AB Bank Limited
BCIC Bhaban
30-31 Dilkusha Commercial Area
Dhaka 1000

AB Bank Limited and its Subsidiaries

Consolidated and separate financial statements
for the period ended March 31, 2018

AMAR STOCK

AB Bank Limited & its Subsidiaries
Consolidated Balance Sheet
As at March 31, 2018

PROPERTY AND ASSETS	Notes	31.03.2018 Taka	31.12.2017 Taka
Cash	3(a)	**18,720,230,399**	**17,780,902,707**
In hand (including foreign currencies)	3.1(a)	1,810,566,986	1,572,393,187
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2(a)	16,909,663,414	16,208,509,520
Balance with other banks and financial institutions	4(a)	**4,026,709,382**	**4,241,335,582**
In Bangladesh	4.1(a)	2,401,790,401	2,490,976,583
Outside Bangladesh	4.2(a)	1,624,918,981	1,750,358,999
Money at call and on short notice	5(a)	**1,284,919,887**	**496,384,436**
Investments	6(a)	**37,735,933,865**	**46,382,136,275**
Government	6.1(a)	30,562,720,138	39,732,017,188
Others	6.2(a)	7,173,213,726	6,650,119,087
Loans, advances and lease/investments		**240,234,906,708**	**237,634,491,780**
Loans, cash credits, overdrafts, etc./Investments	7(a)	238,133,957,843	235,801,195,989
Bills purchased and discounted	8(a)	2,100,948,865	1,833,295,791
Fixed assets including premises, furniture and fixtures	9(a)	**4,634,127,057**	**4,699,245,091**
Other assets	10(a)	**5,280,991,536**	**5,863,914,006**
Non-banking assets		-	-
Total Assets		**311,917,818,835**	**317,098,409,882**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11(a)	**20,602,170,137**	**21,872,486,519**
AB Bank Subordinated Bond	12	**6,000,000,000**	**6,000,000,000**
Deposits and other accounts	13(a)	**229,306,125,996**	**235,562,075,504**
Current account and other accounts		22,579,253,912	21,821,895,346
Bills payable		3,300,427,383	2,251,301,559
Savings bank deposits		28,537,545,764	29,869,956,989
Fixed deposits		126,993,932,186	129,606,179,136
Other deposits		47,894,966,751	52,012,742,474
Other liabilities	14(a)	**31,894,603,332**	**29,660,121,941**
Total Liabilities		**287,802,899,465**	**293,094,683,964**
Capital/Shareholders' Equity			
Equity attributable to equity holders of the parent company		**24,104,632,640**	**23,993,619,305**
Paid-up capital	15	7,581,303,150	7,581,303,150
Statutory reserve	16	6,546,120,618	6,549,242,999
Other reserve	17(a)	2,810,816,877	2,811,305,460
Retained earnings	18(a)	7,166,391,995	7,051,767,695
Non- Controlling Interest	18(b)	10,286,730	10,106,613
Total Equity		**24,114,919,370**	**24,003,725,918**
Total Liabilities and Shareholders' Equity		**311,917,818,835**	**317,098,409,882**

	Notes	31.03.2018 Taka	31.12.2017 Taka
Off-Balance Sheet Items			
Contingent liabilities	19	**64,724,454,497**	**65,450,616,147**
Acceptances and endorsements		20,441,074,091	24,089,423,485
Letters of guarantee	19.1	14,022,652,617	13,525,351,128
Irrevocable letters of credit		21,358,467,350	15,836,913,326
Bills for collection		8,901,011,399	9,392,397,842
Other contingent liabilities		1,249,039	2,606,530,367
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		**64,724,454,497**	**65,450,616,147**

-Sd-
Mahadev Sarker Sumon FCA
Chief Financial Officer

-Sd-
Manzurul Ahsan
Company Secretary (C.C)

-Sd-
Moshiur Rahman Chowdhury
President & Managing Director

-Sd-
Syed Golam Kibria
Director

-Sd-
M. A. Awal
Chairman

Date,
April 30 , 2018

AMAR STOCK

AB Bank Limited and its Subsidiaries

Consolidated Profit and Loss Account

For the period ended March 31, 2018

	Notes	Jan'18- Mar'18 Taka	Jan'17- Mar'17 Taka
OPERATING INCOME			
Interest income/profit on investments	21(a)	4,243,884,929	4,366,705,954
Interest/profit paid on deposits and borrowings, etc.	22(a)	(3,982,994,795)	(3,547,511,804)
Net interest income		**260,890,134**	**819,194,150**
Investment income	23(a)	963,659,706	1,503,262,265
Commission, exchange and brokerage	24(a)	607,720,708	791,342,818
Other operating income	25(a)	46,824,234	48,569,280
		1,618,204,648	**2,343,174,363**
Total operating income (a)		**1,879,094,782**	**3,162,368,513**
OPERATING EXPENSES			
Salary and allowances	26(a)	679,010,173	679,163,986
Rent, taxes, insurance, electricity, etc.	27(a)	180,324,280	174,915,602
Legal expenses	28(a)	867,035	854,135
Postage, stamps, telecommunication, etc.	29(a)	36,042,815	38,583,327
Stationery, printing, advertisement, etc.	30(a)	38,794,182	41,271,863
Chief executive's salary and fees	26.1	2,850,000	1,785,713
Directors' fees	31(a)	1,428,289	2,885,585
Auditors' fees	32(a)	543,551	554,460
Depreciation and repairs of Bank's assets	33(a)	119,240,617	138,992,435
Other expenses	34(a)	265,893,037	282,580,410
Total operating expenses (b)		**1,324,993,978**	**1,361,587,515**
Profit before provision (c = (a-b))		**554,100,804**	**1,800,780,998**
Provision against loans and advances	35(a)	40,000,000	1,739,242,687
Provision for diminution in value of investments	36(a)	170,000,000	1,875,000
Other provisions	37(a)	55,025,548	1,079,246
Total provision (d)		**265,025,548**	**1,742,196,934**
Loss on disposal of AB Exchange (UK) Limited		**-**	**-**
Profit before tax (c-d)		**289,075,256**	**58,584,064**
Provision for taxation		**170,389,943**	**(179,875,866)**
Current tax		209,513,472	496,495,325
Deferred tax		(39,123,529)	(676,371,191)
Net profit after tax		**118,685,313**	**238,459,930**
Appropriations			
Statutory reserve		-	-
General reserve		-	-
Dividends, etc.		-	-
		-	**-**
Retained surplus		**118,685,313**	**238,459,930**
Non- Controlling Interest		**87,243**	**87,913**
Net Profit attributable to the shareholders of parent company		**118,598,070**	**238,372,018**
Consolidated Earnings Per Share (EPS)	38(a)	**0.16**	**0.31**

-Sd-
Mahadev Sarker Sumon FCA
Chief Financial Officer

-Sd-
Manzurul Ahsan
Company Secretary (C.C)

-Sd-
Moshiur Rahman Chowdhury
President & Managing Director

-Sd-
Syed Golam Kibria
Director

-Sd-
M. A. Awal
Chairman

Date,
April 30 , 2018

AB Bank Limited and its Subsidiaries
Consolidated Cash Flow Statement
For the period ended March 31, 2018

