

AUDITORS' REPORT  
&  
AUDITED FINANCIAL STATEMENTS

OF

ANSAR - VDP UNNAYAN BANK  
FOR THE YEAR ENDED 30 JUNE 2011

**ZOHA ZAMAN KABIR RASHID & CO.**

Chartered Accountants

Dhaka Chamber Building  
65-66, Motijheel Com. Area  
Room # 504, Dhaka-1000  
Phone: 9564178-9, 9564755  
Fax : 880-2-9559508  
E-mail: zzkrco@gmail.com

**OCTOKHAN**

Chartered Accountants

House No:105(4<sup>th</sup> floor)  
Northern Road  
Baridhara DOHS, Dhaka-1206.  
Ph: (+8802) 8411367-9  
Fax: (+8802) 8411371  
E-mail: octokhan@btconnect.com

# CONTENTS

<b>SL. No.</b>	<b>Particulars</b>	<b>Page No.</b>
01	Auditors' Report	1-2
02	Balance Sheet	3-4
03	Profit & Loss Accounts	5
04	Cash Flow Statement	6-7
05	Liquidity Statement	8
06	Statement of Changes in Equity	9
07	Notes to the Accounts	10-24
08	Schedule of Fixed Assets	25
09	High Lights of Bank's Performance	26

**ZOHA ZAMAN KABIR RASHID & CO.**

Chartered Accountants

*Dhaka Chamber Building  
65-66, Motijheel Com. Area  
Room # 504, Dhaka-1000  
Phone: 9564178-9, 9564755  
Fax : 880-2-9559508  
E-mail: zzkrc@gmail.com*

**OCTOKHAN**

Chartered Accountants

*House No:105(4<sup>th</sup> floor)  
Northern Road  
Baridhara DOHS, Dhaka-1206.  
Ph: (+8802) 8411367-9  
Fax: (+8802) 8411371  
E-mail: octokhan@btconnect.com*

**AUDITORS' REPORT  
TO THE SHAREHOLDERS  
OF ANSAR-VDP UNNAYAN BANK**

We have audited the accompanying Financial Statements of Ansar-VDP Unnayan Bank which comprises the balance sheet as at 30<sup>th</sup> June, 2011 and the Profit and Loss Account, statement of Changes in Equity and Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

**Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these Financial Statements in accordance with Bangladesh Financial Reporting Standards (BFRS), The Bank Companies Act 1991 and relevant BRPD Circulars issued by the Bangladesh Bank. This responsibility includes: designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of Financial Statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

**Auditors' Responsibility**

Our responsibility is to express an opinion on these Financial Statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the Financial Statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Financial Statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Financial Statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the Financial Statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the Financial Statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

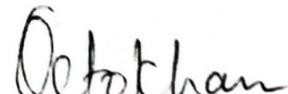
**Opinion:**

In our opinion, The Financial Statements prepared in accordance with Bangladesh Accounting Standards (BAS), give a true and fair view of the state of affairs of the Bank of 30<sup>th</sup> June, 2011 and of the result of its operations and cash flow for the year then ended and comply with the applicable Sections of the Bank Companies Act 1991, the rules and regulation issued by the Bangladesh Bank, Companies Act 1994, the Securities and Exchange rules 1987 and other applicable laws and regulation.

**We report that:**

- (a) we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and made due verification thereof;
- (b) 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 and proper returns adequate for the purpose of our audit have been received from the branches not visited by us;
- (c) the Bank's Balance Sheet and Profit and Loss Account dealt with by the report are in agreement with the books of accounts and returns;
- (d) the expenditure incurred were for the purposes of the Bank's business;
- (e) the financial position of the Bank as on 30<sup>th</sup> June, 2011 and profit for the period from July 01, 2010 to 30<sup>th</sup> June, 2011 have been properly reflected in the Financial Statements except as mentioned above and the Financial Statements have been prepared in accordance with the generally accepted accounting principles;
- (f) the Financial Statements have been drawn up in conformity with the Bank Companies Act 1991 and in accordance with the rules and regulations issued by Bangladesh Bank;
- (h) adequate provisions have been made for loans and advances and other assets which are, in our opinion, doubtful of recovery;
- (i) the Financial Statements conform to the prescribe standards set in the accounting regulation issued by the Bangladesh Bank after consultation with the professional accounting bodies in the Financial Statements.
- (j) the record and statements submitted by the branches have been properly maintained and consolidated in the Financial Statements;
- (k) the information and explanations required by us has been received and found satisfactory;

  
**Zoha Zaman Kabir Rashid & Co.**  
Chartered Accountants

  
**Octokhan**  
Chartered Accountants

Dated: 17/10/2011  
Dhaka.

**ANSAR-VDP UNNAYAN BANK**  
**Balance Sheet**  
**As at 30 June 2011**

Particulars	Note	2010-2011 Taka	2009-2010 Taka
<b>PROPERTY AND ASSETS</b>			
<b>Cash :</b>	3	<b>63,906,843</b>	<b>33,852,915</b>
Cash in hand (Including foreign currency)		4,973,683	3,151,694
Balance with Bangladesh Bank (Including foreign currency)		-	-
Balance with Sonali Bank (Including foreign currency)		58,933,160	30,701,221
<b>Balance with other banks and financial institutions</b>	4	<b>274,698,122</b>	<b>311,198,865</b>
Inside Bangladesh		274,698,122	311,198,865
Outside Bangladesh		-	-
<b>Money at call on short notice</b>		-	-
<b>Investments :</b>		<b>692</b>	<b>15,635,916</b>
<b>Loans and Advances:</b>	5	<b>1,890,129,351</b>	<b>1,546,349,511</b>
Loans, Cash Credit, Overdrafts etc.		1,890,129,351	1,546,349,511
Bills purchased & discounted		-	-
<b>Fixed assets Including premises, furniture and fixtures</b>	6	<b>16,110,203</b>	<b>12,931,904</b>
<b>Others assets</b>	7	<b>150,202,277</b>	<b>110,758,628</b>
<b>Non — banking assets</b>			
<b>Total Assets :</b>		<b><u>2,395,047,488</u></b>	<b><u>2,030,727,739</u></b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities :</b>			
Borrowings from other banks, financial institutions and agents	8	500,000,000	500,000,000
<b>Deposits and other accounts:</b>	9	<b>842,579,556</b>	<b>593,800,583</b>
Current Accounts		146,993	88,571
Bills Payable		-	-
Savings Bank Deposit		32,084,610	18,226,606
Fixed Deposits		148,106,372	163,165,401
Bearer Certificate of Deposit		-	-
Other Deposits		662,241,581	412,320,005



