

AUDITOR'S REPORT  
&  
AUDITED FINANCIAL STATEMENTS

OF

**Ansar-VDP Unnayan Bank**  
As at and For the Year ended on 30 June 2022



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**ANSAR-VDP UNNAYAN BANK**  
**Auditors' Report and Financial Statements**  
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For the year ended 30 June, 2022

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**Independent Auditors' Report  
To the Shareholders of Ansar-VDP Unnayan Bank  
Report on the Financial Statements.**

**Qualified Opinion**

We have audited the financial statements of **Ansar-VDP Unnayan Bank** (here in after referred to as the bank) which comprise the Balance Sheet as at **30 June, 2022** and Profit and Loss Account, Statement of Changes in Equity and Statement of Cash flows for the year then ended, and notes to the Financial Statements, including a summary of significant accounting policies.

In our opinion, except for the matters discussed in the basis for Qualified Opinion paragraph, the financial statements prepared in accordance with International Financial Reporting standards (IFRS) gives a true and fair view of the statement of Bank's affairs as at **30 June, 2022** and result of its operation and its Statement of cash flows for the year then ended and comply with the **Ansar VDP Unnayan Bank Act (Act. No.211995)**, Bank Company Act 1991 as well as the rules and regulations issued by Bangladesh Bank and other applicable laws and regulations.

**Basis for qualified opinion**

As per IAS-12 "Income Taxes" it is mandatory for an entity liable to pay tax and to recognize deferred tax liability/assets. However deferred tax liability/assets are not recognized in the financial statements of the bank. Moreover, as per Income Tax Authority total assessed Income Tax Liability is Tk. 1,325,553,855 from Assessment year 2003-2004 to 2019-2020. The bank paid of Taka 468,596,978 after adjusting of advance of Taka 74,587,211 with the provision of Taka 543,184.189 As a result, the tax of Taka 782,587, 211 has been unrecorded in the accounts and unpaid. However, the bank appealed against the claim to the commissioner (Appeal) for 11 years commencing from 2008-2009 to 2019-2020 which are still pending for receiving the appeal order. For Assessment Year 2020-2021 another Demand notice which amounts BDT 22,00,57,104 has been received from DCT (LTU) is also unpaid and no provision has been kept for such amount.





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#### Emphasis of Matter:

01. The realization of fixed deposits kept with the leasing companies remains uncertain due to poor financial position of this leasing company. The Bank claimed to encash those investments several times on and after maturity by the leasing companies denied the claim as well.
02. We draw attention to notes 2.07 of the financial statements, which are describes matters related to implementation of 'IFRS 16 Leases' including preliminary assessment of their impact as assessed by management. Our opinion is not modified in respect of these matters.
03. The bank has significant investments in Fixed Deposit Receipts (FDR) of BDT 18,581,902 and BDT 37,153,730 in Premier Leasing & Finance Ltd and International Leasing & Financial Service Limited respectively. This investment represents 3.24% of the total assets and is therefore material to the financial statements. The bank has received BDT 4,026,436 from Premier Leasing & Finance Ltd. And BDT 500,000 from International Leasing & Finance Service Limited on 01 July 2022. Still the rest of the amount which is invested in International Leasing & Finance Service Limited and Premier Leasing & Finance Ltd. is significant and exposes the bank to considerable financial risk.

#### Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated and separate Financial Statements of the current year. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

| Measurement of provision for loans, advances and leases   |   |
|---|---|
| The process for estimating the provision for loans, advances and leases portfolio associated with credit risk is significant and complex.<br>For the individual analysis for large exposure, provisions calculation considers the estimates of future business performance and the market value of collateral provided for credit transactions. | We tested the design and operating effectiveness of key controls focusing on the following: <ul style="list-style-type: none"><li>• Credit appraisal, loan disbursement procedures. monitoring and provisioning process.</li><li>• Identification of loss events, including early warning and default warning indicators;</li></ul> |





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For the collective analysis of exposure on portfolio basis, provision calculation and reporting are manually processed that deals with voluminous databases, assumptions and estimates.

- Reviewed half-early Classification of Loans (CL);  
Our substantive procedures in relation to the provision or loans and advances portfolio comprised the following:
  - Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines ;
  - Assessed the methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and accuracy of the underlying information;
  - Evaluated the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
  - Finally, compared the amount of provision requirement as determined by Bangladesh Bank inspection team to the actual amount of provision maintained.

#### Legal and regulatory matters

We focused on this area because the Bank operates in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict.

These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities.

Overall, the legal provision represents the Bank's best estimate for existing legal

We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the legal provision and contingencies process.

We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters. We enquired of the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports.

We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information.





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matters that have a probable and estimable impact on the Bank's financial position.

We also assessed the Bank's provisions and contingent liabilities disclosure.

#### IT systems and controls

Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous reporting locations daily and the reliance on automated and IT dependent manual controls.

Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively.

We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting.

We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized.

We tested the Bank's periodic review of access rights and reviewed requests of changes to systems for appropriate approval and authorization.

We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to our audit.

#### Other Information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the Consolidated Financial Statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Consolidated Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether





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the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

#### **Responsibilities of Management and Those Charged with Governance for the Financial Statements**

Managements is responsible for the preparation and fair presentation of the Financial Statements in accordance with IFRSS, and for such internal control as management determines is necessary to enable the preparation of Financial Statements that are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process

#### **Auditors' Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from expected to influence the economic decisions of users taken on the basis of these Financial Statements. As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.





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- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosure in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the Bank to express an opinion on the Financial Statements. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### **Report on Other Legal and Regulatory Requirements**

- a) The information and explanations required by us have been received and found satisfactory.
- b) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof except for the above mentioned in the basis for qualification.
- c) Nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exceptions or anything detrimental committed by employees of the bank and its related entities.





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- d) In our opinion proper books of account as required by law have been kept by the bank so far as it appeared from our examination of those books.
- e) The Balance Sheet and Profit and Loss Account of the bank dealt with by the report are in agreement with the books of account.
- f) The expenditure incurred was for the purpose of the bank's business.
- g) The financial statements of the bank have been drawn up in conformity with Bank Act, 1991 and in accordance with the accounting rules and regulations and accounting standards as well as with related guidance issued by Bangladesh Bank.
- h) Adequate provisions have been made for loans and advances which are, in our opinion, doubtful or recovery.
- i) The records and statements submitted by the branches have been properly maintained and consolidated in the Financial Statements.
- j) The information and explanation required by us have been received and found satisfactory.

*Octokhan*

Octokhan  
Chartered Accountants  
Ferdous Ahmed Khan, FCA  
Partner, Enrolment No: 612  
Dated: 15 March 2023  
DVC: 230617061RAS161902



*Z. Zaman Kabir Rashid*

Zoha Zaman Kabir Rashid & Co  
Chartered Accountants  
Harun-Ur-Rashid FCA  
Partner, Enrolment No.312  
Dated: 15 March 2023  
DVC: 2306180312AS879242



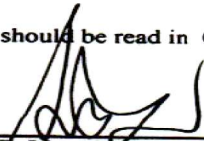



**ANSAR-VDP UNNAYAN BANK**  
**Statement of Financial Position (Balance Sheet)**  
**For the year ended on 30 June, 2022**

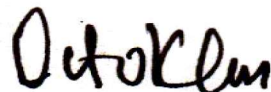
| Particulars  | Notes       | Amount in Taka        |                       |
|--|-------------|-----------------------|-----------------------|
|  |             | 30 June, 2022         | 30 June, 2021         |
| <b>PROPERTY AND ASSETS</b>                                     |             |                       |                       |
| Cash   | 3.00        | 298,128,420           | 212,289,558           |
| Cash in Hand   |             | 12,181,153            | 9,864,439             |
| Balance with Bangladesh Bank and its agent banks               |             | -                     | -                     |
| Balance with Sonali Bank Ltd.                                  |             | 285,947,267           | 202,425,118           |
| <b>Balance with other banks and financial institutions</b>     | <b>4.00</b> | <b>409,727,868</b>    | <b>411,645,498</b>    |
| In Bangladesh  |             | 409,727,868           | 411,645,498           |
| Outside Bangladesh   |             | -                     | -                     |
| Money at Call on Short Notice                                  |             | -                     | -                     |
| Investments  | 4.A         | 34,368,354            | 33,981,123            |
| Loans and Advances   | 5.00        | 16,342,739,196        | 14,403,184,476        |
| Loans, Cash Credit, Overdrafts etc.                            |             | 16,342,739,196        | 14,403,184,476        |
| Bills Purchased & Discounted                                   |             | -                     | -                     |
| Fixed Assets Including Premises, Furniture and Fixtures        | 6.00        | 95,928,825            | 94,264,099            |
| Others Assets  | 7.00        | 42,485,413            | 81,818,502            |
| Non-Banking Assets   |             | -                     | -                     |
| <b>Total Assets</b>  |             | <b>17,223,378,076</b> | <b>15,237,183,256</b> |
| <b>LIABILITIES AND CAPITAL</b>                                 |             |                       |                       |
| <b>Liabilities</b>   |             |                       |                       |
| Borrowings from other banks, financial institutions and agents | 8.00        | 5,200,000,000         | 4,997,600,000         |
| Deposits and Other Accounts                                    | 9.00        | 5,639,825,554         | 4,173,604,951         |
| Current Accounts and Other Accounts                            |             | 8,846,612             | 4,616,128             |
| Bills Payable  |             | -                     | -                     |
| Savings Bank Deposits  |             | 2,708,384,355         | 1,622,373,949         |
| Fixed Deposits   |             | 2,819,531,625         | 2,507,558,628         |
| Bearer Certificates of Deposit                                 |             | -                     | -                     |
| Other Deposits   |             | 103,062,962           | 39,056,245            |
| Other Liabilities  | 10.00       | 2,775,266,421         | 2,603,759,491         |
| <b>Total Liabilities</b>                                       |             | <b>13,615,091,975</b> | <b>11,774,964,442</b> |
| <b>Capital /Shareholders' Equity</b>                           |             |                       |                       |
| Paid up Capital  | 11.02       | 3,608,286,101         | 3,462,218,814         |
| Statutory Reserve  |             | 3,400,789,800         | 3,268,719,900         |
| General Reserve  | 11.04       | -                     | -                     |
| Special Reserve  | 11.05       | 67,168,396            | 62,168,396            |
| Surplus in Profit and Loss A/C                                 |             | -                     | -                     |
| <b>Total Liabilities and Shareholders' Equity</b>              |             | <b>17,223,378,076</b> | <b>15,237,183,256</b> |

These Financial Statements should be read in Conjunction with the Annexed notes.