Cash Flows from Operating Activities	Jan'18- Mar'18 Taka	Jan'17- Mar'17 Taka
Interest receipts	4,149,688,609	4,571,044,033
Interest payments	(3,004,618,062)	(3,480,059,616)
Dividend receipts	68,420,403	63,857,826
Fee and commission receipts	402,257,744	528,126,503
Recoveries on loans previously written off	2,815,393	262,328
Payments to employees	(681,860,173)	(680,949,699)
Payments to suppliers	(38,794,182)	(41,271,863)
Income taxes paid	(116,664,036)	(186,657,186)
Receipts from other operating activities	1,144,711,109	1,750,927,706
Payments for other operating activities	(527,189,304)	(556,151,918)
Operating profit before changes in operating assets & liabilities	**1,398,767,499**	**1,969,128,115**
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	(2,506,218,608)	(4,837,248,875)
Other assets	180,891,437	(96,068,814)
Deposits from other banks	1,516,104,646	(1,674,016,389)
Deposits from customers	(8,750,430,888)	(10,801,500,718)
Trading liabilities (short-term borrowings)	(1,244,615,690)	6,918,359,828
Other liabilities	1,866,308,107	681,380,956
	(8,937,960,994)	**(9,809,094,013)**
Net cash (used in)/ flow from operating activities (a)	**(7,539,193,495)**	**(7,839,965,898)**
Cash Flows from Investing Activities		
(Sale)/Purchase of government securities	9,172,504,925	1,998,762,935
(Purchase)/Sale of trading securities, shares, bonds, etc.	(81,644,417)	213,239,695
Purchase of property, plant and equipment	(12,121,448)	(7,881,050)
Net cash used in investing activities (b)	**9,078,739,060**	**2,204,121,581**
Cash Flows from Financing Activities		
Increase/(decrease) of long-term borrowings	(25,700,692)	(25,748,456)
Dividend paid	(211,231)	(81,716)
Net cash (used in)/ flow from financing activities (c)	**(25,911,923)**	**(25,830,172)**
Net (decrease)/increase in cash (a+b+c)	1,513,633,641	(5,661,674,490)
Effects of exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents at beginning of the year	22,521,816,127	30,479,385,462
Cash and cash equivalents at end of the period (*)	**24,035,449,769**	**24,817,710,973**
(*) Cash and cash equivalents:		
Cash	1,810,566,986	1,563,356,472
Prize bonds	3,590,100	3,536,200
Money at call and on short notice	1,284,919,887	230,669,359
Balance with Bangladesh Bank and its agent bank(s)	16,909,663,414	17,027,217,695
Balance with other banks and financial institutions	4,026,709,382	5,992,931,248
	24,035,449,769	**24,817,710,973**
Net Operating Cash Flow Per Share (NOCFPS)	**(9.94)**	**(10.34)**

-Sd-
Mahadev Sarker Sumon FCA
Chief Financial Officer

-Sd-
Manzurul Ahsan
Company Secretary (C.C)

-Sd-
Moshiur Rahman Chowdhury
President & Managing Director

-Sd-
Syed Golam Kibria
Director

-Sd-
M. A. Awal
Chairman

Date,
April 30 , 2018

AB Bank Limited and its Subsidiaries

Consolidated Statement of Changes in Equity

For the period ended March 31, 2018

(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
Restated balance at 01 January 2018	**7,581,303,150**	**6,549,243,000**	**1,302,259,888**	**1,300,480,316**	**603,726**	**207,961,529**	**10,106,613**	**7,051,767,695**	**24,003,725,917**
Net profit after taxation for the period	-	-	-	-	-	-	87,243	118,598,070	118,685,313
Addition/(Adjustment) made during the period	-	-	-	-	-	2,811,176	92,875	835,865	3,739,916
Foreign Exchange Rate Fluctuation	-	(3,122,381)	(111,644)	-	(3,188,115)	-	-	(4,809,635)	(11,231,775)
Balance at 31 March 2018	**7,581,303,150**	**6,546,120,618**	**1,302,148,244**	**1,300,480,316**	**(2,584,388)**	**210,772,705**	**10,286,730**	**7,166,391,995**	**24,114,919,371**
Balance at 31 March 2017	**6,738,936,140**	**6,509,437,180**	**1,299,753,346**	**1,301,708,357**	**4,291,007**	**603,828,473**	**9,988,874**	**8,105,256,966**	**24,573,200,344**

-Sd-
Mahadev Sarker Sumon FCA
Chief Financial Officer

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President & Managing Director

-Sd-
Syed Golam Kibria
Director

-Sd-
M. A. Awal
Chairman

Date,
April 30 , 2018

AB Bank Limited

Balance Sheet

As at March 31, 2018

PROPERTY AND ASSETS	Notes	31.03.2018 Taka	31.12.2017 Taka
Cash	3	**18,720,104,265**	**17,780,769,152**
In hand (including foreign currencies)	3.1	1,810,440,851	1,572,259,632
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	16,909,663,414	16,208,509,520
Balance with other banks and financial institutions	4	**3,918,058,101**	**3,987,238,222**
In Bangladesh		2,318,673,031	2,295,067,692
Outside Bangladesh		1,599,385,070	1,692,170,531
Money at call and on short notice	5	**1,990,079,865**	**1,170,389,436**
Investments	6	**36,981,048,565**	**45,749,363,948**
Government	6.1	30,562,720,138	39,732,017,188
Others	6.2	6,418,328,426	6,017,346,761
Loans, advances and lease/investments	7	**231,850,483,123**	**229,647,286,231**
Loans, cash credits, overdrafts, etc./Investments		230,979,186,554	228,624,340,946
Bills purchased and discounted	8	871,296,569	1,022,945,284
Fixed assets including premises, furniture and fixtures	9	**4,053,109,871**	**4,113,341,268**
Other assets	10	**11,525,490,866**	**12,116,611,208**
Non-banking assets		-	-
Total Assets		**309,038,374,656**	**314,564,999,465**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	**20,602,170,137**	**21,871,443,363**
AB Bank Subordinated Bond	12	**6,000,000,000**	**6,000,000,000**
Deposits and other accounts	13	**229,463,403,616**	**235,954,308,453**
Current accounts and other accounts		22,585,882,535	21,822,803,753
Bills payable		3,300,427,383	2,251,301,559
Savings bank deposits		28,537,545,764	29,869,956,989
Fixed deposits		126,993,932,186	129,606,179,136
Other deposits		48,045,615,748	52,404,067,016
Other liabilities	14	**30,187,555,769**	**27,968,002,561**
Total Liabilities		**286,253,129,522**	**291,793,754,377**
Capital/Shareholders' Equity			
Total Shareholders' Equity		**22,785,245,134**	**22,771,245,089**
Paid-up capital	15	7,581,303,150	7,581,303,150
Statutory reserve	16	6,546,120,618	6,549,242,999
Other reserve	17	2,631,518,117	2,628,706,941
Retained earnings	18	6,026,303,249	6,011,991,999
Total Liabilities and Shareholders' Equity		**309,038,374,656**	**314,564,999,465**

	Notes	31.03.2018 Taka	31.12.2017 Taka
Off-Balance Sheet Items			
Contingent liabilities	19	**64,724,454,497**	**65,450,616,147**
Acceptances and endorsements		20,441,074,091	24,089,423,485
Letters of guarantee	19.1	14,022,652,617	13,525,351,128
Irrevocable letters of credit		21,358,467,350	15,836,913,326
Bills for collection		8,901,011,399	9,392,397,842
Other contingent liabilities		1,249,039	2,606,530,367
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		**64,724,454,497**	**65,450,616,147**

-Sd-
Mahadev Sarker Sumon FCA
Chief Financial Officer

-Sd-
Manzurul Ahsan
Company Secretary (C.C)

-Sd-
Moshiur Rahman Chowdhury
President & Managing Director

-Sd-
Syed Golam Kibria
Director

-Sd-
M. A. Awal
Chairman

Date,
April 30 , 2018

AMAR STOCK

AB Bank Limited
Profit and Loss Account
For the period ended March 31, 2018

	Notes	Jan'18- Mar'18 Taka	Jan'17- Mar'17 Taka
OPERATING INCOME			
Interest income/profit on investments	21	4,124,418,805	4,227,745,630
Interest paid/profit on deposits and borrowings, etc.	22	(3,976,974,451)	(3,534,728,141)
Net interest income		**147,444,354**	**693,017,489**
Investment income	23	950,521,901	1,489,539,279
Commission, exchange and brokerage	24	573,800,385	723,046,287
Other operating income	25	29,552,422	30,559,592
		1,553,874,708	**2,243,145,158**
Total operating income (a)		**1,701,319,062**	**2,936,162,647**
OPERATING EXPENSES			
Salary and allowances	26	662,235,229	663,089,832
Rent, taxes, insurance, electricity, etc.	27	177,221,287	172,176,903
Legal expenses	28	842,035	779,385
Postage, stamps, telecommunication, etc.	29	34,027,465	36,759,411
Stationery, printing, advertisement, etc.	30	38,671,011	41,115,221
Chief executive's salary and fees	26.1	2,850,000	1,785,713
Directors' fees	31	1,428,289	2,792,252
Auditors' fees	32	543,551	554,460
Depreciation and repairs of Bank's assets	33	114,058,768	133,947,148
Other expenses	34	262,429,434	276,314,487
Total operating expenses (b)		**1,294,307,069**	**1,329,314,810**
Profit before provision (c = (a-b))		**407,011,993**	**1,606,847,837**
Provision against loans and advances	35	40,000,000	1,739,242,687
Provision for diminution in value of investments	36	170,000,000	-
Other provisions	37	55,025,548	1,079,246
Total provision (d)		**265,025,548**	**1,740,321,934**
Profit before taxation (c-d)		**141,986,446**	**(133,474,097)**
Provision for taxation		123,049,754	(243,780,544)
Current tax		162,764,739	433,472,862
Deferred tax		(39,714,985)	(677,253,406)
Net profit after taxation		**18,936,692**	**110,306,447**
Appropriations			
Statutory reserve		-	-
General reserve		-	-
Dividends, etc.		-	-
		-	**-**
Retained surplus		**18,936,692**	**110,306,447**
Earnings Per Share (EPS)	38	**0.02**	**0.15**