Particulars	Note	2010-2011 Taka	2009-2010 Taka
Other Liabilities	10	480,851,320	401,122,182
<b>Total Liabilities</b>		<b><u>1,823,430,876</u></b>	<b><u>1,494,922,765</u></b>
Capital/ Shareholders Equity	11	571,616,612	535,804,974
Paid up Capital		409,458,500	396,893,200
Statutory Reserve		-	-
General Reserve	12	49,968,396	49,968,396
Special Reserve	13	2,000,000	2,000,000
Dividend	33	110,111,382	90,266,722
Surplus in Profit and Loss A/C		78,334	(3,323,344)
<b>Total Shareholders Equity</b>		<b><u>571,616,612</u></b>	<b><u>535,804,974</u></b>
<b>Total Liabilities and Shareholders Equity</b>		<b><u>2,395,047,488</u></b>	<b><u>2,030,727,739</u></b>
<b>OFF-BALANCE SHEET ITEMS</b>		<b>2010-2011 Taka</b>	<b>2009-2010 Taka</b>
<b>Contingent liabilities:</b>			
Acceptances & Endorsements		-	-
Letters of Guarantee		-	-
Irrevocable letters of Credit		-	-
Bills for Collection		-	-
Other Contingent liabilities		-	-
<b>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>Total</b>		-	-
<b>Total Off- Balance sheet items including Contingent liabilities :</b>		-	-

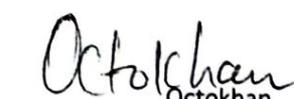
Annexed notes form an integral part of these accounts.

  
Chairman

  
Managing Director

  
Secretary

  
Zoha Zaman Kabir Rashid & Co.  
Chartered Accountants

  
Octokhan  
Chartered Accountants

Signed in terms of our separate report of even date

**ANSAR-VDP UNNAYAN BANK**  
**Profit and Loss Account**  
For the year ended 30 June 2011

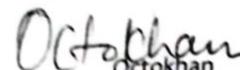
Particulars	Note	2010-2011 Taka	2009-2010 Taka
Interest income	14	277,660,010	219,599,344
Less: Interest paid on deposits and borrowings etc.	15	63,172,111	49,489,478
<b>Net interest income</b>		<b>214,487,899</b>	<b>170,109,866</b>
Investment income		-	-
Commission, exchange and brokerage		-	-
Other operating income	16	2,911,920	2,913,873
<b>Total operating income</b>		<b>217,399,819</b>	<b>173,023,739</b>
Salary and allowances	17	106,716,246	84,175,098
Rent, taxes, insurance, electricity etc.	18	10,887,200	9,615,690
Legal expenses		58,004	33,060
Postage, stamp, telecommunication etc.	19	1,287,327	1,139,854
Stationery, Printings, Advertisements etc.	20	2,562,071	5,528,541
Chief Executives salary and fees	21	825,020	683,620
Directors fees		448,817	482,353
Auditors fees		118,000	-
Charges on loan losses		-	-
Depreciation and repair of bank's assets	22	2,169,250	1,732,626
Other expenses	23	31,676,053	31,757,488
<b>Total operating expenses</b>		<b>156,747,988</b>	<b>135,148,330</b>
<b>Profit/Loss before provision</b>		<b>60,651,831</b>	<b>37,875,409</b>
Provision for loan	24	3,923,417	36,898,753
Other provisions	25	16,300,000	4,300,000
<b>Total provision</b>		<b>20,223,417</b>	<b>41,198,753</b>
<b>Total Profit/Loss before taxes</b>		<b>40,428,414</b>	<b>(3,323,344)</b>
Provision for Taxation	26	17,182,076	-
<b>Net Profit after Taxation</b>		<b>23,246,338</b>	<b>(3,323,344)</b>
Add: Retained shortfall		(3,323,344)	-
		<b>19,922,994</b>	<b>(3,323,344)</b>
<b>Appropriations :</b>			
Statutory Reserve		-	-
General Reserve		-	-
Special Reserve		-	-
Dividends		19,844,660	-
Retained surplus		78,334	-
		<b>19,922,994</b>	<b>-</b>
Earning per share (EPS)		<b>5.86</b>	<b>(0.91)</b>

Annexed notes form an integral part of these accounts.

