent Director

-sd-
Chairman

Dhaka,
October 29, 2026

AB Bank PLC.

Profit and Loss Account

For the Period ended 30 September 2026

	Notes	Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka	Jul'26-Sep'26 Taka	Jul'25-Sep'25 Taka
OPERATING INCOME					
Interest income/profit on investments	22	2,416,624,900	(2,250,914,291)	966,949,520	(3,825,474,408)
Interest paid/profit on deposits and borrow, etc.	23	(25,431,485,495)	(26,080,518,864)	(8,555,691,345)	(9,243,401,718)
Net interest income		**(23,014,860,595)**	**(28,331,433,156)**	**(7,588,741,826)**	**(13,068,876,126)**
Investment income	24	1,730,509,553	1,247,326,098	69,655,683	894,102,729
Commission, exchange and brokerage	25	1,219,636,988	1,100,906,012	396,411,903	336,590,091
Other operating income	26	151,545,057	192,744,250	28,969,455	38,508,762
		3,101,691,598	**2,540,976,360**	**495,037,041**	**1,269,201,581**
Total operating income (a)		**(19,913,168,997)**	**(25,790,456,795)**	**(7,093,704,784)**	**(11,799,674,545)**
OPERATING EXPENSES					
Salary and allowances	27	2,503,368,976	2,610,241,204	815,840,304	807,677,609
Rent, taxes, insurance, electricity, etc.	28	806,369,168	775,226,238	301,998,937	261,719,287
Legal expenses	29	10,802,487	12,830,487	4,692,870	2,988,441
Postage, stamps, telecommunication, etc.	30	87,576,644	100,210,011	24,060,973	26,552,573
Stationery, printing, advertisement, etc.	31	63,024,103	77,810,388	24,302,686	24,515,573
Chief executive's salary and fees	27.1	2,461,290	6,514,516	2,461,290	3,850,000
Directors' fees	32	3,353,370	4,086,450	1,208,505	1,485,077
Auditors' fees	33	738,082	962,144	53,739	209,060
Depreciation and repairs of Bank's assets	34	311,045,564	315,959,931	106,745,469	110,026,530
Other expenses	35	1,111,195,574	1,270,540,900	389,480,498	399,150,453
Total operating expenses (b)		**4,899,935,256**	**5,174,382,270**	**1,670,845,271**	**1,638,174,604**
Profit before provision (c = (a-b))		**(24,813,104,254)**	**(30,964,839,065)**	**(8,764,550,056)**	**(13,437,849,149)**
Provision against loans and advances	36	3,972,496	-	3,972,496	-
Provision for investments	37	1,277,548	18,711,159	(20,513)	(795,857)
Other provisions	38	179,105,313	-	38,453,634	-
Total provision (d)		**184,355,357**	**18,711,159**	**42,405,617**	**(795,857)**
Profit before taxation (c-d)		**(24,997,459,610)**	**(30,983,550,224)**	**(8,806,955,673)**	**(13,437,053,292)**
Provision for taxation		140,496,359	152,560,231	47,602,348	37,618,658
Current tax		163,385,292	162,277,999	52,630,704	38,599,270
Deferred tax		(22,888,933)	(9,717,768)	(5,028,356)	(980,611)
Net profit after taxation		**(25,137,955,970)**	**(31,136,110,455)**	**(8,854,558,020)**	**(13,474,671,950)**
Appropriations					
Statutory reserve		59,676,848	73,428,850	(958,185)	(3,123,208)
Coupon payment for Perpetual Bonds		-	-	-	-
		59,676,848	**73,428,850**	**(958,185)**	**(3,123,208)**
Retained surplus		**(25,197,632,818)**	**(31,209,539,305)**	**(8,853,599,835)**	**(13,471,548,742)**
Earnings Per Share (EPS)	39	**(28.07)**	**(34.76)**	**(9.89)**	**(15.04)**

-sd-
Chief Financial Officer

-sd-
Company Secretary

-sd-
Managing Director

-sd-
Independent Director

-sd-
Chairman

Dhaka,
October 29, 2026

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

Cash flows from Operating Activities	Notes	Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka
Interest receipts		2,416,624,900	(2,250,914,291)
Interest payments		(24,679,103,828)	(23,497,237,519)
Dividend receipts		18,586,020	11,423,608
Fees and commission receipts		1,195,720,898	1,275,733,569
Recoveries on loans previously written off		130,461,231	164,296,614
Payments to employees		(2,505,830,266)	(2,616,755,720)
Payments to suppliers		(63,024,103)	(77,810,388)
Income taxes paid		(669,170,530)	(366,674,110)
Receipts from other operating activities	40	1,679,094,079	1,040,470,924
Payments for other operating activities	41	(2,114,891,147)	(2,285,834,354)
Operating profit before changes in operating assets & liabilities		**(24,591,532,746)**	**(28,603,301,668)**
Increase/decrease in operating assets and liabilities			
Loans and advances to customers		(6,545,379,382)	(14,340,453,866)
Other assets		(1,459,578,305)	(334,619,089)
Deposits from other banks		(969,653,391)	1,683,749,482
Deposits from customers		9,180,835,150	17,687,779,367
Trading liabilities (short-term borrowings)		9,086,667,611	(3,888,871,520)
Other liabilities		9,000,049,175	15,831,878,081
		18,292,940,858	**16,639,462,455**
Net cash used in operating activities (a)		**(6,298,591,888)**	**(11,963,839,213)**
Cash Flows from Investing Activities			
Sale/(Purchase) of government securities		2,040,427,175	4,410,772,548
Sale/(Purchase) of trading securities, shares, bonds, etc.		340,465,551	712,880,824
Purchase of fixed assets incl. premises, furniture and fixtures		(67,436,883)	(512,274,585)
Net cash flow from investing activities (b)		**2,313,455,843**	**4,611,378,787**
Cash Flows from Financing Activities			
Decrease of long-term borrowings		(877,402,988)	(1,109,508,869)
Dividend paid including coupon payment of perpetual bond		-	-
Net cash (used in) Financing activities (c)		**(877,402,988)**	**(1,109,508,869)**
Net decrease in cash (a+b+c)		**(4,862,539,033)**	**(8,461,969,295)**
Effects of exchange rate changes on cash and cash equivalents		(124,115,835)	(152,893,560)
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 (*)		**16,631,217,159**	**13,985,044,047**
(*) Cash and cash equivalents:			
Cash		1,280,039,396	1,606,678,625
Prize bonds		1,915,300	2,258,100
Money at call and on short notice		1,858,293,124	1,715,422,313
Balance with Bangladesh Bank and its agent bank(s)		3,542,285,395	3,974,864,152
Balance with other banks and financial institutions		9,948,683,943	6,685,820,856
		16,631,217,159	**13,985,044,047**
Net Operating Cash Flow Per Share (NOCFPS)	42	**(7.03)**	**(13.36)**

-sd-
Chief Financial Officer

-sd-
Company Secretary

-sd-
Managing Director

-sd-
Independent Director

-sd-
Chairman

Dhaka,
October 29, 2026

AB Bank PLC.