-Sd-
Mahadev Sarker Sumon FCA
Chief Financial Officer

-Sd-
Manzurul Ahsan
Company Secretary (C.C)

-Sd-
Moshiur Rahman Chowdhury
President & Managing Director

-Sd-
Syed Golam Kibria
Director

-Sd-
M. A. Awal
Chairman

Date,
April 30 , 2018

AB Bank Limited
Cash Flow Statement
For the period ended March 31, 2018

	Notes	Jan'18- Mar'18 Taka	Jan'17- Mar'17 Taka
Cash flows from Operating Activities			
Interest receipts		4,030,222,485	4,432,083,709
Interest payments		(2,998,597,718)	(3,467,275,954)
Dividend receipts		58,212,589	58,242,595
Fees and commission receipts		369,918,415	460,267,772
Recoveries on loans previously written off		2,815,393	262,328
Payments to employees		(665,085,229)	(664,875,545)
Payments to suppliers		(38,671,011)	(41,115,221)
Income taxes paid		(72,704,974)	(95,804,513)
Receipts from other operating activities	39	1,122,928,311	1,719,320,940
Payments for other operating activities	40	(518,315,483)	(544,841,648)
Operating profit before changes in operating assets & liabilities		**1,290,722,778**	**1,856,264,466**
Increase/decrease in operating assets and liabilities			
Loans and advances to customers		(2,109,000,572)	(4,797,329,401)
Other assets		189,089,308	22,895,227
Deposits from other banks		1,516,104,646	(1,674,016,389)
Deposits from customers		(8,985,386,217)	(10,776,463,088)
Trading liabilities (short-term borrowings)		(1,243,572,534)	6,969,054,273
Other liabilities		1,857,325,393	525,366,429
		(8,775,439,975)	**(9,730,492,950)**
Net cash (used in)/ flow from operating activities (a)		**(7,484,717,197)**	**(7,874,228,484)**
Cash Flows from Investing Activities			
Purchase of government securities		9,172,504,925	1,998,762,935
(Purchase)/Sale of trading securities, shares, bonds, etc.		40,468,556	182,149,287
Purchase of property, plant and equipment		(12,102,243)	(7,881,050)
Net cash used in investing activities (b)		**9,200,871,239**	**2,173,031,172**
Cash Flows from Financing Activities			
Increase/(decrease) of long-term borrowings		(25,700,692)	(25,748,456)
Dividend paid		(211,231)	(81,716)
Net cash (used in)/ flow from financing activities (c)		**(25,911,923)**	**(25,830,172)**
Net Increase/(decrease) in cash (a+b+c)		**1,690,242,119**	**(5,727,027,484)**
Effects of exchange rate changes on cash and cash equivalents		-	-
Cash and cash equivalents at beginning of the year		22,941,590,211	31,074,400,393
Cash and cash equivalents at end of the period (*)		**24,631,832,330**	**25,347,372,910**
(*) Cash and cash equivalents:			
Cash		1,810,440,851	1,563,226,580
Prize bonds		3,590,100	3,536,200
Money at call and on short notice		1,990,079,865	892,717,087
Balance with Bangladesh Bank and its agent bank(s)		16,909,663,414	17,027,217,695
Balance with other banks and financial institutions		3,918,058,101	5,860,675,349
		24,631,832,330	**25,347,372,910**
Net Operating Cash Flow Per Share (NOCFPS)		**(9.87)**	**(10.39)**

-Sd-
Mahadev Sarker Sumon FCA
Chief Financial Officer

-Sd-
Manzurul Ahsan
Company Secretary (C.C)

-Sd-
Moshiur Rahman Chowdhury
President & Managing Director

-Sd-
Syed Golam Kibria
Director

-Sd-
M. A. Awal
Chairman

April 30 , 2018

AB Bank Limited

Statement of Changes in Equity

For the period ended March 31, 2018

(Amount in Taka)

Particulars	Paid-up capital	Statutory reserve	General reserve	Assets revaluation reserve	Investment revaluation reserve	Retained earnings	Total
Balance at 01 January 2018	**7,581,303,150**	**6,549,243,000**	**1,222,199,200**	**1,300,480,317**	**106,027,424**	**6,011,991,999**	**22,771,245,089**
Net profit after taxation for the period	-	-	-	-	-	18,936,692	18,936,692
Addition/(Adjustment) made during the period	-	-	-	-	2,811,176	-	2,811,176
Foreign Exchange Rate Fluctuation	-	(3,122,381)	-	-	-	(4,625,442)	(7,747,823)
Balance at 31 March 2018	**7,581,303,150**	**6,546,120,618**	**1,222,199,200**	**1,300,480,317**	**108,838,600**	**6,026,303,249**	**22,785,245,134**
Balance at 31 March 2017	**6,738,936,140**	**6,509,437,180**	**1,222,199,200**	**1,301,708,357**	**501,893,546**	**6,949,547,086**	**23,223,721,509**

-Sd-	-Sd-	-Sd-	-Sd-	-Sd-
Mahadev Sarker Sumon FCA	**Manzurul Ahsan**	**Moshiur Rahman Chowdhury**	**Syed Golam Kibria**	**M. A. Awal**
Chief Financial Officer	Company Secretary (C.C)	President & Managing Director	Director	Chairman

Date,
April 30 , 2018

AB Bank Limited & its Subsidiaries

Selective Notes to the Financial Statements for the period ended March 31, 2018

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 Investment income

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

In January to March 2018 investment position of the Bank is reduced and yield on Treasury investment also been reduced. As a result income from investment is reduced for the period.

2(a) Provision:

i) Loans & Advances

Provisions for loans and advances has been made as per directives 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 is given effect in the accounts on properly as per Bangladesh Bank Guidelines.

iii) Taxation

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2017, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

(b) Earnings Per Share (EPS):

Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of March 31, 2018 in terms of Bangladesh Accounting Standard (BAS)-33. According to BAS-33, EPS for the period ended March 31, 2017 was restated for the issues of bonus share in 2016. For the period ended March 31, 2018 classified loans of the Bank have been increased which reduced the Net Interest Income (NII). As a result, EPS of the Bank compared to the same period of last year have been reduced.

(c) Others:

Figures relating to previous year/period included in this report have been rearranged, where ever considered necessary.

AMARSTOCK

			31.03. 2018 Taka	31.12. 2017 Taka
3.	**Cash**			
	Cash in hand	(Note: 3.1)	1,810,440,851	1,572,259,632
	Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	16,909,663,414	16,208,509,520
			18,720,104,265	**17,780,769,152**
3(a)	**Consolidated Cash**			
	AB Bank Limited		18,720,104,265	17,780,769,152
	AB Investments Limited		25,000	25,000
	AB International Finance Limited		58,915	54,421
	AB Securities Limited		35,000	17,235
	Cashlink Bangladesh Limited (CBL)		7,219	36,899
			18,720,230,399	**17,780,902,707**
3.1	**Cash in hand**			
	In local currency		1,773,808,511	1,535,640,422
	In foreign currency		36,632,340	36,619,210
			1,810,440,851	**1,572,259,632**
3.1(a)	**Consolidated Cash in hand**			
	AB Bank Limited		1,810,440,851	1,572,259,632
	AB Investments Limited		25,000	25,000
	AB International Finance Limited		58,915	54,421
	AB Securities Limited		35,000	17,235
	Cashlink Bangladesh Limited (CBL)		7,219	36,899
			1,810,566,986	**1,572,393,187**
3.2	**Balance with Bangladesh Bank and its agent bank(s)**			
	Balance with Bangladesh Bank			
	In local currency		16,465,083,488	15,817,138,378
	In foreign currency		176,915,298	46,019,236
			16,641,998,785	15,863,157,613
	Sonali Bank Limited		267,664,629	345,351,907
	(as an agent bank of Bangladesh Bank) - local currency		**16,909,663,414**	**16,208,509,520**
3.2(a)	**Consolidated Balance with Bangladesh Bank and its agent bank(s)**			
	AB Bank Limited		16,909,663,414	16,208,509,520
	AB Investments Limited		-	-
	AB International Finance Limited		-	-
	AB Securities Limited		-	-
	Cashlink Bangladesh Limited (CBL)		-	-
			16,909,663,414	**16,208,509,520**