  
Badal Chandra Debnath  
Secretary

  
Md. Mosaddique-Ul-Alam  
Managing Director

  
Major General AKM Aminul Haque  
ndc,afwc,psc,PhD  
Chairman



Ferdous Ahmed Khan FCA  
Partner, Enrolment No: 612  
Octokhan Chartered Accountants  
Place:Dhaka  
Date: 15 March 2023  
DVC: 2306170612AS161902



Harun-Ur-Rashid FCA  
Partner, Enrolment Number : 312  
Zoha Zaman Kabir Rashid & CO Chartered  
DVC: 2306180312AS879242





**ANSAR-VDP UNNAYAN BANK**  
**Statement of Financial Position (Balance Sheet)**  
**As on 30 June, 2022**

| Particulars   | Notes | Amount in Taka |               |
|---|-------|----------------|---------------|
|   |       | 30 June, 2022  | 30 June, 2021 |
| <b>OFF-BALANCE SHEET ITEMS</b>  |       |                |               |
| <b>Contingent liabilities</b>   |       |                |               |
| Acceptances & Endorsements  |       | -              | -             |
| Letters of Guarantee  |       | -              | -             |
| Irrevocable Letters of Credit   |       | -              | -             |
| Bills for Collection  |       | -              | -             |
| Other Contingent Liabilities  |       | -              | -             |
| <b>Sub-Total</b>  |       | -              | -             |
| <b>Other commitments</b>  |       |                |               |
| Documentary credits and short term trade-related transactions           |       | -              | -             |
| Forward assets purchased and forward deposits placed                    |       | -              | -             |
| Undrawn note issuance and revolving underwriting facilities             |       | -              | -             |
| Undrawn format standby facilities, credit lines and other commitments   |       | -              | -             |
| <b>Sub-Total</b>  |       | -              | -             |
| <b>Total Off- Balance sheet items including Contingent liabilities:</b> |       | -              | -             |

These Financial Statements should be read in Conjunction with the Annexed notes.



Badal Chandra Debnath  
Secretary



MD. Mosaddake-Ul-Alam  
Managing Director



Major General AKM Aminul Haque  
ndc,afwc,psc,PhD  
Chairman



Ferdous Ahmed Khan FCA  
Partner, Enrolment No: 612  
Octokhan Chartered Accountants  
Place: Dhaka

Date: 15 March 2023

DVC: 230617061RAS161902



Harun-Ur-Rashid FCA  
Partner, Enrolment Number : 312  
Zoha Zaman Kabir Rashid & CO  
Chartered Accountants

DVC: 2306180312AS879242







**ANSAR-VDP UNNAYAN BANK**  
**Profit & Loss Account**  
**For the year ended on 30 June, 2022**

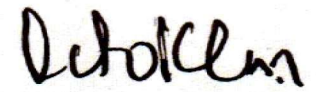
| Particulars   | Notes | Amount in Taka                 |                                |
|---|-------|--------------------------------|--------------------------------|
|   |       | Year ended on<br>30 June, 2022 | Year ended on<br>30 June, 2021 |
| Interest Income                                     | 12.01 | 1,346,543,577                  | 1,262,111,716                  |
| Less: Interest paid on deposits and borrowings etc. | 13.00 | 374,162,578                    | 402,084,458                    |
| <b>Net Interest Income</b>                          |       | <b>972,380,999</b>             | <b>860,027,258</b>             |
| Investment Income                                   |       | 3,269,240                      | 4,358,987                      |
| Interest income on Bank Deposit                     | 12.02 | 17,695,152                     | 93,717,022                     |
| Investment Profit/(Loss) on Shares                  |       | 387,232                        | 3,372,561                      |
| Commission, Exchange and Brokerage                  |       |                                | -                              |
| Other Operating Income                              | 14.00 | 33,016,165                     | 30,541,055                     |
| <b>Total Operating income (A)</b>                   |       | <b>1,026,748,788</b>           | <b>992,016,884</b>             |
| Salary and Allowances                               | 15.00 | 568,660,341                    | 536,380,768                    |
| Rent, Taxes, Insurance, Electricity etc.            | 16.00 | 31,044,852                     | 27,812,556                     |
| Legal Expenses                                      |       | 421,647                        | 337,094                        |
| Postage, Stamp, Telecommunication etc.              | 17.00 | 4,961,018                      | 4,957,998                      |
| Stationery, Printings, Advertisements etc.          | 18.00 | 9,837,004                      | 8,867,845                      |
| Chief Executive's Salary and Fees                   | 19.00 | 2,315,340                      | 3,781,631                      |
| Directors' Fees                                     |       | 336,000                        | 336,000                        |
| Auditors' Fees                                      |       | 121,250                        | 80,500                         |
| Other Expenses                                      | 20.00 | 94,352,781                     | 84,939,651                     |
| Interest on General provident fund                  |       | 39,516,187                     | 33,300,214                     |
| Depreciation and Repair of Bank's Assets            | 21.00 | 15,869,569                     | 12,186,568                     |
| <b>Total Operating Expenses (B)</b>                 |       | <b>767,435,989</b>             | <b>712,980,824</b>             |
| <b>Profit/(Loss) Before Provision C=(A-B)</b>       |       | <b>259,312,799</b>             | <b>279,036,059</b>             |
| Provision for Loan                                  | 22.00 | 14,547,746                     | -                              |
| Other Provisions                                    | 23.00 | 58,000,000                     | 95,767,657                     |
| <b>Total Provision (D)</b>                          |       | <b>72,547,746</b>              | <b>95,767,657</b>              |
| <b>Total Profit/ (Loss) Before Tax E=(C-D)</b>      |       | <b>186,765,053</b>             | <b>183,268,402</b>             |
| Provision for Taxation 40% (F)                      | 24.00 | 74,706,021                     | 73,307,361                     |
| <b>Net Profit after Tax (G=E-F)</b>                 |       | <b>112,059,032</b>             | <b>109,961,041</b>             |
| <b>Appropriations:</b>                              |       | <b>103,061,597</b>             | <b>109,961,041</b>             |
| Statutory Reserve                                   |       | -                              | -                              |
| General Reserve                                     |       | 5,000,000                      | 5,000,000                      |
| Special Reserve                                     |       | -                              | -                              |
| Dividends   |       | 98,061,597                     | 104,961,041                    |
| Contribution to Surplus in Profit and Loss A/C      |       | 8,997,435                      | 0                              |
| <b>Earning Per Share (EPS)</b>                      |       | <b>3.43</b>                    | <b>3.73</b>                    |

These Financial Statements should be read in Conjunction with the Annexed notes.

  
Badal Chandra Debnath  
Secretary

  
MD. Mosaddake-Ul-Alam  
Managing Director

  
Major General AKM Aminul Haque  
ndc,afwc,psc,PhD  
Chairman

  
Ferdous Ahmed Khan FCA  
Partner, Enrolment No: 612  
Octokhan Chartered Accountants  
Place: Dhaka

Date: 15 March 2023

DVC: 2306170612AS161902



  
Harun-Ur-Rashid FCA  
Partner, Enrolment Number : 312  
Zoha Zaman Kabir Rashid & CO  
Chartered Accountants  
DVC: 2306180312AS879242



**ANSAR-VDP UNNAYAN BANK**  
**Statement of Changes in Equity**  
**For the Year Ended on 30 June, 2022**


| Particulars   | Amount in Taka       |                   |                   |                 |                       |                      |
|---|----------------------|-------------------|-------------------|-----------------|-----------------------|----------------------|
|   | Paid-up Capital Taka | Statutory Reserve | General Reserve   | Special Reserve | Surplus Profit/(Loss) | Total Equity         |
| Balance as on July 01, 2021                               | 3,268,719,900        | -                 | 62,168,396        | -               | 131,330,518           | 3,462,218,814        |
| Changes in Accounting Policy                              | -                    | -                 | -                 | -               | -                     | -                    |
| Restated Balance  | -                    | -                 | -                 | -               | -                     | -                    |
| Surplus/Deficit/ on account of Revaluation of Properties  | -                    | -                 | -                 | -               | -                     | -                    |
| Surplus/Deficit/ on account of Revaluation of Investments | -                    | -                 | -                 | -               | -                     | -                    |
| Add : General Reserve Provision during the Year           | -                    | -                 | 5,000,000         | -               | (5,000,000)           | -                    |
| Adjustment for 2021-2022                                  | -                    | -                 | -                 | -               | (48)                  | (48)                 |
| Net profit for the period                                 | -                    | -                 | -                 | -               | 112,059,032           | 112,059,032          |
| Dividend Declared during the year (3% cash)               | -                    | -                 | -                 | -               | (98,061,597)          | (98,061,597)         |
| Less: Dividend paid during the year                       | -                    | -                 | -                 | -               | -                     | -                    |
| Issue of Share Capital                                    | 132,069,900          | -                 | -                 | -               | -                     | 132,069,900          |
| <b>Balance as at June 30, 2022</b>                        | <b>3,400,789,800</b> | <b>-</b>          | <b>67,168,396</b> | <b>-</b>        | <b>140,327,905</b>    | <b>3,608,286,101</b> |



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Chartered Accountants

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**ANSAR-VDP UNNAYAN BANK**  
**Statement of Cash Flows**  
**For the year ended on 30 June, 2022**

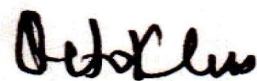
| Particulars  | Notes | Amount in Taka              |                             |
|--|-------|-----------------------------|-----------------------------|
|  |       | Year ended on 30 June, 2022 | Year ended on 30 June, 2021 |
| <b>A. Cash Flows from Operating Activities:</b>                            |       |                             |                             |
| Interest Receipts in Cash  |       | 1,364,238,729               | 1,358,657,091               |
| Investment Receipts in Cash  |       | 3,269,240                   | -                           |
| Interest Payments  |       | (413,678,765)               | (435,384,671)               |
| Cash Payments to Employees & Others  |       | (570,975,681)               | (540,412,631)               |
| Provision for Classified & Unclassified Loan                               |       | -                           | (67,670,479)                |
| Provision for Interest on Fixed Deposit                                    |       | -                           | (11,615,416)                |
| Depreciation   |       | -                           | 8,312,815                   |
| Income Taxes Paid  |       | (73,307,364)                | (469,876,827)               |
| Cash Payments to Suppliers   | 29    | (12,960,774)                | (11,326,761)                |
| Receipts from Other Operating Activities (item-wise)                       | 25    | 33,016,165                  | 30,541,055                  |
| Payments for Other Operating Activities (item-wise)                        | 26    | (132,325,207)               | (119,523,566)               |
| <b>Operating Profit Before Changes in Operating Assets and Liabilities</b> |       | <b>197,276,344</b>          | <b>(258,299,389)</b>        |
| <b>Increase/Decrease in Operating Assets and Liabilities</b>               |       |                             |                             |
| Loan & Advances to Customers   |       | (1,939,554,720)             | (1,808,640,439)             |
| Other Assets   | 27    | 39,333,090                  | (51,694,533)                |
| Deposits from Other Banks  |       | 600,000,000                 | -                           |
| Deposits from Customers  |       | 866,220,603                 | (686,854,863)               |
| Other Liabilities  | 28    | 70,957,968                  | (401,050,673)               |
| <b>Net Cash flows from/(used in) Operating Activities (A)</b>              |       | <b>(165,766,716)</b>        | <b>(3,206,539,897)</b>      |
| <b>B. Cash Flows from Investing Activities:</b>                            |       |                             |                             |
| Proceeds from sale of Securities   |       | -                           | -                           |
| Payments for purchase of Securities  |       | -                           | (3,372,562)                 |
| Purchase/Sale of Property, Plant & Equipment                               |       | (10,334,493)                | (45,974,406)                |
| Purchase/Sale of Subsidiary  |       | -                           | -                           |
| Disposal/Adjustment of Property, Plant & Equipment                         |       | (2,988,374)                 | -                           |
| <b>Net Cash flows from/(used in) Investing Activities (B)</b>              |       | <b>(13,322,867)</b>         | <b>(49,346,968)</b>         |
| <b>C. Cash Flows from Financing Activities:</b>                            |       |                             |                             |
| Receipts from issue of Loan Capital & Debt Security                        |       | 202,400,000                 | 1,897,600,000               |
| Payments for Redemption of Loan Capital & Debt Security                    |       | -                           | -                           |
| Receipts from issue of Ordinary Share                                      |       | 132,069,900                 | 324,194,300                 |
| General Reserve  |       | -                           | 5,000,000                   |
| Retained Surplus   |       | -                           | (12,822,015)                |
| Dividends paid   |       | (71,459,037)                | (81,224,555)                |
| Previous Year Adjustment   |       | (48)                        | -                           |
| <b>Net Cash flows from/(used in) Financing Activities (C)</b>              |       | <b>263,010,815</b>          | <b>2,132,747,730</b>        |
| <b>D. Net increase/Decrease in Cash (A+B+C)</b>                            |       | <b>83,921,232</b>           | <b>(1,123,139,135)</b>      |
| <b>Cash and Cash Equivalents at beginning period</b>                       |       | <b>623,935,056</b>          | <b>1,747,074,191</b>        |
| <b>Cash and Cash Equivalents at end of period</b>                          |       | <b>707,856,288</b>          | <b>623,935,056</b>          |