Statement of Changes in Equity
For the Period ended 30 September 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	-	-	-	-	-	(25,137,955,970)	(25,137,955,970)
Addition/(Adjustment) made during the Period	-	59,676,848	-	(11,609)	(37,327,316)	(31,751,028)	(9,413,106)
Foreign exchange rate fluctuation	-	(34,470,937)	-	-	-	(18,679,510)	(53,150,447)
Balance at 30 September 2026	**8,956,947,490**	**8,687,306,083**	**2,852,199,200**	**751,473,088**	**(35,644,212)**	**(78,695,747,371)**	**(57,483,465,722)**

For the period ended 30 September 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	-	-	-	-	-	(31,136,110,455)	(31,136,110,455)
Addition/(Adjustment) made during the Period	-	73,428,850	-	(11,907)	2,518,967	(54,955,045)	20,980,865
Foreign exchange rate fluctuation	-	(9,538,539)	-	-	-	(13,305,813)	(22,844,351)
Balance at 30 September 2025	**8,956,947,490**	**8,668,600,084**	**2,852,199,200**	**758,109,016**	**27,448,949**	**(47,621,022,741)**	**(26,357,718,003)**

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

Dhaka,
October 29, 2026

AB Bank PLC. and Its Subsidiaries

Notes to the Financial Statements
For the period ended 30 September 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 2026, Income Tax act 2023 and other relevant rules as applicable.

2.2 Earnings Per Share (EPS)

Earnings Per Share (EPS) has been computed in accordance with International Accounting Standard (IAS)-33 by dividing the basic earnings by the number of ordinary shares outstanding as of September 30, 2026. There is no convertible instrument of the Bank, thus no dilution effect has been considered.

2.3 Significant Deviation

I. Net Operating Cash Flow Per Share (NOCFPS)

Net Operating Cash Flow Per Share (NOCFPS) has been increased to BDT (7.03) from BDT (13.36) in 2026 compare to the same period of 2025. It is happened mainly due to cash inflows to the bank from both customers and other banks.

II. Net Interest income

Net Interest income is BDT (2,301.49) crore for the period of January to September 2026. It is mainly for 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 11.87 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)

Net Asset Value Per Share (NAVPS) has been decreased to Tk. (64.18) from Tk. (29.43) 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	9,441,704
Pacific Motors Ltd.	Significant Shareholder's Joint Control	Term Loan and Bank Guarantee	2,783,863,777
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	1,242,300,000
Total loans/placement to subsidiary				**2,918,778,816**

	30.09.2026 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

Paid-up capital	8,956,947,490	8,956,947,490
Statutory reserve	8,687,306,083	8,662,100,172
Other reserve	3,568,028,076	3,605,367,002
Retained earnings	(78,695,747,372)	(53,507,360,863)
	(57,483,465,722)	**(32,282,946,199)**

2.5.2 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
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

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	59,676,848	72,638,659
Add/(Less): Adj. for Foreign Exchange Rate Fluctuation	(34,470,937)	(15,248,260)
	622,713,525	597,507,614
	8,687,306,083	**8,662,100,172**

2.5.4 Other reserve

General reserve	2,852,199,200	2,852,199,200
Assets revaluation reserve	751,473,088	751,484,697
Investment revaluation reserve	(35,644,212)	1,683,105
	3,568,028,076	**3,605,367,002**

2.5.5 Retained earnings

Opening balance	(53,507,360,863)	(16,416,651,428)
Add: Post-tax profit for the period	(25,137,955,970)	(37,062,207,296)
Less: Transfer to statutory reserve	(59,676,848)	(72,638,659)
	(78,704,993,682)	**(53,551,497,384)**
Add/(Less): Transferred from Assets Revaluation Reserve	11,609	15,876
Add/(Less): Adjustment made during the period	27,914,211	60,018,301
Add/(Less): Foreign Exchange Translation gain/(loss)	(18,679,510)	(15,897,657)
	(78,695,747,372)	**(53,507,360,863)**

	30.09.2026 BDT	31.12.2025 BDT

2.5.6 Net Asset Value Per Share (NAVPS)

Net Asset Value	(57,483,465,722)	(32,282,946,199)
Number of ordinary shares outstanding	895,694,749	895,694,749
Net Asset Value Per Share (NAVPS)	**(64.18)**	**(36.04)**

	Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka

2.5.7 Earnings Per Share (EPS)

Profit after taxation	(25,137,955,970)	(31,136,110,455)
Number of ordinary shares outstanding	895,694,749	895,694,749
Earnings Per Share	**(28.07)**	**(34.76)**

2.5.8 Net Operating Cash Flow Per Share (NOCFPS)

Net Operating Cash Flow	(6,298,591,888)	(11,963,839,213)
Number of ordinary shares outstanding	895,694,749	895,694,749
Net Operating Cash Flow Per Share (NOCFPS)	**(7.03)**	**(13.36)**

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

Cash flows from operating activities

Net Loss after Taxation	(25,137,955,970)	(17,661,438,505)
Provision for Tax	140,496,359	114,941,573
Provision for Loans, Investment and others	184,355,357	19,507,016
Increase in interest receivable	(201,945,206)	(133,890,410)
Increase/(Decrease) interest Payable on Deposits	752,381,667	3,430,858,824
Non cash items, Lease impact and others	216,189,741	120,532,065
Income tax paid	(669,170,530)	(229,648,141)
Effect of exchange rate changes on cash & cash equivalents	124,115,835	46,070,130
	(24,591,532,746)	**(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:

	30.09.2026 BDT	31.12.2025 BDT
Unclaimed Dividend Account	**43,222**	**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.