AMAR STOCK

			31.03. 2018 Taka	31.12. 2017 Taka
4.	**Balance with other banks and financial institutions**			
	In Bangladesh		2,318,673,031	2,295,067,692
	Outside Bangladesh		1,599,385,070	1,692,170,531
			3,918,058,101	**3,987,238,222**
4(a)	**Consolidated balance with other banks and financial institutions**			
	In Bangladesh	(Note: 4.1.a)	2,401,790,401	2,490,976,583
	Outside Bangladesh (Nostro Accounts)	(Note: 4.2.a)	1,624,918,981	1,750,358,999
			4,026,709,382	**4,241,335,582**
4.1.a	**Consolidated In Bangladesh**			
	AB Bank Limited		2,318,673,031	2,295,067,692
	AB Investment Limited		1,044,513	165,858
	AB International Finance Limited		-	-
	AB Securities Limited		232,458,006	549,802,993
	Cashlink Bangladesh Limited (CBL)		339,407	37,340,142
			2,552,514,957	**2,882,376,685**
	Less: Inter company transaction		150,724,556	391,400,102
			2,401,790,401	**2,490,976,583**
4.2.a	**Consolidated Outside Bangladesh (Nostro Accounts)**			
	AB Bank Limited		1,599,385,070	1,692,170,531
	AB Investment Limited		-	-
	AB International Finance Limited		32,006,177	59,014,786
	AB Securities Limited		-	-
	Cashlink Bangladesh Limited (CBL)		-	-
			1,631,391,247	1,751,185,317
	Less: Inter company transactions		6,472,265	826,318
			1,624,918,981	**1,750,358,999**
5.	**Money at call and on short notice**			
	In Bangladesh		1,025,920,000	120,000,000
	Outside Bangladesh		964,159,865	1,050,389,436
			1,990,079,865	**1,170,389,436**
5(a)	**Consolidated money at call and on short notice**			
	AB Bank Limited		1,990,079,865	1,170,389,436
	AB Investment Limited		-	-
	AB International Finance Limited		-	-
	AB Securities Limited		-	-
	Cashlink Bangladesh Limited (CBL)		-	-
	AB Exchange (UK) Limited		-	-
			1,990,079,865	**1,170,389,436**
	Less: Inter-group transaction		(705,159,978)	(674,005,000)
			1,284,919,887	**496,384,436**

		31.03. 2018 Taka	31.12. 2017 Taka
6.	**Investments**	**36,981,048,565**	**45,749,363,948**
6 (a)	**Consolidated investments**		
	AB Bank Limited	36,981,048,565	45,749,363,948
	AB International Finance Limited	-	-
	AB Investment Limited	538,657,633	456,075,615
	AB Securities Limited	178,226,667	176,002,092
	Cashlink Bangladesh Limited (CBL)	38,001,000	694,619
		37,735,933,865	**46,382,136,275**
6.1	**Government securities**		
	Treasury bills	399,804,400	-
	Treasury bonds	29,875,325,638	39,448,823,788
	Bangladesh Bank Islami Investment bonds	284,000,000	280,000,000
	Prize bonds	3,590,100	3,193,400
		30,562,720,138	**39,732,017,188**
6.1(a)	**Consolidated Government securities**		
	AB Bank Limited	30,562,720,138	39,732,017,188
	AB Investment Limited	-	-
	AB International Finance Limited	-	-
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
		30,562,720,138	**39,732,017,188**
6.2	**Other investments**		
	Shares	4,381,115,422	3,914,325,564
	Bond	10,000,000	10,000,000
	Pinnacle Global Fund Pte Limited	1,602,375,668	1,597,353,808
		5,993,491,090	**5,521,679,372**
	Investments -ABBL, Mumbai Branch		
	Treasury bills	424,837,336	495,667,389
	Debentures and Bonds	-	-
		424,837,336	**495,667,389**
	Total Other investments	**6,418,328,426**	**6,017,346,761**
6.2 (a)	**Consolidated other investments**		
	AB Bank Limited	6,418,328,426	6,017,346,761
	AB Investment Limited	538,657,633	456,075,615
	AB International Finance Limited	-	-
	AB Securities Limited	178,226,667	176,002,092
	Cashlink Bangladesh Limited (CBL)	38,001,000	694,619
		7,173,213,726	**6,650,119,087**

AMAR STOCK

		31.03. 2018 Taka	31.12. 2017 Taka
7.	**Loans, advances and lease/investments**	**231,850,483,123**	**229,647,286,231**
7.1	**Broad category-wise breakup excluding Bills purchased and discounted**		
	In Bangladesh		
	Loans	210,191,949,896	207,877,392,872
	Overdraft	20,579,466,573	20,554,992,156
	Cash credits	-	-
		230,771,416,469	**228,432,385,028**
	Outside Bangladesh: ABBL, Mumbai Branch		
	Loans	188,562,512	159,418,220
	Overdrafts	-	903,730
	Cash credits	19,207,572	31,633,969
		207,770,084	191,955,919
		230,979,186,554	**228,624,340,946**
7.2	**Net loans, advances and lease/investments**		
	Net loans, advances and lease/investments		
	Gross loans and advances	231,850,483,123	229,647,286,231
	Less:		
	Interest suspense	15,121,353,998	13,345,309,883
	Provision for loans and advances	8,822,633,445	8,590,951,928
		23,943,987,443	21,936,261,810
		207,906,495,680	**207,711,024,420**
7.3	**Geographical location-wise (division) distribution**		
	In Bangladesh		
	Urban Branches		
	Dhaka	168,249,501,852	164,547,995,621
	Chittagong	45,985,856,877	47,471,677,254
	Khulna	4,145,593,570	4,093,418,574
	Sylhet	1,907,258,327	1,909,214,061
	Barisal	214,916,365	243,634,815
	Rajshahi	3,744,790,090	3,749,730,933
	Rangpur	4,111,178,793	4,012,776,878
	Mymensingh	572,298,858	747,434,891
		228,931,394,732	**226,775,883,026**
	Rural Branches		
	Dhaka	1,553,821,760	1,514,835,643
	Chittagong	533,521,779	538,937,833
	Khulna		
	Sylhet	53,930,787	51,782,529
	Barisal	-	-
	Rajshahi	-	-
	Rangpur	-	-
	Mymensingh	-	-
		2,141,274,327	2,105,556,005
	Outside Bangladesh		
	ABBL, Mumbai Branch	777,814,064	765,847,200
		231,850,483,122	**229,647,286,231**

		31.03. 2018 Taka	31.12. 2017 Taka
7.4	**Classification of loans, advances and lease/investments**		
	In Bangladesh		
	Unclassified		
	Standard	182,111,802,235	185,848,238,016
	Special Mention Account	31,463,200,356	26,774,600,307
		213,575,002,591	212,622,838,323
	Classified		
	Sub-Standard	1,085,300,000	432,900,000
	Doubtful	628,200,000	720,600,000
	Bad/Loss	15,784,166,469	15,105,100,708
		17,497,666,469	16,258,600,708
		231,072,669,060	**228,881,439,031**
	Outside Bangladesh-Mumbai Branch		
	Unclassified Loan	625,672,579	615,656,886
	Classified Loan	152,141,485	150,190,314
		777,814,064	**765,847,200**
		231,850,483,123	**229,647,286,231**
7(a)	**Consolidated Loans, advances and lease/investments**		
	AB Bank Limited	230,979,186,554	228,624,340,946
	AB Investment Limited	6,891,726,407	6,809,008,852
	AB International Finance Limited	-	-
	AB Securities Limited	915,905,874	926,452,178
	Cashlink Bangladesh Limited (CBL)	-	-
		238,786,818,835	**236,359,801,976**
	Less: Inter company transaction	652,860,992	558,605,987
		238,133,957,843	**235,801,195,989**
8	**Bills purchased and discounted**		
	In Bangladesh	301,252,590	449,054,003
	Outside Bangladesh - ABBL, Mumbai Branch	570,043,979	573,891,281
		871,296,569	**1,022,945,284**
8 (a)	**Consolidated Bills purchased and discounted**		
	AB Bank Limited	871,296,569	1,022,945,284
	AB Investment Limited	-	-
	AB International Finance Limited	1,229,652,296	810,350,507
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
		2,100,948,865	**1,833,295,791**