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Managing Director

  
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Chairman



Ferdous Ahmed Khan FCA  
Partner, Enrolment No: 612  
Octokhan Chartered Accountants  
Place: Dhaka

Date: 15 March 2023

DVC: 230617061RAS161902



Harun-Ur-Rashid FCA  
Partner, Enrolment Number : 312  
Zoha Zaman Kabir Rashid & CO  
Chartered Accountants

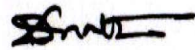
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**ANSAR-VDP UNNAYAN BANK**  
**Liquidity Statement**  
**(Asset and Liability Maturity Analysis)**  
**As on 30 June, 2022**

| Particulars  | Up to 1 Months       | Up to 1-3 Months     | Up to 3-12 Months    | Up to 1-5 Years        | More than 5 years      | Total                 |
|--|----------------------|----------------------|----------------------|------------------------|------------------------|-----------------------|
| <b>Assets :</b>  |                      |                      |                      |                        |                        |                       |
| Cash in Hand   | 298,128,420          | -                    | -                    | -                      | -                      | 298,128,420           |
| Balance with Other Banks and Financial Institutions                            | 314,582,886          | -                    | 95,144,982           | -                      | -                      | 409,727,868           |
| Investment   | -                    | -                    | -                    | 11,168,354             | 23,200,000             | 34,368,354            |
| Loans and Advances   | 4,871,282,517        | 5,982,761,644        | 4,214,287,512        | 851,527,582            | 422,879,941            | 16,342,739,196        |
| Fixed assets including Premises, Furniture and Fixtures                        | -                    | 1,406,462            | 15,221,108           | 531,946                | 78,769,308             | 95,928,825            |
| Others Assets  | -                    | 22,835,264           | 2,392,720            | 5,668,501              | 11,588,928             | 42,485,413            |
| Non-banking Assets   | -                    | -                    | -                    | -                      | -                      | -                     |
| <b>Total Assets</b>  | <b>5,483,993,823</b> | <b>6,007,003,371</b> | <b>4,327,046,322</b> | <b>868,896,383</b>     | <b>536,438,177</b>     | <b>17,223,378,076</b> |
| <b>Liabilities</b>   |                      |                      |                      |                        |                        |                       |
| Borrowing from Bangladesh Bank, Other Banks, Financial Institutions and Agents | -                    | -                    | 2,100,000,000        | 2,900,000,000          | 200,000,000            | 5,200,000,000         |
| Deposits   | 918,270,958          | 1,067,399,368        | 1,806,055,378        | 1,302,413,238          | 545,686,613            | 5,639,825,554         |
| Other Accounts   | -                    | -                    | -                    | -                      | -                      | -                     |
| Provision and Other Liabilities  | -                    | 94,615,345           | 58,603,467           | 1,404,239,446          | 1,217,808,163          | 2,775,266,421         |
| <b>Total Liabilities</b>   | <b>918,270,958</b>   | <b>1,162,014,713</b> | <b>3,964,658,845</b> | <b>5,606,652,683</b>   | <b>1,963,494,776</b>   | <b>13,615,091,975</b> |
| <b>Net Liquidity Gap</b>   | <b>4,565,722,865</b> | <b>4,844,988,658</b> | <b>362,387,477</b>   | <b>(4,737,756,300)</b> | <b>(1,427,056,599)</b> | <b>-</b>              |



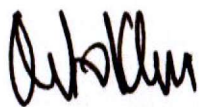
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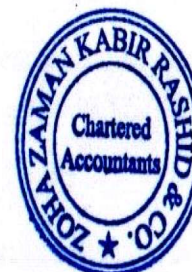


Harun-Ur-Rashid FCA  
Partner, Enrollment Number : 312  
Zoha Zaman Kabir Rashid & CO

Place: Dhaka

Date: 15 March 2023

DVC: 2306170612AS161902



Chartered Accountants

DVC: 2306180312AS879242



**ANSAR-VDP UNNAYAN BANK**  
**Notes to the Financial Statements**

**As at and for the Year Ended on 30 June, 2022**

**1.00 BACKGROUND INFORMATION**

**1.01 Establishment and Status of the Bank:**

The bank was established as body corporate under the Ansar-VDP Unnayan Bank Ordinance 1995 issued on September 16, 1995 with the objects to provide financial assistance among the members of Ansar-VDP with a view to make themselves self dependent and take active participation in the economic development of the country. Its operation started from 1st November, 1996. The bank followed only section 44 and 45 of Banking Companies Act 1991.

**1.02 Nature of Business:**

The principal activities of the Bank are to provide loan facilities to the Ansar-VDP members for house building and other economic activities with or without taking security from them and perform other activities under specific instructions/guideline of the Bank.

**1.03 Shareholder of the Bank:**

As per clause 7(3) of Ansar-VDP Unnayan Bank Act 1995, only members of Ansar-VDP including Officer and staff of Ansar-VDP Unnayan Bank can purchase, sell and transfer the share of the Bank among them. Total number of share was 3,40,07,898 of Tk. 100 each as on 30 June 2022.

**1.04 Management of the Bank:**

The activities of the Bank are controlled and managed by rules and regulations as indicated in Ansar-VDP Unnayan Bank Act 1995. The responsibilities for managed and conducting the affairs of the bank is entrusted upon the Board of Directors consisting of 21 members/Directors of which 16 directors are elected by the shareholders from themselves and 5 directors (Including Chairman) are nominated by the Govt. for three (3) years term.

**1.05 Scope and Objectives:**

The Accounting Policy comprises principles and basic assumptions, concepts, rules, practices and procedures adopted by the Management for reporting the activities of the Bank and Financial Statements preparation and presentation. The purpose of Accounting Policy is to provide the necessary organizational and methodological directions in carrying the accounting activity of the Bank.

**2.00 SIGNIFICANT ACCOUNTING POLICIES**

**2.01 Basis of preparation of Financial Statements:**

The financial statements of the bank have been prepared under historical cost convention and in accordance with International Financial Reporting Standard (IFRS), "First Schedule" (section -38) of the Bank companies Act 1991, Other Bangladesh Bank Circulars, Ansar-VDP Unnayan Bank Act 1995, Income Tax Ordinance 1984, VAT Act-2012 and other applicable rules and regulation following the Accrual basis of Accounting.





**2.01.1 Compliance of International Accounting Standards (IAS) and International Financial Reporting Standards**

| Name of The Standards  | Ref.    | Status         |
|--|---------|----------------|
| Presentation of Financial Statements                                     | IAS-1   | Applied        |
| Inventories  | IAS-2   | Not Applicable |
| Statement of Cash Flows  | IAS-7   | Applied        |
| Accounting Policies and Changes in Accounting Estimates and Errors       | IAS-8   | Applied        |
| Events after the Reporting Period  | IAS-10  | Applied        |
| Construction Contracts   | IAS-11  | Not Applicable |
| Income Taxes   | IAS-12  | Applied        |
| Property, Plant and Equipment  | IAS-16  | Applied        |
| Revenues   | IFRS-15 | Applied        |
| Leases   | IFRS-16 | Not Applied    |
| Employees Benefits   | IAS-19  | Not Applied    |
| Accounting for Government Grants and Disclosure of Government Assistance | IAS-20  | Not Applicable |
| The Effects of Changes in Foreign Exchange Rates                         | IAS-21  | Not Applied    |
| Borrowing Cost   | IAS-23  | Applied        |
| Related Party Disclosures  | IAS-24  | Not Applied    |
| Accounting and Reporting by Retirement Benefit Plans                     | IAS-26  | Not Applied    |
| Investments in Associates  | IAS-28  | Not Applicable |
| Interests in Joint Ventures  | IAS-31  | Not Applicable |
| Financial Instruments: Presentation                                      | IAS-32  | Applied        |
| Earnings Per Share   | IAS-33  | Applied        |
| Interim Financial Reporting  | IAS-34  | Applied        |
| Impairment of Assets   | IAS-36  | Not Applied    |
| Provision Contingent Liabilities and Contingents Assets                  | IAS-37  | Applied        |
| Intangible Assets  | IAS-38  | Applied        |
| Financial Instruments: Recognition and Measurements                      | IAS-39  | Applied        |
| Investments Property   | IAS-40  | Not Applicable |
| Agriculture  | IAS-41  | Not Applicable |

**2.01.2 Branch Accounts:**

Branch Statements of Affairs and Income & Expenditure Account are kept separately in the Head Office. The transactions of the branches were incorporated in the Financial Statements of the Bank on consolidation. We have carried out audit of 7 branches office as per condition laid down of our appointment.

**2.01.3 Reporting Period :**

The financial year of the Bank has been covered from 01 July 2021 to 30 June 2022 consistently.

**2.01.4 Use of Estimates and Judgments:**

The preparation of the financial statements of the Bank in conformity with IFRSs, require management to make Estimates and underlying assumptions are reviewed on an on going concern basis. Revisions to accounting estimates are Information about significant areas of estimation uncertainty and critical judgments in applying accounting policies that

- Note 10.03, 22.00 ,23.00 Provision for Dividend, Provision for loans and advances and Other Provisions.
- Note 21.00 Depreciation
- Note 24.00 Provision for corporate tax
- Liquidity statement





**2.01.5 Liquidity Statement:**

The liquidity statement of assets and liabilities as on the reporting date has been prepared on maturity term as per the

- i) Balance with other Banks and financial institutions, money at call on short notice, etc. are on the basis of their maturity
- ii) investments are on the basis of their respective maturity;
- iii) Loans and advances are on the basis of their repayment schedule;
- iv) Fixed assets are on the basis of their useful lives;
- v) Other assets are on the basis of their realization/amortization;
- vi) Borrowing from other Banks, financial institutions & agents etc. are as per their maturity/ repayment terms;
- vii) Deposits & other accounts are on the basis of their maturity term & past trend of withdrawal by the depositors; and
- viii) Provisions and other liabilities are on the basis of their payment/adjustments schedule.

**2.01.6 Statement of Changes in Equity:**

Statement of Changes in Equity has been prepared in accordance with IAS 1 "Presentation of Financial Statements" and following the guidelines of Bangladesh Bank BRPD circular no.14 dated 25th June 2003.

**2.01.7 Statement of Cash flows:**

Statements of Cash flows has been prepared in accordance with International Accounting Standard (IAS) 7 "Statement of Cash Flows" and under the guideline of Bangladesh Bank BRPD Circular no.14 dated 25 June 2003. The Statement shows the structure of changes in cash and cash equivalents during the financial year.