		30.09.2026 Taka	31.12.2025 Taka
3. Cash			
Cash in hand	(Note 3.1)	1,280,039,396	1,227,679,202
Balance with Bangladesh Bank and its agent bank(s)	(Note 3.2)	3,542,285,395	11,614,582,588
		4,822,324,790	**12,842,261,790**
3(a) Consolidated Cash			
AB Bank PLC.		4,822,324,790	12,842,261,790
AB Investments Limited		50,000	50,000
AB International Finance Limited		561,004	585,841
AB Securities Limited		34,933	5,412
Cashlink Bangladesh Limited (CBL)		1,414	1,414
		4,822,972,141	**12,842,904,457**
3.1 Cash in hand			
In local currency		1,262,703,735	1,198,714,254
In foreign currency		17,335,661	28,964,948
		1,280,039,396	**1,227,679,202**
3.1(a) Consolidated Cash in hand			
AB Bank PLC.		1,280,039,396	1,227,679,202
AB Investments Limited		50,000	50,000
AB International Finance Limited		561,004	585,841
AB Securities Limited		34,933	5,412
Cashlink Bangladesh Limited (CBL)		1,414	1,414
		1,280,686,746	**1,228,321,869**
3.2 Balance with Bangladesh Bank and its agent bank(s)			
Balance with Bangladesh Bank			
In local currency		1,878,169,519	10,404,376,835
In foreign currency		1,363,143,704	770,498,831
		3,241,313,223	11,174,875,666
Sonali Bank PLC.		300,972,172	439,706,923
(as an agent bank of Bangladesh Bank) - local currency		**3,542,285,395**	**11,614,582,588**
3.2(a) Consolidated Balance with Bangladesh Bank and its agent bank(s)			
AB Bank PLC.		3,542,285,395	11,614,582,588
AB Investments Limited		-	-
AB International Finance Limited		-	-
AB Securities Limited		-	-
Cashlink Bangladesh Limited (CBL)		-	-
		3,542,285,395	**11,614,582,588**

		30.09.2026 Taka	31.12.2025 Taka
4. Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1)	346,065,324	316,069,592
Outside Bangladesh	(Note: 4.2)	9,602,618,619	6,759,604,599
		9,948,683,943	**7,075,674,191**
4(a) Consolidated balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1.a)	816,822,701	713,447,269
Outside Bangladesh (Nostro Accounts)	(Note: 4.2.a)	9,609,635,030	6,856,122,577
		10,426,457,731	**7,569,569,846**
4.1.a Consolidated In Bangladesh			
AB Bank PLC.		346,065,324	316,069,592
AB Investment Limited		34,442,429	55,025,954
AB International Finance Limited		-	-
AB Securities Limited		524,670,527	413,461,488
Cashlink Bangladesh Limited (CBL)		59,757,031	56,192,428
		964,935,311	**840,749,461**
Less: Inter company transaction		148,112,610	127,302,192
		816,822,701	**713,447,269**
4.2.a Consolidated Outside Bangladesh (Nostro Accounts)			
AB Bank PLC.		9,602,618,619	6,759,604,599
AB Investment Limited		-	-
AB International Finance Limited		38,343,769	107,385,485
AB Securities Limited		-	-
Cashlink Bangladesh Limited (CBL)		-	-
		9,640,962,388	6,866,990,084
Less: Inter company transactions		31,327,358	10,867,507
		9,609,635,030	**6,856,122,577**

		30.09.2026 Taka	31.12.2025 Taka
5. Money at call and on short notice			
In Bangladesh	(Note 5.1)	-	-
Outside Bangladesh	(Note 5.2)	1,858,293,124	1,697,370,045
		1,858,293,124	**1,697,370,045**
5(a) Consolidated money at call and on short notice			
AB Bank PLC.		1,858,293,124	1,697,370,045
AB Investment Limited		-	-
AB International Finance Limited		121,952,898	-
AB Securities Limited		-	-
Cashlink Bangladesh Limited (CBL)		-	-
		1,980,246,022	**1,697,370,045**
Less: Inter-group transaction		(1,242,300,000)	(1,112,475,000)
		737,946,023	**584,895,046**
6. Investments		**17,677,471,666**	**20,096,342,410**
6 (a) Consolidated investments			
AB Bank PLC.		17,677,471,666	20,096,342,410
AB International Finance Limited		-	-
AB Investment Limited		387,853,276	390,280,473
AB Securities Limited		351,285,245	255,895,723
Cashlink Bangladesh Limited (CBL)		-	-
		18,416,610,188	**20,742,518,606**
6.1 Government securities			
T.Bill		-	-
Treasury bonds		28,093,121	34,983,456
Bangladesh Government Investment Sukuk		-	-
Bangladesh Bank Islami Investment bonds		718,980,000	720,680,000
Prize bonds		1,915,300	2,566,000
Collateralized Repo: Liquidity Support adjustment account		-	-
Deferred MTM Loss		1,902,970,813	3,972,134,970
		2,651,959,234	**4,730,364,425**
6.1(a) Consolidated Government securities			
AB Bank PLC.		2,651,959,234	4,730,364,425
AB Investment Limited		-	-
AB International Finance Limited		-	-
AB Securities Limited		-	-
Cashlink Bangladesh Limited (CBL)		-	-
		2,651,959,234	**4,730,364,425**
6.2 Other investments			
Shares	(Note 6.2.1)	5,540,915,058	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)	2,399,852,740	2,361,263,640
		13,400,767,798	**13,459,051,329**
Investments -ABBPLC., Mumbai branch			
Treasury bills		1,624,744,634	1,906,926,655
		1,624,744,634	**1,906,926,655**
		15,025,512,433	**15,365,977,984**

		30.09.2026 Taka	31.12.2025 Taka
6.2 (a)	**Consolidated other investments**		
	AB Bank PLC.	15,025,512,433	15,365,977,984
	AB Investment Limited	387,853,276	390,280,473
	AB International Finance Limited	-	-
	AB Securities Limited	351,285,245	255,895,723
	Cashlink Bangladesh Limited (CBL)	-	-
		15,764,650,954	**16,012,154,180**
6.2.1	**Investments in shares**		
	Quoted (Publicly traded)	4,692,063,014	4,788,935,644
	Unquoted	848,852,045	848,852,045
		5,540,915,058	**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**	**2,399,852,740**	**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**	**366,067,955,631**	**359,522,576,249**
7.1	**Broad category-wise breakup excluding bills purchased and discounted**		
	In Bangladesh		
	Loans	346,190,782,910	342,458,259,434
	Overdrafts	17,841,057,804	16,267,928,023
	Cash credits	-	-
		364,031,840,714	**358,726,187,457**
	Outside Bangladesh: ABBL, Mumbai branch		
	Loans	109,457	30,840
	Overdrafts	531,562	435,875
	Cash credits	71,934,232	60,417,641
		72,575,251	60,884,356
		364,104,415,965	**358,787,071,813**