  
Chairman  
  
Zoha Zaman Kabir Rashid & Co.  
Chartered Accountants

  
Managing Director

  
Secretary

  
Octokhan  
Chartered Accountants

Signed in terms of our separate report of even date

**ANSAR-VDP UNNAYAN BANK**  
**Cash Flow Statement**  
For the year ended 30 June 2011

Particulars	Note	2010-2011 Taka	2009-2010 Taka
<b>Cash flows from operating activities</b>			
Interest receipts in cash		252,717,493	216,822,444
Interest payments		(60,464,046)	(41,875,152)
Dividends receipts		-	-
Fee and commission receipts in cash		-	-
Recoveries on loans previously written off		-	-
Cash payments to employees		(107,541,266)	(84,858,718)
Cash payments to suppliers	32	(3,719,232)	(4,612,255)
Receipts from other operating activities (item-wise)	27	2,911,920	2,913,873
Payments for other operating activities (item-wise)	28	(44,060,407)	(49,214,437)
<b>Operating profit before changes in operating assets and liabilities</b>	29	<b>39,844,462</b>	<b>39,175,755</b>
<b><u>Increase/ Decrease in operating assets and liabilities</u></b>			
Statutory deposits		-	-
Purchase/ sale of trading securities		-	-
Loan & Advances to other banks		-	-
Loan & Advances to customers		(343,779,840)	(463,956,189)
Other assets (item-wise)	30	(14,501,133)	(8,011,006)
Deposits from other banks		-	-
Deposits from customers		248,778,973	196,539,789
Other liabilities account of customers		-	-
Trading liabilities		-	-
Other liabilities(item-wise)	31	39,615,580	21,410,823
<b>Net cash from operating activities (A)</b>		<b>(30,041,958)</b>	<b>(214,840,828)</b>
<b>Cash flows from investing activities:</b>			
Proceeds from sale of securities		15,635,224	-
Payments for purchase of securities		-	(3,955,616)
Purchase /sale of property, plant & equipment		(4,605,382)	(9,230,902)
(Purchase /sale of subsidiary		-	-
<b>Net cash from investing activities (B)</b>		<b>11,029,842</b>	<b>(13,186,518)</b>



Particulars	Note	2010-2011 Taka	2009-2010 Taka
<b>Cash flows from financing activities:</b>			
Receipts from issue of loan capital & debt security		-	150,000,000
Payments for redemption of loan capital & debt security		-	-
Receipts from issue of ordinary share		12,565,300	32,282,300
Dividends paid		-	-
<b>Net cash from financing activities (C)</b>		<b>12,565,300</b>	<b>182,282,300</b>
<b>Net increase/decrease in cash (A+B+C)</b>		<b>(6,446,816)</b>	<b>(45,745,046)</b>
Effects of exchange rate changes on cash and cash equivalent			
<b>Cash and cash- equivalents at beginning period</b>		<b>345,051,780</b>	<b>390,796,826</b>
<b>Cash and cash- equivalents at end of period</b>		<b>338,604,964</b>	<b>345,051,780</b>

Annexed notes form an integral part of these accounts.

  
Chairman

  
Managing Director

  
Secretary

Signed in terms of our separate report of even date

  
ZOHA ZAMAN KABIR RASHID & CO.  
Chartered Accountants

  
OCTOKHAN  
Chartered Accountants

**ANSAR-VDP UNNAYAN BANK**

**Liquidity Statement**

(Asset and liability Maturity Analysis)

As at 30 June 2011

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	4,973,683					4,973,683
Balance with other banks and financial institutions	13,830,616	245,586,460	74,214,206			333,631,282
Money at call on short notice		692				692
Investment						
Loans and Advances	700,586,777	439,262,973	623,304,602	77,067,016	49,907,983	1,890,129,351
Fixed assets including premises, furniture and fixtures					16,110,203	16,110,203
Others assets	17,459,212	49,912,216	64,001,190	14,134,034	4,695,625	150,202,277
<b>Total Assets</b>	<b>736,850,288</b>	<b>734,762,341</b>	<b>761,519,998</b>	<b>91,201,050</b>	<b>70,713,811</b>	<b>2,395,047,488</b>
<b>Liabilities</b>						
Borrowing from Bangladesh Bank, other banks, financial institutions and agents				500,000,000		500,000,000
Deposits	26,159,003	96,554,904	175,354,148	135,948,702	408,562,799	842,579,556
Other accounts	5,940,150	15,171,078	27,559,980	74,691,860	357,488,252	480,851,320
Provision and other liabilities	32,099,153	111,725,982	202,914,128	710,640,562	766,051,051	1,823,430,876
<b>Total Liabilities</b>	<b>704,751,135</b>	<b>623,036,359</b>	<b>558,605,870</b>	<b>(619,439,512)</b>	<b>(695,337,240)</b>	<b>571,616,612</b>
<b>Net Liquidity Gap</b>						

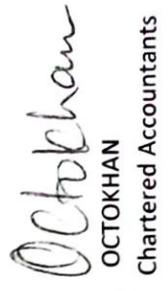
  
Chairman

  
Managing Director

  
Secretary

  
ZOHA ZAMAN KABIR RASHID & CO.  
Chartered Accountants

Signed in terms of our separate report of even date

  
OCTOKHAN  
Chartered Accountants

Zoha Zaman Kabir Rashid & Co.  
Chartered Accountants

Chartered Accountants

ANSAR-VDP UNNAYAN BANK  
Statement of Changes in Equity  
For the year ended 30 June 2011

Particulars	Paid-up Capital Taka	General Reserve	Special Reserve Taka	Dividend	Surplus Profit/(Loss)	Total
Balance as on 1st July 2010	396,893,200	49,968,396	2,000,000	90,266,722	(3,323,344)	535,804,974
Changes in Accounting Policy	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-
Surplus/Deficit/ on account of revaluation of properties	-	-	-	-	-	-
Surplus/Deficit/ on account of revaluation of investments	-	-	-	-	-	-
Currency translator difference	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-
Net profit for the period	-	-	-	-	23,246,338	23,246,338
Dividends	-	-	-	19,844,660	(19,844,660)	-
Issue of share capital	12,565,300	-	-	-	-	12,565,300
<b>Balance as on 30th June 2011</b>	<b>409,458,500</b>	<b>49,968,396</b>	<b>2,000,000</b>	<b>110,111,382</b>	<b>78,334</b>	<b>571,616,612</b>

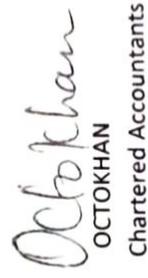
  
Chairman

  
Managing Director

  
Secretary

Signed in terms of our separate report of even date

  
ZOHAMAN KABIR RASHID & CO.  
Chartered Accountants

  
OCTOKHAN  
Chartered Accountants

**ANSAR-VDP UNNAYAN BANK**  
Notes to the Financial Statements  
For the year ended 30 June 2011

**1. LEGAL STATUS AND OBJECTIVES OF THE BANKS:**

The bank was established as a 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 dependent and take active participation in the economic development of the country. Its operation started from 1 November 1996. The bank followed only section 44 and 45 of Banking Companies Act 1991.