**2.02 Fixed Assets Including Premises, Furniture and Fixtures and Depreciation:**

- a) Fixed Assets Including Premises, Furniture and Fixtures are capitalized at cost of acquisition and subsequently stated at cost less accumulated depreciation in compliance with the benchmark treatment of International Accounting Standards (IAS)-16: Property, Plant and Equipment. The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.
- b) Depreciation is provided to amortize the cost of the assets after commissioning, over the period of their expected useful life. Depreciation is charged on Straight line method on all Fixed Assets at the following applicable rates:

| Particulars of Fixed Assets            | Percentage (%) of Depreciation |
|--|--------------------------------|
| Land                                   | 0%                             |
| Building and Structure                 | 2.5%                           |
| Motor Vehicle                          | 20%                            |
| Office Equipment /Mechanical Equipment | 15%-20%                        |
| Electrical Equipment                   | 10%                            |
| Furniture & Fixtures                   | 10%                            |
| Library Book                           | 10%                            |
| Others                                 | 10%                            |





- (i) **Furniture & Fixtures:** Consists of Table, Chair, Tool, Sofa set, Rake, Almirah, Iron, Safe, Steel Trunk, File Cabinet, Notice Board, Signboard, etc.
- (ii) **Office Machineries:** Consists of Computer, Photocopier, Calculator, CBS, software, Data Center etc.
- (iii) **Office Equipment:** Consists of Table fan, etc.
- (iv) **Electrical Equipment :** Consists of Ceiling Fan, Air Conditioner, etc.
- (v) Upon retirement of items of fixed assets the cost and accumulated depreciation are eliminated from the financial statements and the resultant gains or losses, if any, are transferred to Profit and Loss Account.
- (vi) Repairs and Maintenance costs of fixed assets are treated as revenue expenditure and charged to Profit and Loss account when incurred.

Details statement of Fixed Assets are shown in **Annexure-A**.

**2.03 Consolidation:**

A separate set of the records of consolidating the Statement of Financial Position and Profit and Loss Account of branches were maintained at the head office of the bank based on which these Financial Statements has been prepared.

**2.04 Cash and Cash Equivalents:**

Cash and cash equivalents comprise of cash at bank, cash in hand, current deposits, short term deposit and fixed deposits with maximum maturity of 12 months or less. Cash and cash equivalents items should be reported as cash items as per IAS-7.

**2.05 Other Assets:**

Other assets include all balance sheet accounts not covered specifically in other areas of the supervisory activity and such accounts may be quite insignificant in the overall financial condition of the bank.

**2.06 Receivables:**

Receivables are recognized when there is a contractual right to receive cash or another financial asset from another entity.





**2.07 IFRS 16: Leases:**

While implementing IFRS 16, the Bank observed that IFRS 16 is expected to have impact on various regulatory capital and liquidity ratios as well as other statutory requirements issued by various regulators. In addition, there are no direction from National Board of Revenue (NBR) regarding treatment of lease rent, depreciation on ROU assets and interest on Nevertheless, as a first step the Bank has defined 'low value asset' which are to be excluded from IFRS 16 requirements. As per the preliminary assessment of leases for 'office premises', the Bank has concluded that the potential impact of these

**2.08 Accrued Expenses & Other Payables:**

Accrued expenses & other payable liabilities are recognized for the goods and services received whether paid or not for those goods and services. Payables are not interest bearing and are stated at their nominal value.

**2.08.1 Provision for Loans & Advances (Unclassified Loan):**

Provisions are recognized when loans has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and reliable estimate can be made of the amount of the obligation.

The provision for doubtful losses is maintained at a level that management considers adequate to absorb identified credit related losses in the portfolio as well as losses that have been incurred but not identified.

**2.09 Retirement Benefit Scheme:**

- The bank operates a Pension & Superannuation fund, the employer are contributing amount 18% of the basic salary. An actuarial valuation is under progress to determine the present value of the accrued benefits, based on projections of employees' compensations level to the term of retirement. Based on actuarial reports adequate provision will be made to discharge the claims. Investments held by the funds primarily comprise mainly fixed deposits with banks and financial institutions.
- There is a General Provident Fund Scheme for the regular employees of the bank where the employee's contribution is 10%-25% of their basic pay. The employers have made no contribution to the fund.
- The Bank has also initiated maintenance of some fund for the benefit of the qualified employees namely Death Risk Coverage Scheme, Staff Benevolent fund.

**2.10 Policy for Provision on Loan:**

Provision for loan has been made as follows:

| Loan Classification Category | Rate of Provision |
|------------------------------|-------------------|
| Unclassified Loan            | 0.25% - 5%        |
| Sub Standard                 | 5% - 20%          |
| Doubtful                     | 5% - 50%          |
| Bad & Loss                   | 100%              |

**2.11 Revenue Recognition:**

**2.11.1 Interest Income:**

In terms of the provision of the IFRS-15 "Revenue", the interest on loans has been recognized on the realization basis and at the end of the year income provision has been made on recoverable loan amount. Income on FDR has been recognized on accrual basis.

**2.11.2 Investment Income :**

Investment income in Treasury Bond is initially recognized at cost, fair value of the consideration given, including acquisition changes associated with the investment, premiums are mortised and accrued using the effective yield method and are taken to discount income.

**2.12 Investment in Shares :**

As per requirement of IFRS investment in shares which are actively traded on a quoted market and designated of fair value (market price) through profit or loss (FVMP). Gain or losses actually change in the fair value of such financial assets are minimized in the statement of profit or loss and after comprehensive income statement.

**2.13 Functional and Presentation Currency :**

The Financial Statements are presented in Bangladeshi Taka (BDT) currency, which is the Bank's Functional currency.

All Financial information presented in BDT has been rounded to the nearest integer.

**2.14 Others:**

- The compilation of statement of affairs incorporating the items of assets and liabilities of Branches with reference to closing files has been certified by the Branch Managers.





| Particulars  | Amount in Taka     |                    |
|--|--------------------|--------------------|
|  | 30 June, 2022      | 31 June, 2021      |
| <b>3.00 Cash</b>   | <b>298,128,420</b> | <b>212,289,558</b> |
| <b>3.01 Cash In Hand:</b>  |                    |                    |
| Local currency   | 12,181,153         | 9,864,439          |
| Foreign Currency   | -                  | -                  |
|  | <b>12,181,153</b>  | <b>9,864,439</b>   |
| <b>3.02 Balance with Bangladesh Bank:</b>                        |                    |                    |
| Local currency   | -                  | -                  |
| Foreign Currency   | -                  | -                  |
|  | -                  | -                  |
| <b>3.03 Balance with Sonali Bank Limited</b>                     |                    |                    |
| Local currency   | 285,947,267        | 202,425,118        |
| Foreign Currency   | -                  | -                  |
|  | <b>285,947,267</b> | <b>202,425,118</b> |
| <b>3.04 Deposit to Sonali Bank Limited:</b>                      |                    |                    |
| Current deposit  | 130,959,403        | 112,578,846        |
| Short term deposit   | 154,987,864        | 89,846,272         |
|  | <b>285,947,267</b> | <b>202,425,118</b> |
| <i>Bank Reconciliation of STD Account is not Reconciled</i>      |                    |                    |
| <b>4.00 Balance with other Banks and financial institutions:</b> |                    |                    |
| Inside Bangladesh  | 409,727,868        | 411,645,498        |
| Outside Bangladesh   | -                  | -                  |
|  | <b>409,727,868</b> | <b>411,645,498</b> |
| <b>4.01 Inside Bangladesh:</b>                                   |                    |                    |
| Current deposits   | 101,572,653        | 188,149,694        |
| Short term deposits  | 213,010,233        | 130,532,484        |
| Fixed deposits   | 95,144,982         | 92,963,320         |
|  | <b>409,727,868</b> | <b>411,645,498</b> |
| <b>4.01.1 Current Deposits:</b>                                  |                    |                    |
| <b>Name of the Banks:</b>  |                    |                    |
| Janata Bank Ltd.   | 78,312,223         | 161,383,433        |
| Agrani Bank Ltd.   | 9,931,774          | 6,650,068          |
| Rupali Bank Ltd.   | 8,991,016          | 6,111,326          |
| Bangladesh Krishi Bank Ltd.                                      | 3,360,055          | 2,804,736          |
| Uttara Bank Ltd.   | 930,605            | 6,173,881          |
| NCC Bank Ltd.  | 46,980             | 5,026,250          |
|  | <b>101,572,653</b> | <b>188,149,694</b> |
| <b>4.01.2 Short term deposits:</b>                               |                    |                    |
| <b>Name of the Banks:</b>  |                    |                    |
| Janata Bank Ltd.   | 149,516,290        | 92,033,628         |
| Agrani Bank Ltd.   | 28,853,021         | 19,217,277         |
| Rupali Bank Ltd.   | 31,536,808         | 13,988,238         |
| Dhaka Bank Ltd.  | 350                | 350                |
| Bangladesh Krishi Bank Ltd.                                      | 1,891,415          | 3,872,386          |
| Uttara Bank Ltd.   | 763,230            | 635,604            |
| Bangladesh Development Bank Ltd.                                 | 391,884            | 726,796            |
| Dutch Bangla Bank Ltd.   | 57,236             | 58,204             |
|  | <b>213,010,233</b> | <b>130,532,484</b> |

*Agrani Bank Limited has kept a deposit of Tk. 100,000,000 and on an interest rate 6.00% however Ansar VDP Unnayan Bank has calculated the interest of FDR at 6.50% overstating the interest amount by Tk. 113,698.*





| Particulars  | Amount in Taka        |                       |
|--|-----------------------|-----------------------|
|  | 30 June, 2022         | 31 June, 2021         |
| <b>4.01.3 Fixed Deposits:</b>  |                       |                       |
| First Finance Ltd.   | 39,409,350            | 38,765,000            |
| Premier Leasing Ltd.   | 18,581,902            | 17,857,178            |
| International Leasing & Financial Services Ltd.  | 37,153,730            | 36,341,142            |
|  | <b>95,144,982</b>     | <b>92,963,320</b>     |
| <i>the maturity date of Fixed Deposit with the following banks has expired but the ansar hasn't yet encash those Investments</i> |                       |                       |
| <b>Maturity grouping of balance with other Banks:</b>  |                       |                       |
| Receivable on demand   | 101,572,653           | 188,149,694           |
| Not more than 3 months   | 213,010,233           | 130,532,484           |
| More than 3 months but not more than 1 year  | 95,144,982            | 92,963,320            |
| More than 1 year but not more than 5 years   | -                     | -                     |
| More than 5 years  | -                     | -                     |
|  | <b>409,727,868</b>    | <b>411,645,498</b>    |
| <b>4.A Investments:</b>  |                       |                       |
| Government (Treasury Bond) <b>Note: 4.A.1</b>  | 23,200,000            | 23,200,000            |
| Investments in Shares <b>Note: 4.A.2</b>   | 11,168,354            | 10,781,123            |
|  | <b>34,368,354</b>     | <b>33,981,123</b>     |
| <b>4.A.1 Government (Treasury Bond):</b>   |                       |                       |
| BD0927081200 (20 Years BGTB)   | 10,000,000            | 10,000,000            |
| BD0928081209 (20 Years BGTB)   | 13,200,000            | 13,200,000            |
|  | <b>23,200,000</b>     | <b>23,200,000</b>     |
| <b>4.A.2 Investments in Shares:</b>  |                       |                       |
| Bangladesh Submarine Cab.  | 11,550 Shares         | 1,985,445             |
| Nli First Mutual Fund  | 15,000 Shares         | 226,500               |
| Active Fine Chemicals Ltd.   | 12,090 Shares         | 221,247               |
| Baraka Power Ltd.  | 28,424 Shares         | 758,921               |
| City Bank Ltd.   | 22,076 Shares         | 571,217               |
| Delta Brac Housing Finance   | 8,000 Shares          | 496,800               |
| Grameen One: Scheme Two  | 44,500 Shares         | 720,900               |
| Jamuna Bank Ltd.   | 10,000 Shares         | 225,000               |
| Mjl Bangladesh Ltd.  | 20,104 Shares         | 1,843,537             |
| Southeast Bank 1st Mutual  | 15,000 Shares         | 196,500               |
| Square Pharma  | 17,394 Shares         | 3,769,280             |
| Asian Tiger Sandhani Life  | 85,000 Shares         | 841,500               |
| Icb Amcl Sonali Bank Ltd.  | 20,000 Shares         | 160,000               |
| Seml Lecture Equity Mana   | 40,000 Shares         | 384,000               |
| Current Balance  | 810,037               | 286,106               |
|  | <b>11,168,354</b>     | <b>10,781,123</b>     |
| <b>5.00 Loans &amp; Advances :</b>   |                       |                       |
| Inside Bangladesh <b>Note: 5.01</b>  | 16,342,739,196        | 14,403,184,476        |
| Outside Bangladesh   | -                     | -                     |
|  | <b>16,342,739,196</b> | <b>14,403,184,476</b> |
| <b>5.01 Inside Bangladesh:</b>   |                       |                       |
| Loan <b>Note: 5.01.1</b>   | 16,273,608,894        | 14,326,122,819        |
| Cash Credit  | 69,130,301.75         | 77,061,657.50         |
| Overdraft  | -                     | -                     |
|  | <b>16,342,739,196</b> | <b>14,403,184,476</b> |





