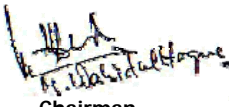
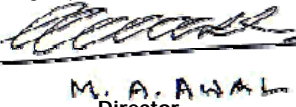
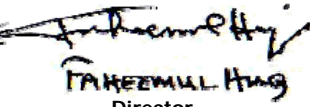
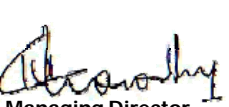


AB Bank Limited
Cash Flow Statement
For the year ended 31 December 2008

	Notes	2008 Taka	2007 Taka
Cash Flows from Operating Activities			
Interest receipts		6,909,298,630	5,269,904,660
Interest payments		(5,336,153,274)	(3,830,623,489)
Dividend receipts		140,634,071	41,387,078
Fee and commission receipts		1,386,225,802	955,024,746
Recoveries on loans previously written off		63,229,802	11,483,420
Payments to employees		(1,022,140,030)	(702,376,008)
Payments to suppliers		(256,798,574)	(56,160,072)
Income taxes paid		(896,758,330)	(125,277,075)
Receipts from other operating activities	39	2,501,253,614	2,209,404,829
Payments for other operating activities	40	(637,826,252)	(488,313,256)
Operating profit before changes in operating assets & liabilities		2,850,965,459	3,284,454,834
Increase/decrease in operating assets and liabilities			
Loans and advances to customers		(15,525,503,906)	(9,626,101,001)
Other assets	41	(483,967,119)	(438,528,076)
Deposits from other banks		3,119,680,194	(751,923,159)
Deposits from customers		12,065,445,738	12,050,276,133
Trading liabilities (short-term borrowings)		1,129,372,603	398,339,434
Other liabilities	42	20,621,206	515,416,056
		325,648,717	2,147,479,387
Net cash flow from operating activities (a)		3,176,614,175	5,431,934,221
Cash Flows from Investing Activities			
Purchase/sale of government securities		(1,114,457,700)	(1,039,234,154)
Purchase/sale of trading securities, shares, bonds, etc.		(1,220,021,131)	(1,565,116,654)
Purchase/sale of property, plant and equipment		(181,621,991)	(1,308,483,141)
Net cash used in investing activities (b)		(2,516,100,822)	(3,912,833,948)
Cash Flows from Financing Activities			
Increase/(decrease) of long-term borrowings		191,960,407	176,292,365
Dividend paid		-	-
Net cash flow from financing activities (c)		191,960,407	176,292,365
Net increase/(decrease) in cash (a+b+c)		852,473,760	1,695,392,638
Effects of exchange rate changes on cash and cash equivalents		-	-
Cash and cash equivalents at beginning of the year		6,738,242,780	5,042,850,141
Cash and cash equivalents at end of the year (*)		7,590,716,540	6,738,242,780
(*) Cash and cash equivalents:			
Cash		679,556,149	671,113,391
Prize bonds		3,980,600	4,157,300
Money at call and on short notice		1,190,678,360	574,080,317
Balance with Bangladesh Bank and its agent bank(s)		3,416,488,006	3,628,156,549
Balance with other banks and financial institutions		2,300,013,425	1,860,735,223
		7,590,716,540	6,738,242,780

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

 Chairman M. Wahidul Haque	 Director M. A. Awal	 Director Faheemul Huq	 Managing Director Kaiser A. Chowdhury
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This is the Cash Flow Statement referred to in our report of even date.

Dhaka,
28 March 2009

ACNABIN
Chartered Accountants