		31.03. 2018 Taka	31.12. 2017 Taka
9.	**Fixed assets including premises, furniture and fixtures**		
	Cost:		
	Land and Building	3,334,695,982	3,334,695,982
	Furniture and fixtures	251,459,991	251,645,602
	Office appliances	64,147,154	63,934,080
	Electrical appliances	1,690,625,499	1,686,952,850
	Motor vehicles	839,158,088	839,192,792
	Intangible Assets	630,363,242	625,401,300
		6,810,449,957	6,801,822,607
	Less: Accumulated depreciation and amortization	2,757,340,086	2,688,481,339
		4,053,109,871	**4,113,341,268**
9(a)	**Consolidated Fixed assets including premises, furniture and fixtures**		
	Cost:		
	AB Bank Limited	6,810,449,957	6,801,822,607
	AB Investments Limited	687,932,186	687,932,186
	AB International Finance Limited	6,656,126	6,665,421
	AB Securities Limited	30,312,645	30,284,145
	Cashlink Bangladesh Limited (CBL)	81,471,369	726,804
		7,616,822,283	7,527,431,163
	Accumulated depreciation:		
	AB Bank Limited	2,757,340,086	2,688,481,339
	AB Investments Limited	109,001,380	104,376,007
	AB International Finance Limited	6,525,800	6,513,299
	AB Securities Limited	28,370,255	28,120,447
	Cashlink Bangladesh Limited (CBL)	81,457,705	694,981
		2,982,695,226	2,828,186,072
		4,634,127,057	**4,699,245,091**
10	**Other Assets:**		
	Income generating-Equity Investment		
	In Bangladesh:		
	AB Investment Limited (99.99% owned subsidiary company of ABBL)	5,811,431,750	5,811,431,750
	AB Securities Limited (99.91% owned subsidiary company of ABBL)	199,898,000	199,898,000
	Cashlink Bangladesh Limited (CBL) (90% owned subsidiary company of ABBL)	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 ABBL)	5,203,944	5,203,944
	Investment in Amana Bank Limited as Associates	-	441,450,222
		5,203,944	446,654,166
		6,229,114,922	**6,670,565,144**

		31.03. 2018 Taka	31.12. 2017 Taka
Non-income generating			
Arab Bangladesh Bank Foundation		19,920,000	19,920,000
(99.60% owned subsidiary company of ABBL)			
Share Money Deposits - AB Investment Limited		-	-
Deferred Tax	(Note:10.01)	1,467,461,704	1,428,042,515
Accounts receivable		1,336,877,692	1,156,026,660
Preliminary, formation, organisational, renovation, development, prepaid expenses and others		1,023,428,000	875,183,299
Exchange for clearing		279,413,172	492,291,351
Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures, and other income receivables		661,585,011	968,925,438
Security deposits		174,629,142	177,077,324
Advance rent and advertisement		264,302,045	262,872,811
Stationery, stamps, printing materials, etc.		62,419,931	65,706,665
Inter-branch adjustment		6,339,247	-
		5,296,375,944	**5,446,046,063**
		11,525,490,866	**12,116,611,208**

10(a) Consolidated Other assets

AB Bank Limited	11,525,490,866	12,116,611,208
AB Investment Limited	108,816,081	101,742,474
AB International Finance Limited	33,360,207	29,837,793
AB Securities Limited	83,827,602	69,807,179
Cashlink Bangladesh Limited (CBL)	31,709,573	30,209,100
	11,783,204,329	**12,348,207,754**
Less: Inter-group transaction	6,502,212,793	6,484,293,747
	5,280,991,536	**5,863,914,006**

10.01 Deferred Tax Assets

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

Opening Deferred Tax (Assets)/Liabilities	**1,508,826,970**	**2,433,514,889**
Add. Deferred Tax Income during the period	-	1,523,845,563
Less. Write-Off adjustment	-	2,448,533,482
Closing Deferred Tax Assets	**1,508,826,970**	**1,508,826,970**

b) Deferred tax liabilities against Property, Plant & Equipment

Balance at 01 January	80,784,454	121,450,602
Add/(less): Provision made during the period	(39,714,985)	(41,503,394)
Add/(Less): Adjustment for Rate Fluctuation during the period	295,797	837,246
Closing Deferred Tax Liabilities	**41,365,266**	**80,784,454**
Net Deferred Tax Assets (a-b)	**1,467,461,704**	**1,428,042,515**
Net Deferred Tax Income during the period	**39,714,985**	**1,565,348,957**

	31.03. 2018 Taka	31.12. 2017 Taka
11. Borrowings from other banks, financial institutions and agents		
In Bangladesh	20,602,170,137	20,599,348,916
Outside Bangladesh	-	1,272,094,447
	20,602,170,137	**21,871,443,363**
11(a) Consolidated Borrowings from other banks, financial institutions and agents		
AB Bank Limited	20,602,170,137	21,871,443,363
AB Investment Limited	433,713,006	333,601,157
AB International Finance Limited	697,126,205	669,218,846
AB Securities Limited	219,147,986	226,047,986
Cashlink Bangladesh Limited (CBL)	-	-
	21,952,157,334	23,100,311,353
Less: Intercompany transactions	1,349,987,197	1,227,824,834
	20,602,170,137	**21,872,486,519**
12. AB Bank Subordinated Bond		
AB Bank Subordinated Bond-I	2,000,000,000	2,000,000,000
AB Bank Subordinated Bond-II	4,000,000,000	4,000,000,000
	6,000,000,000	**6,000,000,000**

AB Bank Subordinated Bonds

Bank has issued 7 years Sub-Ordinated bonds in two phases, namely- AB Bank Subordinated Bond-I for BDT 250 crore in August 2014 and AB Bank Subordinated Bond-II for BDT 400 crore in September 2015 under Private Placement of 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.

BRAC	800,000,000	800,000,000
Sonali Bank Limited	1,400,000,000	1,400,000,000
Agrani Bank Limited	900,000,000	900,000,000
Midland Bank Limited	160,000,000	160,000,000
BRAC Bank Limited	380,000,000	380,000,000
NRB Commercial Bank Limited	380,000,000	380,000,000
Mutual Trust Bank Limited	64,000,000	64,000,000
Grameen Capital Management	16,000,000	16,000,000
Rupali Bank Limited	1,000,000,000	1,000,000,000
Janata Bank Limited	500,000,000	500,000,000
Uttara Bank Limited	300,000,000	300,000,000
National Life Insurance Co. Ltd.	100,000,000	100,000,000
	6,000,000,000	**6,000,000,000**

		31.03. 2018 Taka	31.12. 2017 Taka
13. Deposit and other accounts			
Inter-bank deposits		3,841,482,490	2,325,377,844
Other deposits		225,621,921,126	233,628,930,609
		229,463,403,616	**235,954,308,453**
13(a) Consolidated Deposit and other accounts			
AB Bank Limited		229,463,403,616	235,954,308,453
AB Investment Limited		-	-
AB International Finance Limited		-	-
AB Securities Limited		-	-
Cashlink Bangladesh Limited (CBL)		-	-
		229,463,403,616	235,954,308,453
Less: Inter-group transaction		157,277,620	392,232,950
		229,306,125,996	**235,562,075,504**
13.1 Demand and time deposits			
a) Demand Deposits		**28,454,689,037**	**26,762,401,441**
Current accounts and other accounts		22,585,882,535	21,822,803,753
Savings Deposits (9%)		2,568,379,119	2,688,296,129
Bills Payable		3,300,427,383	2,251,301,559
b) Time Deposits		**201,008,714,579**	**209,191,907,013**
Savings Deposits (91%)		25,969,166,646	27,181,660,860
Short Notice Deposits		29,275,676,300	32,995,346,150
Fixed Deposits		126,993,932,186	129,606,179,136
Other Deposits		18,769,939,448	19,408,720,866
Total Demand and Time Deposits		**229,463,403,616**	**235,954,308,453**
14. Other liabilities			
Accumulated provision against loans and advances	(Note 14.1)	8,822,633,445	8,733,640,130
Inter-branch adjustment		-	5,405,965
Provision for current tax (net of advance tax)	(Note 14.2)	979,676,174	889,411,024
Interest suspense account		15,121,353,998	13,345,309,883
Provision against other assets	(Note 14.3)	305,198,969	250,198,969
Accounts payable - Bangladesh Bank		1,989,272,980	1,439,084,087
Accrued expenses		59,884,217	218,789,290
Provision for off balance sheet items	(Note 14.4)	810,000,000	860,000,000
Provision against investments	(Note 14.5)	1,730,053,000	1,560,053,000
Others (*)		369,482,987	666,110,214
		30,187,555,769	**27,968,002,561**