| Particulars  | Amount in Taka        |                       |
|--|-----------------------|-----------------------|
|  | 30 June, 2022         | 31 June, 2021         |
| <b>5.01.1 Loans:</b>   |                       |                       |
| Micro-credit   | 3,302,711,120         | 2,861,284,588         |
| SME (Short Term)   | 2,158,659,093         | 1,922,981,992         |
| SME (Middle Term)  | 838,698,125           | 687,248,046           |
| Personal Loan  | 66,705,658            | 33,639,122            |
| Loan Against FDR & DPS   | 148,656,308           | 151,248,194           |
| Uttaran  | 253,722               | 430,280               |
| Ongivut Ansar Loan   | 440,072,017           | 283,259,404           |
| Fisheries  | 464,941,396           | 354,429,221           |
| Milked cow loan (Financed by BB)                                       | 17,427,444            | 31,220,580            |
| Women self Employed  | 20,236,512            | 13,106,046            |
| Computer loan  | 2,918,284             | 3,587,731             |
| Grameen paribahan  | 2,986,543             | 3,199,130             |
| Staff loan   | 849,909,558           | 720,551,167           |
| Loan from Group Fund   | 1,713,781             | 2,435,931             |
| Ekti Bari Ekti Khamar  | 3,970,886,516         | 3,577,014,802         |
| Hill VDP Ekti Bari Ekti Khamar   | 39,697,825            | 41,366,133            |
| Loan Against Double Benefit Scheme                                     | 2,927,778             | 4,250,697             |
| Lacpoti Deposit Scheme   | 792,939               | 752,843               |
| Ansar-VDP Pronodona Agro-based Loan                                    | 570,930               | 742,522               |
| BIO Gas Plant  | 469,681               | 10,747,315            |
| Probashi Loan  | 581,910               | 676,037               |
| Ansar House Building Loan (Officer+Staff)                              | 13,212,340            | 17,099,814            |
| Hybrid Livestock(Cow)  | 800,526,377           | 608,355,076           |
| Poultry/Boiler Layer Loan  | 56,925,986            | 60,181,809            |
| Cash Credit  | 68,510,601            | 68,276,221            |
| Agriculture Equipment  | 560,333               | 1,263,684             |
| Motorcycle Loan for Members of Ansar                                   | 172,415               | 160,180               |
| Milk & Dairy Firm  | 413,042,478           | 372,437,717           |
| Agriculture & Rural Project Loan                                       | 564,424,677           | 793,593,684           |
| Solaric Electricity Project Loan                                       | 303,240               | 389,361               |
| Alo-by Solaric   | 2,376,884             | 2,267,011             |
| Light Vehicles Purchase Loan   | -                     | 22,000                |
| Cash Credit of Agri-based Project                                      | 216,900               | 8,785,437             |
| Amar Bari Amar Khamar  | 1,237,718             | 1,217,683             |
| Agricultural Loan from (Financed by Bangladesh Bank)                   | 2,081,611,232         | 1,764,963,019         |
| Working Capital Finance under govt. Financial Assistance               | 402,801               |                       |
| Project Finance under govt. Financial Assistance                       | 7,398,074             |                       |
|  | <b>16,342,739,196</b> | <b>14,403,184,476</b> |
| <b>5.02 Maturity grouping of loans and advances:</b>                   |                       |                       |
| Repayable on demand  | 4,871,282,517         | 1,536,057,044         |
| Not more than 3 months   | 5,982,761,644         | 1,701,114,439         |
| More than 3 months but not more than 1 year                            | 4,214,287,512         | 3,518,158,407         |
| More than 1 year but not more than 5 year                              | 851,527,582           | 7,624,111,188         |
| More than 5 years  | 422,879,941           | 23,743,397            |
|  | <b>16,342,739,196</b> | <b>14,403,184,476</b> |
| <b>5.03 Significant concentration of loans and advances:</b>           |                       |                       |
| Advances to allied concerns of directors                               | -                     | -                     |
| Advances to Chief Executive, other senior executive and other officers | 849,909,558           | 720,551,167           |
| Advances to customer groups  | 15,492,829,638        | 13,682,633,309        |
| Advances to Industries   | -                     | -                     |
|  | <b>16,342,739,196</b> | <b>14,403,184,476</b> |
| Number of the clients  | 155,282               | 154,502               |
| Amount of outstanding loans and advances                               | 16,342,739,196        | 14,403,184,476        |
| Classified loan therein  | 1,697,363,000         | 1,401,105,000         |
| Classified loan therein (in %)   | 10.39                 | 9.73                  |





| Particulars  | Amount in Taka        |                       |
|--|-----------------------|-----------------------|
|  | 30 June, 2022         | 31 June, 2021         |
| <b>5.04 Geographical area-wise loan and advances:</b>                        |                       |                       |
| Dhaka  | 861,672,930           | 708,971,000           |
| Chattogram   | 1,358,948,472         | 1,306,575,000         |
| Khulna   | 1,559,220,015         | 1,384,197,000         |
| Rajshahi   | 907,188,652           | 830,043,000           |
| Noakhali   | 615,143,823           | 558,479,000           |
| Mymensingh   | 856,569,587           | 731,889,000           |
| Sylhet   | 874,290,018           | 829,326,000           |
| Barishal   | 713,931,936           | 643,388,000           |
| Tangail  | 726,625,875           | 653,353,000           |
| Dinajpur   | 828,877,479           | 683,208,000           |
| Rangpur  | 634,490,637           | 598,602,000           |
| Cumilla  | 749,053,484           | 711,048,000           |
| Narayangonj  | 459,091,991           | 421,114,000           |
| Kustia   | 942,656,284           | 735,144,000           |
| Bogura   | 879,786,545           | 771,001,000           |
| Faridpur   | 1,031,898,785         | 944,435,309           |
| Cox's Bazar  | 599,791,705           | 455,211,000           |
| Gazipur  | 893,591,421           | 716,649,000           |
| <b>Sub-total</b>   | <b>15,492,829,638</b> | <b>13,682,633,309</b> |
| Staff loan   | 849,909,558           | 720,551,167           |
| <b>Total</b>   | <b>16,342,739,196</b> | <b>14,403,184,476</b> |
| <b>5.05 Classification status of loans and advances (Except Staff Loan):</b> |                       |                       |
| Unclassified (Excluding staff loan)  | 13,795,466,638        | 12,281,528,309        |
| Sub-standard   | 615,895,000           | 438,754,000           |
| Doubtful   | 420,867,000           | 333,482,000           |
| Bad/Loss   | 660,601,000           | 628,869,000           |
|  | 1,697,363,000         | 1,401,105,000         |
|  | <b>15,492,829,638</b> | <b>13,682,633,309</b> |





| Particulars  | Amount in Taka        |                       |
|--|-----------------------|-----------------------|
|  | 30 June, 2022         | 31 June, 2021         |
| <b>5.06 Particulars of Advances:</b>   |                       |                       |
| Loans considered good in respect of which the bank is fully secured ;  | 154,090,806           | 158,687,665           |
| Loans considered good against which the banking company holds no other security than the debtors personal guarantee;   | -                     | -                     |
| Loans considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors;   | 13,641,375,832        | 12,122,840,644        |
| Loans adversely classified ; provision not maintained there against;   | -                     | -                     |
| Loans due form director or officers of the banking company or any of these either separately or jointly with any other persons.  | 849,909,558           | 720,551,167           |
| Loans due form companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in case of private companies as members;  | -                     | -                     |
| Maximum total amount of advances, including temporary advances made at any time during the year to directors or managers of officers of the banking company or any of them either severally or jointly with any other person;  | -                     | -                     |
| Maximum total amount of advances, including temporary advances granted during the year to the company or firm in which the directors of the banking company are interested as directors, partners or managing agents or in the case of private companies as members; | -                     | -                     |
| Due from banking companies;  | -                     | -                     |
| Amount of classified loan against which no interest income has been recognized   | 1,697,363,000         | 1,401,105,000         |
| <b>Total</b>   | <b>16,342,739,196</b> | <b>14,403,184,476</b> |
| a) 1. Amount (Decrease)/ Increase in provision.  | 12,085,479            | (67,670,479)          |
| 2. Amount of loan written-off from provision.  | -                     | -                     |
| 3. Amount realized against loan previously written-off   | -                     | -                     |
| b) Amount of provision kept against loan classified.   | 663,840,000           | 693,250,521           |
| c) Interest creditable to the interest suspense account.   | -                     | -                     |
| <b>Written off loans</b>   |                       |                       |
| a. Cumulative amount of loan previously written off  | 129,155,772           | 129,155,772           |
| b. Amount of loan written off during the year  | -                     | 90,441,575            |
| c. Amount of written-of loan; for which suit has been filed  | -                     | -                     |
| <b>Provision held against loans</b>  |                       |                       |
| Provision required (Including special provision for Covid-19)  | 874,449,000           | 761,025,000           |
| Previous balance of provision  | 862,363,521           | 930,034,000           |
| <b>Add:</b> Provision made during the year   | 14,547,746            | -                     |
| <b>Less:</b> Adjustment (written off)  | 2,462,267             | 67,670,479            |
| <b>Total Provision held</b>  | <b>874,449,000</b>    | <b>862,363,521</b>    |
| <b>Provision (shortfall)/ Surplus</b>  | <b>(0)</b>            | <b>101,338,521</b>    |





| Particulars  | Amount in Taka     |                    |
|--|--------------------|--------------------|
|  | 30 June, 2022      | 31 June, 2021      |
| <b>6.00 Fixed Assets Including premises, furniture &amp; fixtures:</b> |                    |                    |
| <b>Cost</b>  |                    |                    |
| Opening Balance  | 165,236,402        | 211,210,809        |
| Add: Purchase during the year  | 10,334,493         | 3,491,228          |
| Less: Disposal/Adjustment during the year                              | 1,320,382          | 49,465,635         |
| <b>Balance at the end of year</b>                                      | <b>176,891,277</b> | <b>165,236,402</b> |
| <b>Accumulated Depreciation</b>  |                    |                    |
| Opening Balance  | 70,972,304         | 62,659,489         |
| Add: Depreciation Charged during the year                              | 11,658,141         | 8,666,886          |
| Less: Adjustment during the year                                       | (1,667,992)        | 354,072            |
| <b>Balance at the end of year</b>                                      | <b>80,962,453</b>  | <b>70,972,304</b>  |
| <b>Written down value at the end of year</b>                           | <b>95,928,825</b>  | <b>94,264,099</b>  |

Details statement of Fixed Assets are shown in Annexure-A.

