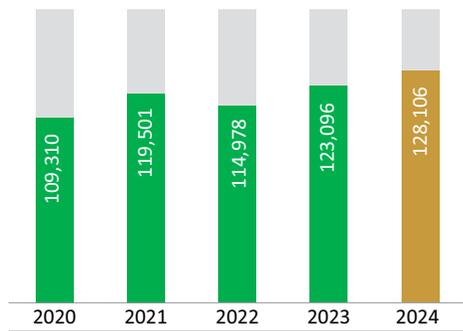


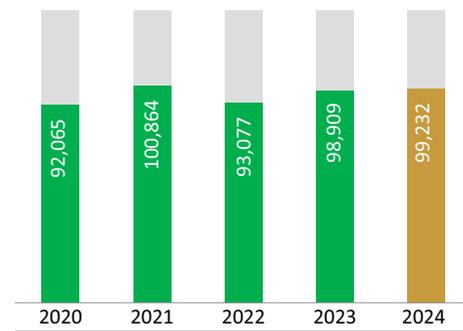
Five Years Financial Summary

Graphical Presentation

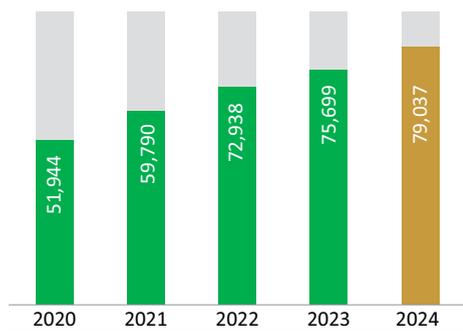
Total Assets (BDT in Crore)



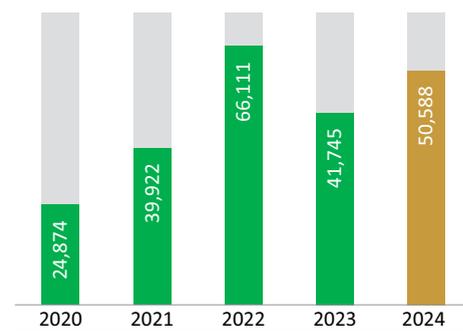
Deposits (BDT in Crore)



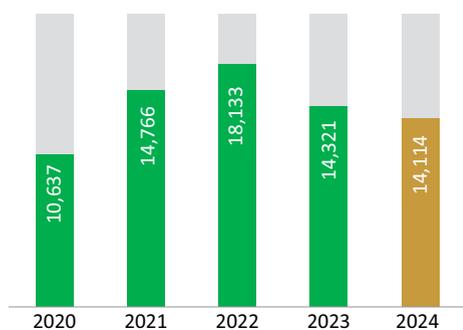
Loans and Advances (BDT in Crore)



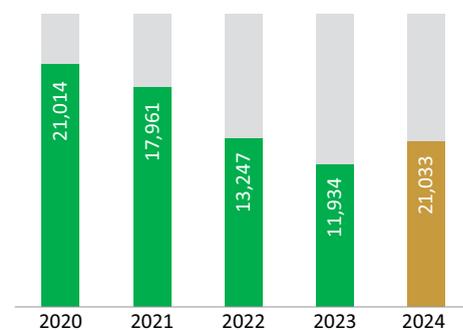
Import (BDT in Crore)



Export (BDT in Crore)



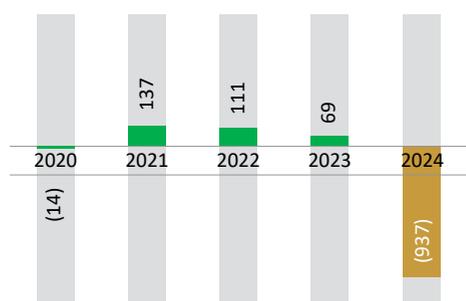
Remittance (BDT in Crore)



