

Arab Bangladesh Bank Limited
Cash Flow Statement for the year ended 31 December 2006

	Notes	Amounts in Taka	
		Year ended 31 Dec 2006	Year ended 31 Dec 2005
Cash Flows from Operating Activities			
Interest receipts		3,378,338,544	2,262,947,768
Interest payments		(2,762,833,939)	(1,571,542,000)
Dividend receipts		18,917,807	21,502,450
Fee and commission receipts		719,760,283	474,132,841
Recoveries on loans previously written off		118,875,051	15,808,774
Payments to employees		(568,678,875)	(461,065,419)
Payments to suppliers		(55,523,928)	(54,137,259)
Income taxes paid		(161,664,236)	(105,637,717)
Receipts from other operating activities	39	1,177,108,328	374,648,436
Payments for other operating activities	40	(1,286,497,632)	(297,268,130)
Operating profit before changes in operating assets and liabilities		577,801,403	659,389,745
Increase/decrease in operating assets and liabilities			
Loans and advances to customers		(9,904,617,317)	(4,376,136,431)
Other assets	41	226,975,139	(154,657,835)
Deposits from other banks		4,741,532,365	126,259,132
Deposits from customers		9,974,020,898	(1,064,043,722)
Trading liabilities (short-term borrowings)		(544,687,988)	830,000,000
Other liabilities	42	189,724,401	(348,323,729)
		4,682,947,499	(4,986,902,585)
Net cash from/(used in) operating activities (a)		5,260,748,902	(4,327,512,840)
Cash Flows from Investing Activities			
Purchase/sale of government securities		(1,541,583,007)	3,105,000,000
Purchase/sale of trading securities, shares, bonds, etc		(698,544,074)	(426,562,577)
Purchase/sale of property, plant and equipment		(780,424,321)	(24,599,378)
Net cash from/(used in) investing activities (b)		(3,020,551,402)	2,653,838,045
Cash Flows from Financing Activities			
Increase/(decrease) of long-term borrowings		(68,464,231)	199,067,028
Dividend paid		-	-
Net cash from/(used in) financing activities (c)		(68,464,231)	199,067,028
Net increase/(decrease) in cash (a+b+c)		2,171,733,269	(1,474,607,767)
Effects of exchange rate changes on cash and cash equivalents		-	-
Cash and cash equivalents at beginning of year		2,871,116,872	4,345,724,639
Cash and cash equivalents at end of year (*)		5,042,850,141	2,871,116,872
(*) Cash and cash equivalents:			
Cash		519,829,203	447,609,426
Prize bonds		5,276,000	5,061,000
Money at call and on short notice		517,150,308	389,841,183
Balance with Bangladesh Bank and its agent bank(s)		2,727,242,411	1,487,805,882
Balance with other banks and financial institutions		1,273,352,219	540,799,380
		5,042,850,141	2,871,116,872

The accompanying notes form an integral part of these financial statements.

for Arab Bangladesh Bank Limited

Sajedur Seraj
Vice Chairman

Golam Sarwar
Director

D.S. Faisal Hyder
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, 07 May 2007

S. F. AHMED & CO
Chartered Accountants