

**Auditor's Report and
Audited Financial Statements**

Of

Ansar-VDP Unnayan Bank

For the year ended 30 June, 2024

Auditors

Islam Jahid & Co.

Chartered Accountants
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53 Kawran Bazar C/A, Dhaka-1215.
Tel: +88(02)41010499
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M.Z Islam & Co.

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ANSAR-VDP UNNAYAN BANK
Auditors' Report and Financial Statements
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For the year ended 30 June, 2024

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**Independent Auditors' Report
To the Shareholders of Ansar-VDP Unnayan Bank**

Report on the Audit of the Financial Statements

Qualified Opinion

We have audited the financial statements of Ansar-VDP Unnayan Bank (the "Bank"), which comprise the Balance Sheet as at June 30, 2024 the profit and loss accounts, the statement of changes in equity, cash flow statement for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements of the Bank give a true and fair view of the financial position of the Bank as at June 30, 2024 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and as explained in note 2.

Basis for Qualified Opinion

1. As per Deputy Commissioner of Tax (DCT) total assessed Income Tax Liability is Tk. 1,755,900,322 from Assessment year 2003-2004 to 2022-2023. 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 1,212,716,133 has been unrecorded in the accounts and unpaid. However, the bank appealed against the claim to the commissioner (Appeal) for 14 years commencing from 2008-2009 to 2022-2023 which are still pending for receiving the appeal order.
2. As per BRPD circular no. 14 dated 23 September 2012, once loans and advances are classified, interest income on such loans and advances is not allowed to be recognized as income, rather the corresponding amount needs to be credited to interest suspense account. We have found Tk 689,414 was shown as interest income instead of interest suspense. If the remaining branches were visited this type of interest income would be increased.
3. Provision shortfall was Tk. 14,060,646 of 7 visited branches, against loans and advances. If the remaining branches were visited the shortfall would be increased.

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), The guidelines issued by Bangladesh Bank and Ansar-VDP Unnayan Bank Act-1995, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code



and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye-Laws. We believe that the audit evidence we have obtained are sufficient and appropriate to provide a basis of our qualified opinion.

Emphasis of Matters

We draw attention to the followings:

1. In note 2.13 for Paid-up Capital;
2. In note 2.14 for Core Banking System;
3. In note 4.01.3 for FDR in NBFIs Amount of TK 91,362,297 Matured But not uncashed yet;
4. Advance Payment for Land Purchase to RAJUK amounting Tk. 54,505,270 has been recognized as fixed asset in the Financial Statements but the land still to be registered in the name of Bank which is non-compliance of IAS-16.

Our opinion is not modified in respect of these matters.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter described below, our description of how our audit addressed the matter is provided in that context.

We have fulfilled the responsibilities described in the Auditors' responsibilities for the audit of the financial statements section of our report, including in relation to these matters.

Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatements of the financial statements. These results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

Description of key audit matters	Our response to key audit matters
1. Loans and Advances	
Refer to note no. 05 to the financial statements	
Loans and Advances are the main element of financial statements of the Bank. Income of the Bank is mainly dependent on the portfolio of Loans and Advances. Management performance is highly dependent on the target achievement of Loan and Advances. Loan and Advances disbursement requires robust documentation followed by approval from appropriate level of authority.	<p>We tested the design and operating effectiveness of key controls focusing on credit appraisal, Loan and Advance disbursement procedures and monitoring process of Loans and Advances.</p> <p>We have performed procedure to check whether the Bank has ensured appropriate documentation as per Bangladesh Bank regulations and the Bank's policy before disbursement of Loans and Advances. In addition, we have performed procedure to check</p>



Description of key audit matters	Our response to key audit matters
<p>We have identified Loans and Advances as key audit matter because there is an inherent risk of fraud in disbursement of Loan and Advances by management to meet specific targets or expectations.</p> <p>At year end the Bank reported total Loan and Advances of BDT 1866.64 Crore (2023: BDT 1,807.27 Crore).</p>	<p>whether the Loans and Advances are recorded completely and accurately and that are existed at the reporting date.</p> <p>Furthermore, we have assessed the appropriateness of disclosure against Bangladesh Bank guidelines.</p>
<p>2. Measurement of provision for Loans and Advances</p>	
<p>Refer to note no. 10.01 and 10.02 to the financial statements</p>	
<p>The process for estimating provision for Loans and Advances associated with credit risk is judgmental, significant and complex.</p> <p>For the individual analysis, these provisions consider the estimates of future business performance and the market value of collateral provided for credit transactions.</p> <p>For the collective analysis, these provisions are manually processed that deals with voluminous data extracted from the IT system of the Bank and following the instructions of Bangladesh Bank issued time to time.</p> <p>While estimating such provision certain judgmental factors need to be considered including:</p> <ul style="list-style-type: none"> ➤ Future business performance of the Loans and Advances client; ➤ Key assumptions relating to further business performance of the client; ➤ Market value of the collateral; ➤ Ability to repossess collateral; and ➤ Recovery rates. <p>Due to high level of judgment involved and using some manual process in estimating the provision for Loans and Advances, we considered this to be a key audit matter.</p> <p>At year end the Bank reported total provision against Loans and Advances of BDT 160.21 Crore (2023: BDT 98.59 Crore).</p>	<p>We tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none"> ➤ Tested the credit appraisal, Loans and Advances disbursement procedures, monitoring and provisioning process; ➤ Reviewed identification of loss events, including early warning and default warning indicators; and ➤ Reviewed quarterly Classification of Loans and Advances (CL); <p>Our substantive procedure in relation to the provisions for Loans and Advances portfolio comprised the following:</p> <ul style="list-style-type: none"> ➤ Reviewed the adequacy of the Bank's general and specific provisions; ➤ Assessed the methodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information; and ➤ Finally, assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.

Description of key audit matters	Our response to key audit matters
3. IT Systems and controls	
<p>Our audit procedures have focused on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls.</p> <p>Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are keys to ensuring IT dependent and application-based controls are operating effectively.</p>	<p>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.</p> <p>We tested the Bank's periodic review of access rights. We also inspected 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.</p> <p>Where deficiencies were identified, we tested compensating controls or performed alternate procedures. In addition, we understood where relevant, changes were made to the IT landscape during the audit period and tested those changes that had a significant impact on financial reporting.</p>

Other Matter

The financial statements of Ansar-VDP Unnayan Bank for the year ended June 30, 2023, were audited by Octokhan, Chartered Accountants & Rahman Mostafa Alam & Co., Chartered Accountants who expressed modified opinion on those statements on April 25, 2024.

Other information

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

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

Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls



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Management is responsible for the preparation and fair presentation of the financial statements of the Bank in accordance with IFRSs as explained in note 2 and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error. The Banking Companies Act, 1991(as amended up to date) and the Bangladesh Bank Rules and Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank.

The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

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 auditor's 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 fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these the financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism 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.
- 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 disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the



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audit evidence obtained up to the date of our auditor's 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.

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

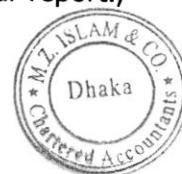
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Ansar-VDP Unnayan Bank Act 1995, the rules and regulations issued by Bangladesh Bank, we also report that:

- i. 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;
- ii. To the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti- fraud internal controls and instances of fraud and forgeries as stated under the Management's;
- iii. Responsibility for the financial statements and internal control:
 - a) internal audit, internal control and risk management arrangements of the Bank as disclosed in the financial statements appeared to be materially adequate,
 - b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Bank and its related entities (other than matters disclosed in these financial statements);
- iv. in our opinion, proper books of account as required by law have been kept by the Entity so far as it appeared from our examination of those books; except for the effect of the matter described in the basis of qualified opinion section of our report.,



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- v. the balance sheet and profit and loss account of the Bank together with the annexed notes dealt with by the report are in agreement with the books of account and returns;
- vi. the expenditures incurred and payments made were for the purpose of the Bank's business for the year;
- vii. the financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- viii. adequate provisions have been made for Loans and Advances and other assets which are in our opinion, doubtful of recovery;
- ix. the records and statements submitted by the branches have been properly maintained and in the financial statements;
- x. the information and explanations required by us have been received and found satisfactory;
- xi. as per our appointment letter we have to audit only 7 branches which is cover almost 30% of the risk weighted assets of the Bank and spent over 1,040-person hour.
- xii. Minimum Capital without capital conservation buffer has been maintained by the Bank during the year.

Islam Jahid & Co.

Chartered Accountants

M.Z Islam & Co.