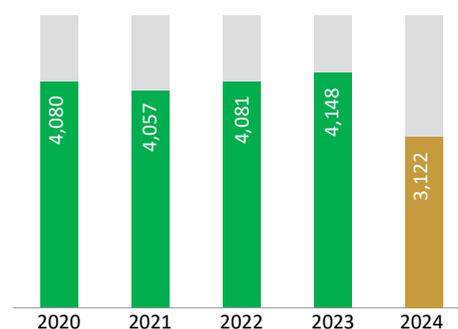
Five Years Financial Summary

Graphical Presentation

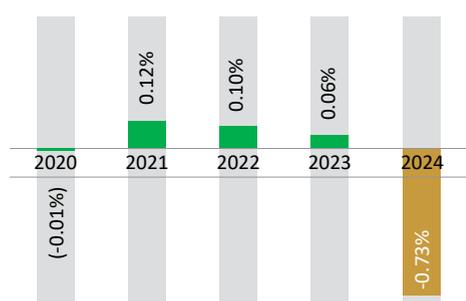
Profit after Tax (BDT in Crore)



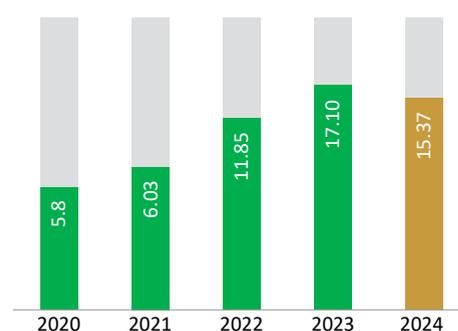
Total Shareholders' Equity (BDT in Crore)



Return on Assets



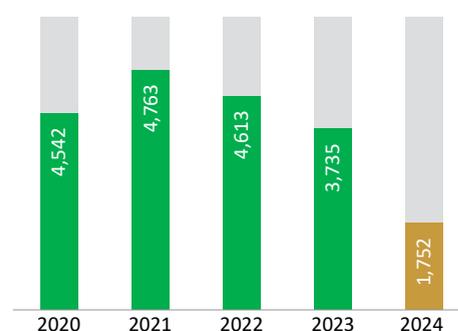
Profit per Employee (BDT in Lakh)



Return on Equity (ROE)



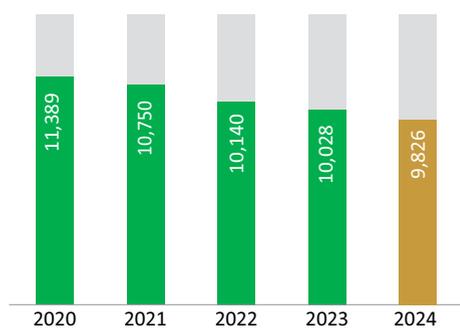
Total Capital (BDT in Crore)



Five Years Financial Summary

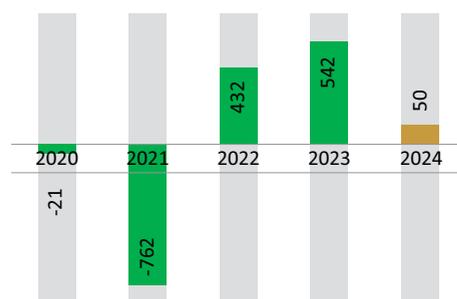
Graphical Presentation

Number of Employees



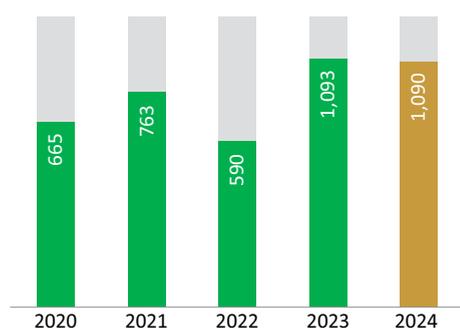
Net Interest Income

(BDT in Crore)



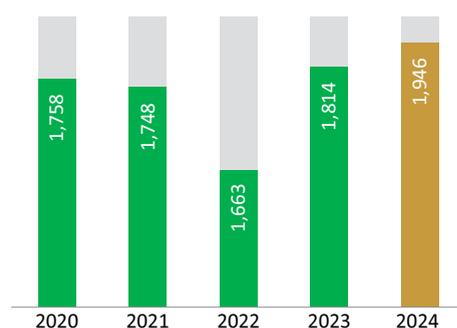
Non Interest Income

(BDT in Crore)