	30.09.2026 Taka	31.12.2025 Taka
7.2 Net loans, advances and lease/investments		
Gross loans and advances	366,067,955,631	359,522,576,249
Less:		
Interest suspense	52,313,417,370	43,980,255,448
Provision for loans and advances	22,979,161,735	22,975,424,603
	75,292,579,105	66,955,680,051
	290,775,376,526	**292,566,896,198**
7.3 Geographical location-wise (division) distribution		
In Bangladesh		
Urban branches		
Dhaka	257,568,270,882	255,732,479,016
Chattagram	53,276,628,760	53,861,462,755
Khulna	15,575,283,548	14,254,362,117
Sylhet	990,864,896	816,011,880
Barishal	389,564,884	397,362,299
Rajshahi	5,416,168,895	5,488,401,042
Rangpur	11,618,579,196	11,381,069,680
Mymensingh	4,649,747,840	4,480,957,363
	349,485,108,901	**346,412,106,152**
Rural branches		
Dhaka	13,834,811,239	11,256,557,757
Chattagram	671,041,637	361,330,540
Khulna	908,800	638,338,649
Sylhet	53,688,351	45,214,998
Barishal	48,396	16,320
Rajshahi	251,556	422,547
Rangpur	-	-
Mymensingh	32,021,010	31,478,521
	14,592,770,989	**12,333,359,332**
Outside Bangladesh		
ABBL, Mumbai branch	1,990,075,741	777,110,765
	366,067,955,631	**359,522,576,249**
7.4 Classification of loans, advances and lease/investments		
In Bangladesh		
Unclassified		
Standard	51,415,316,205	129,468,648,951
Special Mention Account	86,149,287,366	26,043,139,235
	137,564,603,571	155,511,788,187
Classified		
Sub-Standard	857,997,936	1,793,197,040
Doubtful	5,778,441,352	7,606,555,020
Bad/Loss	219,876,837,031	193,833,925,237
	226,513,276,319	203,233,677,297
	364,077,879,890	358,745,465,484
Outside Bangladesh-Mumbai Branch		
Unclassified Loan	1,990,075,741	777,110,765
Classified Loan	-	-
	1,990,075,741	777,110,765
	366,067,955,631	**359,522,576,249**

	30.09.2026 Taka	31.12.2025 Taka
7(a) Consolidated loans, advances and lease/investments excl. Bills purchased		
AB Bank PLC.	364,104,415,965	358,787,071,813
AB Investment Limited	7,342,855,756	7,304,081,039
AB International Finance Limited	-	-
AB Securities Limited	740,144,613	819,278,557
Cashlink Bangladesh Limited (CBL)	-	-
	372,187,416,334	**366,910,431,409**
Less: Inter company transaction	1,676,478,816	1,439,215,273
	370,510,937,517	**365,471,216,136**
8 Bills purchased and discounted		
In Bangladesh	46,039,177	19,278,026
Outside Bangladesh - ABBPLC., Mumbai Branch	1,917,500,490	716,226,409
	1,963,539,666	**735,504,436**
8 (a) Consolidated Bills purchased and discounted		
AB Bank PLC.	1,963,539,666	735,504,436
AB Investment Limited	-	-
AB International Finance Limited	1,865,855,545	1,677,221,766
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	3,829,395,211	**2,412,726,202**
9. Fixed assets including premises, furniture and fixtures		
Cost:		
Land and Building	2,271,171,345	2,271,171,345
Furniture and fixtures	340,867,429	339,400,078
Office appliances	64,756,511	65,363,799
Electrical appliances	2,265,426,796	2,263,646,701
Motor vehicles	218,983,736	234,045,895
Intangible Assets	1,346,923,412	1,317,757,234
Right of Use Assets	1,329,421,828	1,329,421,828
	7,837,551,056	7,820,806,881
Less: Accumulated depreciation and amortization	5,056,044,242	4,888,582,740
	2,781,506,815	**2,932,224,140**
9(a) Consolidated Fixed assets including premises, furniture and fixtures		
Cost:		
AB Bank PLC.	7,837,551,056	7,820,806,881
AB Investments Limited	690,621,776	690,621,776
AB International Finance Limited	6,373,852	8,398,044
AB Securities Limited	99,681,005	84,489,579
Cashlink Bangladesh Limited (CBL)	-	-
	8,634,227,689	8,604,316,279
Accumulated depreciation:		
AB Bank PLC.	5,056,044,242	4,888,582,740
AB Investments Limited	258,318,729	245,292,319
AB International Finance Limited	5,933,863	7,529,252
AB Securities Limited	77,759,864	73,216,143
Cashlink Bangladesh Limited (CBL)	-	-
	5,398,056,697	5,214,620,454
	3,236,170,992	**3,389,695,825**

		30.09.2026 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)	1,275,172,841	1,252,291,791
	Advance Income Tax (Net of Current Tax Provision)	2,047,802,597	1,554,008,557
	Accounts receivable	1,685,055,417	1,296,317,659
	Preliminary, formation, organisational, renovation, development, prepaid expenses and others	1,231,067,468	801,571,635
	Exchange for clearing	63,328,111	8,982,111
	Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures, and other income receivables	322,844,758	251,578,514
	Security deposits	71,064,306	74,432,262
	Advance rent and advertisement (Note 10.2)	181,558,701	154,890,017
	Stationery, stamps, printing materials, etc.	31,286,856	32,649,153
	Inter-branch adjustment		
		6,929,101,054	**5,446,641,700**
		13,158,215,977	**11,675,756,622**

10(a) Consolidated Other assets

AB Bank PLC.	13,158,215,977	11,675,756,622
AB Investment Limited	131,483,726	124,581,209
AB International Finance Limited	81,196,310	22,802,287
AB Securities Limited	12,390,827	3,908,231
Cashlink Bangladesh Limited (CBL)	35,231,824	35,345,116
	13,418,518,663	**11,862,393,466**
Less: Inter-group transaction	6,247,685,192	6,247,786,106
	7,170,833,471	**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**

		30.09.2026 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		(22,888,933)	(14,583,162)
Add/(Less): Adjustment for Rate Fluctuation during the period		7,883	88,567
Closing deferred tax liabilities		**(12,777,630)**	**10,103,420**
Net Deferred Tax Assets (a-b)		**1,275,172,841**	**1,252,291,791**
Net Deferred Tax Income during the period		**22,888,933**	**(863,160,400)**
Deferred tax liabilities against Property, Plant & Equipment			
Accounting base of Property, Plant & Equipment		2,712,516,578	2,864,408,291
Tax base of Property, Plant & Equipment		2,747,417,051	2,842,519,803
Difference		**(34,900,473)**	**21,888,488**
(Deductible)/Taxable Temporary Difference		**(34,900,473)**	**21,888,488**
Effective Tax Rate		37.50%	37.50%
Deferred Tax (Assets)/Liabilities		**(13,087,677)**	**8,208,183**
Deferred Tax (Assets)/Liabilities of Mumbai Branch		**310,048**	**1,895,237**
Closing Deferred Tax Liabilities		**(12,777,630)**	**10,103,420**
10.1.1 Consolidated deferred tax liabilities			
AB Bank PLC.		(12,777,630)	10,103,420
AB Investment Limited		-	-
		(12,777,630)	**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		28,727,239	26,661,214
		1,295,290,411	**1,298,247,200**
10.2 Advance rent and advertisement			
Advance rent BDT 61,80,616 as on 30 September 2026 is included with Right of Use (ROU) assets as per IFRS 16 Leases.			
11 Non-Banking Assets		**3,207,052,811**	**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	311.06
2	Building	-	-	8	9.65
	Total	**-**	**-**	**25**	**320.71**