Chartered Accountants

**S.M. Abdul Hamid FCA**

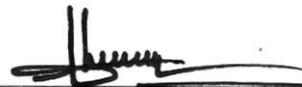
Partner

Enrollment No. 0675

DVC No: 2503110675AS633219

Date: 10 March 2025

Place: Dhaka

**Mohammad Fakhru Alam Patwary FCA**

Managing Partner

Enrollment No. 1249

DVC No: 2503111249AS530416

Date: 10 March 2025

Place: Dhaka



ANSAR-VDP UNNAYAN BANK
Balance Sheet
As at June 30, 2024

Particulars	Notes	Amount in Taka	
		30 June 2024	30 June 2023
PROPERTY AND ASSETS			
Cash	3.00	13,816,237	8,668,314
Cash in Hand		13,816,237	8,668,314
Balance with Bangladesh Bank and its agent banks		-	-
Balance with other banks and financial institutions	4.00	615,338,073	1,601,255,119
In Bangladesh		615,338,073	1,601,255,119
Outside Bangladesh		-	-
Money at Call on Short Notice		-	-
Investments	4.A	2,661,104,577	34,678,996
Loans and Advances	5.00	18,666,445,291	18,072,680,238
Loans, Cash Credit, Staff Advances etc.		18,666,445,291	18,072,680,238
Bills Purchased & Discounted		-	-
Fixed Assets Including Premises, Furniture and Fixtures	6.00	88,429,253	85,821,569
Others Assets	7.00	155,522,102	100,323,679
Non-Banking Assets		-	-
Total Assets		22,200,655,532	19,903,427,915
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	8.00	9,200,000,000	7,700,000,000
Deposits and Other Accounts	9.00	5,830,257,489	5,424,614,887
Current Accounts and Other Accounts		4,402,552	6,492,585
Bills Payable		-	-
Savings Bank Deposits		881,012,597	880,178,181
Fixed Deposits		2,978,425,409	2,602,622,652
Bearer Certificates of Deposit		-	-
Other Deposits		1,966,416,931	1,935,321,469
Other Liabilities	10.00	3,919,945,899	3,121,284,509
Total Liabilities		18,950,203,388	16,245,899,396
Capital /Shareholders' Equity		3,250,452,143	3,657,528,519
Paid up Capital	11.02	3,466,315,700	3,444,581,700
Statutory Reserve		-	-
General Reserve	11.04	67,168,396	67,168,396
Special Reserve	11.05	-	-
Retained Earnings Surplus/(Deficit)		(283,031,953)	145,778,423
Total Liabilities and Shareholders' Equity		22,200,655,532	19,903,427,915

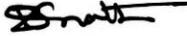
These Financial Statements should be read in conjunction with the annexed notes.



ANSAR-VDP UNNAYAN BANK
Balance Sheet
As at June 30, 2024

Particulars	Notes	Amount in Taka	
		30 June 2024	30 June 2023
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:		-	-

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



Badal Chandra Debnath
Secretary



Mir Mofazzul Hossain
Managing Director



Major General
Abdul Motaleb Sazzad Mahmud
SGP, BAM, ndu, afwc, psc
Chairman



S.M. Abdul Hamid, FCA
Enrollment No. 0675
Islam Jahid & Co.
Chartered Accountants
Place : Dhaka
Date: 10 March 2025

DVC: 25 03 11 0675 AS6332 19



Mohammad Fakhru Alam Patwary, FCA
Enrollment No. 1249
M.Z. ISLAM & Co.
Chartered Accountants
Place : Dhaka
Date: 10 March 2025

DVC :

25 03 11 12 49 AS5304 16



ANSAR-VDP UNNAYAN BANK
Profit and Loss Account
For the year ended June 30, 2024

Particulars	Notes	Amount in Taka	
		2023-2024	2022-2023
Interest Income	12.01	1,522,815,127	1,483,779,419
Less: Interest paid on deposits and borrowings etc.	13.00	595,978,452	448,943,359
Net Interest Income		926,836,676	1,034,836,060
Investment Income	14.00	156,130,283	3,269,240
Dividend Income Receipts from Shares	15.00	854,993	422,174
Interest income on Bank Deposit	16.00	76,200,184	76,542,671
Other Operating Income	17.00	30,435,780	36,012,364
Total Operating income (A)		1,190,457,916	1,151,082,509
Salary and Allowances	18.00	631,437,792	625,538,212
Rent, Taxes, Insurance, Electricity etc.	19.00	34,382,095	32,396,271
Legal Expenses	20.00	284,133	850,483
Postage, Stamp, Telecommunication etc.	21.00	5,611,778	5,624,560
Stationery, Printings, Advertisements etc.	22.00	10,596,149	10,184,021
Chief Executive's Salary and Allowances	23.00	1,690,584	1,612,822
Directors' Fees	24.00	1,336,417	1,112,586
Auditors' Fees	25.00	184,000	195,500
Other Expenses	26.00	86,815,585	87,912,398
Interest on General provident fund	27.00	54,056,710	47,310,475
Depreciation and Repair of Bank's Assets	28.00	14,293,614	14,477,324
Total Operating Expenses (B)		840,688,856	827,214,652
Profit/(Loss) Before Provision C=(A-B)		349,769,060	323,867,857
Provision for Loan	29.00	616,250,000	111,424,000
Other Provisions	30.00	50,000,000	90,000,000
Total Provision (D)		666,250,000	201,424,000
Total Profit/ (Loss) Before Tax E=(C-D)		(316,480,940)	122,443,857
Current Tax	31.01	139,736,626	48,977,543
Deferred Tax	31.02	(17,407,190)	-
Provision for Taxation (F)	31.00	122,329,436	48,977,543
Net Profit after Tax (G=E-F)		(438,810,376)	73,466,315
Appropriations:		-	68,015,796
Statutory Reserve		-	-
General Reserve		-	-
Special Reserve		-	-
Dividends		-	68,015,796
Retained Surplus/(Shortfall)		(438,810,376)	5,450,519
Earning Per Share (EPS)		(12.66)	2.13

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



Badal Chandra Debnath
Secretary



Mir Mofazzul Hossain
Managing Director



Major General
Abdul Motaleb Sazzad Mahmud
SGP, BAM, ndu, afwc, psc
Chairman



S.M. Abdul Hamid, FCA
Enrollment No. 675
Islam Jahid & Co.
Chartered Accountants
Place : Dhaka
Date: 10 March 2025
DVC:





Mohammad Fakhrul Alam Patwary, FCA
Enrollment No. 1249
M.Z. ISLAM & Co.
Chartered Accountants
Place: Dhaka
Date:

25 03 11 0675AS633219

DVC: 25 03 11 12 49 AS530416

ANSAR-VDP UNNAYAN BANK
Statement of Changes in Equity
For the year ended June 30, 2024

Particulars	Amount in Taka					Total Equity
	Paid-up Capital Taka	Statutory Reserve	General Reserve	Special Reserve	Surplus Profit/(Loss)	
Balance as on July 01, 2023	3,444,581,700	-	67,168,396	-	145,778,423	3,657,528,519
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	-	-	-	-	-	-
Adjustment for 2023-2024	-	-	-	-	10,000,000	10,000,000
Net profit for the period	-	-	-	-	(438,810,376)	(438,810,376)
Dividend Declared during the year (cash)	-	-	-	-	-	-
Less: Dividend paid during the year	-	-	-	-	-	-
Issue of Share Capital	21,734,000	-	-	-	-	21,734,000
Balance as at June 30, 2024	3,466,315,700	-	67,168,396	-	(283,031,953)	3,250,452,143

For the year ended on June 30, 2023

Particulars	Amount in Taka					Total Equity
	Paid-up Capital Taka	Statutory Reserve	General Reserve	Special Reserve	Surplus Profit/(Loss)	
Balance as on July 01, 2022	3,400,789,800	-	67,168,396	-	140,327,905	3,608,286,101
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	-	-	-	-	-	-
Adjustment for 2022-2023	-	-	-	-	-	-
Net profit for the period	-	-	-	-	73,466,314	73,466,314
Dividend Declared during the year (2% cash)	-	-	-	-	(68,015,796)	(68,015,796)
Less: Dividend paid during the year	-	-	-	-	-	-
Issue of Share Capital	43,791,900	-	-	-	-	43,791,900
Balance as at June 30, 2023	3,444,581,700	-	67,168,396	-	145,778,423	3,657,528,519