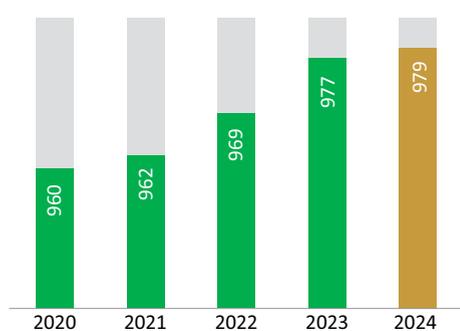


Non Interest Expenses

(BDT in Crore)



Number of Branches



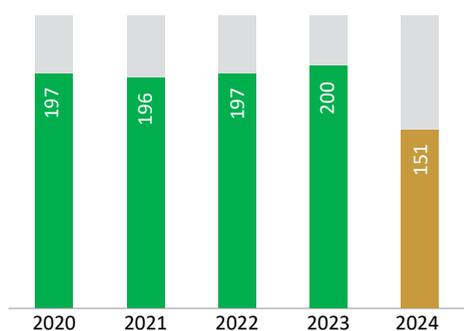
Earnings per Share (EPS)



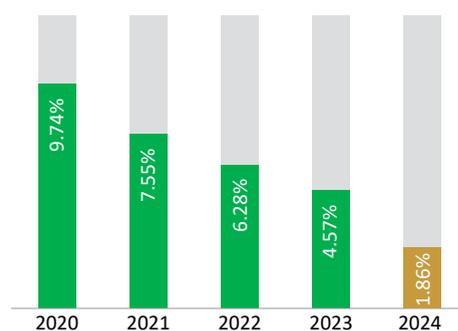
Five Years Financial Summary

Graphical Presentation

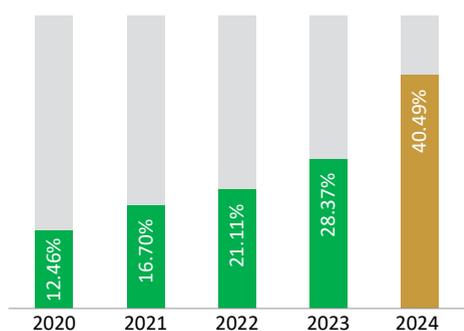
Net Asset Value per Share



Capital to Risk Weighted Asset Ratio (CRAR)

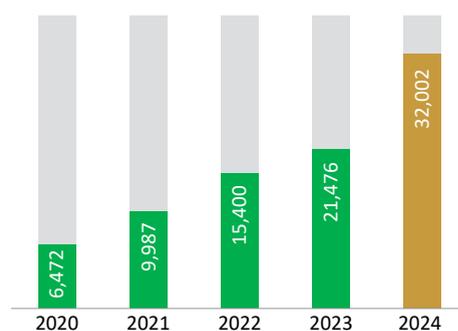


NPL Ratio



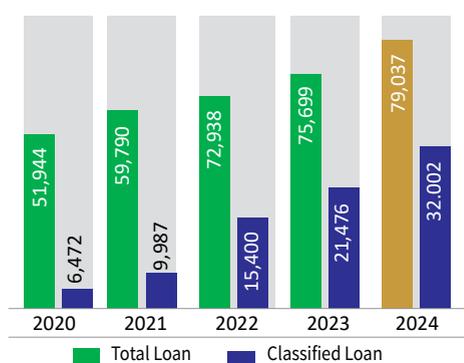
NPL

(BDT in Crore)

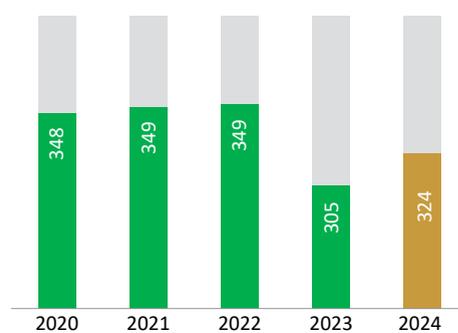


NPL Ratio

(BDT in Crore)