Fixed Asset Register is Not Up to Date

Land Registration Document are not available Amounting BDT 54,505,270.

| Particulars                    | 30 June, 2022     | 31 June, 2021     |
|--------------------------------|-------------------|-------------------|
| <b>7.00 Other Assets:</b>      |                   |                   |
| Travelling Allowance advance   | 4,000             | 5,000             |
| Advance against expenses       | 25,775            | 120,480           |
| Advance Source Tax             | 22,835,264        | 18,092,102        |
| Advance Office rent            | 2,388,720         | 2,172,916         |
| Sundry advance                 | 321,502           | 6,622,164         |
| Printed stationery             | 5,625,809         | 5,792,984         |
| Security deposit               | 176,800           | 177,775           |
| Suspense account               | 6,877,246         | 5,266,302         |
| Interest accrued on loan       | -                 | 2,051,521         |
| Interest accrued on staff loan | -                 | 1,751,639         |
| General Account balance        | 3,123,633         | 35,944,385        |
| Interest accrued on deposit    | -                 | 118,045           |
| Interest accrued on Investment | 1,089,747         | 1,089,747         |
| Intangible assets              | -                 | 2,575,805         |
| Advance against supply         | 16,917            | 37,637            |
|                                | <b>42,485,413</b> | <b>81,818,502</b> |

Suspense account has been created in the other Asset amounting BDT 68,77,246 which violates IAS-1, IAS-8, IAS 39

|  |            |                      |                      |
|--|------------|----------------------|----------------------|
| <b>8.00 Borrowing from other Banks, financial Institutions and agents:</b> |            |                      |                      |
| Borrowing Inside Bangladesh  | Note: 8.01 | 5,200,000,000        | 4,997,600,000        |
| Borrowing Outside Bangladesh   |            | -                    | -                    |
|  |            | <b>5,200,000,000</b> | <b>4,997,600,000</b> |
| <b>8.01 Borrowing Inside Bangladesh:</b>                                   |            |                      |                      |
| Assistance from Bangladesh Govt.   |            | 200,000,000          | 200,000,000          |
| Loan from Bangladesh Bank  |            | 5,000,000,000        | 4,797,600,000        |
|  |            | <b>5,200,000,000</b> | <b>4,997,600,000</b> |
| <b>9.00 Deposit and Other Accounts:</b>                                    |            |                      |                      |
| Deposit from Banks   | Note: 9.02 | 600,000,000          | -                    |
| Maturity-Wise Grouping Deposits  | Note: 9.01 | 5,039,825,554        | 4,173,604,951        |
|  |            | <b>5,639,825,554</b> | <b>4,173,604,951</b> |





| Particulars   | Amount in Taka       |                      |
|---|----------------------|----------------------|
|   | 30 June, 2022        | 31 June, 2021        |
| <b>9.01 Maturity-Wise Grouping Deposits:</b>              |                      |                      |
| Repayable on demand                                       | 442,542,510          | 373,411,797          |
| Repayable within 1 month                                  | 475,728,448          | 401,119,102          |
| Over 1 month but within 6 month                           | 467,399,368          | 380,896,759          |
| Over 6 month but within 1 year                            | 1,806,055,378        | 1,494,773,193        |
| Over 1 year but within 5 years                            | 1,302,413,238        | 474,958,896          |
| Over 5 years but within 10 years                          | 545,686,613          | 1,048,445,204        |
|   | <b>5,039,825,554</b> | <b>4,173,604,951</b> |
| <b>9.02 Deposit from Banks</b>                            |                      |                      |
| Palli Schanchay Bank                                      | 200,000,000          | -                    |
| Agrani Bank Ltd.  | 400,000,000          | -                    |
|   | <b>600,000,000</b>   | -                    |
| <b>10.00 Other Liabilities:</b>                           |                      |                      |
| General Provident Fund                                    | 369,238,735          | 310,177,803          |
| Superannuation Fund                                       | 371,141,401          | 335,213,432          |
| Benevolent Fund   | 16,611,813           | 15,528,315           |
| Employee Security Deposit                                 | 1,003,847            | 1,013,787            |
| Death Relief Grant Fund                                   | 5,650,000            | 5,025,000            |
| Provision for Classified Loan <b>Note: 10.01</b>          | 663,840,000          | 693,250,521          |
| Provision for Unclassified Loan <b>Note: 10.02</b>        | 88,016,000           | 46,520,000           |
| Special General Provision for Covid-19                    | 122,593,000          | 122,593,000          |
| Provision for Dividend <b>Note: 10.03</b>                 | 488,485,883          | 461,883,324          |
| Cash Excess   | 600                  | 24,652               |
| Unpaid Salary   | 85,890               | 174,541              |
| Provision for Interest on Fixed Deposit                   | 69,697,648           | 45,990,008           |
| Realized VAT, Tax, Excise Duty                            | 24,831,208           | 774,353              |
| Contractors Security Deposit                              | 46,151               | 46,151               |
| Reen Bima   | 62,236,533           | 69,184,618           |
| Interest Suspense (Deferred Credit to Uncollected Income) | 184,792,127          | 162,551,691          |
| Sundry Account  | 8,900,479            | 12,520,325           |
| Provision for Corporate Tax                               | 74,706,018           | 73,307,361           |
| Provision for Incentive Bonus                             | 143,859,147          | 176,106,165          |
| Recruitment Application Fee                               | 114,451              | 114,451              |
| Provision for Capital Expenditure                         | 309,900              | 64,900               |
| Provision for Revenue Expenditure                         | 1,492,355            | 5,618,308            |
| Provision for Interest on Deposit                         | -                    | 105,259              |
| Revolving Fund of Agrobased Industries                    | 463,709              | 444,918              |
| Payable Interest for Loan                                 | 57,111,112           | 44,119,295           |
| Other Provisions  | 18,319,657           | 19,205,206           |
| NCC Bank Remittance                                       | 1,718,759            | 2,202,108            |
|   | <b>2,775,266,421</b> | <b>2,603,759,491</b> |
| <b>10.01 Provision for Classified Loan:</b>               |                      |                      |
| Opening balance   | 693,250,521          | 883,514,000          |
| Less: Loans written-off which provided for                | 2,648,360            | 67,670,479           |
| Add: Recovery from the previous written off loans         | 186,093              | -                    |
| Add: Provision made during the year                       | -                    | -                    |
| Less: Recovered and provision which no more required      | 26,948,254           | 122,593,000          |
| <b>Balance at the end of the year</b>                     | <b>663,840,000</b>   | <b>693,250,521</b>   |
| Less: Provision required                                  | 663,840,000          | 607,785,000          |
| <b>Provision Surplus</b>                                  | <b>-</b>             | <b>85,465,521</b>    |





| Particulars  | Amount in Taka           |                      |                        |                      |
|--|--------------------------|----------------------|------------------------|----------------------|
|  | 30 June, 2022            | 31 June, 2021        |                        |                      |
| <b>10.02 Provision for Unclassified Loan:</b>  |                          |                      |                        |                      |
| Opening balance  | 46,520,000               | 46,520,000           |                        |                      |
| Less: Loans written-off which provided for   | -                        | -                    |                        |                      |
| Add: Recovery from the previous written off loans  | -                        | -                    |                        |                      |
| Add: Provision made during the year  | 14,547,746               | -                    |                        |                      |
| Less: Recovered and provision which no more required   | -                        | -                    |                        |                      |
| Add: Net charged on profit & loss Account  | 26,948,254               | -                    |                        |                      |
| <b>Balance at the end of the year</b>  | <b>88,016,000</b>        | <b>46,520,000</b>    |                        |                      |
| Less: Provision required for year  | 88,016,000               | 30,647,000           |                        |                      |
| <b>Provision Surplus</b>   | <b>-</b>                 | <b>15,873,000</b>    |                        |                      |
| <b>10.03 Provision for Dividend:</b>   |                          |                      |                        |                      |
| Opening balance  | 461,883,324              | 543,107,879          |                        |                      |
| Add: Declared during the year  | 98,061,597               | 117,781,024          |                        |                      |
| Less: Payment during the year  | 71,459,037               | 199,005,579          |                        |                      |
| <b>Closing balance</b>   | <b>488,485,883</b>       | <b>461,883,324</b>   |                        |                      |
| <b>11.00 Capital:</b>  |                          |                      |                        |                      |
| <b>11.01 Authorized Capital Tk. 10,000,000,000</b>   |                          |                      |                        |                      |
| The authorized capital of the bank amount Tk. 10,000,000,000 as on June 30, 2022 which divided in to 100,000,000 ordinary shares of Tk. 100 each.  |                          |                      |                        |                      |
| <b>11.02 Paid-up Capital:</b>  |                          |                      |                        |                      |
| 34,007,898 ordinary shares of Tk. 100 each.  | 3,400,789,800            | 3,268,719,900        |                        |                      |
|  | <b>3,400,789,800</b>     | <b>3,268,719,900</b> |                        |                      |
| The amount of the paid up capital has been subscribed as follows:  |                          |                      |                        |                      |
|  | <b>Particulars</b>       | <b>No. of shares</b> | <b>Price per Share</b> | <b>Taka</b>          |
|  | Ansar-VDP members        | 8,062,453            | 100                    | 806,245,300          |
|  | Ansar-VDP employees      | 16,070,029           | 100                    | 1,607,002,900        |
|  | Ansar-VDP Bank employees | 375,416              | 100                    | 37,541,600           |
|  | Government of Bangladesh | 9,500,000            | 100                    | 950,000,000          |
|  | <b>Total</b>             | <b>34,007,898</b>    | <b>100</b>             | <b>3,400,789,800</b> |
| <b>11.03 Capital Adequacy Ratio:</b>   |                          |                      |                        |                      |
| Details of the Capital Requirement & Capital Shortfall of the Bank as per requirement of section 13(2) of Bank Companies Act 1991 and BRPD Circular 10 dated November 25, 2002 are as follows: |                          |                      |                        |                      |
| a) Total assets (Including off balance sheet amount)   | 17,223,378,076           | 15,237,183,256       |                        |                      |
| b) Risk weighted assets  | 16,433,189,022           | 14,656,922,040       |                        |                      |
| c) Required capital  | 1,643,318,902            | 1,319,122,984        |                        |                      |
| d) Available capital   | 3,818,895,101            | 3,618,364,042        |                        |                      |
| <b>i) Core capital</b>   |                          |                      |                        |                      |
| Paid-up capital  | 3,400,789,800            | 3,268,719,900        |                        |                      |
| General reserve  | 67,168,396               | 62,168,396           |                        |                      |
| Surplus in Profit and Loss Account   | 140,327,905              | 118,362,746          |                        |                      |
|  | <b>3,608,286,101</b>     | <b>3,449,251,042</b> |                        |                      |
| <b>ii) Supplementary Capital</b>   |                          |                      |                        |                      |
| General provision (Provision for unclassified loan)  | 210,609,000              | 46,520,000           |                        |                      |
| <b>Total Available Capital as on June 30, 2021 (i+ii)</b>  | <b>3,818,895,101</b>     | <b>3,495,771,042</b> |                        |                      |
| <b>e) Surplus (d-c)</b>  | <b>2,175,576,199</b>     | <b>2,299,241,058</b> |                        |                      |
| <b>11.04 General Reserves:</b>   |                          |                      |                        |                      |
| Opening balance  | 62,168,396               | 57,168,396           |                        |                      |
| Add: Transferred from profit during the year   | 5,000,000                | 5,000,000            |                        |                      |
| <b>Closing balance</b>   | <b>67,168,396</b>        | <b>62,168,396</b>    |                        |                      |
| <b>11.05 Special Reserves:</b>   |                          |                      |                        |                      |
| Opening balance  | -                        | -                    |                        |                      |
| Add: Transferred from profit during the year   | -                        | -                    |                        |                      |
| <b>Closing balance</b>   | <b>-</b>                 | <b>-</b>             |                        |                      |