**1.1 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/guidelines of the Bank.

**1.2 Management of the Bank:**

The activities of the bank are controlled and managed by rules and regulations as indicated in Ansar VDP Unnayan Bank Rules 1995. The responsibilities for managed and conducting the affairs of the bank is entrusted upon the Board of Directors consisting of 19 members/directors of which 14 directors are elected by the shareholders from themselves and 5 directors (Including Chairman) are nominated by the Govt. for the three (3) year's term.

**1.3 Shareholders of the Bank:**

As per clause 7 (3) of Ansar VDP Unnayan Bank Rules 1995, only members of Ansar VDP including officers and staff of Ansar VDP Unnayan Bank can purchase, sell and transfer the share of the Bank among them. Total number of shares was 4,094,585 of Tk. 100.00 each as on 30th June 2011.

**2. ACCOUNTING POLICY:**

**2.1 Basis of Preparation of the Financial Statement:**

These financial statements have been prepared in accordance with the Bank Companies Act 1991 on going concern basis under accrual system on Generally Accepted Accounting Principles. The Balance Sheet, Profit & Loss Account and Notes to the Accounts have been prepared as per Performs given in BRPD Circular no. 14/2003, dated 25 June 2003. The policies wherever appropriate are explained in the succeeding notes.



**2.2 Consolidation:**

A separate set of the records of consolidating the statement of affairs and income and expenditure statement of branches were maintained at the head office of the bank based on which these financial statements have been prepared.

**2.3 Fixed Assets:**

Fixed assets are stated at cost less accumulated depreciation. The original cost of the assets is inclusive of cost paid to the suppliers/vendors along with other for acquisition of the assets.

**2.4 Depreciation:**

Depreciation has been charged on straight-line method at the following rates. No depreciation has been charged on all fixed assets acquired during the year.

<b><u>Name of the Assets</u></b>	<b><u>Rate of Depreciation</u></b>
Building	2.50%
Motor Vehicles	20%
Office Equipments	15%
Furniture	10%
Library	10%
Others	15%

**2.5 Policy for Provision on Loan:**

Provision for loans has been made as follows:

<b><u>Loan Classification</u></b>	<b><u>Rate of Provision</u></b>
<b><u>Category</u></b>	
Unclassified	5%
Sub Standard	5%
Doubtful	5%
Bad & Loss	100%

**2.6 Incentive Bonus:**

Incentive Bonus has been calculated based on basic salary 30 June 2011 of the staff.



**2.7 Revenue Recognition:**

Usually 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.

**2.8 Cash Flow Statement:**

Cash Flow Statement is prepared in accordance with Bangladesh Accounting Standard (BFRS/BAS) 7. Cash Flow Statement and Cash Flow from the operating activities have been presented under the indirect method as prescribed by the Securities and Exchange Commission Rules 1987.

**2.9 Retirement benefit to the employees:**

The bank operates a general provident fund, the employee is contributing 10% of the basic salary.

**General:**

- a) Where considered necessary figures of previous year have been rearranged for comparison purpose.
- b) Figures appearing in these accounts have been rounded of the nearest Taka.



Particulars	2010-2011 (Taka)	2009-2010 (Taka)
<b>3 Cash</b>	<b>63,906,843</b>	<b>33,852,915</b>
<b>Cash In hand</b>		
Local currency:	4,973,683	3,151,694
Foreign Currency	4,973,683	3,151,694
<b>Balance with Bangladesh Bank</b>		
Local currency:	-	-
Foreign Currency	-	-
<b>3.1 Balance with Sonali Bank Ltd</b>		
Local currency:	58,933,160	30,701,221
Foreign Currency	-	-
	<b>58,933,160</b>	<b>30,701,221</b>
<b>3.2 Balance with Sonali Bank Ltd</b>		
Current deposit	9,960,376	7,310,051
Short term deposit	48,972,784	23,391,170
	<b>58,933,160</b>	<b>30,701,221</b>
<b>4 Balance with other Banks and financial institutions</b>		
Inside Bangladesh (4.1)	274,698,122	311,198,865
Outside Bangladesh	274,698,122	311,198,865
<b>4.1 Inside Bangladesh</b>		
Current deposits (4.2)	3,870,240	2,906,643
Short term deposits (4.3)	64,299,293	15,743,494
Fixed deposits (4.4)	206,528,589	292,548,728
	<b>274,698,122</b>	<b>311,198,865</b>
<b>4.2 Current deposits</b>		
<b>Name of the Banks</b>		
Janata Bank Ltd	2,739,233	2,307,721
Agrani Bank Ltd	1,622	2,627
Rupali Bank Ltd.	371,297	508,974
Bangladesh Krishi Bank	639,920	67,503
Uttara Bank Ltd.	118,168	19,818
	<b>3,870,240</b>	<b>2,906,643</b>
<b>4.3 Short term deposits</b>		
<b>Name of the Banks</b>		
Janata Bank Ltd	55,605,609	7,411,583
Agrani Bank Ltd	477,786	1,194,814
Rupali Bank Ltd.	6,421,073	5,003,980
Bangladesh Krishi Bank	985,068	1,940,014
Uttara Bank Ltd.	809,757	193,103
	<b>64,299,293</b>	<b>15,743,494</b>