ANSAR-VDP UNNAYAN BANK
Cash Flow Statement
For the year ended 30 June 2024

Particulars	Notes	Amount in Taka	
		2023-2024	2022-2023
<u>A. Cash Flows from Operating Activities:</u>			
Interest Receipts in Cash	32.00	1,599,015,312	1,560,322,090
Interest Payments	33.00	(650,035,162)	(496,253,834)
Dividend Receipts		854,993	422,174
Recoveries of Loans previously Written-Off		-	-
Cash Payments to Employees	34.00	(633,128,376)	(627,151,034)
Cash Payments to Suppliers	35.00	(16,207,926)	(15,808,581)
Income Taxes Paid		(63,054,611)	(51,870,758)
Income from Investment		156,130,283	3,269,240
Receipts from Other Operating Activities	17.00	30,435,780	36,012,364
Payments for Other Operating Activities	36.00	(137,295,844)	(136,944,562)
Operating Profit Before Changes in Operating Assets and Liabilities		286,714,449	271,997,099
Increase/Decrease in Operating Assets and Liabilities			
(Purchase)/sale of trading securities		-	-
Loan & Advances to Customers		(593,765,053)	(1,729,941,042)
Other Assets	37.00	(58,400,759)	(57,831,882)
Other Liabilities	38.00	145,287,617	152,015,751
Deposits from Other Banks		200,000,000	300,000,000
Deposits from Customers		205,642,602	(516,214,515)
Net Cash flows from/(used in) Operating Activities (A)		185,478,857	(1,579,974,589)
<u>B. Cash Flows from Investing Activities:</u>			
Proceeds from sale of Securities		-	-
Payments for purchase of Securities		-	-
Purchase/Sale of Bond(Others)		(2,626,425,581)	-
Purchase/Sale of Property, Plant & Equipment		(12,669,779)	(1,355,676)
Net Cash flows from/(used in) Investing Activities (B)		(2,639,095,360)	(1,355,676)
<u>C. Cash Flows from Financing Activities:</u>			
Receipts from issue of Ordinary Share		21,734,000	43,791,900
Dividends paid		(48,886,620)	(60,394,490)
(Paid)/Received from Borrowings		1,500,000,000	2,500,000,000
Previous Year Adjustment		-	-
Net Cash flows from/(used in) Financing Activities (C)		1,472,847,380	2,483,397,410
D. Net increase/Decrease in Cash (A+B+C)		(980,769,123)	902,067,145
Opening Balance of Cash and Cash Equivalents		1,609,923,433	707,856,288
Closing Balance of Cash and Cash Equivalents	39.00	629,154,310	1,609,923,433



ANSAR-VDP UNNAYAN BANK

Liquidity Statement
(Asset and Liability Maturity Analysis)
As at June 30, 2024

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
Assets:						
Cash in Hand	13,816,237	-	-	-	-	13,816,237
Balance with Other Banks and Financial Institutions	139,227,881	384,747,894	91,362,297	-	-	615,338,073
Investment	-	2,625,785,100	-	12,119,477	23,200,000	2,661,104,577
Loans and Advances	216,019,922	6,033,553,909	7,809,405,049	3,690,562,594	916,903,817	18,666,445,291
Fixed assets including Premises, Furniture and Fixtures	-	14,581,283	16,586,756	-	57,261,213	88,429,252
Others Assets	-	-	75,260,449	10,103,364	70,158,289	155,522,103
Non-banking Assets	-	-	-	-	-	-
Total Assets	369,064,040	9,058,668,186	7,992,614,551	3,712,785,435	1,067,523,319	22,200,655,532
Liabilities						
Borrowing from Bangladesh Bank, Other Banks, Financial Institutions and Agents	-	-	3,600,000,000	5,400,000,000	200,000,000	9,200,000,000
Deposits	-	4,046,366,402	274,070,587	1,509,820,500	-	5,830,257,489
Other Accounts	-	-	-	-	-	-
Provision and Other Liabilities	-	105,081,254	475,063,764	377,897,297	2,961,903,584	3,919,945,899
Equity	-	-	-	-	3,250,452,143	3,250,452,143
Total Liabilities	-	4,151,447,656	4,349,134,351	7,287,717,797	6,412,355,728	22,200,655,532
Net Liquidity Gap	369,064,040	4,907,220,530	3,643,480,200	(3,574,932,363)	(5,344,832,409)	-



ANSAR-VDP UNNAYAN BANK
Notes to the Financial Statements
As at and for the year ended on June 30, 2024

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 (ammended up to date).

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 3,46,63,157 of Tk. 100 each as on 30 June 2024.

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 (IFRS):

Name of The Standards	Ref.	Status	Remarks
Presentation of Financial Statements	IAS-1	Complied*	BRPD Circular no. 14, dated 25 June 2003
Inventories	IAS-2	Not Applicable	
Statement of Cash Flows	IAS-7	Complied*	BRPD Circular no. 14, dated 25 June 2003
Accounting Policies, Changes in Accounting Estimates & Errors	IAS-8	Complied	
Events After the Reporting Period	IAS-10	Complied	
Income Taxes	IAS-12	Complied	
Property, Plant and Equipment	IAS-16	Complied	
Employees Benefits	IAS-19	Complied	
Accounting for Government Grants and Disclosure of Government Assistance	IAS-20	Not Applicable	

The Effects of Changes in Foreign Exchange Rates	IAS-21	Complied	
Borrowing Cost	IAS-23	Complied	
Related Party Disclosures	IAS-24	Complied	
Accounting and Reporting by Retirement Benefit Plans	IAS-26	Not Applicable	
Separate Financial Statements	IAS-27	Complied	
Investments in Associates and Joint Ventures	IAS-28	Not Applicable	
Financial Reporting in Hyperinflationary Economies	IAS-29	Not Applicable	
Interests in Joint Ventures	IAS-31	Not Applicable	
Financial Instruments: Presentation	IAS-32	Complied	Dos Circular no. 01, dated 24 May 2023
Earnings Per Share	IAS-33	Complied	
Interim Financial Reporting	IAS-34	Complied	
Impairment of Assets	IAS-36	Complied	
Provisions, Contingent Liabilities and Contingents Assets	IAS-37	Complied	
Intangible Assets	IAS-38	Complied	
Financial Instruments: Recognition and Measurements	IAS-39	Complied	
Investments Property	IAS-40	Not Applicable	
Agriculture	IAS-41	Not Applicable	
First-time Adoption of International Financial Reporting Standards	IFRS-1	Not Applicable	
Share-based Payment	IFRS-2	Not Applicable	
Business Combinations	IFRS-3	Not Applicable	
Insurance Contracts	IFRS-4	Not Applicable	
Non-current Assets Held for Sale and Discontinued Operations	IFRS-5	Not Applicable	
Exploration for and Evaluation of Mineral Resources	IFRS-6	Not Applicable	
Financial Instruments: Disclosures	IFRS-7	Complied*	BRPD Circular no. 14 dated 23 September 2012 and Dos Circular no. 01, dated 24 May 2023
Operating Segments	IFRS-8	Complied	
Financial Instruments	IFRS-9	Complied*	Dos Circular no. 01 dated 24 May 2023 and Dos Circular no. 01, dated 24 May 2023
Consolidated Financial Statements	IFRS-10	Not Applicable	
Joint Arrangements	IFRS-11	Not Applicable	
Disclosure of Interests in Other Entities	IFRS-12	Not Applicable	
Fair Value Measurement	IFRS-13	Complied*	Dos Circular no. 01 dated 24 May 2023 and Dos Circular no. 01, dated 24 May 2023
Revenue from Contracts with Customer	IFRS-15	Complied*	BRPD Circular no. 14, dated 25 June 2003
Leases	IFRS-16	Complied	
Insurance Contracts	IFRS-17	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 2023 to 30 June 2024 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 judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an on going concern basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

Information about significant areas of estimation uncertainty and critical judgments in applying accounting policies that have the most significant effect on the amounts recognized and presented in the financial statements of the Bank are included in following notes/statements:

- a) Note 10.03, 29.00 ,30.00 Provision for Dividend, Provision for loans and advances and Other Provisions.
- b) Note 28.00 Depreciation
- c) Note 31.00 Provision for corporate and deferred tax
- d) 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

- i) Balance with other Banks and financial institutions, money at call on short notice, etc. are on the basis of
- 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 live, in accordance with the provisions of IAS 16: Property, Plant and Equipment: Depreciation is provided for the period in use of the assets. No depreciation has been charged during the year on addition irrespective of date when the related assets are put into use. Depreciation is calculated on the cost of fixed assets in order to write off such amounts over the estimated useful live of each category of assets.



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	5.0%
Motor Vehicle	20%
Office Equipment /Mechanical Equipment	25%
Electrical Equipment	10%
Furniture & Fixtures	10%
Library Book	25%
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

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

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 lease liability for income tax purposes and applicability of VAT on such items. Finally, paragraph 5 of IFRS 16 provide the recognition exemptions to short-term leases and leases for which the underlying asset is of low value. Although, paragraphs B3 to B8 of the Application Guidance (Appendix B) of IFRS 16 provide some qualitative guidance on low value asset, but these guidance is focused towards moveable asset. Immovable asset like rental of premises (i.e. real estate) is not covered on those guidance, nor any benchmark on quantification guidance on low value items have been agreed. Nevertheless, as a first step the Bank has defined 'low value asset' which are to be excluded from IFRS 16 requirements. Thereafter, the Bank has reviewed lease arrangements for 'office premises' for consideration under IFRS 16.

