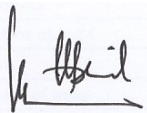
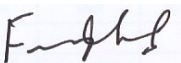


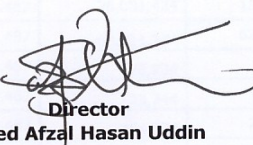
AB Bank Limited
Cash Flow Statement
For the year ended 31 December 2009

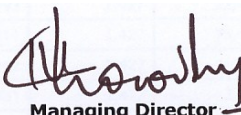
	Notes	2009 Taka	2008 Taka
Cash Flows from Operating Activities			
Interest receipts		9,047,169,208	6,909,298,630
Interest payments		(6,139,114,501)	(5,332,444,075)
Dividend receipts		122,671,920	140,634,071
Fee and commission receipts		1,781,781,511	1,386,225,802
Recoveries on loans previously written off		43,203,720	63,229,802
Payments to employees		(1,207,716,549)	(1,022,140,030)
Payments to suppliers		(122,773,341)	(66,551,323)
Income taxes paid		(1,330,452,291)	(896,758,330)
Receipts from other operating activities	39	3,412,878,717	2,501,253,614
Payments for other operating activities	40	(976,813,347)	(641,535,452)
Operating profit before changes in operating assets & liabilities		<u>4,630,835,047</u>	<u>3,041,212,710</u>
Increase/decrease in operating assets and liabilities			
Loans and advances to customers		(14,171,161,540)	(15,525,503,906)
Other assets	41	(1,467,798,151)	(500,714,319)
Deposits from other banks		(5,061,482,546)	3,119,680,194
Deposits from customers		19,588,137,336	12,065,445,738
Trading liabilities (short-term borrowings)		2,905,485,698	943,272,551
Other liabilities	42	810,521,605	20,621,206
		<u>2,603,702,401</u>	<u>122,801,465</u>
Net cash flow from operating activities (a)		<u>7,234,537,449</u>	<u>3,164,014,175</u>
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)		<u>(5,065,408,361)</u>	<u>(2,503,500,822)</u>
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)		<u>(308,135,206)</u>	<u>191,960,407</u>
Net increase in cash (a+b+c)		<u>1,860,993,882</u>	<u>852,473,760</u>
Effects of exchange rate changes on cash and cash equivalents		-	-
Cash and cash equivalents at beginning of the year		<u>7,590,716,540</u>	<u>6,738,242,780</u>
Cash and cash equivalents at end of the year (*)		<u><u>9,451,710,422</u></u>	<u><u>7,590,716,540</u></u>
(*) 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		3,494,118,146	2,300,084,385
		<u>9,451,710,422</u>	<u>7,590,716,540</u>

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


Chairman
M. Wahidul Haque

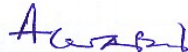

Director
Feroz Ahmed


Director
Syed Afzal Hasan Uddin


Managing Director
Kaiser A. Chowdhury

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

Dhaka,
29 April 2010


ACNABIN
Chartered Accountants