Particulars	2010-2011 (Taka)	2009-2010 (Taka)
<b>4.4 Fixed deposits</b>		
<b>Name of the Banks</b>		
Sonali Bank Ltd		40,000,000
Janata Bank	74,214,206	69,195,459
Rupali Bank Ltd	5,000,000	50,000,000
ICB Islamic Bank Ltd.	41,314,567	43,132,567
Bangladesh Krishi Bank	30,771,096	-
Trust Bank Ltd	228,720	220,702
South East Bank Ltd.	-	50,000,000
BRAC Bank	-	20,000,000
ICB Head Office	-	20,000,000
Mercantile Bank Ltd.	10,000,000	-
NCC Bank Ltd.	10,000,000	-
Shahajalal Islami Bank Ltd	35,000,000	-
	<b>206,528,589</b>	<b>292,548,728</b>
<b>Maturity grouping of balance with other Banks:</b>		
Payable on demand	3,870,240	2,906,643
Not more than 3 months	196,613,676	239,096,763
More than 3 months but not more than 1 year	74,214,206	69,195,459
More than 1 year but not more than 5 years		
More than 5 years		
	<b>274,698,122</b>	<b>311,198,865</b>
<b>5 Loans &amp; Advances :</b>		
In side Bangladesh (5.1)	1,890,129,351	1,546,349,511
outside Bangladesh	-	-
	<b>1,890,129,351</b>	<b>1,546,349,511</b>
<b>5.1 In side Bangladesh:</b>		
Loan (5.2)	1,890,129,351	1,546,349,511
Cash Credit	-	-
Over Draft	-	-
	<b>1,890,129,351</b>	<b>1,546,349,511</b>
<b>5.2 Loan:</b>		
Micro-credit	1,342,541,219	1,139,529,045
Working capital against Agrobased Industries	560,062	7,381,289
SME	122,741,946	54,465,585
Consumers Credit	37,102,061	68,098,216
Loan Against FDR & DPS	37,992,683	21,468,930
Staff loan	61,102,156	28,006,097
Loan from Group Fund	2,935,970	128,500
Ekti Bari Ekti Khamar	284,833,254	227,271,849
Loan Against Double Benefit Scheme	320,000	-
	<b>1,890,129,351</b>	<b>1,546,349,511</b>



Particulars	2010-2011 (Taka)	2009-2010 (Taka)
<b>5.3 Maturity grouping of loans and advances:</b>		
Repayable on demand		
Not more than 3 months	1,281,618,221	932,532,000
More than 3 months but not more than 1 year	131,710,807	98,098,815
More than 1 year but not more than 5 year	446,595,102	487,759,916
More than 5 years	30,205,221	27,958,780
	<b><u>1,890,129,351</u></b>	<b><u>1,546,349,511</u></b>
<b>5.4 Significant concentration of loans and advances:</b>		
Advances to allied concerns of directors		
Advances to Chief Executive, other senior executive and other officers	61,102,156	28,006,097
Advances to customer groups	1,829,027,195	1,518,343,414
Advances to Industries		
	<b><u>1,890,129,351</u></b>	<b><u>1,546,349,511</u></b>
<b>Number of clients with amount of outstanding and classified loan to whom loans and advances sanctioned more than 15% of the total capital of the bank.</b>		
Number of the clients		
Amount of outstanding loans and advances		
Classified loan therein		
<b>5.5 Geographical area-wise loan and advances:</b>		
Dhaka	544,614,000	457,052,000
Chittagong	204,759,000	178,975,000
Khulna	206,628,000	175,129,000
Rajshahi	161,140,000	134,341,000
Sylhet	144,137,000	125,352,000
Barishal	156,296,000	127,281,000
Rangpur	182,534,000	146,212,000
Comilla	228,919,195	174,001,414
Staff loan	61,102,156	28,006,097
	<b><u>1,890,129,351</u></b>	<b><u>1,546,349,511</u></b>
<b>5.6 Classification status of loans and advances:</b>		
Unclassified (Including staff loan)	1,683,657,351	1,317,675,511
Sub-standard	89,555,000	103,010,000
Doubtful	89,021,000	89,378,000
Bad/Loss	27,896,000	36,286,000
	<b><u>1,890,129,351</u></b>	<b><u>1,546,349,511</u></b>



2010-2011 (Taka)	2009-2010 (Taka)
---------------------	---------------------

5.7 Particulars of Advances

Loans considered good in respect of which the bank is fully secured ;

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 ;

1,829,027,195      1,518,343,414

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.

61,102,156      28,006,097

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

a. 1.Amount (Decrease)/ increase in provision.

a.2.Amount of loan written off from provision.

a.3.Amount realized against loan previously written off

b) Amount of provision kept against loan classified .

c) Interest creditable to the interest suspense account.

Written off loans

a. Cumulative amount of loan previously written off

b. Amount of loan written off during the year

c. Amount of written-of loan; for which suit has been filed

**Provision held against loans**

Provision required

Previous balance of provision

Add: Provision made during the year

Less Adjustment

**Total provision held**

**Provision (shortfall)/ Surplus**

111,565,170

107,641,753

107,641,753

70,743,000

-

-

-

-

107,641,753

70,743,000

(3,923,417)

(36,898,753)



Particulars	2010-2011 (Taka)	2009-2010 (Taka)
<b>6 Fixed Assets Including premises, furniture &amp; fixture : Tk.</b>	<b>16,110,203</b>	<b>12,931,904</b>
Land	486,020	499,942
Building & other structure	3,886,003	1,500,003
Motor vehicle	743,842	827,217
Office equipment	3,427,495	3,824,096
Electrical equipment	7,500,808	6,198,406
Furniture	66,035	82,240
Library & other	<u>16,110,203</u>	<u>12,931,904</u>
<b>6.1 Movement of Fixed Assets Including premises and fixture:</b>		
Cost up to previous year	28,934,521	19,780,894
Less: Depreciation up to previous year	16,002,617	15,316,972
<b>Opening balance</b>	<b>12,931,904</b>	<b>4,463,922</b>
Add: purchase during the year	4,605,382	9,230,902
Less: Adjustment for sale	-	-
Less: depreddation during the year	1,427,083	762,920
<b>Closing balance</b>	<b>16,110,203</b>	<b>12,931,904</b>
<b>7 Other Assets:</b>		
Travelling Allowance advance	181,516	113,337
Advance against salary	-	2,250
Advance against expenses	177,495	312,693
Advance against purchase	4,482,163	48,863
Advance Income Tax	641,575	550,000
Advance Office rent	371,750	290,700
Sundry advance	2,019,632	935,508
Printed stationery	2,277,553	2,947,206
Security deposit	175,925	175,925
Suspense account	939,393	977,794
Interest accrued on loan	115,570,663	92,895,269
Interest accrued on staff loan	4,857,700	3,554,659
Interest accrued on fixed deposit	1,437,553	473,471
General Account balance	17,069,359	7,480,953
	<u>150,202,277</u>	<u>110,758,628</u>
<b>7.1 Classification of other assets and provision shortfall therein:</b>		
Amount classified	820,000	820,000
Provision required	820,000	820,000
Previous balance of provision	820,000	820,000
Add: Provision made during the year	-	-
Total provision held	-	-
Provision (shortfall)/ Surplus	<u>820,000</u>	<u>820,000</u>
<b>8 Borrowing from other Banks, financial institutions and agents:</b>		
Inside Bangladesh (8.1)	500,000,000	500,000,000
Outside Bangladesh	-	-
	<u>500,000,000</u>	<u>500,000,000</u>