As per the preliminary assessment of leases for 'office premises', the Bank has concluded that the potential impact of these lease items in the Balance Sheet and Profit and Loss Account of the Company for the year 2020-2021 is not considered to be material. Therefore, considering the above implementation issues the Bank has not taken IFRS 16 adjustments on the basis of overall materiality as specified in the materiality guidance in the 'Conceptual Framework for Financial Reporting' and in international Accounting Standard 1 'Presentation of Financial Statements'. However, the Bank would continue to liaison with regulators and related stakeholders and observe the market practice for uniformity and comparability, and take necessary actions in line with regulatory guidelines and market practice.

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 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:

- a) 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.
- b) 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.
- c) 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 accurized 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 Paid-up Capital:

As per section 7(1) of Ansar-VDP Unnyan Bank Act 1995, 25 percent of share should be hold by government and 75 percent of share should hold by Ansar-VDP members.As at 30 June 2024 share holding position of the bank is : 27.40 % By the Government & 72.6 % By Ansar VDP Member's.

2.14 Core Banking System:

Ansar-VDP Unnyan Bank is a committed partner in the process of making a "SMART Bangladesh". To make the slogan a true one, the bank has already computerized alp of its branches and controlling offices along with Head Office Departments. The bank has also introduced real time centralized core banking solutions named Infinity365 for better customer service and dynamism in decision making. Currently, 66 branches out of 259 branches are providing Core banking service facilities. In the meantime, the bank has been taken necessary steps to introduce real time CBS in all of its branches.

2.15 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.

2.16 Others:

- a) 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.



Notes	Particulars	Amount in Taka	
		30 June 2024	30 June 2023
3.00	Cash	13,816,237	8,668,314
3.01	Cash In Hand:		
	Local currency	13,816,237	8,668,314
	Foreign Currency	-	-
		<u>13,816,237</u>	<u>8,668,314</u>
3.02	Balance with Bangladesh Bank:		
	Local currency	-	-
	Foreign Currency	-	-
		<u>-</u>	<u>-</u>
4.00	Balance with other Banks and financial institutions:		
	Inside Bangladesh	615,338,073	1,601,255,119
	Outside Bangladesh	-	-
		<u>615,338,073</u>	<u>1,601,255,119</u>
4.01	Inside Bangladesh:		
	Current deposits	139,227,881	124,925,018
	Short term deposits	384,747,894	284,622,919
	Fixed deposits	91,362,297	1,191,707,182
		<u>615,338,073</u>	<u>1,601,255,119</u>
4.01.1	Current Deposits:		
	Sonali Bank PLC	78,462,563	63,880,397
	Janata Bank PLC	28,327,530	40,704,387
	Agrani Bank PLC	11,534,699	7,132,610
	Rupali Bank PLC	13,029,069	7,741,147
	Bangladesh Krishi Bank	7,819,593	3,127,776
	Uttara Bank PLC	7,793	2,060,624
	NCC Bank PLC	46,635	278,077
		<u>139,227,881</u>	<u>124,925,018</u>
4.01.2	Short term deposits:		
	Sonali Bank PLC	91,285,992	87,137,662
	Janata Bank PLC	204,463,201	137,344,255
	Agrani Bank PLC	20,390,108	18,140,229
	Rupali Bank PLC	63,778,857	34,388,342
	Bangladesh Krishi Bank PLC	1,954,429	2,787,446
	Bangladesh Development Bank PLC	998,786	1,085,284
	Agrani Bank PLC (Dividend)	457,093	2,231,600
	Dhaka Bank PLC	350	350
	Dutch Bangla Bank PLC	410,423	341,134
	Uttara Bank PLC	468,186	371,409
	Pubali Bank PLC	540,468	795,208
		<u>384,747,894</u>	<u>284,622,919</u>
4.01.3	Fixed Deposits:		
	Janata Bank PLC	-	900,000,000
	Rupali Bank PLC	-	200,000,000
	First Finance PLC	38,651,791	38,651,791
	International Leasing & Financial Services PLC	37,500,506	37,845,391
	Premier Leasing PLC	15,210,000	15,210,000
		<u>91,362,297</u>	<u>1,191,707,182</u>
	Maturity grouping of balance with other Banks:		
	Receivable on demand	139,227,881	124,925,018
	Not more than 3 months	384,747,894	284,622,919
	More than 3 months but not more than 1 year	91,362,297	1,191,707,182
	More than 1 year but not more than 5 years	-	-
	More than 5 years	-	-
		<u>615,338,073</u>	<u>1,601,255,119</u>



Notes	Particulars	Amount in Taka	
		30 June 2024	30 June 2023
4.A	Investments:		
	Government (Treasury Bond)	23,200,000	23,200,000
	Government (Treasury Bill)	2,625,785,100	-
	Investments in Shares	12,119,477	11,478,996
		2,661,104,577	34,678,996
4.A.1	Government (Treasury Bond):		
	BD0927081200 (20 Years BGTB)	10,000,000	10,000,000
	BD0928081209 (20 Years BGTB)	13,200,000	13,200,000
		23,200,000	23,200,000
5.00	Loans & Advances :		
	Inside Bangladesh	18,666,445,291	18,072,680,238
	Outside Bangladesh	-	-
		18,666,445,291	18,072,680,238
5.01	Inside Bangladesh:		
	Loans	17,693,974,652	17,114,249,288
	Cash Credit	55,566,822	61,328,763
	Staff Loans	916,903,817	897,102,187
		18,666,445,291	18,072,680,238
5.01.1	Loans:		
	Micro-Credit	3,766,813,445	3,492,029,374
	SME-Short Term	2,253,649,383	2,215,000,565
	Loan Against Deposits	160,453,100	155,578,849
	Uttaran	165,651	165,651
	Ansar-VDP Pronodona Krishi Vittik Prokalpo	149,057	291,950
	Probash	688,773	741,147
	Women Empowerment	10,644,559	15,751,035
	Computer	1,443,041	1,664,466
	SME-Middle Term	804,526,435	807,475,581
	Ekti Bari Ekti Khamar	4,654,935,175	4,368,074,381
	Hill-VDP Ekti Bari Ekti Khamar	37,676,696	41,588,950
	Rural & Agricultural Loan	285,389,079	383,306,562
	Embodiment Ansar Loan	578,763,177	624,529,567
	Solar Plant Loan	348,744	359,194
	Solar Plant Loan (Solaric)	2,366,983	2,367,863
	Biogas Plant Loan	429,896	458,167
	Fishery Loan	378,562,357	408,176,669
	Dairy Loan	344,730,825	363,687,139
	Rural Transport Loan	1,432,291	2,071,607
	Beef Fattening Loan	677,527,331	780,231,001
	Poultry Loan	42,716,060	49,308,703
	Agri Equipment Loan	467,503	464,443
	Motor Cycle Loan	209,315	187,390
	Personal Loan	141,922,447	107,743,000
	Amar Bari Amar Khamar Agriculture Loan	173,220	397,320
	Milch Cow Loan(BB Refinance)	10,083,398	13,073,834
	Agricultural loan in Bangladesh fund	340,567,725	835,094,437
	Project Loan from Govt. Financial Assistance	17,103,954	24,139,258
	Agri & Village Loan Financed by BB	3,171,612,849	2,409,858,012
	Ansar-VDP House Building Loan	8,422,183	10,433,173
		17,693,974,652	17,114,249,288
5.01.2	Cash Credits:		
	Cash Credit	55,129,459	60,547,881
	Working Capital against Agro Based Industries	-	200,321
	Working Capital from Govt. Financial Assistance	437,363	580,561
		55,566,822	61,328,763



Notes	Particulars	Amount in Taka	
		30 June 2024	30 June 2023
5.01.3	Staff Loans:		
	Staff House Building Loan	901,617,554	880,316,325
	Staff Motor Cycle Loan	14,816,825	16,306,415
	Staff Bi-Cycle Loan	-	-
	Staff Computer Loan	469,438	479,447
	Loan Against Provident Fund	-	-
		916,903,817	897,102,187
5.02	Maturity grouping of loans and advances:		
	Repayable on demand	216,019,922	216,907,612
	Not more than 3 months	6,033,553,909	5,725,644,188
	More than 3 months but not more than 1 year	7,809,405,049	7,831,635,384
	More than 1 year but not more than 5 year	3,690,562,594	3,401,390,867
	More than 5 years	916,903,817	897,102,187
		18,666,445,291	18,072,680,238
5.03	Significant concentration of loans and advances:		
	Advances to allied concerns of directors	-	-
	Advances to Chief Executive, other senior executive and other officers	916,903,817	897,102,187
	Advances to customer groups Note-5.04	17,749,541,474	17,175,578,051
	Advances to Industries	-	-
		18,666,445,291	18,072,680,238
	Number of the clients	162,300	163,630
	Amount of outstanding loans and advances	17,749,541,474	17,175,578,051
	Classified loan therein	3,254,352,000	1,920,654,000
	Classified loan therein (in %)	18.33%	11.18%
5.04	Geographical area-wise loan and advances:		
	Coxsbazar	681,105,710	658,800,067
	Cumilla	842,997,724	827,994,521
	Kustia	1,126,858,975	1,077,560,651
	Khulna	1,645,760,481	1,606,562,967
	Gazipur	1,194,524,098	1,083,835,173
	Chattogram	1,587,047,302	1,583,737,967
	Tangail	774,445,236	757,306,701
	Dhaka	947,475,063	957,888,160
	Dinajpur	987,975,123	945,921,224
	Narayanganj	517,598,140	523,410,980
	Noakhali	693,546,990	669,750,953
	Faridpur	1,172,650,475	1,137,554,653
	Bogura	1,038,630,209	975,567,091
	Barishal	807,140,811	774,230,157
	Mymensingh	1,034,515,999	976,676,785
	Rangpur	751,930,247	715,534,436
	Rajshahi	1,009,670,497	983,731,921
	Sylhet	935,668,395	919,513,644
	Sub-total	17,749,541,474	17,175,578,051
	Staff loan	916,903,817	897,102,187
	Total	18,666,445,291	18,072,680,238