| Particulars   | Amount in Taka       |                      |
|---|----------------------|----------------------|
|   | 30 June, 2022        | 31 June, 2021        |
| <b>12.00 Interest Income:</b>                               |                      |                      |
| <b>12.01 Interest Income on Loan &amp; Advance:</b>         |                      |                      |
| Interest on loans & advance                                 | 1,320,450,087        | 1,239,308,551        |
| Interest on Staff Loans                                     | 26,093,490           | 22,803,165           |
|   | <b>1,346,543,577</b> | <b>1,262,111,716</b> |
| <b>12.02 Interest income on Bank Deposit:</b>               |                      |                      |
| Interest on FDR   | 13,932,621           | 67,857,729           |
| Interest on STD   | 3,762,531            | 25,859,293           |
|   | <b>17,695,152</b>    | <b>93,717,022</b>    |
| <b>13.00 Interest Paid on Deposits and Borrowings etc.:</b> |                      |                      |
| Interest on Deposits  | 260,971,417          | 233,385,442          |
| Interest on Borrowings                                      | 113,168,361          | 168,677,163          |
| Interest on Security Deposits                               | 22,800               | 21,853               |
|   | <b>374,162,578</b>   | <b>402,084,458</b>   |
| <b>14.00 Other Operating Income:</b>                        |                      |                      |
| Sales of Pass & Cheque Books                                | 904,402              | 846,524              |
| Remittance Income   | 150,421              | 20,911               |
| Sales of Loan Forms   | 9,190,545            | 8,787,836            |
| Sales of Tender Schedule                                    | 18,000               | 8,000                |
| Fee Receipt   | 15,484,033           | 15,251,383           |
| Loan Write-off Receipt                                      | 2,501,826            | 1,139,635            |
| Others Receipt  | 4,766,938            | 4,486,766            |
|   | <b>33,016,165</b>    | <b>30,541,055</b>    |
| <b>15.00 Salaries &amp; Allowances:</b>                     |                      |                      |
| Salaries & Wages  | 320,703,885          | 300,419,046          |
| House Rent Allowances                                       | 113,098,214          | 107,366,983          |
| Dearness Allowances   | 28,196               | 306,579              |
| Medical Allowances  | 12,854,158           | 12,331,530           |
| Contribution to Superannuation Fund                         | 50,406,901           | 47,376,665           |
| Festival Bonus  | 49,456,612           | 44,137,794           |
| Leave Encashment  | 6,907,500            | 13,690,620           |
| Overtime Allowance  | 3,148,514            | 2,722,319            |
| Other Allowances  | 613,520              | 374,321              |
| Education Allowance   | 3,885,521            | 3,746,573            |
| Recreation Allowance  | 7,095,920            | 3,777,438            |
| Conveyance Allowance  | 101,400              | 130,900              |
| Car Allowance   | 360,000              |                      |
|   | <b>568,660,341</b>   | <b>536,380,768</b>   |
| <b>16.00 Rent, Taxes, Insurance's &amp; Electricity:</b>    |                      |                      |
| Rent  | 27,409,611           | 24,223,634           |
| Taxes   | 322,743              | 261,505              |
| Vehicle & Land Taxes  | 83,449               | 45,631               |
| Insurance   | 80,061               | 93,236               |
| Electricity, Waters & Gas                                   | 3,148,988            | 3,188,550            |
|   | <b>31,044,852</b>    | <b>27,812,556</b>    |
| <b>17.00 Postage, Stamp, Tele Communication etc.:</b>       |                      |                      |
| Postage & Telegram  | 416,549              | 423,469              |
| Telephone   | 4,544,469            | 4,534,529            |
|   | <b>4,961,018</b>     | <b>4,957,998</b>     |



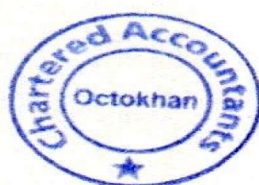


| Particulars   | Amount in Taka    |                   |
|---|-------------------|-------------------|
|   | 30 June, 2022     | 31 June, 2021     |
| <b>18.00 Stationery, Printing &amp; Advertisement etc.:</b> |                   |                   |
| Printing Stationery   | 4,571,794         | 3,979,644         |
| Office Stationery   | 4,449,165         | 4,134,745         |
| Advertisement   | 816,045           | 753,456           |
|   | <b>9,837,004</b>  | <b>8,867,845</b>  |
| <b>19.00 Chief Executives Salary and Allowances:</b>        |                   |                   |
| Salaries  | 936,000           | 1,815,060         |
| House Rent Allowances                                       | 468,000           | 907,400           |
| Dearness/Domestic Allowances                                | 1,260             | 6,237             |
| Medical Allowances  | 18,000            | 52,215            |
| Festival Bonus  | 156,000           | 311,480           |
| Superannuation Fund   | 168,480           | 106,239           |
| Car Maintenance Scheme                                      | 540,000           | 508,500           |
| Education allowance   | 12,000            | 16,300            |
| Entertainment allowances                                    | -                 | 27,000            |
| Bangla Nababarsha Allowance                                 | 15,600            | 31,200            |
|   | <b>2,315,340</b>  | <b>3,781,631</b>  |
| <b>20.00 Other Expenses:</b>                                |                   |                   |
| Lawyers Retainer Fees                                       | 66,000            | 1,000             |
| Fuel Expenses for Office Car                                | 1,952,567         | 1,382,489         |
| Newspaper & Journal   | 1,171,202         | 1,076,427         |
| Training & Workshop   | 3,533,788         | 1,553,220         |
| Travelling Expenses   | 22,819,457        | 20,196,337        |
| Conveyance  | 4,328,514         | 3,847,553         |
| Subscription  | 122,000           | 113,000           |
| Lunch Subsidy   | 30,379,200        | 30,595,200        |
| Entertainment   | 3,728,275         | 2,783,120         |
| Tax on Investment   | 248,027           | 624,690           |
| Commission & Exchange                                       | 109,593           | 179,879           |
| Bank Charge   | 1,694,732         | 1,762,954         |
| Computer expenses   | 1,455,032         | 729,072           |
| Business Development  | 1,874,308         | 1,443,595         |
| Registration Expenses                                       | 92,384            | 61,881            |
| Liveries  | 89,700            | 50,600            |
| Hill Allowance  | 255,170           | 240,000           |
| Bangla Nababarsha Allowance                                 | 4,901,919         | 4,409,200         |
| Board Meeting   | 1,179,805         | 1,735,315         |
| Reward & Honorarium   | 977,650           | (129,565)         |
| Welfare & Recreation  | 2,941,834         | 2,610,790         |
| Physicians Retainer Fees                                    | 180,000           | 150,000           |
| Photocopy   | 1,079,031         | 887,982           |
| Elective Bulb, ware & switch                                | 396,992           | 299,247           |
| Goods Transport & Branch Open                               | 343,293           | 235,718           |
| Mobile & Telephone Set etc.                                 | 33,546            | 31,954            |
| Recruitment fee   | -                 | 228,670           |
| Closing Allowance   | 1,322,200         | 1,130,000         |
| Innovation  | 765,707           | 761,340           |
| Staff Bus/Car Hire  | 1,379,483         | 777,110           |
| Corporate Social Responsibility (CSR)                       | 1,500,000         | 1,500,000         |
| Credit Rating   | 80,625            | -                 |
| Miscellaneous   | 3,350,748         | 3,670,874         |
|   | <b>94,352,781</b> | <b>84,939,651</b> |
| <b>21.00 Depreciation and Repairs to Banks Assets:</b>      |                   |                   |
| Depreciation  | 11,658,141        | 8,666,886         |
| Repairs to Bank's property                                  | 4,211,428         | 3,519,682         |
|   | <b>15,869,569</b> | <b>12,186,568</b> |





| Particulars  | Amount in Taka    |                   |
|--|-------------------|-------------------|
|  | 30 June, 2022     | 31 June, 2021     |
| <b>22.00 Provision for Loans and Advances:</b>                     |                   |                   |
| Provision for Classified loan                                      | -                 | -                 |
| Provision for Unclassified loan                                    | 14,547,746        | -                 |
|  | <b>14,547,746</b> | <b>-</b>          |
| <b>23.00 Other Provisions:</b>                                     |                   |                   |
| Provision for Land Purchase & Infrastructure                       | -                 | -                 |
| Provision for Incentive Bonus/ex-gratia                            | <b>35,000,000</b> | <b>55,393,000</b> |
| a) Incentive Bonus   | 35,000,000        | 55,393,000        |
| b) Incentive for Classified & Write-off Loan Recovery              | -                 | -                 |
| Provision for Benevolent Fund                                      | 2,000,000         | 2,000,000         |
| Death Relief Grant Fund  | 1,000,000         | 1,000,000         |
| Provision for Others Assets  | -                 | 3,216,022         |
| Provision for unrealized Income                                    | -                 | 15,158,635        |
| Provision for Pension & Superannuation Fund                        | 20,000,000        | 19,000,000        |
|  | <b>58,000,000</b> | <b>95,767,657</b> |
| <b>24.00 Provision for Corporate Income Tax:</b>                   |                   |                   |
| Opening Balance  | 73,307,361        | 543,184,188       |
| <b>Add:</b> Addition during the year                               | 74,706,021        | 73,307,361        |
| <b>Less:</b> Adjustment during the year                            | 73,307,364        | 543,184,188       |
|  | <b>74,706,018</b> | <b>73,307,361</b> |
| <b>25.00 Receipts from Other Operating Activities (Item-wise):</b> |                   |                   |
| Sales of Pass & Cheque Books                                       | 904,402           | 846,524           |
| Remittance Income  | 150,421           | 20,911            |
| Sales of Loan Forms  | 9,190,545         | 8,787,836         |
| Sales of Tender Schedule   | 18,000            | 8,000             |
| Fee Receipt  | 15,484,033        | 15,251,383        |
| Loan Write-off Receipt   | 2,501,826         | 1,139,635         |
| Others Receipt   | 4,766,938         | 4,486,766         |
|  | <b>33,016,165</b> | <b>30,541,055</b> |