Particulars	2010-2011 (Taka)	2009-2010 (Taka)
<b>8.1 Inside Bangladesh</b>		
Loan from Bangladesh Govt.	200,000,000	200,000,000
Loan from Bangladesh Bank	200,000,000	200,000,000
Bond issue (Sonal Bank)		
Bond issue (Janata Bank)	50,000,000	50,000,000
Bond issue (Agrani Bank)		
Bond issue (Rupali Bank Ltd.)	50,000,000	50,000,000
Loan from Pallikarma Sahayak Foundation	-	-
	<b>500,000,000</b>	<b>500,000,000</b>
<b>8.2 Security wise grouping</b>		
Secured	-	-
Unsecured	500,000,000	500,000,000
	<b>500,000,000</b>	<b>500,000,000</b>
<b>8.3 Maturity-wise grouping</b>		
On Demand	-	-
On Maturity	500,000,000	500,000,000
	<b>500,000,000</b>	<b>500,000,000</b>
<b>9 Deposit and other accounts</b>		
Deposit from banks	-	-
Other Deposits	842,579,556	593,800,583
	<b>842,579,556</b>	<b>593,800,583</b>
<b>9.1 Maturity-wise grouping</b>		
Repayable on demand	4,175,593	2,942,713
Repayable within 1 month	21,983,410	15,492,616
Over 1 month but within 6 month	70,962,396	50,010,129
Over 6 month but within 1 year	200,946,656	141,615,401
Over 1 year but within 5 years	135,948,702	95,808,660
Over 5 years but within 10 years	408,562,799	287,931,064
<b>Total</b>	<b>842,579,556</b>	<b>593,800,583</b>



Particulars	2010-2011 (Taka)	2009-2010 (Taka)
<b>10 Other Liabilities :</b>		
General provident fund	36,697,801	28,542,036
Superannuation fund	55,171,592	43,266,388
Benevolent fund	1,033,916	722,068
Employee security deposit	4,204,781	5,203,036
Death relief grant fund	2,575,000	2,375,000
Cash excess	15,151	37,952
Unpaid salary	200,254	175,871
Realised vat, tax, excise duty	1,272,570	1,158,931
Contractors security deposit	66,427	79,758
Reen Bima	9,681,550	7,587,527
Deferred credit to uncollected Income	29,758,751	17,178,121
Revolving Fund of Agrobased Industries	1,320,203	1,165,664
Sundry account	58,718,968	40,502,400
Provision for interest on fixed deposit	7,164,821	4,566,343
Provision for interest on borrowed fund	10,359,450	10,249,863
Liability for Share Sales	-	42,600
Share Certificate	-	2,860
Reen Bima Agrobased SME	149,379	31,426
Reen Bima One House One Firm	213,026	92,151
Provision for corporate tax	146,862,510	129,680,434
Provision for classified loan (8.1)	36,972,100	45,918,300
Provision for Unclassified loan (8.2)	74,593,070	61,723,453
Provision for other assets	3,820,000	820,000
	<b>480,851,320</b>	<b>401,122,182</b>
<b>10.1 Provision for Classified loan</b>		
Opening balance	45,918,300	27,838,000
Less loans written off which provided for	-	-
Add Recovery from the previous mitted off loans	-	-
Add special provision made during the year	-	-
Less Recovered and provision which no more required	-	-
Add Net charged on profit & loss Account	(8,946,200)	18,080,300
<b>Balance at the end of the year</b>	<b>36,972,100</b>	<b>45,918,300</b>



	2010-2011 (Taka)	2009-2010 (Taka)
<b>10.2 Provision for unclassified loan</b>		
Opening balance	61,723,453	42,905,000
Less loans written off which provided for	-	-
Add Recovery from the previous written off loans	-	-
Add special provision made during the year	-	-
Less Recovered and provision which no more required	-	-
Add Net charged on profit & loss Account	12,869,617	18,818,453
Balance at the end of the year	<b>74,593,070</b>	<b>61,723,453</b>

## 11 Capital

### 11.1 Authorized Capital Tk. 1,000,000,000

The authorized capital of the bank amount Tk. 1,000,000,000 at 30th June which divided in to 10,000,000 ordinary share of Tk. 100 each.

### 11.2 Paid up capital Tk.

The paid up capital of the bank at 30th June was Tk. 40,94,58,500/-The amount of the paid up capital has been subscribed as follows:

Particulars	No of shares	Price per Share	Total
Ansar-VDP members	2844585	100	284,458,500
Government of Bangladesh	1250000	100	125,000,000
<b>Total</b>			<b>409,458,500</b>

### 11.3 Capital adequacy ratio

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 25 November 2002.

a) Total assets (Including off balance sheet amount)	2,395,047,488	2,030,727,739
b) Risk weighted assets	1,953,769,848	1,618,995,122
c) Required capital	195,376,985	161,899,512
d) Available capital	534,019,966	508,585,049



