

Arab Bangladesh Bank Limited

Cash Flow Statement for the year ended 31 December 2005

		Amounts in Taka	
		Year ended	Year ended
Notes		31 Dec 2005	31 Dec 2004
Cash Flows from Operating Activities			
	Interest receipts	2,262,947,768	2,051,741,482
	Interest payments	(1,571,542,000)	(1,540,836,908)
	Dividend received	21,502,450	12,019,183
	Fee and commission receipts	474,132,841	360,567,648
	Recoveries on loans previously written off	15,808,774	-
	Payments to employees	(461,065,419)	(397,950,639)
	Payments to suppliers	(54,137,259)	(64,968,218)
	Income taxes paid	(105,637,717)	(24,855,509)
39	Receipts from other operating activities	374,648,436	536,644,185
40	Payments for other operating activities	(297,268,130)	(619,150,134)
	Operating profit before changes in operating assets and liabilities	659,389,745	313,211,090
Increase/decrease in operating assets and liabilities			
	Loans and advances to customers	(4,376,136,431)	3,426,743,642
41	Other assets	(154,657,835)	(305,874,818)
	Deposits from other banks	126,259,132	(688,251,987)
	Deposits from customers	(1,064,043,722)	1,727,314,258
	Trading liabilities (short term borrowings)	830,000,000	100,000,000
42	Other liabilities	(348,323,729)	(1,813,829,783)
		(4,986,902,584)	2,446,101,312
	Net cash from / (used in) operating activities (a)	(4,327,512,841)	2,759,312,402
Cash Flows from Investing Activities:			
	Purchase/sale of government securities	3,105,000,000	(3,476,088,100)
	Purchase/sale of trading securities, shares, bonds, etc	(426,562,577)	73,803,649
	Purchase/sale of property, plant and equipment	(24,599,378)	(14,940,133)
	Net cash from/(used in) investing activities (b)	2,653,838,045	(3,417,224,584)
Cash Flows from Financing Activities:			
	Increase/(decrease) of long term borrowings	199,067,028	(19,572,573)
	Dividend paid	-	-
	Net cash from financing activities (c)	199,067,028	(19,572,573)
	Net decrease in cash (a+b+c)	(1,474,607,768)	(677,484,755)
	Effects of exchange rate changes on cash and cash equivalents	-	-
	Cash and cash equivalents at beginning of year	4,345,724,639	5,023,209,394
	Cash and cash equivalents at end of year (*)	2,871,116,871	4,345,724,639
(*) Cash and cash equivalents:			
	Cash	447,609,426	424,564,899
	Prize bonds	5,061,000	3,828,400
	Money at call and on short notice	389,841,183	437,497,085
	Balance with Bangladesh Bank and its agent bank(s)	1,487,805,882	2,485,693,314
	Balance with other banks and financial institutions	540,799,380	994,140,941
		2,871,116,871	4,345,724,639

for Arab Bangladesh Bank Limited

Faisal M Khan
Chairman

Sajedur Seraj
Vice Chairman

Syed Golam Kibria
Director

Kaiser A. Chowdhury
Managing Director

Signed in terms of our report of even date annexed

House 25, Road 13A, Block D
Banani, Dhaka 1213, Bangladesh
Dated, 27 April 2006

S. F. AHMED & CO
Chartered Accountants