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

AMAR STOCK

		31.03. 2018 Taka	31.12. 2017 Taka
14.1	**Accumulated provision against loans and advances**		
	The movement in specific provision for bad and doubtful debts		
	Balance at 01 January	3,772,067,423	2,463,153,374
	Fully provided debts written off during the year (-)	-	(2,506,985,952)
	Recovery of amounts previously written off (+)	-	6,286,093
	Specific provision made during the year (+)	-	3,809,613,907
		-	1,308,914,048
	Balance at the year ended	**3,772,067,423**	**3,772,067,423**
	Provision made by ABBL, Mumbai Branch	89,417,199	90,382,514
	Total provision on classified loans and advances	**3,861,484,622**	**3,862,449,936**
	On unclassified loans		
	Balance at 01 January	4,867,316,658	4,095,267,313
	Transfer from off balance sheet items (+)	50,000,000	-
	General provision made during the year (+)	40,000,000	772,049,345
		90,000,000	772,049,345
	Balance at the year ended	4,957,316,658	4,867,316,658
	Provision made by ABBL, Mumbai Branch	3,832,166	3,873,536
	Total provision on un-classified loans and advances	**4,961,148,823**	**4,871,190,194**
	Total provision on loans and advances	**8,822,633,445**	**8,733,640,130**

		31.03. 2018	
Provision for	**Required**	**Maintained**	**Excess**
Un-classified loans and advances	4,955,532,166	4,961,148,823	5,616,658
Classified loans and advances	3,860,617,199	3,861,484,622	867,422
	8,816,149,365	**8,822,633,445**	**6,484,080**

14.1.1 Details of provision for loans and advances

	31.03. 2018	
	Required	**Maintained**
General Provision	**4,955,532,166**	**4,961,148,823**
Standard	4,444,032,166	4,449,648,823
Special Mention Account	511,500,000	511,500,000
Specific Provision	**3,860,617,199**	**3,861,484,622**
Substandard	132,500,000	132,500,000
Doubtful	234,317,199	234,317,199
Bad/Loss	3,493,800,000	3,494,667,423
Excess provision maintained at March 31, 2018		**6,484,080**

14.2	**Provision for current tax (net of advance tax)**		
	Current Tax	14,237,042,873	14,075,970,095
	Advance Income Tax	13,257,366,699	13,186,559,071
	Provision for current tax (net of advance tax)	**979,676,174**	**889,411,024**

14.3 Provision against other assets

	31.03. 2018 Taka	31.12. 2017 Taka
Provision for		
Prepaid legal expenses	100,030,000	95,030,000
Protested bills	76,065,610	26,065,610
Others	129,103,359	129,103,359
	305,198,969	**250,198,969**

Provision against other assets was made as per BRPD Circular # 14 dated 25 June 2001 issued by Bangladesh Bank.

14.3.1 Calculation of Provision against other assets

	Outstanding amount	Base for Provision	Rate	Provisions Requirement	Provisions Maintained
Prepaid legal expenses	99,688,353	99,688,353	50% & 100%	49,844,176	100,030,000
Protested bills	74,994,034	74,994,034	100%	74,994,034	76,065,610
Others	93,521,478	93,521,478	100%	93,521,478	129,103,359
Required provision for other assets				**218,359,689**	**305,198,969**
Total provision requirement					218,359,689
Total provision maintained					305,198,969
Excess provision maintained at March 31, 2018					**86,839,280**

14.4 Provision for off balance sheet items

Balance at 01 January	860,000,000	860,000,000
Less. Transfer to general provision for loans and advances	(50,000,000)	-
Add: Provision made during the period	-	-
	810,000,000	**860,000,000**

14.4.1 Particulars of required provision for Off-Balance Sheet Items

	Base for Provision	Rate (%)	31.03. 2018	31.12.2017
Acceptances and endorsements	20,354,651,613	1%	203,546,516	242,564,308
Letters of guarantee	14,022,652,617	1%	140,226,526	123,274,102
Irrevocable letters of credit	21,358,467,350	1%	213,584,673	236,507,242
Bills for collection	5,873,022,323	1%	58,730,223	61,096,751
Others	1,249,039	1%	12,490	-
Total Off Balance Sheet Items & required provision	61,610,042,943		616,100,429	663,442,402
Total provision maintained			810,000,000	860,000,000
Excess provision at March 31, 2018			**193,899,571**	**196,557,598**

No provision has been maintained against Off Balance Sheet items of Mumbai Branch amounting Tk. 3,114,411,554 as per Reserve Bank of India (RBI) guidelines.

14.5 Provision against investments

Balance at 01 January	1,560,053,000	1,550,053,000
Add: Provision made during the period	170,000,000	10,000,000
Less: Transferred to general provision for loans and advances	-	-
Less: Transferred to General Reserve	-	-
Closing Balance	**1,730,053,000**	**1,560,053,000**
Total provision maintained for Investment	1,730,053,000	1,560,053,000
Total provision requirement for Investment	1,725,601,942	1,557,650,635
Excess provision	**4,451,058**	**2,402,366**

		31.03. 2018 Taka	31.12. 2017 Taka
14(a)	**Consolidated Other liabilities**		
	AB Bank Limited	30,187,555,769	27,968,002,561
	AB Investment Limited	833,325,349	829,769,725
	AB International Finance Limited	389,935,785	50,956,308
	AB Securities Limited	666,734,400	976,422,273
	Cashlink Bangladesh Limited (CBL)	9,765,006	9,765,006
		32,087,316,309	29,834,915,872
	Less: Inter-group transaction	192,712,977	174,793,931
		31,894,603,332	**29,660,121,941**
15.	**Share Capital**	**7,581,303,150**	**7,581,303,150**
15.1	**Authorised Capital**		
	1,500,000,000 ordinary shares of Tk. 10 each	**15,000,000,000**	**15,000,000,000**
15.2	**Issued, Subscribed and Paid-up Capital**		
	10,000,000 ordinary shares of Taka 10 each issued for cash	100,000,000	100,000,000
	5,000,000 ordinary shares of Taka 10 each issued for rights	50,000,000	50,000,000
	743,130,315 ordinary shares of Taka 10 each issued as bonus shares	7,431,303,150	7,431,303,150
		7,581,303,150	**7,581,303,150**
16.	**Statutory reserve**		
	In Bangladesh		
	Opening balance	6,256,894,064	6,256,894,064
	Add: Addition during the year	-	-
	Add./less Adjustment for Foreign Exchange Rate Fluctuation	-	-
		6,256,894,064	6,256,894,064
	Outside Bangladesh - ABBL, Mumbai Branch		
	Opening balance	292,348,935	238,743,376
	Add: Addition during the year	-	26,124,722
	Add: Transferred from Investment fluctuation reserve	-	-
	Add/(Less): Adjustment for Foreign Exchange Rate Fluctuation	(3,122,381)	27,480,837
		289,226,554	292,348,935
		6,546,120,618	**6,549,242,999**
17.	**Other reserve**		
	General reserve	1,222,199,200	1,222,199,200
	Assets revaluation reserve	1,300,480,317	1,300,480,317
	Investment revaluation reserve	108,838,600	106,027,424
		2,631,518,117	**2,628,706,941**
17(a)	**Consolidated Other reserve**		
	AB Bank Limited	2,631,518,117	2,628,706,941
	AB Investment Limited	-	-
	AB International Finance Limited	77,364,656	80,664,415
	AB Securities Limited	101,934,105	101,934,105
	Cashlink Bangladesh Limited (CBL)	-	-
		2,810,816,877	**2,811,305,460**