	2010-2011 (Taka)	2009-2010 (Taka)
<b>i) Core capital</b>		
Paid up capital	409,458,500	396,893,200
General reserve	49,968,396	49,968,396
	<b>459,426,896</b>	<b>446,861,596</b>
<b>ii) Supplementary Capital</b>		
General provision (Provision for unclassified loan)	74,593,070	61,723,453
	<b>74,593,070</b>	<b>61,723,453</b>
<b>Total Available Capital as 30th June 2011</b>	<b>534,019,966</b>	<b>508,585,049</b>
<b>e) Surplus</b>	<b>338,642,981</b>	<b>346,685,537</b>
<b>12 General reserves</b>		
Opening balance	49,968,396	49,968,396
Add transferred form profit during the year	-	-
<b>Closing balance</b>	<b>49,968,396</b>	<b>49,968,396</b>
<b>13 Special reserves</b>		
Opening balance	2,000,000	2,000,000
Add. transferred from profit during the year	-	-
<b>Closing balance</b>	<b>2,000,000</b>	<b>2,000,000</b>
<b>14 Interest Income</b>		
Interest on loans & advance	264,574,603	196,156,275
Interest on staff loans	1,510,316	1,109,893
Interest on deposit	11575091	22,283,680
Interest receipt from Branch	-	49,496
	<b>277,660,010</b>	<b>219,599,344</b>
<b>15 Interest paid on deposits and borrowings etc.</b>		
Interest on deposits	40,016,683	26,641,876
Interest on borrowings	20,659,587	19,773,150
Interest on General provident fund	2,392,414	2,797,474
Interest on security deposits	103,427	276,978
	<b>63,172,111</b>	<b>49,489,478</b>
<b>16 Other operating income</b>		
Sales of pass books	253,260	283,460
Sales of loan forms	1,281,590	1,175,139
Sales of tender schedule	5,000	27,400
Others receipt	1,372,070	1,427,874
	<b>2,911,920</b>	<b>2913873</b>



	2010-2011 (Taka)	2009-2010 (Taka)
<b>17 Salaries &amp; allowances</b>		
Salaries	59,524,349	53,761,512
House rent allowances	23,516,109	13,783,290
Dearness allowances	50,747	95,521
Medical allowances	3,588,602	2,442,769
Conveyance allowances		91,892
Contribution to superannuation fund	9,269,965	8,063,890
Festival Bonus	9,500,602	5,484,218
Leave Encashment		207,740
Overtime Allowance	277,940	134,225
Other allowances	987,932	110,041
	<b>106,716,246</b>	<b>84,175,098</b>
<b>18 Rent, Taxes, Insurance's &amp; Electricity</b>		
Rent	8,264,825	6,278,701
Taxes	1,464,786	2,560,662
Insurance	159,866	19,726
Electricity, Waters & Gas	997,723	756,601
	<b>10,887,200</b>	<b>9,615,690</b>
<b>19 Postage, Stamp, Tele communication etc.</b>		
Postage & Telegram	455,559	356,769
Telephone	831,768	783,085
	<b>1,287,327</b>	<b>1,139,854</b>
<b>20 Stationery, printing Advertisement etc.</b>		
Printing stationery	990,003	1,938,299
Office stationery	1,391,918	1,224,470
Advertisement	180,150	2,365,772
	<b>2,562,071</b>	<b>5,528,541</b>
<b>21 Chief Executives salary and fees</b>		
Salaries	480,000	480,000
House rent allowances	240,000	138,000
Dearness allowances	-	-
Medical allowances	8,400	6,000
Contribution to Provident Fund	-	-
Festival Bonus	80,000	46,000
Other allowances	16,620	13,620
	<b>825,020</b>	<b>683,620</b>
<b>22 Depreciation and Repairs to Banks Assets</b>		
Depreciation	1,427,083	762,920
Repairs to Bank's property	742,167	969,706
	<b>2,169,250</b>	<b>1,732,626</b>
<b>23 Other expenses</b>		
Honorarium	245,955	122,650
Training & Workshop	820,893	997,805
Travelling expenses	6,753,887	7,535,638
Conveyance	1,157,482	855,524
Fuel expenses for office car	581,990	992,082
Subscription	205,000	5,000
Lunch subsidy	17,040,535	16,784,410
Entertainment	470,257	413,027
Business development	510,218	66,772
Newspaper & Journal	605,581	457,404
Commission & Exchange	283,373	483,254
Bank Charge	259,568	302,399
Employee Dress	38,600	78,058
Registration Expenses	-	6,640
Miscellaneous	2,702,714	2,656,825
	<b>31,676,053</b>	<b>31,757,488</b>



	2010-2011 (Taka)	2009-2010 (Taka)
<b>24 Provision for loan and advances</b>		
Provision for Classified loan	(8,946,200)	18,080,300
Provision for Unclassified loan	12,869,617	18,818,453
	<b>3,923,417</b>	<b>36,898,753</b>
<b>25 Other provisions</b>		
General reserve for Land acquisition & building construction**	3,000,000	-
Provision for bonus/ex-gratia	13,000,000	4,000,000
Provision for Benevolent Fund	100,000	300,000
Death relief grant fund	200,000	-
	<b>16,300,000</b>	<b>4,300,000</b>
<b>26 Provision for Income Tax</b>		
Total Profit/Loss before taxes 40,428,414/- @ 42.5%	17,182,076	-
<b>27 Receipts from other operating activities</b>		
Sales of pass books	253,260	283,460
Sales of loan forms	1,281,590	1,175,139
Sales of tender schedule	5,000	27,400
Others receipt	1,372,070	1,427,874
	<b>2,911,920</b>	<b>2,913,873</b>
<b>28 Payment for other operating activities</b>		
Rent, Taxes, Insurance's & Electricity	10,887,200	9,615,690
Postage, stamp, Telecommunication	1,287,327	1,139,854
Advertisement	180,150	2,365,772
Repairs to Bank's property	742,167	969,706
Honorarium	245,955	122,650
Training & Workshop	820,893	997,805
Travelling expenses	6,753,887	7,535,638
Conveyance	1,157,482	855,524
Subscription	205,000	5,000
Lunch subsidy	17,040,535	16,784,410
Entertainment	470,257	413,027
Business development	510,218	66,772
Commission & Exchange	283,373	483,254
Bank charge	259,568	302,399
Miscellaneous	2,552,974	2,656,825
Legal expense	58,004	31,060
Director fee	448,817	484,353
Employee Dress	38,600	78,058
Registration Expenses	-	6,640
Auditors fee	118,000	-
Contribution to Benevolent Fund	-	300,000
Exgratia	-	4,000,000
	<b>44,060,407</b>	<b>49,214,437</b>

\*\* The executive committee on its 138th meeting on 17th August 2011 decided to setup a General Reserve for the purpose of Land acquisition & building construction under S21 of Ansar VDP Act 1995.