12. Borrowings from other banks, financial institutions and agents				
In Bangladesh	(Note 12.1)		44,845,746,574	35,805,231,951
Outside Bangladesh			-	-
		-	**44,845,746,574**	**35,805,231,951**
12.1 In Bangladesh:			-	
12.1.1 Bangladesh Bank				
Export Development Fund & Liquidity Support			43,586,729,210	33,362,690,580
Islamic Investment Bond			664,403,760	657,726,849
Refinance against IPFF			11,391,522	55,618,849
Refinance against Women Entr., Small Enterprise, ETP, Covid 19 & Others			13,441,616	15,367,278
			44,275,966,109	**34,091,403,556**

		30.09.2026 Taka	31.12.2025 Taka
12.1.2	**Call & Term Borrowing from**		
	Bangladesh Krishi Bank	450,000,000	1,520,000,000
	Accrued interest	339,561	1,653,889
	Accrued Interest Repo-Other Bank	119,440,904	192,174,507
		569,780,465	**1,713,828,395**
	Total in Bangladesh	**44,845,746,574**	**35,805,231,951**
12(a)	**Consolidated Borrowings from other banks, financial institutions and agents**		
	AB Bank PLC.	44,845,746,574	35,805,231,951
	AB Investment Limited	1,398,872,885	1,398,872,195
	AB International Finance Limited	1,234,570,239	1,115,650,717
	AB Securities Limited	277,605,931	157,603,761
	Cashlink Bangladesh Limited (CBL)	-	-
		47,756,795,629	38,477,358,625
	Less: Intercompany transactions	2,911,049,055	2,554,865,990
		44,845,746,573	**35,922,492,633**
13	**Bond**		
	Tier-II subordinated bond (note-13.1)	1,706,250,000	2,537,500,000
	Perpetual bond - additional Tier-I capital (note-13.2)	5,710,936,000	5,710,936,000
		7,417,186,000	**8,248,436,000**
13.1	**Tier-II subordinated bond**		
	AB Bank Subordinated Bond-IV	1,706,250,000	2,537,500,000
		1,706,250,000	**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.	787,500,000	1,050,000,000
Janata Bank PLC.	525,000,000	850,000,000
Agrani Bank PLC.	393,750,000	637,500,000
	1,706,250,000	**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	7,726,298,857	8,695,952,249
	Other deposits	334,223,960,958	324,290,744,141
		341,950,259,816	**332,986,696,389**
14(a)	**Consolidated Deposit and other accounts**		
	AB Bank PLC.	341,950,259,816	332,986,696,389
	AB Investment Limited	-	-
	AB International Finance Limited	-	-
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
		341,950,259,816	332,986,696,389
	Less: Inter-group transaction	179,708,948	138,167,464
		341,770,550,866	**332,848,528,924**

		30.09.2026 Taka	31.12.2025 Taka
14.1	**Demand and time deposits**		
a)	**Demand Deposits**	**35,177,762,190**	**35,404,122,521**
	Current accounts and other accounts	30,144,336,504	30,437,821,055
	Savings Deposits (9%)	3,105,951,679	3,096,064,093
	Bills Payable	1,927,474,007	1,870,237,372
b)	**Time Deposits**	**306,772,497,625**	**297,582,573,869**
	Savings Deposits (91%)	31,404,622,529	31,304,648,050
	Short Notice Deposits	43,362,552,322	39,741,767,230
	Fixed Deposits	156,294,653,078	152,611,012,096
	Other Deposits	75,710,669,697	73,925,146,494
	Total Demand and Time Deposits	**341,950,259,816**	**332,986,696,389**
15.	**Other liabilities**		
	Accumulated provision against loans and advances (Note 15.1)	22,979,161,735	22,975,424,603
	Inter-branch adjustment	276,842	351,684
	Interest suspense account	52,313,417,370	43,980,255,448
	Provision against other assets (Note 15.3)	752,156,495	529,556,495
	Accounts payable - Bangladesh Bank	294,319,210	102,168,323
	Accrued expenses	81,986,578	39,401,593
	Provision for off balance sheet items (Note 15.5)	1,198,301,225	1,106,201,225
	Provision against investments (Note 15.6)	3,466,540,607	3,618,140,607
	Start-up Fund *	24,318,578	24,318,578
	Unclaimed Dividend Account	43,222	109,544
	Others **	1,681,256,166	1,974,793,633
		82,791,778,088	**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

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		7,816,846	4,079,714
Total provision on un-classified loans and advances		**8,098,321,105**	**8,094,583,973**
Total provision on loans and advances		**22,979,161,735**	**22,975,424,603**

		30.09.2026 Taka	31.12.2025 Taka
15.1.1 Details of provision kept for loans and advances			
General Provision		**8,098,321,105**	**8,094,583,973**
Standard		1,873,829,374	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)	8,224,974,842	8,227,908,128
Advance Income Tax	(note 15.2.2)	10,272,777,440	9,781,916,687
Provision for current tax (net of advance tax)		**(2,047,802,597)**	**(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		53,536,966	61,430,313
Less: Write-off adjustment		-	877,743,561
Closing Balance		8,018,679,962	7,965,142,995
Provision held by ABBPLC., Mumbai Branch		206,294,881	262,765,133
		8,224,974,842	**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.

15.2.2 Advance corporate income tax		
In Bangladesh:		
Opening Balance	9,459,860,563	9,125,725,580
Paid during the year	536,867,356	334,134,983
Closing balance (Bangladesh operations)	9,996,727,919	9,459,860,563
Advance tax of ABBPLC., Mumbai Branch	276,049,521	322,056,124
	10,272,777,440	**9,781,916,687**
15.3 Provision against other assets		
Provision for		
Prepaid legal expenses	267,326,000	244,076,000
Protested bills	80,600,000	85,150,000
Others	404,230,495	200,330,495
	752,156,495	**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.	303,520,850	72,427,579	50%	36,213,789	36,213,789
		231,093,271	100%	231,093,271	231,112,211
Protested bills	80,588,989	80,588,989	100%	80,588,989	80,600,000
Others	517,943,675	232,083,575	50%	116,041,788	116,041,788
		285,860,100	100%	285,860,100	288,188,707
Required provision for other assets				**749,797,936**	**752,156,495**
Total provision requirement					749,797,936
Total provision maintained					752,156,495
Provision shortfall maintained at the reporting date					**2,358,558**

	30.09.2026 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	92,100,000	114,000,000
	1,198,301,225	**1,106,201,225**