		31.03. 2018 Taka	31.12. 2017 Taka
18.	**Retained earnings**		
	Opening balance	6,011,991,999	6,809,663,765
	Add./(Less) Adjustment for investment in Amana Bank	-	(17,852,549)
	Add: Post-tax profit for the period	18,936,692	29,600,965
	Less: Transfer to statutory reserve	-	(26,124,722)
	Cash dividend	-	-
	Bonus shares issued	-	(842,367,010)
		6,030,928,691	**5,952,920,449**
	Add/(Less): Transferred from Assets Revaluation Reserve		3,280,464
	Add/(Less): Foreign Exchange Translation gain/(loss)	(4,625,442)	55,791,085
		6,026,303,249	**6,011,991,999**
18(a)	**Consolidated Retained earnings**		
	AB Bank Limited	6,026,303,249	6,011,991,999
	AB Investment Limited	395,262,275	330,303,286
	AB International Finance Limited	117,624,358	88,586,493
	AB Securities Limited	152,446,913	147,708,877
	Cashlink Bangladesh Limited (CBL)	(181,894,144)	(183,652,421)
		6,509,742,651	6,394,938,234
	Add./(Less): Adjustment made during the year	638,595,388	638,595,388
	Minority Interest	(18,053,955)	(18,234,073)
		7,166,391,995	**7,051,767,695**
18(b)	**Minority Interest**		
	AB Investment Limited	10,368	10,270
	AB Securities Limited	465,776	461,585
	Cashlink Bangladesh Limited	9,810,586	9,634,758
		10,286,730	**10,106,613**
19.	**Contingent liabilities**	**64,724,454,497**	**65,450,616,147**
19.1	**Letters of guarantee**		
	Money for which the Bank is contingently liable in respect of guarantees issued favoring:		
	Directors	-	-
	Government	-	-
	Banks and other financial institutions	197,984,802	126,395,210
	Others	13,824,667,815	13,398,955,918
		14,022,652,617	**13,525,351,128**

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	Jan'18- Mar'18 Taka	Jan'17- Mar'17 Taka
20. Profit and loss account		
Income:		
Interest, discount and similar income	5,022,456,223	5,226,812,525
Dividend income	58,212,589	58,242,595
Fee, commission and brokerage	369,918,415	460,267,772
Gains less losses arising from investment securities	685,445	91,764,047
Gains less losses arising from dealing in foreign currencies	203,881,971	262,778,515
Other operating income	29,552,422	30,559,592
Gains less losses arising from dealing securities	(6,413,550)	340,465,742
Income from non-banking assets	-	-
Loss on disposal of AB Exchange (UK) Limited	-	-
	5,678,293,513	6,470,890,788
Expenses:		
Interest, fee and commission	3,976,974,451	3,534,728,141
Administrative expenses	959,642,289	974,517,926
Other operating expenses	262,429,434	276,314,487
Depreciation and amortization on banking assets	72,235,346	78,482,398
Losses on loans and advances	-	-
	5,271,281,520	4,864,042,952
	407,011,993	**1,606,847,837**
21. Interest income/profit on investments		
Interest on loans and advances:		
Loans and advances	3,977,087,937	4,073,746,006
Bills purchased and discounted	72,174,815	56,949,328
	4,049,262,752	4,130,695,334
Interest on:		
Calls and placements	72,133,606	95,229,960
Balance with foreign banks	1,904,441	876,301
Reverse Repo	-	82,138
Balance with Bangladesh Bank	1,118,007	861,897
	75,156,053	97,050,296
	4,124,418,805	**4,227,745,630**

AMAR STOCK

	Jan'18- Mar'18 Taka	Jan'17- Mar'17 Taka
21(a). Consolidated Interest income/profit on investments		
AB Bank Limited	4,124,418,805	4,227,745,630
AB International Finance Limited	13,019,440	15,802,438
AB Investment Limited	95,533,052	105,249,343
AB Securities Limited	11,495,047	18,673,603
Cashlink Bangladesh Limited (CBL)	840,697	781,250
	4,245,307,040	4,368,252,264
Less: Intercompany Transactions	1,422,111	1,546,310
	4,243,884,929	**4,366,705,954**
22. Interest/profit paid on deposits, borrowings, etc.		
Interest on deposits:		
Fixed deposits	2,272,083,205	1,744,859,004
Savings deposits	229,542,390	174,219,519
Special notice deposits	493,737,300	687,425,246
Other deposits	456,965,570	479,944,858
	3,452,328,465	3,086,448,626
Interest on borrowings:		
Local banks, financial institutions including BB	366,837,766	276,909,654
Subordinated Bond	157,808,220	171,369,861
	3,976,974,451	**3,534,728,141**
22(a). Consolidated Interest/profit paid on deposits, borrowings, etc.		
AB Bank Limited	3,976,974,451	3,534,728,141
AB Investment Limited	-	6,569,444
AB International Finance Limited	1,527,455	1,635,528
AB Securities Limited	6,573,562	6,783,562
Cashlink Bangladesh Limited (CBL)	-	-
	3,985,075,468	**3,549,716,676**
Less: Intercompany Transactions	2,080,673	2,204,872
	3,982,994,795	**3,547,511,804**
23. Investment income		
Capital gain on sale of shares	685,445	91,764,047
Interest on treasury bills	9,066,645	14,923,733
Dividend on shares	58,212,589	58,242,595
Interest on treasury bonds	888,172,282	977,724,386
Gain/(Loss) on treasury bills and treasury bonds	(6,413,550)	340,465,742
Interest on other bonds & others	798,491	1,367,254
	950,521,901	**1,489,539,279**
23(a). Consolidated Investment income		
AB Bank Limited	950,521,901	1,489,539,279
AB Investment Limited	8,689,393	11,902,482
AB International Finance Limited	-	-
AB Securities Limited	4,301,241	1,820,504
Cashlink Bangladesh Limited (CBL)	147,171	-
	963,659,706	**1,503,262,265**

		Jan'18- Mar'18 Taka	Jan'17- Mar'17 Taka
24.	**Commission, exchange and brokerage**		
	Other fees, commission and service charges	183,662,877	248,724,074
	Commission on letters of credit	145,246,738	171,768,456
	Commission on letters of guarantee	41,008,800	39,775,242
	Exchange gains less losses arising from dealings in foreign currencies	203,881,971	262,778,515
		573,800,385	**723,046,287**
24(a).	**Consolidated Commission, exchange and brokerage**		
	AB Bank Limited	573,800,385	723,046,287
	AB Investment Limited	7,111,452	23,148,349
	AB International Finance Limited	18,758,333	14,257,637
	AB Securities Limited	8,050,538	30,890,545
	Cashlink Bangladesh Limited (CBL)	-	-
		607,720,708	**791,342,818**
25.	**Other income**		
	Locker rent, insurance claim and others	1,567,258	1,971,618
	Recoveries on loans previously written off	2,815,393	262,328
	Recoveries on telex, telephone, fax, etc.	17,184,167	20,491,706
	Recoveries on courier, postage, stamp, etc.	7,972,604	7,356,419
	Gain on sale of Bank property	-	-
	Non-operating income (*)	12,999	477,521
		29,552,422	**30,559,592**
	(*) Non-operating income includes sale of scrap items.		
25(a).	**Consolidated other income**		
	AB Bank Limited	29,552,422	30,559,592
	AB Investment Limited	2,639,032	2,937,692
	AB International Finance Limited	16,575,488	16,904,810
	AB Securities Limited	94,985	204,877
	Cashlink Bangladesh Limited (CBL)	-	-
		48,861,926	50,606,972
	Less: Inter company transactions	2,037,692	2,037,692
		46,824,234	**48,569,280**
26.	**Salary and allowances**		
	Basic salary, provident fund contribution and all other allowances	662,235,229	663,089,832
	Festival and incentive bonus	-	-
		662,235,229	**663,089,832**
26.1	**Chief executive's salary and fees**	**2,850,000**	**1,785,713**