Notes	Particulars	Amount in Taka	
		30 June 2024	30 June 2023
5.05	Classification status of loans and advances (Except Staff Loan):		
	Standard	13,520,088,474	14,728,495,051
	SMA	975,101,000	526,429,000
	Unclassified	14,495,189,474	15,254,924,051
	Sub-standard	1,197,738,000	684,706,000
	Doubtful	631,428,000	399,070,000
	Bad/Loss	1,425,186,000	836,878,000
	Classified	3,254,352,000	1,920,654,000
		17,749,541,474	17,175,578,051
5.06	Particulars of Advances:		
	Loans considered good in respect of which the bank is fully secured ;	1,077,356,917	1,052,681,036
	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;	13,417,832,557	14,202,243,015
	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.	916,903,817	897,102,187
	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	3,254,352,000	1,920,654,000
	Total	18,666,445,291	18,072,680,238
	a) 1. Amount (Decrease)/ Increase in provision.	616,250,000	111,424,000
	2. Amount of loan written-off from provision.	-	-
	3. Amount realized against loan previously written-off	-	-
	b) Amount of provision kept against loan classified.	1,602,141,000	985,891,000
	c) Interest creditable to the interest suspense account.	-	-
	Written off loans		
	a. Cumulative amount of loan previously written off	129,155,772	129,155,772
	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	1,602,141,000	985,891,000
	Previous balance of provision	985,891,000	874,467,000
	Add: Provision made during the year	616,250,000	111,424,000
	Less: Adjustment (written off)	-	-
	Total Provision held	1,602,141,000	985,891,000
	Provision (shortfall)/ Surplus	-	-



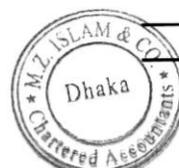
Notes	Particulars	Amount in Taka	
		30 June 2024	30 June 2023
	Net Loans and Advances		
	Gross Loans	17,749,541,474	17,175,578,051
	Less: Interest Suspense	254,447,663	221,659,149
	Less: Provision for Loans & Advances	1,602,141,000	985,891,000
		15,892,952,811	15,968,027,903
6.00	Fixed Assets Including premises, furniture & fixtures:		
	Cost		
	Opening Balance	177,441,253	176,085,577
	Add: Purchase during the year	12,669,779	1,355,676
	Less: Disposal/Adjustment during the year	-	-
	Balance at the end of year	190,111,032	177,441,253
	Accumulated Depreciation		
	Opening Balance	91,619,684	80,999,627
	Add: Depreciation Charged during the year	10,062,095	10,620,057
	Less: Adjustment during the year	-	-
	Balance at the end of year	101,681,779	91,619,684
	Written down value at the end of year	88,429,253	85,821,569
	Details statement of Fixed Assets are shown in Annexure-A.		
7.00	Other Assets:		
	Accrued Interest on Deposit	-	20,625,000
	Accrued Interest on Investment	73,715,419	1,131,616
	Accrued Interest on General Account	-	6,384
	Advance against TA	-	-
	Advance against Rent	1,545,030	2,052,290
	Advance against Purchase	6,334	-
	Advance Against Supply	-	13,000
	Cash Deposit against Income Tax	23,500,000	50,000,000
	Tax deducted at source	24,647,481	13,054,611
	Miscellaneous Advance	174,876	385,014
	Prepaid Expenses	40,655	25,315
	Security Money	174,800	176,800
	Stock of Printed stationary	4,191,429	3,851,416
	Protested Bills	6,064,811	6,657,073
	Inter Branch Adjustment	4,038,553	2,345,160
	Deferred Tax Assets	17,407,190	-
	Share Trading Receivables A/C	15,524	-
		155,522,102	100,323,679



Notes	Particulars	Amount in Taka	
		30 June 2024	30 June 2023
8.00	Borrowing from other Banks, financial Institutions and agents:		
	Borrowing Inside Bangladesh	9,200,000,000	7,700,000,000
	Borrowing Outside Bangladesh	-	-
		9,200,000,000	7,700,000,000
8.01	Borrowing Inside Bangladesh:		
	Assistance from Bangladesh Govt.	200,000,000	200,000,000
	Loan from Bangladesh Bank	9,000,000,000	7,500,000,000
		9,200,000,000	7,700,000,000
9.00	Deposit and Other Accounts:		
	Deposits	5,830,257,489	5,424,614,887
		5,830,257,489	5,424,614,887
9.01	Deposits		
	Current Deposit	4,402,552	6,492,585
	Group Savings Deposit	231,824,786	235,383,431
	Savings Deposit	176,389,032	170,538,131
	Short Term Deposit	11,466,678	11,408,292
	FDR	2,978,425,409	2,602,622,652
	SDPS	1,419,322,791	1,394,763,105
	Khudra Sanchay Scheme	455,291,901	440,268,239
	Double Benefit Scheme	60,862,043	64,925,385
	Hajj Deposit Scheme	26,627,610	28,930,604
	Lakhpoti Deposit Scheme	3,008,056	4,938,546
	Probas Amanat	317,493	471,692
	Nari Amanat	40,941,271	44,747,771
	Bangabandhu Savings Deposit	420,390,830	418,100,556
	Employee Security Deposit	987,037	1,023,898
		5,830,257,489	5,424,614,887
9.02	Maturity-Wise Grouping Deposits:		
	Repayable on demand	612,649,092	606,539,564
	Repayable within 1 month	455,291,901	440,268,239
	Over 1 month but within 6 month	2,978,425,409	2,602,622,652
	Over 6 month but within 1 year	274,070,587	281,626,792
	Over 1 year but within 5 years	1,509,820,500	1,493,557,640
		5,830,257,489	5,424,614,887



Notes	Particulars	Amount in Taka	
		30 June 2024	30 June 2023
9.03	Deposit from Banks		
	Palli Schanchay Bank	200,000,000	300,000,000
	Agrani Bank PLC	-	-
		200,000,000	300,000,000
10.00	Other Liabilities:		
	Provision for Classified Loan	1,528,206,000	887,726,000
	Provision for Unclassified Loan	73,935,000	98,165,000
	Provision for Investment	2,760,213	761,839
	Provision for Other Assets	28,319,657	38,319,657
	Provision for Dividend	447,220,570	496,107,190
	General Provident Fund	477,970,514	425,246,068
	Superannuation Fund	378,630,201	409,386,869
	Benevolent Fund	16,909,557	17,497,995
	Death Relief Grant Fund	6,750,000	7,150,000
	Cash Excess	-	7,450
	Undisbursed Salary & Allowances	783,226	72,720
	Provision for Interest on Deposits	104,298,028	68,382,879
	Provision for Interest on General Account	-	500,000
	Provision for Interest on Borrowings	225,444,444	125,583,333
	Provision for Incentive Bonus/Extrait	101,124,502	140,862,961
	Provision for Corporate Tax	148,494,818	71,812,803
	Provision for Revenue Expenditure	1,201,872	1,130,961
	VAT, Tax & Excise Duty	24,137,237	24,723,383
	Security Money Deposit	46,151	46,151
	Death Risk Coverage Scheme	74,084,858	74,161,792
	Revolving Fund of Agro Based Industries	2,374,250	1,470,112
	NCC Bank Remittance Account	1,454,895	1,454,895
	Interest Suspense Account	254,447,663	221,659,149
	Employee Appointment Fee	-	114,451
	Capital Expenditure Provision	9,892,240	285,200
	Sundry Account	11,460,003	8,655,653
		3,919,945,899	3,121,284,509
10.01	Provision for Classified Loan:		
	Opening balance	887,726,000	786,451,000
	Less: Loans written-off which provided for	-	-
	Add: Recovery from the previous written off loans	-	-
	Add: Provision made during the year	616,250,000	101,275,000
	Add: Adjustment made during the year	24,230,000	-
	Less: Recovered and provision which no more required	-	-
	Balance at the end of the year	1,528,206,000	887,726,000
	Less: Provision required	1,528,206,000	887,726,000
	Provision Surplus	-	-
10.02	Provision for Unclassified Loan:		
	Opening balance	98,165,000	88,016,000
	Less: Loans written-off which provided for	-	-
	Add: Recovery from the previous written off loans	-	-
	Add: Provision made during the year	-	10,149,000
	Less: Recovered and provision which no more required	24,230,000	-
	Add: Net charged on profit & loss Account	-	-
	Balance at the end of the year	73,935,000	98,165,000
	Less: Provision required for year	73,935,000	98,165,000
	Provision Surplus	-	-



