

ANSAR-VDP UNNAYAN BANK
Statement of Financial Position (Balance Sheet)
As at June 30, 2023

Particulars	Notes	Amount in Taka	
		June 30, 2023	June 30, 2022
PROPERTY AND ASSETS			
Cash	3.00	8,668,314	12,181,153
Cash in Hand		8,668,314	12,181,153
Balance with Bangladesh Bank and its agent banks		-	-
Balance with other banks and financial institutions	4.00	1,601,255,119	695,675,136
In Bangladesh		1,601,255,119	695,675,136
Outside Bangladesh		-	-
Money at Call on Short Notice		-	-
Investments	4.A	34,678,996	34,368,354
Loans and Advances	5.00	18,072,680,238	16,342,739,196
Loans, Cash Credit, Staff Advances etc.		18,072,680,238	16,342,739,196
Bills Purchased & Discounted		-	-
Fixed Assets Including Premises, Furniture and Fixtures	6.00	86,479,599	95,928,824
Others Assets	7.00	100,230,813	42,485,413
Non-Banking Assets		-	-
Total Assets		19,903,993,079	17,223,378,076
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	8.00	7,700,000,000	5,200,000,000
Deposits and Other Accounts	9.00	5,424,614,887	5,640,829,402
Current Accounts and Other Accounts		6,492,585	7,366,372
Bills Payable		-	-
Savings Bank Deposits		880,178,181	891,281,777
Fixed Deposits		2,602,622,652	2,819,531,626
Bearer Certificates of Deposit		-	-
Other Deposits		1,935,321,469	1,922,649,627
Other Liabilities	10.00	3,124,365,274	2,774,262,574
Total Liabilities		16,248,980,161	13,615,091,975
Capital /Shareholders' Equity		3,655,012,918	3,608,286,101
Paid up Capital	11.02	3,444,581,700	3,400,789,800
Statutory Reserve		-	-
General Reserve	11.04	67,168,396	67,168,396
Special Reserve	11.05	-	-
Surplus in Profit and Loss A/C		143,262,822	140,327,905
Total Liabilities and Shareholders' Equity		19,903,993,079	17,223,378,076

These Financial Statements should be read in conjunction with the annexed notes.

Badal Chandrn Debnath
Secretary

Md. Mosaddake-Ul-Alam
Managing Director

Major General AKM Aminul Haque
Chairman

Ferdous Ahmed Khan FCA
Enrollment # 612
Partner
Octokhan
Chartered Accountants
Place: Dhaka
Date:
DVC:



Md. Anwaruzzaman FCA
Enrollment # 1268
Partner
Rahman Mostafa Alam & Co.
Chartered Accountants
Place: Dhaka
Date:
DVC:



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As at June 30, 2023

Particulars	Notes	Amount in Taka	
		June 30, 2023	June 30, 2022
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances & Endorsements		-	-
Letters of Guarantee		-	-
Irrevocable Letters of Credit		-	-
Bills for Collection		-	-
Other Contingent Liabilities		-	-
Sub-Total		-	-
Other commitments			
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		-	-
Sub-Total		-	-
Total Off- Balance sheet items including Contingent liabilities:		-	-

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ANSAR-VDP UNNAYAN BANK
Profit & Loss Account
For the year ended on June 30, 2023

Particulars	Notes	Amount in Taka	
		July 1, 2022 to June 30, 2023	July 1, 2021 to June 30, 2022
Interest Income	12.01	1,483,779,419	1,346,543,576
Less: Interest paid on deposits and borrowings etc.	13.00	448,943,359	374,162,579
Net Interest Income		1,034,836,060	972,380,998
Investment Income	14.00	3,287,906	3,269,240
Dividend Income Receipts from Shares	15.00	310,642	387,232
Interest income on Bank Deposit	16.00	76,542,671	17,695,152
Other Operating Income	17.00	36,012,363	33,016,165
Total Operating income (A)		1,150,989,642	1,026,748,787
Salary and Allowances	18.00	625,538,212	573,715,610
Rent, Taxes, Insurance, Electricity etc.	19.00	32,396,271	30,881,342
Legal Expenses	20.00	850,483	421,647
Postage, Stamp, Telecommunication etc.	21.00	5,624,560	4,961,018
Stationery, Printings, Advertisements etc.	22.00	10,184,021	9,837,004
Chief Executive's Salary and Fees	23.00	1,612,822	1,606,860
Directors' Fees	24.00	1,112,586	1,515,805
Auditors' Fees	25.00	80,500	201,875
Other Expenses	26.00	87,912,399	88,909,072
Interest on General provident fund	27.00	47,310,475	39,516,187
Depreciation and Repair of Bank's Assets	28.00	13,819,294	15,869,569
Total Operating Expenses (B)		826,441,623	767,435,989
Profit/(Loss) Before Provision C=(A-B)		324,548,019	259,312,799
Provision for Loan	29.00	59,617,000	14,547,746
Other Provisions	30.00	90,000,000	58,000,000
Total Provision (D)		149,617,000	72,547,746
Total Profit/ (Loss) Before Tax E=(C-D)		174,931,019	186,765,053
Provision for Taxation 40% (F)	31.00	69,972,408	74,706,021
Net Profit after Tax (G=E-F)		104,958,611	112,059,032
Appropriations:		102,023,694	103,061,597
Statutory Reserve		-	-
General Reserve		-	5,000,000
Special Reserve		-	-
Dividends		102,023,694	98,061,597
Contribution to Surplus in Profit and Loss A/C		2,934,917	8,997,435
Earning Per Share (EPS)		3.05	3.43

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