Number of Foreign Correspondents



█ Total Loan █ Classified Loan

FIVE Years Financial Summary

BDT in crore unless otherwise specified

Particulars	2024	2023	2022	2021	2020 (Restated)
Balance Sheet Matrix					
Authorized Capital	2,500	2,500	2,500	2,500	2,500
Paid-up Capital	2,072	2,072	2,072	2,072	2,072
Reserve Fund	2,187	2,187	2,145	2,124	2,090
Total Shareholders' Equity	3,122	4,148	4,081	4,057	4,080
Deposits	99,232	98,909	93,077	100,864	92,065
Loans and Advances	79,037	75,699	72,938	59,790	51,944
Investments	27,760	25,444	22,519	39,033	29,621
Fixed Assets	1,741	1,746	1,824	1,562	1,588
Total Assets	128,106	1,23,096	114,978	119,501	109,309
Total Off Balance Sheet Items	30,127	31,474	37,320	30,357	27,245
Interest Earning Assets	83,066	80,473	77,749	66,235	59,691
Non-interest Earning Assets	45,040	42,623	37,229	53,266	49,618
Income Statement Matrix					
Interest income	5,313	5,009	4,301	3,504	3,119
Interest Expenses	5,263	4,466	3,869	4,266	3,140
Investment income	2,317	1,894	1,844	2,340	1,776
Non-interest income	1,090	1,092	589	763	665
Non-interest Expenses	1,946	1,814	1,663	1,748	1,758
Total Income	8,720	7,995	6,734	6,662	5,560
Total Expenditure	7,209	6,280	5,532	6,014	4,898
Operating Profit	1,511	1,715	1,202	648	662
Profit Before Tax	(928)	259	121	167	229
Net Profit After Tax	(937)	69	111	137	(14)
Capital Measures					
Risk Weighted Assets	94,440	81,755	73,466	63,114	46,642
Going concern capital (Tier-1)	898	2,505	2,960	2,919	2,601
Gone concern capital (Tier-2)	854	1,229	1,653	1,843	1,941
Total Capital	1,752	3,735	4,613	4,762	4,542
Capital Surplus/(Deficit)	(7692)	(4441)	(2733)	(1548)	(122)
Tier-I Capital Ratio	0.95%	3.07%	4.03%	4.63%	5.58%
Tier-II Capital Ratio	0.91%	1.50%	2.25%	2.92%	4.16%
Capital to Risk Weighted Asset Ratio Basel-III	1.86%	4.57%	6.28%	7.55%	9.74%
Credit Quality					
Classified Loans	32,002	21,476	15,400	9,987	6,472
Provision for Unclassified Loans	402	877	1,001	1,176	1,148
Provision for Classified Loans	6,152	4,840	3,733	2,924	2,799
Provision for Contingent Liabilities	449	349	349	224	209
Percentage of NPLs to total Loans and Advances	40.49%	28.37%	21.11%	16.70%	12.46%

Five Years Financial Summary

BDT in crore unless otherwise specified

Particulars	2024	2023	2022	2021	"2020 (Restated)"
Foreign Exchange Business					
Import	50,588	41,745	66,111	39,922	24,874
Export	14,114	14,321	18,133	14,766	10,637
Remittance (Inward)	21,033	11,934	13,247	17,961	21,014
Operating Profit Ratios					
Credit Deposit Ratio	79.65%	76.53%	78.36%	59.28%	56.42%
Cost of Deposit	4.78%	4.29%	3.72%	4.31%	3.72%
Cost of Borrowing	17.88%	10.31%	9.82%	7.06%	7.46%
Administrative Cost	2.35%	2.19%	2.39%	2.08%	2.77%
Yield on Loans and Advances	9.89%	8.12%	7.22%	6.46%	5.95%
Spread	5.38%	2.61%	2.51%	3.18%	3.03%
Return on Assets	-0.73%	0.06%	0.10%	0.12%	-0.01%
Return on Equity	-30.00%	1.66%	2.71%	3.39%	-0.34%
Current Ratio	1.02	0.70	1.01	1.04	1.07
Performance Ratios					
Profit per Employee (Million)	1.54	1.71	1.19	0.60	0.58
Operating profit as % of Working Fund	1.84%	1.91%	1.35%	0.65%	0.79%
Ratio of Fees Income	26.44%	25.13%	14.15%	28.10%	23.89%
Salary Exp. to total Overhead Exp.	61.69%	64.16%	70.08%	67.35%	65.77%
Cost to income/Efficiency Ratio	82.68%	78.55%	82.15%	90.27%	88.09%
Shares Information Matrix					
No. of Shares Outstanding (Million)	207.23	207.23	207.23	207.23	207.23
No. of Shareholders	7	9	9	9	7
Earnings per Share (Taka)	-45.20	3.33	5.34	6.63	-0.68
Net Asset Value per Share (Taka)	151	200	197	196	197
Other Information					
Number of Branches	979	974	970	962	960
Number of Islamic Windows	60	60	60	15	15
Number of Subsidiary Companies	6	6	6	6	6
Number of Employees	9,826	10,028	10,140	10,750	11,389
Number of Foreign Correspondents	324	305	349	349	348