Notes	Particulars	Amount in Taka	
		30 June 2024	30 June 2023
10.03	Provision for Dividend:		
	Opening balance	496,107,190	488,485,884
	Add: Declared during the year	-	68,015,796
	Less: Payment during the year	(48,886,620)	(60,394,490)
	Closing balance	447,220,570	496,107,190

11.00 **Capital:**

11.01 **Authorized Capital Tk. 10,000,000,000**

The authorized capital of the bank amount Tk. 10,000,000,000 as on June 30, 2024 which divided in to 100,000,000 ordinary shares of Tk. 100 each.

11.02 **Paid-up Capital:**

34,663,157 ordinary shares of Tk. 100 each.

3,466,315,700	3,444,581,700
3,466,315,700	3,444,581,700

The amount of the paid up capital has been subscribed as follows:

Particulars	No. of shares	Price per Share	Taka
Ansar-VDP members	2,894,560	100	289,456,000
Ansar-VDP employees	21,893,174	100	2,189,317,400
Ansar-VDP Bank employees	375,423	100	37,542,300
Government of Bangladesh	9,500,000	100	950,000,000
Total	34,663,157	100	3,466,315,700

11.03 **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 18 dated December 21, 2014 are as follows:

a) Total assets (Including off balance sheet amount)	22,200,655,532	19,903,427,915
b) Risk weighted assets	19,106,554,098	18,215,914,702
c) Required capital	1,910,655,410	1,821,591,470
d) Available capital	3,324,387,143	3,755,693,519

i) **Core capital**

Paid-up capital	3,466,315,700	3,444,581,700
General reserve	67,168,396	67,168,396
Surplus in Profit and Loss Account	(283,031,953)	145,778,423
	3,250,452,143	3,657,528,519



Notes	Particulars	Amount in Taka	
		30 June 2024	30 June 2023
	ii) Supplementary Capital		
	General provision (Provision for unclassified loan)	73,935,000	98,165,000
	Total Available Capital as on June 30, 2023 (i+ii)	3,324,387,143	3,755,693,519
	e) Surplus (d-c)	1,413,731,734	1,934,102,049
11.04	General Reserves:		
	Opening balance	67,168,396	67,168,396
	Add: Transferred from profit during the year	-	-
	Closing balance	67,168,396	67,168,396
11.05	Special Reserves:		
	Opening balance	-	-
	Add: Transferred from profit during the year	-	-
	Closing balance	-	-
12.00	Interest Income:		
12.01	Interest Income on Loan & Advance:		
	Interest on loans & advance	1,491,514,301	1,454,220,386
	Interest on Staff Loans	31,300,827	29,559,033
		1,522,815,127	1,483,779,419
12.02	Interest income on Loans & Advances:		
	Interest Income on Short Term Loan	524,681,067	516,965,150
	Interest Income on Medium Term Loan	966,024,229	936,083,426
	Interest on Long Term Loan	809,005	1,171,810
		1,491,514,301	1,454,220,386
13.00	Interest Paid on Deposits and Borrowings etc.:		
	Interest on Deposits	321,761,669	279,059,031
	Interest on Borrowings	274,194,445	169,861,110
	Interest on Security Deposits	22,338	23,218
		595,978,452	448,943,359

Note: 12.02



Notes	Particulars	Amount in Taka	
		30 June 2024	30 June 2023
14.00	Investment Income from Govt Securities		
	Investment Income from Treasury Bond	152,861,043	-
	Investment Income from Treasury Bill	3,269,240	3,269,240
		156,130,283	3,269,240
15.00	Dividend Income Receipts from Shares		
	Dividend Income Receipts from Shares	854,993	422,174
		854,993	422,174
16.00	Interest Income from Bank Deposits		
	STD A/C Maintained with State owned Bank & FI	22,191,002	8,898,324
	STD A/C Maintained with Private Bank & FI	9,183	1,519,345
	FDR Maintained with State owned Bank & FI	54,000,000	66,125,000
	FDR Maintained with Private Bank & FI	-	2
		76,200,184	76,542,671
17.00	Other Operating Income:		
	LA Fee/Loan Process Fee	13,485,080	17,251,802
	Sale Proceeds of Loan Application Form	8,463,692	10,045,244
	Sale Proceeds of Pass Book	400,452	649,219
	Sale Proceeds of Tender Schedule	16,000	7,000
	Sale Proceeds of Cheque Book	70,100	109,915
	Profit on Sale Proceeds of Fixed Assets	-	-
	Rent Receipt	-	13,940
	Remittance Income	-	-
	Donation Received	-	-
	Recovery from Write off Loan	2,411,004	2,837,341
	Miscellaneous Income	5,589,452	5,097,903
		30,435,780	36,012,364
18.00	Salaries & Allowances:		
	Salary (Officer)	286,350,109	282,219,520
	Salary (Staff)	17,497,896	17,245,732
	Wages(Temporary Staff)	38,442,112	33,546,165
	Dearness Allowance	7,800	7,800
	House Rent / Ceiling	115,873,383	113,642,558
	Medical Allowance	12,345,953	12,512,548
	Entertainment Allowance	9,600	28,200
	Education Allowance	4,172,771	4,115,532
	Conveyance Allowance	91,000	90,900
	Bank Contribution to PF	-	-
	Bank Contribution to SF	52,589,909	51,914,231
	Watch & Word duty	-	-
	Overtime Allowance	3,206,399	2,855,986
	Recreation Allowance	6,362,240	9,947,160
	Encashment Earn Leave	19,213,147	14,143,668
	Liveries	89,700	50,600
	Festival Bonus	54,033,209	77,054,895
	Incentive Bonus/Extrait	-	-
	Hill Allowance	252,000	252,000
	Bangla Naba Barsha Allowance	4,945,974	4,928,340
	Other Allowances	1,011,751	982,377
	Special Benefit	14,942,840	-
		631,437,792	625,538,212



Notes	Particulars	Amount in Taka	
		30 June 2024	30 June 2023
19.00	Rent, Taxes, Insurance's & Electricity:		
	Rent on Premises	30,422,427	28,750,451
	Rates & Taxes	357,151	361,409
	Lighting Charge-Electricity	3,128,004	2,851,236
	Gas	148,724	157,025
	Water	325,789	276,150
		34,382,095	32,396,271
20.00	Legal Charges:		
	Court Fees	-	-
	Legal Fees	256,108	850,483
	Other Legal Expenses	28,025	-
		284,133	850,483
21.00	Postage, Stamp, Tele Communication etc.:		
	Postage	426,521	410,089
	Stamp	1,780	2,750
	Telephone(Office)	547,357	622,453
	Telephone (Residence)	24,975	20,584
	Telephone (Mobile)	1,528,459	1,513,413
	Internet / Email	3,082,686	3,055,271
	SMS	-	-
		5,611,778	5,624,560
22.00	Stationery, Printing & Advertisement etc.:		
	Printing Stationery	4,847,778	4,858,880
	Office Stationery	5,049,161	4,579,227
	Advertisement	699,210	745,914
		10,596,149	10,184,021
23.00	Chief Executives Salary and Allowances:		
	Salary	936,000	936,000
	Dearness Allowance	-	-
	House Rent	468,000	468,000
	Medical Allowance	44,584	19,500
	Domestic Allowance	-	-
	Entertainment Allowance	-	-
	Education Allowance	11,000	12,000
	Festival Bonus	156,000	161,722
	Incentive Bonus/ Extrait	-	-
	Bangla Nabo Barsha Allowances	28,200	15,600
	Other Allowances	-	-
	Special Benefit	46,800	-
		1,690,584	1,612,822
24.00	Director Fees & Allowances		
	Honorarium	336,000	336,000
	Fees for Attending Board Meeting	509,600	264,000
	Other Allowances	-	-
	Expenses against Board Meeting	490,817	512,586
		1,336,417	1,112,586
25.00	Auditors Fee:		
	External Audit	184,000	195,500
	Credit Rating	-	-
	Actuary Firm	-	-
		184,000	195,500
26.00	Other Expenses:		
	Training	1,244,874	1,261,454
	Workshop, Seminar & Conference	1,211,551	955,326
	Travelling Expenses	25,526,124	26,873,184
	Lunch Subsidy	29,256,200	30,180,970
	Transport Expenses	4,614,513	4,682,134



