AB Bank Limited & its Subsidiary

Consolidated Cash Flow Statement
For the year ended 31 December 2009

	Notes	2009 Taka	2008 Taka
Cash Flows from Operating Activities			
Interest receipts		9,047,170,150	7,368,464,534
Interest payments		(6,144,951,652)	(5,347,854,381)
Dividend receipts		122,671,920	140,634,071
Fee and commission receipts		1,860,530,448	1,820,010,163
Recoveries on loans previously written off		43,203,720	63,229,802
Payments to employees		(1,226,853,026)	(1,028,859,386)
Payments to suppliers		(123,087,216)	(256,798,574)
Income taxes paid		(1,330,452,291)	(896,758,330)
Receipts from other operating activities	39(a)	3,445,645,368	2,518,909,953
Payments for other operating activities	40(a)	(978,414,900)	(642,835,747)
Operating profit before changes in operating assets & liabilities		4,715,462,521	3,738,142,105
Increase/decrease in operating assets and liabilities			
Loans and advances to customers		(14,401,799,551)	(16,473,950,662)
Other assets	41(a)	(1,469,815,516)	(502,638,763)
Deposits from other banks		(5,061,482,546)	3,119,680,194
Deposits from customers		19,583,636,903	12,065,445,738
Trading liabilities (short-term borrowings)		2,835,940,291	1,129,199,203
Other liabilities	42(a)	850,330,083	320,343,330
		2,336,809,664	(341,920,959)
Net cash flow from operating activities (a)		7,052,272,185	3,396,221,146
Cash Flows from Investing Activities			
(Purchase)/ sale of government securities		(2,517,553,101)	(1,114,457,700)
(Purchase)/ sale of trading securities, shares, bonds, etc.		(2,457,083,963)	(1,207,421,131)
(Purchase)/ sale of property, plant and equipment		(90,771,297)	(181,621,991)
Net cash used in investing activities (b)		(5,065,408,361)	(2,503,500,822)
Cash Flows from Financing Activities			
Increase/(decrease) of long-term borrowings		26,332,604	191,960,407
Dividend paid		(334,467,810)	-
Net cash (used in)/flow from financing activities (c)		(308,135,206)	191,960,407
Net increase in cash (a+b+c)		1,678,728,618	1,084,680,731
Effects of exchange rate changes on cash and cash equivalents		-	-
Cash and cash equivalents at beginning of the year		6,773,235,501	5,688,554,770
Cash and cash equivalents at end of the year (*)		8,451,964,119	6,773,235,501
(*) Cash and cash equivalents:			
Cash		489,993,012	679,556,149
Prize bonds		2,710,700	3,980,600
Money at call and on short notice		600,000,000	1,190,607,400
Balance with Bangladesh Bank and its agent bank(s)		4,864,888,564	3,416,488,006
Balance with other banks and financial institutions		2,494,371,843	1,482,603,346
		8,451,964,119	6,773,235,501

The annexed notes form an integral part of the Consolidated Cash Flow Statement.

Chairman
M. Wahidul Haque

Director
Feroz Ahmed

Director
Syed Afzal Hasan Uddin

Managing Director
Kaiser A. Chowdhury

This is the Consolidated Cash Flow Statement referred to in our report of even date.

ACNABIN
Chartered Accountants

Dhaka,
29 April 2010