	2010-2011 (Taka)	2009-2010 (Taka)
<b>29 Operating Profit before changes in operating Asset &amp; Liabilities</b>		
Net profit after taxation	23,246,338	(3,323,344)
<b>Less:</b>		
Interest accrued on loan and advances	24,942,517	2,776,900
	<b>(1,696,179)</b>	<b>(6,100,244)</b>
<b>Add:</b>		
Depreciation	1,427,083	762,920
Interest accrued on borrowing and deposits	2,708,065	7,614,326
Provision for loan	3,923,417	36,898,753
Other provision	16,300,000	-
	<b>24,358,565</b>	<b>45,275,999</b>
	<b>22,662,386</b>	<b>39,175,755</b>
<b>30 Other assets</b>		
Travelling Allowance advance	(68,179)	(11,537)
Advance against salary	2,250	(2,250)
Advance against expenses	135,198	(241,418)
Advance against purchase	(4,433,300)	(33,700)
Advance Income Tax	(91,575)	(438,120)
Advance Office rent	(81,050)	(262,340)
Sundry advance	(1,084,124)	(119,627)
Printed stationery	669,653	(291,841)
Security deposit		
Suspense account	38,400	(158,386)
General Account balance	(9,588,406)	(6,451,787)
	<b>(14,501,133)</b>	<b>(8,011,006)</b>
<b>31 Other liabilities</b>		
General provident fund	8,155,765	6,824,053
Superannuation fund	11,905,204	9,314,909
Benevolent fund	211,848	124,129
Employee security deposit	(998,255)	232,590
Cash excess	(22,801)	36,452
Unpaid salary	24,383	(25,600)
Realized vat, tax, excise duty	113,639	927,505
Contractors security deposit	(13,331)	23,909
Reen Bima	2,094,023	2,229,041
Sundry account	5,216,568	439,640
Deferred credit to uncollected Income	12,580,630	220,152
Revolving Fund	154,539	895,006
Liability for Share Sales	(42,600)	42,600
Share Certificate	(2,860)	2,860
Reen Bima Agrobases SME	117,953	31,426
Reen Bima One House One Firm	120,875	92,151
	<b>39,615,580</b>	<b>21,410,823</b>
<b>32 Payment to suppliers</b>		
Printing stationery	990,003	1,938,299
Office stationery	1,541,658	1,224,470
Fuel expenses for office car	581,990	992,082
Newspaper & Journal	605,581	457,404
	<b>3,719,232</b>	<b>4,612,255</b>
<b>33 Dividend:</b>		
Opening balance	110,111,382	90,266,722
Add Declared during the year	90,266,722	90,266,722
	19,844,660	
	<b>110,111,382</b>	<b>90,266,722</b>
Less payment during the year		
Closing balance	<b>110,111,382</b>	<b>90,266,722</b>



**ANSAR-VDP UNNAYAN BANK**  
**Schedule of Fixed Assets**

As on 30 June 2011

SL.No	Particulars	Cost			Rate of Depreciation	Depreciation			Written Down Value		
		As on 01/07/2010	Adjustment during the year	Total		As on 01/07/2010	Charges during the year	Adjustment	Total after adjustment & Changes	6/30/2011	6/30/2010
1	Land	-	-	-	-	-	-	-	-	-	-
2	Building and Structure	631,380	-	631,380	2.5%	131,438	13,922	-	145,360	486,020	499,942
3	Motor Vehicle	8,521,968	2,416,000	10,937,968	20%	7,021,965	30,000	-	7,051,965	3,886,003	1,500,003
4	Office Equipment / Mechanical Equipment	2,478,069	63,665	2,540,337	15%	1,650,851	147,041	1,397	1,796,495	743,842	827,217
5	Electrical Equipment	4,919,407	62,745	4,978,695	10%	1,095,311	459,346	3,457	1,551,200	3,427,495	3,824,096
6	Furniture & Fixture	12,283,812	4,504	14,337,945	10%	6,085,407	756,234	4,504	6,837,137	7,500,808	6,198,406
7	Library Book	83,670	49,211	132,881	10%	15,424	19,037	49,211	(14,750)	50,494	68,246
8	Others	16,215	3,050	19,265	10%	2,221	1,503	-	3,724	15,541	13,994
	<b>Total</b>	<b>28,934,521</b>	<b>58,569</b>	<b>33,481,334</b>		<b>16,002,617</b>	<b>1,427,083</b>	<b>58,569</b>	<b>17,371,131</b>	<b>16,110,203</b>	<b>12,931,904</b>



### High Lights of Bank's Performance

Particulars	2010-2011 (Taka)	2009-2010 (Taka)
Paid up capital	409,458,500	396,893,200
Total capital	534,019,966	508,585,049
Capital surplus	338,727,131	346,685,537
Total assets	2,395,047,488	2,030,727,739
Total Deposits	842,579,556	593,800,583
Total loans and advances	1,890,129,351	1,546,349,511
Total contingent liabilities and commitments	-	-
Credit deposit ratio	224%	260%
Percentage of classified loans against total loans & advances	10.83%	14.79%
Profit after provision and tax	23,246,338	(3,323,344)
Classified loans & advances during the year:	204,789,000	228,677,511
Provision kept against classified advances (including general provision for unclassified loans and advances)	111,395,120	10,764,186,000
Provision surplus/deficit	-	-
Cost of fund	14.58%	13.15%
Performing assets	2,023,946,008	1,678,363,207
Non Performing assets	371,101,480	352,364,532
Return on investment (ROI)		
Return on assets (ROA)	1.01%	-0.164%
Incomes from Investment		
Earning per share	5.86	(0.91)
Net income per share	5.86	(0.91)
Price Earning ratio	N/A	N/A