Notes	Particulars	Amount in Taka	
		30 June 2024	30 June 2023
	Entertainment	4,212,481	3,765,325
	Business Development	913,875	1,891,476
	Newspaper & Journal	1,342,888	1,289,376
	Commission & Exchange	13,107	81,524
	Bank Charge	1,088,860	1,919,024
	Remittance Expenditure	-	-
	Subscription & Donation	801,000	105,000
	Excise Duty	1,085,020	237,075
	Registration Expenses	-	-
	Prize & Honorarium	1,537,685	1,127,350
	Welfare & Recreation	3,486,597	3,848,028
	Closing Charge	1,271,000	1,305,000
	Computer Expenses	1,632,259	1,730,576
	Photocopy Expenses	1,468,650	1,285,221
	Physicians Retainer Fees	180,000	180,000
	Legal Adviser Retainer Fees	-	500
	Electric Bulb, Ware, Switch etc.	416,777	414,355
	Goods Transportation	348,736	297,979
	Mobile Phone, Telephone set, Ware etc.	-	1,800
	Washing Charge	12,813	6,840
	Branch Open/Transfer Expense	68,528	76,500
	Corporate Social Responsibility	-	202,145
	Generator(Oil & Servicing)	10,900	48,899
	Clean & Clear/Beauty Enhancement	3,300	1,200
	Miscellaneous Expenses	2,858,080	3,743,529
	Innovation Expense	211,394	400,608
	Unrealized Loss from Share	1,998,374	-
		86,815,585	87,912,398
27.00	Interest Paid on General Provident Fund		
	Interest Paid on General Provident Fund	54,056,710	47,310,475
		54,056,710	47,310,475
28.00	Depreciation and Repairs to Banks Assets:		
	Depreciation	10,062,095	10,620,057
	Repairs to Bank's property	4,231,519	3,857,267
		14,293,614	14,477,324
29.00	Provision for Loans and Advances:		
	Standard	70,046,000	96,406,000
	SMA	3,889,000	1,759,000
	Unclassified	73,935,000	98,165,000
	Sub-standard	80,416,000	39,579,000
	Doubtful	135,986,000	53,873,000
	Bad/Loss	1,311,804,000	794,274,000
	Classified	1,528,206,000	887,726,000
	Total	1,602,141,000	985,891,000
	Provision made for Loans and Advances (Current year only)		
	Provision for Unclassified Loans	-	10,149,000
	Provision for Classified Loans	616,250,000	101,275,000
		616,250,000	111,424,000



Notes	Particulars	Amount in Taka	
		30 June 2024	30 June 2023
30.00	Other Provisions:		
	Provision for Land Purchase & Infrastructure	-	-
	Provision for Incentive Bonus/ex-gratia	50,000,000	35,000,000
	Provision for Benevolent Fund		2,000,000
	Death Relief Grant Fund		1,500,000
	Provision for Others Assets		20,000,000
	Provision for unrealized Income		-
	Provision for Pension & Superannuation Fund		31,500,000
		50,000,000	90,000,000
30.01	Provisions for Other Assets:		
	Provision for Deferred Tax Liability	-	10,000,000
	Provision for Leasing Firms FDR Investment	-	10,000,000
		-	20,000,000
31.00	Provision for Taxation:		
	Current Tax	139,736,626	48,977,543
	Deferred Tax	(17,407,190)	-
		122,329,436	48,977,543
31.01	Provision for Current Tax:		
	Opening Balance	71,812,803	74,706,018
	Add: Addition during the year	139,736,626	48,977,543
	Less: Adjustment during the year	(63,054,611)	(51,870,758)
		148,494,818	71,812,803
	Deferred Tax (Assets)/Liabilities		
	Written Down Value Excluding Land (Accounting Base)	33,923,982	-
	Written Down Value Excluding Land (Tax Base)	77,441,956	-
	Temporary Difference	(43,517,974)	-
	Tax Rate	40%	-
	Deferred Tax (Assets)/Liabilities	(17,407,190)	-
	[No Deferred Tax (Assets)/Liabilities on revalued land has been provided as the management does not intend to sell the land in near future]		
31.02	Provision for Deferred Tax:		
	This represents provision is made for deferred tax expense or income to pay or adjust future income tax liability for temporary differences which is arrived at as follows:		
	Deferred Tax (Assets)/Liabilities as on June 30, 2024	(17,407,190)	-
	(Less) Balance as on July 01, 2023	-	-
	Provision made for the current year	(17,407,190)	-
	Notes for Cash Flow Statement (Note-32 to Note-39)		
	Receipts from Other Operating Activities		
32.00	Interest Receipts in Cash		
	Interest Income	1,522,815,127	1,483,779,419
	Interest income on Bank Deposits	76,200,184	76,542,671
		1,599,015,312	1,560,322,090
33.00	Interest Payments		
	Interest paid on deposits & borrowings	595,978,452	448,943,359
	Interest paid on provident fund	54,056,710	47,310,475
		650,035,162	496,253,834
34.00	Cash Payments to Employees		
	Salary and Allowances	631,437,792	625,538,212
	Chief Executives Salary and Fees	1,690,584	1,612,822
		633,128,376	627,151,034



Notes	Particulars	Amount in Taka	
		30 June 2024	30 June 2023
35.00	Cash Payments to Suppliers		
	Postage, Stamp, Telecommunication etc.	5,611,778	5,624,560
	Stationery, Printings, Advertisements etc.	10,596,149	10,184,021
		16,207,926	15,808,581
36.00	Payments for Other Operating Activities		
	Rent, Taxes, Insurance, Electricity etc.	34,382,095	32,396,271
	Legal Expenses	284,133	850,483
	Directors' Fees	1,336,417	1,112,586
	Auditors' Fees	184,000	195,500
	Other Expenses	86,815,585	87,912,398
	Depreciation and repair of Bank's Assets	14,293,614	14,477,324
		137,295,844	136,944,562
	Operating Profit before changes in operating assets & liabilities		
37.00	Cash Increase/ Decrease in Other Assets (Changes)		
	Accrued Interest on Deposit	-	(20,625,000)
	Accrued Interest on Investment	(72,583,803)	(41,869)
	Advance against TA	-	4,000
	Advance against Rent	507,260	336,430
	Advance Against Supply	13,000	3,917
	Cash Deposit against Income Tax	26,500,000	(29,500,000)
	Tax deducted at source	(11,592,870)	(10,719,347)
	Miscellaneous Advance	210,138	(63,512)
	Prepaid Expenses	(15,340)	460
	Security Money	2,000	-
	Stock of Printed stationary	(340,013)	1,774,393
	Protested Bills	592,262	220,173
	Inter Branch Adjustment	(1,693,393)	778,473
	Net change in Other Assets	(58,400,759)	(57,831,882)
38.00	Cash Increase/ Decrease in Other Liabilities (Changes)		
	General Provident Fund	52,724,447	56,007,333
	Superannuation Fund	(30,756,668)	38,245,468
	Benevolent Fund	(588,438)	886,182
	Death Relief Grant Fund	(400,000)	1,500,000
	Cash Excess	(7,450)	6,850
	Undisbursed Salary & Allowances	710,506	(13,170)
	Provision for Interest on Deposits	35,915,150	(1,314,770)
	Provision for Interest on Borrowings	99,861,111	68,472,221
	Provision for Incentive Bonus/Extrait	(24,894,399)	(23,703,417)
	Provision for Revenue Expenditure	70,911	(361,394)
	VAT, Tax & Excise Duty	(586,146)	(107,824)
	Death Risk Coverage Scheme	(76,934)	11,925,259
	Revolving Fund of Agro Based Industries	904,138	1,006,403
	NCC Bank Remittance Account	-	(263,864)
	Capital Expenditure Provision	9,607,040	(24,700)
	Sundry Account	2,804,350	(244,826)
		145,287,617	152,015,751
39.00	Cash and Cash Equivalent		
	Cash in Hand	13,816,237	8,668,314
	Balance with Other Banks & Financial Institutions	615,338,073	1,601,255,119
		629,154,310	1,609,923,433



