

AB Bank Limited
Cash Flow Statement
For the year ended 31 December 2007

Notes	2007 Taka	2006 Taka
Cash Flows from Operating Activities		
Interest receipts	5,269,904,660	3,378,338,544
Interest payments	(3,830,623,489)	(2,762,833,939)
Dividend receipts	41,387,078	18,917,807
Fee and commission receipts	955,024,746	719,760,283
Recoveries on loans previously written off	11,483,420	118,875,051
Payments to employees	(702,376,008)	(568,678,875)
Payments to suppliers	(56,160,072)	(55,523,928)
Income taxes paid	(125,277,075)	(161,664,236)
Receipts from other operating activities	39.00 2,209,404,829	1,177,108,328
Payments for other operating activities	40.00 (488,313,256)	(1,286,497,632)
Operating profit before changes in operating assets & liabilities	3,284,454,834	577,801,403
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	(9,626,101,001)	(9,904,617,317)
Other assets	41.00 (438,528,076)	207,055,139
Deposits from other banks	(751,923,159)	4,741,532,365
Deposits from customers	12,050,276,133	9,974,020,898
Trading liabilities (short-term borrowings)	398,339,434	(544,687,988)
Other liabilities	42.00 515,416,056	189,724,401
	2,147,479,387	4,663,027,499
Net cash from/(used in) operating activities (a)	5,431,934,221	5,240,828,901
Cash Flows from Investing Activities		
Purchase/sale of government securities	(1,039,234,154)	(1,541,583,007)
Purchase/sale of trading securities, shares, bonds, etc.	(1,565,116,654)	(678,624,074)
Purchase/sale of property, plant and equipment	(1,308,483,141)	(780,424,321)
Net cash from/(used in) investing activities (b)	(3,912,833,948)	(3,000,631,402)
Increase/(decrease) of long-term borrowings	176,292,365	(68,464,231)
Dividend paid	-	-
Net cash from/(used in) financing activities (c)	176,292,365	(68,464,231)
Net increase/(decrease) in cash (a+b+c)	1,695,392,638	2,171,733,269
Effects of exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents at beginning of the year	5,042,850,141	2,871,116,872
Cash and cash equivalents at end of the year (*)	6,738,242,780	5,042,850,141
(*) Cash and cash equivalents:		
Cash	671,113,391	519,829,203
Prize bonds	4,157,300	5,276,000
Money at call and on short notice	574,080,317	517,150,308
Balance with Bangladesh Bank and its agent bank(s)	3,628,156,549	2,727,242,411
Balance with other banks and financial institutions	1,860,735,223	1,273,352,219
	6,738,242,780	5,042,850,141

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


Sajedur Seraj
Vice Chairman


Syed Afzal Hasan Uddin
Director


Mohd. Tipu Sultan, FCA
Director


Kaiser A. Chowdhury
Managing Director

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

Dhaka
10 March 2008


ACNABIN
Chartered Accountants