| Particulars  | Amount in Taka     |                    |
|--|--------------------|--------------------|
|  | 30 June, 2022      | 31 June, 2021      |
| <b>26.00 Payment for Other Operating Activities (Item-wise):</b> |                    |                    |
| Lawyers Retainer Fees  | 66,000             |                    |
| Training & Workshop  | 3,533,788          | 1,553,220          |
| Travelling Expenses  | 22,819,457         | 20,196,337         |
| Conveyance   | 4,328,514          | 3,847,553          |
| Subscription   | 122,000            | 113,000            |
| Lunch Subsidy  | 30,379,200         | 30,595,200         |
| Entertainment  | 3,728,275          | 2,783,120          |
| Tax on Investment  | 248,027            | 624,690            |
| Commission & Exchange  | 109,593            | 179,879            |
| Bank Charge  | 1,694,732          | 1,762,954          |
| Computer expenses  | 1,455,032          | 729,072            |
| Business Development   | 1,874,308          | 1,443,595          |
| Registration Expenses  | 92,384             | 61,881             |
| Liveries   | 89,700             | 50,600             |
| Hill Allowance   | 255,170            | 240,000            |
| Bangla Nababarsha Allowance                                      | 4,901,919          | 4,409,200          |
| Board Meeting  | 1,179,805          | 1,735,315          |
| Reward & Honorarium  | 977,650            | (129,565)          |
| Welfare & Recreation   | 2,941,834          | 2,610,790          |
| Physicians Retainer Fees   | 180,000            | 150,000            |
| Photocopy  | 1,079,031          | 887,982            |
| Elective Bulb, ware & switch                                     | 396,992            | 299,247            |
| Goods Transport & Branch Open                                    | 343,293            | 235,718            |
| Mobile & Telephone Set etc.                                      | 33,546             | 31,954             |
| Recruitment fee  | -                  | 228,670            |
| Closing Allowance  | 1,322,200          | 1,130,000          |
| Innovation   | 765,707            | 761,340            |
| Staff Bus/Car Hire   | 1,379,483          | 777,110            |
| Corporate Social Responsibility (CSR)                            | 1,500,000          | 1,500,000          |
| Credit Rating  | 80,625             | -                  |
| Miscellaneous  | 3,350,748          | 3,670,874          |
| Repairs to Bank's property                                       | 4,211,428          | 3,519,682          |
| Legal Expense  | 421,647            | 337,094            |
| Director Fee   | 336,000            | 336,000            |
| Auditors fee   | 121,250            | 80,500             |
| Rent   | 27,409,611         | 24,223,634         |
| Taxes  | 322,743            | 261,505            |
| Vehicle & Land Taxes   | 83,449             | 45,631             |
| Insurance  | 80,061             | 93,236             |
| Electricity, Water & Gas   | 3,148,988          | 3,188,550          |
| Postage, Stamp,  | 416,549            | 423,469            |
| Telephone & Telecommunication                                    | 4,544,469          | 4,534,529          |
|  | <b>132,325,207</b> | <b>119,523,566</b> |





| Particulars  | Amount in Taka    |                      |
|--|-------------------|----------------------|
|  | 30 June, 2022     | 31 June, 2021        |
| <b>27.00 Other Assets (Item-wise Change):</b>      |                   |                      |
| Travelling Allowance advance                       | 1,000             | 45,500               |
| Advance Against Expenses                           | 94,705            | 98,567               |
| Advance Against Purchase                           |                   | 56,240               |
| Advance Source Tax                                 | (4,743,163)       | 56,495,109           |
| Advance Office Rent                                | (215,804)         | (1,497,666)          |
| Sundry Advance                                     | 6,300,662         | (2,623,124)          |
| Printed Stationery                                 | 167,176           | 2,432,062            |
| Security Deposit                                   | 975               | (1,400)              |
| Suspense Account                                   | (1,610,944)       | (3,313,850)          |
| Intangible Assets                                  | 2,575,805         | 5,589,144            |
| Advance Against Supply                             | 20,720            | 44,100               |
| Interest accrued on Investments                    | -                 | (1,089,747)          |
| Interest accrued on loan                           | 2,051,521         |                      |
| Interest accrued on staff loan                     | 1,751,639         |                      |
| General Account Balance                            | 32,820,753        | (4,649,322)          |
| Interest accrued on deposit                        | 118,045           |                      |
| Interest Accrued on Block Account                  |                   | 108,921              |
|  | <b>39,333,090</b> | <b>51,694,533</b>    |
| <b>28.00 Other Liabilities (Item-wise Change):</b> |                   |                      |
| General Provident Fund                             | 59,060,932        | 43,486,109           |
| Superannuation Fund                                | 15,927,969        | 63,230,815           |
| Benevolent Fund                                    | (916,502)         | 2,248,322            |
| Employee Security Deposit                          | (9,940)           | (10,852)             |
| Death Relief Grant Fund                            | (375,000)         | (675,000)            |
| Provision for Land & Building                      |                   | (31,000,000)         |
| Payable Interest for Loan                          | 12,991,817        | 44,119,295           |
| Provision for Classified Loan                      | (29,410,521)      |                      |
| Provision for Unclassified Loan                    | 26,948,254        |                      |
| Special General Provision for Covid-19             | -                 |                      |
| Cash Excess  | (24,052)          | 14,680               |
| Unpaid Salary                                      | (88,651)          |                      |
| Provision for Interest on Fixed Deposit            | 23,707,640        |                      |
| Sale of Share Purchase Money                       |                   | (81,799)             |
| Realized VAT, Tax, Excise Duty                     | 24,056,854        | (3,375,157)          |
| Reen Bima  | (6,948,085)       | 1,510,258            |
| Deferred Credit to Uncollected Income              | 22,240,436        | (7,513,329)          |
| Sundry Account                                     | (3,619,846)       | (1,574,841)          |
| Provision for Other Payable                        | -                 | (312,454)            |
| Provision for Incentive Bonus                      | (67,247,018)      | 55,393,000           |
| Provision for Capital Expenditure                  | 245,000           | (579,131,567)        |
| Provision for Revenue Expenditure                  | (4,125,953)       | (2,524,946)          |
| Provision for Interest on Deposit                  | (105,259)         | (128,829)            |
| Revolving Fund of Agro based Industries            | 18,791            | (617,258)            |
| Blocked Account without Interest                   |                   | (51,841)             |
| Other Provisions                                   | (885,549)         | 18,160,920           |
| Provision for General Provident Fund Interest      |                   | (2,047,236)          |
| NCC Bank Remittance                                | (483,349)         | (168,963)            |
|  | <b>70,957,968</b> | <b>(401,050,673)</b> |
| <b>29.00 Payment to Suppliers:</b>                 |                   |                      |
| Stationery, Printings, Advertisements etc.         | 4,571,794         | 3,979,644            |
| Office Stationery                                  | 4,449,165         | 4,134,745            |
| Advertisements                                     | 816,045           | 753,456              |
| Fuel expenses for Office Car                       | 1,952,567         | 1,382,489            |
| Newspaper & Journal                                | 1,171,202         | 1,076,427            |
|  | <b>12,960,774</b> | <b>11,326,761</b>    |





**ANSAR-VDP UNNAYAN BANK**

**Schedule of Fixed Assets**

As on 30 June, 2022

Annexure-A

| SL. No       | Particulars                             | Type of Asset | Cost                     |                          |                                     |                          | Rate of Depreciation | Depreciation             |                         |                                     |                          | Written Down Value as at 30.06.2022 |
|--------------|---|---------------|--------------------------|--------------------------|-------------------------------------|--------------------------|----------------------|--------------------------|-------------------------|-------------------------------------|--------------------------|-------------------------------------|
|              |   |               | Balance as at 01.07.2021 | Addition during the year | Disposal/Adjustment during the year | Balance as at 30.06.2022 |                      | Balance as at 01.07.2021 | Charged during the year | Disposal/Adjustment during the year | Balance as at 30.06.2022 |                                     |
| 1            | Land                                    | Tangible      | 54,505,270               | -                        | -                                   | 54,505,270               | 0%                   | -                        | -                       | -                                   | -                        | 54,505,270                          |
| 2            | Building and Structure                  | Tangible      | 821,430                  | -                        | (21,700)                            | 799,730                  | 2.5%                 | 95,061                   | 22,405                  | 150,318                             | 267,784                  | 531,946                             |
| 3            | Motor Vehicle                           | Tangible      | 25,208,408               | -                        | (4,410)                             | 25,203,998               | 20%                  | 22,674,991               | 843,000                 | -                                   | 23,517,991               | 1,686,007                           |
| 4            | Office Equipment / Mechanical Equipment | Tangible      | 25,577,152               | 8,521,858                | (846,587)                           | 33,252,423               | 15%                  | 13,014,194               | 5,381,241               | (364,120)                           | 18,031,315               | 15,221,108                          |
| 5            | Electrical Equipment                    | Tangible      | 8,508,923                | 134,628                  | (755,766)                           | 7,887,785                | 10%                  | 6,603,297                | 415,655                 | (537,629)                           | 6,481,323                | 1,406,462                           |
| 6            | Furniture & Fixture                     | Tangible      | 50,451,639               | 1,644,318                | (499,220)                           | 51,596,737               | 10%                  | 28,547,468               | 3,338,822               | (1,075,877)                         | 30,810,413               | 20,786,324                          |
| 7            | Library Book                            | Tangible      | 163,580                  | 33,689                   | (22,440)                            | 174,829                  | 10%                  | 37,293                   | 5,376                   | (5,376)                             | 37,293                   | 137,536                             |
| 8            | Software and Database                   | InTangible    | -                        | -                        | 3,470,505                           | 3,470,505                | 20%                  | -                        | 1,651,642               | 164,692                             | 1,816,334                | 1,654,171                           |
| <b>Total</b> |   |               | <b>165,236,402</b>       | <b>10,334,493</b>        | <b>1,320,382</b>                    | <b>176,891,277</b>       |                      | <b>70,972,304</b>        | <b>11,658,141</b>       | <b>(1,667,992)</b>                  | <b>80,962,453</b>        | <b>95,928,825</b>                   |





**ANSAR-VDP UNNAYAN BANK**  
**Highlights of Bank's Performance**

| Particulars                                  | Financial Years |                |
|--|-----------------|----------------|
|  | 30.06.2022      | 30.06.2021     |
| Paid-Up Capital                              | 3,400,789,800   | 3,268,719,900  |
| Total Capital                                | 3,608,286,101   | 3,462,218,814  |
| Total Assets                                 | 17,223,378,076  | 15,237,183,256 |
| Total Deposits                               | 5,639,825,554   | 4,173,604,951  |
| Total Loans and Advances                     | 16,342,739,196  | 14,403,184,476 |
| Credit Deposit Ratio                         | 289.77%         | 345.10%        |
| Profit after Provision and Tax               | 112,059,032     | 109,961,041    |
| Classified Loans & Advances during the year  | 1,697,363,000   | 1,401,105,000  |
| NPL Ratio                                    | 10.39%          | 9.73%          |
| Provision kept against Loans and Advances    | 874,449,000     | 862,363,521    |
| Cost of Fund (including administrative exp.) | 8.37%           | 8.85%          |
| Performing Assets                            | 15,483,529,663  | 13,754,259,754 |
| Non-Performing Assets                        | 1,739,848,413   | 1,482,923,502  |
| Return on Assets (ROA after tax)             | 0.65%           | 0.72%          |
| Earning per Share                            | 3.43            | 3.73           |