ANSAR-VDP UNNAYAN BANK
Schedule of Fixed Assets
As on June 30, 2024

SL No	Particulars	Cost				Rate of Dep.	Depreciation				Written Down Value as at 30.06.2024
		Balance as at June 30, 2023	Additions during the year	Disposal/ Adjustment during the year	Balance as at June 30, 2024		Balance as at June 30, 2023	Disposal/ Adjustment during the year	Charged During the year	Balance as at June 30, 2024	
1	Land	54,505,270	-	-	54,505,270	0%	-	-	-	-	54,505,270
2	Building and Structure	-	-	-	-	5%	-	-	-	-	-
3	Motor Vehicle	25,203,998	-	-	25,203,998	20%	-	842,999	25,203,999	842,999	8
4	Furniture & Fixture	52,794,359	973,145	-	53,767,504	10%	-	3,054,275	37,180,748	3,054,275	16,586,756
5	Office Equipment	36,098,894	9,989,008	-	46,087,902	25%	-	5,167,147	31,506,619	5,167,147	14,581,283
6	Intangible Assets (Software Purchase & Database)	3,463,505	1,652,137	-	5,115,642	20%	-	630,481	3,162,957	630,481	1,952,685
7	Electrical Equipment	5,194,723	55,488	-	5,250,212	10%	-	367,194	4,590,173	367,194	660,039
8	Library Book	180,504	-	-	180,504	25%	-	37,293	37,293	37,293	143,211
	As at June 30, 2024	177,441,253	12,669,779	-	190,111,031		-	10,062,095	101,681,780	10,062,095	88,429,252
	As at June 30, 2023	176,085,577	1,355,676	-	177,441,253		-	10,620,057	91,619,684	10,620,057	85,821,569



ANSAR-VDP UNNAYAN BANK
Highlights of Bank's Performance
For the year ended on June 30, 2024

SL No.	Particulars	Financial Years	
		30 June 2024	30 June 2023
1	Paid-Up Capital	3,466,315,700	3,444,581,700
2	Total Capital	3,250,452,143	3,657,528,519
3	Capital Surplus	1,413,731,734	1,934,102,049
4	Total Assets	22,200,655,532	19,903,427,915
5	Total Deposits	5,830,257,489	5,424,614,887
6	Total Loans and Advances	18,666,445,291	18,072,680,238
7	Credit Deposit Ratio	320%	333.16%
8	Profit after Provision and Tax	(438,810,376)	73,466,314
9	Classified Loans & Advances during the year	3,254,352,000	1,920,654,000
10	NPL Ratio	18.33%	11.18%
11	Capital Adequacy Ratio (CAR)	17.01%	20.08%
12	Liquidity Coverage Ratio (LCR)	58.91%	153.79%
13	Net Stable Funding Ratio (NSFR)	33.07%	31.78%
14	Provision kept against Loans and Advances	1,602,141,000	985,891,000
15	Cost of Fund (including administrative exp.)	9.73%	9.29%
16	Performing Assets	18,790,781,430	17,882,450,236
17	Non-Performing Assets	3,409,874,102	2,020,977,679
18	Return on Assets (ROA after tax)	-1.98%	0.37%
19	Return on Equity (ROE after tax)	-12.66%	2.13%
20	Earning per Share	(12.66)	2.13



ANSAR-VDP UNNAYAN BANK

Calculation of Net worth

As at June 30, 2024

Particulars	Amount (In Tk.)	
	30 June 2024	30 June 2023
Cash :	13,816,237	8,668,314
Cash in hand (Including foreign currency)	13,816,237	8,668,314
Balance with Bangladesh Bank and its agent banks (Including foreign currency)	-	-
Balance with other banks and Financial Institutions	615,338,073	1,601,255,119
Inside Bangladesh	615,338,073	1,601,255,119
Outside Bangladesh	-	-
Money at call on short notice	-	-
Investments :	2,661,104,577	34,678,996
Government Treasury Bond	23,200,000	23,200,000
Government Treasury Bill	2,625,785,100	-
Investment in Shares	12,119,477	11,478,996
Loans and Advances:	18,666,445,291	18,072,680,238
Loans, Cash Credit, Staff Advances etc.	18,666,445,291	18,072,680,238
Bills Purchased & Discounted	-	-
Fixed Assets Including Premises, Furniture and Fixtures	88,429,253	85,821,569
Others Assets	155,522,102	100,323,679
Non Banking Assets	-	-
Total Assets-A	22,200,655,532	19,903,427,915
Liabilities :		
Borrowings from other banks, financial institutions and agents	9,200,000,000	7,700,000,000
Deposits and other accounts:	5,830,257,489	5,424,614,887
Current Accounts and Other Accounts	4,402,552	6,492,585
Bills Payable	-	-
Savings Bank Deposits	881,012,597	880,178,181
Fixed Deposits	2,978,425,409	2,602,622,652
Bearer Certificates of Deposit	-	-
Other Deposits	1,966,416,931	1,935,321,469
Other Liabilities	3,919,945,899	3,121,284,509
Total Liabilities-B	18,950,203,388	16,245,899,396
Net Worth=(A-B)	3,250,452,144	3,657,528,519



ANSAR-VDP UNNAYAN BANK
Schedule of Risk Weighted Assets
As on June 30, 2024

SL No.	Particulars	Equivalent BB Rating	Risk Weight	Cost Amount	Risk Weighted Amount
1	Balanced with others Financial Institution		Notes 1.00	629,154,310	196,157,452
2	Investment		0%	2,661,104,577	-
3	Loans and Advances		100%	18,666,445,291	18,666,445,291
4	Fixed Assets		100%	88,429,253	88,429,253
5	Other Assets		100%	155,522,102	155,522,102
				22,200,655,532	19,106,554,098

1.00 Balanced with others Financial Institution

Sonali Bank PLC	2	20%	169,748,555	33,949,711
Janata Bank PLC	2	20%	232,790,730	46,558,146
Agrani Bank PLC	2	20%	32,381,900	6,476,380
Rupali Bank PLC	2	20%	76,807,926	15,361,585
Bangladesh Krishi Bank	4	20%	9,774,022	1,954,804
Bangladesh Development Bank Ltd.	2	20%	998,786	199,757
NCC Bank PLC	1	20%	46,635	9,327
Dhaka Bank PLC	1	20%	350	70
Dutch Bangla Bank PLC	1	20%	410,423	82,085
Uttara Bank PLC	1	20%	475,979	95,196
Pubali Bank PLC	1	20%	540,468	108,094
First Finance PLC	Unrated	100%	38,651,791	38,651,791
International Leasing & Financial Services PLC	Unrated	100%	37,500,506	37,500,506
Premier Leasing PLC	Unrated	100%	15,210,000	15,210,000
Cash in Hand		0%	13,816,237	-
			629,154,310	196,157,452



ANSAR-VDP UNNAYAN BANK
Key Important Ratio
For the year ended June 30, 2024

SL No.	Particulars	Notes	Amount in Taka	
			30 June 2024	30 June 2023
1.00	Capital Adequacy Ratio (CAR)			
	Tier-1 & Tier-2 Capital		3,250,452,143	3,657,528,519
	Total Risk Weighted Assets		19,106,554,098	18,215,914,702
			17.01%	20.08%
2.00	Liquidity Coverage Ratio (LCR)			
	Stock of High Quality Liquid Assets	2.01	629,154,310	1,609,923,433
	Total Net Cash Outflows over the next 30 Calendar Days	2.02	1,067,940,993	1,046,807,803
			58.91%	153.79%
2.01	Stock of High Quality Liquid Assets			
	Cash in Hand		13,816,237	8,668,314
	Balance with other banks and financial institutions		615,338,073	1,601,255,119
			629,154,310	1,609,923,433
2.02	Total Net Cash Outflows over the next 30 Calendar Days			
	Repayable on demand		612,649,092	606,539,564
	Repayable within 1 month		455,291,901	440,268,239
			1,067,940,993	1,046,807,803
3.00	Net Stable Funding Ratio (NSFR)			
	Available Source of Stable Funding	3.01	5,247,451,868	4,882,478,028
	Required Source of Stable Funding	3.02	15,866,478,497	15,361,778,202
			33.07%	31.78%
3.01	Available Source of Stable Funding (ASF)			
		ASF Weight		
	Current Deposit	95%	4,182,424	6,167,956
	Group Savings Deposit	90%	208,642,307	211,845,088
	Savings Deposit	90%	158,750,129	153,484,318
	Short Term Deposit	90%	10,320,010	10,267,463
	FDR	90%	2,680,582,868	2,342,360,387
	SDPS	90%	1,277,390,512	1,255,286,795
	Khudra Sanchay Scheme	90%	409,762,711	396,241,415
	Double Benefit Scheme	90%	54,775,839	58,432,847
	Hajj Deposit Scheme	90%	23,964,849	26,037,544
	Lakhpoti Deposit Scheme	90%	2,707,250	4,444,691
	Probas Amanat	90%	285,744	424,523
	Nari Amanat	90%	36,847,144	40,272,994
	Bangabandhu Savings Deposit	90%	378,351,747	376,290,500
	Employee Security Deposit	90%	888,333	921,508
			5,247,451,868	4,882,478,028
3.02	Required Source of Stable Funding (RSF)			
	Loans, Cash Credit, Staff Advances etc.	ASF Weight		
		85%	15,866,478,497	15,361,778,202
			15,866,478,497	15,361,778,202