Horizontal Analysis

Balance Sheet

	2024	2023	2022	2021	2020
PROPERTY AND ASSETS					
Cash	51%	59%	48%	41%	100%
Cash in hand (including foreign currencies)	236%	175%	211%	152%	100%
Balance with Bangladesh Bank and its agent bank (including FC)	41%	53%	40%	35%	100%
Balance with Other Banks and Financial Institutions	70%	76%	86%	107%	100%
In Bangladesh	80%	87%	88%	112%	100%
Outside Bangladesh	21%	26%	78%	85%	100%
Money at Call and Short Notice	6%	2%	12%	48%	100%
Investments	94%	86%	76%	132%	100%
Government	103%	85%	67%	146%	100%
Others	71%	87%	99%	99%	100%
Loans and advances	152%	146%	140%	115%	100%
Loans, cash credit & overdraft etc.	153%	146%	141%	115%	100%
Bills discounted and purchased	55%	53%	91%	143%	100%
"Fixed assets including land, building, furniture and fixtures"	109%	110%	101%	98%	100%
Other Assets	142%	133%	105%	105%	100%
Total Assets	117%	113%	105%	109%	100%
LIABILITIES AND CAPITAL					
Liabilities					
Borrowings from Other Banks, Financial Institutions and Agents	142%	190%	212%	108%	100%
Deposit and Other Accounts	108%	107%	101%	110%	100%
Current deposits & other accounts	84%	87%	80%	91%	100%
Bills payable	164%	162%	151%	135%	100%
Savings bank deposits	128%	125%	118%	114%	100%
Fixed deposits	110%	109%	104%	118%	100%
Other Liabilities	202%	148%	126%	111%	100%
Total Liabilities	119%	113%	105%	110%	100%
Capital/Shareholders' Equity					
Total Shareholders' Equity	77%	102%	100%	99%	100%
Paid-up capital	100%	100%	100%	100%	100%
Statutory reserve	112%	112%	106%	104%	100%
General reserve	100%	100%	100%	100%	100%
Asset revaluation reserve	99%	99%	100%	100%	100%
Revaluation & amortization reserve	4%	12%	8%	15%	100%
Retained surplus/(deficit)	402%	48%	54%	59%	100%
Total Liabilities and Shareholders' Equity	117%	113%	105%	109%	100%