15.5.1 Particulars of required provision for Off-Balance Sheet Items

	Base for Provision	Rate (%)	30 September 2026	31 December 2025
Acceptances and endorsement	9,460,427,898	1%,2%,5%	97,265,373	39,702,177
Letters of guarantee	18,382,588,179	1%,2%,5%	949,079,670	910,290,402
Irrevocable letters of credit	11,237,684,614	1%,2%,5%	133,784,780	120,685,685
Others	371,693,539	1%	3,716,935	35,004,977
Total Off Balance Sheet Items & required provision	39,452,394,231		1,183,846,758	1,105,683,241
Total provision maintained			1,198,301,225	1,106,201,225
Excess provision at the reporting date			**14,454,467**	**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 2,345,949,720 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	(151,600,000)	254,000,000
	2,091,804,764	**2,243,404,764**
Total provision maintained for Investment in shares	2,091,804,764	2,243,404,764
Total provision requirement for Investment in shares	2,046,342,573	2,243,211,473
Excess provision	**45,462,190**	**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	2,091,804,764	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
	3,466,540,313	**3,618,140,313**

		30.09.2026 Taka	31.12.2025 Taka
15(a)	**Consolidated Other liabilities**		
	AB Bank PLC.	82,791,778,088	74,350,740,116
	AB Investment Limited	4,902,579,817	1,982,047,378
	AB International Finance Limited	129,546,877	74,222,086
	AB Securities Limited	1,194,891,887	915,429,855
	Cashlink Bangladesh Limited (CBL)	46,000	46,000
		89,018,842,669	77,322,485,436
	Less: Inter-group transaction	-	-
		89,018,842,669	**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	59,676,848	72,638,659
	Add/(Less): Adjustment for Foreign Exchange Rate Fluctuation	(34,470,937)	(15,248,260)
		622,713,525	597,507,614
		8,687,306,083	**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)	751,473,088	751,484,697
	Investment revaluation reserve	(35,644,212)	1,683,105
		3,568,028,076	**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	(11,609)	(6,636,225)
		751,473,088	**751,484,698**
18(a)	**Consolidated Other reserve**		
	AB Bank PLC.	3,568,028,076	3,605,367,002
	AB Investment Limited	-	-
	AB International Finance Limited	118,699,559	129,587,545
	AB Securities Limited	76,914,181	76,914,181
	Cashlink Bangladesh Limited (CBL)	-	-
		3,763,641,817	**3,811,868,728**

		30.09.2026 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	(25,137,955,970)	(37,062,207,296)
	Less: Transfer to statutory reserve	(59,676,848)	(72,638,659)
	Bonus Share Issued	-	-
	Perpetual Bond Dividend	-	-
	Start-up Fund	-	-
		(78,704,993,682)	**(53,551,497,384)**
	Add: Transferred from Assets Revaluation Reserve	11,609	15,876
	Add: Adjustment made during the period/year	27,914,211	14,625,519
	Add: Excess provision for investment in Amana Bank is transferred	-	45,392,783
	Add: Foreign Exchange Translation loss	(18,679,510)	(15,897,657)
		(78,695,747,372)	**(53,507,360,863)**
19(a)	**Consolidated Retained earnings**		
	AB Bank PLC.	(78,695,747,372)	(53,507,360,863)
	AB Investment Limited	(4,429,364,278)	(1,518,471,251)
	AB International Finance Limited	610,022,146	484,426,472
	AB Securities Limited	(171,074,696)	81,765,067
	Cashlink Bangladesh Limited (CBL)	(147,255,731)	(150,707,043)
		(82,833,419,931)	(54,610,347,617)
	Add/(Less): Adjustment made during the period	703,255,982	703,255,982
	Non-controlling Interest	14,883,615	15,000,669
		(82,115,280,334)	**(53,892,090,966)**
19(b)	**Non-controlling interest**		
	AB Investment Limited	3,068	7,472
	AB Securities Limited	157,422	381,095
	Cashlink Bangladesh Limited	13,274,427	12,929,296
		13,434,917	**13,317,863**
20.	**Contingent liabilities**	**43,836,503,635**	**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	29,851,082	22,986,052
	Others	18,395,246,782	17,766,959,501
		18,425,097,864	**17,789,945,553**
		Jan'26-Sep'26 Taka	**Jan'25-Sep'25 Taka**
21.	**Profit and loss account**		
	Income:		
	Interest, discount and similar income	4,712,885,203	594,315,174
	Dividend income	18,586,020	11,423,608
	Dividend on Perpetual Bonds	201,945,206	201,945,205
	Fee, commission and brokerage	1,195,720,898	1,275,733,569
	Gains less losses arising from investment securities	(41,711,233)	(5,174,286)
	Gains less losses arising from dealing in foreign currencies	23,916,090	(174,827,556)
	Other operating income	151,545,057	192,744,250
	Gains less losses arising from dealing securities	(744,570,742)	(1,806,097,895)
		5,518,316,498	290,062,069
	Expenses:		
	Interest, fee and commission	25,431,485,495	26,080,518,864
	Administrative expenses	3,572,546,609	3,709,303,783
	Other operating expenses	1,111,195,574	1,270,540,900
	Depreciation and amortization on banking assets	216,193,073	194,537,586
		30,331,420,751	31,254,901,134
		(24,813,104,254)	**(30,964,839,065)**

	Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka
22. Interest income/profit on investments		
Interest on loans and advances:		
Loans and advances	2,206,537,388	(2,448,698,083)
Bills purchased and discounted	8,266,580	7,074,506
	2,214,803,967	(2,441,623,576)
Interest on:		
Calls and placements	78,484,279	77,390,627
Balance with foreign banks	117,529,127	113,227,991
Reverse Repo	-	-
Balance with Bangladesh Bank	5,807,527	90,666
	201,820,932	190,709,285
	2,416,624,900	**(2,250,914,291)**
22(a). Consolidated Interest income/profit on investments		
AB Bank PLC.	2,416,624,900	(2,250,914,291)
AB International Finance Limited	85,282,152	82,740,732
AB Investment Limited	25,454,261	28,940,860
AB Securities Limited	25,281,993	41,702,001
Cashlink Bangladesh Limited (CBL)	4,945,280	4,739,591
	2,557,588,586	(2,092,791,107)
Less: Intercompany transactions	35,546,788	40,923,853
	2,522,041,798	**(2,133,714,960)**
23. Interest/profit paid on deposits, borrowings, etc.		
Interest on deposits:		
Fixed deposits	13,069,936,295	13,042,325,378
Savings deposits	737,774,088	773,103,204
Special notice deposits	3,148,205,176	2,936,316,713
Other deposits	6,053,707,087	5,884,626,903
	23,009,622,646	22,636,372,198
Interest on borrowings:		
Local banks, financial institutions including BB	2,260,036,993	3,179,864,903
Subordinated Bond	161,825,856	264,281,763
	25,431,485,495	**26,080,518,864**
23(a). Consolidated Interest/profit paid on deposits, borrowings, etc.		
AB Bank PLC.	25,431,485,495	26,080,518,864
AB Investment Limited	-	-
AB International Finance Limited	30,983,675	36,649,525
AB Securities Limited	7,494,606	6,796,874
Cashlink Bangladesh Limited (CBL)	-	-
	25,469,963,776	**26,123,965,263**
Less: Intercompany transactions	35,546,788	40,923,853
	25,434,416,988	**26,083,041,410**
24. Investment income		
Capital gain on sale of shares	(41,711,233)	(5,174,286)
Interest on treasury bills	86,073,585	109,146,207
Dividend on shares	18,586,020	11,423,608
Interest on treasury bonds	1,843,665,878	2,341,285,341
Gain/(Loss) on treasury bills and treasury bonds	(744,570,742)	(1,806,097,895)
Interest on Sub-Bonds, Perpetual Bonds, Zero Coupon Bonds & Others	568,466,045	596,743,123
	1,730,509,553	**1,247,326,098**
24(a). Consolidated Investment income		
AB Bank PLC.	1,730,509,553	1,247,326,098
AB Investment Limited	22,265,165	18,046,679
AB International Finance Limited	-	-
AB Securities Limited	50,521,330	1,874,509
Cashlink Bangladesh Limited (CBL)	-	-
	1,803,296,047	**1,267,247,286**
Less: Intercompany transactions	**-**	**-**
	1,803,296,047	**1,267,247,286**

		Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka
25.	**Commission, exchange and brokerage**		
	Other fees, commission and service charges	767,935,736	798,589,078
	Commission on letters of credit	364,911,266	402,921,257
	Commission on letters of guarantee	62,873,896	74,223,233
	Exchange gains less losses arising from dealings in foreign currencies	23,916,090	(174,827,556)
		1,219,636,988	**1,100,906,012**
25(a).	**Consolidated Commission, exchange and brokerage**		
	AB Bank PLC.	1,219,636,988	1,100,906,012
	AB Investment Limited	11,354,641	9,590,678
	AB International Finance Limited	84,036,952	78,993,921
	AB Securities Limited	61,252,981	32,700,697
	Cashlink Bangladesh Limited (CBL)	-	-
		1,376,281,562	**1,222,191,308**
	Less: Intercompany transactions	(34,151)	(36,646)
		1,376,247,412	**1,222,154,661**
26.	**Other Income**		
	Locker rent, insurance claim and others	3,784,215	3,193,174
	Recoveries on loans previously written off	130,461,231	164,296,614
	Recoveries on telex, telephone, fax, etc.	13,981,035	14,313,139
	Recoveries on courier, postage, stamp, etc.	2,813,496	3,763,581
	Non-operating income (*)	505,081	7,177,742
		151,545,057	**192,744,250**
	(*) Non-operating income includes sale of scrap items, Gain on sale of properties etc.		
26(a).	**Consolidated other income**		
	AB Bank PLC.	151,545,057	192,744,250
	AB Investment Limited	6,540,390	6,537,390
	AB International Finance Limited	61,175,577	64,121,001
	AB Securities Limited	1,323,273	3,694,094
	Cashlink Bangladesh Limited (CBL)	-	-
		220,584,297	267,096,734
	Less: Inter company transactions	6,537,390	6,537,390
		214,046,907	**260,559,344**
27.	**Salary and allowances**		
	Basic salary, provident fund contribution and all other allowances	2,328,686,773	2,419,269,941
	Festival and incentive bonus	174,682,203	190,971,263
		2,503,368,976	**2,610,241,204**
27.1	**Chief executive's salary and fees***	**2,461,290**	**6,514,516**
	*Post of Managing Director was laying vacant from December 9, 2024 to May 4, 2025 and from December 4, 2025 to August 18, 2026.		
27(a).	**Consolidated salary and allowances**		
	AB Bank PLC.	2,503,368,976	2,610,241,204
	AB Investment Limited	28,699,793	26,673,120
	AB International Finance Limited	29,962,399	31,374,648
	AB Securities Limited	34,688,878	36,896,343
	Cashlink Bangladesh Limited (CBL)	-	-
		2,596,720,046	**2,705,185,315**
28.	**Rent, taxes, insurance, electricity, etc.**		
	Rent, rates and taxes (Note 28.1)	532,646,221	529,719,088
	Electricity, gas, water, etc.	86,199,271	89,028,572
	Insurance	187,523,676	156,478,578
		806,369,168	**775,226,238**
28.1	**Rent, rates and taxes**		
	Right of Use (ROU) assets has been calculated for the period ended 30 September 2026 as per IFRS-16 leases considering monthly rental expenses excluding low value assets.		

	Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka

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

AB Bank PLC.	806,369,168	775,226,238
AB Investment Limited	1,126,718	1,603,074
AB International Finance Limited	8,163,875	9,029,296
AB Securities Limited	4,055,331	7,053,395
Cashlink Bangladesh Limited (CBL)	-	-
	819,715,091	792,912,002
Less: Inter company transactions	6,537,390	6,537,390
	813,177,701	**786,374,612**

29. Legal expenses

Legal expenses	**10,802,487**	**12,830,487**

29(a). Consolidated legal expenses

AB Bank PLC.	10,802,487	12,830,487
AB Investment Limited	23,000	-
AB International Finance Limited	342,050	-
AB Securities Limited	69,805	211,433
Cashlink Bangladesh Limited (CBL)	25,000	172,272
	11,262,342	**13,214,192**

30. Postage, stamp, telecommunication, etc.

Telex, fax, internet, wireless link, SWIFT, etc.	75,818,726	84,426,847
Telephone	2,083,084	4,590,866
Postage, stamp and shipping	9,674,834	11,192,297
	87,576,644	**100,210,011**

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

AB Bank PLC.	87,576,644	100,210,011
AB Investment Limited	570,697	562,524
AB International Finance Limited	12,999,243	10,260,480
AB Securities Limited	1,293,773	1,378,194
Cashlink Bangladesh Limited (CBL)	-	-
	102,440,358	**112,411,209**

31. Stationery, printing, advertisements, etc.

Printing and stationery	57,642,619	69,091,886
Publicity, advertisement, etc.	5,381,483	8,718,501
	63,024,103	**77,810,388**

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

AB Bank PLC.	63,024,103	77,810,388
AB Investment Limited	608,682	358,136
AB International Finance Limited	142,010	142,933
AB Securities Limited	805,564	866,733
Cashlink Bangladesh Limited (CBL)	-	-
	64,580,359	**79,178,189**

32. Directors' fees

Directors' fees	2,843,246	2,989,000
Meeting expenses	510,124	1,097,450
	3,353,370	**4,086,450**