	Jan'18- Mar'18 Taka	Jan'17- Mar'17 Taka
26(a). Consolidated salary and allowances		
AB Bank Limited	662,235,229	663,089,832
AB Investment Limited	3,591,874	3,472,097
AB International Finance Limited	7,295,225	6,707,845
AB Securities Limited	5,821,257	5,830,864
Cashlink Bangladesh Limited (CBL)	66,588	63,348
	679,010,173	**679,163,986**
27. Rent, taxes, insurance, electricity, etc.		
Rent, rates and taxes	114,732,908	109,307,811
Electricity, gas, water, etc.	19,586,973	19,682,510
Insurance	42,901,406	43,186,582
	177,221,287	**172,176,903**
27(a). Consolidated Rent, taxes, insurance, electricity, etc.		
AB Bank Limited	177,221,287	172,176,903
AB Investment Limited	219,867	223,168
AB International Finance Limited	2,363,121	1,918,007
AB Securities Limited	1,888,135	1,976,653
Cashlink Bangladesh Limited (CBL)	11,000	-
	181,703,410	176,294,732
Less: Inter company transactions	1,379,130	1,379,130
	180,324,280	**174,915,602**
28. Legal expenses		
Legal expenses	**842,035**	**779,385**
28(a). Consolidated Legal expenses		
AB Bank Limited	842,035	779,385
AB Investment Limited	25,000	74,750
AB International Finance Limited	-	-
AB Securities Limited	-	-
Cashlink Bangladesh Limited (CBL)	-	-
	867,035	**854,135**
29. Postage, stamp, telecommunication, etc.		
Telex, fax, internet, wireless link, SWIFT, etc.	23,211,535	24,922,039
Telephone	2,380,578	2,220,135
Postage, stamp and shipping	8,435,352	9,617,236
	34,027,465	**36,759,411**
29(a). Consolidated Postage, stamp, telecommunication, etc.		
AB Bank Limited	34,027,465	36,759,411
AB Investment Limited	137,981	145,725
AB International Finance Limited	1,527,803	1,288,443
AB Securities Limited	349,565	389,748
Cashlink Bangladesh Limited (CBL)	-	-
	36,042,815	**38,583,327**

		Jan'18- Mar'18 Taka	Jan'17- Mar'17 Taka
30.	**Stationery, printing, advertisements, etc.**		
	Printing and stationery	31,844,438	32,928,414
	Publicity, advertisement, etc.	6,826,573	8,186,807
		38,671,011	**41,115,221**
30(a).	**Consolidated Stationery, printing, advertisements, etc.**		
	AB Bank Limited	38,671,011	41,115,221
	AB Investment Limited	33,197	30,494
	AB International Finance Limited	4,300	8,536
	AB Securities Limited	85,674	117,612
	Cashlink Bangladesh Limited (CBL)	-	-
		38,794,182	**41,271,863**
31.	**Directors' fees**		
	Directors' fees	644,000	556,600
	Meeting expenses	784,289	2,235,652
		1,428,289	**2,792,252**

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

31(a).	**Consolidated Directors' fees**		
	AB Bank Limited	1,428,289	2,792,252
	AB Investment Limited	-	-
	AB International Finance Limited	-	-
	AB Securities Limited	-	93,333
	Cashlink Bangladesh Limited (CBL)	-	-
		1,428,289	**2,885,585**
32.	**Auditors' fees**		
	Statutory	360,395	360,528
	Others	183,156	193,932
		543,551	**554,460**
32(a).	**Consolidated Auditors' fees**		
	AB Bank Limited	543,551	554,460
	AB Investment Limited	-	-
	AB International Finance Limited	-	-
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
		543,551	**554,460**
33.	**Depreciation and repairs of Bank's assets**		
	Depreciation :		
	Electrical appliances	26,232,061	27,236,080
	Furniture and fixtures	3,114,465	3,258,404
	Office appliances	548,962	528,250
	Building	4,508,733	4,627,043
	Motor vehicles	18,165,657	16,501,928
		52,569,878	52,151,704

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	Jan'18- Mar'18 Taka	Jan'17- Mar'17 Taka
Repairs:		
Motor vehicles	5,886,688	11,277,271
Electrical appliances	16,111,741	17,559,683
Office premises and others	18,116,648	24,426,073
Furniture and fixtures	333,708	540,725
Office appliances	1,374,637	1,660,997
	41,823,422	55,464,750
	94,393,300	107,616,454
Amortization of Intangible Assets	19,665,468	26,330,694
	114,058,768	**133,947,148**

33(a). Consolidated Depreciation and repairs of Bank's assets

AB Bank Limited	114,058,768	133,947,148
AB Investment Limited	4,661,243	4,563,959
AB International Finance Limited	92,083	66,775
AB Securities Limited	410,354	396,384
Cashlink Bangladesh Limited (CBL)	18,170	18,170
	119,240,617	**138,992,435**

34. Other expenses

Contractual service	118,308,663	114,443,147
Petrol, oil and lubricant	17,910,322	18,913,146
Software expenses	35,171,034	18,494,840
Entertainment	9,576,420	16,556,063
Travelling	3,991,941	10,491,431
Subscription, membership and sponsorship	8,749,135	11,992,455
Training, seminar and workshop	3,820,524	5,999,657
Local conveyance	2,750,425	2,470,042
Professional charges	6,090,030	9,330,555
Books, newspapers and periodicals	381,902	524,802
Branch opening expenses	47,489	104,348
Bank Charges	4,477,385	14,860,049
Sundry expenses (*)	51,154,163	52,133,953
	262,429,434	**276,314,487**

(*) Sundry expenses includes business promotion, rebate to foreign correspondents, donation & dress

34(a). Consolidated other expenses

AB Bank Limited	262,429,434	276,314,487
AB Investment Limited	1,369,392	3,567,314
AB International Finance Limited	558,777	505,005
AB Securities Limited	1,472,854	2,191,993
Cashlink Bangladesh Limited (CBL)	62,580	1,610
	265,893,037	**282,580,410**

AMAR STOCK

		Jan'18- Mar'18 Taka	Jan'17- Mar'17 Taka
35.	**Provision against loans and advances**		
	On un-classified loans	40,000,000	12,400,000
	On classified loans	-	1,726,842,687
		40,000,000	**1,739,242,687**
35(a).	**Consolidated provision against loans and advances**		
	AB Bank Limited	40,000,000	1,739,242,687
	AB Investment Limited	-	-
	AB International Finance Limited	-	-
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
		40,000,000	**1,739,242,687**
36.	**Provisions for diminution in value of investments**		
	In quoted shares	**170,000,000**	**-**
36(a).	**Consolidated provisions for diminution in value of investments**		
	AB Bank Limited	170,000,000	-
	AB Investment Limited	-	-
	AB International Finance Limited	-	-
	AB Securities Limited	-	1,875,000
	Cashlink Bangladesh Limited (CBL)	-	-
		170,000,000	**1,875,000**
37.	**Other provision**		
	Provision for off balance sheet items	-	-
	Provision for Other assets	55,025,548	1,079,246
		55,025,548	**1,079,246**

Provision for other assets included prepaid legal expenses,protested bills and others has been made as per Bangladesh Bank BRPD Circular # 14 dated 25 June 2001.

37(a).	**Consolidated other provisions**		
	AB Bank Limited	55,025,548	1,079,246
	AB Investment Limited	-	-
	AB International Finance Limited	-	-
	AB Securities Limited	-	-
	Cashlink Bangladesh Limited (CBL)	-	-
		55,025,548	**1,079,246**
38.	**Earnings Per Share (EPS)**		
	Profit after taxation	18,936,692	110,306,447
	Number of ordinary shares outstanding	758,130,315	758,130,315
	Earnings Per Share	**0.02**	**0.15**
38.(a)	**Consolidated Earnings Per Share**		
	Net Profit attributable to the shareholders of parent company	118,598,070	238,372,018
	Number of ordinary shares outstanding	758,130,315	758,130,315
	Earnings Per Share	**0.16**	**0.31**

Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of March 31, 2018 in terms of Bangladesh Accounting Standard (BAS)-33. According to BAS-33, EPS for the period ended March 31, 2017 was restated for the issues of bonus share in 2017.

	Jan'18- Mar'18 Taka	Jan'17- Mar'17 Taka
39. Receipts from other operating activities		
Interest on treasury bills, bonds, debenture and others	892,309,312	1,426,245,161
Exchange earnings	203,881,971	262,778,515
Recoveries on telex, telephone, fax, etc.	17,184,167	20,491,706
Recoveries on courier, postage, stamp, etc.	7,972,604	7,356,419
Non-operating income	12,999	477,521
Others	1,567,258	1,971,618
	1,122,928,311	**1,719,320,940**
40. Payments for other operating activities		
Rent, taxes, insurance, electric	177,221,287	172,176,903
Postage, stamps, telecommunication, etc.	34,027,465	36,759,411
Repairs of Bank's assets	41,823,422	55,464,750
Legal expenses	842,035	779,385
Auditor's fees	543,551	554,460
Directors' fees	1,428,289	2,792,252
Other Expenses	262,429,434	276,314,487
	518,315,483	**544,841,648**

AMAR STOCK