Horizontal Analysis

Profit and Loss Account

	2024	2023	2022	2021	2020
OPERATING INCOME					
Interest and Revenue Income	170%	161%	138%	112%	100%
Interest Paid on Deposit, Borrowings etc.	168%	142%	123%	136%	100%
Net Interest Income	239%	2578%	2053%	-3622%	100%
Investment Income	130%	107%	104%	132%	100%
Commission, Exchange and Brokerage	177%	172%	78%	130%	100%
Other Operating Income	117%	138%	124%	98%	100%
Total Operating Income	143%	146%	118%	99%	100%
OPERATING EXPENSES:					
Salaries & Allowances	104%	101%	101%	102%	100%
Rent, Tax, Insurance, Light etc.	120%	107%	110%	106%	100%
Law charges	274%	133%	152%	95%	100%
Postage, Telegram & Stamp, telecommunication	86%	71%	90%	94%	100%
Stationery, Printing & Advertisement etc.	158%	149%	121%	115%	100%
Chief Executive's Salary and fees	87%	83%	82%	83%	100%
Directors fees & allowance	79%	146%	153%	129%	100%
Auditors fees	105%	104%	100%	107%	100%
Depreciation & Repairs of bank's assets	143%	149%	162%	123%	100%
Other expenditure	118%	92%	37%	78%	100%
Total Operating Expenses	111%	103%	95%	99%	100%
Profit/(Loss) before Provision & Tax	228%	259%	182%	98%	100%
Provision for					
Loans and advances	785%	942%	589%	123%	100%
Diminution in the value of Investment	9826%	603%	-501%	154%	100%
Others	191%	135%	167%	106%	100%
Total Provision	564%	336%	250%	111%	100%
Profit before tax	-404%	113%	53%	73%	100%
Provision for Taxation					
Current Tax	396%	395%	213%	74%	100%
Deferred Tax	-380%	-231%	-200%	-49%	100%
Net profit /(loss) after Tax	-6661%	491%	787%	978%	100%

Vertical Analysis

Balance Sheet

	2024	2023	2022	2021	2020
PROPERTY AND ASSETS					
Cash	4.40%	5.35%	4.69%	3.83%	10.19%
Cash in hand (including foreign currencies)	1.03%	0.80%	1.03%	0.71%	0.51%
Balance with Bangladesh Bank and its agent bank (including FC)	3.37%	4.55%	3.67%	3.12%	9.68%
Balance with Other Banks and Financial Institutions	3.16%	3.60%	4.37%	5.23%	5.32%
In Bangladesh	2.99%	3.37%	3.66%	4.48%	4.36%
Outside Bangladesh	0.18%	0.22%	0.71%	0.75%	0.96%
Money at Call and Short Notice	0.12%	0.04%	0.24%	0.92%	2.12%
Investments	21.67%	20.67%	19.59%	32.66%	27.10%
Government	16.86%	14.49%	12.12%	25.48%	19.14%
Others	4.81%	6.18%	7.47%	7.18%	7.95%
Loans and advances	61.70%	61.50%	63.44%	50.03%	47.52%
Loans, cash credit & overdraft etc.	61.52%	61.32%	63.11%	49.54%	47.14%
Bills discounted and purchased	0.18%	0.18%	0.33%	0.49%	0.38%
"Fixed assets including land, building, furniture and fixtures"	1.39%	1.45%	1.43%	1.34%	1.45%
Other Assets	7.56%	7.40%	6.24%	5.97%	6.29%
Total Assets	100.00%	100.00%	100.00%	100.00%	100.00%
LIABILITIES AND CAPITAL					
Liabilities					
Borrowings from Other Banks, Financial Institutions and Agents	1.63%	2.27%	2.71%	1.33%	1.22%
Deposit and Other Accounts	77.46%	80.35%	80.95%	84.40%	84.35%
Current deposits & other accounts	16.97%	18.29%	17.98%	19.75%	23.78%
Bills payable	1.26%	1.29%	1.29%	1.11%	0.90%
Savings bank deposits	23.51%	23.87%	24.04%	22.38%	21.49%
Fixed deposits	35.72%	36.90%	37.64%	41.16%	38.18%
Other Liabilities	18.47%	14.01%	12.79%	10.87%	10.58%
Total Liabilities	97.56%	96.63%	96.45%	96.60%	96.15%
Capital/Shareholders' Equity					
Total Shareholders' Equity	2.44%	3.37%	3.55%	3.40%	3.85%
Paid-up capital	1.62%	1.68%	1.80%	1.73%	1.90%
Statutory reserve	0.81%	0.84%	0.86%	0.80%	0.91%
General reserve	0.05%	0.05%	0.06%	0.05%	0.06%
Asset revaluation reserve	0.85%	0.88%	0.95%	0.92%	1.00%
Revaluation & amortization reserve	0.01%	0.02%	0.01%	0.03%	0.19%
Retained surplus/(deficit)	-0.89%	-0.11%	-0.13%	-0.14%	-0.20%
Total Liabilities and Shareholders' Equity	100.00%	100.00%	100.00%	100.00%	100.00%