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

	Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka
32(a). Consolidated Directors' fees		
AB Bank PLC.	3,353,370	4,086,450
AB Investment Limited	236,392	281,116
AB International Finance Limited	258,857	445,528
AB Securities Limited	236,389	421,666
Cashlink Bangladesh Limited (CBL)	115,000	92,000
	4,200,008	**5,326,760**
33. Auditors' fees		
Statutory	332,943	410,775
Others	405,138	551,370
	738,082	**962,144**
33(a). Consolidated Auditors' fees		
AB Bank PLC.	738,082	962,144
AB Investment Limited	69,000	-
AB International Finance Limited	-	-
AB Securities Limited	230,000	-
Cashlink Bangladesh Limited (CBL)	46,000	-
	1,083,082	**962,144**
34. Depreciation and repairs of Bank's assets		
Depreciation :		
Electrical appliances	116,261,670	111,800,471
Furniture and fixtures	11,612,713	12,185,618
Office appliances	1,063,925	1,163,512
Building	9,951,972	10,207,151
Motor vehicles	8,738,720	9,335,614
	147,629,001	144,692,365
Depreciation of ROU (Right Of Use) assets	40,000	540,000
Repairs:		
Motor vehicles	7,333,604	9,252,336
Electrical appliances	42,565,237	51,547,427
Office premises and others	41,054,120	53,488,436
Furniture and fixtures	1,050,506	1,514,812
Office appliances	2,849,023	5,619,334
	94,852,490	121,422,345
	242,521,491	**266,654,710**
Amortization of Intangible Assets	68,524,073	49,305,221
	311,045,564	**315,959,931**
34(a). Consolidated Depreciation and repairs of Bank's assets		
AB Bank PLC.	311,045,564	315,959,931
AB Investment Limited	13,133,621	13,553,553
AB International Finance Limited	575,974	487,119
AB Securities Limited	4,878,740	2,485,656
Cashlink Bangladesh Limited (CBL)	-	-
	329,633,899	**332,486,259**
35. Other expenses		
Contractual service	359,670,900	420,026,883
Petrol, oil and lubricant	81,067,280	86,184,992
Software expenses	383,864,773	386,686,138
Entertainment	23,321,814	37,399,914
Travelling	5,300,995	5,755,686
Subscription, membership and sponsorship	5,666,408	10,157,832
Training, seminar and workshop	2,869,784	2,271,769
Local conveyance	10,230,186	11,700,004
Professional charges	18,688,202	39,122,444
Books, newspapers and periodicals	223,614	623,101
Renovation and Branch opening expenses	11,738,308	10,205,742
Donation	7,491,138	9,699,616
Bank Charges	45,974,491	20,339,899
Sundry expenses (*)	155,087,613	230,352,658
	1,111,195,574	**1,270,540,900**

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

	Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka

35(a). Consolidated other expenses

AB Bank PLC.	1,111,195,574	1,270,540,900
AB Investment Limited	6,333,317	5,345,066
AB International Finance Limited	2,068,852	2,789,442
AB Securities Limited	12,867,807	12,101,898
Cashlink Bangladesh Limited (CBL)	920	716,520
	1,132,466,469	**1,291,493,826**
Less: Inter company transactions	34,151	36,646
	1,132,432,319	**1,291,457,180**

36. Provision against loans and advances

On un-classified loans	3,972,496	-
On classified loans	-	-
	3,972,496	**-**

36(a). Consolidated provision against loans and advances

AB Bank PLC.	3,972,496	-
AB Investment Limited	2,923,698,649	-
AB International Finance Limited	-	-
AB Securities Limited	284,068,527	-
Cashlink Bangladesh Limited (CBL)	-	-
	3,211,739,672	**-**

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	1,277,548	18,711,159
Total provision for investments	**1,277,548**	**18,711,159**

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

AB Bank PLC.	1,277,548	18,711,159
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	13,601,897	-
Cashlink Bangladesh Limited (CBL)	-	-
	14,879,445	**18,711,159**

38. Other provision

Provision for off balance sheet items	92,100,000	-
Provision for Other assets	87,005,313	-
	179,105,313	**-**

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.	179,105,313	-
AB Investment Limited	-	-
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
AB Exchange (UK) Ltd.	-	-
	179,105,313	**-**

		Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka
39	**Basic Earnings Per Share (EPS)**		
	Profit after taxation	(25,137,955,970)	(31,136,110,455)
	Number of ordinary shares outstanding	895,694,749	895,694,749
	Basic Earnings Per Share	**(28.07)**	**(34.76)**
39.(a)	**Consolidated Basic Earnings Per Share**		
	Net Profit/(Loss) attributable to the shareholders of parent company	(28,174,689,747)	(31,000,635,517)
	Number of ordinary shares outstanding	895,694,749	895,694,749
	Consolidated Basic Earnings Per Share	**(31.46)**	**(34.61)**

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

40.	**Receipts from other operating activities**		
	Interest on treasury bills, bonds, debenture and others	1,509,978,327	1,033,957,285
	Exchange earnings	148,031,925	(21,933,996)
	Recoveries on telex, telephone, fax, etc.	13,981,035	14,313,139
	Recoveries on courier, postage, stamp, etc.	2,813,496	3,763,581
	Non-operating income	505,081	7,177,742
	Others	3,784,215	3,193,174
		1,679,094,079	**1,040,470,924**
41.	**Payments for other operating activities**		
	Rent, taxes, insurance, electricity, etc.	806,372,568	775,796,238
	Postage, stamps, telecommunication, etc.	87,576,644	100,210,011
	Repairs of Bank's assets	94,852,490	121,422,345
	Legal expenses	10,802,487	12,830,487
	Auditor's fees	738,082	962,144
	Directors' fees	3,353,370	4,086,450
	Other Expenses	1,111,195,506	1,270,526,679
		2,114,891,147	**2,285,834,354**
42.	**Net Operating Cash Flow Per Share (NOCFPS)**		
	Net Operating Cash Flow	(6,298,591,888)	(11,963,839,213)
	Weighted average number of shares	895,694,749	895,694,749
	Net Operating Cash Flow Per Share (NOCFPS)	**(7.03)**	**(13.36)**
42(a)	**Consolidated Net Operating Cash Flow Per Share (NOCFPS)**	-	-
	Net Operating Cash Flow	(6,212,092,825)	(11,721,445,791)
	Weighted average number of shares	895,694,749	895,694,749
	Net Operating Cash Flow Per Share (NOCFPS)	**(6.94)**	**(13.09)**

		30.09.2026 Taka	31.12.2025 Taka
43	**Net Asset Value Per Share (NAVPS)**		
	Net Asset Value	(57,483,465,722)	(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)	**(64.18)**	**(36.04)**
43(a)	**Consolidated Net Asset Value Per Share (NAVPS)**	-	-
	Net Asset Value	(60,707,384,944)	(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)	**(67.78)**	**(36.24)**