Vertical Analysis

Profit and Loss Account

	2024	2023	2022	2021	2020
OPERATING INCOME:					
Interest and Revenue Income	60.93%	62.64%	63.87%	52.59%	55.29%
Interest Paid on Deposit,Borrowings etc.	60.35%	55.86%	57.45%	64.03%	55.66%
Net Interest Income	0.58%	6.78%	6.41%	-11.44%	-0.37%
Investment Income	26.57%	23.69%	27.38%	35.12%	31.48%
Commission,Exchange and Brokerage	10.49%	11.11%	6.02%	10.11%	10.59%
Other Operating Income	2.00%	2.56%	2.74%	2.18%	2.64%
Total Operating Income	39.65%	44.14%	42.55%	35.97%	44.34%
OPERATING EXPENSES:					
Salaries & Allowances	13.76%	14.56%	17.31%	17.67%	20.49%
Rent,Tax,Insurance,Light etc.	1.46%	1.42%	1.72%	1.68%	1.88%
Law charges	0.04%	0.02%	0.03%	0.02%	0.02%
Postage,Telegram & Stamp, telecommunication	0.31%	0.28%	0.41%	0.44%	0.55%
Stationery,Printing & Advertisement etc.	0.32%	0.33%	0.31%	0.30%	0.31%
Chief Executive's Salary and fees	0.01%	0.01%	0.01%	0.01%	0.01%
Directors fees & allowance	0.00%	0.01%	0.01%	0.01%	0.01%
Auditors fees	0.00%	0.01%	0.01%	0.01%	0.01%
Depreciation & Repairs of bank's assets	2.16%	2.45%	3.18%	2.44%	2.33%
Other expenditure	4.26%	3.62%	1.71%	3.68%	5.56%
Total Operating Expenses	22.32%	22.69%	24.70%	26.24%	31.17%
Profit/(Loss) before Provision & Tax	17.32%	21.45%	17.85%	9.73%	13.17%
Provision for					
Loans and advances	9.17%	12.01%	8.91%	1.88%	1.81%
Diminution in the value of Investment	11.79%	0.79%	-0.78%	0.24%	0.19%
Others	7.01%	5.41%	7.92%	5.11%	5.68%
Total Provision	27.97%	18.21%	16.05%	7.23%	7.67%
Profit before tax	-10.65%	3.24%	1.80%	2.50%	5.50%
Provision for Taxation					
Current Tax	5.47%	5.94%	3.81%	1.34%	2.21%
Deferred Tax	-5.37%	-3.56%	-3.66%	-0.90%	2.18%
Net profit /(loss) after Tax	-10.74%	0.86%	1.64%	2.06%	1.11%

Value Added Statement

To meet certain obligations, the value created by ABL through operational activities and how it was distributed among stakeholders of the Bank is reflected through the value-added statement. A portion of added value has also been retained in the Bank for future investment and expansion.

Value added	2024	%	2023	%
Operating revenue	8,719.68		7,996.02	
Cost of borrowing	(5,262.71)		(4,466.46)	
Provisions	2,438.89		1,455.74	
Operating expenses excluding staff cost and depreciation	557.57		454.25	
	6,453.43		5,439.55	
Distribution of value addition				
Employees as remuneration	1,200.14	19%	1,164.18	22%
Government	476.64	7%	475.10	9%
	1,676.78	26%	1,639.27	30%
Retained earnings brought forward from previous years	5,056.21	78%	3,832.58	71%
Deferred Tax	(468.21)	-7%	(284.74)	-5%
Depreciation	188.64	3%	196.01	4%
Amount Distribution	6,453.43	100%	5,383.12	100%
Value Created per Share (BDT)				
Number of employees at the end of the year	9,826		10028	
Value created per employee (Crore BDT)	0.66		0.54	
Number of Share (Crore)	20.72		20.72	
Value Created per Share (BDT)	311.41		259.77	